

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

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

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

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

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

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

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

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

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Code: 0036 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: DAIRY FARMS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 0401 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: COTTON GIN OPERATION

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

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

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

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

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

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

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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	
2014	402,903	0	0	0	0	0	0	0.000
2015	812,331	0	0	1	0	212	212	0.026
2016	603,811	0	0	0	0	0	0	0.000
2017	583,136	0	0	0	0	0	0	0.000
2018	613,705	0	0	0	0	0	0	0.000
	3,015,886	0	0	1	0	212	212	
Adjusted Loss to Payroll Ratio:					0.000	0.007	0.007	
Expected Unlimited Loss to Payroll Ratio:					1.848	1.329	3.177	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.669	1.035	2.704	
Credibility:					0.12	0.10		
Indicated Limited Loss to Payroll Ratio:					1.469	0.932	2.401	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.610</b>	<b>1.186</b>	<b>2.796</b>	
Indicated Relativity Change:								-12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								273.2%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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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	
2017	784,625,937	14	377	862	10,057,938	9,580,518	19,638,456	2.503
2018	790,091,419	7	382	785	10,088,890	9,848,054	19,936,944	2.523
	1,574,717,356	21	759	1,647	20,146,828	19,428,573	39,575,401	
Adjusted Loss to Payroll Ratio:					1.279	1.234	2.513	
Expected Unlimited Loss to Payroll Ratio:					1.466	1.478	2.944	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.341	1.192	2.533	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.279	1.234	2.513	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.379</b>	<b>1.496</b>	<b>2.875</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								280.9%

INCLUDES EXPERIENCE OF 2150 D1-1-20

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

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

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

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

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

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

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

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

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

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

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

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Effective September 1, 2021 (Proposed)

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

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

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

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

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

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

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

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

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2017	449,848,521	23	384	743	7,570,821	8,471,205	16,042,026	3.566
2018	438,232,780	8	302	649	7,192,833	8,154,152	15,346,985	3.502
	888,081,301	31	686	1,392	14,763,654	16,625,357	31,389,011	
Adjusted Loss to Payroll Ratio:					1.662	1.872	3.534	
Expected Unlimited Loss to Payroll Ratio:					1.839	2.343	4.182	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.714	1.987	3.702	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.662	1.872	3.534	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.758</b>	<b>2.158</b>	<b>3.916</b>	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								382.6%

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

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

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

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

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

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

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

INCLUDES EXPERIENCE OF 2211 D-1-1-21

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 2727 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: LOG HAULING

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

INCLUDES 3300 D 1-1-11

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

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

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

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

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

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

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

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 3400 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: METAL GOODS MFG

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

INCLUDES 4922 D1-1-19

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Effective September 1, 2021 (Proposed)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

E1-1-14 INCLUDES EXPERIENCE FROM CODE 3724

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

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

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

INCLUDES EXPERIENCE OF 5059 D9-1-21

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

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

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

INCLUDES EXPERIENCE OF 5057 D9-1-21

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

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

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

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

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

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

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

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

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

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

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

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

E1-1-18 INCLUDES EXPERIENCE OF 5128

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

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

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

E1-1-18 INCLUDES EXPERIENCE OF 5128

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

E1-1-18 INCLUDES EXPERIENCE OF 5191

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

INCLUDES EXPERIENCE OF 7606 D1-1-19

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,858,138,887	47	771	1,009	19,265,988	18,577,960	37,843,948	2.037
2018	1,974,501,418	26	748	923	18,840,297	19,645,128	38,485,425	1.949
	3,832,640,305	73	1,519	1,932	38,106,285	38,223,088	76,329,373	
Adjusted Loss to Payroll Ratio:					0.994	0.997	1.992	
Expected Unlimited Loss to Payroll Ratio:					1.112	1.297	2.408	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.018	1.033	2.051	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.994	0.997	1.992	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.072</b>	<b>1.209</b>	<b>2.281</b>	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								222.9%

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

Code: 7722 RHG: 5 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: POLICE AND OTHER LAW ENFORCEMENT OFFICERS – VOLUNTEERS

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	.1	0	0	0	0	0	0	0.000
2017	.0	0	0	1	0	658	658	0.000
2018	.0	0	0	0	0	0	0	0.000
	.1	0	0	1	0	658	658	
Adjusted Loss to Payroll Ratio:					0.000	6,580.004	6,580.004	
Expected Unlimited Loss to Payroll Ratio:					36.179	40.313	76.492	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					32.696	30.332	63.028	
Credibility:					0.00	0.00		
Indicated Limited Loss to Payroll Ratio:					32.696	30.332	63.028	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>36.655</b>	<b>41.187</b>	<b>77.842</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	61,673,395	2	16	19	406,906	503,433	910,339	1.476
2015	50,989,532	3	15	21	747,864	497,753	1,245,617	2.443
2016	50,123,475	1	6	14	264,861	304,039	568,900	1.135
2017	61,834,500	1	14	16	544,433	383,228	927,661	1.500
2018	74,778,975	1	8	14	285,223	273,954	559,177	0.748
	299,399,877	8	59	84	2,249,287	1,962,408	4,211,695	
Adjusted Loss to Payroll Ratio:					0.751	0.655	1.407	
Expected Unlimited Loss to Payroll Ratio:					1.000	1.251	2.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.909	0.842	1.751	
Credibility:					0.59	0.53		
Indicated Limited Loss to Payroll Ratio:					0.816	0.743	1.559	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.979</b>	<b>1.215</b>	<b>2.194</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								214.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	151,851,727	9	127	160	1,911,946	2,330,423	4,242,369	2.794
2015	166,913,376	8	118	164	2,006,027	2,515,137	4,521,164	2.709
2016	180,040,251	10	117	196	2,363,842	3,407,245	5,771,087	3.205
2017	191,088,279	5	124	203	1,970,200	2,777,709	4,747,909	2.485
2018	196,814,630	5	111	209	2,248,494	3,061,001	5,309,495	2.698
	886,708,263	37	597	932	10,500,509	14,091,514	24,592,023	
Adjusted Loss to Payroll Ratio:					1.184	1.589	2.773	
Expected Unlimited Loss to Payroll Ratio:					1.324	1.861	3.185	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.255	1.631	2.887	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.184	1.589	2.773	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.252</b>	<b>1.832</b>	<b>3.084</b>	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								301.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	110,679,192	7	49	118	1,043,457	1,107,617	2,151,074	1.944
2015	116,107,941	8	51	145	1,274,810	1,424,191	2,699,001	2.325
2016	126,146,061	2	66	131	814,498	1,184,809	1,999,307	1.585
2017	133,944,404	3	81	181	1,042,941	1,428,901	2,471,842	1.845
2018	132,123,043	0	77	187	1,178,993	1,597,380	2,776,373	2.101
	619,000,642	20	324	762	5,354,700	6,742,899	12,097,598	
Adjusted Loss to Payroll Ratio:					0.865	1.089	1.954	
Expected Unlimited Loss to Payroll Ratio:					0.954	1.560	2.514	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.845	1.110	1.955	
Credibility:					0.79	0.82		
Indicated Limited Loss to Payroll Ratio:					0.861	1.093	1.954	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.975</b>	<b>1.553</b>	<b>2.528</b>	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								247.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	3,818,278,146	102	2,729	4,925	40,932,865	47,343,944	88,276,809	2.312
2018	3,693,833,358	32	2,667	4,961	42,638,975	51,173,986	93,812,961	2.540
	7,512,111,504	134	5,396	9,886	83,571,840	98,517,931	182,089,771	
Adjusted Loss to Payroll Ratio:					1.112	1.311	2.424	
Expected Unlimited Loss to Payroll Ratio:					1.123	1.462	2.586	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.015	1.241	2.255	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.112	1.311	2.424	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.186</b>	<b>1.536</b>	<b>2.721</b>	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								265.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	4,160,395,522	60	1,541	3,374	28,557,433	32,940,886	61,498,319	1.478
2018	4,274,795,434	11	1,612	3,574	28,543,252	31,529,355	60,072,607	1.405
	8,435,190,957	71	3,153	6,948	57,100,685	64,470,241	121,570,926	
Adjusted Loss to Payroll Ratio:					0.677	0.764	1.441	
Expected Unlimited Loss to Payroll Ratio:					0.734	0.890	1.625	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.668	0.767	1.436	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.677	0.764	1.441	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.716</b>	<b>0.881</b>	<b>1.597</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								156.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,113,303,530	12	452	1,132	10,676,091	10,855,032	21,531,123	1.934
2018	1,229,987,016	4	429	1,172	10,863,070	10,751,622	21,614,692	1.757
	2,343,290,546	16	881	2,304	21,539,161	21,606,654	43,145,815	
Adjusted Loss to Payroll Ratio:					0.919	0.922	1.841	
Expected Unlimited Loss to Payroll Ratio:					1.020	1.149	2.169	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.921	0.975	1.896	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.919	0.922	1.841	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.980</b>	<b>1.080</b>	<b>2.059</b>	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								201.2%

8010 E1-1-20 INCLUDES EXPERIENCE OF 8017 AND 8018; INCLUDES 8111 D1-1-20; INCLUDES 8110 D9-1-21

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	807,155,831	12	122	183	3,520,031	3,443,143	6,963,174	0.863
2016	888,261,482	5	138	157	2,658,140	3,124,170	5,782,310	0.651
2017	893,087,768	6	121	161	2,477,665	3,254,553	5,732,218	0.642
2018	927,768,666	1	136	207	3,335,056	3,278,991	6,614,047	0.713
	3,516,273,747	24	517	708	11,990,893	13,100,857	25,091,750	
Adjusted Loss to Payroll Ratio:					0.341	0.373	0.714	
Expected Unlimited Loss to Payroll Ratio:					0.389	0.460	0.849	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.341	0.360	0.701	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.341	0.373	0.714	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.374</b>	<b>0.474</b>	<b>0.848</b>	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								82.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	961,454,947	27	577	1,171	10,063,835	11,664,483	21,728,318	2.260
2018	968,739,618	3	591	1,111	11,341,919	11,923,731	23,265,650	2.402
	1,930,194,566	30	1,168	2,282	21,405,754	23,588,214	44,993,968	
Adjusted Loss to Payroll Ratio:					1.109	1.222	2.331	
Expected Unlimited Loss to Payroll Ratio:					1.117	1.476	2.593	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.981	1.154	2.135	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.109	1.222	2.331	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.216</b>	<b>1.554</b>	<b>2.770</b>	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								270.7%

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

Code: 8017 RHG: 2 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – RETAIL – NOC; STORES – HARDWARE; LINEN  
RENTAL/RESTROOM SUPPLY SVCS; PRODUCT  
DEMONSTRATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	12,584,495,686	122	4,703	11,150	99,325,340	120,265,756	219,591,096	1.745
2018	13,119,039,299	61	4,353	11,163	95,499,500	114,956,925	210,456,425	1.604
	25,703,534,985	183	9,056	22,313	194,824,840	235,222,681	430,047,521	
Adjusted Loss to Payroll Ratio:					0.758	0.915	1.673	
Expected Unlimited Loss to Payroll Ratio:					0.838	1.130	1.968	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.757	0.959	1.716	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.758	0.915	1.673	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.808</b>	<b>1.072</b>	<b>1.880</b>	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								183.7%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	6,703,590,372	197	6,286	9,256	112,491,999	107,830,076	220,322,075	3.287
2018	7,740,329,570	80	6,909	9,400	130,052,873	141,229,373	271,282,246	3.505
	14,443,919,942	277	13,195	18,656	242,544,872	249,059,449	491,604,320	
Adjusted Loss to Payroll Ratio:					1.679	1.724	3.404	
Expected Unlimited Loss to Payroll Ratio:					1.774	2.036	3.810	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.651	1.696	3.347	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.679	1.724	3.404	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.810</b>	<b>2.091</b>	<b>3.901</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								381.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	356,490,939	13	84	215	1,951,957	2,443,516	4,395,473	1.233
2015	371,985,573	14	101	216	2,121,736	2,916,669	5,038,405	1.354
2016	373,205,312	6	77	221	1,655,979	1,724,758	3,380,737	0.906
2017	370,108,291	2	92	214	1,544,271	2,017,421	3,561,692	0.962
2018	377,840,881	0	74	161	1,611,408	1,833,739	3,445,147	0.912
	1,849,630,995	35	428	1,027	8,885,351	10,936,102	19,821,453	
Adjusted Loss to Payroll Ratio:					0.480	0.591	1.072	
Expected Unlimited Loss to Payroll Ratio:					0.568	0.726	1.294	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.519	0.585	1.104	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.480	0.591	1.072	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.518</b>	<b>0.717</b>	<b>1.235</b>	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								120.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	314,480,145	9	336	403	6,127,348	6,222,644	12,349,992	3.927
2018	303,119,989	6	273	413	5,722,076	7,116,655	12,838,731	4.236
	617,600,134	15	609	816	11,849,424	13,339,299	25,188,723	
Adjusted Loss to Payroll Ratio:					1.919	2.160	4.078	
Expected Unlimited Loss to Payroll Ratio:					1.858	2.493	4.352	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.729	2.077	3.806	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.919	2.160	4.078	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.068</b>	<b>2.619</b>	<b>4.687</b>	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								458.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	418,409,198	13	189	356	5,430,401	6,610,333	12,040,734	2.878
2018	465,841,903	5	176	293	5,023,858	5,637,195	10,661,053	2.289
	884,251,101	18	365	649	10,454,259	12,247,527	22,701,786	
Adjusted Loss to Payroll Ratio:					1.182	1.385	2.567	
Expected Unlimited Loss to Payroll Ratio:					1.373	1.635	3.008	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.235	1.223	2.458	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.182	1.385	2.567	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.296</b>	<b>1.762</b>	<b>3.058</b>	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								298.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	651,517,382	19	528	1,150	7,840,997	10,426,545	18,267,542	2.804
2018	647,916,137	15	587	1,200	11,192,436	12,260,419	23,452,855	3.620
	1,299,433,519	34	1,115	2,350	19,033,433	22,686,964	41,720,397	
Adjusted Loss to Payroll Ratio:					1.465	1.746	3.211	
Expected Unlimited Loss to Payroll Ratio:					1.599	2.091	3.690	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.444	1.774	3.218	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.465	1.746	3.211	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.561</b>	<b>2.045</b>	<b>3.606</b>	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								352.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	462,205,209	9	327	481	6,101,388	6,554,642	12,656,030	2.738
2018	509,298,765	11	358	515	7,650,105	10,351,765	18,001,870	3.535
	971,503,974	20	685	996	13,751,492	16,906,406	30,657,899	
Adjusted Loss to Payroll Ratio:					1.415	1.740	3.156	
Expected Unlimited Loss to Payroll Ratio:					1.441	1.919	3.360	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.341	1.599	2.940	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.415	1.740	3.156	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.526</b>	<b>2.110</b>	<b>3.636</b>	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								355.3%

INCLUDES EXPERIENCE OF 8264 D1-1-19

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	967,468,778	18	270	931	4,281,591	8,298,963	12,580,554	1.300
2017	883,014,696	8	336	1,072	5,306,433	9,882,033	15,188,466	1.720
2018	799,990,569	3	308	966	5,099,121	9,273,276	14,372,397	1.797
	2,650,474,043	29	914	2,969	14,687,145	27,454,272	42,141,416	
Adjusted Loss to Payroll Ratio:					0.554	1.036	1.590	
Expected Unlimited Loss to Payroll Ratio:					0.544	1.086	1.630	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.491	0.921	1.413	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.554	1.036	1.590	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.591</b>	<b>1.213</b>	<b>1.804</b>	
Indicated Relativity Change:								10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								176.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	99,692,530	14	91	148	2,674,110	2,349,593	5,023,703	5.039
2015	107,206,246	12	99	152	2,603,195	2,217,032	4,820,227	4.496
2016	118,507,152	17	89	146	2,565,017	1,879,750	4,444,767	3.751
2017	120,581,422	11	82	137	2,305,773	1,589,012	3,894,785	3.230
2018	129,806,452	10	114	163	3,041,231	2,044,130	5,085,361	3.918
	575,793,801	64	475	746	13,189,325	10,079,518	23,268,843	
Adjusted Loss to Payroll Ratio:					2.291	1.751	4.041	
Expected Unlimited Loss to Payroll Ratio:					2.477	2.261	4.738	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.267	1.798	4.065	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					2.291	1.752	4.043	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.512</b>	<b>2.229</b>	<b>4.741</b>	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								463.2%

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

Code: 8042 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: STORES – FLOOR COVERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	195,930,828	10	73	123	2,056,219	2,560,886	4,617,105	2.356
2015	220,120,246	7	71	137	1,872,158	1,990,013	3,862,171	1.755
2016	207,620,110	7	77	122	1,788,245	1,973,302	3,761,547	1.812
2017	229,484,022	4	82	144	2,065,702	1,720,538	3,786,240	1.650
2018	231,235,076	2	108	150	2,811,235	3,678,957	6,490,192	2.807
	1,084,390,283	30	411	676	10,593,560	11,923,696	22,517,256	
Adjusted Loss to Payroll Ratio:					0.977	1.100	2.076	
Expected Unlimited Loss to Payroll Ratio:					1.071	1.290	2.360	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.996	1.074	2.071	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.977	1.100	2.076	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.053</b>	<b>1.333</b>	<b>2.386</b>	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								233.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,223,674,825	17	585	1,294	10,476,153	12,882,537	23,358,690	1.909
2018	1,304,072,640	5	572	1,308	10,876,856	12,598,718	23,475,574	1.800
	2,527,747,465	22	1,157	2,602	21,353,010	25,481,255	46,834,265	
Adjusted Loss to Payroll Ratio:					0.845	1.008	1.853	
Expected Unlimited Loss to Payroll Ratio:					1.045	1.388	2.433	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	1.137	2.070	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.845	1.008	1.853	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.910</b>	<b>1.222</b>	<b>2.133</b>	
Indicated Relativity Change:								-12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								208.4%

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

Code: 8057 RHG: 4 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: BOAT DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	35,509,801	1	10	37	148,102	183,377	331,479	0.933
2015	41,106,614	4	19	47	705,517	598,663	1,304,180	3.173
2016	42,831,689	1	14	34	303,703	376,163	679,866	1.587
2017	44,384,715	1	19	29	230,850	222,846	453,696	1.022
2018	43,857,197	1	22	48	484,447	387,927	872,374	1.989
207,690,015		8	84	195	1,872,618	1,768,975	3,641,593	
Adjusted Loss to Payroll Ratio:					0.902	0.852	1.753	
Expected Unlimited Loss to Payroll Ratio:					1.095	1.562	2.657	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.962	1.221	2.183	
Credibility:					0.55	0.55		
Indicated Limited Loss to Payroll Ratio:					0.929	1.018	1.947	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.019</b>	<b>1.294</b>	<b>2.313</b>	
Indicated Relativity Change:								-12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								226.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	74,956,932	4	53	81	945,878	1,042,122	1,988,000	2.652
2015	91,164,277	4	46	90	938,365	965,480	1,903,845	2.088
2016	125,358,321	1	48	94	563,280	788,100	1,351,380	1.078
2017	129,882,635	1	73	124	1,198,887	1,535,499	2,734,386	2.105
2018	109,773,605	0	44	134	754,815	1,042,645	1,797,460	1.637
531,135,770		10	264	523	4,401,225	5,373,846	9,775,072	
Adjusted Loss to Payroll Ratio:					0.829	1.012	1.840	
Expected Unlimited Loss to Payroll Ratio:					0.891	1.227	2.118	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.839	1.058	1.897	
Credibility:					0.74	0.75		
Indicated Limited Loss to Payroll Ratio:					0.831	1.023	1.855	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.886</b>	<b>1.199</b>	<b>2.084</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								203.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	373,424,000	9	92	223	1,792,408	2,344,872	4,137,280	1.108
2015	428,199,633	20	107	253	2,487,423	3,208,711	5,696,134	1.330
2016	472,295,865	10	106	244	2,444,512	2,492,143	4,936,655	1.045
2017	510,497,499	8	124	286	2,424,426	2,974,086	5,398,512	1.058
2018	534,712,182	3	138	281	2,790,195	3,048,671	5,838,866	1.092
2,319,129,179		50	567	1,287	11,938,963	14,068,483	26,007,446	
Adjusted Loss to Payroll Ratio:					0.515	0.607	1.121	
Expected Unlimited Loss to Payroll Ratio:					0.547	0.677	1.224	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.489	0.555	1.043	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.515	0.607	1.121	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.555</b>	<b>0.736</b>	<b>1.290</b>	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								126.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	417,511,485	8	175	229	3,920,590	4,585,308	8,505,898	2.037
2017	426,020,315	3	161	212	2,849,944	4,075,666	6,925,610	1.626
2018	438,110,520	3	156	224	4,028,894	5,941,152	9,970,046	2.276
1,281,642,321		14	492	665	10,799,428	14,602,126	25,401,554	
Adjusted Loss to Payroll Ratio:					0.843	1.139	1.982	
Expected Unlimited Loss to Payroll Ratio:					0.842	1.274	2.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.752	1.044	1.796	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.843	1.139	1.982	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.908</b>	<b>1.382</b>	<b>2.290</b>	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								223.7%

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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	
2014	362,380,661	6	77	216	1,437,086	1,551,184	2,988,270	0.825
2015	397,293,615	1	75	170	1,010,756	1,653,202	2,663,958	0.671
2016	214,135,981	0	53	96	733,884	1,169,945	1,903,829	0.889
2017	236,696,880	0	41	95	950,740	905,499	1,856,239	0.784
2018	231,378,156	0	47	92	728,887	989,702	1,718,589	0.743
	1,441,885,292	7	293	669	4,861,353	6,269,533	11,130,886	
Adjusted Loss to Payroll Ratio:					0.337	0.435	0.772	
Expected Unlimited Loss to Payroll Ratio:					0.346	0.452	0.798	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.304	0.353	0.657	
Credibility:					0.75	0.73		
Indicated Limited Loss to Payroll Ratio:					0.329	0.413	0.742	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.361</b>	<b>0.525</b>	<b>0.886</b>	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								86.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	86,714,530	4	39	56	824,237	1,014,756	1,838,993	2.121
2015	94,775,626	5	39	78	813,526	958,907	1,772,433	1.870
2016	104,697,924	6	33	81	1,080,849	696,115	1,776,964	1.697
2017	119,125,747	1	56	85	1,186,986	1,380,491	2,567,477	2.155
2018	117,866,964	1	66	90	1,684,101	1,925,855	3,609,956	3.063
	523,180,792	17	233	390	5,589,698	5,976,124	11,565,822	
Adjusted Loss to Payroll Ratio:					1.068	1.142	2.211	
Expected Unlimited Loss to Payroll Ratio:					0.999	1.255	2.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.940	1.083	2.023	
Credibility:					0.77	0.76		
Indicated Limited Loss to Payroll Ratio:					1.039	1.128	2.167	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.107</b>	<b>1.321</b>	<b>2.428</b>	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								237.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	327,870,796	6	142	213	2,619,141	3,073,044	5,692,185	1.736
2017	402,614,156	6	209	344	3,806,249	4,300,339	8,106,588	2.013
2018	315,325,112	2	148	206	2,263,202	2,810,707	5,073,909	1.609
	1,045,810,065	14	499	763	8,688,591	10,184,091	18,872,681	
Adjusted Loss to Payroll Ratio:					0.831	0.974	1.805	
Expected Unlimited Loss to Payroll Ratio:					1.090	1.392	2.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.015	1.160	2.174	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.831	0.974	1.805	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.895</b>	<b>1.181</b>	<b>2.076</b>	
Indicated Relativity Change:								-16.4%
Relativity to Statewide Average Loss to Payroll Ratio:								202.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	123,867,642	7	41	91	989,808	902,440	1,892,248	1.528
2015	132,403,144	5	41	99	888,547	935,060	1,823,607	1.377
2016	135,101,246	4	48	103	808,551	729,456	1,538,007	1.138
2017	129,218,071	0	40	114	572,349	704,805	1,277,154	0.988
2018	130,110,289	0	78	127	1,389,653	1,331,270	2,720,923	2.091
	650,700,391	16	248	534	4,648,908	4,603,031	9,251,939	
Adjusted Loss to Payroll Ratio:					0.714	0.707	1.422	
Expected Unlimited Loss to Payroll Ratio:					0.737	0.786	1.523	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.665	0.667	1.333	
Credibility:					0.75	0.69		
Indicated Limited Loss to Payroll Ratio:					0.702	0.695	1.397	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.748</b>	<b>0.814</b>	<b>1.562</b>	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								152.6%

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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	
2014	118,596,306	2	26	68	566,646	522,165	1,088,811	0.918
2015	125,628,190	1	31	61	275,012	305,890	580,902	0.462
2016	135,160,737	2	37	65	549,747	1,065,029	1,614,776	1.195
2017	144,237,625	1	26	70	239,375	325,882	565,257	0.392
2018	159,562,476	1	55	68	854,909	844,042	1,698,951	1.065
	683,185,335	7	175	332	2,485,690	3,063,008	5,548,698	
Adjusted Loss to Payroll Ratio:					0.364	0.448	0.812	
Expected Unlimited Loss to Payroll Ratio:					0.324	0.486	0.810	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.293	0.412	0.705	
Credibility:					0.55	0.58		
Indicated Limited Loss to Payroll Ratio:					0.332	0.433	0.765	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.354</b>	<b>0.507</b>	<b>0.861</b>	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								84.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	214,749,505	2	42	130	440,527	712,424	1,152,951	0.537
2015	250,411,368	0	55	171	703,385	888,696	1,592,081	0.636
2016	259,125,516	2	37	138	613,542	1,187,878	1,801,420	0.695
2017	263,408,412	4	57	130	1,188,065	1,094,744	2,282,809	0.867
2018	253,092,104	0	41	141	516,927	940,847	1,457,774	0.576
	1,240,786,906	8	232	710	3,462,445	4,824,590	8,287,035	
Adjusted Loss to Payroll Ratio:					0.279	0.389	0.668	
Expected Unlimited Loss to Payroll Ratio:					0.328	0.472	0.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.293	0.386	0.679	
Credibility:					0.70	0.71		
Indicated Limited Loss to Payroll Ratio:					0.283	0.388	0.671	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.305</b>	<b>0.471</b>	<b>0.776</b>	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								75.8%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,809,623,107	6	584	1,402	6,228,360	8,940,740	15,169,100	0.838
2018	1,873,030,663	11	573	1,337	7,052,384	9,928,405	16,980,789	0.907
	3,682,653,770	17	1,157	2,739	13,280,744	18,869,145	32,149,890	
Adjusted Loss to Payroll Ratio:					0.361	0.512	0.873	
Expected Unlimited Loss to Payroll Ratio:					0.391	0.538	0.929	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.349	0.439	0.788	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.361	0.512	0.873	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.381</b>	<b>0.591</b>	<b>0.972</b>	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								95.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	120,198,000	2	20	51	500,664	563,711	1,064,375	0.886
2015	107,736,025	2	28	60	470,378	628,652	1,099,030	1.020
2016	114,812,508	2	18	68	956,553	786,559	1,743,112	1.518
2017	115,084,733	1	23	86	268,185	433,314	701,499	0.610
2018	120,125,219	0	17	59	539,772	474,125	1,013,897	0.844
	577,956,485	7	106	324	2,735,552	2,886,362	5,621,914	
Adjusted Loss to Payroll Ratio:					0.473	0.499	0.973	
Expected Unlimited Loss to Payroll Ratio:					0.422	0.534	0.956	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.397	0.461	0.858	
Credibility:					0.57	0.56		
Indicated Limited Loss to Payroll Ratio:					0.441	0.482	0.923	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.470</b>	<b>0.565</b>	<b>1.035</b>	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								101.1%

Code: 8106 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: METAL STOCK DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	205,404,859	11	164	307	4,069,294	3,707,443	7,776,737	3.786
2016	170,623,794	8	142	282	2,659,710	2,836,496	5,496,206	3.221
2017	217,096,642	8	155	348	3,133,736	3,605,711	6,739,447	3.104
2018	252,083,321	2	152	333	3,153,296	3,714,826	6,868,122	2.725
	845,208,615	29	613	1,270	13,016,037	13,864,476	26,880,513	
Adjusted Loss to Payroll Ratio:					1.540	1.640	3.180	
Expected Unlimited Loss to Payroll Ratio:					1.510	1.925	3.435	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.382	1.531	2.912	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.540	1.640	3.180	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.689</b>	<b>2.086</b>	<b>3.775</b>	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								368.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 8107 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: MACHINERY AND EQUIPMENT DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	186,235,491	6	74	176	1,722,744	1,431,144	3,153,888	1.693
2015	243,905,837	2	64	198	968,665	1,063,747	2,032,412	0.833
2016	363,136,921	5	101	300	2,269,041	2,398,874	4,667,915	1.285
2017	317,820,582	8	69	217	2,613,749	2,716,173	5,329,922	1.677
2018	356,120,651	1	63	183	2,219,866	2,542,177	4,762,043	1.337
	1,467,219,482	22	371	1,074	9,794,064	10,152,115	19,946,179	
Adjusted Loss to Payroll Ratio:					0.668	0.692	1.359	
Expected Unlimited Loss to Payroll Ratio:					0.760	0.824	1.585	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.715	0.712	1.427	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.668	0.693	1.360	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.711</b>	<b>0.811</b>	<b>1.522</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								148.8%

Code: 8116 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: FARM MACHINERY DEALERS OR REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	90,128,758	6	38	106	901,958	981,387	1,883,345	2.090
2015	96,707,173	5	41	112	961,779	847,587	1,809,366	1.871
2016	98,761,120	3	48	110	1,322,141	944,390	2,266,531	2.295
2017	103,362,497	1	43	128	746,670	966,402	1,713,072	1.657
2018	106,081,440	0	25	113	541,831	754,191	1,296,022	1.222
	495,040,988	15	195	569	4,474,380	4,493,957	8,968,336	
Adjusted Loss to Payroll Ratio:					0.904	0.908	1.812	
Expected Unlimited Loss to Payroll Ratio:					0.995	0.969	1.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.943	0.850	1.793	
Credibility:					0.76	0.67		
Indicated Limited Loss to Payroll Ratio:					0.913	0.889	1.802	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.966</b>	<b>1.024</b>	<b>1.990</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								194.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	62,781,251	5	48	104	1,037,051	1,015,123	2,052,174	3.269
2015	63,808,865	2	53	108	571,332	680,712	1,252,044	1.962
2016	72,331,903	2	44	104	731,854	872,480	1,604,334	2.218
2017	78,158,843	2	33	131	435,341	531,422	966,763	1.237
2018	76,737,802	0	68	109	766,646	948,541	1,715,187	2.235
	353,818,663	11	246	556	3,542,223	4,048,278	7,590,500	
Adjusted Loss to Payroll Ratio:					1.001	1.144	2.145	
Expected Unlimited Loss to Payroll Ratio:					1.123	1.446	2.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.045	1.204	2.249	
Credibility:					0.69	0.68		
Indicated Limited Loss to Payroll Ratio:					1.015	1.163	2.178	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.094</b>	<b>1.411</b>	<b>2.504</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								244.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	296,479,144	11	285	536	4,720,916	5,358,956	10,079,872	3.400
2018	343,634,258	4	318	472	5,617,432	6,390,288	12,007,720	3.494
	640,113,402	15	603	1,008	10,338,348	11,749,245	22,087,593	
Adjusted Loss to Payroll Ratio:					1.615	1.835	3.451	
Expected Unlimited Loss to Payroll Ratio:					1.710	2.185	3.895	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.600	1.876	3.476	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.615	1.835	3.451	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.708</b>	<b>2.116</b>	<b>3.824</b>	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								373.6%

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

Code: 8215 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: HAY, GRAIN OR FEED DEALERS; WAREHOUSES – GRAIN OR BEAN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	80,472,433	7	65	95	1,658,233	1,888,294	3,546,527	4.407
2015	75,726,698	9	62	111	1,761,425	2,196,575	3,958,000	5.227
2016	81,586,986	4	63	139	1,140,562	1,543,850	2,684,412	3.290
2017	80,116,363	3	64	113	1,633,412	1,846,713	3,480,125	4.344
2018	70,484,348	5	55	89	2,169,173	1,997,732	4,166,905	5.912
	388,386,828	28	309	547	8,362,805	9,473,163	17,835,967	
Adjusted Loss to Payroll Ratio:					2.153	2.439	4.592	
Expected Unlimited Loss to Payroll Ratio:					2.290	3.040	5.330	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.049	2.262	4.311	
Credibility:					0.94	0.90		
Indicated Limited Loss to Payroll Ratio:					2.147	2.421	4.568	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.407</b>	<b>3.288</b>	<b>5.695</b>	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								556.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8227 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CONSTRUCTION OR ERECTION PERMANENT YARDS OR SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	391,353,955	12	169	291	4,272,229	4,330,375	8,602,604	2.198
2017	415,858,442	14	162	281	5,576,759	5,114,447	10,691,206	2.571
2018	467,651,750	5	118	284	3,557,182	4,159,581	7,716,763	1.650
	1,274,864,148	31	449	856	13,406,170	13,604,403	27,010,573	
Adjusted Loss to Payroll Ratio:					1.052	1.067	2.119	
Expected Unlimited Loss to Payroll Ratio:					1.362	1.553	2.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.312	1.204	2.516	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.052	1.067	2.119	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.191</b>	<b>1.516</b>	<b>2.707</b>	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								264.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8232 RHG: 5 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,206,140,014	40	678	1,462	18,113,672	18,471,847	36,585,519	3.033
2018	1,278,214,807	19	738	1,512	22,059,104	21,881,158	43,940,262	3.438
	2,484,354,821	59	1,416	2,974	40,172,775	40,353,005	80,525,780	
Adjusted Loss to Payroll Ratio:					1.617	1.624	3.241	
Expected Unlimited Loss to Payroll Ratio:					1.919	2.280	4.199	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.718	1.696	3.414	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.617	1.624	3.241	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.813</b>	<b>2.206</b>	<b>4.018</b>	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								392.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8267 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 3 CLASS: MACHINERY OR EQUIPMENT DEALERS – SECONDHAND

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	12,172,376	3	9	11	472,524	507,877	980,401	8.054
2015	11,562,370	0	9	13	186,943	213,916	400,859	3.467
2016	12,073,610	1	4	17	206,075	153,438	359,513	2.978
2017	13,571,433	1	10	18	215,266	226,577	441,843	3.256
2018	14,258,773	1	10	15	312,091	299,376	611,467	4.288
	63,638,563	6	42	74	1,392,899	1,401,184	2,794,083	
Adjusted Loss to Payroll Ratio:					2.189	2.202	4.391	
Expected Unlimited Loss to Payroll Ratio:					2.110	2.847	4.957	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.931	2.263	4.195	
Credibility:					0.44	0.44		
Indicated Limited Loss to Payroll Ratio:					2.045	2.236	4.281	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.242</b>	<b>2.844</b>	<b>5.086</b>	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								497.0%

Code: 8278 RHG: 6 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES – JOCKEYS/HARNESS DRIVERS

POLICY YEAR	PER RACE	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER RACE
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	297.0	0	0	1	0	246	246	0.828
2015	288.3	0	0	1	0	291	291	1.009
2016	277.0	0	1	0	2,052	393	2,445	8.826
2017	270.7	1	0	0	118,877	75,261	194,138	717.170
2018	310.8	0	1	0	15,674	13,017	28,691	92.313
	1,443.8	1	2	2	136,603	89,207	225,810	
Adjusted Loss to Payroll Ratio:					94.614	61.786	156.400	
Expected Unlimited Loss to Payroll Ratio:					53.996	62.824	116.820	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					48.251	46.981	95.232	
Credibility:					0.14	0.13		
Indicated Limited Loss to Payroll Ratio:					54.742	48.905	103.647	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>61.987</b>	<b>69.482</b>	<b>131.468</b>	
Indicated Relativity Change:								12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8286 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: LIVESTOCK DEALERS/AUCTION YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	6,822,305	0	4	11	37,435	75,347	112,782	1.653
2015	7,898,870	0	3	10	12,425	52,609	65,034	0.823
2016	7,364,352	0	11	15	68,535	248,661	317,196	4.307
2017	7,541,957	3	5	20	422,236	339,959	762,195	10.106
2018	7,537,577	1	8	13	399,877	522,021	921,898	12.231
	37,165,062	4	31	69	940,507	1,238,597	2,179,105	
Adjusted Loss to Payroll Ratio:					2.531	3.333	5.863	
Expected Unlimited Loss to Payroll Ratio:					1.406	2.400	3.806	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.309	1.999	3.308	
Credibility:					0.31	0.34		
Indicated Limited Loss to Payroll Ratio:					1.687	2.453	4.140	
Limit Factor:					1.078	1.213		
Indicated (Unlimited) Loss to Payroll Ratio:					1.819	2.974	4.793	
Indicated Relativity Change:								25.9%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.805</b>	<b>2.953</b>	<b>4.758</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								464.9%

Code: 8290 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES – SELF STORAGE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	193,989,473	6	79	156	1,090,588	1,309,550	2,400,138	1.237
2015	206,163,299	10	96	178	1,876,693	2,756,933	4,633,626	2.248
2016	221,387,652	6	95	192	2,122,920	2,308,327	4,431,247	2.002
2017	224,296,551	7	72	217	1,681,370	1,787,720	3,469,090	1.547
2018	239,879,716	4	131	295	3,109,765	3,739,164	6,848,929	2.855
	1,085,716,691	33	473	1,038	9,881,336	11,901,694	21,783,030	
Adjusted Loss to Payroll Ratio:					0.910	1.096	2.006	
Expected Unlimited Loss to Payroll Ratio:					0.840	1.092	1.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.777	0.887	1.664	
Credibility:					0.97	0.96		
Indicated Limited Loss to Payroll Ratio:					0.906	1.088	1.994	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.966</b>	<b>1.274</b>	<b>2.240</b>	
Indicated Relativity Change:								15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								218.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8291 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES – COLD STORAGE; WAREHOUSES – CLIMATE CONTROLLED STORAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	353,130,228	15	191	398	3,617,679	4,657,098	8,274,777	2.343
2017	376,915,417	6	217	438	4,192,807	4,978,185	9,170,992	2.433
2018	397,767,114	8	209	463	5,660,583	5,419,016	11,079,599	2.785
	1,127,812,759	29	617	1,299	13,471,069	15,054,298	28,525,367	
Adjusted Loss to Payroll Ratio:					1.194	1.335	2.529	
Expected Unlimited Loss to Payroll Ratio:					1.319	1.751	3.070	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.205	1.336	2.541	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.194	1.335	2.529	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.339</b>	<b>1.813</b>	<b>3.152</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								308.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8292 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: WAREHOUSES – GENERAL MERCHANDISE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,062,859,177	56	1,415	2,481	27,322,468	24,515,206	51,837,674	4.877
2018	1,263,416,024	26	1,640	2,675	33,702,258	33,363,965	67,066,223	5.308
	2,326,275,201	82	3,055	5,156	61,024,726	57,879,171	118,903,897	
Adjusted Loss to Payroll Ratio:					2.623	2.488	5.111	
Expected Unlimited Loss to Payroll Ratio:					2.767	2.851	5.619	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.657	2.524	5.181	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.623	2.488	5.111	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.796</b>	<b>2.914</b>	<b>5.710</b>	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								557.9%

Code: 8293 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: WAREHOUSES – FURNITURE; FURNITURE MOVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	194,419,027	25	261	297	6,213,141	5,862,364	12,075,505	6.211
2018	216,821,479	8	308	299	6,184,023	6,242,793	12,426,816	5.731
	411,240,505	33	569	596	12,397,164	12,105,158	24,502,322	
Adjusted Loss to Payroll Ratio:					3.015	2.944	5.958	
Expected Unlimited Loss to Payroll Ratio:					3.310	3.692	7.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.091	3.010	6.102	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.015	2.944	5.958	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.306</b>	<b>3.744</b>	<b>7.050</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								688.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8304 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: GRAIN ELEVATORS OR STORAGE WAREHOUSES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	22,378,929	4	19	20	591,553	789,005	1,380,558	6.169
2015	28,178,752	2	22	34	389,358	414,689	804,047	2.853
2016	27,290,589	0	23	36	188,653	323,096	511,749	1.875
2017	27,551,168	3	15	28	624,364	851,150	1,475,514	5.356
2018	32,511,395	3	16	34	588,887	510,362	1,099,249	3.381
	137,910,833	12	95	152	2,382,816	2,888,301	5,271,117	
Adjusted Loss to Payroll Ratio:					1.728	2.094	3.822	
Expected Unlimited Loss to Payroll Ratio:					2.016	3.110	5.126	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.841	2.373	4.214	
Credibility:					0.59	0.60		
Indicated Limited Loss to Payroll Ratio:					1.774	2.206	3.980	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.989</b>	<b>2.995</b>	<b>4.984</b>	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								487.0%

Code: 8324 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 2 CLASS: GASOLINE STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	634,841,630	8	247	286	5,428,025	6,310,575	11,738,600	1.849
2018	688,502,935	10	281	289	7,393,725	6,650,097	14,043,822	2.040
	1,323,344,565	18	528	575	12,821,750	12,960,672	25,782,422	
Adjusted Loss to Payroll Ratio:					0.969	0.979	1.948	
Expected Unlimited Loss to Payroll Ratio:					1.004	1.200	2.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.882	0.938	1.820	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.969	0.979	1.948	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.062</b>	<b>1.246</b>	<b>2.308</b>	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								225.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8350 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: GASOLINE OR OIL DEALERS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	351,730,592	15	187	260	5,370,260	4,817,188	10,187,448	2.896
2017	361,652,198	13	193	260	6,704,206	5,190,468	11,894,674	3.289
2018	400,144,470	5	194	279	5,641,536	5,094,651	10,736,187	2.683
	1,113,527,260	33	574	799	17,716,003	15,102,307	32,818,309	
Adjusted Loss to Payroll Ratio:					1.591	1.356	2.947	
Expected Unlimited Loss to Payroll Ratio:					1.717	1.606	3.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.615	1.386	3.001	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.591	1.356	2.947	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.696</b>	<b>1.588</b>	<b>3.284</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								320.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8370 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	48,198,463	3	10	27	241,664	121,248	362,912	0.753
2015	42,548,827	1	15	27	121,796	145,540	267,336	0.628
2016	42,819,185	0	16	24	272,431	204,095	476,526	1.113
2017	43,265,811	0	18	33	222,832	421,775	644,607	1.490
2018	49,577,268	0	22	30	430,987	590,697	1,021,684	2.061
	226,409,555	4	81	141	1,289,709	1,483,355	2,773,065	
Adjusted Loss to Payroll Ratio:					0.570	0.655	1.225	
Expected Unlimited Loss to Payroll Ratio:					0.691	0.778	1.469	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.608	0.568	1.176	
Credibility:					0.47	0.43		
Indicated Limited Loss to Payroll Ratio:					0.590	0.605	1.195	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.647</b>	<b>0.770</b>	<b>1.417</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								138.4%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8387 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: AUTO/TRUCK GASOLINE SERVICE STATIONS; AUTO/TRUCK OIL/FLUID SERVICE FACILITIES; AUTO/TRUCK WASHING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,118,037,920	21	678	832	11,812,141	11,098,093	22,910,234	2.049
2018	1,151,318,895	10	657	821	11,383,062	10,704,223	22,087,285	1.918
	2,269,356,815	31	1,335	1,653	23,195,203	21,802,316	44,997,519	
Adjusted Loss to Payroll Ratio:					1.022	0.961	1.983	
Expected Unlimited Loss to Payroll Ratio:					1.141	1.207	2.348	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.019	0.924	1.943	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.022	0.961	1.983	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.102</b>	<b>1.165</b>	<b>2.267</b>	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								221.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8388 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: RUBBER TIRE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	690,165,327	27	438	815	9,303,254	11,246,524	20,549,778	2.978
2018	854,470,207	16	421	919	11,425,018	11,554,248	22,979,266	2.689
	1,544,635,533	43	859	1,734	20,728,272	22,800,772	43,529,043	
Adjusted Loss to Payroll Ratio:					1.342	1.476	2.818	
Expected Unlimited Loss to Payroll Ratio:					1.686	1.938	3.624	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.506	1.587	3.093	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.342	1.476	2.818	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.446</b>	<b>1.790</b>	<b>3.236</b>	
Indicated Relativity Change:								-10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								316.2%

Code: 8389 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO OR TRUCK REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,352,059,803	32	523	983	13,398,060	13,069,671	26,467,731	1.958
2018	1,360,782,464	14	464	819	12,202,700	12,637,826	24,840,526	1.825
	2,712,842,267	46	987	1,802	25,600,760	25,707,496	51,308,257	
Adjusted Loss to Payroll Ratio:					0.944	0.948	1.891	
Expected Unlimited Loss to Payroll Ratio:					1.046	1.274	2.320	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.920	0.930	1.850	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.944	0.948	1.891	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.035</b>	<b>1.205</b>	<b>2.240</b>	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								218.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8390 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	24,189,599	0	12	27	46,273	86,564	132,837	0.549
2015	26,080,298	1	24	30	352,346	369,897	722,243	2.769
2016	22,710,825	0	4	26	50,716	73,300	124,016	0.546
2017	30,879,755	0	19	39	564,473	463,728	1,028,201	3.330
2018	30,667,921	0	16	27	363,235	334,872	698,107	2.276
	134,528,399	1	75	149	1,377,042	1,328,361	2,705,403	
Adjusted Loss to Payroll Ratio:					1.024	0.987	2.011	
Expected Unlimited Loss to Payroll Ratio:					0.989	1.161	2.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.894	0.920	1.814	
Credibility:					0.45	0.43		
Indicated Limited Loss to Payroll Ratio:					0.952	0.949	1.901	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.015</b>	<b>1.111</b>	<b>2.126</b>	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								207.8%

Code: 8391 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	5,494,037,029	95	2,114	4,428	48,914,385	47,309,426	96,223,811	1.751
2018	5,563,362,476	44	2,018	4,468	46,294,687	43,629,873	89,924,560	1.616
	11,057,399,505	139	4,132	8,896	95,209,072	90,939,299	186,148,371	
Adjusted Loss to Payroll Ratio:					0.861	0.822	1.683	
Expected Unlimited Loss to Payroll Ratio:					0.973	1.027	2.000	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.869	0.841	1.710	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.861	0.822	1.683	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.928</b>	<b>0.997</b>	<b>1.925</b>	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								188.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8392 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO OR TRUCK STORAGE GARAGES OR PARKING LOTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	503,906,854	12	268	386	3,652,924	3,799,471	7,452,395	1.479
2017	558,814,000	5	271	366	4,541,631	5,549,621	10,091,252	1.806
2018	557,767,512	3	243	422	4,213,234	5,451,284	9,664,518	1.733
	1,620,488,365	20	782	1,174	12,407,789	14,800,376	27,208,165	
Adjusted Loss to Payroll Ratio:					0.766	0.913	1.679	
Expected Unlimited Loss to Payroll Ratio:					0.900	1.165	2.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.791	0.851	1.642	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.766	0.913	1.679	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.840</b>	<b>1.162</b>	<b>2.001</b>	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								195.6%

Code: 8393 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: AUTO OR TRUCK BODY REPAIRING AND PAINTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,394,715,051	23	465	623	12,190,973	10,257,963	22,448,936	1.610
2018	1,267,681,381	6	369	529	11,307,379	9,422,854	20,730,233	1.635
	2,662,396,432	29	834	1,152	23,498,353	19,680,817	43,179,170	
Adjusted Loss to Payroll Ratio:					0.883	0.739	1.622	
Expected Unlimited Loss to Payroll Ratio:					0.888	0.891	1.779	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.781	0.650	1.431	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.883	0.739	1.622	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.968</b>	<b>0.940</b>	<b>1.908</b>	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								186.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8397 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK TRANSMISSION REPAIRING AND REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	50,634,342	0	20	26	331,629	201,390	533,019	1.053
2015	49,520,109	2	22	36	309,651	332,895	642,546	1.298
2016	49,741,537	1	14	35	261,256	445,948	707,204	1.422
2017	48,461,552	2	23	31	697,883	535,513	1,233,396	2.545
2018	45,822,123	1	29	19	1,118,691	1,014,294	2,132,985	4.655
	244,179,662	6	108	147	2,719,109	2,530,040	5,249,149	
Adjusted Loss to Payroll Ratio:					1.114	1.036	2.150	
Expected Unlimited Loss to Payroll Ratio:					0.950	0.934	1.884	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.859	0.740	1.599	
Credibility:					0.56	0.50		
Indicated Limited Loss to Payroll Ratio:					1.001	0.888	1.890	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.067</b>	<b>1.040</b>	<b>2.108</b>	
Indicated Relativity Change:								11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								205.9%

Code: 8400 RHG: 5 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: MOTORCYCLE DEALERS OR REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	194,211,738	5	48	77	1,201,195	1,199,747	2,400,942	1.236
2015	203,529,299	3	57	92	1,018,863	1,245,811	2,264,674	1.113
2016	209,742,241	1	71	99	1,434,778	1,850,079	3,284,857	1.566
2017	211,731,640	1	44	95	882,360	1,001,229	1,883,589	0.890
2018	218,293,764	0	50	72	1,247,593	1,011,895	2,259,488	1.035
	1,037,508,682	10	270	435	5,784,788	6,308,760	12,093,548	
Adjusted Loss to Payroll Ratio:					0.558	0.608	1.166	
Expected Unlimited Loss to Payroll Ratio:					0.703	0.792	1.495	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.604	0.579	1.183	
Credibility:					0.87	0.78		
Indicated Limited Loss to Payroll Ratio:					0.564	0.602	1.165	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.632</b>	<b>0.817</b>	<b>1.449</b>	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								141.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8500 RHG: 5 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: METAL SCRAP DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	167,202,832	7	135	226	2,678,354	2,547,528	5,225,882	3.125
2016	186,408,475	7	146	274	3,808,119	3,535,490	7,343,609	3.940
2017	187,537,157	13	121	326	3,612,754	2,797,994	6,410,748	3.418
2018	197,098,748	2	110	204	3,709,656	2,641,010	6,350,666	3.222
	738,247,213	29	512	1,030	13,808,884	11,522,022	25,330,906	
Adjusted Loss to Payroll Ratio:					1.870	1.561	3.431	
Expected Unlimited Loss to Payroll Ratio:					2.049	2.162	4.211	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.833	1.608	3.442	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.870	1.561	3.431	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.097</b>	<b>2.119</b>	<b>4.216</b>	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								412.0%

INCLUDES EXPERIENCE OF 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8601 RHG: 6 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: ENGINEERS – CONSULTING; OIL OR GAS  
GEOLOGISTS/SCOUTS; FOREST ENGINEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	11,166,877,351	24	286	664	10,299,939	10,790,619	21,090,558	0.189
2018	12,048,689,633	4	257	670	9,596,146	9,420,559	19,016,705	0.158
	23,215,566,984	28	543	1,334	19,896,085	20,211,178	40,107,263	
Adjusted Loss to Payroll Ratio:					0.086	0.087	0.173	
Expected Unlimited Loss to Payroll Ratio:					0.098	0.130	0.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.086	0.089	0.175	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.086	0.087	0.173	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.097</b>	<b>0.124</b>	<b>0.221</b>	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								21.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8631 RHG: 7 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES – ALL OTHER EMPLOYEES

POLICY YEAR	PER OCCUPIED STALL DAYS	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	6,700	0	0	1	0	299	299	0.045
2017	10,680	1	0	0	193,913	306,087	500,000	46.816
2018	13,959	0	0	0	0	0	0	0.000
	31,339	1	0	1	193,913	306,386	500,299	
Adjusted Loss to Payroll Ratio:					6.188	9.777	15.964	
Expected Unlimited Loss to Payroll Ratio:					0.909	2.309	3.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.767	1.499	2.266	
Credibility:					0.01	0.01		
Indicated Limited Loss to Payroll Ratio:					0.821	1.582	2.403	
Limit Factor:					1.200	1.636		
Indicated (Unlimited) Loss to Payroll Ratio:					0.985	2.587	3.573	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8720 RHG: 4 NAICS: 52 ILDG: 3 MLDG: 3 CLASS: INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR INSPECTING; WEIGHERS/SAMPLERS/INSPECTORS ON DOCKS/RAIL STATIONS/WAREHOUSES; UNMANNED AIRCRAFT SYSTEM OPERATION – LESS THAN 55 POUNDS

Code: 7248 RHG: 4 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: MARINE APPRAISERS OR SURVEYORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	298,551,907	3	41	66	1,161,455	830,278	1,991,733	0.667
2015	311,575,944	4	37	78	1,321,772	800,505	2,122,277	0.681
2016	328,186,715	4	70	85	1,818,281	1,311,789	3,130,070	0.954
2017	330,250,325	4	61	80	2,266,658	1,758,962	4,025,620	1.219
2018	354,965,891	1	61	73	1,920,665	1,839,955	3,760,620	1.059
	1,623,530,782	16	270	382	8,488,832	6,541,489	15,030,322	
Adjusted Loss to Payroll Ratio:					0.523	0.403	0.926	
Expected Unlimited Loss to Payroll Ratio:					0.575	0.443	1.019	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.497	0.336	0.833	
Credibility:					0.97	0.76		
Indicated Limited Loss to Payroll Ratio:					0.522	0.387	0.909	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.573</b>	<b>0.492</b>	<b>1.065</b>	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								104.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8729 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: ELEVATOR SERVICE INSPECTIONS/OILING/ADJUSTING – NO REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	27,456,387	1	3	5	66,258	74,797	141,055	0.514
2015	29,567,448	0	0	1	0	282	282	0.001
2016	35,982,297	1	4	3	180,356	137,497	317,853	0.883
2017	42,964,087	0	2	3	18,432	29,907	48,339	0.113
2018	44,073,559	1	3	2	104,788	49,284	154,072	0.350
	180,043,777	3	12	14	369,834	291,767	661,601	
Adjusted Loss to Payroll Ratio:					0.205	0.162	0.367	
Expected Unlimited Loss to Payroll Ratio:					0.363	0.234	0.597	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.367	0.212	0.579	
Credibility:					0.34	0.25		
Indicated Limited Loss to Payroll Ratio:					0.312	0.199	0.512	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.337</b>	<b>0.242</b>	<b>0.578</b>	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								56.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8740 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: APT/CONDO COMPLEX / BLDG / WAREHOUSES / COMM & RES  
MIXED-USE BLDG OPERATION – PROPERTY MGMT  
SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,391,391,722	12	158	227	3,722,895	3,932,858	7,655,753	0.550
2017	1,485,700,440	9	143	255	3,542,564	3,881,939	7,424,503	0.500
2018	1,510,731,287	1	161	249	3,142,083	3,649,428	6,791,511	0.450
	4,387,823,450	22	462	731	10,407,542	11,464,226	21,871,768	
Adjusted Loss to Payroll Ratio:					0.237	0.261	0.498	
Expected Unlimited Loss to Payroll Ratio:					0.298	0.349	0.647	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.275	0.284	0.559	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.237	0.261	0.498	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.253</b>	<b>0.306</b>	<b>0.559</b>	
Indicated Relativity Change:								-13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								54.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8741 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 1 CLASS: REAL ESTATE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	7,322,375,932	18	108	200	2,786,837	2,752,557	5,539,394	0.076
2015	8,254,008,680	7	98	194	2,686,914	2,535,266	5,222,180	0.063
2016	8,715,298,752	5	112	203	2,390,447	2,789,670	5,180,117	0.059
2017	9,384,823,695	7	94	217	2,405,355	2,856,544	5,261,899	0.056
2018	9,695,635,895	5	120	176	3,232,410	3,298,825	6,531,235	0.067
43,372,142,954		42	532	990	13,501,963	14,232,863	27,734,826	
Adjusted Loss to Payroll Ratio:					0.031	0.033	0.064	
Expected Unlimited Loss to Payroll Ratio:					0.032	0.036	0.068	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.029	0.027	0.056	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.031	0.033	0.064	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.034</b>	<b>0.042</b>	<b>0.076</b>	
Indicated Relativity Change:								11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								7.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

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	
2017	51,812,303,094	97	1,718	3,245	53,479,303	46,232,392	99,711,695	0.192
2018	54,369,144,142	45	1,772	3,482	58,571,464	66,578,156	125,149,620	0.230
	106,181,447,236	142	3,490	6,727	112,050,767	112,810,548	224,861,315	
Adjusted Loss to Payroll Ratio:					0.106	0.106	0.212	
Expected Unlimited Loss to Payroll Ratio:					0.109	0.130	0.239	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.106	0.119	0.224	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.106	0.106	0.212	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.116</b>	<b>0.135</b>	<b>0.251</b>	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								24.5%

CLASSES 8744 AND 8746 ADDED; 8744, 8746 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8743 RHG: 6 NAICS: 52 ILDG: 2 MLDG: 2 CLASS: MORTGAGE BROKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	436,559,851	1	7	17	201,415	506,884	708,299	0.162
2015	567,657,607	2	15	17	370,371	339,282	709,653	0.125
2016	632,045,875	0	15	14	337,108	360,994	698,102	0.110
2017	637,792,337	0	7	8	129,262	117,815	247,077	0.039
2018	717,338,792	0	9	13	175,950	230,313	406,263	0.057
	2,991,394,462	3	53	69	1,214,107	1,555,288	2,769,395	
Adjusted Loss to Payroll Ratio:					0.041	0.052	0.093	
Expected Unlimited Loss to Payroll Ratio:					0.052	0.072	0.124	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.043	0.049	0.092	
Credibility:					0.47	0.45		
Indicated Limited Loss to Payroll Ratio:					0.042	0.050	0.092	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.048</b>	<b>0.071</b>	<b>0.119</b>	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								11.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8745 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: NEWS AGENTS OR DISTRIBUTORS OF  
MAGAZINES/PERIODICALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	31,080,311	2	25	25	592,961	442,236	1,035,197	3.331
2015	27,794,131	1	24	32	480,454	590,025	1,070,479	3.851
2016	24,942,330	2	20	12	537,788	483,661	1,021,449	4.095
2017	23,713,835	2	31	18	511,829	446,334	958,163	4.041
2018	20,922,091	0	37	23	387,717	421,542	809,259	3.868
	128,452,699	7	137	110	2,510,750	2,383,797	4,894,548	
Adjusted Loss to Payroll Ratio:					1.955	1.856	3.810	
Expected Unlimited Loss to Payroll Ratio:					2.236	2.565	4.801	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.081	2.137	4.218	
Credibility:					0.61	0.57		
Indicated Limited Loss to Payroll Ratio:					2.004	1.977	3.980	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.160</b>	<b>2.397</b>	<b>4.557</b>	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								445.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8748 RHG: 3 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: AUTO OR TRUCK DEALERS – SALESPERSONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	3,151,494,731	14	270	384	8,727,617	7,879,801	16,607,418	0.527
2018	3,100,159,896	9	260	471	9,299,495	9,447,790	18,747,285	0.605
	6,251,654,627	23	530	855	18,027,111	17,327,591	35,354,702	
Adjusted Loss to Payroll Ratio:					0.288	0.277	0.566	
Expected Unlimited Loss to Payroll Ratio:					0.299	0.293	0.592	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.267	0.240	0.507	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.288	0.277	0.566	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.311</b>	<b>0.336</b>	<b>0.647</b>	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								63.2%

Code: 8749 RHG: 1 NAICS: 52 ILDG: 4 MLDG: 3 CLASS: MORTGAGE BANKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	2,127,783,442	17	52	120	1,889,392	1,791,242	3,680,634	0.173
2015	3,048,670,423	5	69	111	2,068,582	2,009,308	4,077,890	0.134
2016	3,477,401,250	3	56	114	1,893,116	1,332,446	3,225,562	0.093
2017	3,275,121,420	4	64	121	2,392,782	1,966,887	4,359,669	0.133
2018	3,101,949,895	5	48	101	3,742,058	3,134,515	6,876,573	0.222
	15,030,926,430	34	289	567	11,985,930	10,234,398	22,220,328	
Adjusted Loss to Payroll Ratio:					0.080	0.068	0.148	
Expected Unlimited Loss to Payroll Ratio:					0.076	0.068	0.145	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.068	0.057	0.125	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.080	0.067	0.147	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.084</b>	<b>0.077</b>	<b>0.162</b>	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								15.8%

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Code: 8755 RHG: 6 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: LABOR UNIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	487,842,032	7	39	69	1,408,980	917,483	2,326,463	0.477
2015	506,288,589	11	31	56	1,587,989	1,193,843	2,781,832	0.549
2016	516,911,114	5	35	43	1,109,030	945,560	2,054,590	0.397
2017	560,557,083	1	47	59	1,069,762	1,588,957	2,658,719	0.474
2018	587,912,559	1	38	48	1,204,360	1,095,629	2,299,989	0.391
	2,659,511,377	25	190	275	6,380,122	5,741,472	12,121,593	
Adjusted Loss to Payroll Ratio:					0.240	0.216	0.456	
Expected Unlimited Loss to Payroll Ratio:					0.279	0.286	0.565	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.238	0.187	0.425	
Credibility:					0.87	0.74		
Indicated Limited Loss to Payroll Ratio:					0.240	0.208	0.448	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.271</b>	<b>0.296</b>	<b>0.567</b>	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								55.4%

Code: 8800 RHG: 1 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MAILING OR ADDRESSING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	310,251,836	10	111	128	3,637,541	3,423,975	7,061,516	2.276
2015	287,570,398	9	106	150	3,813,153	3,287,715	7,100,868	2.469
2016	291,088,161	5	97	152	3,486,234	2,837,660	6,323,894	2.173
2017	313,896,956	2	108	174	2,669,651	2,404,190	5,073,841	1.616
2018	292,447,535	2	92	191	1,886,828	2,259,546	4,146,374	1.418
	1,495,254,885	28	514	795	15,493,407	14,213,086	29,706,493	
Adjusted Loss to Payroll Ratio:					1.036	0.951	1.987	
Expected Unlimited Loss to Payroll Ratio:					0.971	1.036	2.007	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.976	0.927	1.903	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.036	0.951	1.987	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.096</b>	<b>1.096</b>	<b>2.191</b>	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								214.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8801 RHG: 1 NAICS: 52 ILDG: 3 MLDG: 2 CLASS: CREDIT UNIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	1,161,706,150	11	107	372	1,951,827	2,348,502	4,300,329	0.370
2015	1,235,525,557	12	116	317	3,457,143	3,983,396	7,440,539	0.602
2016	1,356,558,975	10	95	321	2,533,499	2,584,765	5,118,264	0.377
2017	1,436,829,782	6	108	318	2,254,625	2,749,645	5,004,270	0.348
2018	1,528,661,523	0	110	328	2,903,655	3,139,124	6,042,779	0.395
	6,719,281,988	39	536	1,656	13,100,748	14,805,432	27,906,180	
Adjusted Loss to Payroll Ratio:					0.195	0.220	0.415	
Expected Unlimited Loss to Payroll Ratio:					0.197	0.232	0.430	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.176	0.194	0.371	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.195	0.220	0.415	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.206</b>	<b>0.254</b>	<b>0.460</b>	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								45.0%

Code: 8803 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 3 CLASS: AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	6,635,512,146	8	100	175	1,899,910	2,418,920	4,318,830	0.065
2016	7,168,801,401	11	121	262	2,939,971	3,290,671	6,230,642	0.087
2017	7,625,169,320	4	115	195	3,064,774	3,349,399	6,414,173	0.084
2018	8,288,687,428	5	99	220	4,321,076	4,273,624	8,594,700	0.104
	29,718,170,295	28	435	852	12,225,731	13,332,613	25,558,344	
Adjusted Loss to Payroll Ratio:					0.041	0.045	0.086	
Expected Unlimited Loss to Payroll Ratio:					0.045	0.053	0.097	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.042	0.042	0.083	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.041	0.045	0.086	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.044</b>	<b>0.054</b>	<b>0.099</b>	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								9.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8804 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: SUBSTANCE USE DISORDER RECOVERY HOMES; SOCIAL REHAB FACILITIES FOR ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	915,047,267	15	351	702	8,187,314	8,178,863	16,366,177	1.789
2018	1,036,905,889	8	377	777	9,313,406	9,502,136	18,815,542	1.815
	1,951,953,157	23	728	1,479	17,500,721	17,680,999	35,181,720	
Adjusted Loss to Payroll Ratio:					0.897	0.906	1.802	
Expected Unlimited Loss to Payroll Ratio:					0.962	1.025	1.987	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.830	0.782	1.612	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.897	0.906	1.802	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.966</b>	<b>1.098</b>	<b>2.065</b>	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								201.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8806 RHG: 1 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: SHELTERED WORKSHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	135,689,527	3	83	200	1,001,517	1,820,519	2,822,036	2.080
2015	130,787,740	2	91	246	757,054	1,399,595	2,156,649	1.649
2016	122,302,412	2	82	199	555,804	1,038,973	1,594,777	1.304
2017	117,719,310	2	66	204	669,008	1,490,866	2,159,874	1.835
2018	118,474,897	2	85	205	1,384,507	2,150,833	3,535,340	2.984
	624,973,886	11	407	1,054	4,367,891	7,900,786	12,268,677	
Adjusted Loss to Payroll Ratio:					0.699	1.264	1.963	
Expected Unlimited Loss to Payroll Ratio:					0.898	1.711	2.609	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.790	1.373	2.163	
Credibility:					0.80	0.93		
Indicated Limited Loss to Payroll Ratio:					0.717	1.272	1.989	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.758</b>	<b>1.466</b>	<b>2.224</b>	
Indicated Relativity Change:								-14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								217.4%

Code: 8807 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 1 CLASS: NEWSPAPER, MAGAZINE OR BOOK PUBLISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	548,528,844	0	18	33	384,098	352,519	736,617	0.134
2015	561,418,770	3	20	34	826,727	714,346	1,541,073	0.274
2016	583,556,143	0	9	37	308,178	377,052	685,230	0.117
2017	567,243,163	2	11	30	911,467	458,279	1,369,746	0.241
2018	538,059,545	0	7	27	252,470	262,602	515,072	0.096
	2,798,806,466	5	65	161	2,682,939	2,164,798	4,847,737	
Adjusted Loss to Payroll Ratio:					0.096	0.077	0.173	
Expected Unlimited Loss to Payroll Ratio:					0.123	0.101	0.224	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.123	0.089	0.211	
Credibility:					0.65	0.54		
Indicated Limited Loss to Payroll Ratio:					0.105	0.083	0.188	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.112</b>	<b>0.097</b>	<b>0.209</b>	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								20.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8808 RHG: 2 NAICS: 52 ILDG: 4 MLDG: 3 CLASS: BANKS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	12,614,676,478	61	552	1,025	18,017,018	20,384,447	38,401,465	0.304
2018	13,245,638,082	19	478	1,033	17,228,670	19,027,451	36,256,121	0.274
	25,860,314,560	80	1,030	2,058	35,245,689	39,411,898	74,657,587	
Adjusted Loss to Payroll Ratio:					0.136	0.152	0.289	
Expected Unlimited Loss to Payroll Ratio:					0.153	0.176	0.328	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.136	0.144	0.280	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.136	0.152	0.289	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.145</b>	<b>0.178</b>	<b>0.324</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								31.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8810 RHG: 2 NAICS: 8810 ILDG: 4 MLDG: 3 CLASS: CLERICAL OFFICE EMPLOYEES

Code: 8811 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES

Code: 8812 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PUBLIC

Code: 8871 RHG: 2 NAICS: 8810 ILDG: 4 MLDG: 3 CLASS: CLERICAL TELECOMMUTER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	189,497,179,829	227	4,730	10,188	130,397,794	139,291,542	269,689,336	0.142
2018	203,366,292,609	106	4,988	10,935	140,978,895	150,029,132	291,008,027	0.143
	392,863,472,438	333	9,718	21,123	271,376,689	289,320,674	560,697,363	
Adjusted Loss to Payroll Ratio:					0.069	0.074	0.143	
Expected Unlimited Loss to Payroll Ratio:					0.072	0.083	0.155	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.068	0.073	0.141	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.069	0.074	0.143	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.074</b>	<b>0.086</b>	<b>0.160</b>	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								15.6%

CLASSES 8811, 8812, AND 8871 ADDED; 8811 &amp; 8812 E1-1-18; 8871 ADDED E1-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8813 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PRINTING OPERATION – EDITING AND DESIGNING;  
BOOKBINDING OPERATION – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	586,004,519	2	47	76	1,011,451	1,007,838	2,019,289	0.345
2015	584,518,663	4	38	73	1,037,637	1,161,978	2,199,615	0.376
2016	617,322,476	3	55	80	1,201,920	1,215,568	2,417,488	0.392
2017	626,652,040	1	41	82	842,433	1,063,066	1,905,499	0.304
2018	556,668,949	1	38	84	804,277	821,217	1,625,494	0.292
	2,971,166,647	11	219	395	4,897,719	5,269,667	10,167,386	
Adjusted Loss to Payroll Ratio:					0.165	0.177	0.342	
Expected Unlimited Loss to Payroll Ratio:					0.176	0.207	0.383	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.164	0.175	0.339	
Credibility:					0.78	0.74		
Indicated Limited Loss to Payroll Ratio:					0.165	0.177	0.341	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.174</b>	<b>0.204</b>	<b>0.378</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								36.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8818 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	281,048,698	1	33	45	865,948	774,800	1,640,748	0.584
2015	250,737,525	2	15	16	718,156	564,254	1,282,410	0.511
2016	259,012,383	0	13	30	680,180	750,583	1,430,763	0.552
2017	247,230,364	0	8	30	276,815	190,514	467,329	0.189
2018	266,870,592	1	16	21	426,847	291,214	718,061	0.269
	1,304,899,561	4	85	142	2,967,945	2,571,364	5,539,309	
Adjusted Loss to Payroll Ratio:					0.227	0.197	0.425	
Expected Unlimited Loss to Payroll Ratio:					0.256	0.244	0.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.255	0.215	0.470	
Credibility:					0.65	0.57		
Indicated Limited Loss to Payroll Ratio:					0.237	0.205	0.442	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.253</b>	<b>0.240</b>	<b>0.492</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								48.1%

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Code: 8820 RHG: 4 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: LAW FIRMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	8,076,800,631	14	293	462	9,117,408	8,464,760	17,582,168	0.218
2018	8,579,584,807	7	286	470	9,144,665	8,956,653	18,101,318	0.211
	16,656,385,438	21	579	932	18,262,073	17,421,413	35,683,486	
Adjusted Loss to Payroll Ratio:					0.110	0.105	0.214	
Expected Unlimited Loss to Payroll Ratio:					0.125	0.148	0.273	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.114	0.112	0.227	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.110	0.105	0.214	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.120</b>	<b>0.133</b>	<b>0.253</b>	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								24.7%

Code: 8821 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: LAW FIRM SUPPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	229,255,958	3	43	51	582,251	721,090	1,303,341	0.569
2015	251,990,471	1	38	51	575,185	640,262	1,215,447	0.482
2016	246,949,138	1	27	29	349,931	599,145	949,076	0.384
2017	250,482,008	1	29	45	994,146	734,414	1,728,560	0.690
2018	242,495,102	2	32	33	956,012	1,142,405	2,098,417	0.865
	1,221,172,678	8	169	209	3,457,525	3,837,316	7,294,841	
Adjusted Loss to Payroll Ratio:					0.283	0.314	0.597	
Expected Unlimited Loss to Payroll Ratio:					0.307	0.367	0.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.289	0.303	0.592	
Credibility:					0.68	0.65		
Indicated Limited Loss to Payroll Ratio:					0.285	0.310	0.595	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.304</b>	<b>0.363</b>	<b>0.667</b>	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								65.2%

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Code: 8822 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 4 CLASS: INSURANCE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	7,070,387,007	16	407	793	11,680,303	11,390,292	23,070,595	0.326
2018	7,319,896,947	6	315	651	11,555,983	11,521,525	23,077,508	0.315
	14,390,283,954	22	722	1,444	23,236,286	22,911,817	46,148,103	
Adjusted Loss to Payroll Ratio:					0.161	0.159	0.321	
Expected Unlimited Loss to Payroll Ratio:					0.175	0.191	0.366	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.154	0.152	0.305	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.161	0.159	0.321	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.174</b>	<b>0.193</b>	<b>0.367</b>	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								35.9%

Code: 8823 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: RESIDENTIAL CARE FACILITIES FOR CHILDREN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	270,929,016	3	151	380	1,990,161	2,382,863	4,373,024	1.614
2016	276,337,656	7	150	436	2,544,715	3,112,368	5,657,083	2.047
2017	287,848,564	2	172	490	2,180,270	2,929,448	5,109,718	1.775
2018	279,051,294	4	167	437	4,089,856	4,208,318	8,298,174	2.974
	1,114,166,530	16	640	1,743	10,805,003	12,632,997	23,438,000	
Adjusted Loss to Payroll Ratio:					0.970	1.134	2.104	
Expected Unlimited Loss to Payroll Ratio:					1.080	1.369	2.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.943	1.082	2.025	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.970	1.134	2.104	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.034</b>	<b>1.328</b>	<b>2.361</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								230.7%

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Code: 8827 RHG: 4 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: HOME CARE SERVICES; NURSING CARE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	2,776,477,203	36	1,217	1,774	24,653,718	23,537,639	48,191,357	1.736
2018	2,916,758,575	22	1,172	1,912	31,706,684	28,740,488	60,447,172	2.072
	5,693,235,778	58	2,389	3,686	56,360,402	52,278,126	108,638,529	
Adjusted Loss to Payroll Ratio:					0.990	0.918	1.908	
Expected Unlimited Loss to Payroll Ratio:					1.157	1.278	2.436	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.982	0.931	1.913	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.990	0.918	1.908	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.086</b>	<b>1.168</b>	<b>2.253</b>	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								220.2%

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Code: 8829 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: SKILLED NURSING FACILITIES; CONVALESCENT NURSING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	4,347,787,442	81	2,155	5,621	43,915,649	48,228,091	92,143,740	2.119
2018	4,271,543,488	14	1,783	5,096	38,708,659	44,014,822	82,723,481	1.937
	8,619,330,930	95	3,938	10,717	82,624,309	92,242,914	174,867,222	
Adjusted Loss to Payroll Ratio:					0.959	1.070	2.029	
Expected Unlimited Loss to Payroll Ratio:					1.057	1.307	2.364	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.912	0.997	1.909	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.959	1.070	2.029	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.033</b>	<b>1.298</b>	<b>2.331</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								227.8%

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Code: 8831 RHG: 1 NAICS: 54 ILDG: 1 MLDG: 2 CLASS: HOSPITALS – VETERINARY; KENNELS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,989,836,467	16	664	4,455	7,165,501	11,106,763	18,272,264	0.918
2018	2,099,494,250	11	701	4,816	8,937,665	15,162,777	24,100,442	1.148
	4,089,330,716	27	1,365	9,271	16,103,166	26,269,541	42,372,706	
Adjusted Loss to Payroll Ratio:					0.394	0.642	1.036	
Expected Unlimited Loss to Payroll Ratio:					0.437	0.684	1.121	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.414	0.574	0.987	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.394	0.642	1.036	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.416</b>	<b>0.741</b>	<b>1.157</b>	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								113.0%

Code: 8834 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: PHYSICIANS' PRACTICES/OUTPATIENT CLINICS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	20,467,393,607	54	1,761	5,712	45,214,170	44,126,538	89,340,708	0.437
2018	21,671,336,279	20	1,693	5,659	42,075,122	48,005,493	90,080,615	0.416
	42,138,729,886	74	3,454	11,371	87,289,292	92,132,031	179,421,323	
Adjusted Loss to Payroll Ratio:					0.207	0.219	0.426	
Expected Unlimited Loss to Payroll Ratio:					0.239	0.271	0.510	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.209	0.214	0.423	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.207	0.219	0.426	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.221</b>	<b>0.256</b>	<b>0.477</b>	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								46.6%

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Code: 8838 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 2 CLASS: MUSEUMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	513,837,286	4	81	236	1,172,205	2,035,666	3,207,871	0.624
2015	554,389,180	8	84	271	1,610,371	2,806,390	4,416,761	0.797
2016	591,295,524	5	78	273	1,514,605	2,598,154	4,112,759	0.696
2017	625,192,764	3	85	269	1,492,812	2,948,524	4,441,336	0.710
2018	662,350,641	1	83	335	1,593,463	2,440,981	4,034,444	0.609
	2,947,065,394	21	411	1,384	7,383,456	12,829,714	20,213,170	
Adjusted Loss to Payroll Ratio:					0.251	0.435	0.686	
Expected Unlimited Loss to Payroll Ratio:					0.266	0.542	0.807	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.245	0.453	0.698	
Credibility:					0.90	1.00		
Indicated Limited Loss to Payroll Ratio:					0.250	0.435	0.685	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.274</b>	<b>0.554</b>	<b>0.828</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								80.9%

Code: 8839 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 1 CLASS: DENTISTS AND DENTAL SURGEONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	4,609,665,921	20	411	2,005	12,284,775	11,570,819	23,855,594	0.518
2018	4,943,755,002	8	376	2,082	10,291,373	8,896,416	19,187,789	0.388
	9,553,420,923	28	787	4,087	22,576,148	20,467,235	43,043,383	
Adjusted Loss to Payroll Ratio:					0.236	0.214	0.451	
Expected Unlimited Loss to Payroll Ratio:					0.265	0.259	0.524	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.232	0.204	0.436	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.236	0.214	0.451	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.252</b>	<b>0.251</b>	<b>0.503</b>	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								49.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 8840 RHG: 6 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	2,151,786,176	10	77	210	1,684,080	2,032,215	3,716,295	0.173
2015	2,280,423,289	8	85	213	1,431,401	2,538,612	3,970,013	0.174
2016	2,342,405,122	7	88	242	2,083,980	2,870,940	4,954,920	0.212
2017	2,385,973,030	5	65	247	1,736,740	3,061,269	4,798,009	0.201
2018	2,396,735,557	2	58	228	1,248,292	1,827,639	3,075,931	0.128
	11,557,323,174	32	373	1,140	8,184,493	12,330,675	20,515,168	
Adjusted Loss to Payroll Ratio:					0.071	0.107	0.178	
Expected Unlimited Loss to Payroll Ratio:					0.080	0.155	0.235	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.068	0.101	0.169	
Credibility:					0.95	1.00		
Indicated Limited Loss to Payroll Ratio:					0.071	0.107	0.177	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.080</b>	<b>0.152</b>	<b>0.232</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								22.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8846 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PRINTING OPERATION – SCREEN PRINTING – EDITING AND DESIGNING; SCREEN PRINTED MERCHANDISE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	119,772,702	2	30	25	542,615	632,404	1,175,019	0.981
2015	122,551,112	1	42	23	525,638	682,509	1,208,147	0.986
2016	141,270,535	0	39	29	527,394	629,229	1,156,623	0.819
2017	142,984,012	0	25	15	332,228	390,043	722,271	0.505
2018	152,262,551	1	28	22	654,099	644,737	1,298,836	0.853
	678,840,912	4	164	114	2,581,974	2,978,922	5,560,895	
Adjusted Loss to Payroll Ratio:					0.380	0.439	0.819	
Expected Unlimited Loss to Payroll Ratio:					0.436	0.565	1.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.407	0.480	0.886	
Credibility:					0.62	0.61		
Indicated Limited Loss to Payroll Ratio:					0.390	0.455	0.845	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.413</b>	<b>0.524</b>	<b>0.937</b>	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								91.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8847 RHG: 2 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: BEVERAGE CONTAINER COLLECTION OR REDEMPTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	73,728,332	9	99	225	1,729,420	1,967,681	3,697,101	5.014
2015	72,652,895	8	116	261	1,723,040	1,980,409	3,703,449	5.097
2016	67,272,856	7	74	196	1,273,650	1,777,752	3,051,402	4.536
2017	71,445,968	5	103	197	1,458,001	2,093,099	3,551,100	4.970
2018	68,965,938	1	65	202	1,042,761	1,107,792	2,150,553	3.118
	354,065,988	30	457	1,081	7,226,873	8,926,733	16,153,606	
Adjusted Loss to Payroll Ratio:					2.041	2.521	4.562	
Expected Unlimited Loss to Payroll Ratio:					2.448	3.219	5.667	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.304	2.778	5.082	
Credibility:					0.95	0.94		
Indicated Limited Loss to Payroll Ratio:					2.054	2.537	4.591	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.189</b>	<b>2.971</b>	<b>5.160</b>	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								504.2%

Code: 8850 RHG: 2 NAICS: 52 ILDG: 3 MLDG: 4 CLASS: CHECK CASHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	229,547,393	14	90	108	1,724,214	1,988,233	3,712,447	1.617
2015	243,129,754	11	79	95	1,937,592	1,922,582	3,860,174	1.588
2016	254,146,247	9	88	98	1,542,908	1,769,858	3,312,766	1.303
2017	252,201,062	1	51	84	943,138	1,132,035	2,075,173	0.823
2018	269,309,209	0	48	75	958,868	1,451,058	2,409,926	0.895
	1,248,333,665	35	356	460	7,106,719	8,263,764	15,370,484	
Adjusted Loss to Payroll Ratio:					0.569	0.662	1.231	
Expected Unlimited Loss to Payroll Ratio:					0.733	0.842	1.575	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.650	0.693	1.343	
Credibility:					0.97	0.91		
Indicated Limited Loss to Payroll Ratio:					0.572	0.665	1.236	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.609</b>	<b>0.778</b>	<b>1.388</b>	
Indicated Relativity Change:								-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								135.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8851 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: CONGREGATE LIVING FACILITIES – ELDERLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	168,972,705	11	108	273	2,400,643	2,244,075	4,644,718	2.749
2015	177,602,515	9	98	256	1,801,188	2,149,965	3,951,153	2.225
2016	211,096,540	4	79	201	1,502,875	1,642,732	3,145,607	1.490
2017	221,883,755	4	100	280	2,103,017	2,303,699	4,406,716	1.986
2018	238,801,833	2	109	281	2,058,781	2,881,114	4,939,895	2.069
	1,018,357,348	30	494	1,291	9,866,505	11,221,585	21,088,090	
Adjusted Loss to Payroll Ratio:					0.969	1.102	2.071	
Expected Unlimited Loss to Payroll Ratio:					0.983	1.248	2.230	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.848	0.952	1.800	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.969	1.097	2.066	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.044</b>	<b>1.331</b>	<b>2.375</b>	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								232.1%

Code: 8852 RHG: 5 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: HOME INFUSION THERAPISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	45,770,064	0	9	31	143,472	138,801	282,273	0.617
2015	59,374,309	1	10	27	321,404	287,348	608,752	1.025
2016	58,339,760	0	12	27	192,023	250,426	442,449	0.758
2017	44,066,986	1	9	17	305,440	364,103	669,543	1.519
2018	48,894,704	0	11	19	331,675	256,819	588,494	1.204
	256,445,823	2	51	121	1,294,014	1,297,497	2,591,511	
Adjusted Loss to Payroll Ratio:					0.505	0.506	1.011	
Expected Unlimited Loss to Payroll Ratio:					0.630	0.652	1.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.523	0.444	0.967	
Credibility:					0.47	0.41		
Indicated Limited Loss to Payroll Ratio:					0.514	0.469	0.984	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.577</b>	<b>0.637</b>	<b>1.214</b>	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								118.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8859 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT;  
INTERNET/WEB-BASED APPLICATION DEVELOPMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	70,706,401,994	23	391	1,191	9,381,673	9,604,553	18,986,226	0.027
2018	78,242,941,363	14	347	1,033	9,109,419	10,436,479	19,545,898	0.025
	148,949,343,357	37	738	2,224	18,491,092	20,041,032	38,532,124	
Adjusted Loss to Payroll Ratio:					0.012	0.013	0.026	
Expected Unlimited Loss to Payroll Ratio:					0.014	0.017	0.031	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.013	0.014	0.027	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.012	0.013	0.026	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.013</b>	<b>0.016</b>	<b>0.029</b>	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								2.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8868 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: COLLEGES OR SCHOOLS – PRIVATE – PROFESSIONALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	11,499,858,987	48	1,279	3,693	22,746,895	26,728,451	49,475,346	0.430
2018	12,072,757,747	20	1,457	4,136	22,261,128	33,171,532	55,432,660	0.459
	23,572,616,734	68	2,736	7,829	45,008,022	59,899,982	104,908,005	
Adjusted Loss to Payroll Ratio:					0.191	0.254	0.445	
Expected Unlimited Loss to Payroll Ratio:					0.216	0.305	0.522	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.200	0.262	0.461	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.191	0.254	0.445	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.203</b>	<b>0.298</b>	<b>0.501</b>	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								49.0%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870 E1-1-18

Code: 8870 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: FITNESS INSTRUCTION PROGRAMS OR STUDIOS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	111,944,345	0	27	49	227,522	298,501	526,023	0.470
2015	122,461,547	4	20	38	459,563	689,931	1,149,494	0.939
2016	135,245,656	0	27	43	141,225	188,836	330,061	0.244
2017	133,195,607	0	24	65	420,386	393,469	813,855	0.611
2018	251,578,209	1	49	85	502,579	832,526	1,335,105	0.531
	754,425,364	5	147	280	1,751,275	2,403,263	4,154,538	
Adjusted Loss to Payroll Ratio:					0.232	0.319	0.551	
Expected Unlimited Loss to Payroll Ratio:					0.277	0.417	0.694	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.256	0.357	0.613	
Credibility:					0.54	0.56		
Indicated Limited Loss to Payroll Ratio:					0.243	0.336	0.579	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.259</b>	<b>0.393</b>	<b>0.652</b>	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								63.7%

E1-1-18 INCLUDES EXPERIENCE OF 8868, 9101, AND 9053

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 8875 RHG: 3 NAICS: 61 ILDG: 1 MLDG: 2 CLASS: PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,195,345,220	11	104	407	2,956,503	3,228,982	6,185,485	0.517
2016	1,359,767,735	5	120	456	2,639,906	3,522,704	6,162,610	0.453
2017	1,544,053,104	5	169	513	2,261,153	3,600,149	5,861,302	0.380
2018	1,681,620,114	5	189	646	4,260,893	5,068,900	9,329,793	0.555
	5,780,786,173	26	582	2,022	12,118,455	15,420,735	27,539,190	
Adjusted Loss to Payroll Ratio:					0.210	0.267	0.476	
Expected Unlimited Loss to Payroll Ratio:					0.201	0.309	0.511	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.184	0.256	0.439	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.210	0.267	0.476	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.226</b>	<b>0.323</b>	<b>0.549</b>	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								53.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9007 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: APT/CONDO OPERATION FOR SENIORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	191,054,574	8	90	169	1,386,537	1,440,878	2,827,415	1.480
2015	194,538,951	8	95	150	1,679,855	1,806,330	3,486,185	1.792
2016	205,261,897	8	103	165	2,775,400	2,591,442	5,366,842	2.615
2017	207,917,670	8	101	169	2,507,198	2,572,752	5,079,950	2.443
2018	219,433,002	2	110	189	2,234,461	2,499,554	4,734,015	2.157
	1,018,206,094	34	499	842	10,583,452	10,910,955	21,494,408	
Adjusted Loss to Payroll Ratio:					1.039	1.072	2.111	
Expected Unlimited Loss to Payroll Ratio:					1.069	1.171	2.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.977	0.918	1.895	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.039	1.064	2.103	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.120</b>	<b>1.290</b>	<b>2.410</b>	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								235.5%

Code: 9008 RHG: 2 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: JANITORIAL SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	2,069,337,702	102	2,533	3,073	51,548,905	59,323,524	110,872,429	5.358
2018	2,238,558,971	49	2,372	3,091	55,465,542	60,412,528	115,878,070	5.176
	4,307,896,673	151	4,905	6,164	107,014,447	119,736,052	226,750,500	
Adjusted Loss to Payroll Ratio:					2.484	2.779	5.264	
Expected Unlimited Loss to Payroll Ratio:					2.696	3.434	6.130	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.496	2.834	5.330	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.484	2.779	5.264	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.648</b>	<b>3.255</b>	<b>5.903</b>	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								576.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9009 RHG: 5 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: COMMERCIAL PROPERTIES – N.O.C. – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	764,169,790	15	293	409	7,061,800	7,007,713	14,069,513	1.841
2018	819,572,845	11	254	401	5,789,468	5,684,261	11,473,729	1.400
	1,583,742,635	26	547	810	12,851,268	12,691,973	25,543,241	
Adjusted Loss to Payroll Ratio:					0.811	0.801	1.613	
Expected Unlimited Loss to Payroll Ratio:					0.925	1.133	2.058	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.814	0.793	1.606	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.811	0.801	1.613	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.910</b>	<b>1.088</b>	<b>1.998</b>	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								195.2%

Code: 9010 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: MOBILE HOME PARK OPERATION – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	155,774,636	12	87	159	1,620,898	1,694,232	3,315,130	2.128
2015	164,014,664	11	99	123	1,740,361	2,007,033	3,747,394	2.285
2016	169,061,068	12	78	130	2,318,381	3,198,199	5,516,580	3.263
2017	179,778,860	11	86	136	2,541,148	2,724,744	5,265,892	2.929
2018	183,492,356	5	92	159	2,402,155	2,958,434	5,360,589	2.921
	852,121,583	51	442	707	10,622,942	12,582,643	23,205,586	
Adjusted Loss to Payroll Ratio:					1.247	1.477	2.723	
Expected Unlimited Loss to Payroll Ratio:					1.253	1.604	2.857	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.146	1.257	2.403	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.247	1.477	2.723	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.344</b>	<b>1.791</b>	<b>3.134</b>	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								306.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9011 RHG: 4 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER;  
COMM/RES MIXED-USE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	2,590,171,945	82	1,124	2,119	27,994,156	30,457,005	58,451,161	2.257
2018	2,710,380,544	34	1,209	2,195	28,952,523	29,433,820	58,386,343	2.154
	5,300,552,489	116	2,333	4,314	56,946,679	59,890,826	116,837,504	
Adjusted Loss to Payroll Ratio:					1.074	1.130	2.204	
Expected Unlimited Loss to Payroll Ratio:					1.149	1.419	2.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.034	1.061	2.095	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.074	1.130	2.204	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.178</b>	<b>1.437</b>	<b>2.615</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								255.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9015 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: BUILDING OPERATION – N.O.C. – OTHER;  
CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHER; LIBRARIES –  
PRIVATE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	820,730,667	24	453	707	10,585,222	11,559,036	22,144,258	2.698
2018	845,831,435	15	504	722	12,041,885	13,674,565	25,716,450	3.040
	1,666,562,101	39	957	1,429	22,627,107	25,233,601	47,860,708	
Adjusted Loss to Payroll Ratio:					1.358	1.514	2.872	
Expected Unlimited Loss to Payroll Ratio:					1.394	1.844	3.238	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.255	1.379	2.634	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.358	1.514	2.872	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.489</b>	<b>1.926</b>	<b>3.415</b>	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								333.7%

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED TO CODE 5610

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9016 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: AMUSEMENT/REC FACILITIES; DOG SHOWS; HORSE SHOWS/RODEOS – NOT STABLE EMPLOYEES; BOAT MARINA/RENTAL OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	752,861,460	10	366	1,084	6,529,893	8,942,765	15,472,658	2.055
2018	889,634,577	8	342	1,014	6,926,605	8,712,115	15,638,720	1.758
	1,642,496,037	18	708	2,098	13,456,498	17,654,880	31,111,377	
Adjusted Loss to Payroll Ratio:					0.819	1.075	1.894	
Expected Unlimited Loss to Payroll Ratio:					0.950	1.301	2.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.892	1.139	2.031	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.819	1.075	1.894	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.883</b>	<b>1.303</b>	<b>2.186</b>	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								213.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9031 RHG: 3 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: PEST CONTROL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	398,029,953	14	197	410	5,303,604	4,241,760	9,545,364	2.398
2017	418,190,451	12	211	428	5,526,424	4,883,057	10,409,481	2.489
2018	424,434,646	6	194	430	5,992,747	7,033,932	13,026,679	3.069
	1,240,655,050	32	602	1,268	16,822,775	16,158,749	32,981,524	
Adjusted Loss to Payroll Ratio:					1.356	1.302	2.658	
Expected Unlimited Loss to Payroll Ratio:					1.489	1.494	2.984	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.363	1.191	2.554	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.356	1.302	2.658	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.461</b>	<b>1.579</b>	<b>3.041</b>	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								297.1%

Code: 9033 RHG: 3 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: HOUSING AUTHORITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	8,643,834	0	7	16	82,239	75,574	157,813	1.826
2015	8,636,135	0	8	12	188,070	233,933	422,003	4.886
2016	8,935,487	2	4	14	177,014	236,555	413,569	4.628
2017	10,840,218	1	4	13	60,956	72,133	133,089	1.228
2018	10,765,004	0	2	14	8,708	16,567	25,275	0.235
	47,820,678	3	25	69	516,987	634,761	1,151,749	
Adjusted Loss to Payroll Ratio:					1.081	1.327	2.408	
Expected Unlimited Loss to Payroll Ratio:					1.268	1.439	2.706	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.191	1.212	2.404	
Credibility:					0.33	0.30		
Indicated Limited Loss to Payroll Ratio:					1.155	1.247	2.402	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.245</b>	<b>1.512</b>	<b>2.757</b>	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								269.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9043 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: HOSPITALS

Code: 8830 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: INSTITUTIONAL EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	12,468,391,203	69	2,105	6,019	54,663,440	47,382,613	102,046,053	0.818
2018	10,810,982,285	12	1,744	4,985	49,752,640	40,236,207	89,988,847	0.832
	23,279,373,488	81	3,849	11,004	104,416,080	87,618,821	192,034,901	
Adjusted Loss to Payroll Ratio:					0.449	0.376	0.825	
Expected Unlimited Loss to Payroll Ratio:					0.503	0.460	0.963	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.434	0.351	0.785	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.449	0.376	0.825	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.483</b>	<b>0.456</b>	<b>0.940</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								91.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9048 RHG: 1 NAICS: 72 ILDG: 1 MLDG: 1 CLASS: CAMPS; BOY/GIRL SCOUT COUNCILS – CAMP OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	134,397,556	6	42	312	579,242	1,006,580	1,585,822	1.180
2015	139,647,593	4	60	349	808,698	1,760,685	2,569,383	1.840
2016	149,652,091	4	71	399	948,196	1,602,517	2,550,713	1.704
2017	155,676,162	4	62	341	1,848,564	2,508,320	4,356,884	2.799
2018	166,415,989	3	72	336	1,108,035	1,455,463	2,563,498	1.540
	745,789,391	21	307	1,737	5,292,735	8,333,566	13,626,300	
Adjusted Loss to Payroll Ratio:					0.710	1.117	1.827	
Expected Unlimited Loss to Payroll Ratio:					0.792	1.438	2.230	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.708	1.172	1.880	
Credibility:					0.82	0.93		
Indicated Limited Loss to Payroll Ratio:					0.709	1.121	1.831	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.750</b>	<b>1.293</b>	<b>2.043</b>	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								199.6%

Code: 9050 RHG: 2 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	3,658,064,837	115	3,459	6,364	71,819,995	82,714,997	154,534,992	4.225
2018	3,942,418,982	55	3,526	6,392	73,243,538	81,445,935	154,689,473	3.924
	7,600,483,818	170	6,985	12,756	145,063,533	164,160,932	309,224,465	
Adjusted Loss to Payroll Ratio:					1.909	2.160	4.068	
Expected Unlimited Loss to Payroll Ratio:					2.032	2.501	4.533	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.803	2.006	3.810	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.909	2.160	4.068	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.034</b>	<b>2.529</b>	<b>4.564</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								445.9%

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Code: 9053 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 3 CLASS: HEALTH CLUBS OR GYMS; SWIMMING POOLS/CLUBS; CLUBS – RACQUET SPORTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,565,312,257	10	440	773	7,498,916	10,705,192	18,204,108	1.163
2018	1,607,795,450	2	416	734	6,225,003	8,051,249	14,276,252	0.888
	3,173,107,707	12	856	1,507	13,723,919	18,756,440	32,480,359	
Adjusted Loss to Payroll Ratio:					0.433	0.591	1.024	
Expected Unlimited Loss to Payroll Ratio:					0.469	0.651	1.120	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.448	0.600	1.048	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.433	0.591	1.024	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.457</b>	<b>0.681</b>	<b>1.139</b>	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								111.3%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870. EXPERIENCE RELATED TO SPAS OR BATHS TRANSFERRED TO CODE 9054; 8870, 9054 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9054 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: SPAS OR BATHS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	83,306,598	4	99	76	1,093,058	1,105,680	2,198,738	2.639
2015	82,119,852	1	73	87	873,914	1,145,319	2,019,233	2.459
2016	90,886,802	1	87	138	1,144,383	1,070,712	2,215,095	2.437
2017	103,046,870	0	90	96	1,891,465	1,411,861	3,303,326	3.206
2018	113,031,571	0	56	90	1,158,370	1,203,032	2,361,402	2.089
	472,391,693	6	405	487	6,161,189	5,936,605	12,097,793	
Adjusted Loss to Payroll Ratio:					1.304	1.257	2.561	
Expected Unlimited Loss to Payroll Ratio:					1.495	1.682	3.177	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.362	1.354	2.716	
Credibility:					0.88	0.82		
Indicated Limited Loss to Payroll Ratio:					1.311	1.274	2.585	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.386</b>	<b>1.469</b>	<b>2.855</b>	
Indicated Relativity Change:								-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								279.0%

E1-1-18 INCLUDES EXPERIENCE OF 9053

Code: 9059 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: DAY CARE CENTERS – CHILD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	2,117,512,984	19	767	1,786	12,186,713	15,943,659	28,130,372	1.328
2018	2,271,988,914	17	774	1,873	13,727,754	19,116,473	32,844,227	1.446
	4,389,501,898	36	1,541	3,659	25,914,467	35,060,132	60,974,599	
Adjusted Loss to Payroll Ratio:					0.590	0.799	1.389	
Expected Unlimited Loss to Payroll Ratio:					0.658	0.952	1.610	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.574	0.753	1.327	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.590	0.799	1.389	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.629</b>	<b>0.935</b>	<b>1.565</b>	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								152.9%

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Code: 9060 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: CLUBS – COUNTRY OR GOLF

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	912,754,076	10	458	1,019	8,191,074	12,103,175	20,294,249	2.223
2018	970,923,074	4	462	1,019	9,117,388	9,116,514	18,233,902	1.878
	1,883,677,151	14	920	2,038	17,308,462	21,219,689	38,528,152	
Adjusted Loss to Payroll Ratio:					0.919	1.127	2.045	
Expected Unlimited Loss to Payroll Ratio:					1.043	1.570	2.613	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.978	1.375	2.353	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.919	1.127	2.045	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.990</b>	<b>1.366</b>	<b>2.356</b>	
Indicated Relativity Change:								-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								230.3%

Code: 9061 RHG: 1 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: CLUBS – N.O.C.

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	254,290,298	12	107	191	2,433,327	2,499,587	4,932,914	1.940
2016	270,036,390	4	145	240	2,005,226	3,104,847	5,110,073	1.892
2017	273,159,020	6	155	212	2,637,862	4,081,736	6,719,598	2.460
2018	287,620,496	7	157	321	3,868,568	3,694,456	7,563,024	2.630
	1,085,106,204	29	564	964	10,944,983	13,380,627	24,325,610	
Adjusted Loss to Payroll Ratio:					1.009	1.233	2.242	
Expected Unlimited Loss to Payroll Ratio:					0.943	1.274	2.217	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.902	1.174	2.076	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.009	1.233	2.242	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.067</b>	<b>1.422</b>	<b>2.488</b>	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								243.1%

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Code: 9066 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOMEOWNERS ASSOCIATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	247,861,183	15	118	175	2,177,639	2,100,022	4,277,661	1.726
2015	248,955,254	11	100	183	1,872,910	2,131,080	4,003,990	1.608
2016	255,805,597	13	131	191	2,392,740	2,603,361	4,996,101	1.953
2017	259,810,822	9	112	191	2,070,680	2,241,440	4,312,120	1.660
2018	265,859,143	1	121	184	2,675,516	3,314,381	5,989,897	2.253
	1,278,292,000	49	582	924	11,189,485	12,390,284	23,579,769	
Adjusted Loss to Payroll Ratio:					0.875	0.969	1.845	
Expected Unlimited Loss to Payroll Ratio:					0.864	1.014	1.878	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.787	0.816	1.603	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.875	0.969	1.845	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.926</b>	<b>1.117</b>	<b>2.043</b>	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								199.6%

Code: 9067 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 1 CLASS: CLUBS – BOYS AND GIRLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	248,461,140	6	72	222	645,880	1,468,793	2,114,673	0.851
2015	268,887,647	5	91	248	1,099,644	1,892,001	2,991,645	1.113
2016	283,040,479	3	88	299	948,244	1,504,540	2,452,784	0.867
2017	272,916,261	2	90	271	1,603,302	1,739,176	3,342,478	1.225
2018	290,642,701	2	87	311	1,032,729	1,196,629	2,229,358	0.767
	1,363,948,228	18	428	1,351	5,329,799	7,801,140	13,130,939	
Adjusted Loss to Payroll Ratio:					0.391	0.572	0.963	
Expected Unlimited Loss to Payroll Ratio:					0.472	0.760	1.231	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.443	0.665	1.108	
Credibility:					0.84	0.90		
Indicated Limited Loss to Payroll Ratio:					0.399	0.581	0.980	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.430</b>	<b>0.705</b>	<b>1.135</b>	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								110.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9069 RHG: 2 NAICS: 71 ILDG: 4 MLDG: 4 CLASS: CLUBS – GAMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	558,803,599	13	324	394	7,402,758	9,548,214	16,950,972	3.033
2018	567,207,982	5	269	374	6,057,300	5,591,886	11,649,186	2.054
	1,126,011,581	18	593	768	13,460,057	15,140,100	28,600,157	
Adjusted Loss to Payroll Ratio:					1.195	1.345	2.540	
Expected Unlimited Loss to Payroll Ratio:					1.361	1.565	2.926	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.291	1.420	2.711	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.195	1.345	2.540	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.274</b>	<b>1.575</b>	<b>2.849</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								278.3%

Code: 9070 RHG: 2 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CARE FACILITIES – ELDERLY/ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,819,973,638	31	1,292	3,878	22,277,216	29,123,041	51,400,257	2.824
2018	1,848,081,963	18	1,276	3,868	25,255,312	32,532,393	57,787,705	3.127
	3,668,055,601	49	2,568	7,746	47,532,528	61,655,433	109,187,961	
Adjusted Loss to Payroll Ratio:					1.296	1.681	2.977	
Expected Unlimited Loss to Payroll Ratio:					1.462	2.090	3.552	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.276	1.652	2.928	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.296	1.681	2.977	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.381</b>	<b>1.968</b>	<b>3.350</b>	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								327.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9079 RHG: 2 NAICS: 72 ILDG: 3 MLDG: 3 CLASS: RESTAURANTS OR TAVERNS; CONCESSIONAIRES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	25,696,501,719	354	13,540	26,809	192,863,367	250,949,567	443,812,934	1.727
2018	27,094,770,458	172	13,452	25,984	206,802,346	257,087,896	463,890,242	1.712
	52,791,272,177	526	26,992	52,793	399,665,713	508,037,463	907,703,176	
Adjusted Loss to Payroll Ratio:					0.757	0.962	1.719	
Expected Unlimited Loss to Payroll Ratio:					0.850	1.190	2.040	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.754	0.955	1.709	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.757	0.962	1.719	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.807</b>	<b>1.127</b>	<b>1.934</b>	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								189.0%

Code: 9085 RHG: 3 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: RESIDENT CARE – DEVELOPMENTALLY DISABLED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	650,976,123	7	326	614	5,012,225	6,234,836	11,247,061	1.728
2018	699,967,757	7	358	625	7,126,227	7,611,378	14,737,605	2.105
	1,350,943,881	14	684	1,239	12,138,452	13,846,213	25,984,665	
Adjusted Loss to Payroll Ratio:					0.899	1.025	1.923	
Expected Unlimited Loss to Payroll Ratio:					0.941	1.217	2.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.812	0.929	1.741	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.899	1.025	1.923	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.968</b>	<b>1.243</b>	<b>2.211</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								216.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9092 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: BOWLING CENTERS; BILLIARD HALLS; SKATING CENTERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	143,884,471	4	61	125	745,054	1,000,175	1,745,229	1.213
2015	150,954,482	7	71	116	1,146,595	1,900,131	3,046,726	2.018
2016	156,830,149	2	58	136	810,259	1,428,197	2,238,456	1.427
2017	165,822,889	2	61	134	700,408	1,103,719	1,804,127	1.088
2018	186,910,217	2	64	165	1,256,601	1,018,821	2,275,422	1.217
	804,402,208	17	315	676	4,658,917	6,451,043	11,109,961	
Adjusted Loss to Payroll Ratio:					0.579	0.802	1.381	
Expected Unlimited Loss to Payroll Ratio:					0.624	0.940	1.564	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.592	0.853	1.445	
Credibility:					0.76	0.80		
Indicated Limited Loss to Payroll Ratio:					0.582	0.812	1.394	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.621</b>	<b>0.951</b>	<b>1.572</b>	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								153.6%

Code: 9095 RHG: 4 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	53,367,819	2	31	51	584,996	910,811	1,495,807	2.803
2015	60,054,915	0	15	47	117,805	289,269	407,074	0.678
2016	62,377,528	3	31	70	516,100	884,848	1,400,948	2.246
2017	66,623,537	0	26	64	371,114	424,015	795,129	1.193
2018	59,725,266	1	32	62	699,655	992,322	1,691,977	2.833
	302,149,065	6	135	294	2,289,671	3,501,264	5,790,935	
Adjusted Loss to Payroll Ratio:					0.758	1.159	1.917	
Expected Unlimited Loss to Payroll Ratio:					1.068	1.722	2.790	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.986	1.439	2.424	
Credibility:					0.63	0.67		
Indicated Limited Loss to Payroll Ratio:					0.842	1.251	2.093	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.923</b>	<b>1.591</b>	<b>2.515</b>	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								245.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9096 RHG: 1 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CLEANING SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	72,320,117	14	140	169	3,037,149	3,574,347	6,611,496	9.142
2016	75,593,371	10	120	128	2,355,753	3,064,866	5,420,619	7.171
2017	80,337,119	2	122	155	2,272,214	2,830,881	5,103,095	6.352
2018	89,092,792	2	94	119	1,891,362	2,338,741	4,230,103	4.748
	317,343,399	28	476	571	9,556,477	11,808,835	21,365,312	
Adjusted Loss to Payroll Ratio:					3.011	3.721	6.733	
Expected Unlimited Loss to Payroll Ratio:					3.195	4.622	7.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.980	3.875	6.855	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.011	3.721	6.733	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.184</b>	<b>4.290</b>	<b>7.474</b>	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								730.3%

Code: 9097 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: SWIMMING POOL CLEANING AND SERVICING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	107,432,834	8	67	70	1,343,780	982,888	2,326,668	2.166
2015	120,894,178	4	66	82	1,685,793	1,420,514	3,106,307	2.569
2016	131,963,343	7	70	102	1,263,005	985,632	2,248,637	1.704
2017	138,762,691	2	75	90	1,634,543	1,280,357	2,914,900	2.101
2018	151,546,413	1	71	112	2,207,606	1,523,277	3,730,883	2.462
	650,599,458	22	349	456	8,134,726	6,192,667	14,327,393	
Adjusted Loss to Payroll Ratio:					1.250	0.952	2.202	
Expected Unlimited Loss to Payroll Ratio:					1.299	1.161	2.459	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.189	0.925	2.114	
Credibility:					0.93	0.79		
Indicated Limited Loss to Payroll Ratio:					1.246	0.946	2.192	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.343</b>	<b>1.147</b>	<b>2.490</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								243.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9101 RHG: 5 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: COLLEGES OR SCHOOLS – PRIVATE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	727,181,181	15	432	850	9,166,858	7,850,644	17,017,502	2.340
2018	756,734,494	13	426	788	9,034,367	10,213,218	19,247,585	2.544
	1,483,915,676	28	858	1,638	18,201,225	18,063,862	36,265,087	
Adjusted Loss to Payroll Ratio:					1.227	1.217	2.444	
Expected Unlimited Loss to Payroll Ratio:					1.492	1.798	3.290	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.308	1.328	2.636	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.227	1.217	2.444	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.375</b>	<b>1.653</b>	<b>3.028</b>	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								295.9%

E1-1-18 EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870; 8870 E1-1-18

Code: 9151 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: THEATERS – MUSICAL ENTERTAINMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	193,688,504	2	15	34	337,239	276,453	613,692	0.317
2015	191,511,337	2	16	20	874,521	722,767	1,597,288	0.834
2016	210,216,886	0	11	22	273,418	247,868	521,286	0.248
2017	234,121,182	1	17	35	397,860	807,879	1,205,739	0.515
2018	258,296,179	0	9	22	189,998	219,468	409,466	0.159
	1,087,834,088	5	68	133	2,073,036	2,274,435	4,347,470	
Adjusted Loss to Payroll Ratio:					0.191	0.209	0.400	
Expected Unlimited Loss to Payroll Ratio:					0.274	0.281	0.555	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.262	0.259	0.521	
Credibility:					0.62	0.56		
Indicated Limited Loss to Payroll Ratio:					0.218	0.231	0.449	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.230</b>	<b>0.266</b>	<b>0.497</b>	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								48.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9154 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: THEATERS – NOT MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	617,830,179	10	227	507	4,458,751	5,653,512	10,112,263	1.637
2017	658,209,537	14	181	418	4,678,711	5,483,883	10,162,594	1.544
2018	872,007,061	6	274	598	7,543,187	7,914,998	15,458,185	1.773
	2,148,046,778	30	682	1,523	16,680,649	19,052,393	35,733,043	
Adjusted Loss to Payroll Ratio:					0.777	0.887	1.664	
Expected Unlimited Loss to Payroll Ratio:					0.753	0.879	1.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.706	0.770	1.476	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.777	0.887	1.664	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.837</b>	<b>1.076</b>	<b>1.913</b>	
Indicated Relativity Change:								17.2%
Relativity to Statewide Average Loss to Payroll Ratio:								186.9%

Code: 9155 RHG: 3 NAICS: 51 ILDG: 1 MLDG: 2 CLASS: THEATERS – MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	251,936,637	2	59	309	870,578	1,284,227	2,154,805	0.855
2015	281,910,980	2	71	314	832,256	1,161,722	1,993,978	0.707
2016	311,239,365	2	65	277	958,744	1,375,713	2,334,457	0.750
2017	322,025,119	1	83	292	1,254,682	1,856,951	3,111,633	0.966
2018	375,710,120	0	75	329	751,444	1,153,710	1,905,154	0.507
	1,542,822,222	7	353	1,521	4,667,704	6,832,324	11,500,028	
Adjusted Loss to Payroll Ratio:					0.303	0.443	0.745	
Expected Unlimited Loss to Payroll Ratio:					0.347	0.578	0.925	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.343	0.492	0.834	
Credibility:					0.78	0.84		
Indicated Limited Loss to Payroll Ratio:					0.311	0.451	0.762	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.336</b>	<b>0.547</b>	<b>0.882</b>	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								86.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9156 RHG: 1 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: THEATERS – DANCE/OPERA/THEATER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	95,042,727	3	61	190	906,540	983,788	1,890,328	1.989
2015	88,539,437	3	71	177	1,161,639	1,119,308	2,280,947	2.576
2016	98,847,954	1	79	165	1,512,980	1,468,590	2,981,570	3.016
2017	108,258,926	2	70	159	1,088,793	1,196,962	2,285,755	2.111
2018	113,039,961	0	66	147	1,567,346	1,209,140	2,776,486	2.456
	503,729,004	9	347	838	6,237,298	5,977,788	12,215,086	
Adjusted Loss to Payroll Ratio:					1.238	1.187	2.425	
Expected Unlimited Loss to Payroll Ratio:					1.340	1.569	2.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.281	1.446	2.727	
Credibility:					0.86	0.82		
Indicated Limited Loss to Payroll Ratio:					1.244	1.233	2.478	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.316</b>	<b>1.422</b>	<b>2.737</b>	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								267.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9180 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS;  
SHOOTING CLUBS/RANGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	169,849,767	6	70	196	1,017,322	1,353,573	2,370,895	1.396
2015	173,738,282	3	72	226	548,694	1,294,124	1,842,818	1.061
2016	196,855,942	6	76	256	1,052,838	2,265,776	3,318,614	1.686
2017	177,893,185	7	60	228	1,396,603	1,972,307	3,368,910	1.894
2018	197,629,340	2	84	269	1,876,320	2,222,722	4,099,042	2.074
	915,966,515	24	362	1,175	5,891,777	9,108,503	15,000,279	
Adjusted Loss to Payroll Ratio:					0.643	0.994	1.638	
Expected Unlimited Loss to Payroll Ratio:					0.714	1.304	2.018	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.644	1.020	1.664	
Credibility:					0.83	0.91		
Indicated Limited Loss to Payroll Ratio:					0.643	0.997	1.640	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.721</b>	<b>1.353</b>	<b>2.075</b>	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								202.7%

EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED TO CODE 9095 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 2 CLASS: ATHLETIC TEAM/FACILITY – PLAYERS AND OFFICIALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	133,641,497	10	165	632	3,807,248	5,733,038	9,540,286	7.139
2017	126,693,378	5	109	616	2,528,724	4,333,029	6,861,753	5.416
2018	134,919,037	3	71	716	2,251,552	4,939,303	7,190,855	5.330
	395,253,911	18	345	1,964	8,587,524	15,005,370	23,592,894	
Adjusted Loss to Payroll Ratio:					2.173	3.796	5.969	
Expected Unlimited Loss to Payroll Ratio:					2.522	4.675	7.197	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.367	4.094	6.461	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.173	3.796	5.969	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.342</b>	<b>4.604</b>	<b>6.945</b>	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								678.7%

Code: 9182 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: ATHLETIC TEAM / FACILITY – MAINTENANCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	336,149,987	3	61	135	752,924	1,460,190	2,213,114	0.658
2015	368,517,957	12	61	144	1,200,623	2,122,939	3,323,562	0.902
2016	432,793,587	5	75	156	1,723,074	2,341,796	4,064,870	0.939
2017	445,349,230	2	53	158	888,601	1,746,498	2,635,099	0.592
2018	474,478,389	0	69	184	1,437,344	1,716,105	3,153,449	0.665
	2,057,289,150	22	319	777	6,002,567	9,387,529	15,390,096	
Adjusted Loss to Payroll Ratio:					0.292	0.456	0.748	
Expected Unlimited Loss to Payroll Ratio:					0.290	0.615	0.905	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.267	0.514	0.781	
Credibility:					0.81	0.95		
Indicated Limited Loss to Payroll Ratio:					0.287	0.459	0.746	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.315</b>	<b>0.584</b>	<b>0.899</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								87.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9184 RHG: 2 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: SKI RESORTS – ALPINE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	55,260,448	1	64	124	497,507	1,106,154	1,603,661	2.902
2015	71,618,233	4	91	165	1,017,094	3,074,585	4,091,679	5.713
2016	76,082,516	3	129	203	2,013,580	3,622,383	5,635,963	7.408
2017	57,120,866	4	84	184	2,003,997	2,537,522	4,541,519	7.951
2018	80,861,694	0	87	185	1,558,694	3,336,927	4,895,621	6.054
	340,943,757	12	455	861	7,090,872	13,677,571	20,768,443	
Adjusted Loss to Payroll Ratio:					2.080	4.012	6.091	
Expected Unlimited Loss to Payroll Ratio:					2.173	4.407	6.580	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.063	3.997	6.060	
Credibility:					0.89	1.00		
Indicated Limited Loss to Payroll Ratio:					2.078	4.012	6.090	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.215</b>	<b>4.698</b>	<b>6.913</b>	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								675.5%

Code: 9185 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: CARNIVALS OR CIRCUSES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	3,885,913	2	2	12	141,558	227,162	368,720	9.489
2015	4,959,933	0	6	11	69,177	139,496	208,673	4.207
2016	7,690,199	1	10	5	97,591	119,801	217,392	2.827
2017	7,310,130	1	3	9	140,383	162,296	302,679	4.141
2018	7,934,099	1	3	2	100,665	474,979	575,644	7.255
	31,780,273	5	24	39	549,374	1,123,735	1,673,109	
Adjusted Loss to Payroll Ratio:					1.729	3.536	5.265	
Expected Unlimited Loss to Payroll Ratio:					2.773	7.533	10.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.502	5.891	8.393	
Credibility:					0.37	0.48		
Indicated Limited Loss to Payroll Ratio:					2.216	4.761	6.977	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.484</b>	<b>6.464</b>	<b>8.949</b>	
Indicated Relativity Change:								-13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								874.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9220 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: CEMETERY OPERATION; CREMATORY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	85,474,784	9	82	115	1,167,851	1,169,822	2,337,673	2.735
2015	87,143,571	4	69	148	1,553,975	1,452,440	3,006,415	3.450
2016	83,426,670	4	75	131	1,151,848	1,355,713	2,507,561	3.006
2017	84,412,177	5	79	141	1,567,614	1,617,554	3,185,168	3.773
2018	88,243,552	3	51	115	1,466,258	1,382,652	2,848,910	3.228
	428,700,754	25	356	650	6,907,546	6,978,181	13,885,727	
Adjusted Loss to Payroll Ratio:					1.611	1.628	3.239	
Expected Unlimited Loss to Payroll Ratio:					1.854	2.074	3.928	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.630	1.514	3.144	
Credibility:					0.91	0.83		
Indicated Limited Loss to Payroll Ratio:					1.613	1.608	3.221	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.769</b>	<b>2.046</b>	<b>3.814</b>	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								372.7%

Code: 9402 RHG: 5 NAICS: 56 ILDG: 4 MLDG: 3 CLASS: SEWER, TANK OR HAZARDOUS SPILL CLEANING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	182,446,005	8	58	67	1,843,768	1,342,306	3,186,074	1.746
2015	189,669,909	11	49	57	2,051,037	1,809,127	3,860,164	2.035
2016	190,806,528	9	47	80	2,784,127	1,575,172	4,359,299	2.285
2017	196,213,719	2	45	78	1,725,938	1,843,418	3,569,356	1.819
2018	206,985,720	0	49	95	2,197,644	1,511,674	3,709,318	1.792
	966,121,881	30	248	377	10,602,515	8,081,697	18,684,212	
Adjusted Loss to Payroll Ratio:					1.097	0.837	1.934	
Expected Unlimited Loss to Payroll Ratio:					1.235	1.204	2.439	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.087	0.857	1.944	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					1.097	0.839	1.936	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.230</b>	<b>1.139</b>	<b>2.369</b>	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								231.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: GARBAGE OR REFUSE COLLECTING; STREET SWEEPING  
SERVICE COMPANIES; DOCUMENT DESTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,059,335,520	29	607	1,164	21,742,252	17,429,386	39,171,638	3.698
2018	1,096,470,564	17	623	1,216	25,585,025	19,188,386	44,773,411	4.083
	2,155,806,083	46	1,230	2,380	47,327,277	36,617,772	83,945,049	
Adjusted Loss to Payroll Ratio:					2.195	1.699	3.894	
Expected Unlimited Loss to Payroll Ratio:					2.250	2.015	4.266	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.026	1.532	3.559	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.195	1.699	3.894	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.407</b>	<b>2.160</b>	<b>4.568</b>	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								446.3%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9410 RHG: 3 NAICS: 92 ILDG: 4 MLDG: 3 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	125,433,546	2	19	43	352,644	393,945	746,589	0.595
2015	127,917,390	1	29	58	259,055	403,696	662,751	0.518
2016	123,337,448	1	31	46	361,340	395,265	756,605	0.613
2017	122,837,022	0	27	68	354,996	479,782	834,778	0.680
2018	126,768,888	0	21	45	350,254	351,803	702,057	0.554
	626,294,293	4	127	260	1,678,290	2,024,491	3,702,781	
Adjusted Loss to Payroll Ratio:					0.268	0.323	0.591	
Expected Unlimited Loss to Payroll Ratio:					0.355	0.485	0.840	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.333	0.409	0.742	
Credibility:					0.55	0.55		
Indicated Limited Loss to Payroll Ratio:					0.297	0.362	0.659	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.320</b>	<b>0.439</b>	<b>0.759</b>	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								74.2%

Code: 9420 RHG: 3 NAICS: 92 ILDG: 3 MLDG: 4 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	27,775,214	6	12	45	428,131	682,556	1,110,687	3.999
2015	35,668,504	2	36	85	232,752	502,507	735,259	2.061
2016	25,946,374	2	43	81	713,170	857,806	1,570,976	6.055
2017	27,166,177	0	34	81	773,635	955,507	1,729,142	6.365
2018	35,792,345	5	55	102	1,819,421	2,634,165	4,453,586	12.443
	152,348,613	15	180	394	3,967,110	5,632,541	9,599,650	
Adjusted Loss to Payroll Ratio:					2.604	3.697	6.301	
Expected Unlimited Loss to Payroll Ratio:					1.969	3.003	4.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.850	2.530	4.380	
Credibility:					0.62	0.65		
Indicated Limited Loss to Payroll Ratio:					2.318	3.289	5.606	
Limit Factor:					1.078	1.213		
Indicated (Unlimited) Loss to Payroll Ratio:					2.498	3.988	6.486	
Indicated Relativity Change:								30.5%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>2.393</b>	<b>3.821</b>	<b>6.215</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								607.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9422 RHG: 2 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: ROAD DISTRICTS OR DEPARTMENTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	249,404	0	0	1	0	88	88	0.035
2015	310,834	0	1	0	3,106	9,693	12,799	4.118
2016	486,614	0	0	1	0	151	151	0.031
2017	529,586	0	3	0	4,853	4,489	9,342	1.764
2018	964,439	0	1	15	25,253	16,461	41,714	4.325
	2,540,876	0	5	17	33,211	30,882	64,094	
Adjusted Loss to Payroll Ratio:					1.307	1.215	2.523	
Expected Unlimited Loss to Payroll Ratio:					0.480	0.649	1.130	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.456	0.567	1.023	
Credibility:					0.07	0.07		
Indicated Limited Loss to Payroll Ratio:					0.516	0.612	1.128	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.550</b>	<b>0.717</b>	<b>1.267</b>	
Indicated Relativity Change:								12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								123.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9424 RHG: 4 NAICS: 56 ILDG: 3 MLDG: 2 CLASS: GARBAGE/TRANSFER STATION/MATERIAL RECOVERY;  
RECYCLED MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	456,466,106	17	297	808	7,907,230	7,486,124	15,393,354	3.372
2018	482,137,495	8	319	791	8,564,200	7,964,350	16,528,550	3.428
	938,603,602	25	616	1,599	16,471,431	15,450,474	31,921,905	
Adjusted Loss to Payroll Ratio:					1.755	1.646	3.401	
Expected Unlimited Loss to Payroll Ratio:					1.785	1.990	3.775	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.607	1.513	3.121	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.755	1.646	3.401	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.924</b>	<b>2.094</b>	<b>4.018</b>	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								392.6%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9426 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 1 CLASS: SEPTIC/PORTABLE TOILET SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	78,863,866	7	44	85	1,605,686	1,104,712	2,710,398	3.437
2015	88,299,589	7	63	104	2,066,605	1,708,347	3,774,952	4.275
2016	100,684,064	2	59	113	943,254	997,213	1,940,467	1.927
2017	113,887,201	4	73	84	2,037,940	1,701,029	3,738,969	3.283
2018	118,717,548	5	71	132	2,557,613	2,006,059	4,563,672	3.844
	500,452,268	25	310	518	9,211,099	7,517,360	16,728,459	
Adjusted Loss to Payroll Ratio:					1.841	1.502	3.343	
Expected Unlimited Loss to Payroll Ratio:					2.010	1.876	3.886	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.809	1.427	3.236	
Credibility:					0.99	0.84		
Indicated Limited Loss to Payroll Ratio:					1.840	1.490	3.330	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.018</b>	<b>1.895</b>	<b>3.913</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								382.4%

Code: 9501 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: PAINTING – SHOP ONLY; PAINTING – AUTO/TRUCK BODIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	148,170,764	9	103	125	1,501,360	2,170,380	3,671,740	2.478
2015	163,100,565	9	149	134	2,640,508	3,069,743	5,710,251	3.501
2016	171,465,412	10	135	180	2,288,430	2,116,300	4,404,730	2.569
2017	179,498,748	7	99	202	2,576,096	2,634,565	5,210,661	2.903
2018	190,182,730	3	85	183	2,407,310	2,407,912	4,815,222	2.532
	852,418,220	38	571	824	11,413,703	12,398,899	23,812,602	
Adjusted Loss to Payroll Ratio:					1.339	1.455	2.794	
Expected Unlimited Loss to Payroll Ratio:					1.298	1.612	2.911	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.183	1.298	2.480	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.339	1.455	2.794	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.416</b>	<b>1.677</b>	<b>3.093</b>	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								302.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9507 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 3 CLASS: SIGN PAINTING OR LETTERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	86,706,414	3	30	89	736,510	493,123	1,229,633	1.418
2015	103,132,783	9	37	70	1,249,181	1,233,130	2,482,311	2.407
2016	114,921,227	5	42	83	723,975	786,920	1,510,895	1.315
2017	133,345,250	2	48	107	777,072	1,386,280	2,163,352	1.622
2018	142,151,581	2	65	90	2,274,476	2,051,391	4,325,867	3.043
	580,257,254	21	222	439	5,761,215	5,950,844	11,712,059	
Adjusted Loss to Payroll Ratio:					0.993	1.026	2.018	
Expected Unlimited Loss to Payroll Ratio:					0.875	0.988	1.862	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.823	0.815	1.638	
Credibility:					0.77	0.72		
Indicated Limited Loss to Payroll Ratio:					0.954	0.967	1.920	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.016</b>	<b>1.132</b>	<b>2.149</b>	
Indicated Relativity Change:								15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								209.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9516 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: TELEVISION/VIDEO/AUDIO/RADIO EQUIPMENT – INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	414,685,227	9	92	175	2,007,174	2,248,595	4,255,769	1.026
2015	382,031,636	9	102	234	2,743,481	2,553,309	5,296,790	1.386
2016	479,809,415	8	115	250	3,285,828	2,915,402	6,201,230	1.292
2017	509,874,081	8	135	228	4,220,070	3,310,619	7,530,689	1.477
2018	518,336,795	1	133	208	4,101,087	3,891,978	7,993,065	1.542
	2,304,737,154	35	577	1,095	16,357,639	14,919,902	31,277,541	
Adjusted Loss to Payroll Ratio:					0.710	0.647	1.357	
Expected Unlimited Loss to Payroll Ratio:					0.695	0.755	1.450	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.692	0.654	1.345	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.710	0.647	1.357	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.778</b>	<b>0.823</b>	<b>1.602</b>	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								156.5%

EXPERIENCE OF AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR TRANSFERRED TO CODE 8370; 8730 E1-1-18. EXPERIENCE OF TELECOMMUNICATION ANTENNA EQUIPMENT INSTALLATION OR REPAIR TRANSFERRED TO CODE 9531; 9531 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9519 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOUSEHOLD APPLIANCES; WATER  
SOFTEN/CONDITION/FILTRATION SYSTEM

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	381,194,888	9	337	425	8,954,779	7,533,904	16,488,683	4.326
2018	354,687,089	5	243	317	5,893,408	5,461,590	11,354,998	3.201
	735,881,977	14	580	742	14,848,188	12,995,494	27,843,682	
Adjusted Loss to Payroll Ratio:					2.018	1.766	3.784	
Expected Unlimited Loss to Payroll Ratio:					2.453	2.276	4.729	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.192	1.742	3.934	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.018	1.766	3.784	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.175</b>	<b>2.142</b>	<b>4.316</b>	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								421.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9521 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: HOUSE FURNISHINGS; FLOOR COVERING; WINDOW COVERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	464,766,579	11	242	272	8,037,011	7,269,157	15,306,168	3.293
2018	470,699,764	11	237	274	7,273,798	5,908,795	13,182,593	2.801
	935,466,343	22	479	546	15,310,809	13,177,952	28,488,761	
Adjusted Loss to Payroll Ratio:					1.637	1.409	3.045	
Expected Unlimited Loss to Payroll Ratio:					1.766	1.730	3.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.787	1.570	3.357	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.637	1.409	3.045	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.764</b>	<b>1.708</b>	<b>3.472</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								339.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9522 RHG: 3 NAICS: 81 ILDG: 4 MLDG: 4 CLASS: UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING;  
UPHOLSTERING – COFFIN/CASKET; UPHOLSTERING –  
WHEELCHAIR; UPHOLSTERING – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	255,959,156	47	334	247	5,956,257	5,496,799	11,453,056	4.475
2017	217,395,480	5	197	224	3,664,453	3,487,703	7,152,156	3.290
2018	206,800,888	6	288	229	6,994,935	4,825,647	11,820,582	5.716
	680,155,525	58	819	700	16,615,645	13,810,150	30,425,795	
Adjusted Loss to Payroll Ratio:					2.443	2.030	4.473	
Expected Unlimited Loss to Payroll Ratio:					2.108	2.251	4.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.884	1.722	3.606	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.443	2.030	4.473	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.633</b>	<b>2.462</b>	<b>5.095</b>	
Indicated Relativity Change:								16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								497.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9529 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING; TENT  
ERECTION/REMOVAL/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	167,822,500	14	62	90	2,297,176	2,024,142	4,321,318	2.575
2015	201,597,698	10	86	155	2,676,187	2,504,298	5,180,485	2.570
2016	214,639,169	9	98	155	4,139,847	3,741,672	7,881,519	3.672
2017	245,418,755	12	73	115	3,496,418	2,600,836	6,097,254	2.484
2018	212,400,960	5	92	134	3,454,526	2,333,867	5,788,393	2.725
	1,041,879,083	50	411	649	16,064,155	13,204,814	29,268,969	
Adjusted Loss to Payroll Ratio:					1.542	1.267	2.809	
Expected Unlimited Loss to Payroll Ratio:					1.565	1.707	3.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.522	1.384	2.906	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.542	1.267	2.809	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.729</b>	<b>1.721</b>	<b>3.449</b>	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								337.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9531 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: TELECOMM ANTENNA EQUIP INSTALL/SERVICE/REPAIR;  
SATELLITE TV/INTERNET EQUIP INSTALL/SERVICE/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	87,842,256	4	31	39	694,472	805,616	1,500,088	1.708
2015	95,623,502	1	27	43	662,765	655,620	1,318,385	1.379
2016	87,713,899	3	23	34	1,064,493	771,349	1,835,842	2.093
2017	78,797,344	2	17	23	807,646	938,076	1,745,722	2.215
2018	111,346,684	1	26	46	1,360,303	1,016,704	2,377,007	2.135
	461,323,684	11	124	185	4,589,679	4,187,365	8,777,044	
Adjusted Loss to Payroll Ratio:					0.995	0.908	1.903	
Expected Unlimited Loss to Payroll Ratio:					0.976	1.139	2.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.971	0.986	1.958	
Credibility:					0.72	0.67		
Indicated Limited Loss to Payroll Ratio:					0.988	0.934	1.922	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.084</b>	<b>1.187</b>	<b>2.271</b>	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								221.9%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9549 RHG: 3 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: ADVERTISING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	20,706,915	1	21	37	412,274	329,321	741,595	3.581
2015	21,996,363	3	25	27	793,981	419,287	1,213,268	5.516
2016	22,741,425	1	30	39	830,065	502,289	1,332,354	5.859
2017	24,103,884	1	24	25	992,471	781,788	1,774,259	7.361
2018	24,392,260	1	36	24	2,237,306	935,047	3,172,353	13.006
	113,940,848	7	136	152	5,266,097	2,967,733	8,233,831	
Adjusted Loss to Payroll Ratio:					4.622	2.605	7.226	
Expected Unlimited Loss to Payroll Ratio:					4.588	2.735	7.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.268	2.179	6.447	
Credibility:					0.77	0.55		
Indicated Limited Loss to Payroll Ratio:					4.540	2.413	6.953	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.893</b>	<b>2.926</b>	<b>7.820</b>	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								764.1%

Code: 9552 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: SIGN ERECTION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	11,750,840	1	10	18	324,659	344,682	669,341	5.696
2015	12,689,440	2	9	14	291,288	600,322	891,610	7.026
2016	14,538,706	0	11	16	66,897	131,335	198,232	1.363
2017	15,908,190	1	8	11	253,050	249,471	502,521	3.159
2018	16,659,246	2	8	18	1,058,380	275,408	1,333,788	8.006
	71,546,421	6	46	77	1,994,274	1,601,218	3,595,492	
Adjusted Loss to Payroll Ratio:					2.787	2.238	5.025	
Expected Unlimited Loss to Payroll Ratio:					2.335	3.259	5.594	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.249	2.526	4.776	
Credibility:					0.48	0.46		
Indicated Limited Loss to Payroll Ratio:					2.508	2.394	4.901	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.840</b>	<b>3.401</b>	<b>6.240</b>	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								609.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9586 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: BARBER SHOPS, HAIR STYLING SALONS AND PERSONAL APPEARANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,292,007,884	11	318	365	5,415,723	5,883,920	11,299,643	0.875
2018	1,351,803,764	6	339	319	6,255,976	6,363,965	12,619,941	0.934
	2,643,811,648	17	657	684	11,671,699	12,247,886	23,919,585	
Adjusted Loss to Payroll Ratio:					0.441	0.463	0.905	
Expected Unlimited Loss to Payroll Ratio:					0.485	0.569	1.054	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.439	0.451	0.889	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.441	0.463	0.905	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.471</b>	<b>0.543</b>	<b>1.013</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								99.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2021 (Proposed)

Code: 9610 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MOTION PICTURES – PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	4,960,444,661	45	720	1,560	25,299,420	20,350,112	45,649,532	0.920
2018	5,486,093,195	44	706	1,621	27,203,369	22,633,754	49,837,123	0.908
	10,446,537,855	89	1,426	3,181	52,502,789	42,983,866	95,486,656	
Adjusted Loss to Payroll Ratio:					0.503	0.411	0.914	
Expected Unlimited Loss to Payroll Ratio:					0.524	0.456	0.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.523	0.401	0.924	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.503	0.411	0.914	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.536</b>	<b>0.482</b>	<b>1.018</b>	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								99.4%

Code: 9620 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 4 CLASS: FUNERAL DIRECTORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	149,031,139	3	62	130	829,168	1,162,197	1,991,365	1.336
2015	152,627,732	4	41	137	609,499	813,085	1,422,584	0.932
2016	152,305,587	6	44	122	784,486	841,542	1,626,028	1.068
2017	155,373,505	3	56	147	1,149,088	1,193,728	2,342,816	1.508
2018	147,483,035	0	66	148	1,213,361	1,653,960	2,867,321	1.944
	756,820,998	16	269	684	4,585,603	5,664,512	10,250,115	
Adjusted Loss to Payroll Ratio:					0.606	0.748	1.354	
Expected Unlimited Loss to Payroll Ratio:					0.712	1.103	1.816	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.626	0.806	1.432	
Credibility:					0.78	0.81		
Indicated Limited Loss to Payroll Ratio:					0.610	0.759	1.370	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.669</b>	<b>0.966</b>	<b>1.635</b>	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								159.8%