

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	708,650,224	26	679	1,330	12,668,912	16,847,010	29,515,922	4.165
2016	728,030,590	9	575	1,226	9,259,663	14,702,974	23,962,637	3.291
	1,436,680,814	35	1,254	2,556	21,928,576	31,549,984	53,478,560	
Adjusted Loss to Payroll Ratio:					1.526	2.196	3.722	
Expected Unlimited Loss to Payroll Ratio:					1.430	2.343	3.773	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.383	1.972	3.355	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.526	2.196	3.722	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.616	2.539	4.155	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								354.8%

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	
2015	944,345,863	60	1,014	1,209	17,494,277	22,184,386	39,678,663	4.202
2016	947,891,147	37	872	1,146	16,895,549	20,536,360	37,431,909	3.949
	1,892,237,011	97	1,886	2,355	34,389,826	42,720,746	77,110,572	
Adjusted Loss to Payroll Ratio:					1.817	2.258	4.075	
Expected Unlimited Loss to Payroll Ratio:					1.859	2.704	4.563	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.779	2.234	4.013	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.817	2.258	4.075	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.941	2.653	4.594	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								392.2%

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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	
2012	129,688,857	8	130	222	2,383,530	2,404,746	4,788,276	3.692
2013	119,988,334	13	127	241	2,200,854	3,089,168	5,290,022	4.409
2014	123,678,559	14	102	211	2,771,236	3,470,308	6,241,544	5.047
2015	127,170,416	4	119	246	1,877,914	2,245,372	4,123,286	3.242
2016	140,886,170	4	146	268	2,804,221	3,307,216	6,111,437	4.338
	641,412,336	43	624	1,188	12,037,754	14,516,809	26,554,564	
Adjusted Loss to Payroll Ratio:					1.877	2.263	4.140	
Expected Unlimited Loss to Payroll Ratio:					1.818	2.605	4.423	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.717	2.073	3.791	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.877	2.263	4.140	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.029	2.754	4.783	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								408.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	188,210,752	8	190	317	2,801,664	4,053,347	6,855,011	3.642
2015	201,916,718	10	212	330	3,715,889	5,003,228	8,719,117	4.318
2016	225,724,970	4	153	315	2,924,758	3,704,178	6,628,936	2.937
	615,852,440	22	555	962	9,442,311	12,760,753	22,203,064	
Adjusted Loss to Payroll Ratio:					1.533	2.072	3.605	
Expected Unlimited Loss to Payroll Ratio:					1.649	2.421	4.069	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.594	2.038	3.632	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.533	2.072	3.605	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.624	2.395	4.019	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								343.1%

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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	
2015	583,414,075	31	800	1,059	12,118,198	14,106,551	26,224,749	4.495
2016	599,111,744	20	823	1,055	14,868,782	17,153,534	32,022,316	5.345
	1,182,525,819	51	1,623	2,114	26,986,980	31,260,084	58,247,064	
Adjusted Loss to Payroll Ratio:					2.282	2.644	4.926	
Expected Unlimited Loss to Payroll Ratio:					2.247	3.021	5.267	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.150	2.496	4.646	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.282	2.644	4.926	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.437	3.106	5.543	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								473.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	89,196,342	10	82	127	2,166,846	2,188,890	4,355,736	4.883
2013	89,474,041	7	76	136	1,281,576	1,787,553	3,069,129	3.430
2014	91,012,854	14	96	154	2,334,991	2,461,405	4,796,396	5.270
2015	90,437,728	9	100	122	2,033,838	2,468,526	4,502,364	4.978
2016	87,679,507	4	60	122	1,068,302	1,420,634	2,488,936	2.839
	447,800,472	44	414	661	8,885,553	10,327,008	19,212,561	
Adjusted Loss to Payroll Ratio:					1.984	2.306	4.290	
Expected Unlimited Loss to Payroll Ratio:					2.520	3.878	6.399	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.273	2.746	5.019	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.984	2.306	4.290	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.234	3.150	5.385	
Indicated Relativity Change:								-15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								459.7%

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Code: 0040 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: VINEYARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,221,998,206	69	1,614	1,984	27,159,794	32,374,860	59,534,654	2.679
2016	2,201,695,227	38	1,403	1,994	23,792,150	30,241,744	54,033,894	2.454
	4,423,693,433	107	3,017	3,978	50,951,944	62,616,604	113,568,548	
Adjusted Loss to Payroll Ratio:					1.152	1.415	2.567	
Expected Unlimited Loss to Payroll Ratio:					1.238	1.581	2.819	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.185	1.306	2.491	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.152	1.415	2.567	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.230	1.663	2.893	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								247.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	53,654,460	3	40	77	442,460	906,408	1,348,868	2.514
2013	57,306,686	6	42	64	917,575	1,146,094	2,063,669	3.601
2014	63,958,613	4	45	72	989,576	1,329,203	2,318,779	3.625
2015	66,361,642	3	56	79	901,706	1,119,634	2,021,340	3.046
2016	71,668,083	3	61	74	1,001,019	1,586,800	2,587,819	3.611
	312,949,483	19	244	366	4,252,336	6,088,139	10,340,474	
Adjusted Loss to Payroll Ratio:					1.359	1.945	3.304	
Expected Unlimited Loss to Payroll Ratio:					1.290	2.563	3.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.164	1.815	2.979	
Credibility:					0.69	0.74		
Indicated Limited Loss to Payroll Ratio:					1.298	1.912	3.210	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.462	2.611	4.073	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								347.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,223,272,137	124	1,955	2,623	39,789,108	47,329,252	87,118,360	3.918
2016	2,341,301,356	58	1,836	2,814	39,232,319	40,830,787	80,063,106	3.420
	4,564,573,493	182	3,791	5,437	79,021,427	88,160,039	167,181,466	
Adjusted Loss to Payroll Ratio:					1.731	1.931	3.663	
Expected Unlimited Loss to Payroll Ratio:					1.969	2.515	4.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.821	2.065	3.887	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.731	1.931	3.663	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.871	2.351	4.222	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								360.5%

Code: 0044 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: COTTON FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	65,760,151	7	41	68	1,097,336	987,752	2,085,088	3.171
2013	56,378,016	4	25	55	559,817	480,872	1,040,689	1.846
2014	45,887,783	1	28	44	411,044	407,971	819,015	1.785
2015	38,144,962	0	21	27	101,536	248,993	350,529	0.919
2016	41,217,054	0	13	32	197,109	223,118	420,227	1.020
	247,387,966	12	128	226	2,366,843	2,348,707	4,715,549	
Adjusted Loss to Payroll Ratio:					0.957	0.949	1.906	
Expected Unlimited Loss to Payroll Ratio:					1.164	1.534	2.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.077	1.162	2.239	
Credibility:					0.61	0.57		
Indicated Limited Loss to Payroll Ratio:					1.004	1.041	2.044	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.105	1.330	2.435	
Indicated Relativity Change:								-9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								207.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	784,404,386	27	444	702	9,663,097	10,534,917	20,198,014	2.575
2016	803,782,054	19	420	693	9,784,676	8,180,751	17,965,427	2.235
	1,588,186,439	46	864	1,395	19,447,773	18,715,669	38,163,442	
Adjusted Loss to Payroll Ratio:					1.225	1.178	2.403	
Expected Unlimited Loss to Payroll Ratio:					1.242	1.794	3.035	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.149	1.359	2.508	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.225	1.178	2.403	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.348	1.506	2.854	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								243.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	266,740,745	20	157	332	4,190,166	4,974,358	9,164,524	3.436
2015	262,284,473	13	155	294	3,297,699	4,230,241	7,527,940	2.870
2016	266,001,975	8	181	295	4,716,753	7,520,911	12,237,664	4.601
	795,027,193	41	493	921	12,204,617	16,725,510	28,930,127	
Adjusted Loss to Payroll Ratio:					1.535	2.104	3.639	
Expected Unlimited Loss to Payroll Ratio:					1.630	2.261	3.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.470	1.601	3.071	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.535	2.104	3.639	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.729	2.874	4.602	
Indicated Relativity Change:								18.3%
Relativity to Statewide Average Loss to Payroll Ratio:								392.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,221,539,092	49	764	1,849	13,246,024	21,138,035	34,384,059	2.815
2016	1,296,733,626	10	648	1,603	10,157,217	16,222,874	26,380,091	2.034
	2,518,272,718	59	1,412	3,452	23,403,241	37,360,909	60,764,149	
Adjusted Loss to Payroll Ratio:					0.929	1.484	2.413	
Expected Unlimited Loss to Payroll Ratio:					1.106	2.034	3.140	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.059	1.681	2.739	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.929	1.484	2.413	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.993	1.743	2.736	
Indicated Relativity Change:								-12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								233.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	325,816,175	9	210	483	4,013,084	6,177,247	10,190,331	3.128
2015	345,472,284	13	193	462	3,973,987	5,968,414	9,942,401	2.878
2016	380,697,727	6	248	563	5,670,924	7,797,834	13,468,758	3.538
	1,051,986,186	28	651	1,508	13,657,995	19,943,495	33,601,489	
Adjusted Loss to Payroll Ratio:					1.298	1.896	3.194	
Expected Unlimited Loss to Payroll Ratio:					1.292	2.209	3.502	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.196	1.674	2.869	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.298	1.896	3.194	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.429	2.423	3.852	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								328.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	319,708,752	33	260	474	9,159,252	9,021,290	18,180,542	5.687
2016	341,972,392	19	289	470	8,580,067	9,887,032	18,467,099	5.400
	661,681,144	52	549	944	17,739,319	18,908,322	36,647,641	
Adjusted Loss to Payroll Ratio:					2.681	2.858	5.539	
Expected Unlimited Loss to Payroll Ratio:					3.419	4.740	8.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.801	2.884	5.685	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.681	2.858	5.539	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					3.231	4.695	7.926	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								676.7%

Code: 0171 RHG: 5 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	
2013	219,970,957	17	178	272	3,528,500	4,219,630	7,748,130	3.522
2014	217,268,310	15	159	254	3,001,010	3,678,553	6,679,563	3.074
2015	213,949,880	11	179	238	3,543,082	4,716,906	8,259,988	3.861
2016	208,981,119	7	148	238	3,423,593	4,858,048	8,281,641	3.963
	860,170,266	50	664	1,002	13,496,186	17,473,136	30,969,322	
Adjusted Loss to Payroll Ratio:					1.569	2.031	3.600	
Expected Unlimited Loss to Payroll Ratio:					1.676	2.601	4.277	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.511	1.842	3.353	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.569	2.031	3.600	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.767	2.775	4.542	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								387.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,111,312,319	84	1,440	2,761	26,651,515	33,678,453	60,329,968	2.857
2016	2,080,782,667	38	1,405	2,657	25,792,850	30,059,773	55,852,623	2.684
	4,192,094,986	122	2,845	5,418	52,444,365	63,738,226	116,182,592	
Adjusted Loss to Payroll Ratio:					1.251	1.520	2.771	
Expected Unlimited Loss to Payroll Ratio:					1.252	1.753	3.004	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.182	1.395	2.577	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.251	1.520	2.771	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.352	1.850	3.203	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								273.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	33,433,533	1	22	35	205,274	433,691	638,965	1.911
2013	30,487,647	3	14	39	468,196	712,003	1,180,199	3.871
2014	30,068,444	1	17	32	279,959	331,750	611,709	2.034
2015	31,074,650	2	11	31	322,476	469,488	791,964	2.549
2016	29,410,062	1	9	18	375,711	379,085	754,796	2.566
	154,474,335	8	73	155	1,651,617	2,326,017	3,977,634	
Adjusted Loss to Payroll Ratio:					1.069	1.506	2.575	
Expected Unlimited Loss to Payroll Ratio:					1.157	1.904	3.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.995	1.506	2.502	
Credibility:					0.50	0.50		
Indicated Limited Loss to Payroll Ratio:					1.032	1.506	2.538	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.162	2.057	3.219	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								274.9%

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

Code: 0400 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: COTTON MERCHANTS/WAREHOUSES – INCLUDING 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	
2012	16,635,420	3	14	16	520,398	485,857	1,006,255	6.049
2013	13,529,408	0	8	9	97,904	109,972	207,876	1.536
2014	12,097,923	1	7	15	188,911	403,457	592,368	4.896
2015	10,446,622	1	8	16	163,499	287,133	450,632	4.314
2016	10,900,943	1	12	18	160,713	300,097	460,810	4.227
	63,610,315	6	49	74	1,131,424	1,586,516	2,717,940	
Adjusted Loss to Payroll Ratio:					1.779	2.494	4.273	
Expected Unlimited Loss to Payroll Ratio:					1.894	3.135	5.029	
Expected Unlimited Loss to Payroll Ratio (Class 0400 Only):					0.755	0.739	1.494	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.723	2.271	3.994	
Credibility:					0.43	0.43		
Indicated Limited Loss to Payroll Ratio:					1.747	2.367	4.114	
Limit Factor:					1.117	1.335		
Selected (Unlimited) Loss to Payroll Ratio:					1.951	3.160	5.111	
Indicated Relativity Change:								1.6%
Indicated Relativity Change (Class 0400 Only)*:								342.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):					0.713	1.154	1.867	
Relativity to Statewide Average Loss to Payroll Ratio:								437.0%

*COMPARED TO THE EXPECTED UNLIMITED LOSS TO PAYROLL RATIO FOR CLASS 0400 ONLY

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	24,034,100	0	7	4	204,070	64,483	268,553	1.117
2013	28,836,962	0	7	25	165,911	103,894	269,805	0.936
2014	36,194,982	2	9	19	473,788	460,867	934,655	2.582
2015	38,891,714	0	9	12	184,617	149,527	334,144	0.859
2016	37,995,513	0	7	21	386,045	354,095	740,140	1.948
	165,953,271	2	39	81	1,414,431	1,132,866	2,547,298	
Adjusted Loss to Payroll Ratio:					0.852	0.683	1.535	
Expected Unlimited Loss to Payroll Ratio:					1.342	1.660	3.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.210	1.176	2.386	
Credibility:					0.54	0.49		
Indicated Limited Loss to Payroll Ratio:					1.017	0.934	1.951	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.145	1.276	2.421	
Indicated Relativity Change:								-19.4%
Relativity to Statewide Average Loss to Payroll Ratio:								206.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	2,176,206	0	1	3	21,009	9,460	30,469	1.400
2013	2,151,345	0	1	2	128,729	33,063	161,792	7.521
2014	858,942	0	1	2	33,855	58,190	92,045	10.716
2015	1,547,168	0	2	2	92,520	31,308	123,828	8.004
2016	728,231	0	0	0	0	0	0	0.000
	7,461,892	0	5	9	276,113	132,021	408,134	
Adjusted Loss to Payroll Ratio:					3.700	1.769	5.470	
Expected Unlimited Loss to Payroll Ratio:					10.215	8.343	18.558	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					9.452	6.321	15.772	
Credibility:					0.36	0.27		
Indicated Limited Loss to Payroll Ratio:					7.381	5.092	12.473	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					8.127	6.507	14.634	
Indicated Relativity Change:								-21.1%
Relativity to Statewide Average Loss to Payroll Ratio:								1249.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	1,684,752	1	1	1	94,027	41,569	135,596	8.048
2013	1,603,904	0	0	0	0	0	0	0.000
2014	429,897	0	0	0	0	0	0	0.000
2015	858,125	0	0	1	0	263	263	0.031
2016	638,537	0	0	0	0	0	0	0.000
	5,215,215	1	1	2	94,027	41,832	135,859	
Adjusted Loss to Payroll Ratio:					1.803	0.802	2.605	
Expected Unlimited Loss to Payroll Ratio:					2.295	1.973	4.268	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.123	1.495	3.618	
Credibility:					0.17	0.13		
Indicated Limited Loss to Payroll Ratio:					2.069	1.405	3.474	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.278	1.795	4.073	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								347.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	306,326,114	5	34	59	1,280,519	1,200,162	2,480,681	0.810
2013	349,585,303	4	37	61	1,473,959	1,482,610	2,956,569	0.846
2014	317,265,347	4	35	62	1,610,672	1,224,583	2,835,255	0.894
2015	285,332,778	2	24	52	1,087,668	922,992	2,010,660	0.705
2016	267,859,388	1	28	49	1,285,984	1,163,052	2,449,036	0.914
	1,526,368,931	16	158	283	6,738,802	5,993,399	12,732,201	
Adjusted Loss to Payroll Ratio:					0.441	0.393	0.834	
Expected Unlimited Loss to Payroll Ratio:					0.439	0.553	0.992	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.367	0.326	0.693	
Credibility:					0.82	0.71		
Indicated Limited Loss to Payroll Ratio:					0.428	0.373	0.801	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.516	0.613	1.129	
Indicated Relativity Change:								13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								96.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	122,578,365	4	24	26	716,093	747,027	1,463,120	1.194
2013	179,594,008	7	29	40	1,278,520	1,509,975	2,788,495	1.553
2014	131,906,259	6	27	34	2,643,983	1,407,574	4,051,557	3.072
2015	136,030,316	3	24	36	1,692,947	1,599,691	3,292,638	2.421
2016	96,077,720	1	25	40	1,169,604	1,187,308	2,356,912	2.453
	666,186,668	21	129	176	7,501,147	6,451,576	13,952,723	
Adjusted Loss to Payroll Ratio:					1.126	0.968	2.094	
Expected Unlimited Loss to Payroll Ratio:					0.935	1.072	2.007	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.782	0.632	1.414	
Credibility:					0.79	0.66		
Indicated Limited Loss to Payroll Ratio:					1.054	0.854	1.908	
Limit Factor:					1.205	1.643		
Indicated (Unlimited) Loss to Payroll Ratio:					1.270	1.403	2.673	
Indicated Relativity Change:								33.2%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.192	1.317	2.508	
Relativity to Statewide Average Loss to Payroll Ratio:								214.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	5,402,247	0	2	2	2,116	1,972	4,088	0.076
2013	5,386,054	0	0	1	0	581	581	0.011
2014	7,166,010	0	0	2	0	664	664	0.009
2015	7,274,363	0	1	2	12,199	11,802	24,001	0.330
2016	8,232,336	0	4	3	123,050	138,066	261,116	3.172
	33,461,010	0	7	10	137,365	153,087	290,452	
Adjusted Loss to Payroll Ratio:					0.411	0.458	0.868	
Expected Unlimited Loss to Payroll Ratio:					1.006	1.432	2.438	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.888	1.212	2.100	
Credibility:					0.26	0.25		
Indicated Limited Loss to Payroll Ratio:					0.764	1.023	1.787	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.841	1.308	2.149	
Indicated Relativity Change:								-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								183.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	50,143,045	4	28	92	649,214	624,694	1,273,908	2.541
2013	52,368,524	0	27	81	501,714	565,569	1,067,283	2.038
2014	49,602,903	3	33	78	880,043	1,064,672	1,944,715	3.921
2015	47,255,927	0	35	69	1,025,968	966,761	1,992,729	4.217
2016	48,705,118	1	32	75	764,643	816,996	1,581,639	3.247
	248,075,516	8	155	395	3,821,582	4,038,693	7,860,275	
Adjusted Loss to Payroll Ratio:					1.540	1.628	3.169	
Expected Unlimited Loss to Payroll Ratio:					1.468	1.742	3.211	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.364	1.447	2.811	
Credibility:					0.68	0.62		
Indicated Limited Loss to Payroll Ratio:					1.484	1.559	3.043	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.585	1.832	3.417	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								291.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	50,917,908	0	8	28	192,600	209,367	401,967	0.789
2013	52,035,084	0	15	34	519,192	568,196	1,087,388	2.090
2014	51,875,699	2	9	37	486,104	287,516	773,620	1.491
2015	46,451,143	2	9	16	509,905	627,766	1,137,671	2.449
2016	26,401,466	0	3	9	14,929	51,577	66,506	0.252
	227,681,300	4	44	124	1,722,730	1,744,421	3,467,151	
Adjusted Loss to Payroll Ratio:					0.757	0.766	1.523	
Expected Unlimited Loss to Payroll Ratio:					0.813	0.774	1.586	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.752	0.586	1.338	
Credibility:					0.51	0.42		
Indicated Limited Loss to Payroll Ratio:					0.754	0.662	1.416	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.831	0.846	1.676	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								143.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	59,908,090	1	15	30	384,464	327,169	711,633	1.188
2013	58,157,786	3	8	22	452,240	344,569	796,809	1.370
2014	65,677,901	1	20	21	361,574	411,014	772,588	1.176
2015	70,854,088	2	20	41	633,786	699,518	1,333,304	1.882
2016	77,666,848	3	20	23	978,459	1,147,053	2,125,512	2.737
	332,264,713	10	83	137	2,810,524	2,929,322	5,739,846	
Adjusted Loss to Payroll Ratio:					0.846	0.882	1.727	
Expected Unlimited Loss to Payroll Ratio:					0.987	1.446	2.433	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.855	0.982	1.837	
Credibility:					0.63	0.59		
Indicated Limited Loss to Payroll Ratio:					0.849	0.923	1.772	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.966	1.318	2.284	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								195.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	44,513,040	2	18	30	460,976	277,543	738,519	1.659
2013	47,254,631	3	33	47	1,068,521	1,192,933	2,261,454	4.786
2014	52,434,540	2	30	66	966,921	1,029,168	1,996,089	3.807
2015	59,187,319	0	17	25	769,914	676,179	1,446,093	2.443
2016	54,870,372	1	11	24	388,589	390,931	779,520	1.421
	258,259,902	8	109	192	3,654,921	3,566,754	7,221,675	
Adjusted Loss to Payroll Ratio:					1.415	1.381	2.796	
Expected Unlimited Loss to Payroll Ratio:					2.213	2.355	4.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.996	1.667	3.663	
Credibility:					0.79	0.67		
Indicated Limited Loss to Payroll Ratio:					1.537	1.476	3.013	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.731	2.016	3.746	
Indicated Relativity Change:								-18.0%
Relativity to Statewide Average Loss to Payroll Ratio:								319.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	12,356,429	1	1	0	116,012	115,512	231,524	1.874
2013	14,309,189	0	5	1	134,574	106,789	241,363	1.687
2014	15,137,660	0	2	1	153,221	95,185	248,406	1.641
2015	15,526,901	0	3	2	26,622	70,683	97,305	0.627
2016	18,333,180	0	0	2	0	1,377	1,377	0.008
	75,663,359	1	11	6	430,429	389,546	819,976	
Adjusted Loss to Payroll Ratio:					0.569	0.515	1.084	
Expected Unlimited Loss to Payroll Ratio:					1.112	0.949	2.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.019	0.759	1.778	
Credibility:					0.37	0.30		
Indicated Limited Loss to Payroll Ratio:					0.853	0.686	1.538	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.922	0.835	1.756	
Indicated Relativity Change:								-14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								150.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	76,859,170	3	16	49	1,007,333	675,968	1,683,301	2.190
2013	95,128,700	5	18	41	801,293	814,113	1,615,406	1.698
2014	110,374,239	6	23	61	927,158	1,134,857	2,062,015	1.868
2015	96,840,940	6	31	53	1,197,882	1,421,378	2,619,260	2.705
2016	89,282,972	0	14	42	291,506	399,500	691,006	0.774
	468,486,021	20	102	246	4,225,172	4,445,816	8,670,988	
Adjusted Loss to Payroll Ratio:					0.902	0.949	1.851	
Expected Unlimited Loss to Payroll Ratio:					1.528	1.778	3.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.323	1.208	2.532	
Credibility:					0.86	0.74		
Indicated Limited Loss to Payroll Ratio:					0.961	1.016	1.977	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.093	1.451	2.544	
Indicated Relativity Change:								-23.1%
Relativity to Statewide Average Loss to Payroll Ratio:								217.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	58,179,015	6	21	47	914,797	1,312,331	2,227,128	3.828
2013	62,067,976	4	16	42	856,577	1,025,894	1,882,471	3.033
2014	70,076,984	4	24	35	908,379	960,579	1,868,958	2.667
2015	80,715,605	0	20	47	353,725	400,027	753,752	0.934
2016	77,006,726	2	24	44	1,440,707	865,753	2,306,460	2.995
	348,046,307	16	105	215	4,474,185	4,564,584	9,038,770	
Adjusted Loss to Payroll Ratio:					1.286	1.311	2.597	
Expected Unlimited Loss to Payroll Ratio:					1.338	2.025	3.363	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.194	1.369	2.563	
Credibility:					0.73	0.69		
Indicated Limited Loss to Payroll Ratio:					1.261	1.329	2.590	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.434	1.898	3.332	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								284.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	22,042,132	0	9	14	62,444	54,017	116,461	0.528
2013	20,205,305	1	4	19	67,452	129,583	197,035	0.975
2014	22,049,423	0	3	10	13,397	22,755	36,152	0.164
2015	22,696,000	1	4	8	260,126	143,354	403,480	1.778
2016	19,853,920	1	6	6	263,012	678,026	941,038	4.740
	106,846,780	3	26	57	666,431	1,027,735	1,694,166	
Adjusted Loss to Payroll Ratio:					0.624	0.962	1.586	
Expected Unlimited Loss to Payroll Ratio:					1.274	1.951	3.225	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.137	1.319	2.456	
Credibility:					0.44	0.43		
Indicated Limited Loss to Payroll Ratio:					0.911	1.166	2.077	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.036	1.665	2.701	
Indicated Relativity Change:								-16.3%
Relativity to Statewide Average Loss to Payroll Ratio:								230.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	54,228,057	8	76	97	1,801,541	2,273,482	4,075,023	7.515
2013	63,939,860	5	66	98	1,507,508	1,615,729	3,123,237	4.885
2014	74,878,582	8	76	122	2,118,411	2,468,868	4,587,279	6.126
2015	86,355,629	8	64	118	2,109,177	2,636,951	4,746,128	5.496
2016	95,678,439	1	78	148	1,626,586	2,582,557	4,209,143	4.399
	375,080,567	30	360	583	9,163,222	11,577,586	20,740,809	
Adjusted Loss to Payroll Ratio:					2.443	3.087	5.530	
Expected Unlimited Loss to Payroll Ratio:					2.951	3.990	6.941	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.650	3.038	5.688	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					2.443	3.086	5.529	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.690	3.944	6.633	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								566.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	28,443,575	4	26	49	890,933	812,263	1,703,196	5.988
2013	27,770,261	2	21	46	649,304	513,756	1,163,060	4.188
2014	27,925,341	6	34	55	1,210,802	1,772,817	2,983,619	10.684
2015	27,761,951	1	31	47	945,913	872,370	1,818,283	6.550
2016	28,857,135	0	31	48	536,712	878,469	1,415,181	4.904
	140,758,263	13	143	245	4,233,665	4,849,675	9,083,340	
Adjusted Loss to Payroll Ratio:					3.008	3.445	6.453	
Expected Unlimited Loss to Payroll Ratio:					2.675	3.543	6.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.402	2.697	5.100	
Credibility:					0.68	0.63		
Indicated Limited Loss to Payroll Ratio:					2.814	3.169	5.983	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					3.098	4.050	7.148	
Indicated Relativity Change:								15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								610.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	65,573,710	8	88	58	1,966,729	3,096,519	5,063,248	7.721
2013	64,716,117	5	106	47	2,054,771	2,185,963	4,240,734	6.553
2014	51,383,681	5	69	55	1,913,857	1,976,603	3,890,460	7.571
2015	46,377,654	2	51	47	954,369	1,086,380	2,040,749	4.400
2016	54,115,660	0	59	49	1,279,447	1,398,503	2,677,950	4.949
	282,166,821	20	373	256	8,169,172	9,743,968	17,913,140	
Adjusted Loss to Payroll Ratio:					2.895	3.453	6.348	
Expected Unlimited Loss to Payroll Ratio:					3.309	4.231	7.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.074	3.512	6.586	
Credibility:					0.99	0.93		
Indicated Limited Loss to Payroll Ratio:					2.897	3.457	6.354	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					3.094	4.062	7.156	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								611.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,820,174,823	51	1,523	1,942	35,934,073	38,019,671	73,953,744	4.063
2016	1,893,459,313	15	1,511	2,270	40,611,252	42,284,912	82,896,164	4.378
	3,713,634,135	66	3,034	4,212	76,545,325	80,304,583	156,849,908	
Adjusted Loss to Payroll Ratio:					2.061	2.162	4.224	
Expected Unlimited Loss to Payroll Ratio:					2.200	2.541	4.741	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.043	2.110	4.153	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.061	2.162	4.224	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.201	2.541	4.742	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								404.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	117,756,418	5	62	182	1,696,809	1,283,231	2,980,040	2.531
2013	120,163,456	5	59	129	1,351,497	1,571,958	2,923,455	2.433
2014	127,633,236	8	66	140	1,867,899	1,885,445	3,753,344	2.941
2015	131,181,677	2	73	158	1,765,255	1,811,575	3,576,830	2.727
2016	148,892,996	2	74	195	1,879,620	1,969,888	3,849,508	2.585
	645,627,782	22	334	804	8,561,080	8,522,096	17,083,176	
Adjusted Loss to Payroll Ratio:					1.326	1.320	2.646	
Expected Unlimited Loss to Payroll Ratio:					1.489	1.813	3.303	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.303	1.290	2.594	
Credibility:					0.97	0.87		
Indicated Limited Loss to Payroll Ratio:					1.325	1.316	2.641	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.492	1.798	3.290	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								280.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	39,813,386	2	12	23	357,223	195,389	552,612	1.388
2013	40,583,104	3	18	38	502,336	708,908	1,211,244	2.985
2014	40,686,683	0	3	31	78,794	76,246	155,040	0.381
2015	41,875,201	1	5	41	364,032	779,962	1,143,994	2.732
2016	41,466,102	1	19	57	867,480	983,627	1,851,107	4.464
	204,424,476	7	57	190	2,169,865	2,744,132	4,913,997	
Adjusted Loss to Payroll Ratio:					1.061	1.342	2.404	
Expected Unlimited Loss to Payroll Ratio:					1.178	1.648	2.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.031	1.173	2.204	
Credibility:					0.56	0.53		
Indicated Limited Loss to Payroll Ratio:					1.048	1.263	2.311	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.180	1.725	2.905	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								248.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	765,637,083	12	364	758	8,926,295	8,747,682	17,673,977	2.308
2016	778,184,345	7	395	835	11,809,969	11,655,038	23,465,007	3.015
	1,543,821,428	19	759	1,593	20,736,264	20,402,720	41,138,984	
Adjusted Loss to Payroll Ratio:					1.343	1.322	2.665	
Expected Unlimited Loss to Payroll Ratio:					1.357	1.472	2.829	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.245	1.179	2.424	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.343	1.322	2.665	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.452	1.608	3.060	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								261.3%

INCLUDES EXPERIENCE OF 2150 D1-1-20

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	101,245,931	13	134	257	3,041,708	4,087,326	7,129,034	7.041
2014	101,067,591	14	151	378	3,538,869	5,140,263	8,679,132	8.587
2015	102,561,966	4	153	377	3,063,095	4,550,024	7,613,119	7.423
2016	113,277,525	7	165	423	3,882,017	4,853,491	8,735,508	7.712
	418,153,013	38	603	1,435	13,525,690	18,631,104	32,156,794	
Adjusted Loss to Payroll Ratio:					3.235	4.456	7.690	
Expected Unlimited Loss to Payroll Ratio:					2.569	4.647	7.216	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.249	3.307	5.555	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.235	4.456	7.690	
Limit Factor:					1.126	1.366		
Indicated (Unlimited) Loss to Payroll Ratio:					3.642	6.086	9.728	
Indicated Relativity Change:								34.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					3.377	5.643	9.020	
Relativity to Statewide Average Loss to Payroll Ratio:								770.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	206,276,172	10	302	375	5,609,477	6,625,427	12,234,904	5.931
2016	231,218,737	2	214	368	3,819,325	4,570,069	8,389,394	3.628
	437,494,909	12	516	743	9,428,802	11,195,496	20,624,297	
Adjusted Loss to Payroll Ratio:					2.155	2.559	4.714	
Expected Unlimited Loss to Payroll Ratio:					2.728	3.704	6.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.502	2.962	5.464	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.155	2.559	4.714	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.330	3.114	5.444	
Indicated Relativity Change:								-15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								464.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	51,147,285	0	46	95	374,807	472,543	847,350	1.657
2013	53,016,212	5	42	76	687,421	654,969	1,342,390	2.532
2014	54,723,186	2	38	68	768,599	1,066,287	1,834,886	3.353
2015	52,024,199	1	55	81	703,343	1,024,035	1,727,378	3.320
2016	47,372,999	2	53	76	1,335,816	1,756,456	3,092,272	6.527
	258,283,881	10	234	396	3,869,986	4,974,289	8,844,276	
Adjusted Loss to Payroll Ratio:					1.498	1.926	3.424	
Expected Unlimited Loss to Payroll Ratio:					1.207	1.985	3.193	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.084	1.511	2.596	
Credibility:					0.63	0.64		
Indicated Limited Loss to Payroll Ratio:					1.345	1.777	3.122	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.481	2.271	3.752	
Indicated Relativity Change:								17.5%
Relativity to Statewide Average Loss to Payroll Ratio:								320.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	249,801,188	14	222	379	2,685,382	3,768,849	6,454,231	2.584
2015	259,317,823	9	260	465	3,418,783	4,725,452	8,144,235	3.141
2016	279,063,359	5	204	408	2,645,582	4,603,631	7,249,213	2.598
	788,182,370	28	686	1,252	8,749,746	13,097,932	21,847,679	
Adjusted Loss to Payroll Ratio:					1.110	1.662	2.772	
Expected Unlimited Loss to Payroll Ratio:					1.215	1.910	3.125	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.140	1.616	2.756	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.110	1.662	2.772	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.176	1.921	3.097	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								264.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	197,578,242	8	192	360	3,229,100	4,447,029	7,676,129	3.885
2015	238,626,639	7	214	424	4,222,300	4,933,595	9,155,895	3.837
2016	236,005,035	3	206	442	4,379,690	5,640,032	10,019,722	4.246
	672,209,916	18	612	1,226	11,831,090	15,020,656	26,851,746	
Adjusted Loss to Payroll Ratio:					1.760	2.235	3.995	
Expected Unlimited Loss to Payroll Ratio:					1.869	2.278	4.147	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.754	1.927	3.681	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.760	2.235	3.995	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.864	2.583	4.447	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								379.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	97,303,793	5	77	173	1,313,509	1,315,925	2,629,434	2.702
2013	104,031,679	9	62	136	1,393,064	1,484,179	2,877,243	2.766
2014	107,661,849	4	85	144	1,471,464	1,481,778	2,953,242	2.743
2015	109,422,819	3	81	152	1,600,320	1,926,809	3,527,129	3.223
2016	121,663,884	1	98	152	1,579,367	2,149,002	3,728,369	3.064
	540,084,023	22	403	757	7,357,724	8,357,694	15,715,418	
Adjusted Loss to Payroll Ratio:					1.362	1.547	2.910	
Expected Unlimited Loss to Payroll Ratio:					1.596	1.900	3.495	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.482	1.577	3.060	
Credibility:					0.95	0.87		
Indicated Limited Loss to Payroll Ratio:					1.368	1.551	2.920	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.461	1.823	3.284	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								280.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	440,288,266	11	317	515	5,580,473	7,427,484	13,007,957	2.954
2016	450,170,527	2	298	544	5,711,274	7,451,168	13,162,442	2.924
	890,458,793	13	615	1,059	11,291,747	14,878,651	26,170,398	
Adjusted Loss to Payroll Ratio:					1.268	1.671	2.939	
Expected Unlimited Loss to Payroll Ratio:					1.332	2.018	3.350	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.221	1.614	2.835	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.268	1.671	2.939	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.371	2.033	3.404	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								290.7%

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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	
2012	36,021,987	3	34	32	750,379	691,672	1,442,051	4.003
2013	34,846,434	6	50	48	861,717	1,175,938	2,037,655	5.848
2014	36,500,842	3	54	46	1,247,360	1,074,488	2,321,848	6.361
2015	35,151,906	0	56	54	1,007,629	943,372	1,951,001	5.550
2016	36,828,352	1	40	79	672,258	771,921	1,444,179	3.921
	179,349,520	13	234	259	4,539,344	4,657,390	9,196,734	
Adjusted Loss to Payroll Ratio:					2.531	2.597	5.128	
Expected Unlimited Loss to Payroll Ratio:					2.919	3.653	6.573	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.677	2.922	5.599	
Credibility:					0.78	0.72		
Indicated Limited Loss to Payroll Ratio:					2.563	2.688	5.251	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.771	3.271	6.042	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								515.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	67,900,340	3	43	106	1,212,324	1,330,517	2,542,841	3.745
2013	76,194,492	2	57	110	976,598	1,434,885	2,411,483	3.165
2014	96,309,942	5	55	156	1,250,530	1,490,812	2,741,342	2.846
2015	109,531,375	4	80	203	1,916,664	2,630,825	4,547,489	4.152
2016	98,692,640	0	79	157	1,619,158	2,140,410	3,759,568	3.809
	448,628,789	14	314	732	6,975,274	9,027,449	16,002,723	
Adjusted Loss to Payroll Ratio:					1.555	2.012	3.567	
Expected Unlimited Loss to Payroll Ratio:					1.301	1.852	3.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.221	1.567	2.788	
Credibility:					0.82	0.81		
Indicated Limited Loss to Payroll Ratio:					1.495	1.928	3.422	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.583	2.228	3.811	
Indicated Relativity Change:								20.9%
Relativity to Statewide Average Loss to Payroll Ratio:								325.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	67,966,025	10	58	139	1,210,600	1,592,702	2,803,302	4.125
2013	68,744,712	8	71	109	1,408,491	1,869,570	3,278,061	4.768
2014	77,478,220	7	74	127	1,189,547	2,078,254	3,267,801	4.218
2015	77,330,474	1	65	100	1,165,203	1,706,848	2,872,051	3.714
2016	78,496,548	4	71	133	2,281,040	2,140,088	4,421,128	5.632
	370,015,978	30	339	608	7,254,881	9,387,462	16,642,343	
Adjusted Loss to Payroll Ratio:					1.961	2.537	4.498	
Expected Unlimited Loss to Payroll Ratio:					1.930	3.143	5.073	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.793	2.610	4.402	
Credibility:					0.89	0.92		
Indicated Limited Loss to Payroll Ratio:					1.942	2.543	4.485	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.074	2.988	5.062	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								432.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	206,036,387	6	74	228	2,263,614	2,135,853	4,399,467	2.135
2013	224,087,171	6	93	212	2,775,873	2,470,797	5,246,670	2.341
2014	248,962,234	3	102	264	1,668,229	1,958,413	3,626,642	1.457
2015	270,385,036	8	119	264	3,777,369	3,184,780	6,962,149	2.575
2016	196,389,516	3	76	172	1,356,758	1,462,476	2,819,234	1.436
	1,145,860,343	26	464	1,140	11,841,844	11,212,319	23,054,162	
Adjusted Loss to Payroll Ratio:					1.033	0.979	2.012	
Expected Unlimited Loss to Payroll Ratio:					1.193	1.237	2.430	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.108	1.027	2.135	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.033	0.979	2.012	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.104	1.150	2.254	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								192.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	429,741,840	18	342	695	7,627,301	10,699,489	18,326,790	4.265
2016	427,941,910	6	363	667	8,752,339	10,739,651	19,491,990	4.555
	857,683,750	24	705	1,362	16,379,641	21,439,141	37,818,781	
Adjusted Loss to Payroll Ratio:					1.910	2.500	4.409	
Expected Unlimited Loss to Payroll Ratio:					1.824	2.468	4.292	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.712	2.088	3.800	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.910	2.500	4.409	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					2.022	2.890	4.912	
Indicated Relativity Change:								14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								419.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	727,091,755	13	289	748	4,609,242	5,696,655	10,305,897	1.417
2015	767,601,945	12	262	661	5,081,593	6,181,130	11,262,723	1.467
2016	807,944,319	4	275	692	5,348,784	6,586,833	11,935,617	1.477
	2,302,638,019	29	826	2,101	15,039,620	18,464,619	33,504,239	
Adjusted Loss to Payroll Ratio:					0.653	0.802	1.455	
Expected Unlimited Loss to Payroll Ratio:					0.627	0.937	1.564	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.575	0.749	1.324	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.653	0.802	1.455	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.706	0.976	1.682	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								143.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	908,305,100	15	595	1,632	18,159,114	17,717,161	35,876,275	3.950
2016	931,123,135	6	514	1,533	17,087,704	17,313,740	34,401,444	3.695
	1,839,428,235	21	1,109	3,165	35,246,818	35,030,901	70,277,719	
Adjusted Loss to Payroll Ratio:					1.916	1.904	3.821	
Expected Unlimited Loss to Payroll Ratio:					2.482	2.668	5.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.229	2.031	4.260	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.916	1.904	3.821	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.110	2.434	4.544	
Indicated Relativity Change:								-11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								387.9%

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Code: 2211 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: COTTON BATTING/WASTE MFG; FELTING MFG; WOOL COMBING/SCOURING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	4,752,574	1	8	2	180,917	363,816	544,733	11.462
2013	8,227,095	0	14	8	180,461	249,778	430,239	5.230
2014	3,823,712	0	4	3	60,652	124,914	185,566	4.853
2015	4,441,030	0	2	4	72,157	59,324	131,481	2.961
2016	3,468,684	0	3	3	52,982	91,217	144,199	4.157
	24,713,096	1	31	20	547,169	889,049	1,436,218	
Adjusted Loss to Payroll Ratio:					2.214	3.597	5.812	
Expected Unlimited Loss to Payroll Ratio:					3.632	5.546	9.178	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.331	4.436	7.767	
Credibility:					0.38	0.38		
Indicated Limited Loss to Payroll Ratio:					2.906	4.117	7.024	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					3.142	5.011	8.153	
Indicated Relativity Change:								-11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								696.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	24,026,256	4	16	39	706,796	873,022	1,579,818	6.575
2013	28,284,649	2	21	34	474,816	635,706	1,110,522	3.926
2014	40,492,402	1	28	38	461,883	668,345	1,130,228	2.791
2015	33,541,439	0	13	29	252,284	401,452	653,736	1.949
2016	34,457,142	1	16	26	358,485	595,377	953,862	2.768
	160,801,889	8	94	166	2,254,264	3,173,902	5,428,166	
Adjusted Loss to Payroll Ratio:					1.402	1.974	3.376	
Expected Unlimited Loss to Payroll Ratio:					1.887	2.580	4.468	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.753	2.142	3.896	
Credibility:					0.63	0.61		
Indicated Limited Loss to Payroll Ratio:					1.532	2.040	3.571	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.636	2.396	4.033	
Indicated Relativity Change:								-9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								344.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	28,839,300	8	49	23	1,308,413	1,442,900	2,751,313	9.540
2013	33,680,626	4	45	27	1,044,720	1,014,989	2,059,709	6.115
2014	45,239,897	11	73	66	2,070,886	2,120,959	4,191,845	9.266
2015	46,080,737	1	66	51	1,381,426	1,795,484	3,176,910	6.894
2016	42,410,972	2	234	105	4,371,412	3,252,407	7,623,819	17.976
	196,251,533	26	467	272	10,176,856	9,626,740	19,803,596	
Adjusted Loss to Payroll Ratio:					5.186	4.905	10.091	
Expected Unlimited Loss to Payroll Ratio:					4.410	6.183	10.593	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.820	4.201	8.021	
Credibility:					0.93	0.86		
Indicated Limited Loss to Payroll Ratio:					5.090	4.807	9.897	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					5.787	6.864	12.651	
Indicated Relativity Change:								19.4%
Relativity to Statewide Average Loss to Payroll Ratio:								1080.2%

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	
2012	40,193,286	7	10	19	663,771	768,146	1,431,917	3.563
2013	28,572,373	5	11	25	501,223	529,427	1,030,650	3.607
2014	35,523,345	1	16	29	578,076	767,740	1,345,816	3.789
2015	26,297,188	4	20	28	1,319,607	1,045,624	2,365,231	8.994
2016	24,884,954	4	42	37	1,446,419	1,124,314	2,570,733	10.330
	155,471,147	21	99	138	4,509,096	4,235,252	8,744,347	
Adjusted Loss to Payroll Ratio:					2.900	2.724	5.624	
Expected Unlimited Loss to Payroll Ratio:					2.414	2.314	4.728	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.213	1.851	4.065	
Credibility:					0.68	0.57		
Indicated Limited Loss to Payroll Ratio:					2.681	2.349	5.029	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.898	2.858	5.756	
Indicated Relativity Change:								21.7%
Relativity to Statewide Average Loss to Payroll Ratio:								491.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	74,163,681	5	42	58	980,178	1,088,422	2,068,600	2.789
2013	82,841,930	1	62	50	877,444	1,103,630	1,981,074	2.391
2014	80,662,517	5	69	68	1,853,507	1,693,243	3,546,750	4.397
2015	76,766,631	1	77	65	1,205,406	1,537,459	2,742,865	3.573
2016	91,498,397	1	62	68	1,129,736	1,602,048	2,731,784	2.986
	405,933,156	13	312	309	6,046,271	7,024,803	13,071,074	
Adjusted Loss to Payroll Ratio:					1.489	1.731	3.220	
Expected Unlimited Loss to Payroll Ratio:					1.509	1.813	3.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.384	1.450	2.833	
Credibility:					0.83	0.75		
Indicated Limited Loss to Payroll Ratio:					1.471	1.660	3.132	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.591	2.021	3.611	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								308.3%

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	
2015	1,266,243,475	73	1,340	990	27,960,853	32,117,210	60,078,063	4.745
2016	1,318,669,087	17	1,903	1,173	40,300,716	34,731,260	75,031,976	5.690
	2,584,912,562	90	3,243	2,163	68,261,569	66,848,470	135,110,039	
Adjusted Loss to Payroll Ratio:					2.641	2.586	5.227	
Expected Unlimited Loss to Payroll Ratio:					2.157	2.743	4.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.025	2.321	4.345	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.641	2.586	5.227	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					2.797	2.990	5.786	
Indicated Relativity Change:								18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								494.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	60,774,332	11	64	122	2,444,216	2,667,508	5,111,724	8.411
2013	68,237,866	9	86	106	1,887,568	2,202,310	4,089,878	5.994
2014	80,780,313	12	113	143	3,258,124	3,840,892	7,099,016	8.788
2015	74,530,475	3	102	89	2,566,444	2,864,982	5,431,426	7.288
2016	79,636,922	0	72	83	2,099,262	2,202,594	4,301,856	5.402
363,959,906		35	437	543	12,255,614	13,778,286	26,033,900	
Adjusted Loss to Payroll Ratio:					3.367	3.786	7.153	
Expected Unlimited Loss to Payroll Ratio:					4.039	4.729	8.768	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.704	3.782	7.486	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.367	3.786	7.153	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					3.640	4.607	8.247	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								704.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	49,356,240	5	58	80	1,151,196	1,777,818	2,929,014	5.934
2013	54,519,048	8	59	93	1,263,756	1,655,454	2,919,210	5.354
2014	55,770,451	7	83	87	2,065,748	2,500,047	4,565,795	8.187
2015	60,126,498	2	60	106	1,318,904	1,510,043	2,828,947	4.705
2016	62,794,108	0	57	113	1,341,068	1,592,362	2,933,430	4.672
282,566,346		22	317	479	7,140,671	9,035,724	16,176,396	
Adjusted Loss to Payroll Ratio:					2.527	3.198	5.725	
Expected Unlimited Loss to Payroll Ratio:					2.631	3.766	6.398	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.413	3.012	5.425	
Credibility:					0.90	0.87		
Indicated Limited Loss to Payroll Ratio:					2.516	3.174	5.689	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.719	3.862	6.582	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								562.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	73,979,905	5	53	121	1,301,042	1,440,404	2,741,446	3.706
2013	83,647,224	7	57	127	1,601,929	2,090,550	3,692,479	4.414
2014	92,224,257	3	67	126	1,304,198	1,750,234	3,054,432	3.312
2015	95,234,644	1	47	97	970,604	1,449,831	2,420,435	2.542
2016	95,225,708	1	64	101	1,387,597	2,122,842	3,510,439	3.686
	440,311,739	17	288	572	6,565,370	8,853,861	15,419,231	
Adjusted Loss to Payroll Ratio:					1.491	2.011	3.502	
Expected Unlimited Loss to Payroll Ratio:					1.599	2.598	4.198	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.436	1.978	3.414	
Credibility:					0.87	0.88		
Indicated Limited Loss to Payroll Ratio:					1.484	2.007	3.491	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.634	2.565	4.199	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								358.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	69,716,063	4	86	88	1,449,808	2,098,956	3,548,764	5.090
2013	76,258,102	5	63	79	1,349,642	1,424,644	2,774,286	3.638
2014	95,132,547	7	96	115	2,027,310	1,980,645	4,007,955	4.213
2015	88,417,730	5	84	105	1,642,851	2,390,512	4,033,363	4.562
2016	85,053,493	1	86	105	1,218,007	1,460,723	2,678,730	3.149
	414,577,934	22	415	492	7,687,618	9,355,480	17,043,098	
Adjusted Loss to Payroll Ratio:					1.854	2.257	4.111	
Expected Unlimited Loss to Payroll Ratio:					2.015	2.551	4.566	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.908	2.216	4.124	
Credibility:					0.95	0.89		
Indicated Limited Loss to Payroll Ratio:					1.857	2.252	4.109	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.967	2.604	4.570	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								390.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	566,132,830	28	562	975	15,317,860	15,431,373	30,749,233	5.431
2016	570,923,921	9	522	1,010	13,860,185	16,576,385	30,436,570	5.331
	1,137,056,751	37	1,084	1,985	29,178,045	32,007,758	61,185,802	
Adjusted Loss to Payroll Ratio:					2.566	2.815	5.381	
Expected Unlimited Loss to Payroll Ratio:					2.782	3.142	5.924	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.530	2.562	5.091	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.566	2.815	5.381	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					2.718	3.254	5.972	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								509.9%

INCLUDES 2586 D 1-1-14

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	200,167,498	12	160	70	3,251,736	3,270,167	6,521,903	3.258
2014	206,850,042	6	136	87	2,561,583	2,721,659	5,283,242	2.554
2015	210,257,878	4	184	104	3,130,863	3,581,774	6,712,637	3.193
2016	215,413,935	3	152	69	3,299,944	3,427,426	6,727,370	3.123
	832,689,354	25	632	330	12,244,126	13,001,026	25,245,153	
Adjusted Loss to Payroll Ratio:					1.470	1.561	3.032	
Expected Unlimited Loss to Payroll Ratio:					1.540	1.910	3.450	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.368	1.472	2.840	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.470	1.561	3.032	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.590	1.900	3.490	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								297.9%

INCLUDES 2586 D 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	20,627,923	3	31	17	834,970	881,446	1,716,416	8.321
2013	21,259,816	5	37	16	879,059	871,861	1,750,920	8.236
2014	19,994,658	1	21	20	207,198	299,681	506,879	2.535
2015	18,635,825	4	41	26	808,561	949,037	1,757,598	9.431
2016	13,187,210	0	6	1	139,656	118,500	258,156	1.958
	93,705,433	13	136	80	2,869,443	3,120,525	5,989,968	
Adjusted Loss to Payroll Ratio:					3.062	3.330	6.392	
Expected Unlimited Loss to Payroll Ratio:					2.942	3.509	6.451	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.733	2.913	5.646	
Credibility:					0.61	0.55		
Indicated Limited Loss to Payroll Ratio:					2.934	3.143	6.076	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					3.133	3.693	6.826	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								582.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	8,502,505	0	11	13	130,153	198,153	328,306	3.861
2013	8,629,736	1	6	22	316,302	197,603	513,905	5.955
2014	9,752,504	1	20	9	317,693	380,315	698,008	7.157
2015	12,156,925	1	10	13	176,488	242,496	418,984	3.446
2016	12,273,247	0	11	17	105,231	221,684	326,915	2.664
	51,314,917	3	58	74	1,045,867	1,240,251	2,286,118	
Adjusted Loss to Payroll Ratio:					2.038	2.417	4.455	
Expected Unlimited Loss to Payroll Ratio:					1.695	1.997	3.692	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.575	1.658	3.233	
Credibility:					0.38	0.35		
Indicated Limited Loss to Payroll Ratio:					1.751	1.924	3.675	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.870	2.260	4.130	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								352.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	47,719,530	6	33	40	1,013,343	925,023	1,938,366	4.062
2013	49,063,890	3	37	45	629,918	719,079	1,348,997	2.749
2014	54,885,608	5	45	43	1,099,715	1,359,640	2,459,355	4.481
2015	59,167,072	3	51	57	1,308,903	1,345,740	2,654,643	4.487
2016	53,003,093	1	34	56	971,173	1,302,842	2,274,015	4.290
	263,839,193	18	200	241	5,023,052	5,652,324	10,675,376	
Adjusted Loss to Payroll Ratio:					1.904	2.142	4.046	
Expected Unlimited Loss to Payroll Ratio:					1.691	1.960	3.651	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.587	1.658	3.245	
Credibility:					0.74	0.67		
Indicated Limited Loss to Payroll Ratio:					1.822	1.982	3.804	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.929	2.292	4.221	
Indicated Relativity Change:								15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								360.4%

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	
2012	44,534,835	14	76	45	2,798,287	2,340,695	5,138,982	11.539
2013	49,909,617	14	77	43	2,695,783	1,979,831	4,675,614	9.368
2014	53,053,610	11	72	52	2,684,596	2,354,327	5,038,923	9.498
2015	51,158,380	6	69	60	2,677,998	1,902,142	4,580,140	8.953
2016	52,087,051	11	69	47	3,622,357	3,888,229	7,510,586	14.419
	250,743,493	56	363	247	14,479,021	12,465,224	26,944,246	
Adjusted Loss to Payroll Ratio:					5.774	4.971	10.746	
Expected Unlimited Loss to Payroll Ratio:					7.086	8.198	15.284	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.928	4.833	10.762	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.774	4.971	10.746	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					6.958	8.168	15.126	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								1291.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	42,426,391	8	60	66	1,164,814	1,276,194	2,441,008	5.754
2013	47,638,114	4	41	89	1,033,529	742,204	1,775,733	3.728
2014	54,333,185	7	77	105	1,647,318	2,008,628	3,655,946	6.729
2015	59,170,281	0	50	98	533,051	803,851	1,336,902	2.259
2016	65,897,663	0	59	117	1,192,687	1,601,313	2,794,000	4.240
	269,465,635	19	287	475	5,571,400	6,432,190	12,003,589	
Adjusted Loss to Payroll Ratio:					2.068	2.387	4.455	
Expected Unlimited Loss to Payroll Ratio:					2.151	2.532	4.683	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.019	2.142	4.161	
Credibility:					0.82	0.75		
Indicated Limited Loss to Payroll Ratio:					2.059	2.326	4.385	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					2.180	2.689	4.869	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								415.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	12,341,196	0	11	10	281,958	208,706	490,664	3.976
2013	12,540,663	2	7	10	426,331	444,713	871,044	6.946
2014	13,363,321	1	7	6	293,797	170,037	463,834	3.471
2015	12,963,505	0	8	10	111,907	211,822	323,729	2.497
2016	12,729,349	0	9	7	324,858	316,854	641,712	5.041
	63,938,034	3	42	43	1,438,851	1,352,133	2,790,983	
Adjusted Loss to Payroll Ratio:					2.250	2.115	4.365	
Expected Unlimited Loss to Payroll Ratio:					3.919	5.112	9.031	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.279	3.014	6.293	
Credibility:					0.55	0.48		
Indicated Limited Loss to Payroll Ratio:					2.713	2.582	5.296	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					3.269	4.243	7.512	
Indicated Relativity Change:								-16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								641.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	49,654,528	5	21	61	571,642	742,601	1,314,243	2.647
2013	54,003,205	4	42	56	970,120	1,108,518	2,078,638	3.849
2014	61,228,696	6	44	80	1,066,587	1,629,148	2,695,735	4.403
2015	69,989,826	1	52	106	690,339	938,514	1,628,853	2.327
2016	75,370,190	1	48	96	932,732	1,187,460	2,120,192	2.813
	310,246,445	17	207	399	4,231,421	5,606,241	9,837,662	
Adjusted Loss to Payroll Ratio:					1.364	1.807	3.171	
Expected Unlimited Loss to Payroll Ratio:					1.452	1.947	3.399	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.349	1.616	2.965	
Credibility:					0.74	0.71		
Indicated Limited Loss to Payroll Ratio:					1.360	1.752	3.112	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.452	2.058	3.511	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								299.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	90,665,597	13	151	219	2,676,863	3,695,926	6,372,789	7.029
2014	100,188,403	5	134	249	1,769,429	2,431,494	4,200,923	4.193
2015	110,059,110	5	212	271	3,494,145	3,958,830	7,452,975	6.772
2016	115,977,234	4	181	268	2,692,571	3,620,750	6,313,321	5.444
	416,890,345	27	678	1,007	10,633,008	13,707,001	24,340,009	
Adjusted Loss to Payroll Ratio:					2.551	3.288	5.838	
Expected Unlimited Loss to Payroll Ratio:					2.746	4.307	7.054	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.518	3.445	5.963	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.551	3.288	5.838	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.757	4.001	6.759	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								577.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	34,201,800	2	31	64	496,947	670,254	1,167,201	3.413
2013	36,544,015	3	34	87	613,535	864,568	1,478,103	4.045
2014	42,731,362	3	57	85	1,016,724	1,235,522	2,252,246	5.271
2015	45,325,673	2	64	115	953,120	1,666,044	2,619,164	5.779
2016	51,218,082	3	54	76	1,396,347	1,055,801	2,452,148	4.788
	210,020,932	13	240	427	4,476,673	5,492,188	9,968,861	
Adjusted Loss to Payroll Ratio:					2.132	2.615	4.747	
Expected Unlimited Loss to Payroll Ratio:					2.051	3.317	5.368	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.881	2.653	4.534	
Credibility:					0.72	0.74		
Indicated Limited Loss to Payroll Ratio:					2.061	2.625	4.686	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.228	3.195	5.423	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								463.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	91,593,101	1	20	66	549,355	823,038	1,372,393	1.498
2013	96,878,467	4	30	75	772,707	993,741	1,766,448	1.823
2014	107,621,461	1	33	94	724,091	904,908	1,628,999	1.514
2015	108,380,800	3	27	90	608,909	874,491	1,483,400	1.369
2016	122,950,584	0	22	88	392,608	551,001	943,609	0.767
	527,424,414	9	132	413	3,047,670	4,147,178	7,194,848	
Adjusted Loss to Payroll Ratio:					0.578	0.786	1.364	
Expected Unlimited Loss to Payroll Ratio:					0.650	0.869	1.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.610	0.735	1.345	
Credibility:					0.66	0.64		
Indicated Limited Loss to Payroll Ratio:					0.589	0.768	1.357	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.624	0.888	1.511	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								129.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	52,630,163	6	68	185	1,499,926	1,861,949	3,361,875	6.388
2013	66,955,374	7	57	192	1,172,828	1,304,795	2,477,623	3.700
2014	82,674,231	10	106	308	2,207,790	2,749,659	4,957,449	5.996
2015	97,951,986	3	122	334	3,138,119	3,268,431	6,406,550	6.541
2016	107,915,846	3	115	440	2,065,925	2,853,870	4,919,795	4.559
	408,127,600	29	468	1,459	10,084,588	12,038,704	22,123,291	
Adjusted Loss to Payroll Ratio:					2.471	2.950	5.421	
Expected Unlimited Loss to Payroll Ratio:					2.822	3.544	6.366	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.621	2.942	5.564	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.471	2.950	5.421	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.639	3.466	6.105	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								521.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	83,073,634	10	76	150	1,730,059	1,719,811	3,449,870	4.153
2013	99,175,519	10	96	159	2,139,995	2,291,212	4,431,207	4.468
2014	106,809,110	8	98	171	2,017,984	2,493,469	4,511,453	4.224
2015	121,496,410	5	110	183	2,013,557	2,185,044	4,198,601	3.456
2016	123,980,940	3	86	206	1,512,076	1,869,491	3,381,567	2.727
	534,535,612	36	466	869	9,413,670	10,559,026	19,972,697	
Adjusted Loss to Payroll Ratio:					1.761	1.975	3.736	
Expected Unlimited Loss to Payroll Ratio:					2.215	2.818	5.033	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.031	2.254	4.285	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.761	1.975	3.736	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.904	2.404	4.308	
Indicated Relativity Change:								-14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								367.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	477,224,632	22	392	550	8,809,883	11,046,050	19,855,933	4.161
2016	528,680,426	9	361	513	7,355,396	9,486,771	16,842,167	3.186
	1,005,905,058	31	753	1,063	16,165,279	20,532,822	36,698,101	
Adjusted Loss to Payroll Ratio:					1.607	2.041	3.648	
Expected Unlimited Loss to Payroll Ratio:					2.044	2.889	4.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.836	2.199	4.036	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.607	2.041	3.648	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.769	2.609	4.378	
Indicated Relativity Change:								-11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								373.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	37,111,024	2	75	123	1,452,153	1,336,303	2,788,456	7.514
2013	47,802,790	4	63	134	1,060,471	1,209,772	2,270,243	4.749
2014	55,082,701	7	73	104	1,647,364	2,151,892	3,799,256	6.897
2015	76,192,429	1	90	204	2,018,116	2,590,845	4,608,961	6.049
2016	68,969,047	1	71	179	1,030,528	1,543,791	2,574,319	3.733
	285,157,990	15	372	744	7,208,632	8,832,604	16,041,236	
Adjusted Loss to Payroll Ratio:					2.528	3.097	5.625	
Expected Unlimited Loss to Payroll Ratio:					2.682	3.656	6.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.491	3.035	5.527	
Credibility:					0.91	0.88		
Indicated Limited Loss to Payroll Ratio:					2.525	3.090	5.615	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.696	3.631	6.327	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								540.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	39,588,609	4	33	79	575,762	785,835	1,361,597	3.439
2013	36,458,403	1	21	55	382,789	488,593	871,382	2.390
2014	42,361,515	5	34	62	657,121	742,203	1,399,324	3.303
2015	44,735,205	1	20	53	549,167	502,682	1,051,849	2.351
2016	48,112,695	0	24	32	401,431	718,751	1,120,182	2.328
	211,256,427	11	132	281	2,566,270	3,238,065	5,804,335	
Adjusted Loss to Payroll Ratio:					1.215	1.533	2.748	
Expected Unlimited Loss to Payroll Ratio:					1.559	2.282	3.841	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.464	1.931	3.394	
Credibility:					0.65	0.65		
Indicated Limited Loss to Payroll Ratio:					1.302	1.672	2.974	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.379	1.933	3.312	
Indicated Relativity Change:								-13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								282.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	70,538,798	8	63	92	1,284,362	1,602,414	2,886,776	4.092
2013	71,096,299	7	69	93	1,999,060	2,047,275	4,046,335	5.691
2014	79,432,313	8	81	115	1,716,514	2,632,237	4,348,751	5.475
2015	88,607,929	4	73	138	2,093,411	2,272,493	4,365,904	4.927
2016	84,416,308	0	61	149	1,050,385	1,657,147	2,707,532	3.207
	394,091,647	27	347	587	8,143,733	10,211,567	18,355,300	
Adjusted Loss to Payroll Ratio:					2.066	2.591	4.658	
Expected Unlimited Loss to Payroll Ratio:					2.665	3.449	6.114	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.444	2.759	5.202	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					2.066	2.598	4.664	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.234	3.162	5.395	
Indicated Relativity Change:								-11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								460.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	29,873,095	1	23	72	556,196	879,395	1,435,591	4.806
2013	34,480,853	0	16	53	166,814	358,976	525,790	1.525
2014	34,724,711	3	35	70	772,348	1,152,437	1,924,785	5.543
2015	36,492,714	1	37	58	1,116,724	1,410,609	2,527,333	6.926
2016	37,853,857	1	21	71	424,464	557,183	981,647	2.593
	173,425,230	6	132	324	3,036,545	4,358,600	7,395,145	
Adjusted Loss to Payroll Ratio:					1.751	2.513	4.264	
Expected Unlimited Loss to Payroll Ratio:					1.668	2.758	4.426	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.549	2.290	3.839	
Credibility:					0.62	0.64		
Indicated Limited Loss to Payroll Ratio:					1.674	2.433	4.107	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.788	2.859	4.647	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								396.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	10,034,975	1	18	15	408,549	464,970	873,519	8.705
2013	9,913,022	1	10	13	139,557	139,033	278,590	2.810
2014	11,028,913	0	15	9	179,164	204,243	383,407	3.476
2015	10,876,342	0	13	12	194,552	358,667	553,219	5.086
2016	11,125,955	0	15	8	208,986	223,067	432,053	3.883
	52,979,208	2	71	57	1,130,807	1,389,980	2,520,787	
Adjusted Loss to Payroll Ratio:					2.134	2.624	4.758	
Expected Unlimited Loss to Payroll Ratio:					2.513	3.164	5.677	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.335	2.627	4.962	
Credibility:					0.45	0.42		
Indicated Limited Loss to Payroll Ratio:					2.244	2.626	4.870	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.397	3.085	5.482	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								468.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	81,023,548	21	168	228	3,003,875	4,203,829	7,207,704	8.896
2014	90,844,172	15	149	193	2,774,911	3,057,833	5,832,744	6.421
2015	109,722,404	18	220	220	3,886,296	4,403,762	8,290,058	7.555
2016	115,017,327	9	280	255	5,139,762	6,829,306	11,969,068	10.406
	396,607,451	63	817	896	14,804,844	18,494,730	33,299,574	
Adjusted Loss to Payroll Ratio:					3.733	4.663	8.396	
Expected Unlimited Loss to Payroll Ratio:					3.565	5.027	8.592	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.202	3.827	7.029	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.733	4.663	8.396	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					4.110	5.960	10.070	
Indicated Relativity Change:								17.2%
Relativity to Statewide Average Loss to Payroll Ratio:								859.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	9,937,643	1	8	24	139,631	179,832	319,463	3.215
2013	11,455,363	2	19	15	365,717	344,629	710,346	6.201
2014	11,915,758	0	8	24	85,840	180,274	266,114	2.233
2015	12,036,691	0	11	16	97,273	221,754	319,027	2.650
2016	14,930,637	0	6	15	179,350	457,697	637,047	4.267
	60,276,092	3	52	94	867,811	1,384,187	2,251,998	
Adjusted Loss to Payroll Ratio:					1.440	2.296	3.736	
Expected Unlimited Loss to Payroll Ratio:					2.083	2.704	4.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.871	2.058	3.929	
Credibility:					0.44	0.40		
Indicated Limited Loss to Payroll Ratio:					1.681	2.153	3.835	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.851	2.752	4.603	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								393.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	72,185,165	3	41	82	663,691	970,486	1,634,177	2.264
2013	72,599,314	6	37	94	1,263,803	1,143,973	2,407,776	3.317
2014	69,052,525	3	30	65	595,786	641,144	1,236,930	1.791
2015	66,693,092	0	30	59	649,948	896,891	1,546,839	2.319
2016	66,935,500	0	40	42	635,816	745,143	1,380,959	2.063
	347,465,597	12	178	342	3,809,044	4,397,637	8,206,680	
Adjusted Loss to Payroll Ratio:					1.096	1.266	2.362	
Expected Unlimited Loss to Payroll Ratio:					1.333	1.892	3.225	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.167	1.346	2.513	
Credibility:					0.73	0.69		
Indicated Limited Loss to Payroll Ratio:					1.115	1.291	2.406	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.256	1.763	3.019	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								257.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	76,066,867	2	24	65	711,643	737,590	1,449,233	1.905
2013	77,025,856	3	14	43	363,641	549,690	913,331	1.186
2014	100,613,271	0	45	72	1,214,837	1,317,257	2,532,094	2.517
2015	95,058,865	1	43	42	921,075	774,898	1,695,973	1.784
2016	113,375,326	2	29	44	1,962,246	995,080	2,957,326	2.608
	462,140,185	8	155	266	5,173,443	4,374,515	9,547,958	
Adjusted Loss to Payroll Ratio:					1.119	0.947	2.066	
Expected Unlimited Loss to Payroll Ratio:					0.854	0.910	1.764	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.802	0.770	1.571	
Credibility:					0.70	0.62		
Indicated Limited Loss to Payroll Ratio:					1.024	0.879	1.903	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.085	1.017	2.101	
Indicated Relativity Change:								19.1%
Relativity to Statewide Average Loss to Payroll Ratio:								179.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	59,860,714	2	42	72	921,569	994,723	1,916,292	3.201
2013	61,702,965	7	30	76	1,397,221	1,315,756	2,712,977	4.397
2014	64,117,496	2	23	71	624,951	657,627	1,282,578	2.000
2015	73,665,325	1	52	109	1,164,707	1,030,787	2,195,494	2.980
2016	70,013,762	1	49	108	1,218,940	1,794,749	3,013,689	4.304
	329,360,263	13	196	436	5,327,388	5,793,642	11,121,030	
Adjusted Loss to Payroll Ratio:					1.617	1.759	3.377	
Expected Unlimited Loss to Payroll Ratio:					1.535	1.861	3.396	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.441	1.575	3.016	
Credibility:					0.77	0.72		
Indicated Limited Loss to Payroll Ratio:					1.577	1.707	3.284	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.670	1.974	3.644	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								311.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	94,285,958	8	88	143	1,833,947	2,194,144	4,028,091	4.272
2013	103,586,090	10	93	190	2,598,674	2,954,766	5,553,440	5.361
2014	111,436,394	4	100	242	1,579,238	2,049,161	3,628,399	3.256
2015	119,701,192	10	92	225	2,710,869	2,172,849	4,883,718	4.080
2016	124,907,533	4	77	193	2,638,418	3,320,198	5,958,616	4.770
	553,917,167	36	450	993	11,361,146	12,691,117	24,052,263	
Adjusted Loss to Payroll Ratio:					2.051	2.291	4.342	
Expected Unlimited Loss to Payroll Ratio:					2.414	3.307	5.721	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.091	2.247	4.338	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.051	2.291	4.342	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					2.332	3.272	5.604	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								478.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	52,312,205	2	29	37	1,480,594	1,058,949	2,539,543	4.855
2013	71,768,552	5	50	108	1,039,928	1,109,243	2,149,171	2.995
2014	63,411,278	3	39	83	874,896	773,433	1,648,329	2.599
2015	60,107,860	2	45	73	1,039,566	1,160,851	2,200,417	3.661
2016	65,677,064	3	25	64	1,405,016	1,316,633	2,721,649	4.144
	313,276,960	15	188	365	5,839,999	5,419,109	11,259,108	
Adjusted Loss to Payroll Ratio:					1.864	1.730	3.594	
Expected Unlimited Loss to Payroll Ratio:					2.181	2.338	4.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.959	1.780	3.739	
Credibility:					0.86	0.74		
Indicated Limited Loss to Payroll Ratio:					1.877	1.743	3.620	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.067	2.227	4.294	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								366.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	114,684,978	4	103	163	1,751,483	2,033,631	3,785,114	3.300
2014	140,545,535	20	130	212	3,342,548	3,737,807	7,080,355	5.038
2015	154,577,661	12	132	210	4,197,227	4,773,885	8,971,112	5.804
2016	166,544,719	6	124	250	3,896,315	4,508,993	8,405,308	5.047
	576,352,893	42	489	835	13,187,573	15,054,316	28,241,889	
Adjusted Loss to Payroll Ratio:					2.288	2.612	4.900	
Expected Unlimited Loss to Payroll Ratio:					2.462	3.081	5.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.311	2.607	4.918	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.288	2.612	4.900	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					2.423	3.019	5.443	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								464.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	327,967,771	16	303	587	5,993,653	8,104,860	14,098,513	4.299
2016	358,871,830	9	262	498	6,146,378	8,998,602	15,144,980	4.220
	686,839,601	25	565	1,085	12,140,031	17,103,462	29,243,493	
Adjusted Loss to Payroll Ratio:					1.768	2.490	4.258	
Expected Unlimited Loss to Payroll Ratio:					1.793	2.802	4.595	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.645	2.241	3.885	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.768	2.490	4.258	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.911	3.031	4.941	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								421.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	687,827,813	26	340	802	8,976,897	10,101,826	19,078,723	2.774
2016	696,461,449	15	343	808	8,478,536	9,155,917	17,634,453	2.532
	1,384,289,262	41	683	1,610	17,455,433	19,257,743	36,713,176	
Adjusted Loss to Payroll Ratio:					1.261	1.391	2.652	
Expected Unlimited Loss to Payroll Ratio:					1.342	1.568	2.910	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.205	1.194	2.399	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.261	1.391	2.652	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.388	1.778	3.166	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								270.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	192,592,157	0	13	19	199,911	488,596	688,507	0.357
2013	208,610,464	0	8	26	288,543	162,250	450,793	0.216
2014	284,524,330	0	11	27	377,812	283,187	660,999	0.232
2015	259,473,990	0	5	15	127,306	188,233	315,539	0.122
2016	20,783,746	0	2	6	5,713	51,104	56,817	0.273
	965,984,688	0	39	93	999,287	1,173,370	2,172,656	
Adjusted Loss to Payroll Ratio:					0.103	0.121	0.225	
Expected Unlimited Loss to Payroll Ratio:					0.104	0.132	0.236	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.095	0.105	0.201	
Credibility:					0.40	0.37		
Indicated Limited Loss to Payroll Ratio:					0.099	0.111	0.210	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.106	0.135	0.242	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								20.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	193,598,158	10	123	270	2,362,485	3,069,303	5,431,788	2.806
2014	199,153,841	8	131	252	2,723,896	3,781,123	6,505,019	3.266
2015	204,120,032	10	145	327	3,718,692	4,391,991	8,110,683	3.973
2016	213,542,791	2	143	332	2,764,429	4,332,481	7,096,910	3.323
	810,414,822	30	542	1,181	11,569,502	15,574,899	27,144,400	
Adjusted Loss to Payroll Ratio:					1.428	1.922	3.349	
Expected Unlimited Loss to Payroll Ratio:					1.631	2.414	4.044	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.496	1.930	3.426	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.428	1.922	3.349	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.543	2.339	3.882	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								331.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	11,787,847	3	15	31	373,046	409,138	782,184	6.636
2013	11,690,649	4	11	28	358,075	455,799	813,874	6.962
2014	11,148,925	0	13	25	239,880	355,724	595,604	5.342
2015	17,560,839	1	14	24	382,228	432,681	814,909	4.640
2016	16,969,319	0	10	22	262,662	356,753	619,415	3.650
	69,157,580	8	63	130	1,615,890	2,010,094	3,625,984	
Adjusted Loss to Payroll Ratio:					2.337	2.907	5.243	
Expected Unlimited Loss to Payroll Ratio:					3.047	3.547	6.593	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.830	2.945	5.775	
Credibility:					0.54	0.49		
Indicated Limited Loss to Payroll Ratio:					2.564	2.926	5.490	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.738	3.438	6.176	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								527.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	32,966,949	4	53	117	1,837,537	1,707,791	3,545,328	10.754
2013	27,123,963	4	38	86	1,389,688	2,013,837	3,403,525	12.548
2014	43,969,550	3	48	110	1,709,512	1,487,980	3,197,492	7.272
2015	22,995,840	3	25	40	1,139,297	1,340,100	2,479,397	10.782
2016	24,470,877	2	26	53	1,039,747	1,222,194	2,261,941	9.243
	151,527,179	16	190	406	7,115,781	7,771,901	14,887,682	
Adjusted Loss to Payroll Ratio:					4.696	5.129	9.825	
Expected Unlimited Loss to Payroll Ratio:					5.371	5.627	10.998	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.925	4.500	9.426	
Credibility:					0.93	0.80		
Indicated Limited Loss to Payroll Ratio:					4.712	5.003	9.715	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					5.094	6.089	11.183	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								954.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	48,301,437	3	46	84	919,693	1,154,121	2,073,814	4.293
2013	48,009,934	3	53	44	1,295,433	1,377,541	2,672,974	5.568
2014	45,953,037	2	49	63	769,765	865,542	1,635,307	3.559
2015	45,212,450	3	63	92	1,588,625	1,731,396	3,320,021	7.343
2016	37,329,436	2	45	76	1,409,471	1,401,914	2,811,385	7.531
	224,806,294	13	256	359	5,982,988	6,530,514	12,513,502	
Adjusted Loss to Payroll Ratio:					2.661	2.905	5.566	
Expected Unlimited Loss to Payroll Ratio:					2.583	3.209	5.791	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.368	2.566	4.935	
Credibility:					0.81	0.75		
Indicated Limited Loss to Payroll Ratio:					2.606	2.820	5.426	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.817	3.432	6.249	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								533.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	285,072,364	14	125	272	3,062,831	3,797,024	6,859,855	2.406
2014	294,865,234	8	127	214	2,803,029	2,713,777	5,516,806	1.871
2015	300,928,966	10	143	269	3,657,746	4,187,421	7,845,167	2.607
2016	298,494,340	6	108	243	3,385,558	3,787,008	7,172,566	2.403
	1,179,360,904	38	503	998	12,909,164	14,485,229	27,394,393	
Adjusted Loss to Payroll Ratio:					1.095	1.228	2.323	
Expected Unlimited Loss to Payroll Ratio:					1.142	1.537	2.680	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.026	1.170	2.196	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.095	1.228	2.323	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.205	1.570	2.775	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								236.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	113,396,311	7	69	207	2,079,193	2,120,533	4,199,726	3.704
2013	118,143,550	5	62	138	1,358,942	1,638,609	2,997,551	2.537
2014	107,463,618	4	59	127	1,586,925	1,579,777	3,166,702	2.947
2015	132,249,622	5	93	170	2,827,478	2,986,343	5,813,821	4.396
2016	125,206,061	3	78	181	2,314,369	2,968,628	5,282,997	4.219
	596,459,162	24	361	823	10,166,907	11,293,891	21,460,799	
Adjusted Loss to Payroll Ratio:					1.705	1.893	3.598	
Expected Unlimited Loss to Payroll Ratio:					1.904	2.296	4.200	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.650	1.560	3.210	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					1.705	1.860	3.565	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.938	2.656	4.594	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								392.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	38,263,670	4	19	46	523,850	568,722	1,092,572	2.855
2013	45,842,606	3	23	41	564,958	576,479	1,141,437	2.490
2014	54,806,552	2	29	51	511,236	944,393	1,455,629	2.656
2015	46,761,001	1	31	47	685,252	1,060,763	1,746,015	3.734
2016	41,545,718	1	24	43	574,543	576,436	1,150,979	2.770
	227,219,547	11	126	228	2,859,839	3,726,794	6,586,633	
Adjusted Loss to Payroll Ratio:					1.259	1.640	2.899	
Expected Unlimited Loss to Payroll Ratio:					1.414	1.849	3.263	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.297	1.478	2.775	
Credibility:					0.64	0.60		
Indicated Limited Loss to Payroll Ratio:					1.272	1.575	2.848	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.375	1.917	3.293	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								281.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	228,557,033	10	96	237	2,841,805	3,095,281	5,937,086	2.598
2013	239,413,699	11	101	210	2,276,841	2,720,606	4,997,447	2.087
2014	245,713,501	8	103	227	2,760,298	2,756,844	5,517,142	2.245
2015	249,555,757	5	87	222	2,131,437	2,773,996	4,905,433	1.966
2016	267,360,074	3	86	223	2,324,369	2,787,089	5,111,458	1.912
	1,230,600,064	37	473	1,119	12,334,752	14,133,816	26,468,568	
Adjusted Loss to Payroll Ratio:					1.002	1.149	2.151	
Expected Unlimited Loss to Payroll Ratio:					1.048	1.285	2.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.984	1.087	2.071	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.002	1.149	2.151	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.061	1.328	2.389	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								204.0%

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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	
2014	423,946,702	15	156	264	4,575,649	4,700,402	9,276,051	2.188
2015	423,501,384	11	153	283	4,767,894	4,976,614	9,744,508	2.301
2016	425,392,557	2	131	310	4,658,331	5,515,816	10,174,147	2.392
	1,272,840,643	28	440	857	14,001,875	15,192,832	29,194,707	
Adjusted Loss to Payroll Ratio:					1.100	1.194	2.294	
Expected Unlimited Loss to Payroll Ratio:					1.081	1.322	2.403	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.004	1.097	2.102	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.100	1.194	2.294	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.175	1.402	2.577	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								220.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	77,577,250	6	39	89	983,647	949,407	1,933,054	2.492
2013	77,995,143	5	26	73	1,373,967	1,132,721	2,506,688	3.214
2014	84,421,654	3	41	96	1,412,173	1,197,337	2,609,510	3.091
2015	87,790,022	2	39	78	980,416	1,387,562	2,367,978	2.697
2016	87,389,147	1	38	88	1,176,434	1,101,049	2,277,483	2.606
	415,173,217	17	183	424	5,926,636	5,768,077	11,694,713	
Adjusted Loss to Payroll Ratio:					1.428	1.389	2.817	
Expected Unlimited Loss to Payroll Ratio:					1.282	1.549	2.832	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.191	1.286	2.477	
Credibility:					0.79	0.72		
Indicated Limited Loss to Payroll Ratio:					1.378	1.360	2.738	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.472	1.599	3.070	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								262.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	50,173,738	4	33	86	553,639	748,305	1,301,944	2.595
2013	60,391,327	2	38	71	599,343	714,697	1,314,040	2.176
2014	65,828,815	1	42	61	763,427	831,822	1,595,249	2.423
2015	70,718,695	3	43	78	841,954	1,257,626	2,099,580	2.969
2016	80,460,355	0	42	107	758,617	1,193,006	1,951,623	2.426
	327,572,930	10	198	403	3,516,980	4,745,456	8,262,436	
Adjusted Loss to Payroll Ratio:					1.074	1.449	2.522	
Expected Unlimited Loss to Payroll Ratio:					1.196	1.777	2.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.096	1.421	2.517	
Credibility:					0.69	0.69		
Indicated Limited Loss to Payroll Ratio:					1.081	1.440	2.521	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.168	1.753	2.921	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								249.4%

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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	
2012	22,690,870	0	8	29	107,496	115,859	223,355	0.984
2013	22,592,215	1	11	25	567,804	192,336	760,140	3.365
2014	23,526,537	0	9	13	130,603	131,771	262,374	1.115
2015	24,142,516	0	11	22	124,612	146,952	271,564	1.125
2016	23,270,365	1	18	23	943,355	378,340	1,321,695	5.680
	116,222,503	2	57	112	1,873,870	965,258	2,839,127	
Adjusted Loss to Payroll Ratio:					1.612	0.831	2.443	
Expected Unlimited Loss to Payroll Ratio:					1.254	1.300	2.554	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.150	1.039	2.190	
Credibility:					0.47	0.40		
Indicated Limited Loss to Payroll Ratio:					1.367	0.956	2.323	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.478	1.163	2.641	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								225.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	225,246,495	9	66	144	1,635,906	1,945,620	3,581,526	1.590
2013	225,565,028	9	64	139	1,555,368	1,782,394	3,337,762	1.480
2014	233,671,996	8	71	113	1,623,300	2,009,201	3,632,501	1.555
2015	225,049,091	5	58	128	1,480,951	1,998,252	3,479,203	1.546
2016	234,684,137	0	54	154	1,408,808	1,919,487	3,328,295	1.418
	1,144,216,747	31	313	678	7,704,334	9,654,954	17,359,288	
Adjusted Loss to Payroll Ratio:					0.673	0.844	1.517	
Expected Unlimited Loss to Payroll Ratio:					0.766	0.956	1.722	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.719	0.809	1.527	
Credibility:					0.96	0.90		
Indicated Limited Loss to Payroll Ratio:					0.675	0.840	1.515	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.715	0.971	1.686	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								144.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	427,543,645	22	126	419	4,072,951	4,921,116	8,994,067	2.104
2014	436,352,382	9	138	364	3,818,847	4,607,720	8,426,567	1.931
2015	388,652,613	13	167	400	5,568,910	6,085,228	11,654,138	2.999
2016	271,182,855	2	86	180	2,248,536	2,668,012	4,916,548	1.813
	1,523,731,496	46	517	1,363	15,709,244	18,282,076	33,991,320	
Adjusted Loss to Payroll Ratio:					1.031	1.200	2.231	
Expected Unlimited Loss to Payroll Ratio:					0.975	1.220	2.195	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.915	1.032	1.948	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.031	1.200	2.231	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.092	1.387	2.479	
Indicated Relativity Change:								12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								211.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	128,824,810	15	78	208	2,822,288	3,166,955	5,989,243	4.649
2013	126,997,435	5	86	160	1,880,457	2,003,031	3,883,488	3.058
2014	130,021,239	6	78	145	1,502,861	1,783,726	3,286,587	2.528
2015	138,826,767	8	105	163	2,610,477	2,963,680	5,574,157	4.015
2016	153,568,371	4	85	140	2,466,936	3,014,050	5,480,986	3.569
	678,238,621	38	432	816	11,283,020	12,931,442	24,214,461	
Adjusted Loss to Payroll Ratio:					1.664	1.907	3.570	
Expected Unlimited Loss to Payroll Ratio:					1.912	2.582	4.494	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.673	1.837	3.511	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.664	1.907	3.570	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.873	2.604	4.478	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								382.3%

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Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	64,622,143	3	15	30	949,528	673,157	1,622,685	2.511
2013	61,423,572	1	21	36	801,686	501,842	1,303,528	2.122
2014	63,320,647	1	16	27	564,057	351,410	915,467	1.446
2015	59,903,137	1	14	34	498,504	504,327	1,002,831	1.674
2016	55,692,931	0	3	33	16,834	100,138	116,972	0.210
	304,962,431	6	69	160	2,830,610	2,130,874	4,961,484	
Adjusted Loss to Payroll Ratio:					0.928	0.699	1.627	
Expected Unlimited Loss to Payroll Ratio:					1.064	1.020	2.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.975	0.816	1.791	
Credibility:					0.64	0.53		
Indicated Limited Loss to Payroll Ratio:					0.945	0.754	1.699	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.022	0.917	1.939	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								165.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	23,949,953	1	6	19	221,128	322,332	543,460	2.269
2013	24,093,255	2	11	27	303,698	369,980	673,678	2.796
2014	28,545,463	3	12	21	529,563	475,947	1,005,510	3.522
2015	29,199,945	0	17	36	240,732	607,101	847,833	2.904
2016	30,153,312	0	12	29	189,977	275,817	465,794	1.545
	135,941,928	6	58	132	1,485,098	2,051,177	3,536,275	
Adjusted Loss to Payroll Ratio:					1.092	1.509	2.601	
Expected Unlimited Loss to Payroll Ratio:					1.094	1.347	2.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.027	1.139	2.166	
Credibility:					0.47	0.44		
Indicated Limited Loss to Payroll Ratio:					1.058	1.302	2.360	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.120	1.505	2.625	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								224.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	75,318,259	2	53	150	1,114,297	1,250,573	2,364,870	3.140
2013	75,108,563	4	48	106	975,468	1,329,406	2,304,874	3.069
2014	85,248,312	3	65	129	1,077,358	1,552,464	2,629,822	3.085
2015	85,928,528	1	68	133	1,269,767	2,108,825	3,378,592	3.932
2016	95,711,325	0	61	147	1,362,787	1,749,209	3,111,996	3.251
	417,314,988	10	295	665	5,799,677	7,990,477	13,790,154	
Adjusted Loss to Payroll Ratio:					1.390	1.915	3.304	
Expected Unlimited Loss to Payroll Ratio:					1.469	2.203	3.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.379	1.864	3.243	
Credibility:					0.84	0.84		
Indicated Limited Loss to Payroll Ratio:					1.388	1.907	3.295	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.470	2.204	3.674	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								313.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	52,747,907	4	34	66	822,706	1,266,924	2,089,630	3.962
2013	55,938,377	6	36	81	1,195,548	1,623,116	2,818,664	5.039
2014	59,618,009	7	48	99	1,569,469	1,822,815	3,392,284	5.690
2015	56,817,350	0	29	69	719,982	1,281,237	2,001,219	3.522
2016	66,394,977	1	27	88	846,740	1,088,388	1,935,128	2.915
	291,516,620	18	174	403	5,154,444	7,082,479	12,236,924	
Adjusted Loss to Payroll Ratio:					1.768	2.430	4.198	
Expected Unlimited Loss to Payroll Ratio:					1.997	2.963	4.960	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.748	2.109	3.856	
Credibility:					0.80	0.77		
Indicated Limited Loss to Payroll Ratio:					1.764	2.356	4.120	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.986	3.218	5.204	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								444.3%

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Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	42,603,454	1	19	75	407,612	459,488	867,100	2.035
2013	44,884,602	2	28	53	632,553	559,087	1,191,640	2.655
2014	46,214,356	3	29	54	860,715	829,603	1,690,318	3.658
2015	52,971,808	3	38	69	905,004	924,186	1,829,190	3.453
2016	75,235,128	1	35	72	758,804	806,343	1,565,147	2.080
	261,909,348	10	149	323	3,564,688	3,578,708	7,143,396	
Adjusted Loss to Payroll Ratio:					1.361	1.366	2.727	
Expected Unlimited Loss to Payroll Ratio:					1.792	1.702	3.495	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.665	1.413	3.078	
Credibility:					0.75	0.63		
Indicated Limited Loss to Payroll Ratio:					1.437	1.384	2.821	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.535	1.626	3.161	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								269.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	208,107,154	14	148	229	3,209,973	4,447,187	7,657,160	3.679
2014	242,928,823	13	135	267	2,694,827	3,842,153	6,536,980	2.691
2015	260,621,431	8	157	252	3,462,011	4,247,129	7,709,140	2.958
2016	269,289,005	7	156	275	4,012,181	4,403,162	8,415,343	3.125
	980,946,413	42	596	1,023	13,378,991	16,939,632	30,318,623	
Adjusted Loss to Payroll Ratio:					1.364	1.727	3.091	
Expected Unlimited Loss to Payroll Ratio:					1.275	2.220	3.495	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.145	1.690	2.835	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.364	1.727	3.091	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.502	2.207	3.709	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								316.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2012	79,710,490	4	13	28	517,493	540,131	1,057,624	1.327
2013	83,951,604	2	33	36	629,594	755,076	1,384,670	1.649
2014	90,478,170	7	53	28	1,262,945	1,604,994	2,867,939	3.170
2015	96,195,283	3	44	31	1,140,720	1,399,811	2,540,531	2.641
2016	93,285,536	0	48	24	1,008,140	1,268,680	2,276,820	2.441
	443,621,083	16	191	147	4,558,890	5,568,691	10,127,581	
Adjusted Loss to Payroll Ratio:					1.028	1.255	2.283	
Expected Unlimited Loss to Payroll Ratio:					0.927	1.214	2.141	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.850	0.971	1.821	
Credibility:					0.71	0.66		
Indicated Limited Loss to Payroll Ratio:					0.976	1.159	2.135	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.055	1.410	2.465	
Indicated Relativity Change:								15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								210.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	214,441,287	15	171	360	3,610,234	4,408,837	8,019,071	3.740
2015	220,366,291	12	150	336	4,609,361	5,072,147	9,681,508	4.393
2016	229,595,776	3	166	331	4,429,459	5,062,483	9,491,942	4.134
	664,403,355	30	487	1,027	12,649,054	14,543,466	27,192,521	
Adjusted Loss to Payroll Ratio:					1.904	2.189	4.093	
Expected Unlimited Loss to Payroll Ratio:					1.932	2.782	4.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.691	1.980	3.670	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.904	2.189	4.093	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.144	2.990	5.134	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								438.3%

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Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	109,517,580	5	73	109	1,019,394	1,303,206	2,322,600	2.121
2013	120,088,184	8	73	164	1,722,590	2,046,209	3,768,799	3.138
2014	131,981,826	11	84	185	1,829,288	2,043,488	3,872,776	2.934
2015	128,143,700	6	76	180	1,855,007	1,862,338	3,717,345	2.901
2016	135,622,210	1	93	170	1,309,332	1,851,209	3,160,541	2.330
	625,353,500	31	399	808	7,735,611	9,106,449	16,842,060	
Adjusted Loss to Payroll Ratio:					1.237	1.456	2.693	
Expected Unlimited Loss to Payroll Ratio:					1.487	2.289	3.776	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.302	1.629	2.930	
Credibility:					0.96	0.94		
Indicated Limited Loss to Payroll Ratio:					1.240	1.467	2.706	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.396	2.003	3.399	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								290.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	53,588,248	3	32	65	723,061	1,061,454	1,784,515	3.330
2013	61,861,085	11	38	78	1,793,139	2,103,188	3,896,327	6.299
2014	64,369,115	3	38	74	954,646	1,756,959	2,711,605	4.213
2015	66,463,466	1	42	72	777,191	1,156,456	1,933,647	2.909
2016	67,165,258	2	38	61	722,834	1,104,115	1,826,949	2.720
	313,447,172	20	188	350	4,970,872	7,182,171	12,153,043	
Adjusted Loss to Payroll Ratio:					1.586	2.291	3.877	
Expected Unlimited Loss to Payroll Ratio:					1.718	2.730	4.448	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.575	2.183	3.758	
Credibility:					0.79	0.80		
Indicated Limited Loss to Payroll Ratio:					1.584	2.270	3.853	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.712	2.762	4.474	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								382.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	218,077,707	6	144	388	2,246,014	2,776,773	5,022,787	2.303
2013	189,867,641	19	124	307	3,039,401	3,225,054	6,264,455	3.299
2014	207,093,002	8	137	389	2,006,386	2,595,615	4,602,001	2.222
2015	227,104,981	8	154	426	3,280,708	3,601,723	6,882,431	3.031
2016	226,732,671	1	132	356	2,710,259	2,763,956	5,474,215	2.414
1,068,876,003		42	691	1,866	13,282,768	14,963,120	28,245,888	
Adjusted Loss to Payroll Ratio:					1.243	1.400	2.643	
Expected Unlimited Loss to Payroll Ratio:					1.332	1.716	3.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.196	1.306	2.503	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.243	1.400	2.643	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.368	1.789	3.157	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								269.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	466,648,818	17	214	512	4,619,787	5,555,452	10,175,239	2.180
2015	481,613,460	14	223	490	5,449,356	5,747,125	11,196,481	2.325
2016	487,133,948	2	176	509	4,430,228	4,688,906	9,119,134	1.872
1,435,396,225		33	613	1,511	14,499,372	15,991,483	30,490,855	
Adjusted Loss to Payroll Ratio:					1.010	1.114	2.124	
Expected Unlimited Loss to Payroll Ratio:					1.090	1.248	2.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.012	1.036	2.049	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.010	1.114	2.124	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.079	1.309	2.388	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								203.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	143,641,434	4	44	92	1,142,146	1,382,717	2,524,863	1.758
2013	128,409,429	7	36	62	1,508,774	1,436,666	2,945,440	2.294
2014	139,853,540	7	47	63	1,867,362	1,991,917	3,859,279	2.760
2015	145,067,496	1	34	73	1,368,459	1,392,655	2,761,114	1.903
2016	175,114,445	0	31	52	994,425	1,392,506	2,386,931	1.363
	732,086,343	19	192	342	6,881,167	7,596,461	14,477,628	
Adjusted Loss to Payroll Ratio:					0.940	1.038	1.978	
Expected Unlimited Loss to Payroll Ratio:					0.805	1.007	1.812	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.755	0.852	1.607	
Credibility:					0.82	0.77		
Indicated Limited Loss to Payroll Ratio:					0.907	0.995	1.902	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.960	1.150	2.110	
Indicated Relativity Change:								16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								180.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	67,271,608	1	21	46	258,674	346,158	604,832	0.899
2013	66,123,261	1	21	59	311,335	370,809	682,144	1.032
2014	69,757,709	0	24	46	381,362	391,601	772,963	1.108
2015	73,658,870	1	18	66	488,459	510,099	998,558	1.356
2016	74,980,348	0	24	42	486,898	527,673	1,014,571	1.353
	351,791,796	3	108	259	1,926,728	2,146,339	4,073,067	
Adjusted Loss to Payroll Ratio:					0.548	0.610	1.158	
Expected Unlimited Loss to Payroll Ratio:					0.703	0.823	1.526	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.653	0.683	1.336	
Credibility:					0.58	0.53		
Indicated Limited Loss to Payroll Ratio:					0.592	0.644	1.236	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.632	0.757	1.389	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								118.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	73,424,571	4	37	69	908,346	1,205,440	2,113,786	2.879
2013	88,208,118	3	38	53	957,593	1,396,029	2,353,622	2.668
2014	85,385,211	5	30	69	1,067,727	1,347,669	2,415,396	2.829
2015	82,859,525	2	35	63	684,182	1,257,224	1,941,406	2.343
2016	85,409,976	0	30	69	778,068	1,182,152	1,960,220	2.295
	415,287,401	14	170	323	4,395,915	6,388,514	10,784,429	
Adjusted Loss to Payroll Ratio:					1.059	1.538	2.597	
Expected Unlimited Loss to Payroll Ratio:					1.238	1.794	3.032	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.112	1.366	2.477	
Credibility:					0.77	0.74		
Indicated Limited Loss to Payroll Ratio:					1.071	1.493	2.564	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.179	1.909	3.088	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								263.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,051,864,792	17	106	360	3,486,787	3,691,882	7,178,669	0.682
2014	1,185,461,096	14	125	389	3,226,434	3,330,468	6,556,902	0.553
2015	1,252,405,456	5	150	391	3,332,433	3,855,389	7,187,822	0.574
2016	1,378,528,785	5	159	508	4,418,584	5,818,712	10,237,296	0.743
	4,868,260,129	41	540	1,648	14,464,237	16,696,451	31,160,688	
Adjusted Loss to Payroll Ratio:					0.297	0.343	0.640	
Expected Unlimited Loss to Payroll Ratio:					0.293	0.343	0.635	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.272	0.285	0.556	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.297	0.343	0.640	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.317	0.403	0.720	
Indicated Relativity Change:								13.4%
Relativity to Statewide Average Loss to Payroll Ratio:								61.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	59,447,886	1	11	17	239,523	322,922	562,445	0.946
2013	55,671,035	0	7	15	73,906	117,652	191,558	0.344
2014	62,034,592	0	16	25	256,542	424,491	681,033	1.098
2015	58,704,916	0	7	18	376,272	263,170	639,442	1.089
2016	58,591,372	0	7	27	185,753	268,139	453,892	0.775
	294,449,800	1	48	102	1,131,996	1,396,375	2,528,371	
Adjusted Loss to Payroll Ratio:					0.384	0.474	0.859	
Expected Unlimited Loss to Payroll Ratio:					0.449	0.599	1.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.412	0.479	0.891	
Credibility:					0.45	0.43		
Indicated Limited Loss to Payroll Ratio:					0.399	0.477	0.877	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.432	0.581	1.012	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								86.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	294,053,069	9	130	205	2,990,140	3,266,071	6,256,211	2.128
2014	289,368,115	13	160	321	3,351,220	3,872,265	7,223,485	2.496
2015	250,841,963	6	122	326	3,071,336	3,385,503	6,456,839	2.574
2016	248,483,669	2	98	202	2,626,900	2,677,542	5,304,442	2.135
	1,082,746,816	30	510	1,054	12,039,596	13,201,382	25,240,978	
Adjusted Loss to Payroll Ratio:					1.112	1.219	2.331	
Expected Unlimited Loss to Payroll Ratio:					1.386	1.808	3.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.213	1.287	2.500	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.112	1.219	2.331	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.252	1.665	2.918	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								249.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	346,498,230	5	68	112	1,173,313	1,648,333	2,821,646	0.814
2013	352,088,275	5	68	115	1,809,107	2,029,589	3,838,696	1.090
2014	367,311,322	5	63	115	1,549,395	2,276,004	3,825,399	1.041
2015	380,944,300	2	49	102	1,523,672	1,766,172	3,289,844	0.864
2016	396,691,128	1	45	93	1,139,387	1,533,751	2,673,138	0.674
1,843,533,254		18	293	537	7,194,875	9,253,848	16,448,723	
Adjusted Loss to Payroll Ratio:					0.390	0.502	0.892	
Expected Unlimited Loss to Payroll Ratio:					0.436	0.604	1.040	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.405	0.501	0.906	
Credibility:					0.93	0.90		
Indicated Limited Loss to Payroll Ratio:					0.391	0.502	0.893	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.418	0.590	1.008	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								86.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	174,433,595	5	65	112	1,361,525	1,245,618	2,607,143	1.495
2013	186,018,555	6	67	158	2,042,965	2,125,073	4,168,038	2.241
2014	184,513,394	5	46	134	1,291,225	1,448,599	2,739,824	1.485
2015	186,102,919	3	69	159	2,380,678	2,260,805	4,641,483	2.494
2016	192,192,914	4	70	142	2,168,141	1,932,297	4,100,438	2.134
923,261,376		23	317	705	9,244,534	9,012,392	18,256,926	
Adjusted Loss to Payroll Ratio:					1.001	0.976	1.977	
Expected Unlimited Loss to Payroll Ratio:					1.025	1.168	2.193	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.940	0.934	1.874	
Credibility:					0.99	0.88		
Indicated Limited Loss to Payroll Ratio:					1.001	0.971	1.972	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.082	1.182	2.264	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								193.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	52,435,443	5	45	97	951,488	853,532	1,805,020	3.442
2013	52,729,316	5	29	108	1,076,404	800,761	1,877,165	3.560
2014	58,949,624	6	47	75	1,850,820	1,009,366	2,860,186	4.852
2015	58,880,491	3	55	86	1,217,062	1,321,630	2,538,692	4.312
2016	58,986,462	0	49	85	1,239,218	1,151,016	2,390,234	4.052
	281,981,335	19	225	451	6,334,992	5,136,305	11,471,297	
Adjusted Loss to Payroll Ratio:					2.247	1.822	4.068	
Expected Unlimited Loss to Payroll Ratio:					2.686	2.479	5.164	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.412	1.887	4.299	
Credibility:					0.89	0.72		
Indicated Limited Loss to Payroll Ratio:					2.265	1.840	4.105	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.494	2.351	4.845	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								413.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,035,543,110	37	694	1,410	19,256,619	19,519,008	38,775,627	1.905
2016	2,068,226,486	25	633	1,348	20,233,713	20,835,430	41,069,143	1.986
	4,103,769,596	62	1,327	2,758	39,490,331	40,354,437	79,844,768	
Adjusted Loss to Payroll Ratio:					0.962	0.983	1.946	
Expected Unlimited Loss to Payroll Ratio:					1.029	1.200	2.229	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.943	0.960	1.903	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.962	0.983	1.946	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.040	1.197	2.237	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								191.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	86,871,852	6	38	67	1,085,609	1,021,672	2,107,281	2.426
2013	91,624,208	3	32	71	578,400	702,696	1,281,096	1.398
2014	93,317,771	3	57	91	1,229,566	1,067,707	2,297,273	2.462
2015	90,530,775	1	37	66	719,160	790,858	1,510,018	1.668
2016	95,836,468	4	33	68	992,106	1,308,073	2,300,179	2.400
	458,181,074	17	197	363	4,604,841	4,891,006	9,495,847	
Adjusted Loss to Payroll Ratio:					1.005	1.067	2.073	
Expected Unlimited Loss to Payroll Ratio:					0.970	1.153	2.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.901	0.957	1.858	
Credibility:					0.73	0.67		
Indicated Limited Loss to Payroll Ratio:					0.977	1.031	2.008	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.043	1.211	2.255	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								192.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	253,321,480	14	80	204	3,223,976	3,332,325	6,556,301	2.588
2013	231,602,923	11	76	181	2,202,298	2,436,575	4,638,873	2.003
2014	247,676,109	9	69	179	2,291,335	2,413,478	4,704,813	1.900
2015	282,769,769	3	82	222	2,297,279	2,402,571	4,699,850	1.662
2016	344,250,123	3	87	245	2,667,897	2,664,107	5,332,004	1.549
	1,359,620,404	40	394	1,031	12,682,786	13,249,055	25,931,840	
Adjusted Loss to Payroll Ratio:					0.933	0.974	1.907	
Expected Unlimited Loss to Payroll Ratio:					1.080	1.197	2.277	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.014	1.013	2.026	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.933	0.974	1.907	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.988	1.126	2.114	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								180.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	52,631,999	4	29	47	884,832	1,108,983	1,993,815	3.788
2013	57,824,400	3	28	32	507,055	670,326	1,177,381	2.036
2014	57,965,863	8	51	60	2,445,363	1,195,582	3,640,945	6.281
2015	54,876,488	2	30	47	1,003,504	1,155,674	2,159,178	3.935
2016	59,848,996	1	25	61	857,604	847,720	1,705,324	2.849
	283,147,745	18	163	247	5,698,358	4,978,285	10,676,643	
Adjusted Loss to Payroll Ratio:					2.013	1.758	3.771	
Expected Unlimited Loss to Payroll Ratio:					2.075	2.088	4.163	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.903	1.670	3.573	
Credibility:					0.81	0.69		
Indicated Limited Loss to Payroll Ratio:					1.992	1.731	3.723	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.153	2.106	4.259	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								363.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	185,110,822	5	76	119	1,415,255	2,161,229	3,576,484	1.932
2013	194,190,485	10	77	132	1,840,340	2,220,126	4,060,466	2.091
2014	216,936,492	4	82	129	1,636,599	2,081,930	3,718,529	1.714
2015	221,855,085	2	69	142	1,485,104	1,587,855	3,072,959	1.385
2016	227,053,291	0	86	119	1,905,449	2,096,861	4,002,310	1.763
	1,045,146,176	21	390	641	8,282,747	10,148,001	18,430,748	
Adjusted Loss to Payroll Ratio:					0.792	0.971	1.763	
Expected Unlimited Loss to Payroll Ratio:					0.757	1.024	1.781	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.703	0.850	1.553	
Credibility:					0.92	0.89		
Indicated Limited Loss to Payroll Ratio:					0.785	0.958	1.743	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.839	1.125	1.964	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								167.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	6,354,594,043	23	614	1,498	14,369,568	15,890,419	30,259,987	0.476
2016	6,796,367,866	11	592	1,512	16,719,535	17,684,193	34,403,728	0.506
	13,150,961,909	34	1,206	3,010	31,089,103	33,574,612	64,663,715	
Adjusted Loss to Payroll Ratio:					0.236	0.255	0.492	
Expected Unlimited Loss to Payroll Ratio:					0.251	0.306	0.557	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.225	0.233	0.458	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.236	0.255	0.492	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.260	0.326	0.587	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								50.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	1,086,305,647	9	153	344	3,750,089	4,465,671	8,215,760	0.756
2015	1,138,705,475	14	147	387	4,684,774	5,073,290	9,758,064	0.857
2016	1,230,976,030	6	170	397	5,471,969	5,656,085	11,128,054	0.904
	3,455,987,152	29	470	1,128	13,906,831	15,195,046	29,101,876	
Adjusted Loss to Payroll Ratio:					0.402	0.440	0.842	
Expected Unlimited Loss to Payroll Ratio:					0.375	0.484	0.859	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.352	0.409	0.761	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.402	0.440	0.842	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.426	0.508	0.934	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								79.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	17,417,929	0	5	11	165,296	162,380	327,676	1.881
2013	18,333,472	1	2	11	50,256	99,522	149,778	0.817
2014	65,643,221	0	10	9	198,443	285,628	484,071	0.737
2015	61,229,992	0	9	10	199,385	131,954	331,339	0.541
2016	71,606,292	0	3	10	19,075	79,717	98,792	0.138
	234,230,907	1	29	51	632,455	759,201	1,391,656	
Adjusted Loss to Payroll Ratio:					0.270	0.324	0.594	
Expected Unlimited Loss to Payroll Ratio:					1.016	1.169	2.185	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.944	0.970	1.914	
Credibility:					0.57	0.51		
Indicated Limited Loss to Payroll Ratio:					0.560	0.641	1.201	
Limit Factor:					1.068	1.175		
Indicated (Unlimited) Loss to Payroll Ratio:					0.598	0.753	1.351	
Indicated Relativity Change:								-38.2%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.725	0.913	1.638	
Relativity to Statewide Average Loss to Payroll Ratio:								139.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	164,001,694	6	14	32	1,081,230	1,016,413	2,097,643	1.279
2013	223,107,176	6	18	9	1,107,697	710,336	1,818,033	0.815
2014	230,248,411	3	25	10	832,459	1,065,320	1,897,779	0.824
2015	306,602,766	2	33	26	1,403,475	1,281,145	2,684,620	0.876
2016	214,536,033	0	23	19	885,049	959,389	1,844,438	0.860
	1,138,496,080	17	113	96	5,309,910	5,032,603	10,342,513	
Adjusted Loss to Payroll Ratio:					0.466	0.442	0.908	
Expected Unlimited Loss to Payroll Ratio:					0.588	0.693	1.281	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.469	0.457	0.926	
Credibility:					0.82	0.69		
Indicated Limited Loss to Payroll Ratio:					0.467	0.447	0.913	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.563	0.734	1.296	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								110.7%

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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	
2015	1,618,405,799	65	618	1,252	18,771,045	18,953,456	37,724,501	2.331
2016	1,687,363,257	17	610	1,274	18,858,026	20,138,976	38,997,002	2.311
	3,305,769,056	82	1,228	2,526	37,629,071	39,092,432	76,721,503	
Adjusted Loss to Payroll Ratio:					1.138	1.183	2.321	
Expected Unlimited Loss to Payroll Ratio:					1.313	1.540	2.853	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.130	1.218	2.348	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.138	1.183	2.321	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.282	1.615	2.897	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								247.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	46,160,054	3	21	38	1,094,249	476,649	1,570,898	3.403
2013	39,539,070	2	20	17	524,409	585,411	1,109,820	2.807
2014	42,100,713	0	9	11	98,035	149,615	247,650	0.588
2015	47,051,356	3	6	8	555,628	364,153	919,781	1.955
2016	64,547,769	0	8	8	266,377	134,966	401,343	0.622
	239,398,961	8	64	82	2,538,698	1,710,794	4,249,492	
Adjusted Loss to Payroll Ratio:					1.060	0.715	1.775	
Expected Unlimited Loss to Payroll Ratio:					1.327	1.171	2.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.126	0.803	1.929	
Credibility:					0.63	0.49		
Indicated Limited Loss to Payroll Ratio:					1.085	0.760	1.844	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.221	1.038	2.259	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								192.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	293,071,360	3	29	63	1,171,767	912,107	2,083,874	0.711
2013	257,810,320	8	19	45	1,421,711	833,853	2,255,564	0.875
2014	209,151,699	1	17	42	417,625	435,242	852,867	0.408
2015	208,641,644	1	15	51	254,509	312,029	566,538	0.272
2016	135,275,077	0	19	36	607,044	543,893	1,150,937	0.851
	1,103,950,100	13	99	237	3,872,656	3,037,123	6,909,780	
Adjusted Loss to Payroll Ratio:					0.351	0.275	0.626	
Expected Unlimited Loss to Payroll Ratio:					0.372	0.315	0.687	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.341	0.252	0.593	
Credibility:					0.71	0.56		
Indicated Limited Loss to Payroll Ratio:					0.348	0.265	0.613	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.376	0.322	0.698	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								59.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	412,129,781	7	321	722	8,497,209	8,229,512	16,726,721	4.059
2016	557,255,784	4	388	796	10,758,747	9,624,060	20,382,807	3.658
	969,385,565	11	709	1,518	19,255,956	17,853,571	37,109,528	
Adjusted Loss to Payroll Ratio:					1.986	1.842	3.828	
Expected Unlimited Loss to Payroll Ratio:					1.490	1.604	3.094	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.398	1.357	2.755	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.986	1.842	3.828	
Limit Factor:					1.059	1.156		
Indicated (Unlimited) Loss to Payroll Ratio:					2.104	2.129	4.233	
Indicated Relativity Change:								36.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.922	1.945	3.867	
Relativity to Statewide Average Loss to Payroll Ratio:								330.2%

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Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	118,400,058	6	96	237	2,021,957	2,371,541	4,393,498	3.711
2013	132,978,641	8	103	271	1,701,659	2,321,335	4,022,994	3.025
2014	134,635,271	7	125	320	2,339,692	2,671,399	5,011,091	3.722
2015	149,933,139	2	124	288	1,964,186	2,348,671	4,312,857	2.877
2016	167,460,961	3	118	322	2,905,838	2,981,296	5,887,134	3.516
	703,408,070	26	566	1,438	10,933,332	12,694,243	23,627,574	
Adjusted Loss to Payroll Ratio:					1.554	1.805	3.359	
Expected Unlimited Loss to Payroll Ratio:					1.670	2.275	3.945	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.531	1.820	3.351	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.554	1.805	3.359	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.680	2.196	3.877	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								331.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	80,049,154	13	74	182	1,847,038	2,342,154	4,189,192	5.233
2013	80,107,728	6	64	167	1,342,635	2,675,360	4,017,995	5.016
2014	89,788,244	10	92	206	2,390,407	3,011,579	5,401,986	6.016
2015	85,927,071	6	100	210	2,767,614	2,584,830	5,352,444	6.229
2016	76,572,929	1	66	173	1,466,427	1,455,541	2,921,968	3.816
	412,445,127	36	396	938	9,814,121	12,069,463	21,883,585	
Adjusted Loss to Payroll Ratio:					2.379	2.926	5.306	
Expected Unlimited Loss to Payroll Ratio:					2.761	4.055	6.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.709	3.568	6.277	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.379	2.926	5.306	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.572	3.561	6.134	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								523.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	77,790,757	2	59	115	669,373	842,008	1,511,381	1.943
2013	83,403,642	4	55	116	591,882	817,924	1,409,806	1.690
2014	92,974,611	2	57	133	1,030,501	1,534,172	2,564,673	2.758
2015	86,262,550	1	54	102	772,217	1,122,722	1,894,939	2.197
2016	82,959,615	1	42	98	757,689	1,017,995	1,775,684	2.140
	423,391,175	10	267	564	3,821,662	5,334,821	9,156,484	
Adjusted Loss to Payroll Ratio:					0.903	1.260	2.163	
Expected Unlimited Loss to Payroll Ratio:					1.043	1.453	2.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.969	1.206	2.175	
Credibility:					0.73	0.71		
Indicated Limited Loss to Payroll Ratio:					0.921	1.244	2.165	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.983	1.462	2.445	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								208.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,832,951,546	14	236	346	8,331,921	7,644,257	15,976,178	0.872
2016	1,757,324,346	10	215	414	7,677,501	7,150,935	14,828,436	0.844
	3,590,275,893	24	451	760	16,009,423	14,795,193	30,804,615	
Adjusted Loss to Payroll Ratio:					0.446	0.412	0.858	
Expected Unlimited Loss to Payroll Ratio:					0.837	0.941	1.778	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.733	0.670	1.403	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.446	0.412	0.858	
Limit Factor:					1.126	1.366		
Indicated (Unlimited) Loss to Payroll Ratio:					0.502	0.563	1.065	
Indicated Relativity Change:								-40.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.629	0.705	1.334	
Relativity to Statewide Average Loss to Payroll Ratio:								113.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2015	1,130,392,737	27	354	730	12,641,577	12,188,520	24,830,097	2.197
2016	1,228,635,039	8	338	800	11,913,966	12,671,480	24,585,446	2.001
	2,359,027,776	35	692	1,530	24,555,543	24,860,000	49,415,543	
Adjusted Loss to Payroll Ratio:					1.041	1.054	2.095	
Expected Unlimited Loss to Payroll Ratio:					1.152	1.234	2.386	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.070	1.024	2.095	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.041	1.054	2.095	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.112	1.238	2.350	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								200.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	338,382,981	13	284	490	4,297,669	5,758,679	10,056,348	2.972
2015	345,006,228	5	220	515	4,428,742	5,584,513	10,013,255	2.902
2016	358,963,710	1	219	446	3,790,893	5,199,052	8,989,945	2.504
	1,042,352,919	19	723	1,451	12,517,305	16,542,244	29,059,549	
Adjusted Loss to Payroll Ratio:					1.201	1.587	2.788	
Expected Unlimited Loss to Payroll Ratio:					1.276	1.872	3.148	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.170	1.497	2.667	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.201	1.587	2.788	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.298	1.931	3.230	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								275.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	92,197,075	4	25	48	613,940	1,071,311	1,685,251	1.828
2013	99,882,399	1	18	47	497,290	858,869	1,356,159	1.358
2014	109,411,586	3	16	40	672,322	518,584	1,190,906	1.088
2015	111,952,513	6	17	56	798,199	1,134,379	1,932,578	1.726
2016	114,927,722	4	22	40	1,159,977	1,277,935	2,437,912	2.121
	528,371,295	18	98	231	3,741,728	4,861,077	8,602,805	
Adjusted Loss to Payroll Ratio:					0.708	0.920	1.628	
Expected Unlimited Loss to Payroll Ratio:					0.828	1.237	2.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.766	0.937	1.703	
Credibility:					0.72	0.70		
Indicated Limited Loss to Payroll Ratio:					0.724	0.925	1.650	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.798	1.182	1.980	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								169.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	172,733,327	12	123	269	3,119,665	3,855,768	6,975,433	4.038
2014	194,961,543	14	131	306	3,510,625	3,438,540	6,949,165	3.564
2015	201,514,974	8	121	243	2,878,534	3,352,851	6,231,385	3.092
2016	211,737,841	1	137	265	2,712,796	3,515,373	6,228,169	2.941
	780,947,685	35	512	1,083	12,221,620	14,162,533	26,384,153	
Adjusted Loss to Payroll Ratio:					1.565	1.814	3.378	
Expected Unlimited Loss to Payroll Ratio:					1.965	2.531	4.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.720	1.801	3.521	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.565	1.814	3.378	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.762	2.477	4.239	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								362.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	18,358,579	0	13	18	266,542	317,492	584,034	3.181
2013	20,152,241	2	12	24	264,991	310,681	575,672	2.857
2014	28,912,369	3	11	11	542,652	392,685	935,337	3.235
2015	23,123,766	1	6	15	368,287	276,196	644,483	2.787
2016	25,741,535	1	10	15	336,768	665,573	1,002,341	3.894
	116,288,489	7	52	83	1,779,240	1,962,627	3,741,867	
Adjusted Loss to Payroll Ratio:					1.530	1.688	3.218	
Expected Unlimited Loss to Payroll Ratio:					1.676	1.859	3.535	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.505	1.415	2.920	
Credibility:					0.52	0.45		
Indicated Limited Loss to Payroll Ratio:					1.518	1.538	3.056	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.671	1.965	3.637	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								310.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	21,039,368	1	11	33	255,398	320,924	576,322	2.739
2013	23,510,733	1	16	35	329,617	537,890	867,507	3.690
2014	24,863,407	4	22	35	427,703	846,348	1,274,051	5.124
2015	26,423,745	0	33	35	576,747	797,673	1,374,420	5.201
2016	26,124,426	0	23	32	324,538	490,113	814,651	3.118
	121,961,678	6	105	170	1,914,003	2,992,947	4,906,950	
Adjusted Loss to Payroll Ratio:					1.569	2.454	4.023	
Expected Unlimited Loss to Payroll Ratio:					1.730	2.391	4.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.587	1.913	3.499	
Credibility:					0.54	0.52		
Indicated Limited Loss to Payroll Ratio:					1.577	2.194	3.771	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.705	2.670	4.375	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								373.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	22,654,204	4	15	25	448,067	465,128	913,195	4.031
2013	21,099,933	1	10	22	201,901	167,850	369,751	1.752
2014	18,850,191	1	9	20	203,192	244,811	448,003	2.377
2015	17,970,538	0	8	17	52,701	120,414	173,115	0.963
2016	20,378,789	0	17	26	173,643	200,083	373,726	1.834
	100,953,656	6	59	110	1,079,504	1,198,286	2,277,790	
Adjusted Loss to Payroll Ratio:					1.069	1.187	2.256	
Expected Unlimited Loss to Payroll Ratio:					1.560	1.744	3.305	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.431	1.395	2.826	
Credibility:					0.48	0.42		
Indicated Limited Loss to Payroll Ratio:					1.257	1.308	2.565	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.359	1.591	2.951	
Indicated Relativity Change:								-10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								251.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	44,480,739	7	20	32	591,859	461,258	1,053,117	2.368
2013	47,735,734	0	21	39	358,947	469,226	828,173	1.735
2014	50,447,332	0	22	58	274,670	444,508	719,178	1.426
2015	54,124,653	2	26	50	542,773	663,584	1,206,357	2.229
2016	57,809,077	2	23	33	742,114	767,411	1,509,525	2.611
	254,597,535	11	112	212	2,510,364	2,805,987	5,316,350	
Adjusted Loss to Payroll Ratio:					0.986	1.102	2.088	
Expected Unlimited Loss to Payroll Ratio:					1.316	1.624	2.939	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.182	1.236	2.418	
Credibility:					0.65	0.59		
Indicated Limited Loss to Payroll Ratio:					1.054	1.157	2.212	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.161	1.479	2.640	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								225.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	71,856,933	4	16	62	683,318	731,098	1,414,416	1.968
2013	72,872,819	1	27	61	485,419	616,262	1,101,681	1.512
2014	75,207,619	3	31	61	684,016	767,971	1,451,987	1.931
2015	78,426,713	2	23	50	429,948	607,388	1,037,336	1.323
2016	84,188,817	1	34	46	683,301	978,233	1,661,534	1.974
	382,552,901	11	131	280	2,966,003	3,700,952	6,666,955	
Adjusted Loss to Payroll Ratio:					0.775	0.967	1.743	
Expected Unlimited Loss to Payroll Ratio:					0.837	1.060	1.897	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.752	0.807	1.559	
Credibility:					0.63	0.58		
Indicated Limited Loss to Payroll Ratio:					0.767	0.900	1.667	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.844	1.150	1.994	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								170.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	1,469,082,135	10	80	232	2,269,014	3,102,440	5,371,454	0.366
2013	1,496,154,044	13	104	225	2,530,468	2,556,942	5,087,410	0.340
2014	1,725,175,445	3	66	195	2,564,778	3,341,868	5,906,646	0.342
2015	1,768,170,691	3	92	217	2,527,214	2,604,349	5,131,563	0.290
2016	1,813,040,958	2	87	246	3,308,917	3,817,559	7,126,476	0.393
	8,271,623,273	31	429	1,115	13,200,391	15,423,157	28,623,549	
Adjusted Loss to Payroll Ratio:					0.160	0.186	0.346	
Expected Unlimited Loss to Payroll Ratio:					0.164	0.205	0.370	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.153	0.170	0.323	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.160	0.186	0.346	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.170	0.219	0.390	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								33.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	25,372,208	2	13	42	395,118	215,075	610,193	2.405
2013	31,928,647	1	8	16	196,472	179,992	376,464	1.179
2014	28,475,542	2	8	20	207,566	191,343	398,909	1.401
2015	29,372,099	1	10	24	177,633	240,210	417,843	1.423
2016	41,971,132	0	16	26	430,073	593,396	1,023,469	2.439
	157,119,629	6	55	128	1,406,862	1,420,016	2,826,877	
Adjusted Loss to Payroll Ratio:					0.895	0.904	1.799	
Expected Unlimited Loss to Payroll Ratio:					1.252	1.188	2.440	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.125	0.904	2.029	
Credibility:					0.52	0.43		
Indicated Limited Loss to Payroll Ratio:					1.006	0.904	1.910	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.107	1.155	2.262	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								193.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	79,647,775	10	85	118	1,286,394	1,701,811	2,988,205	3.752
2013	83,488,038	6	73	142	1,369,360	1,566,993	2,936,353	3.517
2014	100,271,854	3	81	149	1,383,167	1,875,103	3,258,270	3.249
2015	114,668,711	3	123	229	1,919,488	3,096,371	5,015,859	4.374
2016	123,442,434	0	104	199	1,406,804	1,901,831	3,308,635	2.680
	501,518,812	22	466	837	7,365,213	10,142,108	17,507,322	
Adjusted Loss to Payroll Ratio:					1.469	2.022	3.491	
Expected Unlimited Loss to Payroll Ratio:					1.999	3.138	5.137	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.872	2.456	4.328	
Credibility:					0.99	0.97		
Indicated Limited Loss to Payroll Ratio:					1.473	2.035	3.508	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.658	2.780	4.438	
Indicated Relativity Change:								-13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								378.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	221,320,154	12	88	189	2,707,101	3,300,282	6,007,383	2.714
2013	253,401,220	7	99	163	2,043,056	2,529,857	4,572,913	1.805
2014	248,902,093	6	82	154	2,048,091	2,209,287	4,257,378	1.710
2015	237,784,779	2	92	239	2,099,300	2,556,973	4,656,273	1.958
2016	271,864,501	2	71	214	1,411,029	1,972,914	3,383,943	1.245
1,233,272,747		29	432	959	10,308,577	12,569,312	22,877,889	
Adjusted Loss to Payroll Ratio:					0.836	1.019	1.855	
Expected Unlimited Loss to Payroll Ratio:					1.046	1.439	2.485	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.959	1.151	2.110	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.836	1.019	1.855	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.904	1.240	2.144	
Indicated Relativity Change:								-13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								183.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	62,708,659	3	21	35	739,239	809,366	1,548,605	2.470
2013	60,246,379	1	13	32	397,970	462,012	859,982	1.427
2014	69,740,661	6	17	41	794,906	608,954	1,403,860	2.013
2015	67,137,626	3	32	42	711,095	1,026,644	1,737,739	2.588
2016	66,425,900	0	17	35	398,860	443,087	841,947	1.267
326,259,225		13	100	185	3,042,071	3,350,063	6,392,134	
Adjusted Loss to Payroll Ratio:					0.932	1.027	1.959	
Expected Unlimited Loss to Payroll Ratio:					1.386	1.528	2.914	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.271	1.222	2.493	
Credibility:					0.73	0.64		
Indicated Limited Loss to Payroll Ratio:					1.024	1.097	2.121	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.107	1.335	2.442	
Indicated Relativity Change:								-16.2%
Relativity to Statewide Average Loss to Payroll Ratio:								208.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	4,796,337	1	4	10	170,163	294,425	464,588	9.686
2013	3,500,736	0	9	11	106,591	164,610	271,201	7.747
2014	3,176,790	0	2	9	25,000	70,786	95,786	3.015
2015	7,261,447	0	11	13	418,519	289,243	707,762	9.747
2016	7,373,477	0	7	3	163,396	175,055	338,451	4.590
	26,108,787	1	33	46	883,669	994,119	1,877,788	
Adjusted Loss to Payroll Ratio:					3.385	3.808	7.192	
Expected Unlimited Loss to Payroll Ratio:					2.179	3.428	5.607	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.024	2.846	4.870	
Credibility:					0.32	0.33		
Indicated Limited Loss to Payroll Ratio:					2.459	3.163	5.623	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.627	3.717	6.344	
Indicated Relativity Change:								13.1%
Relativity to Statewide Average Loss to Payroll Ratio:								541.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	99,032,321	6	56	90	1,850,749	1,902,334	3,753,083	3.790
2013	106,376,970	5	52	82	1,323,804	1,456,008	2,779,812	2.613
2014	102,646,780	7	42	59	1,208,715	1,483,994	2,692,709	2.623
2015	109,677,787	3	47	91	851,890	1,088,847	1,940,737	1.769
2016	112,316,614	0	48	68	866,539	949,615	1,816,154	1.617
	530,050,473	21	245	390	6,101,697	6,880,797	12,982,494	
Adjusted Loss to Payroll Ratio:					1.151	1.298	2.449	
Expected Unlimited Loss to Payroll Ratio:					1.336	1.537	2.874	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.254	1.301	2.555	
Credibility:					0.89	0.80		
Indicated Limited Loss to Payroll Ratio:					1.163	1.299	2.461	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.231	1.501	2.732	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								233.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	313,097,693	19	166	313	4,864,806	5,161,659	10,026,465	3.202
2015	300,552,969	11	163	303	4,786,405	5,013,090	9,799,495	3.260
2016	312,886,131	8	169	318	4,654,734	5,093,680	9,748,414	3.116
	926,536,794	38	498	934	14,305,946	15,268,428	29,574,374	
Adjusted Loss to Payroll Ratio:					1.544	1.648	3.192	
Expected Unlimited Loss to Payroll Ratio:					1.493	1.950	3.443	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.341	1.485	2.825	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.544	1.648	3.192	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.700	2.106	3.806	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								325.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	75,896,636	0	36	56	667,559	871,450	1,539,009	2.028
2013	74,590,966	11	37	54	1,237,566	1,755,381	2,992,947	4.012
2014	76,828,301	2	38	79	1,071,154	1,222,537	2,293,691	2.985
2015	69,324,234	2	37	47	859,794	1,009,117	1,868,911	2.696
2016	58,238,094	0	23	63	472,860	558,652	1,031,512	1.771
	354,878,231	15	171	299	4,308,933	5,417,137	9,726,070	
Adjusted Loss to Payroll Ratio:					1.214	1.526	2.741	
Expected Unlimited Loss to Payroll Ratio:					1.244	1.616	2.860	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.118	1.230	2.348	
Credibility:					0.72	0.67		
Indicated Limited Loss to Payroll Ratio:					1.187	1.429	2.616	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.307	1.826	3.133	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								267.5%

INCLUDES 4922 D1-1-19

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Effective January 1, 2020

Code: 4251 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ENVELOPE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	29,991,790	2	21	35	852,357	689,927	1,542,284	5.142
2013	21,572,523	0	9	11	179,995	240,003	419,998	1.947
2014	20,330,313	1	12	15	291,347	434,459	725,806	3.570
2015	29,321,038	0	7	19	144,352	165,283	309,635	1.056
2016	20,641,556	0	13	8	255,235	212,627	467,862	2.267
	121,857,220	3	62	88	1,723,285	1,742,299	3,465,585	
Adjusted Loss to Payroll Ratio:					1.414	1.430	2.844	
Expected Unlimited Loss to Payroll Ratio:					1.730	1.854	3.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.607	1.539	3.146	
Credibility:					0.54	0.48		
Indicated Limited Loss to Payroll Ratio:					1.503	1.487	2.990	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.605	1.747	3.352	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								286.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	135,880,665	11	85	150	2,227,519	2,282,497	4,510,016	3.319
2013	135,523,306	8	97	160	1,984,055	2,506,507	4,490,562	3.313
2014	147,387,638	10	134	173	2,810,358	3,248,053	6,058,411	4.111
2015	160,103,731	11	143	198	3,511,597	3,683,675	7,195,272	4.494
2016	153,860,898	1	102	151	1,895,888	2,257,332	4,153,220	2.699
	732,756,237	41	561	832	12,429,417	13,978,063	26,407,480	
Adjusted Loss to Payroll Ratio:					1.696	1.908	3.604	
Expected Unlimited Loss to Payroll Ratio:					1.913	2.424	4.337	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.755	1.939	3.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.696	1.908	3.604	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.834	2.322	4.155	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								354.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	20,757,711	3	8	7	586,949	596,444	1,183,393	5.701
2013	25,265,719	1	6	10	177,985	223,892	401,877	1.591
2014	23,782,773	0	10	6	102,232	153,254	255,486	1.074
2015	29,168,611	1	6	11	438,178	533,238	971,416	3.330
2016	29,545,878	0	6	9	94,507	93,492	187,999	0.636
	128,520,693	5	36	43	1,399,850	1,600,320	3,000,170	
Adjusted Loss to Payroll Ratio:					1.089	1.245	2.334	
Expected Unlimited Loss to Payroll Ratio:					1.100	1.397	2.497	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.009	1.117	2.126	
Credibility:					0.46	0.43		
Indicated Limited Loss to Payroll Ratio:					1.046	1.172	2.218	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.130	1.427	2.557	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								218.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	104,966,062	11	84	152	1,695,964	2,325,541	4,021,505	3.831
2013	112,354,959	16	96	146	2,725,058	2,546,661	5,271,719	4.692
2014	124,572,725	11	124	172	2,421,877	2,754,760	5,176,637	4.156
2015	129,136,850	9	158	153	3,031,826	3,524,172	6,555,998	5.077
2016	133,689,644	3	112	188	2,620,048	2,727,568	5,347,616	4.000
	604,720,241	50	574	811	12,494,773	13,878,701	26,373,473	
Adjusted Loss to Payroll Ratio:					2.066	2.295	4.361	
Expected Unlimited Loss to Payroll Ratio:					2.256	2.841	5.097	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.095	2.359	4.454	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.066	2.295	4.361	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.207	2.697	4.903	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								418.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	192,634,734	14	201	217	3,552,955	5,157,197	8,710,152	4.522
2014	184,961,364	10	159	167	2,502,858	3,524,699	6,027,557	3.259
2015	194,528,996	6	184	162	2,921,387	3,783,010	6,704,397	3.446
2016	202,777,943	3	173	192	3,941,148	4,558,045	8,499,193	4.191
	774,903,037	33	717	738	12,918,348	17,022,950	29,941,298	
Adjusted Loss to Payroll Ratio:					1.667	2.197	3.864	
Expected Unlimited Loss to Payroll Ratio:					1.660	2.743	4.403	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.491	2.088	3.579	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.667	2.197	3.864	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.835	2.807	4.643	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								396.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	274,428,071	1	12	23	202,531	205,928	408,459	0.149
2013	286,988,461	1	10	33	359,933	218,099	578,032	0.201
2014	302,284,161	0	10	21	138,334	230,741	369,075	0.122
2015	332,390,779	2	8	18	424,896	382,122	807,018	0.243
2016	367,494,929	0	9	14	206,471	328,387	534,858	0.146
	1,563,586,401	4	49	109	1,332,166	1,365,277	2,697,443	
Adjusted Loss to Payroll Ratio:					0.085	0.087	0.173	
Expected Unlimited Loss to Payroll Ratio:					0.075	0.081	0.156	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.069	0.065	0.134	
Credibility:					0.43	0.37		
Indicated Limited Loss to Payroll Ratio:					0.076	0.073	0.149	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.082	0.089	0.171	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								14.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	662,217,285	10	410	585	7,428,933	9,154,027	16,582,960	2.504
2016	683,798,774	6	330	533	7,706,055	9,780,945	17,487,000	2.557
	1,346,016,059	16	740	1,118	15,134,988	18,934,973	34,069,961	
Adjusted Loss to Payroll Ratio:					1.124	1.407	2.531	
Expected Unlimited Loss to Payroll Ratio:					1.261	1.771	3.031	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.156	1.416	2.572	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.124	1.407	2.531	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.216	1.712	2.928	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								250.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	129,396,204	7	122	167	2,817,570	2,535,941	5,353,511	4.137
2013	106,710,373	8	87	174	2,049,842	2,036,253	4,086,095	3.829
2014	103,945,460	7	87	121	2,113,342	1,985,028	4,098,370	3.943
2015	81,034,370	4	77	110	2,838,049	2,140,576	4,978,625	6.144
2016	83,068,767	1	66	100	1,646,667	1,779,868	3,426,535	4.125
	504,155,175	27	439	672	11,465,470	10,477,666	21,943,136	
Adjusted Loss to Payroll Ratio:					2.274	2.078	4.352	
Expected Unlimited Loss to Payroll Ratio:					2.292	2.343	4.635	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.261	2.006	4.266	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					2.274	2.072	4.346	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.458	2.521	4.980	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								425.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	25,823,389	1	13	9	105,051	175,503	280,554	1.086
2013	19,272,977	0	15	7	101,197	220,748	321,945	1.670
2014	14,792,285	1	6	2	182,392	146,014	328,406	2.220
2015	15,276,886	0	9	9	168,953	268,103	437,056	2.861
2016	15,342,438	2	10	5	314,070	665,807	979,877	6.387
	90,507,976	4	53	32	871,663	1,476,175	2,347,838	
Adjusted Loss to Payroll Ratio:					0.963	1.631	2.594	
Expected Unlimited Loss to Payroll Ratio:					1.085	1.436	2.522	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.007	1.143	2.149	
Credibility:					0.40	0.38		
Indicated Limited Loss to Payroll Ratio:					0.989	1.328	2.318	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.069	1.616	2.686	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								229.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	25,226,878	1	4	9	119,641	107,526	227,167	0.900
2013	23,272,880	2	7	18	452,225	456,221	908,446	3.903
2014	24,068,798	2	3	17	130,208	223,118	353,326	1.468
2015	21,498,149	1	7	12	342,546	292,603	635,149	2.954
2016	19,155,598	0	4	10	136,799	151,512	288,311	1.505
	113,222,303	6	25	66	1,181,419	1,230,980	2,412,399	
Adjusted Loss to Payroll Ratio:					1.043	1.087	2.131	
Expected Unlimited Loss to Payroll Ratio:					0.983	0.979	1.962	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.902	0.783	1.685	
Credibility:					0.42	0.35		
Indicated Limited Loss to Payroll Ratio:					0.961	0.889	1.851	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.039	1.082	2.122	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								181.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	181,746,488	8	57	121	1,572,844	2,088,119	3,660,963	2.014
2013	195,960,032	5	51	110	1,201,405	1,767,516	2,968,921	1.515
2014	190,311,411	3	56	156	1,096,083	1,402,835	2,498,918	1.313
2015	213,224,741	1	83	171	1,565,344	1,947,119	3,512,463	1.647
2016	221,261,566	0	85	181	2,155,327	2,334,599	4,489,926	2.029
	1,002,504,240	17	332	739	7,591,002	9,540,188	17,131,190	
Adjusted Loss to Payroll Ratio:					0.757	0.952	1.709	
Expected Unlimited Loss to Payroll Ratio:					0.760	0.964	1.725	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.714	0.816	1.530	
Credibility:					0.91	0.86		
Indicated Limited Loss to Payroll Ratio:					0.753	0.933	1.686	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.798	1.078	1.876	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								160.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	154,950,892	4	72	102	853,940	1,259,258	2,113,198	1.364
2013	158,478,153	1	79	117	1,245,275	1,711,802	2,957,077	1.866
2014	159,476,735	0	48	114	982,540	1,058,343	2,040,883	1.280
2015	162,752,028	3	36	99	964,674	965,798	1,930,472	1.186
2016	173,845,752	1	62	110	1,686,459	1,834,721	3,521,180	2.025
	809,503,561	9	297	542	5,732,889	6,829,921	12,562,810	
Adjusted Loss to Payroll Ratio:					0.708	0.844	1.552	
Expected Unlimited Loss to Payroll Ratio:					0.686	0.817	1.504	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.627	0.665	1.291	
Credibility:					0.80	0.74		
Indicated Limited Loss to Payroll Ratio:					0.692	0.797	1.489	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.733	0.922	1.654	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								141.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	33,146,676	0	3	7	11,007	14,517	25,524	0.077
2013	37,014,157	1	4	10	235,580	91,514	327,094	0.884
2014	38,717,725	3	7	18	399,369	298,912	698,281	1.804
2015	35,528,410	1	3	12	288,812	369,745	658,557	1.854
2016	46,580,956	0	6	7	106,945	66,249	173,194	0.372
	190,987,924	5	23	54	1,041,712	840,936	1,882,648	
Adjusted Loss to Payroll Ratio:					0.545	0.440	0.986	
Expected Unlimited Loss to Payroll Ratio:					0.728	0.505	1.233	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.718	0.433	1.151	
Credibility:					0.46	0.33		
Indicated Limited Loss to Payroll Ratio:					0.639	0.435	1.074	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.690	0.530	1.220	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								104.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	128,600,875	15	102	206	3,095,699	3,370,848	6,466,547	5.028
2014	135,994,158	8	114	156	2,787,741	3,129,212	5,916,953	4.351
2015	144,515,635	9	95	178	2,692,211	2,939,636	5,631,847	3.897
2016	148,120,614	6	118	209	3,146,601	3,896,918	7,043,519	4.755
	557,231,281	38	429	749	11,722,251	13,336,614	25,058,865	
Adjusted Loss to Payroll Ratio:					2.104	2.393	4.497	
Expected Unlimited Loss to Payroll Ratio:					2.279	2.958	5.237	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.090	2.366	4.456	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.104	2.393	4.497	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.274	2.913	5.187	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								442.8%

Code: 4420 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: RUBBER TIRE RECAPING 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	
2012	11,972,760	0	10	24	85,793	184,295	270,088	2.256
2013	16,235,541	2	35	41	747,127	913,833	1,660,960	10.230
2014	18,292,330	1	27	46	536,344	431,459	967,803	5.291
2015	18,898,228	1	23	52	396,806	356,170	752,976	3.984
2016	17,833,202	0	30	23	540,090	662,672	1,202,762	6.745
	83,232,062	4	125	186	2,306,160	2,548,429	4,854,589	
Adjusted Loss to Payroll Ratio:					2.771	3.062	5.833	
Expected Unlimited Loss to Payroll Ratio:					2.444	3.234	5.679	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.271	2.685	4.956	
Credibility:					0.54	0.51		
Indicated Limited Loss to Payroll Ratio:					2.541	2.877	5.418	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.714	3.381	6.095	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								520.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	8,650,630	0	1	5	160	3,689	3,849	0.044
2013	4,934,462	0	0	1	0	298	298	0.006
2014	6,840,076	1	1	7	79,775	118,075	197,850	2.893
2015	10,741,531	0	4	17	85,046	146,791	231,837	2.158
2016	17,714,938	1	13	26	252,853	353,758	606,611	3.424
	48,881,637	2	19	56	417,835	622,611	1,040,446	
Adjusted Loss to Payroll Ratio:					0.855	1.274	2.129	
Expected Unlimited Loss to Payroll Ratio:					0.664	1.170	1.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.596	0.890	1.487	
Credibility:					0.25	0.27		
Indicated Limited Loss to Payroll Ratio:					0.661	0.994	1.655	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.727	1.270	1.998	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								170.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	22,077,671	1	9	24	104,798	141,413	246,211	1.115
2013	45,159,236	0	6	28	96,759	213,061	309,820	0.686
2014	53,677,034	2	14	53	387,660	421,201	808,861	1.507
2015	47,544,053	1	14	21	307,412	298,380	605,792	1.274
2016	41,144,626	1	7	25	227,542	200,118	427,660	1.039
	209,602,619	5	50	151	1,124,172	1,274,173	2,398,345	
Adjusted Loss to Payroll Ratio:					0.536	0.608	1.144	
Expected Unlimited Loss to Payroll Ratio:					0.797	1.135	1.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.716	0.864	1.581	
Credibility:					0.49	0.47		
Indicated Limited Loss to Payroll Ratio:					0.628	0.744	1.372	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.691	0.951	1.642	
Indicated Relativity Change:								-15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								140.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	211,896,303	23	179	269	3,872,107	4,631,358	8,503,465	4.013
2015	238,718,251	8	173	308	3,275,347	4,048,119	7,323,466	3.068
2016	224,427,092	4	176	356	3,454,463	4,840,806	8,295,269	3.696
	675,041,645	35	528	933	10,601,917	13,520,284	24,122,200	
Adjusted Loss to Payroll Ratio:					1.571	2.003	3.573	
Expected Unlimited Loss to Payroll Ratio:					1.699	2.551	4.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.526	1.942	3.469	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.571	2.003	3.573	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.729	2.560	4.289	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								366.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	55,810,117	6	46	95	798,404	1,080,343	1,878,747	3.366
2013	61,429,371	1	44	84	1,243,885	943,809	2,187,694	3.561
2014	70,130,912	7	32	77	719,774	1,066,520	1,786,294	2.547
2015	76,203,778	2	65	102	1,469,793	1,677,067	3,146,860	4.130
2016	78,070,236	2	51	124	1,595,578	2,897,454	4,493,032	5.755
	341,644,413	18	238	482	5,827,434	7,665,194	13,492,628	
Adjusted Loss to Payroll Ratio:					1.706	2.244	3.949	
Expected Unlimited Loss to Payroll Ratio:					1.839	2.349	4.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.708	1.950	3.658	
Credibility:					0.84	0.79		
Indicated Limited Loss to Payroll Ratio:					1.706	2.182	3.888	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.822	2.564	4.386	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								374.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	111,375,135	19	66	98	2,604,405	2,464,117	5,068,522	4.551
2013	128,582,156	8	94	166	2,298,409	2,454,414	4,752,823	3.696
2014	123,619,602	15	124	125	3,438,282	3,368,316	6,806,598	5.506
2015	137,488,276	5	100	126	2,853,289	2,726,485	5,579,774	4.058
2016	128,636,638	4	74	116	2,796,811	2,107,898	4,904,709	3.813
	629,701,808	51	458	631	13,991,196	13,121,230	27,112,426	
Adjusted Loss to Payroll Ratio:					2.222	2.084	4.306	
Expected Unlimited Loss to Payroll Ratio:					2.084	2.423	4.507	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.936	2.012	3.948	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.222	2.084	4.306	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.373	2.448	4.821	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								411.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	190,141,233	9	120	182	3,356,706	3,974,711	7,331,417	3.856
2014	188,886,655	5	76	147	1,635,873	1,849,479	3,485,352	1.845
2015	205,107,579	7	103	178	2,883,762	3,432,676	6,316,438	3.080
2016	207,844,049	4	99	203	2,604,719	3,152,667	5,757,386	2.770
	791,979,515	25	398	710	10,481,060	12,409,533	22,890,593	
Adjusted Loss to Payroll Ratio:					1.323	1.567	2.890	
Expected Unlimited Loss to Payroll Ratio:					1.347	1.854	3.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.264	1.568	2.833	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.323	1.567	2.890	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.401	1.811	3.213	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								274.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	73,318,775	10	63	108	1,773,253	2,226,025	3,999,278	5.455
2013	78,618,373	10	57	106	1,540,165	2,201,454	3,741,619	4.759
2014	89,245,728	8	83	123	1,535,840	1,945,761	3,481,601	3.901
2015	99,284,821	3	77	131	2,063,885	2,042,225	4,106,110	4.136
2016	116,415,158	1	78	126	1,692,358	2,001,099	3,693,457	3.173
	456,882,855	32	358	594	8,605,500	10,416,564	19,022,064	
Adjusted Loss to Payroll Ratio:					1.884	2.280	4.163	
Expected Unlimited Loss to Payroll Ratio:					2.000	2.891	4.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.834	2.312	4.146	
Credibility:					0.97	0.95		
Indicated Limited Loss to Payroll Ratio:					1.882	2.282	4.164	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.034	2.777	4.811	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								410.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	241,067,697	17	150	265	4,434,021	4,747,542	9,181,563	3.809
2014	253,793,491	10	143	320	2,760,426	3,412,812	6,173,238	2.432
2015	267,498,299	8	135	340	3,116,537	4,389,399	7,505,936	2.806
2016	235,355,744	2	121	246	3,237,384	4,341,022	7,578,406	3.220
	997,715,232	37	549	1,171	13,548,368	16,890,775	30,439,143	
Adjusted Loss to Payroll Ratio:					1.358	1.693	3.051	
Expected Unlimited Loss to Payroll Ratio:					1.519	1.912	3.431	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.393	1.529	2.922	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.358	1.693	3.051	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.468	2.060	3.528	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								301.2%

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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	
2015	430,354,132	10	291	436	6,105,753	7,991,910	14,097,663	3.276
2016	466,949,098	5	256	474	5,715,694	7,484,948	13,200,642	2.827
	897,303,231	15	547	910	11,821,447	15,476,858	27,298,305	
Adjusted Loss to Payroll Ratio:					1.317	1.725	3.042	
Expected Unlimited Loss to Payroll Ratio:					1.531	2.148	3.678	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.422	1.783	3.205	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.317	1.725	3.042	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.407	2.027	3.434	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								293.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	114,819,888	12	98	183	2,414,283	3,652,749	6,067,032	5.284
2014	141,802,592	4	95	269	2,135,657	3,375,050	5,510,707	3.886
2015	189,148,838	3	92	235	2,038,928	3,080,050	5,118,978	2.706
2016	177,556,314	4	162	228	4,731,282	5,650,864	10,382,146	5.847
	623,327,633	23	447	915	11,320,150	15,758,713	27,078,862	
Adjusted Loss to Payroll Ratio:					1.816	2.528	4.344	
Expected Unlimited Loss to Payroll Ratio:					1.681	2.918	4.600	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.472	2.076	3.548	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.816	2.528	4.344	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.045	3.453	5.498	
Indicated Relativity Change:								19.5%
Relativity to Statewide Average Loss to Payroll Ratio:								469.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	3,199,109,875	9	209	639	5,307,147	6,502,473	11,809,620	0.369
2016	4,052,922,140	8	208	601	6,260,216	6,891,537	13,151,753	0.325
	7,252,032,015	17	417	1,240	11,567,363	13,394,010	24,961,373	
Adjusted Loss to Payroll Ratio:					0.160	0.185	0.344	
Expected Unlimited Loss to Payroll Ratio:					0.190	0.250	0.439	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.169	0.192	0.361	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.160	0.185	0.344	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.172	0.225	0.397	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								33.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	1,869,378,577	9	70	449	1,090,589	1,464,391	2,554,980	0.137
2013	1,922,130,255	8	78	439	1,530,368	1,770,232	3,300,600	0.172
2014	2,313,425,731	4	87	360	1,600,469	1,982,762	3,583,231	0.155
2015	2,450,333,653	3	84	376	1,704,056	2,069,549	3,773,605	0.154
2016	2,556,186,680	2	85	410	2,289,992	2,569,638	4,859,630	0.190
	11,111,454,896	26	404	2,034	8,215,474	9,856,572	18,072,046	
Adjusted Loss to Payroll Ratio:					0.074	0.089	0.163	
Expected Unlimited Loss to Payroll Ratio:					0.078	0.112	0.190	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.069	0.086	0.155	
Credibility:					0.95	0.93		
Indicated Limited Loss to Payroll Ratio:					0.074	0.089	0.162	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.080	0.108	0.187	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								16.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	85,070,563	2	47	60	748,353	1,335,459	2,083,812	2.450
2013	82,296,657	4	29	45	619,130	586,657	1,205,787	1.465
2014	93,508,215	1	39	60	588,992	660,764	1,249,756	1.337
2015	96,026,142	5	38	63	1,247,321	1,214,901	2,462,222	2.564
2016	83,646,305	0	37	54	901,762	856,654	1,758,416	2.102
	440,547,881	12	190	282	4,105,558	4,654,435	8,759,994	
Adjusted Loss to Payroll Ratio:					0.932	1.057	1.988	
Expected Unlimited Loss to Payroll Ratio:					1.046	1.448	2.493	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.915	1.030	1.945	
Credibility:					0.73	0.68		
Indicated Limited Loss to Payroll Ratio:					0.927	1.048	1.975	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.044	1.432	2.476	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								211.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	135,087,774	2	55	107	1,666,585	1,530,752	3,197,337	2.367
2013	139,556,096	9	56	127	1,454,975	1,548,173	3,003,148	2.152
2014	144,898,110	3	46	118	887,336	899,893	1,787,229	1.233
2015	148,960,962	3	58	101	1,037,945	1,364,213	2,402,158	1.613
2016	177,694,333	6	57	109	2,486,329	2,621,561	5,107,890	2.875
	746,197,275	23	272	562	7,533,170	7,964,592	15,497,762	
Adjusted Loss to Payroll Ratio:					1.010	1.067	2.077	
Expected Unlimited Loss to Payroll Ratio:					1.115	1.262	2.377	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.036	1.048	2.084	
Credibility:					0.94	0.84		
Indicated Limited Loss to Payroll Ratio:					1.011	1.064	2.075	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.080	1.250	2.330	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								199.0%

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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	
2013	729,094,765	5	118	294	2,580,881	3,024,559	5,605,440	0.769
2014	724,378,510	3	106	280	2,593,392	2,533,284	5,126,676	0.708
2015	809,409,888	17	113	304	4,133,728	3,363,229	7,496,957	0.926
2016	831,183,572	0	138	298	3,368,991	3,904,520	7,273,511	0.875
	3,094,066,735	25	475	1,176	12,676,992	12,825,591	25,502,583	
Adjusted Loss to Payroll Ratio:					0.410	0.415	0.824	
Expected Unlimited Loss to Payroll Ratio:					0.473	0.569	1.042	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.434	0.455	0.889	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.410	0.415	0.824	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.443	0.504	0.947	
Indicated Relativity Change:								-9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								80.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	251,570,609	18	207	246	4,073,896	4,873,481	8,947,377	3.557
2015	242,383,766	7	267	283	5,148,803	6,037,481	11,186,284	4.615
2016	248,828,419	5	238	255	5,552,118	6,266,229	11,818,347	4.750
	742,782,794	30	712	784	14,774,817	17,177,191	31,952,007	
Adjusted Loss to Payroll Ratio:					1.989	2.313	4.302	
Expected Unlimited Loss to Payroll Ratio:					2.233	3.038	5.271	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.006	2.313	4.318	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.989	2.313	4.302	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.190	2.955	5.145	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								439.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	138,724,619	7	36	84	1,307,981	1,480,132	2,788,113	2.010
2013	139,605,191	2	32	67	911,057	911,438	1,822,495	1.305
2014	161,436,879	3	31	68	1,309,210	1,083,257	2,392,467	1.482
2015	152,994,478	4	20	47	915,220	941,634	1,856,854	1.214
2016	170,096,536	1	39	55	1,743,376	2,063,047	3,806,423	2.238
	762,857,702	17	158	321	6,186,843	6,479,508	12,666,351	
Adjusted Loss to Payroll Ratio:					0.811	0.849	1.660	
Expected Unlimited Loss to Payroll Ratio:					0.889	1.083	1.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.779	0.771	1.549	
Credibility:					0.85	0.75		
Indicated Limited Loss to Payroll Ratio:					0.806	0.830	1.636	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.908	1.133	2.041	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								174.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	59,620,166	4	32	95	658,967	722,335	1,381,302	2.317
2013	57,396,801	7	47	74	1,463,503	1,294,431	2,757,934	4.805
2014	55,261,249	5	51	100	1,076,254	1,347,066	2,423,320	4.385
2015	56,337,619	2	62	59	1,368,557	1,299,803	2,668,360	4.736
2016	60,926,213	2	51	77	1,422,390	1,579,926	3,002,316	4.928
	289,542,047	20	243	405	5,989,671	6,243,560	12,233,231	
Adjusted Loss to Payroll Ratio:					2.069	2.156	4.225	
Expected Unlimited Loss to Payroll Ratio:					1.998	2.278	4.276	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.833	1.822	3.654	
Credibility:					0.81	0.72		
Indicated Limited Loss to Payroll Ratio:					2.024	2.063	4.086	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.188	2.510	4.698	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								401.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	23,045,557	4	14	22	376,602	676,869	1,053,471	4.571
2013	31,317,289	2	17	32	542,063	589,179	1,131,242	3.612
2014	36,207,306	4	12	36	728,958	1,126,002	1,854,960	5.123
2015	37,629,045	0	12	39	187,523	313,063	500,586	1.330
2016	42,103,526	1	16	36	395,051	329,763	724,814	1.722
	170,302,723	11	71	165	2,230,197	3,034,876	5,265,073	
Adjusted Loss to Payroll Ratio:					1.310	1.782	3.092	
Expected Unlimited Loss to Payroll Ratio:					1.514	2.160	3.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.389	1.727	3.116	
Credibility:					0.59	0.57		
Indicated Limited Loss to Payroll Ratio:					1.342	1.759	3.101	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.451	2.140	3.591	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								306.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	91,329,412	3	26	57	852,228	814,975	1,667,203	1.825
2013	87,384,997	5	19	51	556,885	589,287	1,146,172	1.312
2014	93,539,588	1	22	51	487,795	565,301	1,053,096	1.126
2015	92,254,988	1	18	37	331,562	428,842	760,404	0.824
2016	97,096,722	0	16	50	553,526	508,525	1,062,051	1.094
	461,605,707	10	101	246	2,781,996	2,906,929	5,688,925	
Adjusted Loss to Payroll Ratio:					0.603	0.630	1.232	
Expected Unlimited Loss to Payroll Ratio:					0.768	0.857	1.625	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.705	0.685	1.390	
Credibility:					0.67	0.59		
Indicated Limited Loss to Payroll Ratio:					0.636	0.652	1.289	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.688	0.794	1.482	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								126.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	279,844,090	2	79	120	1,547,803	1,683,123	3,230,926	1.155
2013	285,295,938	6	57	140	1,281,641	1,703,037	2,984,678	1.046
2014	302,225,854	2	56	178	1,185,076	1,278,947	2,464,023	0.815
2015	309,570,415	2	67	149	1,373,508	1,586,191	2,959,699	0.956
2016	330,461,403	1	73	201	1,394,082	2,051,174	3,445,256	1.043
	1,507,397,700	13	332	788	6,782,111	8,302,471	15,084,582	
Adjusted Loss to Payroll Ratio:					0.450	0.551	1.001	
Expected Unlimited Loss to Payroll Ratio:					0.495	0.626	1.121	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.454	0.501	0.954	
Credibility:					0.90	0.83		
Indicated Limited Loss to Payroll Ratio:					0.450	0.542	0.993	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.487	0.660	1.147	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								97.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	5,508,793	1	2	8	82,617	52,745	135,362	2.457
2013	5,882,140	0	0	3	0	1,132	1,132	0.019
2014	25,568,167	0	10	27	260,626	313,032	573,658	2.244
2015	27,651,218	0	14	29	324,003	381,510	705,513	2.551
2016	18,568,568	0	6	10	385,585	509,538	895,123	4.821
	83,178,887	1	32	77	1,052,832	1,257,957	2,310,788	
Adjusted Loss to Payroll Ratio:					1.266	1.512	2.778	
Expected Unlimited Loss to Payroll Ratio:					1.147	1.307	2.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.052	1.046	2.097	
Credibility:					0.39	0.35		
Indicated Limited Loss to Payroll Ratio:					1.135	1.209	2.344	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.227	1.471	2.698	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								230.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	90,603,625	10	34	54	1,240,653	1,236,601	2,477,254	2.734
2013	80,807,989	10	38	92	1,288,244	1,107,669	2,395,913	2.965
2014	88,467,549	2	47	118	853,719	1,155,404	2,009,123	2.271
2015	76,854,941	1	29	96	765,867	1,063,294	1,829,161	2.380
2016	63,354,283	0	30	48	438,814	497,842	936,656	1.478
	400,088,386	23	178	408	4,587,299	5,060,810	9,648,109	
Adjusted Loss to Payroll Ratio:					1.147	1.265	2.411	
Expected Unlimited Loss to Payroll Ratio:					1.126	1.341	2.468	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.046	1.114	2.160	
Credibility:					0.74	0.67		
Indicated Limited Loss to Payroll Ratio:					1.120	1.215	2.335	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.197	1.428	2.624	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								224.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	750,712,393	6	60	175	2,861,193	1,944,684	4,805,877	0.640
2013	705,813,080	10	52	126	2,050,126	1,677,402	3,727,528	0.528
2014	679,689,811	9	56	104	3,175,245	2,717,239	5,892,484	0.867
2015	762,960,941	8	70	95	3,414,434	2,429,270	5,843,704	0.766
2016	751,703,862	0	49	103	2,287,020	2,129,817	4,416,837	0.588
	3,650,880,087	33	287	603	13,788,019	10,898,412	24,686,431	
Adjusted Loss to Payroll Ratio:					0.378	0.299	0.676	
Expected Unlimited Loss to Payroll Ratio:					0.408	0.374	0.783	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.357	0.266	0.624	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					0.378	0.296	0.674	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.425	0.404	0.830	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								70.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	60,279,158	2	10	13	504,854	675,382	1,180,236	1.958
2013	64,789,377	2	2	30	187,767	246,516	434,283	0.670
2014	75,338,860	1	3	17	291,717	260,804	552,521	0.733
2015	90,956,900	0	19	18	377,168	535,703	912,871	1.004
2016	84,483,385	0	17	34	432,232	655,163	1,087,395	1.287
	375,847,680	5	51	112	1,793,738	2,373,569	4,167,307	
Adjusted Loss to Payroll Ratio:					0.477	0.632	1.109	
Expected Unlimited Loss to Payroll Ratio:					0.477	0.572	1.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.437	0.457	0.895	
Credibility:					0.51	0.46		
Indicated Limited Loss to Payroll Ratio:					0.458	0.538	0.995	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.495	0.654	1.149	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								98.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	213,759,887	10	77	160	2,596,675	2,691,203	5,287,878	2.474
2013	275,255,742	11	100	211	3,164,978	3,531,278	6,696,256	2.433
2014	277,850,261	10	86	176	2,301,171	2,367,958	4,669,129	1.680
2015	336,677,519	4	87	177	2,667,816	2,353,051	5,020,867	1.491
2016	281,737,510	1	78	190	2,390,101	3,413,209	5,803,310	2.060
	1,385,280,918	36	428	914	13,120,741	14,356,699	27,477,440	
Adjusted Loss to Payroll Ratio:					0.947	1.036	1.984	
Expected Unlimited Loss to Payroll Ratio:					0.928	1.141	2.069	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.851	0.912	1.763	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.947	1.036	1.984	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.024	1.261	2.285	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								195.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 4829 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: CHEMICAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	221,675,582	5	40	140	1,508,895	1,143,218	2,652,113	1.196
2013	189,042,127	3	28	107	762,961	845,890	1,608,851	0.851
2014	229,942,987	2	41	98	1,022,265	1,048,458	2,070,723	0.901
2015	223,675,781	0	35	88	1,246,779	1,097,264	2,344,043	1.048
2016	254,002,303	1	24	98	1,108,484	907,616	2,016,100	0.794
1,118,338,779		11	168	531	5,649,383	5,042,446	10,691,830	
Adjusted Loss to Payroll Ratio:					0.505	0.451	0.956	
Expected Unlimited Loss to Payroll Ratio:					0.720	0.796	1.516	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.630	0.566	1.196	
Credibility:					0.91	0.78		
Indicated Limited Loss to Payroll Ratio:					0.516	0.476	0.993	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.581	0.651	1.232	
Indicated Relativity Change:								-18.7%
Relativity to Statewide Average Loss to Payroll Ratio:								105.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	319,070,937	15	187	288	4,445,563	5,662,110	10,107,673	3.168
2015	321,633,600	20	179	351	4,591,105	5,030,889	9,621,994	2.992
2016	327,645,945	10	172	386	3,869,193	4,724,085	8,593,278	2.623
968,350,482		45	538	1,025	12,905,861	15,417,083	28,322,945	
Adjusted Loss to Payroll Ratio:					1.333	1.592	2.925	
Expected Unlimited Loss to Payroll Ratio:					1.569	2.217	3.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.410	1.688	3.097	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.333	1.592	2.925	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.467	2.035	3.502	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								299.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	19,233,834	2	9	19	401,252	516,144	917,396	4.770
2013	19,030,080	2	9	17	231,049	148,324	379,373	1.994
2014	26,045,179	2	15	23	269,969	419,160	689,129	2.646
2015	25,078,770	0	10	10	41,269	73,877	115,146	0.459
2016	25,532,009	1	9	18	153,215	199,742	352,957	1.382
	114,919,871	7	52	87	1,096,754	1,357,247	2,454,001	
Adjusted Loss to Payroll Ratio:					0.954	1.181	2.135	
Expected Unlimited Loss to Payroll Ratio:					1.235	1.618	2.853	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.081	1.151	2.232	
Credibility:					0.45	0.41		
Indicated Limited Loss to Payroll Ratio:					1.024	1.163	2.188	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.153	1.589	2.742	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								234.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	94,749,165	6	35	28	1,148,484	1,467,880	2,616,364	2.761
2013	98,884,156	7	37	46	1,292,877	1,707,718	3,000,595	3.034
2014	103,880,336	8	35	37	1,508,765	1,502,491	3,011,256	2.899
2015	127,134,931	2	28	27	821,779	826,913	1,648,692	1.297
2016	139,406,310	3	40	46	1,532,532	1,206,177	2,738,709	1.965
	564,054,898	26	175	184	6,304,438	6,711,179	13,015,617	
Adjusted Loss to Payroll Ratio:					1.118	1.190	2.308	
Expected Unlimited Loss to Payroll Ratio:					1.415	1.713	3.128	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.218	1.355	2.572	
Credibility:					0.90	0.80		
Indicated Limited Loss to Payroll Ratio:					1.128	1.223	2.350	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.270	1.670	2.940	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								251.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	133,615,277	20	184	133	4,681,981	5,461,347	10,143,328	7.591
2015	141,268,616	16	160	177	4,239,517	4,098,309	8,337,826	5.902
2016	140,850,859	8	142	165	3,443,029	4,329,199	7,772,228	5.518
	415,734,752	44	486	475	12,364,527	13,888,854	26,253,381	
Adjusted Loss to Payroll Ratio:					2.974	3.341	6.315	
Expected Unlimited Loss to Payroll Ratio:					3.750	5.304	9.055	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.194	4.007	7.200	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.974	3.341	6.315	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					3.382	4.771	8.152	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								696.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	122,337,109	10	58	56	2,282,990	2,337,358	4,620,348	3.777
2013	114,051,747	11	39	47	1,888,390	1,409,680	3,298,070	2.892
2014	123,404,937	13	46	54	2,000,263	1,856,282	3,856,545	3.125
2015	146,625,530	7	53	64	2,462,814	2,044,773	4,507,587	3.074
2016	177,047,255	2	56	61	1,693,336	1,757,175	3,450,511	1.949
	683,466,577	43	252	282	10,327,793	9,405,268	19,733,061	
Adjusted Loss to Payroll Ratio:					1.511	1.376	2.887	
Expected Unlimited Loss to Payroll Ratio:					1.875	1.842	3.716	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.613	1.457	3.070	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					1.511	1.385	2.896	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.701	1.892	3.593	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								306.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	29,243,747	1	24	18	359,563	391,573	751,136	2.569
2013	35,090,723	2	19	28	694,437	994,078	1,688,515	4.812
2014	48,707,797	1	22	31	413,110	519,010	932,120	1.914
2015	64,737,785	4	42	42	1,573,906	1,642,238	3,216,144	4.968
2016	66,515,380	1	29	22	751,846	672,336	1,424,182	2.141
	244,295,432	9	136	141	3,792,862	4,219,235	8,012,098	
Adjusted Loss to Payroll Ratio:					1.553	1.727	3.280	
Expected Unlimited Loss to Payroll Ratio:					1.534	1.968	3.502	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.320	1.557	2.877	
Credibility:					0.67	0.61		
Indicated Limited Loss to Payroll Ratio:					1.476	1.661	3.137	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.662	2.268	3.930	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								335.6%

E1-1-14 INCLUDES EXPERIENCE FROM CODE 3724

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	97,970,138	13	64	104	2,984,882	2,702,212	5,687,094	5.805
2013	76,911,532	13	36	74	2,287,648	2,042,813	4,330,461	5.630
2014	99,761,918	7	44	84	2,789,221	1,897,886	4,687,107	4.698
2015	104,211,245	9	35	75	3,422,095	2,019,288	5,441,383	5.221
2016	107,456,735	4	41	68	2,309,794	2,383,824	4,693,618	4.368
	486,311,568	46	220	405	13,793,640	11,046,024	24,839,664	
Adjusted Loss to Payroll Ratio:					2.836	2.271	5.108	
Expected Unlimited Loss to Payroll Ratio:					3.737	3.465	7.202	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.983	2.282	5.266	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					2.836	2.272	5.109	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					3.418	3.733	7.151	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								610.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5057 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: IRON OR STEEL ERECTION – 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	
2012	52,149,917	6	22	33	1,318,376	1,003,005	2,321,381	4.451
2013	60,623,385	5	16	21	766,849	861,995	1,628,844	2.687
2014	48,749,185	6	20	30	1,065,853	1,116,697	2,182,550	4.477
2015	64,011,152	4	27	33	1,292,855	779,085	2,071,940	3.237
2016	60,773,102	2	16	20	825,573	1,042,488	1,868,061	3.074
	286,306,740	23	101	137	5,269,506	4,803,270	10,072,776	
Adjusted Loss to Payroll Ratio:					1.841	1.678	3.518	
Expected Unlimited Loss to Payroll Ratio:					2.351	2.168	4.520	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.003	1.638	3.640	
Credibility:					0.84	0.66		
Indicated Limited Loss to Payroll Ratio:					1.866	1.664	3.531	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					2.122	2.376	4.498	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								384.1%

Code: 5059 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: IRON OR STEEL ERECTION – UNDER 3 STORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	47,575,136	9	30	44	1,668,273	1,558,113	3,226,386	6.782
2013	40,035,767	8	18	47	880,958	692,708	1,573,666	3.931
2014	42,433,636	5	19	35	1,028,739	1,088,794	2,117,533	4.990
2015	48,476,517	1	26	59	740,630	689,909	1,430,539	2.951
2016	52,248,080	2	44	46	1,375,465	2,199,058	3,574,523	6.841
	230,769,137	25	137	231	5,694,064	6,228,583	11,922,647	
Adjusted Loss to Payroll Ratio:					2.467	2.699	5.166	
Expected Unlimited Loss to Payroll Ratio:					3.005	3.757	6.762	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.399	2.474	4.874	
Credibility:					0.83	0.71		
Indicated Limited Loss to Payroll Ratio:					2.456	2.634	5.090	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					2.959	4.327	7.287	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								622.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	209,862,482	24	120	185	4,156,579	5,383,994	9,540,573	4.546
2015	237,766,645	20	156	191	6,088,316	5,734,583	11,822,899	4.972
2016	270,869,663	7	141	189	5,050,382	5,097,418	10,147,800	3.746
	718,498,790	51	417	565	15,295,277	16,215,994	31,511,271	
Adjusted Loss to Payroll Ratio:					2.129	2.257	4.386	
Expected Unlimited Loss to Payroll Ratio:					2.285	2.925	5.210	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.967	2.313	4.280	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.129	2.257	4.386	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.397	3.083	5.480	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								467.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	304,390,345	15	197	279	5,589,051	5,935,859	11,524,910	3.786
2016	345,899,451	4	174	324	3,735,299	4,205,829	7,941,128	2.296
	650,289,796	19	371	603	9,324,350	10,141,688	19,466,038	
Adjusted Loss to Payroll Ratio:					1.434	1.560	2.993	
Expected Unlimited Loss to Payroll Ratio:					1.833	2.302	4.135	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.653	2.046	3.699	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.434	1.560	2.993	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.550	1.898	3.448	
Indicated Relativity Change:								-16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								294.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	33,081,383	6	43	38	1,243,756	1,175,181	2,418,937	7.312
2013	37,564,609	3	39	56	694,121	681,154	1,375,275	3.661
2014	44,647,486	6	61	65	1,432,563	1,563,624	2,996,187	6.711
2015	49,740,163	5	48	53	1,186,469	1,336,198	2,522,667	5.072
2016	55,003,729	3	64	66	1,655,891	1,572,073	3,227,964	5.869
	220,037,371	23	255	278	6,212,800	6,328,231	12,541,030	
Adjusted Loss to Payroll Ratio:					2.824	2.876	5.700	
Expected Unlimited Loss to Payroll Ratio:					3.181	3.713	6.895	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.738	2.937	5.675	
Credibility:					0.86	0.75		
Indicated Limited Loss to Payroll Ratio:					2.812	2.891	5.703	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					3.166	3.949	7.115	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								607.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	241,717,516	3	63	110	794,499	929,849	1,724,348	0.713
2013	351,876,972	3	33	121	1,077,345	698,736	1,776,081	0.505
2014	294,751,523	7	70	134	1,787,086	1,319,984	3,107,070	1.054
2015	319,942,601	2	61	155	1,409,961	1,215,304	2,625,265	0.821
2016	356,129,763	4	63	129	2,225,008	1,784,503	4,009,511	1.126
	1,564,418,375	19	290	649	7,293,900	5,948,378	13,242,277	
Adjusted Loss to Payroll Ratio:					0.466	0.380	0.846	
Expected Unlimited Loss to Payroll Ratio:					0.505	0.565	1.070	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.424	0.370	0.794	
Credibility:					0.90	0.76		
Indicated Limited Loss to Payroll Ratio:					0.462	0.378	0.840	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.525	0.539	1.065	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								90.9%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	155,532,801	3	28	74	351,664	240,612	592,276	0.381
2013	211,502,517	2	16	70	188,621	327,562	516,183	0.244
2014	168,003,313	3	36	83	440,833	305,324	746,157	0.444
2015	172,716,949	3	32	82	516,870	468,370	985,240	0.570
2016	156,080,363	1	36	71	434,389	325,646	760,035	0.487
863,835,942		12	148	380	1,932,377	1,667,513	3,599,890	
Adjusted Loss to Payroll Ratio:					0.224	0.193	0.417	
Expected Unlimited Loss to Payroll Ratio:					0.258	0.344	0.602	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.217	0.225	0.442	
Credibility:					0.54	0.49		
Indicated Limited Loss to Payroll Ratio:					0.220	0.209	0.430	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.251	0.299	0.550	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								46.9%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	153,057,796	3	33	77	282,824	284,337	567,161	0.371
2013	212,547,850	3	18	60	661,683	484,173	1,145,856	0.539
2014	166,901,948	4	42	82	436,361	405,319	841,680	0.504
2015	151,600,833	2	34	95	319,774	370,583	690,357	0.455
2016	206,947,541	3	39	85	1,031,446	586,761	1,618,207	0.782
	891,055,968	15	166	399	2,732,088	2,131,172	4,863,261	
Adjusted Loss to Payroll Ratio:					0.307	0.239	0.546	
Expected Unlimited Loss to Payroll Ratio:					0.372	0.397	0.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.317	0.300	0.616	
Credibility:					0.63	0.53		
Indicated Limited Loss to Payroll Ratio:					0.310	0.268	0.578	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.353	0.382	0.735	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								62.8%

E1-1-18 INCLUDES EXPERIENCE OF 5128

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,956,015,439	36	300	495	12,451,193	10,533,271	22,984,464	1.175
2016	2,295,170,647	10	331	534	11,962,342	11,155,610	23,117,952	1.007
	4,251,186,086	46	631	1,029	24,413,536	21,688,880	46,102,416	
Adjusted Loss to Payroll Ratio:					0.574	0.510	1.084	
Expected Unlimited Loss to Payroll Ratio:					0.690	0.652	1.342	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.594	0.516	1.110	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.574	0.510	1.084	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.647	0.697	1.344	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								114.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	823,208,043	32	474	683	13,002,742	12,727,226	25,729,968	3.126
2016	876,355,160	6	488	677	13,457,434	12,158,675	25,616,109	2.923
	1,699,563,204	38	962	1,360	26,460,175	24,885,901	51,346,076	
Adjusted Loss to Payroll Ratio:					1.557	1.464	3.021	
Expected Unlimited Loss to Payroll Ratio:					1.749	1.911	3.660	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.544	1.617	3.162	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.557	1.464	3.021	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.714	1.871	3.585	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								306.1%

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	
2012	242,870,849	3	24	60	891,034	845,153	1,736,187	0.715
2013	266,617,597	7	24	56	1,427,101	1,338,427	2,765,528	1.037
2014	274,000,650	7	30	38	1,514,913	1,507,281	3,022,194	1.103
2015	326,565,740	5	27	54	1,636,452	1,004,376	2,640,828	0.809
2016	369,362,868	4	38	68	2,722,475	2,616,007	5,338,482	1.445
	1,479,417,705	26	143	276	8,191,974	7,311,243	15,503,217	
Adjusted Loss to Payroll Ratio:					0.554	0.494	1.048	
Expected Unlimited Loss to Payroll Ratio:					0.635	0.699	1.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.507	0.460	0.967	
Credibility:					0.94	0.76		
Indicated Limited Loss to Payroll Ratio:					0.551	0.486	1.037	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.664	0.798	1.462	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								124.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,151,491,802	51	866	1,141	19,517,275	19,893,189	39,410,464	3.423
2016	1,246,528,738	27	825	1,201	20,921,400	23,389,386	44,310,786	3.555
	2,398,020,540	78	1,691	2,342	40,438,675	43,282,575	83,721,250	
Adjusted Loss to Payroll Ratio:					1.686	1.805	3.491	
Expected Unlimited Loss to Payroll Ratio:					1.912	2.203	4.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.688	1.864	3.552	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.686	1.805	3.491	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.857	2.307	4.163	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								355.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	88,216,668	1	22	30	535,856	468,830	1,004,686	1.139
2013	90,329,694	7	20	28	1,022,665	937,270	1,959,935	2.170
2014	84,505,392	3	18	52	631,968	662,551	1,294,519	1.532
2015	88,911,023	1	11	23	993,290	555,006	1,548,296	1.741
2016	90,883,383	1	12	20	346,163	205,492	551,655	0.607
	442,846,160	13	83	153	3,529,943	2,829,149	6,359,091	
Adjusted Loss to Payroll Ratio:					0.797	0.639	1.436	
Expected Unlimited Loss to Payroll Ratio:					1.050	1.015	2.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.894	0.767	1.661	
Credibility:					0.73	0.58		
Indicated Limited Loss to Payroll Ratio:					0.823	0.692	1.516	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.936	0.989	1.925	
Indicated Relativity Change:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								164.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	93,143,203	10	90	99	1,796,009	2,066,816	3,862,825	4.147
2013	110,475,781	4	80	121	1,186,712	1,943,256	3,129,968	2.833
2014	129,542,082	11	98	121	2,697,490	2,424,972	5,122,462	3.954
2015	135,072,829	8	85	124	1,729,370	2,485,264	4,214,634	3.120
2016	155,072,887	2	86	148	1,905,112	2,098,735	4,003,847	2.582
	623,306,782	35	439	613	9,314,693	11,019,042	20,333,735	
Adjusted Loss to Payroll Ratio:					1.494	1.768	3.262	
Expected Unlimited Loss to Payroll Ratio:					1.922	2.640	4.563	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.654	2.088	3.743	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.494	1.771	3.265	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.683	2.419	4.102	
Indicated Relativity Change:								-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								350.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	129,023,285	3	15	32	481,462	401,849	883,311	0.685
2013	139,294,587	4	35	32	1,568,173	1,428,943	2,997,116	2.152
2014	162,091,741	6	40	42	1,293,719	913,519	2,207,238	1.362
2015	197,646,692	3	30	64	1,666,919	1,037,390	2,704,309	1.368
2016	216,451,372	3	51	52	2,305,352	1,748,827	4,054,179	1.873
	844,507,677	19	171	222	7,315,623	5,530,528	12,846,151	
Adjusted Loss to Payroll Ratio:					0.866	0.655	1.521	
Expected Unlimited Loss to Payroll Ratio:					0.889	0.648	1.538	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.802	0.576	1.378	
Credibility:					0.90	0.67		
Indicated Limited Loss to Payroll Ratio:					0.860	0.629	1.489	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.929	0.765	1.695	
Indicated Relativity Change:								10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								144.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,643,791,458	31	436	606	13,599,594	12,219,878	25,819,472	1.571
2016	1,836,512,792	17	448	585	16,031,031	13,277,275	29,308,306	1.596
	3,480,304,250	48	884	1,191	29,630,625	25,497,153	55,127,778	
Adjusted Loss to Payroll Ratio:					0.851	0.733	1.584	
Expected Unlimited Loss to Payroll Ratio:					0.962	1.094	2.055	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.819	0.826	1.645	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.851	0.733	1.584	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.968	1.046	2.014	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								172.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,139,157,455	48	469	743	13,531,092	14,730,174	28,261,266	2.481
2016	1,214,228,852	27	502	707	15,515,997	15,500,893	31,016,890	2.554
	2,353,386,307	75	971	1,450	29,047,089	30,231,067	59,278,156	
Adjusted Loss to Payroll Ratio:					1.234	1.285	2.519	
Expected Unlimited Loss to Payroll Ratio:					1.312	1.717	3.029	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.117	1.297	2.414	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.234	1.285	2.519	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.403	1.834	3.238	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								276.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	489,494,587	19	257	408	3,681,219	3,843,991	7,525,210	1.537
2014	427,768,448	23	234	397	3,297,556	3,105,394	6,402,950	1.497
2015	448,974,300	8	234	385	4,335,047	3,367,469	7,702,516	1.716
2016	473,007,870	5	192	275	3,777,432	3,226,381	7,003,813	1.481
	1,839,245,206	55	917	1,465	15,091,254	13,543,235	28,634,489	
Adjusted Loss to Payroll Ratio:					0.821	0.736	1.557	
Expected Unlimited Loss to Payroll Ratio:					0.862	0.964	1.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.731	0.661	1.393	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.821	0.736	1.557	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.924	1.006	1.930	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								164.8%

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: 2 MLDG: 3 CLASS: VENDING OR COIN-OPERATED MACHINES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	122,224,036	12	62	115	2,424,089	2,376,641	4,800,730	3.928
2013	128,242,104	6	63	129	1,769,116	2,202,015	3,971,131	3.097
2014	143,479,949	2	61	157	843,487	1,409,655	2,253,142	1.570
2015	151,456,632	2	63	133	1,434,949	1,878,013	3,312,962	2.187
2016	150,623,816	3	65	213	1,789,026	2,229,392	4,018,418	2.668
	696,026,537	25	314	747	8,260,668	10,095,715	18,356,383	
Adjusted Loss to Payroll Ratio:					1.187	1.450	2.637	
Expected Unlimited Loss to Payroll Ratio:					1.309	1.741	3.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.220	1.448	2.668	
Credibility:					0.97	0.92		
Indicated Limited Loss to Payroll Ratio:					1.188	1.450	2.638	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.284	1.765	3.049	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								260.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	1,259,089,009	23	212	413	4,887,617	5,747,714	10,635,331	0.845
2015	1,291,864,103	11	232	357	5,774,171	5,544,861	11,319,032	0.876
2016	1,398,906,529	8	198	351	6,865,557	5,788,637	12,654,194	0.905
	3,949,859,641	42	642	1,121	17,527,346	17,081,212	34,608,558	
Adjusted Loss to Payroll Ratio:					0.444	0.432	0.876	
Expected Unlimited Loss to Payroll Ratio:					0.508	0.602	1.110	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.438	0.476	0.914	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.444	0.432	0.876	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.500	0.591	1.090	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								93.1%

E1-1-18 INCLUDES EXPERIENCE OF 5191

Code: 5195 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: COMMUNICATIONS CABLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	243,102,680	18	133	168	3,081,157	3,859,477	6,940,634	2.855
2014	264,916,018	12	118	177	2,631,499	2,934,483	5,565,982	2.101
2015	295,912,683	7	116	134	3,006,668	2,961,297	5,967,965	2.017
2016	302,855,093	4	114	135	2,607,956	2,949,135	5,557,091	1.835
	1,106,786,473	41	481	614	11,327,281	12,704,393	24,031,674	
Adjusted Loss to Payroll Ratio:					1.023	1.148	2.171	
Expected Unlimited Loss to Payroll Ratio:					1.367	1.549	2.916	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.233	1.377	2.610	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.023	1.148	2.171	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.106	1.397	2.503	
Indicated Relativity Change:								-14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								213.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	570,591,453	46	554	600	13,202,440	15,842,719	29,045,159	5.090
2016	576,836,673	20	518	576	11,648,474	13,313,052	24,961,526	4.327
	1,147,428,126	66	1,072	1,176	24,850,914	29,155,771	54,006,685	
Adjusted Loss to Payroll Ratio:					2.166	2.541	4.707	
Expected Unlimited Loss to Payroll Ratio:					2.344	2.985	5.329	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.114	2.654	4.767	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.166	2.541	4.707	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.341	3.092	5.434	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								463.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	898,623,150	54	303	346	14,420,309	13,538,362	27,958,671	3.111
2016	1,020,373,916	13	304	403	11,507,173	10,474,148	21,981,321	2.154
	1,918,997,066	67	607	749	25,927,481	24,012,510	49,939,992	
Adjusted Loss to Payroll Ratio:					1.351	1.251	2.602	
Expected Unlimited Loss to Payroll Ratio:					1.675	1.990	3.665	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.337	1.310	2.648	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.351	1.251	2.602	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.628	2.056	3.684	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								314.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 5212 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE PUMPING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	23,867,547	3	16	6	546,477	441,718	988,195	4.140
2013	30,188,891	2	26	25	616,723	537,639	1,154,362	3.824
2014	35,979,036	1	23	26	583,984	643,972	1,227,956	3.413
2015	37,228,064	3	19	19	933,409	1,034,633	1,968,042	5.286
2016	42,458,153	1	18	21	644,217	527,728	1,171,945	2.760
	169,721,692	10	102	97	3,324,809	3,185,690	6,510,500	
Adjusted Loss to Payroll Ratio:					1.959	1.877	3.836	
Expected Unlimited Loss to Payroll Ratio:					2.134	2.641	4.775	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.817	1.995	3.812	
Credibility:					0.66	0.58		
Indicated Limited Loss to Payroll Ratio:					1.911	1.927	3.837	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					2.173	2.751	4.924	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								420.4%

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	
2015	1,017,458,065	32	330	547	13,441,620	12,162,220	25,603,840	2.516
2016	1,154,040,453	20	338	566	17,191,071	15,742,556	32,933,627	2.854
	2,171,498,517	52	668	1,113	30,632,691	27,904,776	58,537,467	
Adjusted Loss to Payroll Ratio:					1.411	1.285	2.696	
Expected Unlimited Loss to Payroll Ratio:					1.652	1.847	3.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.407	1.395	2.802	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.411	1.285	2.696	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.604	1.835	3.439	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								293.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	80,296,206	10	44	48	1,174,485	1,354,179	2,528,664	3.149
2013	103,040,632	9	55	53	1,418,252	2,063,082	3,481,334	3.379
2014	123,357,903	6	60	68	1,478,072	1,811,041	3,289,113	2.666
2015	106,322,281	9	42	48	1,702,350	1,698,116	3,400,466	3.198
2016	120,552,733	2	58	93	1,612,711	1,640,893	3,253,604	2.699
	533,569,754	36	259	310	7,385,870	8,567,311	15,953,181	
Adjusted Loss to Payroll Ratio:					1.384	1.606	2.990	
Expected Unlimited Loss to Payroll Ratio:					1.455	1.869	3.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.312	1.662	2.973	
Credibility:					0.91	0.85		
Indicated Limited Loss to Payroll Ratio:					1.378	1.614	2.992	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.489	1.964	3.454	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								294.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	151,515,866	4	34	73	1,029,553	1,176,231	2,205,784	1.456
2013	154,192,767	7	54	85	2,646,598	2,614,401	5,260,999	3.412
2014	154,997,173	16	47	67	3,874,762	5,919,174	9,793,936	6.319
2015	189,273,820	4	33	60	2,228,396	1,811,095	4,039,491	2.134
2016	144,410,779	1	23	50	1,403,759	1,264,529	2,668,288	1.848
	794,390,404	32	191	335	11,183,069	12,785,430	23,968,499	
Adjusted Loss to Payroll Ratio:					1.408	1.609	3.017	
Expected Unlimited Loss to Payroll Ratio:					1.681	2.032	3.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.432	1.535	2.967	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.408	1.607	3.015	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.601	2.295	3.896	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								332.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	185,468,469	17	88	123	2,975,252	3,569,493	6,544,745	3.529
2014	218,221,566	12	109	157	4,456,241	4,515,979	8,972,220	4.112
2015	244,470,451	5	70	129	2,752,218	2,460,404	5,212,622	2.132
2016	225,880,267	2	82	139	3,082,053	2,438,779	5,520,832	2.444
	874,040,753	36	349	548	13,265,764	12,984,656	26,250,420	
Adjusted Loss to Payroll Ratio:					1.518	1.486	3.003	
Expected Unlimited Loss to Payroll Ratio:					1.740	2.150	3.890	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.482	1.624	3.106	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.518	1.486	3.003	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.726	2.121	3.847	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								328.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	518,856,403	21	345	332	7,757,258	8,613,483	16,370,741	3.155
2016	569,390,120	14	331	413	8,437,263	8,446,877	16,884,140	2.965
	1,088,246,523	35	676	745	16,194,521	17,060,360	33,254,881	
Adjusted Loss to Payroll Ratio:					1.488	1.568	3.056	
Expected Unlimited Loss to Payroll Ratio:					1.609	1.819	3.429	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.470	1.679	3.149	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.488	1.568	3.056	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.589	1.842	3.431	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								293.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,151,363,423	134	1,405	1,807	40,663,983	45,408,139	86,072,122	7.476
2016	1,263,125,555	63	1,367	1,899	40,436,655	43,317,698	83,754,353	6.631
	2,414,488,978	197	2,772	3,706	81,100,638	88,725,837	169,826,475	
Adjusted Loss to Payroll Ratio:					3.359	3.675	7.034	
Expected Unlimited Loss to Payroll Ratio:					4.093	5.219	9.312	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.486	3.942	7.428	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.359	3.675	7.034	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					3.819	5.248	9.067	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								774.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,773,204,093	76	682	933	26,208,862	24,095,366	50,304,228	2.837
2016	1,975,714,743	41	648	877	26,867,751	23,416,598	50,284,349	2.545
	3,748,918,836	117	1,330	1,810	53,076,613	47,511,964	100,588,577	
Adjusted Loss to Payroll Ratio:					1.416	1.267	2.683	
Expected Unlimited Loss to Payroll Ratio:					1.583	1.804	3.387	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.362	1.427	2.789	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.416	1.267	2.683	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.594	1.731	3.325	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								283.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	68,983,167	7	49	41	1,306,824	1,432,451	2,739,275	3.971
2013	78,257,008	3	39	30	531,088	637,165	1,168,253	1.493
2014	87,678,443	7	61	50	1,166,367	1,249,096	2,415,463	2.755
2015	106,867,295	3	70	68	1,605,890	1,575,462	3,181,352	2.977
2016	115,067,898	1	69	55	1,363,123	1,296,756	2,659,879	2.312
	456,853,810	21	288	244	5,973,293	6,190,929	12,164,222	
Adjusted Loss to Payroll Ratio:					1.307	1.355	2.663	
Expected Unlimited Loss to Payroll Ratio:					1.453	1.689	3.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.327	1.559	2.886	
Credibility:					0.86	0.78		
Indicated Limited Loss to Payroll Ratio:					1.310	1.400	2.710	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.399	1.645	3.044	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								259.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	92,122,095	9	76	96	1,416,081	1,662,939	3,079,020	3.342
2013	127,562,404	7	86	97	1,661,853	2,379,225	4,041,078	3.168
2014	138,345,456	8	108	142	1,970,092	2,183,470	4,153,562	3.002
2015	165,118,798	9	115	127	2,953,698	3,358,819	6,312,517	3.823
2016	184,356,888	1	96	125	2,217,993	2,511,792	4,729,785	2.566
	707,505,642	34	481	587	10,219,717	12,096,245	22,315,962	
Adjusted Loss to Payroll Ratio:					1.444	1.710	3.154	
Expected Unlimited Loss to Payroll Ratio:					1.873	2.356	4.229	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.654	1.994	3.648	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.444	1.710	3.154	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.590	2.185	3.775	
Indicated Relativity Change:								-10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								322.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	716,955,338	30	554	591	13,941,416	14,190,099	28,131,515	3.924
2016	843,916,153	28	523	643	16,219,133	13,262,955	29,482,088	3.493
	1,560,871,491	58	1,077	1,234	30,160,550	27,453,054	57,613,604	
Adjusted Loss to Payroll Ratio:					1.932	1.759	3.691	
Expected Unlimited Loss to Payroll Ratio:					2.314	2.535	4.849	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.087	2.254	4.340	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.932	1.759	3.691	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.089	2.140	4.229	
Indicated Relativity Change:								-12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								361.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	887,458,126	24	192	237	9,108,359	8,291,910	17,400,269	1.961
2016	988,501,566	9	175	233	8,711,856	7,392,108	16,103,964	1.629
	1,875,959,691	33	367	470	17,820,215	15,684,018	33,504,232	
Adjusted Loss to Payroll Ratio:					0.950	0.836	1.786	
Expected Unlimited Loss to Payroll Ratio:					1.243	1.179	2.422	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.059	0.891	1.950	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.950	0.836	1.786	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.080	1.194	2.274	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								194.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	49,635,131	13	57	65	2,296,492	1,830,618	4,127,110	8.315
2013	59,000,748	5	60	71	1,409,468	1,530,351	2,939,819	4.983
2014	67,869,553	10	61	78	1,946,322	1,734,395	3,680,717	5.423
2015	77,088,766	8	61	93	2,111,803	1,901,181	4,012,984	5.206
2016	94,321,696	2	85	106	2,687,133	2,534,646	5,221,779	5.536
	347,915,895	38	324	413	10,451,219	9,531,191	19,982,410	
Adjusted Loss to Payroll Ratio:					3.004	2.740	5.743	
Expected Unlimited Loss to Payroll Ratio:					3.356	3.223	6.579	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.963	2.728	5.691	
Credibility:					1.00	0.87		
Indicated Limited Loss to Payroll Ratio:					3.004	2.738	5.742	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					3.307	3.499	6.806	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								581.1%

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Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	88,884,899	0	26	52	415,338	358,694	774,032	0.871
2013	96,589,182	7	34	45	1,606,968	1,471,573	3,078,541	3.187
2014	115,669,329	3	31	40	1,009,295	890,968	1,900,263	1.643
2015	136,261,113	4	32	58	1,502,486	1,282,143	2,784,629	2.044
2016	163,016,906	3	43	63	2,937,837	2,270,370	5,208,207	3.195
	600,421,429	17	166	258	7,471,923	6,273,748	13,745,672	
Adjusted Loss to Payroll Ratio:					1.244	1.045	2.289	
Expected Unlimited Loss to Payroll Ratio:					1.206	1.064	2.271	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.065	0.901	1.966	
Credibility:					0.88	0.70		
Indicated Limited Loss to Payroll Ratio:					1.223	1.002	2.225	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.346	1.280	2.627	
Indicated Relativity Change:								15.7%
Relativity to Statewide Average Loss to Payroll Ratio:								224.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	108,887,980	22	79	103	3,529,999	3,497,880	7,027,879	6.454
2014	124,519,760	17	104	105	3,926,740	3,940,630	7,867,370	6.318
2015	132,902,287	11	113	123	4,876,820	4,426,568	9,303,388	7.000
2016	146,386,662	6	105	109	4,845,162	3,254,961	8,100,123	5.533
	512,696,689	56	401	440	17,178,721	15,120,039	32,298,760	
Adjusted Loss to Payroll Ratio:					3.351	2.949	6.300	
Expected Unlimited Loss to Payroll Ratio:					3.912	4.356	8.268	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.419	3.040	6.459	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.351	2.949	6.300	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					3.810	4.211	8.021	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								684.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	750,647,716	62	624	600	17,917,142	19,614,100	37,531,242	5.000
2016	767,243,255	34	570	576	17,970,894	18,973,743	36,944,637	4.815
	1,517,890,972	96	1,194	1,176	35,888,036	38,587,843	74,475,880	
Adjusted Loss to Payroll Ratio:					2.364	2.542	4.907	
Expected Unlimited Loss to Payroll Ratio:					2.838	3.356	6.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.442	2.654	5.097	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.364	2.542	4.907	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.662	3.473	6.135	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								523.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	91,449,897	9	54	105	1,290,356	1,795,456	3,085,812	3.374
2013	107,833,162	7	109	110	2,874,705	3,309,170	6,183,875	5.735
2014	129,998,474	8	65	132	1,344,426	1,385,476	2,729,902	2.100
2015	145,075,050	1	93	171	2,071,490	2,085,270	4,156,760	2.865
2016	145,585,125	2	84	165	2,296,666	1,932,123	4,228,789	2.905
	619,941,708	27	405	683	9,877,643	10,507,494	20,385,136	
Adjusted Loss to Payroll Ratio:					1.593	1.695	3.288	
Expected Unlimited Loss to Payroll Ratio:					1.868	2.257	4.126	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.650	1.910	3.560	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.593	1.706	3.299	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.754	2.180	3.934	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								335.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	641,247,255	16	186	174	6,544,949	5,621,842	12,166,791	1.897
2016	750,949,905	12	189	217	7,863,028	6,485,524	14,348,552	1.911
	1,392,197,160	28	375	391	14,407,977	12,107,366	26,515,342	
Adjusted Loss to Payroll Ratio:					1.035	0.870	1.905	
Expected Unlimited Loss to Payroll Ratio:					1.389	1.522	2.911	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.109	1.002	2.111	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.035	0.870	1.905	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.247	1.429	2.676	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								228.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	176,383,914	14	218	290	4,925,062	6,677,795	11,602,857	6.578
2016	201,542,192	8	227	257	5,846,871	6,094,920	11,941,791	5.925
	377,926,106	22	445	547	10,771,933	12,772,715	23,544,649	
Adjusted Loss to Payroll Ratio:					2.850	3.380	6.230	
Expected Unlimited Loss to Payroll Ratio:					3.831	4.921	8.752	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.454	4.375	7.829	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.850	3.380	6.230	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					3.081	4.113	7.194	
Indicated Relativity Change:								-17.8%
Relativity to Statewide Average Loss to Payroll Ratio:								614.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	72,128,744	6	29	28	1,319,927	1,401,627	2,721,554	3.773
2013	77,028,752	4	26	30	768,754	998,623	1,767,377	2.294
2014	90,512,156	8	37	45	1,669,261	1,657,983	3,327,244	3.676
2015	106,059,639	6	45	61	2,283,018	1,730,496	4,013,514	3.784
2016	121,575,091	7	55	75	2,641,852	2,041,095	4,682,947	3.852
	467,304,382	31	192	239	8,682,812	7,829,824	16,512,636	
Adjusted Loss to Payroll Ratio:					1.858	1.676	3.534	
Expected Unlimited Loss to Payroll Ratio:					2.481	2.697	5.178	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.981	1.776	3.757	
Credibility:					1.00	0.83		
Indicated Limited Loss to Payroll Ratio:					1.858	1.693	3.551	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					2.239	2.781	5.020	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								428.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	408,599,512	16	146	165	4,785,439	5,586,493	10,371,932	2.538
2016	425,701,381	15	145	146	7,253,445	6,357,057	13,610,502	3.197
	834,300,893	31	291	311	12,038,884	11,943,550	23,982,434	
Adjusted Loss to Payroll Ratio:					1.443	1.432	2.875	
Expected Unlimited Loss to Payroll Ratio:					1.711	2.110	3.821	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.457	1.594	3.051	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.443	1.432	2.875	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.641	2.044	3.685	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								314.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	348,928,941	18	108	141	4,471,764	5,266,605	9,738,369	2.791
2015	413,034,037	13	116	143	5,381,877	4,352,642	9,734,519	2.357
2016	403,097,208	10	103	128	5,313,875	4,591,698	9,905,573	2.457
	1,165,060,187	41	327	412	15,167,517	14,210,945	29,378,462	
Adjusted Loss to Payroll Ratio:					1.302	1.220	2.522	
Expected Unlimited Loss to Payroll Ratio:					1.466	1.817	3.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.170	1.197	2.367	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.302	1.220	2.522	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.569	2.004	3.573	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								305.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	583,388,744	27	381	670	8,413,235	9,359,281	17,772,516	3.046
2016	643,476,253	17	363	606	9,260,235	10,552,954	19,813,189	3.079
	1,226,864,998	44	744	1,276	17,673,470	19,912,234	37,585,704	
Adjusted Loss to Payroll Ratio:					1.441	1.623	3.064	
Expected Unlimited Loss to Payroll Ratio:					1.766	2.303	4.069	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.520	1.821	3.341	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.441	1.623	3.064	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.622	2.217	3.839	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								327.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	663,211,406	14	147	257	6,096,235	6,496,700	12,592,935	1.899
2016	751,504,293	7	171	224	7,360,211	6,478,689	13,838,900	1.841
	1,414,715,699	21	318	481	13,456,446	12,975,389	26,431,835	
Adjusted Loss to Payroll Ratio:					0.951	0.917	1.868	
Expected Unlimited Loss to Payroll Ratio:					1.084	1.275	2.358	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.923	0.963	1.886	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.951	0.917	1.868	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.081	1.310	2.391	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								204.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	153,430,162	38	299	276	9,020,212	12,330,477	21,350,689	13.916
2016	154,146,377	17	295	270	9,115,602	9,905,167	19,020,769	12.339
	307,576,539	55	594	546	18,135,814	22,235,644	40,371,458	
Adjusted Loss to Payroll Ratio:					5.896	7.229	13.126	
Expected Unlimited Loss to Payroll Ratio:					6.851	11.830	18.681	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.470	7.791	13.261	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.896	7.229	13.126	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					7.105	11.878	18.983	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								1620.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	415,056,012	42	343	273	12,539,579	11,199,257	23,738,836	5.719
2016	487,344,615	20	344	316	12,483,752	10,795,693	23,279,445	4.777
	902,400,627	62	687	589	25,023,331	21,994,950	47,018,281	
Adjusted Loss to Payroll Ratio:					2.773	2.437	5.210	
Expected Unlimited Loss to Payroll Ratio:					3.379	3.834	7.213	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.878	2.896	5.774	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.773	2.437	5.210	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					3.153	3.481	6.633	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								566.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	2,074,317,835	23	114	227	6,306,355	5,796,639	12,102,994	0.583
2015	2,442,567,039	11	145	299	5,596,565	5,959,127	11,555,692	0.473
2016	2,785,905,389	9	146	300	6,023,374	6,417,028	12,440,402	0.447
	7,302,790,264	43	405	826	17,926,294	18,172,794	36,099,088	
Adjusted Loss to Payroll Ratio:					0.245	0.249	0.494	
Expected Unlimited Loss to Payroll Ratio:					0.259	0.272	0.531	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.229	0.230	0.459	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.245	0.249	0.494	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.270	0.318	0.588	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								50.2%

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Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	121,372,888	9	33	82	1,015,952	1,506,063	2,522,015	2.078
2013	149,813,504	9	43	83	1,381,430	1,355,286	2,736,716	1.827
2014	160,292,606	8	54	91	1,942,665	2,166,917	4,109,582	2.564
2015	188,112,335	6	64	98	2,691,659	2,070,739	4,762,398	2.532
2016	199,582,641	4	58	112	2,293,245	2,443,127	4,736,372	2.373
	819,173,976	36	252	466	9,324,951	9,542,132	18,867,083	
Adjusted Loss to Payroll Ratio:					1.138	1.165	2.303	
Expected Unlimited Loss to Payroll Ratio:					1.195	1.365	2.560	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.055	1.155	2.210	
Credibility:					0.99	0.87		
Indicated Limited Loss to Payroll Ratio:					1.138	1.164	2.301	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.252	1.487	2.740	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								233.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	142,928,129	11	88	110	2,193,454	2,067,241	4,260,695	2.981
2014	149,402,021	9	124	158	3,376,345	2,764,644	6,140,989	4.110
2015	162,840,418	9	143	189	4,170,482	3,583,913	7,754,395	4.762
2016	171,454,695	4	95	158	2,620,709	3,202,044	5,822,753	3.396
	626,625,264	33	450	615	12,360,990	11,617,843	23,978,832	
Adjusted Loss to Payroll Ratio:					1.973	1.854	3.827	
Expected Unlimited Loss to Payroll Ratio:					2.330	2.572	4.902	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.156	2.112	4.268	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.973	1.854	3.827	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.132	2.256	4.389	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								374.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,624,615,039	17	127	476	3,936,904	4,293,155	8,230,059	0.507
2014	1,414,547,115	7	123	454	3,029,051	3,086,793	6,115,844	0.432
2015	1,914,355,295	6	130	501	3,732,870	3,851,573	7,584,443	0.396
2016	1,924,795,707	1	119	484	3,328,371	4,063,525	7,391,896	0.384
	6,878,313,156	31	499	1,915	14,027,197	15,295,047	29,322,244	
Adjusted Loss to Payroll Ratio:					0.204	0.222	0.426	
Expected Unlimited Loss to Payroll Ratio:					0.219	0.271	0.490	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.200	0.217	0.417	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.204	0.222	0.426	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.220	0.271	0.491	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								41.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	17,549,125	2	11	26	1,368,022	749,677	2,117,699	12.067
2013	17,037,434	4	8	14	1,587,890	581,407	2,169,297	12.733
2014	13,899,815	1	8	8	811,119	459,498	1,270,617	9.141
2015	21,785,972	2	9	12	822,625	750,092	1,572,717	7.219
2016	16,161,068	1	5	10	462,364	239,878	702,242	4.345
	86,433,414	10	41	70	5,052,020	2,780,552	7,832,572	
Adjusted Loss to Payroll Ratio:					5.845	3.217	9.062	
Expected Unlimited Loss to Payroll Ratio:					4.755	4.275	9.030	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.797	2.815	6.612	
Credibility:					0.67	0.51		
Indicated Limited Loss to Payroll Ratio:					5.169	3.020	8.189	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					6.229	4.962	11.191	
Indicated Relativity Change:								23.9%
Relativity to Statewide Average Loss to Payroll Ratio:								955.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	16,979,823	3	6	3	481,504	275,257	756,761	4.457
2013	10,915,498	2	6	13	251,485	219,386	470,871	4.314
2014	10,166,926	2	7	10	487,982	230,170	718,152	7.064
2015	12,160,927	0	0	4	0	4,909	4,909	0.040
2016	9,757,076	0	0	3	0	2,323	2,323	0.024
	59,980,250	7	19	33	1,220,971	732,046	1,953,017	
Adjusted Loss to Payroll Ratio:					2.036	1.220	3.256	
Expected Unlimited Loss to Payroll Ratio:					2.703	2.126	4.829	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.158	1.400	3.558	
Credibility:					0.46	0.33		
Indicated Limited Loss to Payroll Ratio:					2.102	1.341	3.443	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					2.532	2.203	4.736	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								404.3%

INCLUDES 5207 D 1-1-13

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	54,126,700	6	37	55	1,936,013	1,454,141	3,390,154	6.263
2013	55,542,004	6	36	63	1,270,809	1,335,782	2,606,591	4.693
2014	82,645,918	6	71	75	1,857,839	1,693,499	3,551,338	4.297
2015	104,156,454	6	74	87	1,887,321	1,673,358	3,560,679	3.419
2016	96,044,770	1	63	70	1,587,139	1,510,171	3,097,310	3.225
	392,515,846	25	281	350	8,539,122	7,666,951	16,206,073	
Adjusted Loss to Payroll Ratio:					2.175	1.953	4.129	
Expected Unlimited Loss to Payroll Ratio:					2.935	3.453	6.388	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.455	2.036	4.491	
Credibility:					1.00	0.85		
Indicated Limited Loss to Payroll Ratio:					2.175	1.966	4.141	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					2.621	3.230	5.851	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								499.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	143,819,705	4	21	59	581,211	361,228	942,439	0.655
2013	125,929,764	6	21	39	1,039,738	1,005,901	2,045,639	1.624
2014	123,966,791	3	20	27	946,546	1,013,511	1,960,057	1.581
2015	113,688,935	1	13	22	599,680	662,331	1,262,011	1.110
2016	85,460,741	0	14	9	716,795	601,033	1,317,828	1.542
	592,865,936	14	89	156	3,883,969	3,644,002	7,527,972	
Adjusted Loss to Payroll Ratio:					0.655	0.615	1.270	
Expected Unlimited Loss to Payroll Ratio:					0.891	0.984	1.875	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.795	0.665	1.461	
Credibility:					0.76	0.64		
Indicated Limited Loss to Payroll Ratio:					0.689	0.633	1.322	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.783	0.904	1.687	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								144.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	120,291,965	2	14	82	560,554	469,812	1,030,366	0.857
2013	114,362,350	8	5	52	738,660	622,991	1,361,651	1.191
2014	98,695,967	1	9	39	634,139	598,789	1,232,928	1.249
2015	64,685,438	0	9	16	339,128	299,783	638,911	0.988
2016	42,635,955	0	4	25	80,199	199,077	279,276	0.655
	440,671,675	11	41	214	2,352,680	2,190,452	4,543,132	
Adjusted Loss to Payroll Ratio:					0.534	0.497	1.031	
Expected Unlimited Loss to Payroll Ratio:					0.756	0.725	1.481	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.675	0.490	1.165	
Credibility:					0.63	0.51		
Indicated Limited Loss to Payroll Ratio:					0.586	0.494	1.080	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.666	0.705	1.371	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								117.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	117,114,587	7	22	22	1,447,243	793,428	2,240,671	1.913
2013	126,016,203	3	20	34	947,906	1,261,470	2,209,376	1.753
2014	106,612,194	4	25	25	1,101,771	848,267	1,950,038	1.829
2015	64,773,836	0	13	14	247,030	171,409	418,439	0.646
2016	60,952,640	0	17	19	725,039	480,493	1,205,532	1.978
	475,469,460	14	97	114	4,468,990	3,555,066	8,024,057	
Adjusted Loss to Payroll Ratio:					0.940	0.748	1.688	
Expected Unlimited Loss to Payroll Ratio:					1.049	1.179	2.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.936	0.797	1.734	
Credibility:					0.75	0.63		
Indicated Limited Loss to Payroll Ratio:					0.939	0.766	1.705	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.068	1.094	2.162	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								184.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	428,699,536	17	202	225	6,592,029	6,721,110	13,313,139	3.105
2016	425,223,247	10	181	222	6,524,509	6,846,675	13,371,184	3.145
	853,922,784	27	383	447	13,116,538	13,567,785	26,684,323	
Adjusted Loss to Payroll Ratio:					1.536	1.589	3.125	
Expected Unlimited Loss to Payroll Ratio:					1.780	2.196	3.976	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.516	1.659	3.175	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.536	1.589	3.125	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.746	2.269	4.015	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								342.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	730,698,935	19	120	158	6,515,506	5,752,548	12,268,054	1.679
2016	835,545,153	9	120	159	6,216,740	7,431,122	13,647,862	1.633
	1,566,244,087	28	240	317	12,732,246	13,183,670	25,915,916	
Adjusted Loss to Payroll Ratio:					0.813	0.842	1.655	
Expected Unlimited Loss to Payroll Ratio:					1.254	1.518	2.773	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.001	1.000	2.001	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.813	0.842	1.655	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.980	1.383	2.363	
Indicated Relativity Change:								-14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								201.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	203,830,796	5	31	47	1,475,128	952,451	2,427,579	1.191
2013	244,835,655	5	21	51	1,139,986	1,612,861	2,752,847	1.124
2014	190,389,547	2	28	34	1,115,471	1,266,188	2,381,659	1.251
2015	153,655,420	3	16	14	816,231	777,251	1,593,482	1.037
2016	134,291,788	0	10	12	341,093	608,914	950,007	0.707
	927,003,206	15	106	158	4,887,909	5,217,667	10,105,575	
Adjusted Loss to Payroll Ratio:					0.527	0.563	1.090	
Expected Unlimited Loss to Payroll Ratio:					0.583	0.797	1.380	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.466	0.525	0.991	
Credibility:					0.75	0.67		
Indicated Limited Loss to Payroll Ratio:					0.512	0.550	1.062	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.617	0.904	1.521	
Indicated Relativity Change:								10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								129.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	230,427,618	13	37	130	2,069,153	2,028,620	4,097,773	1.778
2013	253,166,373	5	37	108	1,817,526	1,733,309	3,550,835	1.403
2014	178,944,188	6	22	70	1,822,802	1,836,834	3,659,636	2.045
2015	94,390,318	1	28	23	1,571,955	793,404	2,365,359	2.506
2016	47,128,535	0	5	9	217,784	161,932	379,716	0.806
	804,057,032	25	129	340	7,499,220	6,554,099	14,053,319	
Adjusted Loss to Payroll Ratio:					0.933	0.815	1.748	
Expected Unlimited Loss to Payroll Ratio:					1.135	1.246	2.381	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.950	0.734	1.684	
Credibility:					0.93	0.76		
Indicated Limited Loss to Payroll Ratio:					0.934	0.796	1.730	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.125	1.307	2.433	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								207.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	79,207,903	1	9	14	417,973	466,699	884,672	1.117
2013	86,740,609	1	2	9	96,051	69,289	165,340	0.191
2014	70,506,695	2	5	20	445,369	372,181	817,550	1.160
2015	46,816,516	0	9	6	414,695	329,784	744,479	1.590
2016	34,346,119	0	3	3	64,982	134,629	199,611	0.581
	317,617,842	4	28	52	1,439,070	1,372,583	2,811,653	
Adjusted Loss to Payroll Ratio:					0.453	0.432	0.885	
Expected Unlimited Loss to Payroll Ratio:					0.454	0.644	1.098	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.380	0.380	0.760	
Credibility:					0.44	0.40		
Indicated Limited Loss to Payroll Ratio:					0.412	0.401	0.813	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.497	0.658	1.155	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								98.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	21,374,731	4	9	39	606,975	778,396	1,385,371	6.481
2013	18,196,482	2	5	19	324,202	296,674	620,876	3.412
2014	16,245,523	0	3	3	34,174	27,555	61,729	0.380
2015	20,704,458	2	3	8	783,565	284,426	1,067,991	5.158
2016	25,526,258	0	4	4	132,201	90,726	222,927	0.873
	102,047,453	8	24	73	1,881,117	1,477,777	3,358,894	
Adjusted Loss to Payroll Ratio:					1.843	1.448	3.292	
Expected Unlimited Loss to Payroll Ratio:					2.078	1.660	3.738	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.835	1.405	3.240	
Credibility:					0.54	0.41		
Indicated Limited Loss to Payroll Ratio:					1.839	1.423	3.262	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.025	1.818	3.843	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								328.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	54,000,861	6	25	30	1,055,376	1,120,227	2,175,603	4.029
2013	71,342,558	5	29	37	1,231,796	1,246,844	2,478,640	3.474
2014	79,613,049	5	26	40	1,394,571	1,248,176	2,642,747	3.319
2015	87,590,005	2	37	49	1,492,307	1,601,645	3,093,952	3.532
2016	95,661,142	3	33	53	2,032,894	1,276,199	3,309,093	3.459
	388,207,614	21	150	209	7,206,944	6,493,091	13,700,035	
Adjusted Loss to Payroll Ratio:					1.856	1.673	3.529	
Expected Unlimited Loss to Payroll Ratio:					2.097	2.314	4.410	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.786	1.748	3.533	
Credibility:					0.91	0.76		
Indicated Limited Loss to Payroll Ratio:					1.850	1.691	3.541	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					2.104	2.414	4.518	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								385.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	22,842,211	3	25	19	573,909	437,483	1,011,392	4.428
2013	49,913,707	8	44	32	1,494,248	2,119,531	3,613,779	7.240
2014	64,024,907	4	42	56	1,234,901	1,139,857	2,374,758	3.709
2015	67,301,182	6	30	66	1,682,500	1,198,358	2,880,858	4.281
2016	63,323,625	3	51	38	1,757,735	1,401,620	3,159,355	4.989
	267,405,633	24	192	211	6,743,293	6,296,849	13,040,143	
Adjusted Loss to Payroll Ratio:					2.522	2.355	4.877	
Expected Unlimited Loss to Payroll Ratio:					2.472	3.218	5.691	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.128	2.545	4.673	
Credibility:					0.84	0.76		
Indicated Limited Loss to Payroll Ratio:					2.459	2.401	4.859	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.769	3.279	6.048	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								516.4%

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Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	144,310,095	11	46	35	2,657,905	3,451,530	6,109,435	4.234
2013	156,134,546	10	47	44	1,797,965	1,926,610	3,724,575	2.385
2014	155,613,365	5	32	37	1,407,591	1,605,819	3,013,410	1.936
2015	163,344,449	4	36	42	1,861,317	1,412,011	3,273,328	2.004
2016	182,660,286	2	21	55	1,068,980	839,548	1,908,528	1.045
	802,062,742	32	182	213	8,793,758	9,235,519	18,029,276	
Adjusted Loss to Payroll Ratio:					1.096	1.151	2.248	
Expected Unlimited Loss to Payroll Ratio:					1.617	1.977	3.594	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.377	1.493	2.870	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.096	1.165	2.262	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.247	1.664	2.910	
Indicated Relativity Change:								-19.0%
Relativity to Statewide Average Loss to Payroll Ratio:								248.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	77,713,251	9	24	49	917,124	970,746	1,887,870	2.429
2013	90,129,611	5	48	71	1,296,097	1,694,670	2,990,767	3.318
2014	122,265,937	6	50	73	1,378,566	1,451,623	2,830,189	2.315
2015	132,632,606	7	43	83	1,928,186	1,849,177	3,777,363	2.848
2016	140,038,998	1	40	77	1,016,826	1,340,441	2,357,267	1.683
	562,780,403	28	205	353	6,536,800	7,306,657	13,843,457	
Adjusted Loss to Payroll Ratio:					1.162	1.298	2.460	
Expected Unlimited Loss to Payroll Ratio:					1.769	2.133	3.902	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.507	1.611	3.118	
Credibility:					0.98	0.86		
Indicated Limited Loss to Payroll Ratio:					1.168	1.342	2.511	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.328	1.917	3.245	
Indicated Relativity Change:								-16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								277.1%

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Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	207,202,873	13	60	53	3,166,003	3,318,199	6,484,202	3.129
2014	224,824,545	13	47	47	2,969,528	3,390,885	6,360,413	2.829
2015	265,063,915	9	61	71	3,340,580	3,364,270	6,704,850	2.530
2016	296,826,098	4	61	73	3,029,906	3,268,002	6,297,908	2.122
	993,917,431	39	229	244	12,506,017	13,341,355	25,847,372	
Adjusted Loss to Payroll Ratio:					1.258	1.342	2.601	
Expected Unlimited Loss to Payroll Ratio:					1.665	2.270	3.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.329	1.495	2.824	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.258	1.342	2.601	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.516	2.205	3.722	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								317.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	492,343,056	18	188	266	4,708,645	5,153,775	9,862,420	2.003
2015	545,150,173	16	169	286	5,664,693	5,705,746	11,370,439	2.086
2016	591,803,090	6	152	308	4,532,416	4,393,754	8,926,170	1.508
	1,629,296,318	40	509	860	14,905,755	15,253,275	30,159,030	
Adjusted Loss to Payroll Ratio:					0.915	0.936	1.851	
Expected Unlimited Loss to Payroll Ratio:					1.099	1.384	2.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.946	1.095	2.041	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.915	0.936	1.851	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.030	1.279	2.309	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								197.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	17,996,795	3	10	4	487,077	372,263	859,340	4.775
2013	19,546,846	1	6	3	338,283	180,695	518,978	2.655
2014	18,570,161	2	5	2	434,950	623,840	1,058,790	5.702
2015	19,818,913	0	0	4	0	1,834	1,834	0.009
2016	18,924,736	0	3	5	130,371	143,677	274,048	1.448
	94,857,452	6	24	18	1,390,680	1,322,310	2,712,990	
Adjusted Loss to Payroll Ratio:					1.466	1.394	2.860	
Expected Unlimited Loss to Payroll Ratio:					1.802	1.577	3.379	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.592	1.334	2.926	
Credibility:					0.49	0.39		
Indicated Limited Loss to Payroll Ratio:					1.530	1.357	2.888	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.685	1.735	3.419	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								292.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	18,656,435	1	18	35	474,232	710,942	1,185,174	6.353
2013	25,585,437	6	28	57	763,124	844,951	1,608,075	6.285
2014	35,219,992	1	35	55	425,980	730,791	1,156,771	3.284
2015	38,809,292	0	29	68	405,629	668,787	1,074,416	2.768
2016	43,009,480	0	21	70	366,411	385,742	752,153	1.749
	161,280,636	8	131	285	2,435,377	3,341,212	5,776,589	
Adjusted Loss to Payroll Ratio:					1.510	2.072	3.582	
Expected Unlimited Loss to Payroll Ratio:					1.745	2.291	4.036	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.574	2.036	3.610	
Credibility:					0.61	0.57		
Indicated Limited Loss to Payroll Ratio:					1.535	2.056	3.591	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.659	2.503	4.162	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								355.3%

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Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	115,926,731	13	112	145	2,243,168	3,036,348	5,279,516	4.554
2014	140,478,387	15	102	182	2,337,751	2,904,556	5,242,307	3.732
2015	160,209,734	9	137	185	3,190,822	3,607,486	6,798,308	4.243
2016	179,964,208	2	106	207	2,520,821	2,781,890	5,302,711	2.947
	596,579,059	39	457	719	10,292,562	12,330,280	22,622,841	
Adjusted Loss to Payroll Ratio:					1.725	2.067	3.792	
Expected Unlimited Loss to Payroll Ratio:					2.060	2.490	4.550	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.901	2.341	4.242	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.725	2.067	3.792	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.827	2.389	4.216	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								360.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,392,034,923	46	1,364	1,819	29,120,741	31,848,590	60,969,331	4.380
2016	1,530,182,474	16	1,213	1,952	28,330,496	31,161,022	59,491,518	3.888
	2,922,217,398	62	2,577	3,771	57,451,237	63,009,612	120,460,849	
Adjusted Loss to Payroll Ratio:					1.966	2.156	4.122	
Expected Unlimited Loss to Payroll Ratio:					2.278	2.792	5.071	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.089	2.233	4.323	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.966	2.156	4.122	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.125	2.624	4.749	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								405.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	49,852,167	4	34	82	834,859	734,731	1,569,590	3.148
2013	51,873,916	2	34	64	563,560	495,379	1,058,939	2.041
2014	52,731,630	2	35	89	814,154	879,354	1,693,508	3.212
2015	56,141,605	2	29	98	846,108	1,076,174	1,922,282	3.424
2016	54,222,565	1	39	75	1,307,160	1,224,476	2,531,636	4.669
	264,821,884	11	171	408	4,365,842	4,410,113	8,775,955	
Adjusted Loss to Payroll Ratio:					1.649	1.665	3.314	
Expected Unlimited Loss to Payroll Ratio:					1.491	1.642	3.132	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.367	1.313	2.680	
Credibility:					0.69	0.61		
Indicated Limited Loss to Payroll Ratio:					1.561	1.528	3.089	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.688	1.859	3.547	
Indicated Relativity Change:								13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								302.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	20,223,422	1	7	15	171,288	156,607	327,895	1.621
2013	41,646,800	2	7	18	334,963	324,192	659,155	1.583
2014	26,802,858	2	6	16	208,234	238,167	446,401	1.665
2015	29,125,888	0	5	23	153,923	109,845	263,768	0.906
2016	40,659,960	1	15	21	450,998	508,290	959,288	2.359
	158,458,927	6	40	93	1,319,406	1,337,101	2,656,507	
Adjusted Loss to Payroll Ratio:					0.833	0.844	1.676	
Expected Unlimited Loss to Payroll Ratio:					1.154	1.634	2.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.948	0.963	1.911	
Credibility:					0.49	0.44		
Indicated Limited Loss to Payroll Ratio:					0.891	0.910	1.802	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.074	1.496	2.570	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								219.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,995,789,801	88	1,453	2,694	51,976,708	38,164,334	90,141,042	4.517
2016	2,071,405,407	44	1,517	2,679	56,366,164	44,526,199	100,892,363	4.871
	4,067,195,208	132	2,970	5,373	108,342,871	82,690,533	191,033,404	
Adjusted Loss to Payroll Ratio:					2.664	2.033	4.697	
Expected Unlimited Loss to Payroll Ratio:					2.542	2.177	4.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.358	1.732	4.090	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.664	2.033	4.697	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.880	2.474	5.354	
Indicated Relativity Change:								13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								457.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	58,250,738	9	56	90	1,125,741	1,848,300	2,974,041	5.106
2013	65,534,843	11	64	85	1,129,326	1,246,240	2,375,566	3.625
2014	71,384,613	11	68	79	1,449,092	1,974,136	3,423,228	4.795
2015	73,597,729	7	65	85	1,257,429	1,895,528	3,152,957	4.284
2016	78,658,113	2	83	100	1,553,371	2,430,838	3,984,209	5.065
	347,426,036	40	336	439	6,514,959	9,395,041	15,910,000	
Adjusted Loss to Payroll Ratio:					1.875	2.704	4.579	
Expected Unlimited Loss to Payroll Ratio:					2.000	3.344	5.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.844	2.664	4.507	
Credibility:					0.86	0.89		
Indicated Limited Loss to Payroll Ratio:					1.871	2.700	4.571	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.060	3.450	5.510	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								470.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	3,215,113,458	209	2,587	2,522	81,893,610	69,022,685	150,916,295	4.694
2016	3,232,122,412	113	2,550	2,518	80,971,696	70,191,936	151,163,632	4.677
	6,447,235,870	322	5,137	5,040	162,865,306	139,214,620	302,079,926	
Adjusted Loss to Payroll Ratio:					2.526	2.159	4.685	
Expected Unlimited Loss to Payroll Ratio:					2.778	2.830	5.608	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.523	2.143	4.666	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.526	2.159	4.685	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.781	2.760	5.541	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								473.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	275,994,455	4	231	231	5,431,756	6,589,733	12,021,489	4.356
2016	292,527,885	9	215	266	6,193,321	7,623,436	13,816,757	4.723
	568,522,340	13	446	497	11,625,077	14,213,169	25,838,246	
Adjusted Loss to Payroll Ratio:					2.045	2.500	4.545	
Expected Unlimited Loss to Payroll Ratio:					2.465	3.443	5.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.240	2.607	4.847	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.045	2.500	4.545	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.251	3.195	5.446	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								465.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	44,785,295	6	45	17	2,196,924	1,781,642	3,978,566	8.884
2013	41,316,265	2	34	15	695,172	598,571	1,293,743	3.131
2014	48,543,856	5	31	29	1,181,318	860,731	2,042,049	4.207
2015	50,114,679	5	46	20	1,790,336	1,165,131	2,955,467	5.897
2016	53,012,596	4	38	27	1,793,896	1,155,375	2,949,271	5.563
	237,772,691	22	194	108	7,657,647	5,561,451	13,219,097	
Adjusted Loss to Payroll Ratio:					3.221	2.339	5.560	
Expected Unlimited Loss to Payroll Ratio:					4.107	4.401	8.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.599	2.974	6.573	
Credibility:					0.98	0.81		
Indicated Limited Loss to Payroll Ratio:					3.228	2.460	5.688	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					3.670	3.512	7.183	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								613.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	4,716,975	1	2	2	130,471	97,475	227,946	4.832
2013	5,589,338	0	4	2	100,085	94,025	194,110	3.473
2014	6,698,798	0	4	2	46,192	68,186	114,378	1.707
2015	7,086,878	1	3	2	333,037	24,468	357,505	5.045
2016	7,630,530	1	2	3	426,339	192,647	618,986	8.112
	31,722,519	3	15	11	1,036,124	476,801	1,512,925	
Adjusted Loss to Payroll Ratio:					3.266	1.503	4.769	
Expected Unlimited Loss to Payroll Ratio:					2.369	1.665	4.034	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.018	1.257	3.275	
Credibility:					0.35	0.25		
Indicated Limited Loss to Payroll Ratio:					2.455	1.319	3.774	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					2.791	1.883	4.674	
Indicated Relativity Change:								15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								399.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	497,196,110	10	479	878	6,581,905	5,941,467	12,523,372	2.519
2015	513,846,352	13	427	897	6,564,908	5,795,112	12,360,020	2.405
2016	581,526,508	7	478	886	6,888,277	6,477,469	13,365,746	2.298
	1,592,568,969	30	1,384	2,661	20,035,091	18,214,048	38,249,139	
Adjusted Loss to Payroll Ratio:					1.258	1.144	2.402	
Expected Unlimited Loss to Payroll Ratio:					1.215	1.201	2.416	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.121	0.989	2.110	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.258	1.144	2.402	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.332	1.322	2.654	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								226.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	410,831,490	15	375	574	7,193,788	9,044,872	16,238,660	3.953
2016	424,319,283	10	391	614	7,314,871	8,731,400	16,046,271	3.782
	835,150,773	25	766	1,188	14,508,659	17,776,272	32,284,932	
Adjusted Loss to Payroll Ratio:					1.737	2.129	3.866	
Expected Unlimited Loss to Payroll Ratio:					1.885	2.654	4.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.772	2.191	3.963	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.737	2.129	3.866	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.855	2.501	4.356	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								371.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	22,059,345	3	14	5	239,951	297,124	537,075	2.435
2013	35,934,314	3	11	6	612,993	653,798	1,266,791	3.525
2014	35,699,216	4	17	9	675,587	537,331	1,212,918	3.398
2015	28,329,695	4	15	8	696,943	501,225	1,198,168	4.229
2016	11,910,303	1	5	4	233,499	322,130	555,629	4.665
	133,932,874	15	62	32	2,458,973	2,311,608	4,770,582	
Adjusted Loss to Payroll Ratio:					1.836	1.726	3.562	
Expected Unlimited Loss to Payroll Ratio:					1.968	2.444	4.412	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.742	1.730	3.472	
Credibility:					0.58	0.52		
Indicated Limited Loss to Payroll Ratio:					1.797	1.728	3.524	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.023	2.360	4.383	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								374.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	993,952,196	56	854	1,101	21,336,410	22,405,883	43,742,293	4.401
2016	1,015,567,597	35	846	1,092	24,201,307	23,303,783	47,505,090	4.678
	2,009,519,792	91	1,700	2,193	45,537,717	45,709,666	91,247,384	
Adjusted Loss to Payroll Ratio:					2.266	2.275	4.541	
Expected Unlimited Loss to Payroll Ratio:					2.500	2.803	5.302	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.319	2.229	4.548	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.266	2.275	4.541	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.450	2.768	5.218	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								445.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	243,339,982	7	279	442	3,350,073	3,492,172	6,842,245	2.812
2015	257,431,406	7	286	495	4,379,330	4,446,577	8,825,907	3.428
2016	259,585,326	2	279	532	4,492,881	4,485,434	8,978,315	3.459
	760,356,714	16	844	1,469	12,222,285	12,424,182	24,646,467	
Adjusted Loss to Payroll Ratio:					1.607	1.634	3.241	
Expected Unlimited Loss to Payroll Ratio:					1.643	1.925	3.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.649	1.792	3.441	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.607	1.634	3.241	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.702	1.889	3.591	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								306.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	846,035,488	27	803	1,424	21,156,370	15,854,711	37,011,081	4.375
2016	933,968,840	9	702	1,458	19,699,714	16,508,758	36,208,472	3.877
	1,780,004,329	36	1,505	2,882	40,856,084	32,363,470	73,219,554	
Adjusted Loss to Payroll Ratio:					2.295	1.818	4.113	
Expected Unlimited Loss to Payroll Ratio:					2.838	2.415	5.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.667	1.995	4.661	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.295	1.818	4.113	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.451	2.136	4.588	
Indicated Relativity Change:								-12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								391.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,632,238,534	8	381	241	8,199,581	5,514,771	13,714,352	0.840
2016	1,694,003,707	4	498	453	15,272,818	9,963,082	25,235,900	1.490
	3,326,242,241	12	879	694	23,472,399	15,477,853	38,950,252	
Adjusted Loss to Payroll Ratio:					0.706	0.465	1.171	
Expected Unlimited Loss to Payroll Ratio:					0.729	0.563	1.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.692	0.473	1.165	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.706	0.465	1.171	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.747	0.538	1.285	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								109.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	18,477,957	1	2	5	509,728	73,669	583,397	3.157
2013	19,949,749	1	1	1	205,593	299,502	505,095	2.532
2014	19,467,600	3	0	3	539,635	860,703	1,400,338	7.193
2015	19,818,045	1	3	5	345,400	123,817	469,217	2.368
2016	18,786,380	1	4	2	658,455	262,764	921,219	4.904
	96,499,731	7	10	16	2,258,812	1,620,455	3,879,267	
Adjusted Loss to Payroll Ratio:					2.341	1.679	4.020	
Expected Unlimited Loss to Payroll Ratio:					2.043	2.705	4.749	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.710	1.595	3.305	
Credibility:					0.50	0.44		
Indicated Limited Loss to Payroll Ratio:					2.025	1.632	3.657	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					2.440	2.681	5.122	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								437.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	19,215,560	1	7	5	189,854	154,750	344,604	1.793
2013	19,666,748	2	14	25	528,742	594,228	1,122,970	5.710
2014	18,276,208	2	3	4	536,226	110,089	646,315	3.536
2015	18,609,765	0	4	8	40,425	73,733	114,158	0.613
2016	19,355,702	0	9	17	337,528	397,070	734,598	3.795
	95,123,981	5	37	59	1,632,775	1,329,869	2,962,644	
Adjusted Loss to Payroll Ratio:					1.716	1.398	3.115	
Expected Unlimited Loss to Payroll Ratio:					1.579	1.529	3.108	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.512	1.263	2.775	
Credibility:					0.47	0.40		
Indicated Limited Loss to Payroll Ratio:					1.608	1.317	2.925	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.717	1.548	3.265	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								278.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	83,878,505	2	9	16	538,316	540,199	1,078,515	1.286
2013	82,329,573	3	7	41	409,113	305,374	714,487	0.868
2014	85,483,150	3	15	29	727,183	597,470	1,324,653	1.550
2015	86,308,407	1	15	27	612,643	975,854	1,588,497	1.840
2016	91,412,872	0	9	18	402,871	334,127	736,998	0.806
	429,412,508	9	55	131	2,690,126	2,753,023	5,443,150	
Adjusted Loss to Payroll Ratio:					0.626	0.641	1.268	
Expected Unlimited Loss to Payroll Ratio:					0.481	0.412	0.893	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.452	0.340	0.793	
Credibility:					0.54	0.43		
Indicated Limited Loss to Payroll Ratio:					0.546	0.470	1.016	
Limit Factor:					1.068	1.175		
Indicated (Unlimited) Loss to Payroll Ratio:					0.583	0.552	1.135	
Indicated Relativity Change:								27.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.574	0.543	1.117	
Relativity to Statewide Average Loss to Payroll Ratio:								95.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	263,609,452	2	37	30	751,471	801,243	1,552,714	0.589
2013	276,965,482	2	26	53	514,816	865,034	1,379,850	0.498
2014	292,155,593	10	54	57	3,589,089	1,350,113	4,939,202	1.691
2015	287,191,236	8	30	52	2,463,390	906,690	3,370,080	1.173
2016	351,972,813	7	31	48	3,915,267	959,001	4,874,268	1.385
	1,471,894,575	29	178	240	11,234,033	4,882,082	16,116,116	
Adjusted Loss to Payroll Ratio:					0.763	0.332	1.095	
Expected Unlimited Loss to Payroll Ratio:					0.751	0.452	1.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.658	0.306	0.964	
Credibility:					1.00	0.68		
Indicated Limited Loss to Payroll Ratio:					0.763	0.323	1.087	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.868	0.462	1.330	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								113.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	461,909,821	11	204	612	4,810,133	4,666,436	9,476,569	2.052
2015	520,664,882	5	250	812	5,897,291	5,889,541	11,786,832	2.264
2016	567,072,187	3	309	856	6,624,041	7,792,318	14,416,359	2.542
	1,549,646,890	19	763	2,280	17,331,465	18,348,296	35,679,760	
Adjusted Loss to Payroll Ratio:					1.118	1.184	2.302	
Expected Unlimited Loss to Payroll Ratio:					1.066	1.294	2.360	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.002	1.068	2.070	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.118	1.184	2.302	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.194	1.391	2.586	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								220.8%

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	
2012	59,887,011	1	19	78	374,962	245,444	620,406	1.036
2013	16,887,535	1	3	17	83,027	168,041	251,068	1.487
2014	17,239,238	0	6	22	152,436	149,683	302,119	1.753
2015	62,725,861	0	12	37	349,475	354,328	703,803	1.122
2016	76,367,625	1	20	44	895,852	767,322	1,663,174	2.178
	233,107,271	3	60	198	1,855,752	1,684,818	3,540,570	
Adjusted Loss to Payroll Ratio:					0.796	0.723	1.519	
Expected Unlimited Loss to Payroll Ratio:					0.902	1.017	1.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.848	0.839	1.687	
Credibility:					0.54	0.49		
Indicated Limited Loss to Payroll Ratio:					0.820	0.782	1.602	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.876	0.919	1.795	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								153.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	116,580,346	2	40	113	1,001,877	1,049,700	2,051,577	1.760
2013	112,551,968	4	51	105	1,463,761	1,476,227	2,939,988	2.612
2014	118,545,061	2	31	92	1,315,234	924,318	2,239,552	1.889
2015	119,262,069	2	36	99	907,997	1,007,569	1,915,566	1.606
2016	117,369,370	1	50	108	1,253,643	1,037,831	2,291,474	1.952
	584,308,814	11	208	517	5,942,512	5,495,644	11,438,157	
Adjusted Loss to Payroll Ratio:					1.017	0.941	1.958	
Expected Unlimited Loss to Payroll Ratio:					0.874	1.011	1.885	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.752	0.799	1.552	
Credibility:					0.76	0.66		
Indicated Limited Loss to Payroll Ratio:					0.953	0.893	1.846	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.074	1.219	2.293	
Indicated Relativity Change:								21.7%
Relativity to Statewide Average Loss to Payroll Ratio:								195.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	63,471,809	0	6	11	77,168	38,459	115,627	0.182
2013	63,519,547	0	6	9	54,143	269,140	323,283	0.509
2014	59,752,691	1	2	7	301,851	49,041	350,892	0.587
2015	61,713,661	0	5	16	89,801	104,536	194,337	0.315
2016	62,783,535	0	9	17	389,307	258,642	647,949	1.032
	311,241,243	1	28	60	912,270	719,819	1,632,089	
Adjusted Loss to Payroll Ratio:					0.293	0.231	0.524	
Expected Unlimited Loss to Payroll Ratio:					0.321	0.417	0.739	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.282	0.282	0.564	
Credibility:					0.39	0.35		
Indicated Limited Loss to Payroll Ratio:					0.286	0.264	0.550	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.325	0.377	0.703	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								60.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	245,454,649	17	59	116	3,035,645	3,545,284	6,580,929	2.681
2013	247,167,637	11	51	128	3,195,638	2,342,065	5,537,703	2.240
2014	270,461,083	10	23	73	1,894,614	2,494,326	4,388,940	1.623
2015	258,879,751	0	30	62	1,117,162	638,332	1,755,494	0.678
2016	241,891,837	2	29	47	2,334,889	1,807,598	4,142,487	1.713
	1,263,854,957	40	192	426	11,577,948	10,827,604	22,405,552	
Adjusted Loss to Payroll Ratio:					0.916	0.857	1.773	
Expected Unlimited Loss to Payroll Ratio:					1.208	1.475	2.683	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.965	0.971	1.936	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.916	0.860	1.776	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.104	1.413	2.517	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								214.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	518,848,555	5	56	120	1,931,811	1,991,680	3,923,491	0.756
2013	446,641,814	4	49	106	1,028,373	1,123,109	2,151,482	0.482
2014	449,760,961	7	52	116	2,236,548	2,798,005	5,034,553	1.119
2015	441,102,600	2	43	110	1,517,220	1,229,667	2,746,887	0.623
2016	457,313,421	3	45	91	2,299,516	1,725,863	4,025,379	0.880
	2,313,667,351	21	245	543	9,013,468	8,868,323	17,881,791	
Adjusted Loss to Payroll Ratio:					0.390	0.383	0.773	
Expected Unlimited Loss to Payroll Ratio:					0.492	0.622	1.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.393	0.410	0.803	
Credibility:					1.00	0.87		
Indicated Limited Loss to Payroll Ratio:					0.390	0.387	0.776	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.469	0.635	1.105	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								94.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	48,848,432	2	8	25	351,733	250,371	602,104	1.233
2013	46,752,611	3	28	31	562,635	818,523	1,381,158	2.954
2014	61,556,444	1	12	34	307,258	407,332	714,590	1.161
2015	52,273,165	2	18	21	801,790	501,968	1,303,758	2.494
2016	49,902,538	0	8	26	187,100	243,257	430,357	0.862
	259,333,191	8	74	137	2,210,516	2,221,451	4,431,967	
Adjusted Loss to Payroll Ratio:					0.852	0.857	1.709	
Expected Unlimited Loss to Payroll Ratio:					0.774	1.193	1.967	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.659	0.901	1.560	
Credibility:					0.52	0.50		
Indicated Limited Loss to Payroll Ratio:					0.760	0.879	1.638	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.864	1.255	2.119	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								180.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,925,375,830	164	1,245	1,291	55,849,001	29,632,195	85,481,196	4.440
2016	1,823,124,716	128	1,191	1,240	57,246,203	28,372,398	85,618,601	4.696
	3,748,500,545	292	2,436	2,531	113,095,204	58,004,594	171,099,798	
Adjusted Loss to Payroll Ratio:					3.017	1.547	4.564	
Expected Unlimited Loss to Payroll Ratio:					2.955	1.722	4.677	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.914	1.474	4.389	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.017	1.547	4.564	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					3.261	1.883	5.145	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								439.3%

INCLUDES EXPERIENCE OF 7606 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	21,506,199	0	12	31	155,940	252,449	408,389	1.899
2013	22,627,504	2	14	14	381,046	395,580	776,626	3.432
2014	25,770,049	0	20	32	351,568	310,360	661,928	2.569
2015	45,813,272	0	23	36	658,782	395,186	1,053,968	2.301
2016	58,777,593	0	24	42	544,880	481,557	1,026,437	1.746
	174,494,616	2	93	155	2,092,215	1,835,131	3,927,346	
Adjusted Loss to Payroll Ratio:					1.199	1.052	2.251	
Expected Unlimited Loss to Payroll Ratio:					1.952	1.843	3.796	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.760	1.639	3.399	
Credibility:					0.65	0.54		
Indicated Limited Loss to Payroll Ratio:					1.395	1.322	2.717	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.508	1.609	3.117	
Indicated Relativity Change:								-17.9%
Relativity to Statewide Average Loss to Payroll Ratio:								266.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	469,973,881	14	169	267	4,916,804	5,082,893	9,999,697	2.128
2015	517,402,757	12	172	292	5,045,833	4,885,505	9,931,338	1.919
2016	584,712,105	5	160	318	4,862,393	4,851,226	9,713,619	1.661
	1,572,088,743	31	501	877	14,825,030	14,819,623	29,644,653	
Adjusted Loss to Payroll Ratio:					0.943	0.943	1.886	
Expected Unlimited Loss to Payroll Ratio:					1.059	1.189	2.249	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.935	1.006	1.942	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.943	0.943	1.886	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.038	1.205	2.243	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								191.5%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)*	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	1,171,584,020	2	58	104	1,972,959	1,028,275	3,001,234	0.256
2013	1,067,893,493	2	35	120	1,118,740	1,123,492	2,242,232	0.210
2014	907,885,970	3	32	71	1,256,066	763,721	2,019,787	0.222
2015	1,033,453,092	1	22	47	889,150	689,185	1,578,335	0.153
2016	1,162,573,499	2	38	66	1,340,967	1,180,522	2,521,489	0.217
	5,343,390,074	10	185	408	6,577,882	4,785,194	11,363,077	
Adjusted Loss to Payroll Ratio:					0.123	0.090	0.213	
Expected Unlimited Loss to Payroll Ratio*:					0.113	0.099	0.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.109	0.081	0.190	
Credibility:					0.82	0.65		
Indicated Limited Loss to Payroll Ratio:					0.121	0.087	0.207	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.133	0.111	0.243	
Indicated Relativity Change (Experience Only)*:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								20.8%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.80 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION IN 2020. CLASS RELATIVITY CHANGE RELATED TO THE UNADJUSTED EXPECTED IS 43.3%.

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	3,602,975,185	14	164	444	5,496,894	3,595,828	9,092,722	0.252
2014	3,553,926,716	14	165	486	4,872,472	4,016,940	8,889,412	0.250
2015	3,673,668,089	10	154	438	5,388,327	5,152,301	10,540,628	0.287
2016	3,181,103,918	3	168	389	4,557,762	5,130,379	9,688,141	0.305
	14,011,673,908	41	651	1,757	20,315,455	17,895,449	38,210,903	
Adjusted Loss to Payroll Ratio:					0.145	0.128	0.273	
Expected Unlimited Loss to Payroll Ratio:					0.134	0.148	0.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.129	0.121	0.250	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.145	0.128	0.273	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.160	0.163	0.323	
Indicated Relativity Change:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								27.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	51,667,605	6	16	33	801,763	569,823	1,371,586	2.655
2013	49,459,071	5	25	34	791,995	817,796	1,609,791	3.255
2014	51,151,246	7	18	49	1,231,577	728,325	1,959,902	3.832
2015	48,051,381	1	25	57	703,477	594,223	1,297,700	2.701
2016	37,124,502	1	24	49	518,602	735,965	1,254,567	3.379
	237,453,806	20	108	222	4,047,413	3,446,133	7,493,546	
Adjusted Loss to Payroll Ratio:					1.705	1.451	3.156	
Expected Unlimited Loss to Payroll Ratio:					1.904	1.886	3.791	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.557	1.197	2.753	
Credibility:					0.72	0.58		
Indicated Limited Loss to Payroll Ratio:					1.663	1.344	3.007	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.891	1.920	3.811	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								325.4%

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

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	1,191.7	0	1	15	89	16,654	16,743	14.049
2013	1,035.8	0	0	14	0	19,420	19,420	18.749
2014	929.3	0	0	10	0	16,970	16,970	18.261
2015	914.3	1	1	11	99,819	94,828	194,647	212.892
2016	783.2	0	6	7	87,165	246,777	333,942	426.382
	4,854.3	1	8	57	187,073	394,650	581,723	
Adjusted Loss to Payroll Ratio:					38.538	81.299	119.837	
Expected Unlimited Loss to Payroll Ratio:					98.208	128.704	226.912	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					75.259	71.196	146.454	
Credibility:					0.28	0.25		
Indicated Limited Loss to Payroll Ratio:					64.977	73.722	138.698	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					78.297	121.125	199.421	
Indicated Relativity Change:								-12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	219,697,087	16	81	154	2,210,436	1,883,258	4,093,694	1.863
2013	206,320,286	6	81	169	1,793,449	1,232,183	3,025,632	1.466
2014	210,072,643	5	70	175	1,789,967	1,374,627	3,164,594	1.506
2015	253,719,251	7	84	212	2,093,700	2,425,133	4,518,833	1.781
2016	240,864,894	1	78	251	2,449,960	2,199,649	4,649,609	1.930
	1,130,674,161	35	394	961	10,337,512	9,114,850	19,452,362	
Adjusted Loss to Payroll Ratio:					0.914	0.806	1.720	
Expected Unlimited Loss to Payroll Ratio:					1.016	0.978	1.994	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.861	0.695	1.556	
Credibility:					1.00	0.87		
Indicated Limited Loss to Payroll Ratio:					0.914	0.792	1.706	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.007	1.012	2.018	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								172.3%

Code: 7721 RHG: 3 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: DETECTIVE OR PRIVATE INVESTIGATIVE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,885,493,881	45	842	853	18,043,695	22,018,657	40,062,352	2.125
2016	1,704,890,589	30	745	772	17,870,994	18,816,269	36,687,263	2.152
	3,590,384,470	75	1,587	1,625	35,914,689	40,834,926	76,749,615	
Adjusted Loss to Payroll Ratio:					1.000	1.137	2.138	
Expected Unlimited Loss to Payroll Ratio:					1.082	1.353	2.434	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.001	1.111	2.112	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.000	1.137	2.138	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.081	1.384	2.465	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								210.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	4.0	0	0	0	0	0	0	0.000
2013	0.0	0	0	0	0	0	0	0.000
2014	0.0	0	0	0	0	0	0	0.000
2015	0.0	0	0	0	0	0	0	0.000
2016	0.1	0	0	0	0	0	0	0.000
	4.1	0	0	0	0	0	0	
Adjusted Loss to Payroll Ratio:					0.000	0.000	0.000	
Expected Unlimited Loss to Payroll Ratio:					46.147	56.403	102.550	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					38.117	37.472	75.589	
Credibility:					0.01	0.01		
Indicated Limited Loss to Payroll Ratio:					37.735	37.098	74.833	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					42.490	50.675	93.165	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

Code: 7855 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: RAILROAD CONSTRUCTION – ALL OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	42,167,491	3	8	11	448,108	438,885	886,993	2.104
2013	56,239,238	2	18	14	597,616	689,876	1,287,492	2.289
2014	61,455,029	2	14	19	492,294	563,849	1,056,143	1.719
2015	53,034,625	2	12	23	847,592	669,603	1,517,195	2.861
2016	69,721,151	1	4	13	169,200	114,244	283,444	0.407
	282,617,534	10	56	80	2,554,811	2,476,458	5,031,269	
Adjusted Loss to Payroll Ratio:					0.904	0.876	1.780	
Expected Unlimited Loss to Payroll Ratio:					1.169	1.337	2.507	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	0.881	1.814	
Credibility:					0.62	0.51		
Indicated Limited Loss to Payroll Ratio:					0.915	0.878	1.794	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.103	1.443	2.546	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								217.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8001 RHG: 1 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: STORES – FLORISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	133,459,340	14	113	152	2,093,780	3,003,672	5,097,452	3.819
2013	144,546,153	10	125	149	2,187,417	3,096,297	5,283,714	3.655
2014	151,644,358	6	137	170	2,145,122	2,976,475	5,121,597	3.377
2015	169,325,937	6	115	160	1,997,032	2,964,312	4,961,344	2.930
2016	173,975,594	1	108	195	1,815,724	2,524,657	4,340,381	2.495
	772,951,382	37	598	826	10,239,075	14,565,413	24,804,489	
Adjusted Loss to Payroll Ratio:					1.325	1.884	3.209	
Expected Unlimited Loss to Payroll Ratio:					1.551	2.212	3.763	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.558	2.058	3.616	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.325	1.884	3.209	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.403	2.178	3.581	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								305.8%

Code: 8004 RHG: 6 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: STORES – GARDEN SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	94,470,154	1	60	116	761,053	1,093,195	1,854,248	1.963
2013	101,670,454	3	53	96	695,788	1,160,429	1,856,217	1.826
2014	107,475,631	6	49	118	1,008,716	1,184,338	2,193,054	2.041
2015	113,714,403	6	55	149	1,389,644	1,953,366	3,343,010	2.940
2016	123,973,462	2	66	134	1,127,207	1,294,566	2,421,773	1.953
	541,304,104	18	283	613	4,982,408	6,685,894	11,668,302	
Adjusted Loss to Payroll Ratio:					0.920	1.235	2.156	
Expected Unlimited Loss to Payroll Ratio:					0.899	1.725	2.624	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.833	1.289	2.122	
Credibility:					0.74	0.78		
Indicated Limited Loss to Payroll Ratio:					0.898	1.247	2.145	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.021	1.781	2.802	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								239.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8006 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – GROCERIES – RETAIL; STORES – FRUIT OR VEGETABLES – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	3,578,672,745	84	2,694	4,738	40,372,637	50,724,703	91,097,340	2.546
2016	3,643,012,036	34	2,403	4,714	40,032,499	49,516,358	89,548,857	2.458
	7,221,684,781	118	5,097	9,452	80,405,135	100,241,062	180,646,197	
Adjusted Loss to Payroll Ratio:					1.113	1.388	2.501	
Expected Unlimited Loss to Payroll Ratio:					1.130	1.559	2.688	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.066	1.346	2.412	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.113	1.388	2.501	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.189	1.631	2.820	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								240.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8008 RHG: 1 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	3,680,689,328	41	1,462	3,168	26,042,939	34,172,699	60,215,638	1.636
2016	3,757,176,471	22	1,469	3,099	27,700,608	31,591,666	59,292,274	1.578
	7,437,865,799	63	2,931	6,267	53,743,547	65,764,365	119,507,912	
Adjusted Loss to Payroll Ratio:					0.723	0.884	1.607	
Expected Unlimited Loss to Payroll Ratio:					0.739	1.025	1.764	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.704	0.902	1.607	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.723	0.884	1.607	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.765	1.022	1.787	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								152.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8010 RHG: 2 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – HARDWARE, ELECTRICAL OR PLUMBING SUPPLIES – WHOLESALE OR RETAIL

Code: 8110 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: STORES – WELDING 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	
2015	1,069,260,000	10	432	1,027	8,698,019	11,365,265	20,063,284	1.876
2016	979,174,248	5	414	969	11,143,156	11,015,523	22,158,679	2.263
	2,056,813,683	15	846	1,996	19,841,174	22,380,788	42,221,962	
Adjusted Loss to Payroll Ratio:					0.969	1.093	2.061	
Expected Unlimited Loss to Payroll Ratio:					1.037	1.439	2.476	
Expected Unlimited Loss to Payroll Ratio (Class 8110 Only):					0.586	0.699	1.285	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.978	1.242	2.221	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.969	1.093	2.061	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.034	1.284	2.318	
Indicated Relativity Change:								-6.4%
Indicated Relativity Change (Class 8110 Only)*:								180.4%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 8110 Only):					0.716	0.890	1.606	
Relativity to Statewide Average Loss to Payroll Ratio:								197.9%

8010 E1-1-20 INCLUDES EXPERIENCE OF 8017 AND 8018; INCLUDES 8111 D1-1-20

*COMPARED TO THE EXPECTED UNLIMITED LOSS TO PAYROLL RATIO FOR CLASS 8110 ONLY

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8013 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 4 CLASS: STORES – JEWELRY; STORES – EYEWEAR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	718,113,444	18	127	189	3,488,188	3,457,276	6,945,464	0.967
2014	758,000,037	7	152	198	2,970,573	3,933,244	6,903,817	0.911
2015	814,193,663	5	124	170	2,681,254	2,954,948	5,636,202	0.692
2016	847,203,979	2	143	158	3,453,763	3,746,306	7,200,069	0.850
	3,137,511,123	32	546	715	12,593,778	14,091,774	26,685,552	
Adjusted Loss to Payroll Ratio:					0.401	0.449	0.851	
Expected Unlimited Loss to Payroll Ratio:					0.451	0.561	1.011	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.411	0.444	0.855	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.401	0.449	0.851	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.442	0.574	1.016	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								86.7%

Code: 8015 RHG: 4 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES – FURNITURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	806,604,664	28	542	953	9,591,459	11,692,393	21,283,852	2.639
2016	889,723,081	7	525	1,002	9,069,649	10,810,461	19,880,110	2.234
	1,696,327,745	35	1,067	1,955	18,661,107	22,502,854	41,163,961	
Adjusted Loss to Payroll Ratio:					1.100	1.327	2.427	
Expected Unlimited Loss to Payroll Ratio:					1.326	1.818	3.143	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.209	1.440	2.649	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.100	1.327	2.427	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.211	1.695	2.907	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								248.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	9,896,949,694	153	4,607	10,752	96,896,370	123,618,167	220,514,537	2.228
2016	11,829,261,541	70	4,342	10,683	100,052,112	130,607,103	230,659,215	1.950
	21,726,211,235	223	8,949	21,435	196,948,481	254,225,270	451,173,751	
Adjusted Loss to Payroll Ratio:					0.907	1.170	2.077	
Expected Unlimited Loss to Payroll Ratio:					0.938	1.300	2.238	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.885	1.123	2.008	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.907	1.170	2.077	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.968	1.375	2.343	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								200.1%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8018 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 3 CLASS: STORES – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	5,639,629,892	209	4,590	7,604	91,219,270	108,056,235	199,275,505	3.533
2016	6,052,444,622	91	5,044	8,099	98,945,667	109,778,600	208,724,267	3.449
	11,692,074,513	300	9,634	15,703	190,164,937	217,834,835	407,999,772	
Adjusted Loss to Payroll Ratio:					1.626	1.863	3.490	
Expected Unlimited Loss to Payroll Ratio:					1.573	2.111	3.684	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.543	1.857	3.400	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.626	1.863	3.490	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.758	2.267	4.026	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								343.7%

Code: 8019 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PRINTING – QUICK PRINTING; DOCUMENT
DUPLICATION/PHOTOCOPYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	349,072,693	8	94	204	1,915,976	2,118,299	4,034,275	1.156
2013	350,851,429	10	109	225	2,424,995	2,605,407	5,030,402	1.434
2014	356,257,034	14	98	208	2,673,700	3,155,117	5,828,817	1.636
2015	378,965,124	3	91	214	1,833,252	2,251,071	4,084,323	1.078
2016	366,424,377	0	95	246	2,016,235	2,648,995	4,665,230	1.273
	1,801,570,656	35	487	1,097	10,864,157	12,778,888	23,643,046	
Adjusted Loss to Payroll Ratio:					0.603	0.709	1.312	
Expected Unlimited Loss to Payroll Ratio:					0.610	0.765	1.375	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.559	0.612	1.171	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.603	0.706	1.309	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.652	0.860	1.512	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								129.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8021 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 3 CLASS: STORES – MEAT/FISH/POULTRY – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	238,673,307	13	333	389	6,415,669	8,315,247	14,730,916	6.172
2016	285,224,679	6	303	366	5,419,992	6,684,293	12,104,285	4.244
	523,897,986	19	636	755	11,835,660	14,999,540	26,835,200	
Adjusted Loss to Payroll Ratio:					2.259	2.863	5.122	
Expected Unlimited Loss to Payroll Ratio:					2.565	3.308	5.873	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.516	2.910	5.426	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.259	2.863	5.122	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.442	3.484	5.926	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								506.0%

Code: 8028 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 2 CLASS: EQUIPMENT OR MACHINERY RENTAL YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	324,462,442	10	176	294	3,974,449	4,389,262	8,363,711	2.578
2015	367,632,467	6	247	439	4,498,032	5,255,876	9,753,908	2.653
2016	426,592,541	6	184	381	5,087,370	5,871,723	10,959,093	2.569
	1,118,687,450	22	607	1,114	13,559,851	15,516,860	29,076,711	
Adjusted Loss to Payroll Ratio:					1.212	1.387	2.599	
Expected Unlimited Loss to Payroll Ratio:					1.343	1.843	3.185	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.072	1.194	2.266	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.212	1.387	2.599	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.335	1.773	3.107	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								265.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8031 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: STORES – MEAT, FISH OR POULTRY – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	601,660,921	18	559	871	7,472,489	9,738,082	17,210,571	2.861
2016	628,909,150	8	654	1,264	10,260,840	13,350,880	23,611,720	3.754
	1,230,570,070	26	1,213	2,135	17,733,328	23,088,962	40,822,291	
Adjusted Loss to Payroll Ratio:					1.441	1.876	3.317	
Expected Unlimited Loss to Payroll Ratio:					1.563	2.008	3.571	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.475	1.734	3.209	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.441	1.876	3.317	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.539	2.205	3.744	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								319.6%

Code: 8032 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 4 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	386,422,905	20	364	391	6,062,419	8,233,419	14,295,838	3.700
2016	455,595,111	7	348	487	5,826,320	8,798,358	14,624,678	3.210
	842,018,016	27	712	878	11,888,738	17,031,777	28,920,516	
Adjusted Loss to Payroll Ratio:					1.412	2.023	3.435	
Expected Unlimited Loss to Payroll Ratio:					1.600	2.556	4.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.570	2.249	3.819	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.412	2.023	3.435	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.526	2.462	3.988	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								340.5%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8039 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 4 CLASS: STORES – DEPARTMENT STORES – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,027,727,027	12	438	1,184	5,178,827	11,419,918	16,598,745	1.615
2016	1,051,366,120	6	312	971	4,512,345	9,996,600	14,508,945	1.380
	2,079,093,147	18	750	2,155	9,691,172	21,416,517	31,107,689	
Adjusted Loss to Payroll Ratio:					0.466	1.030	1.496	
Expected Unlimited Loss to Payroll Ratio:					0.526	1.275	1.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.496	1.101	1.597	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.466	1.030	1.496	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.498	1.210	1.708	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								145.8%

Code: 8041 RHG: 4 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: STORES – WINE OR SPIRITS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	85,442,046	13	86	193	2,207,993	2,467,368	4,675,361	5.472
2013	103,249,139	5	92	172	2,060,935	2,349,333	4,410,268	4.271
2014	98,561,963	9	104	163	2,702,824	2,712,230	5,415,054	5.494
2015	104,433,446	3	94	155	2,236,903	2,081,587	4,318,490	4.135
2016	116,653,448	3	95	140	2,791,758	1,901,387	4,693,145	4.023
	508,340,043	33	471	823	12,000,414	11,511,904	23,512,318	
Adjusted Loss to Payroll Ratio:					2.361	2.265	4.625	
Expected Unlimited Loss to Payroll Ratio:					2.406	2.880	5.286	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.311	2.412	4.723	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					2.361	2.269	4.630	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.599	2.900	5.499	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								469.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	162,994,250	5	62	121	973,345	1,387,767	2,361,112	1.449
2013	173,063,978	7	61	120	1,538,429	2,153,418	3,691,847	2.133
2014	200,443,538	6	78	122	2,083,592	2,826,232	4,909,824	2.449
2015	188,647,978	3	72	121	1,713,105	1,725,188	3,438,293	1.823
2016	215,292,084	2	78	140	1,924,393	2,371,532	4,295,925	1.995
	940,441,828	23	351	624	8,232,864	10,464,138	18,697,002	
Adjusted Loss to Payroll Ratio:					0.875	1.113	1.988	
Expected Unlimited Loss to Payroll Ratio:					0.879	1.278	2.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.862	1.124	1.987	
Credibility:					0.93	0.92		
Indicated Limited Loss to Payroll Ratio:					0.874	1.114	1.988	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.945	1.355	2.301	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								196.4%

Code: 8046 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES – AUTO/TRUCK PARTS OR ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,111,467,053	22	595	1,118	10,667,358	14,887,003	25,554,361	2.299
2016	1,161,702,698	10	572	1,210	12,865,463	16,109,116	28,974,579	2.494
	2,273,169,751	32	1,167	2,328	23,532,821	30,996,120	54,528,940	
Adjusted Loss to Payroll Ratio:					1.035	1.364	2.399	
Expected Unlimited Loss to Payroll Ratio:					1.038	1.512	2.550	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.967	1.258	2.225	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.035	1.364	2.399	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.119	1.659	2.779	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								237.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	32,997,538	3	25	50	339,066	445,617	784,683	2.378
2013	33,338,244	1	14	38	201,669	1,059,146	1,260,815	3.782
2014	34,121,385	1	9	37	152,526	164,689	317,215	0.930
2015	40,489,177	2	22	50	1,004,939	844,599	1,849,538	4.568
2016	42,312,894	0	15	30	336,847	426,860	763,707	1.805
	183,259,238	7	85	205	2,035,047	2,940,911	4,975,958	
Adjusted Loss to Payroll Ratio:					1.110	1.605	2.715	
Expected Unlimited Loss to Payroll Ratio:					2.109	2.193	4.302	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.924	1.737	3.661	
Credibility:					0.68	0.58		
Indicated Limited Loss to Payroll Ratio:					1.371	1.660	3.031	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.509	2.122	3.631	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								310.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	64,857,073	7	35	86	711,758	1,029,519	1,741,277	2.685
2013	66,305,585	5	36	80	870,524	1,245,135	2,115,659	3.191
2014	76,099,303	0	48	62	762,117	1,023,237	1,785,354	2.346
2015	121,729,245	4	47	103	881,058	1,269,872	2,150,930	1.767
2016	120,690,155	0	60	101	787,486	933,745	1,721,231	1.426
	449,681,361	16	226	432	4,012,944	5,501,508	9,514,452	
Adjusted Loss to Payroll Ratio:					0.892	1.223	2.116	
Expected Unlimited Loss to Payroll Ratio:					1.075	1.653	2.728	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.069	1.509	2.578	
Credibility:					0.76	0.77		
Indicated Limited Loss to Payroll Ratio:					0.935	1.289	2.224	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.998	1.515	2.513	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								214.6%

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Code: 8060 RHG: 3 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: STORES – WINE, BEER OR SPIRITS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	305,000,933	12	99	244	1,751,802	2,485,098	4,236,900	1.389
2013	339,355,319	6	114	220	1,373,757	2,191,716	3,565,473	1.051
2014	380,765,798	8	96	241	2,200,861	2,928,388	5,129,249	1.347
2015	421,916,788	12	116	252	2,669,629	3,132,223	5,801,852	1.375
2016	466,308,843	3	107	266	1,503,844	2,479,127	3,982,971	0.854
	1,913,347,680	41	532	1,223	9,499,893	13,216,552	22,716,445	
Adjusted Loss to Payroll Ratio:					0.497	0.691	1.187	
Expected Unlimited Loss to Payroll Ratio:					0.607	0.849	1.456	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.565	0.706	1.272	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.497	0.691	1.187	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.537	0.841	1.377	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								117.6%

Code: 8061 RHG: 3 NAICS: 44 ILDG: 1 MLDG: 3 CLASS: STORES – CONVENIENCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	374,081,056	10	163	252	3,175,127	4,897,818	8,072,945	2.158
2014	375,674,426	2	190	211	2,699,438	4,836,667	7,536,105	2.006
2015	359,150,440	3	179	191	3,213,614	4,644,680	7,858,294	2.188
2016	398,756,620	3	155	230	3,384,173	4,462,390	7,846,563	1.968
	1,507,662,541	18	687	884	12,472,352	18,841,555	31,313,907	
Adjusted Loss to Payroll Ratio:					0.827	1.250	2.077	
Expected Unlimited Loss to Payroll Ratio:					0.817	1.361	2.178	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.761	1.133	1.894	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.827	1.250	2.077	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.894	1.521	2.415	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								206.2%

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Code: 8062 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 2 CLASS: STORES – COMPUTER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	346,871,019	4	39	114	1,188,514	1,876,333	3,064,847	0.884
2013	361,214,460	6	82	208	1,299,754	1,496,723	2,796,477	0.774
2014	370,050,327	2	54	164	1,029,260	1,521,985	2,551,245	0.689
2015	399,820,239	1	78	157	1,071,110	1,505,845	2,576,955	0.645
2016	428,773,392	0	87	228	1,582,419	1,576,196	3,158,615	0.737
1,906,729,437		13	340	871	6,171,058	7,977,082	14,148,140	
Adjusted Loss to Payroll Ratio:					0.324	0.418	0.742	
Expected Unlimited Loss to Payroll Ratio:					0.416	0.582	0.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.380	0.461	0.841	
Credibility:					0.91	0.87		
Indicated Limited Loss to Payroll Ratio:					0.329	0.424	0.753	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.362	0.542	0.904	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								77.2%

Code: 8063 RHG: 2 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES – LIGHTING FIXTURES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	73,307,567	7	28	57	711,353	977,014	1,688,367	2.303
2013	78,705,427	9	29	83	875,094	1,034,464	1,909,558	2.426
2014	86,144,362	6	35	55	822,620	983,146	1,805,766	2.096
2015	94,926,732	3	45	89	1,056,318	1,146,270	2,202,588	2.320
2016	103,282,581	2	43	74	1,002,712	1,091,821	2,094,533	2.028
436,366,669		27	180	358	4,468,096	5,232,715	9,700,812	
Adjusted Loss to Payroll Ratio:					1.024	1.199	2.223	
Expected Unlimited Loss to Payroll Ratio:					0.975	1.259	2.235	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.969	1.150	2.119	
Credibility:					0.72	0.68		
Indicated Limited Loss to Payroll Ratio:					1.009	1.183	2.192	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.077	1.391	2.468	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								210.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8064 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES – OFFICE SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	286,154,862	9	160	291	3,062,237	3,616,077	6,678,314	2.334
2014	330,720,211	9	177	304	4,464,403	5,098,086	9,562,489	2.891
2015	367,384,065	8	200	284	4,778,708	5,340,467	10,119,175	2.754
2016	329,432,364	2	140	292	3,165,601	3,349,340	6,514,941	1.978
	1,313,691,502	28	677	1,171	15,470,949	17,403,969	32,874,919	
Adjusted Loss to Payroll Ratio:					1.178	1.325	2.502	
Expected Unlimited Loss to Payroll Ratio:					1.178	1.404	2.582	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.156	1.235	2.391	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.178	1.325	2.502	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.273	1.612	2.885	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								246.4%

Code: 8065 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES – PAINT OR PAINT SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	131,284,274	5	39	131	773,386	907,545	1,680,931	1.280
2013	123,349,408	4	41	80	720,545	934,190	1,654,735	1.342
2014	127,389,064	7	44	98	1,289,796	1,438,562	2,728,358	2.142
2015	130,336,839	1	50	112	535,441	679,589	1,215,030	0.932
2016	127,905,038	0	42	108	716,883	802,160	1,519,043	1.188
	640,264,623	17	216	529	4,036,051	4,762,046	8,798,097	
Adjusted Loss to Payroll Ratio:					0.630	0.744	1.374	
Expected Unlimited Loss to Payroll Ratio:					0.807	1.107	1.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.762	0.956	1.718	
Credibility:					0.78	0.75		
Indicated Limited Loss to Payroll Ratio:					0.659	0.797	1.456	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.704	0.936	1.641	
Indicated Relativity Change:								-14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								140.1%

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Code: 8066 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – BICYCLES AND BICYCLE ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	99,078,013	0	18	59	148,341	248,629	396,970	0.401
2013	104,990,322	0	26	52	394,242	699,300	1,093,542	1.042
2014	114,459,764	2	20	66	313,538	396,025	709,563	0.620
2015	119,142,779	0	40	65	502,673	633,820	1,136,493	0.954
2016	125,642,092	0	32	63	417,913	950,376	1,368,289	1.089
	563,312,971	2	136	305	1,776,707	2,928,151	4,704,858	
Adjusted Loss to Payroll Ratio:					0.315	0.520	0.835	
Expected Unlimited Loss to Payroll Ratio:					0.353	0.470	0.823	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.333	0.406	0.739	
Credibility:					0.53	0.51		
Indicated Limited Loss to Payroll Ratio:					0.324	0.464	0.788	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.346	0.545	0.891	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								76.1%

Code: 8071 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 4 CLASS: STORES – BOOKS, VIDEO MEDIA OR RECORDED AUDIO MEDIA – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	233,447,794	6	45	176	1,007,951	1,499,946	2,507,897	1.074
2013	221,308,732	1	49	145	605,272	907,549	1,512,821	0.684
2014	207,728,761	2	39	139	414,742	838,145	1,252,887	0.603
2015	238,214,392	0	55	164	785,690	1,250,374	2,036,064	0.855
2016	246,993,314	1	52	136	765,985	1,335,442	2,101,427	0.851
	1,147,692,991	10	240	760	3,579,640	5,831,456	9,411,096	
Adjusted Loss to Payroll Ratio:					0.312	0.508	0.820	
Expected Unlimited Loss to Payroll Ratio:					0.439	0.639	1.078	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.409	0.531	0.940	
Credibility:					0.77	0.75		
Indicated Limited Loss to Payroll Ratio:					0.334	0.514	0.848	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.361	0.625	0.987	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								84.2%

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

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Code: 8078 RHG: 1 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: SANDWICH SHOPS; BEVERAGE PREPARATION SHOPS; ICE CREAM/FROZEN YOGURT SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,453,955,896	18	612	1,318	8,093,230	10,884,429	18,977,659	1.305
2016	1,647,251,922	6	535	1,300	7,581,740	9,511,083	17,092,823	1.038
	3,101,207,818	24	1,147	2,618	15,674,970	20,395,513	36,070,482	
Adjusted Loss to Payroll Ratio:					0.505	0.658	1.163	
Expected Unlimited Loss to Payroll Ratio:					0.611	0.916	1.527	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.586	0.808	1.394	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.505	0.658	1.163	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.535	0.760	1.296	
Indicated Relativity Change:								-15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								110.6%

Code: 8102 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 4 CLASS: SEED MERCHANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	100,645,248	2	19	47	260,844	366,195	627,039	0.623
2013	103,690,075	1	18	67	452,186	562,773	1,014,959	0.979
2014	117,574,248	1	30	52	634,343	695,985	1,330,328	1.131
2015	107,943,560	1	19	59	345,882	537,187	883,069	0.818
2016	102,686,200	0	19	77	423,990	549,754	973,744	0.948
	532,539,332	5	105	302	2,117,246	2,711,894	4,829,140	
Adjusted Loss to Payroll Ratio:					0.398	0.509	0.907	
Expected Unlimited Loss to Payroll Ratio:					0.419	0.539	0.958	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.416	0.492	0.908	
Credibility:					0.56	0.52		
Indicated Limited Loss to Payroll Ratio:					0.406	0.501	0.907	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.433	0.589	1.022	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								87.3%

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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	
2014	193,914,921	16	151	301	4,022,161	4,931,073	8,953,234	4.617
2015	203,267,904	4	146	310	3,131,178	3,608,312	6,739,490	3.316
2016	212,908,365	5	148	308	3,022,200	4,539,362	7,561,562	3.552
	610,091,191	25	445	919	10,175,538	13,078,747	23,254,285	
Adjusted Loss to Payroll Ratio:					1.668	2.144	3.812	
Expected Unlimited Loss to Payroll Ratio:					1.971	2.762	4.733	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.894	2.313	4.207	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.668	2.144	3.812	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.836	2.740	4.576	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								390.7%

Code: 8107 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: MACHINERY 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	
2012	160,246,748	5	60	162	1,420,478	1,721,000	3,141,478	1.960
2013	174,295,592	5	53	139	1,406,067	1,582,448	2,988,515	1.715
2014	200,222,804	2	78	176	1,694,284	1,641,327	3,335,611	1.666
2015	239,087,874	3	54	194	982,228	1,226,405	2,208,633	0.924
2016	413,369,550	5	112	329	3,474,186	3,565,125	7,039,311	1.703
	1,187,222,567	20	357	1,000	8,977,243	9,736,305	18,713,548	
Adjusted Loss to Payroll Ratio:					0.756	0.820	1.576	
Expected Unlimited Loss to Payroll Ratio:					0.832	0.992	1.823	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.827	0.906	1.732	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					0.756	0.827	1.583	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.808	0.972	1.779	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								151.9%

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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	
2012	82,588,909	4	43	107	799,551	985,827	1,785,378	2.162
2013	82,997,202	4	28	128	505,509	418,542	924,051	1.113
2014	88,338,740	5	43	115	993,955	1,255,182	2,249,137	2.546
2015	95,816,835	2	41	101	802,337	854,554	1,656,891	1.729
2016	103,625,676	1	56	126	1,591,208	1,150,191	2,741,399	2.645
	453,367,363	16	211	577	4,692,561	4,664,296	9,356,857	
Adjusted Loss to Payroll Ratio:					1.035	1.029	2.064	
Expected Unlimited Loss to Payroll Ratio:					1.038	1.179	2.217	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.043	1.097	2.140	
Credibility:					0.75	0.68		
Indicated Limited Loss to Payroll Ratio:					1.037	1.051	2.088	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.098	1.215	2.313	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								197.5%

Code: 8117 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: STORES – FEED/TACK/FARM SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	48,196,579	6	37	63	1,004,946	687,075	1,692,021	3.511
2013	51,591,125	4	33	76	535,713	987,505	1,523,218	2.952
2014	60,545,058	2	50	103	925,865	1,012,541	1,938,406	3.202
2015	61,511,762	1	52	107	567,735	773,515	1,341,250	2.180
2016	68,938,922	0	43	108	409,059	541,409	950,468	1.379
	290,783,446	13	215	457	3,443,318	4,002,046	7,445,363	
Adjusted Loss to Payroll Ratio:					1.184	1.376	2.560	
Expected Unlimited Loss to Payroll Ratio:					1.329	1.891	3.220	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.304	1.664	2.968	
Credibility:					0.69	0.67		
Indicated Limited Loss to Payroll Ratio:					1.221	1.471	2.693	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.320	1.790	3.111	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								265.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8209 RHG: 1 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: VEGETABLES – FRESH VEGETABLES OR TOMATO PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	193,396,184	9	236	369	3,704,515	4,576,036	8,280,551	4.282
2015	276,175,230	5	290	496	4,038,009	5,962,599	10,000,608	3.621
2016	272,412,542	5	261	543	4,563,581	6,225,228	10,788,809	3.960
	741,983,956	19	787	1,408	12,306,105	16,763,863	29,069,968	
Adjusted Loss to Payroll Ratio:					1.659	2.259	3.918	
Expected Unlimited Loss to Payroll Ratio:					1.718	2.773	4.491	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.662	2.334	3.996	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.659	2.259	3.918	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.756	2.612	4.368	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								373.0%

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Code: 8215 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: HAY, GRAIN OR FEED DEALERS; WAREHOUSES – GRAIN OR BEAN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	75,522,912	1	62	79	930,035	1,025,306	1,955,341	2.589
2013	94,589,182	11	77	104	1,938,206	1,922,649	3,860,855	4.082
2014	80,580,636	7	61	109	1,780,302	2,375,359	4,155,661	5.157
2015	81,419,117	7	60	121	1,969,942	2,561,819	4,531,761	5.566
2016	78,815,139	2	73	130	1,417,889	2,026,056	3,443,945	4.370
	410,926,986	28	333	543	8,036,375	9,911,190	17,947,565	
Adjusted Loss to Payroll Ratio:					1.956	2.412	4.368	
Expected Unlimited Loss to Payroll Ratio:					2.041	3.115	5.156	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.911	2.438	4.349	
Credibility:					0.92	0.90		
Indicated Limited Loss to Payroll Ratio:					1.952	2.415	4.367	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.198	3.298	5.496	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								469.3%

Code: 8227 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CONSTRUCTION OR ERECTION PERMANENT YARDS OR SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	342,698,632	20	144	266	4,702,949	6,028,535	10,731,484	3.131
2015	370,048,273	14	169	295	4,920,191	4,911,461	9,831,652	2.657
2016	399,406,478	5	159	280	4,577,774	4,896,965	9,474,739	2.372
	1,112,153,384	39	472	841	14,200,915	15,836,960	30,037,875	
Adjusted Loss to Payroll Ratio:					1.277	1.424	2.701	
Expected Unlimited Loss to Payroll Ratio:					1.499	2.065	3.564	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.277	1.560	2.836	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.277	1.424	2.701	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.452	2.033	3.485	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								297.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8232 RHG: 5 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,042,372,123	39	678	1,354	17,972,516	19,460,192	37,432,708	3.591
2016	1,028,116,655	21	674	1,292	20,391,680	19,117,855	39,509,535	3.843
	2,070,488,777	60	1,352	2,646	38,364,196	38,578,047	76,942,243	
Adjusted Loss to Payroll Ratio:					1.853	1.863	3.716	
Expected Unlimited Loss to Payroll Ratio:					1.814	2.447	4.261	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.699	1.915	3.614	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.853	1.863	3.716	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.086	2.545	4.632	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								395.4%

Code: 8267 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 3 CLASS: MACHINERY OR EQUIPMENT DEALERS – SECONDHAND

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	10,878,056	0	14	13	147,422	191,083	338,505	3.112
2013	11,409,771	2	9	15	479,243	643,552	1,122,795	9.841
2014	11,296,455	0	9	8	133,999	161,522	295,521	2.616
2015	11,228,048	1	8	13	226,877	303,096	529,973	4.720
2016	11,544,561	1	3	15	203,981	130,897	334,878	2.901
	56,356,890	4	43	64	1,191,522	1,430,150	2,621,672	
Adjusted Loss to Payroll Ratio:					2.114	2.538	4.652	
Expected Unlimited Loss to Payroll Ratio:					1.858	2.813	4.671	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.786	2.356	4.141	
Credibility:					0.41	0.40		
Indicated Limited Loss to Payroll Ratio:					1.920	2.428	4.349	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.114	3.103	5.218	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								445.5%

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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	
2012	190.0	0	0	1	0	254	254	1.337
2013	311.0	1	2	2	79,468	105,635	185,103	595.188
2014	285.0	0	0	0	0	0	0	0.000
2015	327.3	0	0	1	0	315	315	0.962
2016	194.0	0	1	0	3,348	438	3,786	19.515
	1,307.3	1	3	4	82,816	106,642	189,458	
Adjusted Loss to Payroll Ratio:					63.349	81.574	144.923	
Expected Unlimited Loss to Payroll Ratio:					34.143	41.804	75.947	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					30.358	29.722	60.080	
Credibility:					0.11	0.10		
Indicated Limited Loss to Payroll Ratio:					33.987	34.907	68.894	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					38.643	49.847	88.490	
Indicated Relativity Change:								16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

Code: 8286 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: LIVESTOCK DEALERS/AUCTION YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	5,459,725	0	8	13	91,600	157,310	248,910	4.559
2013	5,752,104	0	2	10	951	9,046	9,997	0.174
2014	7,113,924	0	6	12	31,852	93,716	125,568	1.765
2015	7,774,190	0	2	8	7,124	42,727	49,851	0.641
2016	7,108,964	0	12	21	229,160	417,944	647,104	9.103
	33,208,906	0	30	64	360,687	720,742	1,081,430	
Adjusted Loss to Payroll Ratio:					1.086	2.170	3.256	
Expected Unlimited Loss to Payroll Ratio:					1.490	2.509	3.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.462	2.208	3.669	
Credibility:					0.30	0.32		
Indicated Limited Loss to Payroll Ratio:					1.349	2.196	3.545	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.458	2.672	4.131	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								352.7%

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Effective January 1, 2020

Code: 8290 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES – SELF STORAGE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	221,146,300	10	69	242	1,780,948	1,753,162	3,534,110	1.598
2013	180,875,580	6	65	167	1,122,996	1,566,980	2,689,976	1.487
2014	187,386,033	7	79	152	1,479,881	1,736,698	3,216,579	1.717
2015	197,801,106	6	94	176	1,849,372	2,611,171	4,460,543	2.255
2016	214,663,979	3	91	185	2,309,321	2,777,059	5,086,380	2.369
	1,001,872,998	32	398	922	8,542,518	10,445,070	18,987,588	
Adjusted Loss to Payroll Ratio:					0.853	1.043	1.895	
Expected Unlimited Loss to Payroll Ratio:					0.858	1.204	2.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.708	0.851	1.559	
Credibility:					0.95	0.93		
Indicated Limited Loss to Payroll Ratio:					0.845	1.029	1.875	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.903	1.209	2.112	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								180.3%

Code: 8291 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES – COLD STORAGE; WAREHOUSES – CLIMATE CONTROLLED STORAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	275,412,335	13	220	361	4,109,525	4,377,355	8,486,880	3.082
2015	327,096,909	6	208	356	3,303,828	4,332,939	7,636,767	2.335
2016	343,640,507	3	182	388	3,777,392	4,794,021	8,571,413	2.494
	946,149,751	22	610	1,105	11,190,745	13,504,315	24,695,060	
Adjusted Loss to Payroll Ratio:					1.183	1.427	2.610	
Expected Unlimited Loss to Payroll Ratio:					1.390	1.996	3.386	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.230	1.413	2.643	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.183	1.427	2.610	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.332	1.950	3.281	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								280.2%

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Code: 8292 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: WAREHOUSES – GENERAL MERCHANDISE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	934,807,363	83	1,323	1,799	26,272,480	29,008,996	55,281,476	5.914
2016	947,026,142	31	1,222	1,750	25,607,942	25,344,156	50,952,098	5.380
	1,881,833,505	114	2,545	3,549	51,880,422	54,353,152	106,233,574	
Adjusted Loss to Payroll Ratio:					2.757	2.888	5.645	
Expected Unlimited Loss to Payroll Ratio:					3.031	3.654	6.686	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.849	3.018	5.866	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.757	2.888	5.645	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.944	3.394	6.338	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								541.2%

Code: 8293 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: WAREHOUSES – FURNITURE; FURNITURE MOVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	159,342,869	26	268	268	6,579,695	5,393,666	11,973,361	7.514
2015	180,639,151	19	219	261	4,516,691	4,709,769	9,226,460	5.108
2016	187,347,296	8	221	270	5,090,169	5,928,922	11,019,091	5.882
	527,329,316	53	708	799	16,186,555	16,032,357	32,218,912	
Adjusted Loss to Payroll Ratio:					3.070	3.040	6.110	
Expected Unlimited Loss to Payroll Ratio:					3.394	3.898	7.292	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.084	2.951	6.035	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.070	3.040	6.110	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					3.380	3.885	7.265	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								620.3%

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Code: 8304 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: GRAIN ELEVATORS OR STORAGE WAREHOUSES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	21,414,731	3	9	42	315,674	372,659	688,333	3.214
2013	21,792,041	2	20	30	313,340	528,348	841,688	3.862
2014	22,143,031	3	19	19	588,289	877,766	1,466,055	6.621
2015	28,262,859	2	24	46	491,346	707,764	1,199,110	4.243
2016	25,869,035	0	21	25	357,900	486,178	844,078	3.263
	119,481,698	10	93	162	2,066,549	2,972,715	5,039,264	
Adjusted Loss to Payroll Ratio:					1.730	2.488	4.218	
Expected Unlimited Loss to Payroll Ratio:					2.141	3.593	5.734	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.896	2.543	4.438	
Credibility:					0.57	0.58		
Indicated Limited Loss to Payroll Ratio:					1.801	2.511	4.312	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.028	3.430	5.458	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								466.0%

Code: 8324 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 2 CLASS: GASOLINE STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	526,732,284	8	248	246	5,026,570	5,553,674	10,580,244	2.009
2016	569,116,971	5	234	255	6,121,676	6,991,868	13,113,544	2.304
	1,095,849,254	13	482	501	11,148,246	12,545,542	23,693,787	
Adjusted Loss to Payroll Ratio:					1.017	1.145	2.162	
Expected Unlimited Loss to Payroll Ratio:					1.099	1.447	2.546	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.003	1.146	2.148	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.017	1.145	2.162	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.120	1.463	2.583	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								220.6%

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Code: 8350 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: GASOLINE OR OIL DEALERS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	315,027,286	13	166	249	5,000,119	5,238,222	10,238,341	3.250
2015	324,793,836	8	174	232	4,712,874	4,734,506	9,447,380	2.909
2016	367,392,138	5	213	271	6,646,911	5,367,433	12,014,344	3.270
	1,007,213,260	26	553	752	16,359,903	15,340,160	31,700,063	
Adjusted Loss to Payroll Ratio:					1.624	1.523	3.147	
Expected Unlimited Loss to Payroll Ratio:					1.664	1.879	3.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.654	1.716	3.370	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.624	1.523	3.147	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.735	1.790	3.524	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								300.9%

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	
2012	39,987,852	4	22	31	758,144	1,162,407	1,920,551	4.803
2013	40,641,499	2	15	32	185,210	223,619	408,829	1.006
2014	44,206,762	1	12	25	213,524	125,974	339,498	0.768
2015	38,321,029	0	14	22	151,551	198,787	350,338	0.914
2016	38,629,339	0	19	24	472,369	538,343	1,010,712	2.616
	201,786,482	7	82	134	1,780,798	2,249,130	4,029,928	
Adjusted Loss to Payroll Ratio:					0.883	1.115	1.997	
Expected Unlimited Loss to Payroll Ratio:					0.950	1.100	2.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.827	0.807	1.634	
Credibility:					0.52	0.46		
Indicated Limited Loss to Payroll Ratio:					0.856	0.949	1.804	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.942	1.212	2.154	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								183.9%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8387 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: AUTO/TRUCK GASOLINE SERVICE STATIONS; AUTO/TRUCK OIL/FLUID SERVICE FACILITIES; AUTO/TRUCK WASHING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	995,775,936	32	706	681	12,255,490	13,477,788	25,733,278	2.584
2016	1,025,805,456	10	674	769	11,326,600	12,748,509	24,075,109	2.347
	2,021,581,392	42	1,380	1,450	23,582,090	26,226,297	49,808,387	
Adjusted Loss to Payroll Ratio:					1.167	1.297	2.464	
Expected Unlimited Loss to Payroll Ratio:					1.278	1.696	2.974	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.135	1.307	2.443	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.167	1.297	2.464	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.261	1.579	2.840	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								242.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8388 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: RUBBER TIRE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	611,627,401	20	428	778	8,284,201	9,707,014	17,991,215	2.942
2016	651,408,722	16	449	772	11,390,723	11,464,386	22,855,109	3.509
	1,263,036,123	36	877	1,550	19,674,924	21,171,400	40,846,324	
Adjusted Loss to Payroll Ratio:					1.558	1.676	3.234	
Expected Unlimited Loss to Payroll Ratio:					1.767	2.081	3.848	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.646	1.732	3.378	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.558	1.676	3.234	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.684	2.040	3.724	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								317.9%

Code: 8389 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO OR TRUCK REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,204,193,666	29	554	925	12,307,532	13,260,878	25,568,410	2.123
2016	1,295,181,059	15	570	954	13,829,218	16,419,206	30,248,424	2.335
	2,499,374,725	44	1,124	1,879	26,136,750	29,680,085	55,816,835	
Adjusted Loss to Payroll Ratio:					1.046	1.188	2.233	
Expected Unlimited Loss to Payroll Ratio:					1.243	1.562	2.806	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.082	1.146	2.228	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.046	1.188	2.233	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.151	1.518	2.669	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								227.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8390 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	21,180,841	0	18	41	309,132	382,299	691,431	3.264
2013	18,697,554	1	8	39	149,708	218,053	367,761	1.967
2014	23,232,090	0	12	28	57,221	127,931	185,152	0.797
2015	23,192,635	1	19	32	305,025	346,608	651,633	2.810
2016	21,628,277	0	5	27	22,404	59,479	81,883	0.379
	107,931,397	2	62	167	843,492	1,134,369	1,977,861	
Adjusted Loss to Payroll Ratio:					0.782	1.051	1.833	
Expected Unlimited Loss to Payroll Ratio:					1.254	1.901	3.155	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.129	1.521	2.650	
Credibility:					0.46	0.46		
Indicated Limited Loss to Payroll Ratio:					0.969	1.305	2.274	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.035	1.533	2.568	
Indicated Relativity Change:								-18.6%
Relativity to Statewide Average Loss to Payroll Ratio:								219.2%

Code: 8391 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	4,658,664,100	91	1,973	3,884	42,079,897	43,925,063	86,004,960	1.846
2016	5,107,007,313	47	2,105	4,217	48,579,091	49,483,314	98,062,405	1.920
	9,765,671,413	138	4,078	8,101	90,658,988	93,408,377	184,067,366	
Adjusted Loss to Payroll Ratio:					0.928	0.956	1.885	
Expected Unlimited Loss to Payroll Ratio:					0.992	1.153	2.146	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.925	0.960	1.884	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.928	0.956	1.885	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.004	1.164	2.168	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								185.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8392 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO OR TRUCK STORAGE GARAGES OR PARKING LOTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	454,359,534	9	301	445	4,791,533	5,396,529	10,188,062	2.242
2015	470,022,244	6	288	441	4,154,833	5,125,679	9,280,512	1.974
2016	488,359,023	3	254	358	3,847,334	5,450,701	9,298,035	1.904
	1,412,740,802	18	843	1,244	12,793,699	15,972,909	28,766,608	
Adjusted Loss to Payroll Ratio:					0.906	1.131	2.036	
Expected Unlimited Loss to Payroll Ratio:					1.008	1.725	2.732	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.877	1.265	2.142	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.906	1.131	2.036	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.997	1.445	2.442	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								208.5%

Code: 8393 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: AUTO OR TRUCK BODY REPAIRING AND PAINTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,129,091,969	22	439	533	9,942,526	9,071,522	19,014,048	1.684
2016	1,256,096,344	10	432	557	10,524,433	9,658,483	20,182,916	1.607
	2,385,188,313	32	871	1,090	20,466,959	18,730,005	39,196,965	
Adjusted Loss to Payroll Ratio:					0.858	0.785	1.643	
Expected Unlimited Loss to Payroll Ratio:					1.003	1.117	2.121	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.873	0.820	1.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.858	0.785	1.643	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.945	1.004	1.948	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								166.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8397 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK TRANSMISSION REPAIRING AND REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	51,384,277	5	36	31	972,539	641,343	1,613,882	3.141
2013	48,237,504	1	21	31	417,538	401,911	819,449	1.699
2014	49,824,864	0	23	27	479,529	368,623	848,152	1.702
2015	49,039,932	1	20	34	364,518	323,257	687,775	1.402
2016	48,058,803	1	15	30	335,432	710,102	1,045,534	2.176
	246,545,381	8	115	153	2,569,556	2,445,236	5,014,792	
Adjusted Loss to Payroll Ratio:					1.042	0.992	2.034	
Expected Unlimited Loss to Payroll Ratio:					1.394	1.304	2.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.255	1.043	2.298	
Credibility:					0.66	0.55		
Indicated Limited Loss to Payroll Ratio:					1.114	1.015	2.129	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.190	1.193	2.383	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								203.4%

Code: 8400 RHG: 5 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: MOTORCYCLE DEALERS OR REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	130,918,185	2	34	61	498,586	685,564	1,184,150	0.904
2013	173,208,654	3	49	73	842,412	1,132,022	1,974,434	1.140
2014	192,220,908	5	48	87	1,392,377	1,532,447	2,924,824	1.522
2015	200,511,351	1	63	93	1,159,720	1,231,093	2,390,813	1.192
2016	204,651,472	0	66	86	1,514,102	1,744,964	3,259,066	1.592
	901,510,570	11	260	400	5,407,198	6,326,091	11,733,289	
Adjusted Loss to Payroll Ratio:					0.600	0.702	1.302	
Expected Unlimited Loss to Payroll Ratio:					0.625	0.907	1.532	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.556	0.672	1.227	
Credibility:					0.79	0.75		
Indicated Limited Loss to Payroll Ratio:					0.591	0.694	1.285	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.665	0.948	1.613	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								137.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8500 RHG: 5 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: METAL SCRAP DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	163,563,155	11	136	228	3,018,144	3,848,780	6,866,924	4.198
2014	180,223,325	7	189	303	3,680,511	4,067,679	7,748,190	4.299
2015	172,351,730	7	157	291	4,092,098	3,523,737	7,615,835	4.419
2016	192,179,433	4	117	278	3,258,049	2,851,779	6,109,828	3.179
	708,317,644	29	599	1,100	14,048,802	14,291,975	28,340,777	
Adjusted Loss to Payroll Ratio:					1.983	2.018	4.001	
Expected Unlimited Loss to Payroll Ratio:					2.278	3.078	5.356	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.134	2.409	4.543	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.983	2.018	4.001	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.233	2.756	4.990	
Indicated Relativity Change:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								426.0%

INCLUDES EXPERIENCE OF 8265 D1-1-19

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	
2015	11,169,787,760	19	278	676	8,533,152	9,316,148	17,849,300	0.160
2016	11,710,203,937	13	278	637	9,652,188	10,107,063	19,759,251	0.169
	22,879,991,697	32	556	1,313	18,185,341	19,423,211	37,608,551	
Adjusted Loss to Payroll Ratio:					0.079	0.085	0.164	
Expected Unlimited Loss to Payroll Ratio:					0.088	0.120	0.208	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.075	0.078	0.153	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.079	0.085	0.164	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.090	0.121	0.212	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								18.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8631 RHG: 7 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES – ALL OTHER EMPLOYEES

POLICY YEAR	PER OCCUPIED STALL DAYS	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER EXPOSURE
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	11,976	0	0	1	0	334	334	0.028
	11,976	0	0	1	0	334	334	
Adjusted Loss to Payroll Ratio:					0.000	0.028	0.028	
Expected Unlimited Loss to Payroll Ratio:					1.026	1.779	2.805	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.852	1.099	1.952	
Credibility:					0.07	0.06		
Indicated Limited Loss to Payroll Ratio:					0.793	1.035	1.828	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.955	1.700	2.656	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8720 RHG: 4 NAICS: 52 ILDG: 3 MLDG: 3 CLASS: INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR
INSPECTING; WEIGHERS/SAMPLERS/INSPECTORS ON
DOCKS/RAIL STATIONS/WAREHOUSES; UNMANNED AIRCRAFT
SYSTEM OPERATION – LESS THAN 55 POUNDS

Code: 7248 RHG: 4 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: MARINE APPRAISERS OR SURVEYORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	234,628,315	4	39	89	858,706	763,078	1,621,784	0.691
2013	261,595,398	5	44	64	1,088,388	857,564	1,945,952	0.744
2014	312,633,082	3	33	63	1,157,548	1,019,560	2,177,108	0.696
2015	328,113,813	3	58	88	1,952,195	1,135,039	3,087,234	0.941
2016	322,023,103	1	58	71	1,629,511	1,435,311	3,064,822	0.952
	1,458,993,711	16	232	375	6,686,347	5,210,552	11,896,899	
Adjusted Loss to Payroll Ratio:					0.458	0.357	0.815	
Expected Unlimited Loss to Payroll Ratio:					0.483	0.488	0.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.422	0.332	0.754	
Credibility:					0.87	0.73		
Indicated Limited Loss to Payroll Ratio:					0.454	0.350	0.804	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.499	0.448	0.947	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								80.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8729 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: ELEVATOR SERVICE INSPECTIONS/OILING/ADJUSTING – NO REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	26,767,167	1	0	4	258,665	4,276	262,941	0.982
2013	27,450,119	0	1	3	3,035	3,708	6,743	0.025
2014	29,201,638	1	3	5	77,454	102,416	179,870	0.616
2015	32,414,667	0	2	1	102,510	103,280	205,790	0.635
2016	39,603,496	0	3	3	47,696	47,135	94,831	0.239
	155,437,088	2	9	16	489,360	260,814	750,174	
Adjusted Loss to Payroll Ratio:					0.315	0.168	0.483	
Expected Unlimited Loss to Payroll Ratio:					0.646	0.262	0.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.582	0.233	0.815	
Credibility:					0.40	0.24		
Indicated Limited Loss to Payroll Ratio:					0.475	0.218	0.693	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.514	0.265	0.779	
Indicated Relativity Change:								-14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								66.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8740 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: APT/CONDO COMPLEX / BLDG / WAREHOUSES / COMM & RES
MIXED-USE BLDG OPERATION – PROPERTY MGMT
SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	925,275,054	15	153	259	2,788,962	3,095,596	5,884,558	0.636
2015	970,058,952	13	162	220	3,669,822	4,579,777	8,249,599	0.850
2016	1,115,699,028	3	142	233	3,289,369	3,644,192	6,933,561	0.621
	3,011,033,034	31	457	712	9,748,153	11,319,565	21,067,718	
Adjusted Loss to Payroll Ratio:					0.324	0.376	0.700	
Expected Unlimited Loss to Payroll Ratio:					0.433	0.528	0.961	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.358	0.373	0.731	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.324	0.376	0.700	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.346	0.442	0.787	
Indicated Relativity Change:								-18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								67.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8741 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 1 CLASS: REAL ESTATE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	6,551,379,800	16	95	194	2,270,902	2,377,540	4,648,442	0.071
2014	7,426,054,418	12	113	209	2,543,018	3,047,489	5,590,507	0.075
2015	7,644,611,256	3	93	193	1,973,519	2,302,652	4,276,171	0.056
2016	8,768,881,405	1	109	191	2,537,367	2,657,289	5,194,656	0.059
	30,390,926,879	32	410	787	9,324,806	10,384,970	19,709,776	
Adjusted Loss to Payroll Ratio:					0.031	0.034	0.065	
Expected Unlimited Loss to Payroll Ratio:					0.040	0.053	0.093	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.032	0.034	0.066	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.031	0.034	0.065	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.034	0.044	0.077	
Indicated Relativity Change:								-16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								6.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8742 RHG: 4 NAICS: 8742 ILDG: 4 MLDG: 3 CLASS: SALESPERSONS – OUTSIDE
 Code: 8744 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: BOY/GIRL SCOUT COUNCILS – DISTRICT 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	
2015	47,574,229,247	100	1,688	3,034	49,911,830	51,177,995	101,089,825	0.212
2016	49,896,691,674	55	1,641	3,253	53,428,900	54,271,780	107,700,680	0.216
	97,470,920,920	155	3,329	6,287	103,340,730	105,449,776	208,790,506	
Adjusted Loss to Payroll Ratio:					0.106	0.108	0.214	
Expected Unlimited Loss to Payroll Ratio:					0.125	0.145	0.270	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.103	0.101	0.205	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.106	0.108	0.214	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.117	0.138	0.255	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								21.8%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8743 RHG: 6 NAICS: 52 ILDG: 2 MLDG: 2 CLASS: MORTGAGE BROKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)*	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	648,698,305	2	13	33	377,656	497,051	874,707	0.135
2013	529,525,981	1	13	22	338,285	535,926	874,211	0.165
2014	591,185,261	0	16	27	269,178	313,692	582,870	0.099
2015	656,858,441	0	14	18	229,915	336,078	565,993	0.086
2016	719,230,046	0	12	10	310,675	310,386	621,061	0.086
	3,145,498,034	3	68	110	1,525,709	1,993,133	3,518,841	
Adjusted Loss to Payroll Ratio:					0.049	0.063	0.112	
Expected Unlimited Loss to Payroll Ratio*:					0.059	0.083	0.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.049	0.050	0.100	
Credibility:					0.50	0.47		
Indicated Limited Loss to Payroll Ratio:					0.049	0.056	0.105	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.056	0.081	0.136	
Indicated Relativity Change (Experience Only)*:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								11.6%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.71 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION IN 2020. CLASS RELATIVITY CHANGE RELATED TO THE UNADJUSTED EXPECTED IS 34.9%.

Code: 8745 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: NEWS AGENTS OR DISTRIBUTORS OF MAGAZINES/PERIODICALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	35,306,310	3	43	53	1,141,408	1,029,224	2,170,632	6.148
2013	35,963,889	3	39	46	726,508	809,876	1,536,384	4.272
2014	32,094,051	1	29	22	618,924	727,400	1,346,324	4.195
2015	27,846,324	1	28	32	384,946	565,269	950,215	3.412
2016	7,898,915	0	5	6	316,244	200,905	517,149	6.547
	139,109,489	8	144	159	3,188,029	3,332,675	6,520,704	
Adjusted Loss to Payroll Ratio:					2.292	2.396	4.687	
Expected Unlimited Loss to Payroll Ratio:					2.463	3.146	5.610	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.417	2.768	5.185	
Credibility:					0.66	0.61		
Indicated Limited Loss to Payroll Ratio:					2.334	2.541	4.875	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.523	3.092	5.616	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								479.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8748 RHG: 3 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: AUTO OR TRUCK DEALERS – SALESPERSONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,954,386,497	16	246	441	6,881,333	7,661,406	14,542,739	0.492
2016	3,055,784,056	7	276	390	9,208,796	8,956,701	18,165,497	0.594
	6,010,170,553	23	522	831	16,090,129	16,618,108	32,708,237	
Adjusted Loss to Payroll Ratio:					0.268	0.276	0.544	
Expected Unlimited Loss to Payroll Ratio:					0.270	0.305	0.575	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.252	0.254	0.506	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.268	0.276	0.544	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.289	0.337	0.626	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								53.4%

Code: 8749 RHG: 1 NAICS: 52 ILDG: 4 MLDG: 3 CLASS: MORTGAGE BANKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	2,076,191,251	10	110	175	1,866,516	1,884,265	3,750,781	0.181
2013	1,891,281,580	15	56	119	1,576,545	1,631,923	3,208,468	0.170
2014	2,361,899,056	12	50	106	1,927,665	1,833,522	3,761,187	0.159
2015	3,096,514,451	5	60	118	2,328,181	1,973,785	4,301,966	0.139
2016	3,658,124,475	3	51	117	2,694,373	2,113,539	4,807,912	0.131
	13,084,010,812	45	327	635	10,393,280	9,437,035	19,830,315	
Adjusted Loss to Payroll Ratio:					0.079	0.072	0.152	
Expected Unlimited Loss to Payroll Ratio:					0.086	0.087	0.173	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.078	0.066	0.144	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					0.079	0.072	0.151	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.084	0.083	0.167	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								14.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8755 RHG: 6 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: LABOR UNIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	449,841,403	9	34	65	1,180,826	858,956	2,039,782	0.453
2013	501,889,947	7	45	64	1,399,151	1,212,603	2,611,754	0.520
2014	510,578,451	7	40	61	1,770,515	1,293,540	3,064,055	0.600
2015	529,187,753	5	28	48	1,414,960	1,064,961	2,479,921	0.469
2016	536,430,978	3	26	46	1,276,455	1,136,087	2,412,542	0.450
	2,527,928,532	31	173	284	7,041,907	5,566,147	12,608,054	
Adjusted Loss to Payroll Ratio:					0.279	0.220	0.499	
Expected Unlimited Loss to Payroll Ratio:					0.349	0.386	0.734	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.293	0.253	0.545	
Credibility:					0.94	0.79		
Indicated Limited Loss to Payroll Ratio:					0.279	0.227	0.506	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.318	0.324	0.642	
Indicated Relativity Change:								-12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								54.8%

Code: 8800 RHG: 1 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MAILING OR ADDRESSING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	247,734,403	14	106	169	3,819,287	3,677,693	7,496,980	3.026
2013	274,792,179	4	102	138	2,216,396	2,691,954	4,908,350	1.786
2014	291,204,356	7	111	113	3,312,108	2,908,947	6,221,055	2.136
2015	250,500,497	5	96	127	2,411,297	2,572,888	4,984,185	1.990
2016	307,916,745	0	100	160	2,168,905	2,258,262	4,427,167	1.438
	1,372,148,179	30	515	707	13,927,992	14,109,744	28,037,737	
Adjusted Loss to Payroll Ratio:					1.015	1.028	2.043	
Expected Unlimited Loss to Payroll Ratio:					1.083	1.200	2.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.093	1.086	2.179	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.015	1.028	2.043	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.075	1.189	2.264	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								193.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8801 RHG: 1 NAICS: 52 ILDG: 3 MLDG: 2 CLASS: CREDIT UNIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	1,085,737,541	10	100	343	1,657,305	2,271,591	3,928,896	0.362
2013	1,129,084,112	7	99	316	1,663,050	2,331,057	3,994,107	0.354
2014	1,179,754,310	6	112	362	2,141,714	2,793,984	4,935,698	0.418
2015	1,305,765,827	9	114	317	3,507,323	3,949,718	7,457,041	0.571
2016	1,410,155,352	5	103	315	2,626,889	2,981,952	5,608,841	0.398
	6,110,497,142	37	528	1,653	11,596,281	14,328,302	25,924,583	
Adjusted Loss to Payroll Ratio:					0.190	0.234	0.424	
Expected Unlimited Loss to Payroll Ratio:					0.196	0.281	0.477	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.179	0.212	0.391	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.190	0.234	0.424	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.201	0.271	0.472	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								40.3%

Code: 8803 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 3 CLASS: AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)*	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	5,878,924,456	13	137	197	3,289,540	3,253,222	6,542,762	0.111
2014	6,392,360,795	4	107	190	2,047,863	2,802,267	4,850,130	0.076
2015	6,999,301,406	5	102	193	2,157,792	3,043,665	5,201,457	0.074
2016	7,684,874,277	2	99	193	2,521,018	3,146,966	5,667,984	0.074
	26,955,460,934	24	445	773	10,016,214	12,246,120	22,262,334	
Adjusted Loss to Payroll Ratio:					0.037	0.045	0.083	
Expected Unlimited Loss to Payroll Ratio*:					0.041	0.059	0.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.037	0.045	0.082	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.037	0.045	0.083	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.040	0.055	0.095	
Indicated Relativity Change (Experience Only)*:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								8.2%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.81 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION IN 2020. CLASS RELATIVITY CHANGE RELATED TO THE UNADJUSTED EXPECTED IS 17.3%.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8804 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: SUBSTANCE USE DISORDER RECOVERY HOMES; SOCIAL REHAB FACILITIES FOR ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	828,058,138	17	262	665	6,881,692	8,772,725	15,654,417	1.890
2016	890,917,541	6	312	678	7,775,560	8,869,342	16,644,902	1.868
	1,718,975,679	23	574	1,343	14,657,251	17,642,067	32,299,318	
Adjusted Loss to Payroll Ratio:					0.853	1.026	1.879	
Expected Unlimited Loss to Payroll Ratio:					0.917	1.324	2.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.827	1.030	1.856	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.853	1.026	1.879	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.922	1.249	2.171	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								185.3%

Code: 8806 RHG: 1 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: SHELTERED WORKSHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	126,970,941	11	109	279	1,979,176	3,037,283	5,016,459	3.951
2013	127,352,441	11	116	299	1,749,947	2,973,861	4,723,808	3.709
2014	127,194,042	4	84	194	1,187,057	2,400,416	3,587,473	2.820
2015	123,009,274	1	94	246	834,639	1,624,867	2,459,506	1.999
2016	112,616,893	1	77	199	812,347	1,696,043	2,508,390	2.227
	617,143,592	28	480	1,217	6,563,165	11,732,470	18,295,635	
Adjusted Loss to Payroll Ratio:					1.063	1.901	2.965	
Expected Unlimited Loss to Payroll Ratio:					1.269	2.331	3.599	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.171	1.918	3.089	
Credibility:					0.92	1.00		
Indicated Limited Loss to Payroll Ratio:					1.072	1.901	2.973	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.135	2.198	3.333	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								284.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8807 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 1 CLASS: NEWSPAPER, MAGAZINE OR BOOK PUBLISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	554,136,952	1	16	47	324,455	396,397	720,852	0.130
2013	582,308,558	4	22	48	1,002,450	745,554	1,748,004	0.300
2014	541,962,366	0	17	24	399,584	369,716	769,300	0.142
2015	553,931,195	2	15	42	708,967	778,552	1,487,519	0.269
2016	589,049,131	1	11	32	738,228	302,298	1,040,526	0.177
2,821,388,201		8	81	193	3,173,684	2,592,517	5,766,201	
Adjusted Loss to Payroll Ratio:					0.112	0.092	0.204	
Expected Unlimited Loss to Payroll Ratio:					0.102	0.105	0.207	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.102	0.093	0.195	
Credibility:					0.62	0.53		
Indicated Limited Loss to Payroll Ratio:					0.108	0.093	0.201	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.116	0.109	0.225	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								19.2%

Code: 8808 RHG: 2 NAICS: 52 ILDG: 4 MLDG: 3 CLASS: BANKS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	11,924,387,023	36	559	1,212	15,614,966	16,288,980	31,903,946	0.268
2016	12,704,042,292	8	574	1,171	14,839,098	17,638,371	32,477,469	0.256
24,628,429,314		44	1,133	2,383	30,454,063	33,927,350	64,381,414	
Adjusted Loss to Payroll Ratio:					0.124	0.138	0.261	
Expected Unlimited Loss to Payroll Ratio:					0.140	0.183	0.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.127	0.135	0.262	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.124	0.138	0.261	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.132	0.162	0.294	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								25.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8810 RHG: 2 NAICS: 8810 ILDG: 4 MLDG: 3 CLASS: CLERICAL OFFICE EMPLOYEES

Code: 8811 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES

Code: 8812 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PUBLIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	172,029,986,243	281	5,102	10,359	134,230,353	146,665,331	280,895,684	0.163
2016	178,711,578,187	122	4,557	9,917	138,531,827	151,534,052	290,065,879	0.162
	350,741,564,430	403	9,659	20,276	272,762,179	298,199,383	570,961,562	
Adjusted Loss to Payroll Ratio:					0.078	0.085	0.163	
Expected Unlimited Loss to Payroll Ratio:					0.088	0.107	0.195	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.078	0.083	0.160	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.078	0.085	0.163	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.083	0.100	0.183	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								15.6%

CLASSES 8811 AND 8812 ADDED; 8811, 8812 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8813 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PRINTING OPERATION – EDITING AND DESIGNING;
BOOKBINDING OPERATION – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	553,295,214	3	44	96	1,009,200	1,310,315	2,319,515	0.419
2013	566,691,674	3	31	85	904,796	1,102,447	2,007,243	0.354
2014	579,642,131	2	45	68	1,136,778	1,310,491	2,447,269	0.422
2015	569,441,672	3	50	81	1,245,266	1,553,485	2,798,751	0.491
2016	611,831,930	1	34	72	923,006	746,341	1,669,347	0.273
2,880,902,621		12	204	402	5,219,047	6,023,078	11,242,125	
Adjusted Loss to Payroll Ratio:					0.181	0.209	0.390	
Expected Unlimited Loss to Payroll Ratio:					0.181	0.224	0.405	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.170	0.190	0.359	
Credibility:					0.78	0.73		
Indicated Limited Loss to Payroll Ratio:					0.179	0.204	0.382	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.189	0.236	0.425	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								36.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8818 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	303,478,797	1	25	33	388,967	517,407	906,374	0.299
2013	304,286,353	2	30	54	906,894	875,734	1,782,628	0.586
2014	273,332,337	2	29	41	842,413	748,212	1,590,625	0.582
2015	243,421,253	1	20	26	484,093	557,160	1,041,253	0.428
2016	191,455,627	0	12	15	503,259	362,893	866,152	0.452
	1,315,974,366	6	116	169	3,125,625	3,061,407	6,187,032	
Adjusted Loss to Payroll Ratio:					0.238	0.233	0.470	
Expected Unlimited Loss to Payroll Ratio:					0.247	0.232	0.478	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.246	0.206	0.452	
Credibility:					0.65	0.54		
Indicated Limited Loss to Payroll Ratio:					0.241	0.220	0.461	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.257	0.259	0.516	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								44.0%

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	
2015	7,358,877,689	25	294	485	9,076,985	10,034,893	19,111,878	0.260
2016	7,844,098,860	4	294	469	10,096,308	10,838,434	20,934,742	0.267
	15,202,976,549	29	588	954	19,173,293	20,873,328	40,046,621	
Adjusted Loss to Payroll Ratio:					0.126	0.137	0.263	
Expected Unlimited Loss to Payroll Ratio*:					0.144	0.179	0.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.126	0.131	0.257	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.126	0.137	0.263	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.139	0.175	0.314	
Indicated Relativity Change (Experience Only)*:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								26.8%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.67 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION IN 2020. CLASS RELATIVITY CHANGE RELATED TO THE UNADJUSTED EXPECTED IS 45.1%.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8821 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: LAW FIRM SUPPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	172,724,279	2	36	63	375,586	505,924	881,510	0.510
2013	203,397,551	3	32	41	555,383	713,832	1,269,215	0.624
2014	212,166,680	2	45	58	687,240	839,329	1,526,569	0.720
2015	243,423,234	2	33	46	584,760	840,058	1,424,818	0.585
2016	249,378,034	0	32	31	657,224	841,363	1,498,587	0.601
	1,081,089,778	9	178	239	2,860,192	3,740,506	6,600,699	
Adjusted Loss to Payroll Ratio:					0.265	0.346	0.611	
Expected Unlimited Loss to Payroll Ratio:					0.337	0.473	0.810	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.304	0.377	0.682	
Credibility:					0.68	0.66		
Indicated Limited Loss to Payroll Ratio:					0.277	0.357	0.634	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.296	0.419	0.715	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								61.1%

Code: 8822 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 4 CLASS: INSURANCE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	7,517,243,635	17	395	846	9,775,298	11,947,694	21,722,992	0.289
2016	7,626,570,845	13	377	807	12,993,183	14,561,991	27,555,174	0.361
	15,143,814,480	30	772	1,653	22,768,481	26,509,685	49,278,166	
Adjusted Loss to Payroll Ratio:					0.150	0.175	0.325	
Expected Unlimited Loss to Payroll Ratio:					0.170	0.230	0.400	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.152	0.164	0.316	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.150	0.175	0.325	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.163	0.213	0.376	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								32.1%

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Code: 8823 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: RESIDENTIAL CARE FACILITIES FOR CHILDREN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	282,599,359	10	185	511	3,141,376	3,940,676	7,082,052	2.506
2014	268,344,241	11	186	443	3,391,543	4,234,429	7,625,972	2.842
2015	267,071,713	4	152	402	2,649,533	3,334,374	5,983,907	2.241
2016	277,208,808	2	164	451	3,454,310	3,890,170	7,344,480	2.649
	1,095,224,121	27	687	1,807	12,636,762	15,399,648	28,036,411	
Adjusted Loss to Payroll Ratio:					1.154	1.406	2.560	
Expected Unlimited Loss to Payroll Ratio:					1.207	1.560	2.768	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.103	1.260	2.363	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.154	1.406	2.560	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.232	1.652	2.884	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								246.3%

Code: 8827 RHG: 4 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: HOME CARE SERVICES; NURSING CARE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,257,070,680	51	1,175	1,624	25,416,242	28,777,334	54,193,576	2.401
2016	2,512,905,892	30	1,263	1,680	33,401,469	35,766,170	69,167,639	2.752
	4,769,976,573	81	2,438	3,304	58,817,712	64,543,504	123,361,216	
Adjusted Loss to Payroll Ratio:					1.233	1.353	2.586	
Expected Unlimited Loss to Payroll Ratio:					1.330	1.658	2.988	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.175	1.228	2.402	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.233	1.353	2.586	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.358	1.729	3.087	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								263.6%

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Code: 8829 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: SKILLED NURSING FACILITIES; CONVALESCENT NURSING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	4,050,857,510	69	2,150	5,047	45,938,891	56,148,355	102,087,246	2.520
2016	4,123,646,875	24	2,028	5,142	44,501,429	56,878,971	101,380,400	2.459
	8,174,504,385	93	4,178	10,189	90,440,320	113,027,326	203,467,646	
Adjusted Loss to Payroll Ratio:					1.106	1.383	2.489	
Expected Unlimited Loss to Payroll Ratio:					1.251	1.760	3.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.128	1.369	2.497	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.106	1.383	2.489	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.196	1.683	2.879	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								245.8%

Code: 8831 RHG: 1 NAICS: 54 ILDG: 1 MLDG: 2 CLASS: HOSPITALS – VETERINARY; KENNELS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,660,850,916	23	541	3,867	6,690,288	10,338,498	17,028,786	1.025
2016	1,827,078,360	4	559	4,145	6,880,007	11,605,325	18,485,332	1.012
	3,487,929,276	27	1,100	8,012	13,570,295	21,943,823	35,514,118	
Adjusted Loss to Payroll Ratio:					0.389	0.629	1.018	
Expected Unlimited Loss to Payroll Ratio:					0.480	0.824	1.305	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.439	0.670	1.109	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.389	0.629	1.018	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.412	0.727	1.139	
Indicated Relativity Change:								-12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								97.3%

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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	
2015	17,304,595,349	66	1,756	5,491	42,655,217	50,371,427	93,026,644	0.538
2016	19,281,824,482	25	1,678	5,607	44,591,821	49,839,693	94,431,514	0.490
	36,586,419,831	91	3,434	11,098	87,247,039	100,211,120	187,458,158	
Adjusted Loss to Payroll Ratio:					0.238	0.274	0.512	
Expected Unlimited Loss to Payroll Ratio:					0.264	0.330	0.594	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.241	0.267	0.507	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.238	0.274	0.512	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.255	0.322	0.577	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								49.2%

Code: 8838 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 2 CLASS: MUSEUMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	465,186,400	4	88	285	968,843	1,643,289	2,612,132	0.562
2013	490,261,732	4	88	261	1,195,201	1,678,616	2,873,817	0.586
2014	525,328,930	5	71	235	1,334,943	1,947,037	3,281,980	0.625
2015	569,329,189	3	78	275	1,224,635	2,255,056	3,479,691	0.611
2016	593,714,465	5	88	265	1,965,117	3,550,662	5,515,779	0.929
	2,643,820,716	21	413	1,321	6,688,738	11,074,659	17,763,398	
Adjusted Loss to Payroll Ratio:					0.253	0.419	0.672	
Expected Unlimited Loss to Payroll Ratio:					0.259	0.472	0.731	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.239	0.376	0.615	
Credibility:					0.86	0.91		
Indicated Limited Loss to Payroll Ratio:					0.251	0.415	0.666	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.276	0.530	0.807	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								68.9%

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Code: 8839 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 1 CLASS: DENTISTS AND DENTAL SURGEONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	3,996,116,614	22	439	1,894	11,033,191	12,426,102	23,459,293	0.587
2016	4,375,298,259	6	415	1,932	10,431,863	10,979,931	21,411,794	0.489
	8,371,414,873	28	854	3,826	21,465,054	23,406,033	44,871,087	
Adjusted Loss to Payroll Ratio:					0.256	0.280	0.536	
Expected Unlimited Loss to Payroll Ratio:					0.280	0.349	0.629	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.256	0.282	0.537	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.256	0.280	0.536	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.274	0.329	0.602	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								51.4%

Code: 8840 RHG: 6 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	1,933,917,216	16	86	336	1,550,782	3,202,369	4,753,151	0.246
2013	2,003,635,492	8	86	281	1,775,196	1,986,173	3,761,369	0.188
2014	2,079,521,062	9	73	187	1,893,306	2,806,115	4,699,421	0.226
2015	2,203,334,040	4	89	236	1,393,167	2,823,855	4,217,022	0.191
2016	2,255,992,772	5	85	243	1,968,931	4,428,291	6,397,222	0.284
	10,476,400,582	42	419	1,283	8,581,381	15,246,804	23,828,186	
Adjusted Loss to Payroll Ratio:					0.082	0.146	0.227	
Expected Unlimited Loss to Payroll Ratio:					0.092	0.210	0.302	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.077	0.138	0.215	
Credibility:					0.97	1.00		
Indicated Limited Loss to Payroll Ratio:					0.082	0.146	0.227	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.093	0.208	0.301	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								25.7%

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Code: 8846 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PRINTING OPERATION – SCREEN PRINTING – EDITING AND DESIGNING; SCREEN PRINTED MERCHANDISE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	101,823,091	3	31	33	639,487	1,187,747	1,827,234	1.795
2013	111,465,220	4	28	22	731,404	909,802	1,641,206	1.472
2014	114,066,036	2	30	23	628,614	607,093	1,235,707	1.083
2015	128,848,403	1	43	18	793,829	875,434	1,669,263	1.296
2016	137,827,376	0	34	27	412,206	663,807	1,076,013	0.781
	594,030,127	10	166	123	3,205,540	4,243,884	7,449,424	
Adjusted Loss to Payroll Ratio:					0.540	0.714	1.254	
Expected Unlimited Loss to Payroll Ratio:					0.492	0.685	1.177	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.462	0.579	1.041	
Credibility:					0.62	0.61		
Indicated Limited Loss to Payroll Ratio:					0.510	0.662	1.172	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.540	0.765	1.305	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								111.4%

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	
2012	73,470,984	8	108	186	2,107,387	1,729,636	3,837,023	5.223
2013	77,061,737	11	112	277	2,287,929	3,289,464	5,577,393	7.238
2014	71,352,861	5	125	272	1,431,541	1,928,305	3,359,846	4.709
2015	63,848,117	7	83	184	1,536,186	1,928,160	3,464,346	5.426
2016	67,280,519	1	95	196	1,356,923	2,188,264	3,545,187	5.269
	353,014,218	32	523	1,115	8,719,966	11,063,829	19,783,795	
Adjusted Loss to Payroll Ratio:					2.470	3.134	5.604	
Expected Unlimited Loss to Payroll Ratio:					2.658	3.789	6.448	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.642	3.461	6.103	
Credibility:					0.99	0.97		
Indicated Limited Loss to Payroll Ratio:					2.472	3.144	5.616	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.640	3.694	6.334	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								540.8%

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Code: 8850 RHG: 2 NAICS: 52 ILDG: 3 MLDG: 4 CLASS: CHECK CASHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	219,809,254	16	101	107	1,665,345	1,777,150	3,442,495	1.566
2013	224,085,719	17	102	106	1,976,528	1,948,431	3,924,959	1.752
2014	238,941,449	12	84	99	1,780,001	2,069,849	3,849,850	1.611
2015	232,672,964	5	77	96	2,115,088	2,128,075	4,243,163	1.824
2016	242,411,957	7	75	90	1,671,003	2,168,982	3,839,985	1.584
1,157,921,343		57	439	498	9,207,965	10,092,487	19,300,452	
Adjusted Loss to Payroll Ratio:					0.795	0.872	1.667	
Expected Unlimited Loss to Payroll Ratio:					0.956	1.112	2.069	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.865	0.823	1.688	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.795	0.870	1.665	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.849	1.022	1.871	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								159.8%

Code: 8851 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: CONGREGATE LIVING FACILITIES – ELDERLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	151,851,078	7	67	222	1,242,068	1,635,512	2,877,580	1.895
2013	167,068,806	4	105	226	1,604,373	2,022,379	3,626,752	2.171
2014	165,605,287	9	103	262	2,120,608	2,883,303	5,003,911	3.022
2015	182,390,133	4	95	264	1,717,540	2,300,919	4,018,459	2.203
2016	191,355,124	2	78	216	1,164,955	1,984,107	3,149,062	1.646
858,270,428		26	448	1,190	7,849,544	10,826,221	18,675,765	
Adjusted Loss to Payroll Ratio:					0.915	1.261	2.176	
Expected Unlimited Loss to Payroll Ratio:					1.131	1.660	2.790	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.020	1.291	2.311	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.915	1.262	2.177	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.989	1.536	2.525	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								215.5%

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Code: 8852 RHG: 5 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: HOME INFUSION THERAPISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	63,785,834	4	13	45	709,726	608,089	1,317,815	2.066
2013	65,317,830	0	7	12	203,584	115,323	318,907	0.488
2014	77,942,614	1	12	33	447,668	507,968	955,636	1.226
2015	53,967,556	0	6	24	251,190	169,228	420,418	0.779
2016	56,121,086	0	12	23	453,343	488,461	941,804	1.678
	317,134,921	5	50	137	2,065,511	1,889,070	3,954,581	
Adjusted Loss to Payroll Ratio:					0.651	0.596	1.247	
Expected Unlimited Loss to Payroll Ratio:					0.877	0.969	1.846	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.755	0.671	1.425	
Credibility:					0.59	0.51		
Indicated Limited Loss to Payroll Ratio:					0.694	0.632	1.326	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.781	0.864	1.645	
Indicated Relativity Change:								-10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								140.4%

Code: 8859 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT;
INTERNET/WEB-BASED APPLICATION DEVELOPMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)*	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	49,054,048,023	27	408	1,251	10,009,910	11,356,489	21,366,399	0.044
2016	54,618,721,195	17	326	1,079	9,033,726	10,790,279	19,824,005	0.036
	103,672,769,218	44	734	2,330	19,043,636	22,146,768	41,190,404	
Adjusted Loss to Payroll Ratio:					0.018	0.021	0.040	
Expected Unlimited Loss to Payroll Ratio*:					0.021	0.027	0.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.019	0.021	0.041	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.018	0.021	0.040	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.020	0.025	0.045	
Indicated Relativity Change (Experience Only)*:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								3.8%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.73 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION IN 2020. CLASS RELATIVITY CHANGE RELATED TO THE UNADJUSTED EXPECTED IS 28.4%.

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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	
2015	10,738,720,226	41	1,096	3,280	19,512,530	25,805,047	45,317,577	0.422
2016	10,938,017,313	33	1,229	3,376	22,049,680	31,490,867	53,540,547	0.489
	21,676,737,539	74	2,325	6,656	41,562,210	57,295,914	98,858,124	
Adjusted Loss to Payroll Ratio:					0.192	0.264	0.456	
Expected Unlimited Loss to Payroll Ratio:					0.198	0.303	0.500	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.174	0.250	0.424	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.192	0.264	0.456	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.205	0.311	0.515	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								44.0%

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

Code: 8870 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: FITNESS INSTRUCTION PROGRAMS OR STUDIOS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	76,686,285	2	23	52	400,517	503,952	904,469	1.179
2013	90,951,824	0	35	35	311,031	505,392	816,423	0.898
2014	99,468,706	2	22	35	216,978	466,811	683,789	0.687
2015	109,038,459	1	14	33	282,381	304,232	586,613	0.538
2016	131,885,773	0	22	47	113,628	250,651	364,279	0.276
	508,031,048	5	116	202	1,324,536	2,031,038	3,355,573	
Adjusted Loss to Payroll Ratio:					0.261	0.400	0.661	
Expected Unlimited Loss to Payroll Ratio:					0.301	0.459	0.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.265	0.379	0.644	
Credibility:					0.48	0.48		
Indicated Limited Loss to Payroll Ratio:					0.263	0.389	0.652	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.281	0.457	0.738	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								63.0%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8875 RHG: 3 NAICS: 61 ILDG: 1 MLDG: 2 CLASS: PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	969,119,013	15	146	366	2,956,498	3,344,592	6,301,090	0.650
2014	1,099,660,658	11	116	365	2,584,208	3,499,266	6,083,474	0.553
2015	1,234,778,400	3	113	417	2,037,843	2,691,627	4,729,470	0.383
2016	1,362,467,935	4	139	449	2,585,999	3,763,721	6,349,720	0.466
	4,666,026,005	33	514	1,597	10,164,548	13,299,205	23,463,753	
Adjusted Loss to Payroll Ratio:					0.218	0.285	0.503	
Expected Unlimited Loss to Payroll Ratio:					0.237	0.358	0.596	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.207	0.285	0.492	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.218	0.285	0.503	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.235	0.347	0.582	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								49.7%

Code: 9007 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: APT/CONDO OPERATION FOR SENIORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	176,824,241	10	82	120	1,554,556	1,775,277	3,329,833	1.883
2013	169,485,216	7	79	150	1,087,581	1,171,874	2,259,455	1.333
2014	181,797,506	7	94	144	1,716,779	1,699,089	3,415,868	1.879
2015	185,601,835	9	93	172	2,428,226	2,023,383	4,451,609	2.398
2016	191,320,170	2	109	162	2,369,976	2,589,724	4,959,700	2.592
	905,028,968	35	457	748	9,157,118	9,259,348	18,416,466	
Adjusted Loss to Payroll Ratio:					1.012	1.023	2.035	
Expected Unlimited Loss to Payroll Ratio:					0.983	1.163	2.146	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.802	0.792	1.593	
Credibility:					0.96	0.87		
Indicated Limited Loss to Payroll Ratio:					1.003	0.993	1.996	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.085	1.209	2.293	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								195.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9008 RHG: 2 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: JANITORIAL SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,055,800,674	125	2,608	2,897	55,497,864	70,204,980	125,702,844	6.115
2016	1,903,392,982	40	2,469	2,759	52,547,340	61,111,373	113,658,713	5.971
	3,959,193,657	165	5,077	5,656	108,045,205	131,316,354	239,361,558	
Adjusted Loss to Payroll Ratio:					2.729	3.317	6.046	
Expected Unlimited Loss to Payroll Ratio:					2.770	3.770	6.540	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.597	3.214	5.811	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.729	3.317	6.046	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.915	3.897	6.812	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								581.6%

Code: 9009 RHG: 5 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: COMMERCIAL PROPERTIES – N.O.C. – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	672,857,357	25	274	420	6,507,534	6,466,604	12,974,138	1.928
2016	728,923,205	17	270	432	8,079,161	7,497,524	15,576,685	2.137
	1,401,780,562	42	544	852	14,586,696	13,964,128	28,550,824	
Adjusted Loss to Payroll Ratio:					1.041	0.996	2.037	
Expected Unlimited Loss to Payroll Ratio:					1.285	1.594	2.879	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.000	0.966	1.965	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.041	0.996	2.037	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.172	1.361	2.532	
Indicated Relativity Change:								-12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								216.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9010 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: MOBILE HOME PARK OPERATION – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	141,972,517	13	77	133	1,188,476	1,650,018	2,838,494	1.999
2013	151,238,527	13	84	145	1,835,642	2,186,220	4,021,862	2.659
2014	150,701,333	10	90	150	1,702,647	2,085,982	3,788,629	2.514
2015	159,113,425	5	99	128	1,723,588	2,265,291	3,988,879	2.507
2016	169,110,384	6	101	133	3,383,692	4,018,609	7,402,301	4.377
	772,136,186	47	451	689	9,834,045	12,206,120	22,040,165	
Adjusted Loss to Payroll Ratio:					1.274	1.581	2.854	
Expected Unlimited Loss to Payroll Ratio:					1.228	1.746	2.974	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.001	1.189	2.190	
Credibility:					0.99	0.96		
Indicated Limited Loss to Payroll Ratio:					1.271	1.565	2.836	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.374	1.905	3.279	
Indicated Relativity Change:								10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								279.9%

Code: 9011 RHG: 4 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER;
COMM/RES MIXED-USE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,292,528,742	79	1,194	2,040	24,678,963	29,484,558	54,163,521	2.363
2016	2,448,347,216	19	1,186	2,117	25,982,828	31,387,817	57,370,645	2.343
	4,740,875,958	98	2,380	4,157	50,661,790	60,872,374	111,534,165	
Adjusted Loss to Payroll Ratio:					1.069	1.284	2.353	
Expected Unlimited Loss to Payroll Ratio:					1.307	1.788	3.094	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.043	1.159	2.202	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.069	1.284	2.353	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.177	1.641	2.817	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								240.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9015 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: BUILDING OPERATION – N.O.C. – OTHER;
CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHER; LIBRARIES
– PRIVATE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	719,892,260	24	426	632	8,612,578	9,801,984	18,414,562	2.558
2016	779,758,656	12	385	617	10,065,571	13,003,785	23,069,356	2.959
	1,499,650,916	36	811	1,249	18,678,149	22,805,769	41,483,918	
Adjusted Loss to Payroll Ratio:					1.245	1.521	2.766	
Expected Unlimited Loss to Payroll Ratio:					1.606	2.079	3.685	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.282	1.348	2.630	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.245	1.521	2.766	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.371	1.944	3.315	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								283.0%

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED TO CODE 5610

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9016 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: AMUSEMENT/REC FACILITIES; DOG SHOWS; HORSE SHOWS/RODEOS – NOT STABLE EMPLOYEES; BOAT MARINA/RENTAL OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	679,084,200	9	304	926	5,485,516	6,806,444	12,291,960	1.810
2016	758,258,843	7	364	985	8,675,818	9,257,430	17,933,248	2.365
	1,437,343,042	16	668	1,911	14,161,334	16,063,874	30,225,208	
Adjusted Loss to Payroll Ratio:					0.985	1.118	2.103	
Expected Unlimited Loss to Payroll Ratio:					1.213	1.437	2.650	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.142	1.203	2.344	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.985	1.118	2.103	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.065	1.360	2.425	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								207.1%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2014	370,436,301	11	188	349	4,239,774	3,986,195	8,225,969	2.221
2015	386,642,892	11	211	371	5,096,795	5,384,061	10,480,856	2.711
2016	398,635,407	3	220	399	5,212,668	4,941,706	10,154,374	2.547
	1,155,714,600	25	619	1,119	14,549,237	14,311,962	28,861,200	
Adjusted Loss to Payroll Ratio:					1.259	1.238	2.497	
Expected Unlimited Loss to Payroll Ratio:					1.392	1.619	3.012	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.288	1.330	2.618	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.259	1.238	2.497	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.361	1.507	2.868	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								244.9%

Code: 9033 RHG: 3 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: HOUSING AUTHORITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	7,918,973	1	3	15	193,386	304,381	497,767	6.286
2013	6,987,894	0	7	3	55,645	47,475	103,120	1.476
2014	7,901,259	0	6	17	76,903	71,196	148,099	1.874
2015	7,888,718	0	7	14	128,198	141,807	270,005	3.423
2016	8,253,400	0	4	9	128,577	130,957	259,534	3.145
	38,950,245	1	27	58	582,710	695,816	1,278,525	
Adjusted Loss to Payroll Ratio:					1.496	1.786	3.282	
Expected Unlimited Loss to Payroll Ratio:					1.575	1.688	3.263	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.363	1.260	2.623	
Credibility:					0.33	0.29		
Indicated Limited Loss to Payroll Ratio:					1.407	1.413	2.820	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.521	1.719	3.240	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								276.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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

Code: 8830 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: INSTITUTIONAL EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	10,629,838,806	86	2,062	5,285	50,452,747	46,320,776	96,773,523	0.910
2016	11,219,128,042	41	2,054	6,147	54,124,056	50,060,042	104,184,098	0.929
	21,848,966,848	127	4,116	11,432	104,576,803	96,380,817	200,957,620	
Adjusted Loss to Payroll Ratio:					0.479	0.441	0.920	
Expected Unlimited Loss to Payroll Ratio:					0.513	0.514	1.027	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.463	0.400	0.862	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.479	0.441	0.920	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.517	0.537	1.054	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								90.0%

Code: 9048 RHG: 1 NAICS: 72 ILDG: 1 MLDG: 1 CLASS: CAMPS; BOY/GIRL SCOUT COUNCILS – CAMP OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	122,202,891	8	46	312	878,829	1,064,818	1,943,647	1.591
2013	126,921,576	6	64	295	1,470,811	2,377,704	3,848,515	3.032
2014	132,664,646	4	41	313	617,769	1,228,463	1,846,232	1.392
2015	138,343,283	2	57	364	729,125	2,229,003	2,958,128	2.138
2016	150,704,868	1	78	383	1,061,011	2,173,681	3,234,692	2.146
	670,837,265	21	286	1,667	4,757,545	9,073,670	13,831,215	
Adjusted Loss to Payroll Ratio:					0.709	1.353	2.062	
Expected Unlimited Loss to Payroll Ratio:					0.694	1.438	2.133	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.666	1.269	1.935	
Credibility:					0.75	0.86		
Indicated Limited Loss to Payroll Ratio:					0.698	1.341	2.039	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.740	1.550	2.290	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								195.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9050 RHG: 2 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: HOTELS; MOTELS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	3,385,735,610	142	3,564	6,129	66,163,271	86,893,403	153,056,674	4.521
2016	3,517,860,045	62	3,456	6,109	72,504,982	93,129,735	165,634,717	4.708
	6,903,595,655	204	7,020	12,238	138,668,253	180,023,137	318,691,391	
Adjusted Loss to Payroll Ratio:					2.009	2.608	4.616	
Expected Unlimited Loss to Payroll Ratio:					2.076	3.023	5.099	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.970	2.618	4.588	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.009	2.608	4.616	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.145	3.064	5.209	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								444.8%

Code: 9053 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 3 CLASS: HEALTH CLUBS OR GYMS; SWIMMING POOLS/CLUBS; CLUBS – RACQUET SPORTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,289,306,980	9	420	733	7,215,046	9,442,337	16,657,383	1.292
2016	1,415,393,362	2	329	714	5,684,835	7,922,925	13,607,760	0.961
	2,704,700,342	11	749	1,447	12,899,882	17,365,262	30,265,144	
Adjusted Loss to Payroll Ratio:					0.477	0.642	1.119	
Expected Unlimited Loss to Payroll Ratio:					0.577	0.836	1.413	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.556	0.740	1.296	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.477	0.642	1.119	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.505	0.742	1.247	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								106.5%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870. EXPERIENCE RELATED TO SPAS OR BATHS TRANSFERRED TO CODE 9054; 8870, 9054 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	58,968,140	8	86	122	1,539,339	1,905,685	3,445,024	5.842
2013	71,183,662	5	105	96	1,618,685	1,520,169	3,138,854	4.410
2014	71,783,110	2	95	83	1,241,662	1,431,271	2,672,933	3.724
2015	75,127,881	1	71	85	941,712	1,297,682	2,239,394	2.981
2016	90,825,549	1	87	142	1,532,259	2,088,962	3,621,221	3.987
	367,888,342	17	444	528	6,873,657	8,243,769	15,117,426	
Adjusted Loss to Payroll Ratio:					1.868	2.241	4.109	
Expected Unlimited Loss to Payroll Ratio:					1.386	1.632	3.018	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.260	1.331	2.591	
Credibility:					0.78	0.71		
Indicated Limited Loss to Payroll Ratio:					1.735	1.977	3.712	
Limit Factor:					1.059	1.156		
Indicated (Unlimited) Loss to Payroll Ratio:					1.837	2.285	4.122	
Indicated Relativity Change:								36.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.681	2.092	3.773	
Relativity to Statewide Average Loss to Payroll Ratio:								322.1%

E1-1-18 INCLUDES EXPERIENCE OF 9053

Code: 9059 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: DAY CARE CENTERS – CHILD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,862,681,549	22	745	1,736	10,387,782	15,578,345	25,966,127	1.394
2016	2,015,066,645	23	736	1,711	12,838,548	18,836,559	31,675,107	1.572
	3,877,748,193	45	1,481	3,447	23,226,330	34,414,904	57,641,234	
Adjusted Loss to Payroll Ratio:					0.599	0.887	1.486	
Expected Unlimited Loss to Payroll Ratio:					0.642	1.006	1.648	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.587	0.813	1.399	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.599	0.887	1.486	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.640	1.043	1.683	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								143.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9060 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: CLUBS – COUNTRY OR GOLF

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	805,396,721	33	429	988	8,382,791	11,099,753	19,482,544	2.419
2016	832,451,007	24	432	945	9,234,742	12,476,776	21,711,518	2.608
	1,637,847,728	57	861	1,933	17,617,534	23,576,530	41,194,063	
Adjusted Loss to Payroll Ratio:					1.076	1.439	2.515	
Expected Unlimited Loss to Payroll Ratio:					1.071	1.551	2.622	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.008	1.298	2.306	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.076	1.439	2.515	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.163	1.752	2.915	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								248.9%

Code: 9061 RHG: 1 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: CLUBS – N.O.C.

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	221,133,438	15	85	194	1,582,355	1,881,379	3,463,734	1.566
2013	232,561,056	7	116	212	1,394,518	1,590,319	2,984,837	1.283
2014	250,619,790	15	115	214	2,127,771	2,972,412	5,100,183	2.035
2015	251,146,607	13	120	195	3,094,664	3,427,950	6,522,614	2.597
2016	256,477,412	4	135	221	2,331,087	2,747,963	5,079,050	1.980
	1,211,938,302	54	571	1,036	10,530,395	12,620,024	23,150,419	
Adjusted Loss to Payroll Ratio:					0.869	1.041	1.910	
Expected Unlimited Loss to Payroll Ratio:					0.943	1.170	2.113	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.908	1.036	1.944	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.869	1.041	1.910	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.920	1.204	2.124	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								181.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9066 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOMEOWNERS ASSOCIATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	233,793,888	17	142	210	2,903,489	3,088,050	5,991,539	2.563
2013	231,395,004	6	96	173	1,736,061	2,089,787	3,825,848	1.653
2014	240,127,464	14	124	184	2,451,396	2,869,745	5,321,141	2.216
2015	248,170,539	12	112	187	2,654,204	2,829,385	5,483,589	2.210
2016	247,376,617	3	122	198	2,249,108	3,270,879	5,519,987	2.231
	1,200,863,512	52	596	952	11,994,258	14,147,845	26,142,103	
Adjusted Loss to Payroll Ratio:					0.999	1.178	2.177	
Expected Unlimited Loss to Payroll Ratio:					1.032	1.386	2.418	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.938	1.130	2.068	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.999	1.178	2.177	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.058	1.362	2.420	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								206.6%

Code: 9067 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 1 CLASS: CLUBS – BOYS AND GIRLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	224,471,281	12	94	320	1,027,535	1,753,392	2,780,927	1.239
2013	232,119,300	8	79	251	1,129,775	1,323,248	2,453,023	1.057
2014	246,901,833	6	77	228	863,957	1,435,750	2,299,707	0.931
2015	262,445,590	4	101	248	1,560,751	2,075,214	3,635,965	1.385
2016	277,637,764	1	82	302	1,234,315	1,719,723	2,954,038	1.064
	1,243,575,768	31	433	1,349	5,816,333	8,307,326	14,123,659	
Adjusted Loss to Payroll Ratio:					0.468	0.668	1.136	
Expected Unlimited Loss to Payroll Ratio:					0.472	0.746	1.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.445	0.624	1.068	
Credibility:					0.81	0.83		
Indicated Limited Loss to Payroll Ratio:					0.463	0.661	1.124	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.501	0.804	1.305	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								111.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9069 RHG: 2 NAICS: 71 ILDG: 4 MLDG: 4 CLASS: CLUBS – GAMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	529,013,942	8	404	352	8,251,439	8,747,719	16,999,158	3.213
2016	536,894,497	5	326	335	8,291,805	8,431,624	16,723,429	3.115
	1,065,908,439	13	730	687	16,543,244	17,179,343	33,722,587	
Adjusted Loss to Payroll Ratio:					1.552	1.612	3.164	
Expected Unlimited Loss to Payroll Ratio:					1.375	1.708	3.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.311	1.484	2.795	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.552	1.612	3.164	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.658	1.894	3.551	
Indicated Relativity Change:								15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								303.2%

Code: 9070 RHG: 2 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CARE FACILITIES – ELDERLY/ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,383,555,240	44	1,240	3,399	22,908,963	31,125,868	54,034,831	3.906
2016	1,510,383,972	25	1,253	3,541	25,509,378	34,420,122	59,929,500	3.968
	2,893,939,212	69	2,493	6,940	48,418,341	65,545,990	113,964,331	
Adjusted Loss to Payroll Ratio:					1.673	2.265	3.938	
Expected Unlimited Loss to Payroll Ratio:					1.543	2.433	3.977	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.410	1.965	3.375	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.673	2.265	3.938	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.787	2.661	4.448	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								379.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9079 RHG: 2 NAICS: 72 ILDG: 3 MLDG: 3 CLASS: RESTAURANTS OR TAVERNS; CONCESSIONAIRES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	21,461,826,565	359	13,093	24,016	183,278,316	248,033,910	431,312,226	2.010
2016	23,181,434,222	160	13,009	24,987	195,963,756	264,777,036	460,740,792	1.988
	44,643,260,787	519	26,102	49,003	379,242,072	512,810,946	892,053,018	
Adjusted Loss to Payroll Ratio:					0.849	1.149	1.998	
Expected Unlimited Loss to Payroll Ratio:					0.883	1.321	2.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.838	1.144	1.982	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.849	1.149	1.998	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.907	1.350	2.257	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								192.7%

Code: 9085 RHG: 3 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: RESIDENT CARE – DEVELOPMENTALLY DISABLED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	495,115,790	14	304	548	5,193,495	6,389,550	11,583,045	2.339
2016	573,274,519	3	290	533	4,300,000	5,684,828	9,984,828	1.742
	1,068,390,309	17	594	1,081	9,493,495	12,074,379	21,567,874	
Adjusted Loss to Payroll Ratio:					0.889	1.130	2.019	
Expected Unlimited Loss to Payroll Ratio:					1.097	1.542	2.640	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.989	1.200	2.189	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.889	1.130	2.019	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.961	1.375	2.336	
Indicated Relativity Change:								-11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								199.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9092 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: BOWLING CENTERS; BILLIARD HALLS; SKATING CENTERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	126,385,887	4	68	125	871,317	879,766	1,751,083	1.386
2013	125,715,053	5	67	117	1,021,878	916,983	1,938,861	1.542
2014	136,577,388	3	61	116	846,451	962,482	1,808,933	1.324
2015	145,681,720	3	73	119	1,149,332	1,612,139	2,761,471	1.896
2016	152,846,227	1	53	132	789,803	1,086,317	1,876,120	1.227
	687,206,275	16	322	609	4,678,781	5,457,686	10,136,468	
Adjusted Loss to Payroll Ratio:					0.681	0.794	1.475	
Expected Unlimited Loss to Payroll Ratio:					0.684	0.882	1.566	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.653	0.766	1.418	
Credibility:					0.75	0.71		
Indicated Limited Loss to Payroll Ratio:					0.674	0.786	1.460	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.720	0.923	1.643	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								140.3%

Code: 9095 RHG: 4 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	43,116,240	2	42	88	331,105	444,516	775,621	1.799
2013	43,741,732	5	42	49	839,196	822,827	1,662,023	3.800
2014	53,549,257	2	32	54	738,260	907,486	1,645,746	3.073
2015	58,697,884	0	19	51	242,987	370,780	613,767	1.046
2016	61,700,898	1	27	70	592,706	865,182	1,457,888	2.363
	260,806,012	10	162	312	2,744,255	3,410,791	6,155,046	
Adjusted Loss to Payroll Ratio:					1.052	1.308	2.360	
Expected Unlimited Loss to Payroll Ratio:					1.317	1.795	3.111	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.214	1.430	2.643	
Credibility:					0.65	0.62		
Indicated Limited Loss to Payroll Ratio:					1.109	1.354	2.463	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.221	1.730	2.951	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								252.0%

E 1-1-14 EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED FROM CODES 9016 AND 9180

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9096 RHG: 1 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CLEANING SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	50,050,189	8	98	113	1,805,535	2,486,501	4,292,036	8.575
2013	51,562,288	8	93	107	1,684,130	2,236,505	3,920,635	7.604
2014	63,026,721	6	121	150	1,913,325	2,863,830	4,777,155	7.580
2015	70,810,225	4	156	151	3,026,224	4,676,418	7,702,642	10.878
2016	74,622,072	1	110	126	2,354,547	3,069,625	5,424,172	7.269
	310,071,495	27	578	647	10,783,760	15,332,879	26,116,640	
Adjusted Loss to Payroll Ratio:					3.478	4.945	8.423	
Expected Unlimited Loss to Payroll Ratio:					3.555	6.156	9.711	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.367	5.348	8.715	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.478	4.945	8.423	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					3.683	5.716	9.399	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								802.5%

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	
2012	81,604,523	4	52	64	977,015	1,153,149	2,130,164	2.610
2013	93,440,440	1	71	58	991,987	945,048	1,937,035	2.073
2014	107,524,576	5	72	84	1,608,712	1,150,358	2,759,070	2.566
2015	118,965,497	2	71	88	1,531,345	1,978,425	3,509,770	2.950
2016	131,622,205	3	75	90	1,535,373	1,230,036	2,765,409	2.101
	533,157,241	15	341	384	6,644,432	6,457,016	13,101,447	
Adjusted Loss to Payroll Ratio:					1.246	1.211	2.457	
Expected Unlimited Loss to Payroll Ratio:					1.308	1.509	2.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.210	1.239	2.449	
Credibility:					0.87	0.78		
Indicated Limited Loss to Payroll Ratio:					1.242	1.217	2.459	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.342	1.481	2.824	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								241.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9101 RHG: 5 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: COLLEGES OR SCHOOLS – PRIVATE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	678,688,796	26	466	721	9,830,207	10,894,887	20,725,094	3.054
2016	680,817,439	10	432	927	8,509,834	10,588,324	19,098,158	2.805
	1,359,506,234	36	898	1,648	18,340,041	21,483,211	39,823,252	
Adjusted Loss to Payroll Ratio:					1.349	1.580	2.929	
Expected Unlimited Loss to Payroll Ratio:					1.708	2.149	3.857	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.419	1.520	2.939	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.349	1.580	2.929	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.519	2.159	3.678	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								314.0%

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

Code: 9151 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: THEATERS – MUSICAL ENTERTAINMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	175,554,324	1	23	37	502,945	823,330	1,326,275	0.755
2013	190,300,944	3	16	24	517,730	286,073	803,803	0.422
2014	190,090,367	2	14	32	435,709	278,063	713,772	0.375
2015	193,236,390	2	15	26	1,021,852	743,192	1,765,044	0.913
2016	214,582,152	0	13	23	334,859	389,537	724,396	0.338
	963,764,176	8	81	142	2,813,095	2,520,196	5,333,290	
Adjusted Loss to Payroll Ratio:					0.292	0.261	0.553	
Expected Unlimited Loss to Payroll Ratio:					0.282	0.268	0.549	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.271	0.237	0.508	
Credibility:					0.60	0.51		
Indicated Limited Loss to Payroll Ratio:					0.284	0.249	0.533	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.300	0.288	0.589	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								50.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9154 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: THEATERS – NOT MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	419,825,641	11	180	369	2,686,254	2,118,152	4,804,406	1.144
2014	478,433,856	14	183	422	4,045,895	4,395,126	8,441,021	1.764
2015	502,973,569	10	182	384	4,289,452	4,380,270	8,669,722	1.724
2016	627,794,678	6	190	454	4,953,800	4,586,342	9,540,142	1.520
2,029,027,744		41	735	1,629	15,975,402	15,479,890	31,455,292	
Adjusted Loss to Payroll Ratio:					0.787	0.763	1.550	
Expected Unlimited Loss to Payroll Ratio:					0.799	0.862	1.661	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.752	0.721	1.473	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.787	0.763	1.550	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.851	0.928	1.780	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								151.9%

Code: 9155 RHG: 3 NAICS: 51 ILDG: 1 MLDG: 2 CLASS: THEATERS – MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	229,509,369	3	60	324	692,391	1,257,186	1,949,577	0.849
2013	234,873,763	5	54	333	1,087,735	1,731,578	2,819,313	1.200
2014	247,876,013	2	68	288	776,128	1,210,862	1,986,990	0.802
2015	264,263,265	1	62	300	590,106	1,189,935	1,780,041	0.674
2016	298,207,797	2	60	253	685,916	972,763	1,658,679	0.556
1,274,730,206		13	304	1,498	3,832,277	6,362,324	10,194,600	
Adjusted Loss to Payroll Ratio:					0.301	0.499	0.800	
Expected Unlimited Loss to Payroll Ratio:					0.340	0.673	1.012	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.335	0.576	0.911	
Credibility:					0.72	0.80		
Indicated Limited Loss to Payroll Ratio:					0.310	0.515	0.825	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.335	0.626	0.962	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								82.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	86,761,092	9	117	200	2,059,987	1,774,411	3,834,398	4.419
2013	82,552,770	8	99	264	1,394,718	1,637,243	3,031,961	3.673
2014	88,634,120	2	63	169	1,055,228	1,125,975	2,181,203	2.461
2015	85,091,500	2	69	163	1,356,893	1,224,371	2,581,264	3.034
2016	100,230,091	1	84	166	1,674,351	1,520,000	3,194,351	3.187
	443,269,573	22	432	962	7,541,177	7,281,999	14,823,176	
Adjusted Loss to Payroll Ratio:					1.701	1.643	3.344	
Expected Unlimited Loss to Payroll Ratio:					1.839	1.912	3.751	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.772	1.692	3.464	
Credibility:					0.94	0.81		
Indicated Limited Loss to Payroll Ratio:					1.706	1.652	3.358	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.806	1.910	3.716	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								317.3%

Code: 9180 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS; SHOOTING CLUBS/RANGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	149,694,625	6	67	204	916,583	1,217,089	2,133,672	1.425
2013	161,944,720	9	92	206	1,737,645	1,821,897	3,559,542	2.198
2014	165,060,174	3	73	206	1,121,859	1,329,735	2,451,594	1.485
2015	167,258,482	2	63	225	471,209	889,926	1,361,135	0.814
2016	186,892,974	2	85	272	1,513,057	3,171,218	4,684,275	2.506
	830,850,976	22	380	1,113	5,760,354	8,429,866	14,190,220	
Adjusted Loss to Payroll Ratio:					0.693	1.015	1.708	
Expected Unlimited Loss to Payroll Ratio:					0.751	1.175	1.926	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.675	0.875	1.550	
Credibility:					0.82	0.80		
Indicated Limited Loss to Payroll Ratio:					0.690	0.987	1.677	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.777	1.348	2.125	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								181.4%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 2 CLASS: ATHLETIC TEAM/FACILITY – PLAYERS AND OFFICIALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	88,700,408	4	122	497	2,831,506	3,014,470	5,845,976	6.591
2014	97,208,062	7	116	636	3,347,486	4,532,891	7,880,377	8.107
2015	97,466,951	8	80	527	2,472,595	4,317,036	6,789,631	6.966
2016	131,290,159	1	106	646	3,144,015	5,495,627	8,639,642	6.581
	414,665,580	20	424	2,306	11,795,601	17,360,024	29,155,625	
Adjusted Loss to Payroll Ratio:					2.845	4.187	7.031	
Expected Unlimited Loss to Payroll Ratio:					3.114	4.345	7.460	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.932	3.636	6.568	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.845	4.187	7.031	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					3.075	5.095	8.170	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								697.6%

Code: 9182 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: ATHLETIC TEAM / FACILITY – MAINTENANCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	254,468,783	5	76	177	877,500	1,649,345	2,526,845	0.993
2013	292,708,249	6	50	149	876,106	1,571,094	2,447,200	0.836
2014	342,644,909	2	70	151	751,146	1,713,920	2,465,066	0.719
2015	352,637,674	2	53	127	814,619	1,513,838	2,328,457	0.660
2016	418,805,485	0	79	159	1,765,734	2,147,482	3,913,216	0.934
	1,661,265,101	15	328	763	5,085,106	8,595,680	13,680,786	
Adjusted Loss to Payroll Ratio:					0.306	0.517	0.824	
Expected Unlimited Loss to Payroll Ratio:					0.328	0.649	0.977	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.302	0.517	0.819	
Credibility:					0.78	0.86		
Indicated Limited Loss to Payroll Ratio:					0.305	0.517	0.823	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.336	0.661	0.997	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								85.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9184 RHG: 2 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: SKI RESORTS – ALPINE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	64,416,975	5	90	153	1,072,302	1,728,928	2,801,230	4.349
2013	54,378,970	3	62	107	641,882	1,185,639	1,827,521	3.361
2014	53,191,275	4	64	138	679,896	1,722,952	2,402,848	4.517
2015	72,246,872	3	115	179	1,810,543	3,574,913	5,385,456	7.454
2016	78,713,567	2	139	243	2,381,827	4,371,776	6,753,603	8.580
	322,947,660	17	470	820	6,586,449	12,584,208	19,170,657	
Adjusted Loss to Payroll Ratio:					2.039	3.897	5.936	
Expected Unlimited Loss to Payroll Ratio:					1.552	3.716	5.268	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.480	3.228	4.708	
Credibility:					0.77	0.93		
Indicated Limited Loss to Payroll Ratio:					1.911	3.850	5.761	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.041	4.524	6.564	
Indicated Relativity Change:								24.6%
Relativity to Statewide Average Loss to Payroll Ratio:								560.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	5,683,989	1	11	25	135,738	269,531	405,269	7.130
2013	4,193,038	0	10	11	44,243	450,085	494,328	11.789
2014	3,919,970	2	1	12	163,770	150,230	314,000	8.010
2015	7,095,508	0	6	11	75,342	136,628	211,970	2.987
2016	6,701,376	0	10	5	195,981	211,914	407,895	6.087
	27,593,881	3	38	64	615,074	1,218,387	1,833,462	
Adjusted Loss to Payroll Ratio:					2.229	4.415	6.644	
Expected Unlimited Loss to Payroll Ratio:					3.631	9.692	13.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.262	7.216	10.478	
Credibility:					0.39	0.48		
Indicated Limited Loss to Payroll Ratio:					2.859	5.872	8.731	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					3.220	8.021	11.240	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								959.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9220 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: CEMETERY OPERATION; CREMATORY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	74,208,916	4	77	176	1,669,369	1,774,009	3,443,378	4.640
2013	81,385,260	9	66	132	1,171,183	1,426,948	2,598,131	3.192
2014	82,315,216	10	72	114	1,380,279	1,388,104	2,768,383	3.363
2015	86,274,652	3	72	150	1,768,111	1,599,478	3,367,589	3.903
2016	82,566,497	2	66	125	1,220,438	1,656,775	2,877,213	3.485
	406,750,541	28	353	697	7,209,380	7,845,314	15,054,693	
Adjusted Loss to Payroll Ratio:					1.772	1.929	3.701	
Expected Unlimited Loss to Payroll Ratio:					1.934	2.480	4.415	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.683	1.820	3.503	
Credibility:					0.91	0.84		
Indicated Limited Loss to Payroll Ratio:					1.764	1.911	3.676	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.943	2.443	4.385	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								374.4%

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	
2012	159,475,042	14	42	61	2,634,937	2,670,550	5,305,487	3.327
2013	177,317,108	10	50	66	2,375,593	2,023,562	4,399,155	2.481
2014	156,671,604	6	46	57	1,677,003	1,870,536	3,547,539	2.264
2015	183,953,422	8	52	75	2,044,320	1,672,046	3,716,366	2.020
2016	192,329,728	4	41	73	3,128,338	1,694,048	4,822,386	2.507
	869,746,905	42	231	332	11,860,192	9,930,742	21,790,934	
Adjusted Loss to Payroll Ratio:					1.364	1.142	2.505	
Expected Unlimited Loss to Payroll Ratio:					1.448	1.814	3.262	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.278	1.326	2.604	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.364	1.145	2.509	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.535	1.565	3.100	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								264.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: GARBAGE OR REFUSE COLLECTING; STREET SWEEPING
SERVICE COMPANIES; DOCUMENT DESTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	940,631,031	42	593	932	23,575,792	19,671,089	43,246,881	4.598
2016	997,609,726	18	594	1,103	23,883,320	17,660,056	41,543,376	4.164
	1,938,240,758	60	1,187	2,035	47,459,111	37,331,145	84,790,256	
Adjusted Loss to Payroll Ratio:					2.449	1.926	4.375	
Expected Unlimited Loss to Payroll Ratio:					2.648	2.551	5.199	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.399	1.994	4.394	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.449	1.926	4.375	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.696	2.461	5.157	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								440.3%

INCLUDES EXPERIENCE OF 8264 D1-1-19

Code: 9410 RHG: 3 NAICS: 92 ILDG: 4 MLDG: 3 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	124,472,539	4	34	69	451,360	656,652	1,108,012	0.890
2013	119,107,034	3	25	54	484,937	614,295	1,099,232	0.923
2014	119,237,128	3	19	42	435,424	447,313	882,737	0.740
2015	120,329,310	0	29	59	314,137	550,739	864,876	0.719
2016	116,282,497	0	29	49	689,448	794,521	1,483,969	1.276
	599,428,508	10	136	273	2,375,306	3,063,520	5,438,826	
Adjusted Loss to Payroll Ratio:					0.396	0.511	0.907	
Expected Unlimited Loss to Payroll Ratio:					0.411	0.640	1.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.356	0.478	0.833	
Credibility:					0.58	0.58		
Indicated Limited Loss to Payroll Ratio:					0.379	0.497	0.876	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.410	0.605	1.015	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								86.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9420 RHG: 3 NAICS: 92 ILDG: 3 MLDG: 4 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	27,276,564	5	27	40	887,149	584,226	1,471,375	5.394
2013	25,131,329	2	13	45	159,109	361,021	520,130	2.070
2014	26,681,028	6	13	42	501,656	512,710	1,014,366	3.802
2015	35,260,391	1	35	87	272,679	782,479	1,055,158	2.992
2016	24,651,506	0	52	80	804,384	1,433,091	2,237,475	9.076
	139,000,817	14	140	294	2,624,977	3,673,526	6,298,504	
Adjusted Loss to Payroll Ratio:					1.888	2.643	4.531	
Expected Unlimited Loss to Payroll Ratio:					2.093	2.432	4.525	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.811	1.816	3.627	
Credibility:					0.62	0.55		
Indicated Limited Loss to Payroll Ratio:					1.859	2.271	4.130	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.010	2.763	4.773	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								407.5%

Code: 9422 RHG: 2 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: ROAD DISTRICTS OR DEPARTMENTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	313,533	0	0	0	0	0	0	0.000
2013	297,666	0	0	2	0	174	174	0.058
2014	284,232	0	1	0	3,401	10,703	14,104	4.962
2015	468,149	0	0	1	0	171	171	0.037
2016	424,242	0	2	0	2,504	2,882	5,386	1.270
	1,787,822	0	3	3	5,905	13,930	19,835	
Adjusted Loss to Payroll Ratio:					0.330	0.779	1.109	
Expected Unlimited Loss to Payroll Ratio:					0.525	0.813	1.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.460	0.630	1.090	
Credibility:					0.06	0.06		
Indicated Limited Loss to Payroll Ratio:					0.452	0.639	1.091	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.483	0.751	1.234	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								105.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9424 RHG: 4 NAICS: 56 ILDG: 3 MLDG: 2 CLASS: GARBAGE/TRANSFER STATION/MATERIAL RECOVERY;
RECYCLED MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	398,101,288	12	338	777	7,179,912	9,042,610	16,222,522	4.075
2016	382,030,646	9	289	710	6,805,312	6,298,971	13,104,283	3.430
	780,131,934	21	627	1,487	13,985,225	15,341,581	29,326,806	
Adjusted Loss to Payroll Ratio:					1.793	1.967	3.759	
Expected Unlimited Loss to Payroll Ratio:					1.980	2.713	4.693	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.795	2.121	3.915	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.793	1.967	3.759	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.974	2.513	4.487	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								383.1%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

Code: 9426 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 1 CLASS: SEPTIC/PORTABLE TOILET SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	67,877,804	4	52	65	905,340	1,560,741	2,466,081	3.633
2013	72,537,353	5	51	75	1,387,162	1,192,820	2,579,982	3.557
2014	80,394,174	8	54	94	2,272,376	1,758,526	4,030,902	5.014
2015	90,894,159	3	43	98	1,136,660	1,239,629	2,376,289	2.614
2016	105,049,327	0	70	116	1,405,716	1,322,508	2,728,224	2.597
	416,752,816	20	270	448	7,107,255	7,074,225	14,181,480	
Adjusted Loss to Payroll Ratio:					1.705	1.697	3.403	
Expected Unlimited Loss to Payroll Ratio:					1.830	2.219	4.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.659	1.734	3.393	
Credibility:					0.90	0.81		
Indicated Limited Loss to Payroll Ratio:					1.701	1.704	3.405	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.872	2.178	4.051	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								345.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9501 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: PAINTING – SHOP ONLY; PAINTING – AUTO/TRUCK BODIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	129,653,907	13	81	148	1,655,728	2,428,450	4,084,178	3.150
2013	132,343,530	3	82	121	1,068,306	1,547,377	2,615,683	1.976
2014	149,468,634	5	109	128	1,519,229	2,458,364	3,977,593	2.661
2015	169,753,642	1	150	141	2,541,126	3,007,175	5,548,301	3.268
2016	170,672,893	4	120	172	2,178,735	2,571,244	4,749,979	2.783
	751,892,607	26	542	710	8,963,124	12,012,609	20,975,733	
Adjusted Loss to Payroll Ratio:					1.192	1.598	2.790	
Expected Unlimited Loss to Payroll Ratio:					1.206	1.845	3.051	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.096	1.504	2.600	
Credibility:					0.98	0.99		
Indicated Limited Loss to Payroll Ratio:					1.190	1.597	2.787	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.260	1.846	3.106	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								265.2%

Code: 9507 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 3 CLASS: SIGN PAINTING OR LETTERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	70,293,167	2	25	48	272,245	321,700	593,945	0.845
2013	75,296,611	1	27	85	252,406	333,669	586,075	0.778
2014	86,689,906	2	30	76	919,663	666,871	1,586,534	1.830
2015	101,615,182	5	39	81	1,341,706	1,454,456	2,796,162	2.752
2016	111,410,026	4	39	77	832,636	863,550	1,696,186	1.522
	445,304,891	14	160	367	3,618,657	3,640,246	7,258,903	
Adjusted Loss to Payroll Ratio:					0.813	0.817	1.630	
Expected Unlimited Loss to Payroll Ratio:					0.834	0.964	1.798	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.754	0.769	1.523	
Credibility:					0.68	0.62		
Indicated Limited Loss to Payroll Ratio:					0.794	0.799	1.593	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.848	0.939	1.787	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								152.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	423,352,130	16	106	190	2,551,298	3,430,471	5,981,769	1.413
2013	430,042,901	15	132	214	3,002,940	3,557,285	6,560,225	1.525
2014	423,604,737	6	93	188	2,106,559	2,145,602	4,252,161	1.004
2015	381,747,363	8	97	242	2,903,867	3,280,819	6,184,686	1.620
2016	485,671,077	5	113	249	3,522,242	3,497,392	7,019,634	1.445
	2,144,418,208	50	541	1,083	14,086,906	15,911,569	29,998,474	
Adjusted Loss to Payroll Ratio:					0.657	0.742	1.399	
Expected Unlimited Loss to Payroll Ratio:					0.741	0.883	1.625	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.655	0.747	1.402	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.657	0.742	1.399	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.723	0.948	1.672	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								142.7%

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 January 1, 2020

Code: 9519 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOUSEHOLD APPLIANCES; WATER
SOFTEN/CONDITION/FILTRATION SYSTEM

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	343,439,448	16	309	403	8,142,433	6,950,490	15,092,923	4.395
2016	367,848,155	7	319	419	8,473,385	8,527,087	17,000,472	4.622
	711,287,603	23	628	822	16,615,819	15,477,577	32,093,396	
Adjusted Loss to Payroll Ratio:					2.336	2.176	4.512	
Expected Unlimited Loss to Payroll Ratio:					2.591	2.546	5.137	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.302	1.962	4.264	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.336	2.176	4.512	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.525	2.648	5.173	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								441.7%

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	
2015	372,259,232	15	207	216	5,443,501	5,667,064	11,110,565	2.985
2016	415,396,897	11	218	243	6,354,748	5,485,448	11,840,196	2.850
	787,656,129	26	425	459	11,798,249	11,152,512	22,950,761	
Adjusted Loss to Payroll Ratio:					1.498	1.416	2.914	
Expected Unlimited Loss to Payroll Ratio:					1.896	2.122	4.018	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.710	1.887	3.596	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.498	1.416	2.914	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.619	1.723	3.342	
Indicated Relativity Change:								-16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								285.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9522 RHG: 3 NAICS: 81 ILDG: 4 MLDG: 4 CLASS: UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING;
UPHOLSTERING – COFFIN/CASKET; UPHOLSTERING –
WHEELCHAIR; UPHOLSTERING – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	270,216,046	16	285	306	5,476,919	5,462,401	10,939,320	4.048
2016	241,088,553	6	320	205	7,010,508	7,450,734	14,461,242	5.998
	511,304,598	22	605	511	12,487,427	12,913,135	25,400,561	
Adjusted Loss to Payroll Ratio:					2.442	2.526	4.968	
Expected Unlimited Loss to Payroll Ratio:					2.500	3.084	5.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.221	2.377	4.598	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.442	2.526	4.968	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.640	3.074	5.714	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								487.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9529 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING; TENT
ERECTION/REMOVAL/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	146,925,729	8	68	89	2,488,078	3,158,814	5,646,892	3.843
2013	148,344,282	13	69	98	2,605,067	3,693,184	6,298,251	4.246
2014	165,400,740	15	64	104	2,540,632	2,377,943	4,918,575	2.974
2015	204,802,107	5	93	155	2,862,248	2,448,212	5,310,460	2.593
2016	213,190,761	3	96	146	3,669,631	3,661,592	7,331,223	3.439
	878,663,620	44	390	592	14,165,655	15,339,746	29,505,401	
Adjusted Loss to Payroll Ratio:					1.612	1.746	3.358	
Expected Unlimited Loss to Payroll Ratio:					1.595	2.096	3.691	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.372	1.658	3.031	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.612	1.746	3.358	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.815	2.385	4.200	
Indicated Relativity Change:								13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								358.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	73,699,990	2	18	41	420,957	463,310	884,267	1.200
2013	94,353,046	4	44	55	976,924	1,152,441	2,129,365	2.257
2014	94,030,619	5	33	38	1,010,218	1,088,230	2,098,448	2.232
2015	91,993,520	0	21	38	458,546	379,162	837,708	0.911
2016	88,332,598	0	22	34	963,657	781,282	1,744,939	1.975
	442,409,772	11	138	206	3,830,302	3,864,425	7,694,727	
Adjusted Loss to Payroll Ratio:					0.866	0.873	1.739	
Expected Unlimited Loss to Payroll Ratio:					0.940	1.096	2.036	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.830	0.928	1.758	
Credibility:					0.70	0.62		
Indicated Limited Loss to Payroll Ratio:					0.855	0.894	1.749	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.941	1.143	2.084	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								177.9%

E1-1-18 INCLUDES EXPERIENCE OF 9516

Code: 9549 RHG: 3 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: ADVERTISING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	14,652,482	3	20	20	316,392	200,265	516,657	3.526
2013	15,350,750	2	15	21	553,149	300,188	853,337	5.559
2014	20,851,397	2	24	32	710,174	543,344	1,253,518	6.012
2015	22,624,962	2	34	29	1,193,181	721,667	1,914,848	8.463
2016	23,284,661	0	22	37	1,126,164	813,336	1,939,500	8.330
	96,764,252	9	115	139	3,899,060	2,578,799	6,477,859	
Adjusted Loss to Payroll Ratio:					4.029	2.665	6.694	
Expected Unlimited Loss to Payroll Ratio:					3.194	2.057	5.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.849	1.581	4.431	
Credibility:					0.63	0.45		
Indicated Limited Loss to Payroll Ratio:					3.593	2.069	5.662	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					3.884	2.518	6.402	
Indicated Relativity Change:								21.9%
Relativity to Statewide Average Loss to Payroll Ratio:								546.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9552 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: SIGN ERECTION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	11,588,064	2	13	7	434,213	372,733	806,946	6.964
2013	11,873,363	0	8	14	130,350	155,343	285,693	2.406
2014	13,102,063	0	11	17	338,001	321,616	659,617	5.034
2015	13,610,882	1	10	15	390,787	413,347	804,134	5.908
2016	15,909,168	0	10	21	119,856	190,946	310,802	1.954
	66,083,541	3	52	74	1,413,206	1,453,985	2,867,191	
Adjusted Loss to Payroll Ratio:					2.139	2.200	4.339	
Expected Unlimited Loss to Payroll Ratio:					3.353	3.541	6.894	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.855	2.675	5.530	
Credibility:					0.54	0.45		
Indicated Limited Loss to Payroll Ratio:					2.468	2.461	4.930	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					2.806	3.515	6.321	
Indicated Relativity Change:								-8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								539.7%

Code: 9586 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: BARBER SHOPS, HAIR STYLING SALONS AND PERSONAL APPEARANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,116,500,292	13	317	352	5,609,907	5,920,784	11,530,691	1.033
2016	1,238,747,032	4	353	321	5,909,056	6,645,015	12,554,071	1.013
	2,355,247,323	17	670	673	11,518,963	12,565,799	24,084,762	
Adjusted Loss to Payroll Ratio:					0.489	0.534	1.023	
Expected Unlimited Loss to Payroll Ratio:					0.519	0.634	1.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.467	0.507	0.974	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.489	0.534	1.023	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.522	0.627	1.149	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								98.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9610 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MOTION PICTURES – PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	4,025,742,537	32	604	1,458	21,533,091	17,031,438	38,564,529	0.958
2016	4,658,657,651	17	719	1,595	23,760,529	19,320,695	43,081,224	0.925
	8,684,400,188	49	1,323	3,053	45,293,621	36,352,133	81,645,754	
Adjusted Loss to Payroll Ratio:					0.522	0.419	0.940	
Expected Unlimited Loss to Payroll Ratio:					0.512	0.448	0.960	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.512	0.398	0.910	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.522	0.419	0.940	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.557	0.492	1.049	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								89.6%

Code: 9620 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 4 CLASS: FUNERAL DIRECTORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	138,523,878	6	61	182	1,157,712	1,311,743	2,469,455	1.783
2013	131,253,366	13	61	111	1,813,927	2,552,407	4,366,334	3.327
2014	143,881,643	5	56	121	827,347	1,408,341	2,235,688	1.554
2015	149,851,051	4	43	137	763,008	1,187,296	1,950,304	1.301
2016	153,372,696	2	41	129	711,091	1,418,444	2,129,535	1.388
	716,882,633	30	262	680	5,273,086	7,878,232	13,151,317	
Adjusted Loss to Payroll Ratio:					0.736	1.099	1.835	
Expected Unlimited Loss to Payroll Ratio:					0.945	1.541	2.486	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.823	1.130	1.953	
Credibility:					0.86	0.87		
Indicated Limited Loss to Payroll Ratio:					0.748	1.103	1.851	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.823	1.410	2.233	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								190.6%