

# Classification and Rating Committee

## Meeting Agenda

Date	Time	Location	Staff Contact
January 31, 2023	9:30 AM	Microsoft Teams Webinar	Kristen Marsh
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Released: January 24, 2023

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**I. Approval of Minutes**

Meeting held November 1, 2022

**II. Unfinished Business**

**III. New Business**

- A. Food and Beverage Study
- B. Dual Wage Threshold for Excavation
- C. Clerical Telecommuting Employees
- D. Classification Relativities

**IV. Matters Arising at Time of Meeting**

**V. Next Meeting Date: May 16, 2023**

**VI. Adjournment**

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## **Item III-A**

### **Food and Beverage Study**

**9079(1), *Restaurants or Taverns – all employees – including musicians and entertainers***  
**9079(2), *Concessionaires – dispensing food and beverage items at ball parks, racetracks, theaters, concert venues and amusement and recreational facilities***  
**9050, *Hotels, Motels or Short-Term Residential Housing***

#### **Executive Summary**

##### **Study Objectives**

The restaurant industry is a driving force in California's economy. In the California workers' compensation system, food and beverage operations are typically assigned to Classifications 9079 or 8078.<sup>1</sup> In particular, Classification 9079 is one of the largest classifications in the workers' compensation system, accounting for 6.0% of statewide pure premium and 7.7% of statewide policies in 2019. The classification contemplates various types of restaurant operations that prepare and serve hot and cold food, including fast food and full service restaurants, bars and taverns, professional caterers and food and beverage service in other industry sectors. Discussions with industry stakeholders and a review of WCIRB data indicated that evolving trends in the restaurant industry may have led to divergent business operations and loss experience across different segments.

Based on a recommendation from the WCIRB Classification and Rating Committee, the WCIRB initiated a multi-year effort in 2021 to holistically review the classification procedures for the restaurant industry with the following objectives:

1. Identify distinct segments within the restaurant industry regarding operations and workers' compensation claim patterns and experience;
2. Identify key drivers of workers' compensation claim costs in the restaurant industry;
3. Determine if the key cost drivers differ by industry segment;
4. Determine the propriety of continuing to exclude tips and service charges from the basis of workers' compensation premium; and
5. Recommend changes to the existing classification process for the restaurant industry, if indicated by study findings.

The WCIRB has completed an in-depth review of the operations, loss and payroll experience and claim characteristics of several identified distinct segments in Classification 9079 and gathered feedback from industry stakeholders, including employers, insurers, researchers and regulators, revealing among other things that the COVID-19 pandemic has significantly disrupted the restaurant industry and may have varying impacts on the distinct segments as the business operations of these segments may have evolved or are evolving to adapt to the changes in the marketplace in distinct and potentially permanent ways.

Later phases of this study will include an in-depth review of food and beverage operations in connection with other industry sectors, continued industry outreach to obtain feedback on the treatment of tips and service charges for purposes of workers' compensation premium determination, an analysis of the restaurant industry's payroll and loss data for the newly established classifications once it is reported and, if appropriate based on this data analysis, recommend separate advisory pure premium rates for these

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<sup>1</sup> Classification 9079 consists of two alternate phraseologies (or suffixes): 9079(1), *Restaurants or Taverns*, and 9079(2), *Concessionaires*. Classification 8078 consists of three alternate phraseologies (or suffixes): 8078(1), *Sandwich Shops*, 8078(2), *Beverage Preparation Shops*, and 8078(3), *Ice Cream or Frozen Yogurt Shops*.

classifications as well as an analysis of the impact of Assembly Bill No. 257 (AB 257)<sup>2</sup> on the fast food industry and the restaurant industry as a whole.

### Findings

The findings of this study include:

1. Five segments with distinct operations were identified from the operations assigned to Classification 9079: bars and taverns, professional caterers, fast food and fast casual restaurants, full service restaurants and hotel food and beverage service. The remaining employers classified in 9079 include employers whose operations are not characterized by one of the segments listed above as well as employers whose specific operations could not be definitively characterized based on available data.
2. For purposes of this study, the bars and taverns segment is defined as business operations that have been issued one of the three primary alcoholic beverage license types for bars and taverns issued by the California Department of Alcoholic Beverage Control. This segment excludes restaurants that also serve alcoholic beverages. Bars and taverns operate differently from other segments in that the primary operation is the preparing, pouring and serving of alcoholic beverages and minors are not allowed on the premises. Based on a credible sample of Classification 9079 employers assigned in this manner to the bars and taverns segment, the loss to payroll ratios of bars and taverns were slightly higher than those of all Classification 9079 employers. In addition, the COVID-19 pandemic may have permanently changed some aspects of bar and tavern operations, the effects of which are not yet reflected in the available data.
3. For purposes of this study, the professional caterers segment is defined as businesses hired to provide hot and cold food and beverage services for specific events at customer designated locations and excludes businesses with brick-and-mortar locations that serve food or beverage to walk-in customers and full service restaurants that may perform catering as an added service. The operations of professional caterers are distinct from other food and beverage operations, mostly due to transportation and food service at event locations. Based on a credible sample of Classification 9079 employers assigned in this manner to the professional caterers segment, the loss to payroll ratios of professional caterers were higher than those of all Classification 9079 employers. Professional caterers have also been heavily impacted by the pandemic and may have evolved to providing new types of food services. More recent data is needed to evaluate these new trends.
4. For purposes of this study, the fast food and fast casual restaurants segment is defined as restaurant operations preparing hot and cold food with limited to no table service that require customers to pay before eating. Based on a credible sample of Classification 9079 employers assigned in this manner to the fast food and fast casual restaurants segment, their historical payroll and loss experience appears to be modestly different from that of other segments and that of Classification 9079 as a whole.
5. For purposes of this study, the full service restaurants segment is defined as restaurant operations preparing and serving hot and cold food with wait staff and table service that require customers to pay after eating. Based on a credible sample of Classification 9079 employers assigned in this manner to the full service restaurants segment, the loss to payroll ratios for the full service restaurants were lower than those of all Classification 9079 employers. The pandemic had a significant impact on full service restaurants since many restaurants discontinued dine-in services and pivoted to providing solely take-out or using a third party for delivery. While many full service restaurants have started to resume dine-in services, labor shortages have created further

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<sup>2</sup> AB 257 was signed into law on September 5, 2022. Among other provisions, the new legislation establishes a council that would establish minimum standards on wages, working hours and other working conditions related to the health, safety and welfare of fast food restaurant workers. AB 257 defines a fast food restaurant as an establishment that primarily provides food or beverages in a specific manner and is a part of a set of restaurants consisting of 100 or more establishments nationally that share a common brand or that are characterized by standardized options for decor, marketing, packaging, products and services.

challenges for this as well as other segments in the industry, such as employment of relatively inexperienced employees who may be more likely to have work-related injuries.

6. Food and beverage operations are common in the hotel and motel industry and are currently separately assigned to Classification 9079. In this study, hotel food and beverage service in Classification 9079 is defined as restaurants, bars and taverns owned and operated by hotels or motels, room service provided by the hotel or motel restaurant and the restocking of in-room refrigerators. Hotel food and beverage service operations are located adjacent to or in hotels or motels. Hotel food and beverage service operates differently than other types of food and beverage operations assigned to Classification 9079 and for the recent five years has had higher loss to payroll ratios than those of Classification 9079 experience as a whole, partly driven by the differences in frequency and severity of the leading causes of injuries. Like other segments of Classification 9079, hotel food and beverage service operations have also been significantly impacted by the pandemic.

### Recommendations

Based on these findings, the WCIRB recommends:

1. Establishing Classification 9084, *Bars or Taverns – not restaurants*, to apply to bars and taverns that operate under one of three California Department of Alcoholic Beverage Control liquor licenses (type 42, 48 or 61).
2. Establishing Classification 9082, *Caterers – not restaurants*, to apply to professional or event caterers with no fixed location for customer dining or for the preparation of individually ordered meals for take-out.
3. Establishing Classification 9083, *Restaurants – fast food or fast casual*, to apply to fast food or fast casual restaurants with limited to no table service and that require customers to pay before eating.
4. Establishing Classification 9080, *Restaurants – full service*, to apply to full service restaurants with table service and that require customers to pay after eating.
5. Establishing Classification 9058, *Hotels, Motels or Short-Term Residential Housing – food or beverage employees*, to apply to the food and beverage services operated by and located at or near a hotel, motel or short-term residential housing employer as a companion classification to Classification 9050, *Hotels, Motels or Short-Term Residential Housing*.
6. Amending Classification 9079(1), *Restaurants or Taverns – all employees – including musicians and entertainers*, to add the Not Otherwise Classified (N.O.C.) designation, apply to various hot and cold food operations that do not qualify for one of the classifications listed above and clearly define hot food so as to distinguish it from cold food.
7. Combining Classifications 9084, 9082, 9083, 9080, 9058, 9079(1) and 9079(2) for ratemaking purposes until sufficient payroll and loss data in each of these classifications have been collected and an analysis of that data supports the establishment of different advisory pure premium rates.
8. Establishing a Food and Beverage Service Industry Group to include newly established Classifications 9084, 9082, 9083 and 9080 and Classifications 9079(1), 9079(2), 8078(1), 8078(2) and 8078(3).

Given the impact of this change on employers, the WCIRB recommends that these changes be included in the September 1, 2023 Regulatory Filing with a proposed effective date of September 1, 2024. If adopted by the Insurance Commissioner, this will allow the WCIRB to conduct extensive outreach prior to the September 1, 2024 effective date.

## I. Background and Study Objectives

The restaurant industry is a driving force in California's economy. In the California workers' compensation system, food and beverage operations are typically assigned to Classifications 9079 or 8078.<sup>3</sup> In particular, Classification 9079 is one of the largest classifications in the workers' compensation system, accounting for 6.0% of statewide pure premium and 7.7% of statewide policies in 2019. The classification contemplates various types of restaurant operations that prepare and serve hot and cold food, including fast food and full service restaurants, bars and taverns, professional caterers and food and beverage service in other industry sectors. Discussions with industry stakeholders and a review of WCIRB data indicated that evolving trends in the restaurant industry may have led to divergent business operations and loss experience across different segments.

Based on a recommendation from the Classification and Rating Committee, the WCIRB initiated a multi-year effort in 2021 to holistically review the classification procedures for the restaurant industry with the following objectives:

1. Identify distinct segments within the restaurant industry regarding operations and workers' compensation claim patterns and experience;
2. Identify key drivers of workers' compensation claim costs in the restaurant industry;
3. Determine if the key cost drivers differ by industry segment;
4. Determine the propriety of continuing to exclude tips and service charges from the basis of workers' compensation premium; and
5. Recommend changes to the existing classification process for the restaurant industry, if indicated by study findings.

In Phase I (2021) of this study, the WCIRB researched the business operations and loss experience of the restaurant industry and gathered industry feedback on the differentiating factors and cost drivers of potential industry segments. Initial research findings indicated a clear line of demarcation between Classifications 9079 and 8078 operations as well as claim characteristics and loss experience. In addition, exploratory research as well as industry feedback indicated that Classification 9079 may have several potential distinct operational segments, such as fast food, fast casual, bars and taverns and professional caterers.

Currently, in Phase II, the WCIRB built upon Phase I's initial findings to focus on Classification 9079's potential operational segments and developed a working definition for each potential segment. The WCIRB also created a credible sample of operations for each segment to review the loss and payroll experience and claim characteristics of the segment. Recently, the COVID-19 pandemic has significantly disrupted the restaurant industry and may have varying impacts on different segments. These segments may also be evolving to adapt to the changes in the marketplace in distinct and potentially permanent ways. The WCIRB contacted industry associations, employers, insurers, regulators and researchers to gain insights into current industry trends and the impact of the pandemic on restaurant operations. A review of food and beverage services provided in the hotel industry was also completed. Taken together, the WCIRB assessed whether separate classifications for these distinct segments should be created. This analysis is detailed in this report.

In future phases of the study, the WCIRB plans to review whether restaurant tips and service charges should continue to be excluded from the basis of workers' compensation premium as well as to further review food and beverage operations in connection with other industry sectors, such as additional classifications in the hospitality and resort industries, grocery stores, breweries, wineries and amusement parks, to determine if different treatments for food and beverage operations are warranted for different

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<sup>3</sup> Classification 9079 consists of two alternate phraseologies (or suffixes): 9079(1), *Restaurants or Taverns*, and 9079(2), *Concessionaires*. Classification 8078 consists of three alternate phraseologies (or suffixes): 8078(1), *Sandwich Shops*, 8078(2), *Beverage Preparation Shops*, and 8078(3), *Ice Cream or Frozen Yogurt Shops*.

industry sectors. In addition, the WCIRB plans to review the impact of recently passed AB 257 on the fast food industry and the restaurant industry as a whole and to analyze payroll and loss data for the newly established classifications once it is reported and, if appropriate based on this data analysis, recommend separate advisory pure premium rates for these classifications.

## **II. Analysis Approach**

The WCIRB analyzed the business operations and payroll and claim experience of employers in different industry segments, including bars and taverns, professional caterers, fast food and fast casual restaurants, full service restaurants and hotel food and beverage service, using both qualitative and quantitative information from a variety of sources.

Classification Inspection Reports: The WCIRB reviewed the Classification Inspection Reports for employers with payroll reported in Classification 9079 to better understand the business operations of bars and taverns, professional caterers, fast food and fast casual restaurants and full service restaurants. In addition, the WCIRB reviewed the Classification Inspection Reports for employers with payroll also reported in Classification 9050 to better understand food and beverage services provided by hotels and motels.

Industry Outreach: The WCIRB met with restaurant employers in different industry segments and insurers that underwrite significant components of the restaurant industry to gain insights into the operational characteristics of the different segments of the food and beverage industry. Additionally, the WCIRB met with the California Department of Alcoholic Beverage Control (ABC) to discuss various alcoholic beverage license types, and an occupational health and safety researcher from the University of California, Los Angeles Labor Occupational and Safety Health Program (UCLA LOSH) to gain insights into fast food restaurant operations. The WCIRB also met with labor organizations to better understand job duties and work processes in the restaurant industry.

Unit Statistical Reports: The WCIRB analyzed the historical Unit Statistical Report (USR) data at the latest, and at the first and second report levels for Classifications 9079 and 9050, including payroll and claim experience and the injury characteristics of the claims, for policy years 2003 through 2019.<sup>4</sup> Losses were limited to \$500,000 per claim to minimize large swings in the loss to payroll ratios over time.

Dun and Bradstreet Hoovers Data: Based on the 2021 WCIRB Geo Study database, USR data was mapped to the Dun and Bradstreet Hoovers (D&B Hoovers) data, which provides business information by employer locations, to help analyze employer payroll and claim experience by location.

ABC Data: The WCIRB linked ABC license type information, which includes employer name and location for all ABC license type holders, to D&B Hoovers and USR data to analyze employer payroll and claim experience for specific license types.

California Restaurant Data: The WCIRB linked a public dataset of a sample of California restaurants published on a California government website to coordinate emergency responses to the COVID-19 pandemic, which includes business information and employer self-identified attributes, to D&B Hoovers and USR data to analyze employer payroll and claim experience for specific employer attributes. The business information in this dataset was also used to validate the assignment of employers to different industry segments.

Other Jurisdictions: The WCIRB reviewed other jurisdictions' classification procedures for food and beverage operations, including bars and taverns, professional caterers, fast food and fast casual restaurants, full service restaurants and hotel food and beverage service to understand how these operations are classified.

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<sup>4</sup> The first report level is valued 18 months from policy inception and the second report level is valued 30 months from policy inception.

### III. Analysis Results

Based on operational characteristics, the WCIRB identified several potential segments in the restaurant industry: bars and taverns, professional caterers, fast food and fast casual restaurants, full service restaurants and hotel food and beverage service.

#### 1. Bars and Taverns

- **Definition and Operational Characteristics**

For purposes of this study, the WCIRB defined the bars and taverns operational segment as any business location that has been issued one of the three primary ABC license types for bars and taverns and excludes restaurants that serve alcoholic beverages.<sup>5</sup> If an employer has different food and beverage operations at multiple locations, only bar and tavern locations are included in this segment.

There are currently 75 ABC license types available, three of which are the primary license types associated with bars or taverns (license types 42, 48 and 61) (Table 1). These three license types represent the primary license types that the state of California considers a bar or tavern as opposed to a bona fide public eating place (restaurant) that serves alcoholic beverages.<sup>6</sup> These license types have restrictions on the type of alcoholic beverages (e.g., beer, wine or distilled spirits) that can be served for consumption on-site and that minors are not allowed on the premises. None of the three license types require hot food to be served. Employers that hold one of these three license types, however, may choose to serve hot food for consumption on-site.

**Table 1. Primary ABC License Types for Bars and Taverns**

License Type	Allowed to serve beer	Allowed to serve wine	Allowed to serve distilled spirits	Examples
<b>42</b>	Yes	Yes	No	Beer or wine bars
<b>48</b>	Yes	Yes	Yes	Bars and nightclubs
<b>61</b>	Yes	No	No	Bars with a billiard hall

Typical establishments in the bars and taverns segment have at least one bar counter (also known as the front bar or bar top) behind which drinks are prepared or poured. Customers can walk up to the bar counter and place their orders directly with bartenders, who serve drinks directly to customers. Some establishments may also have wait staff, depending on the type of bar or tavern and the available seating area. These establishments may also provide entertainment such as live music or games (e.g., pool tables, arcade consoles and darts) for customers to enjoy while consuming their beverages on-site. Feedback from bar and tavern owners as well as insurers indicated support for using ABC license types to classify bars and taverns separately from other food and beverage operations.

Several jurisdictions have a separate classification for bars and taverns and, to qualify, a majority (more than 50%) of gross receipts must be derived from the sale of alcoholic beverages. However, a key challenge of administering this classification rule based on employer and insurer feedback is that gross receipts may fluctuate from year to year, particularly for employers that prepare and serve hot food and also have expensive bottles of alcohol available for purchase and consumption. In these cases, employers may generate more than 50% of their gross receipts from the sale of alcohol and thus would be classified in the jurisdiction's respective bar and tavern classification even though they do not truly operate a bar or tavern. Additionally, if employers are close to the 50% gross receipt threshold from year

<sup>5</sup> ABC licenses are established pursuant to the California Alcoholic Beverage Control Act: <https://www.abc.ca.gov/law-and-policy/legislation/abc-act/>.

<sup>6</sup> ABC also issues licenses for "bona fide public eating places," which are restaurants that also prepare, pour and serve alcoholic beverages. These restaurants must have suitable kitchen facilities and make actual and substantial sales of meals for consumption on the premises.



to year, their operations may switch between the bars and taverns and full service restaurant classifications, even though the employers' operations have not significantly changed.

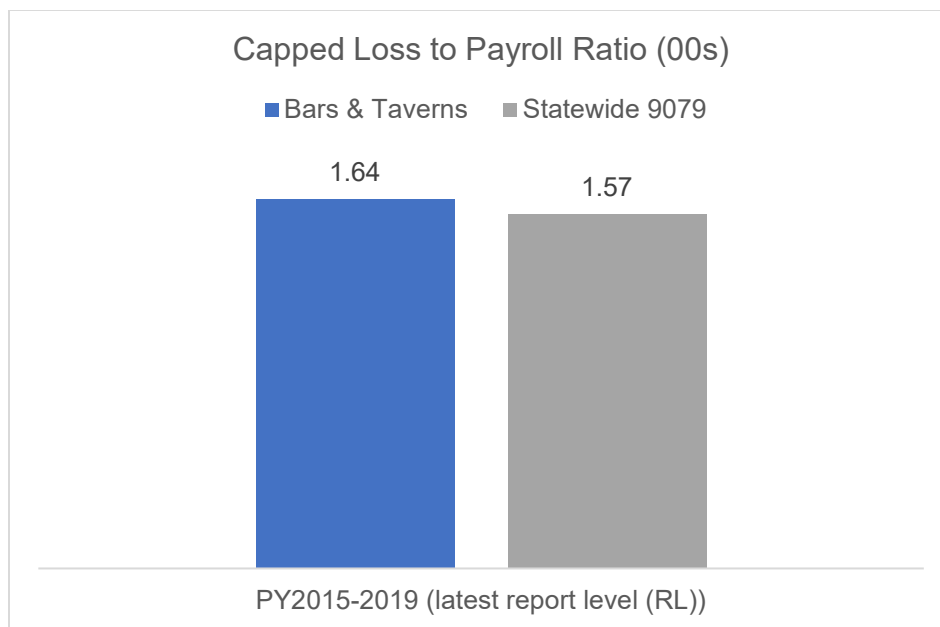
- **Impacts of the Pandemic**

Outreach to bar and tavern owners suggests that bars and taverns have been almost “decimated” by the pandemic. Many bars and taverns do not have full kitchens and, as a result, were unable to pivot to providing food service for pick up or delivery to compensate for the lost revenue during the California shelter-in-place periods. Additionally, bar and tavern owners indicated that customers are sensitive to price increases for alcoholic beverages, so despite the growing inflation that has made operations more costly since 2021, they are unable to recoup lost revenue by increasing sale prices. Industry feedback also indicated that some bars and taverns with full kitchens have started to expand their operations to include food service.

- **Loss and Payroll Experience**

Using the 2022 ABC license type information, the WCIRB identified a sample of bar and tavern operations from policy years 2015 to 2019 that account for about 0.6% of the reported statewide payroll in Classification 9079. The statistical credibility of this sample is approximately 83%.<sup>7</sup> As shown in Figure 1, the historical capped loss to payroll ratio for bars and taverns was 4% higher than that of statewide Classification 9079 for policy years 2015 to 2019, mostly driven by a significantly higher average indemnity claim severity (Figure 2).

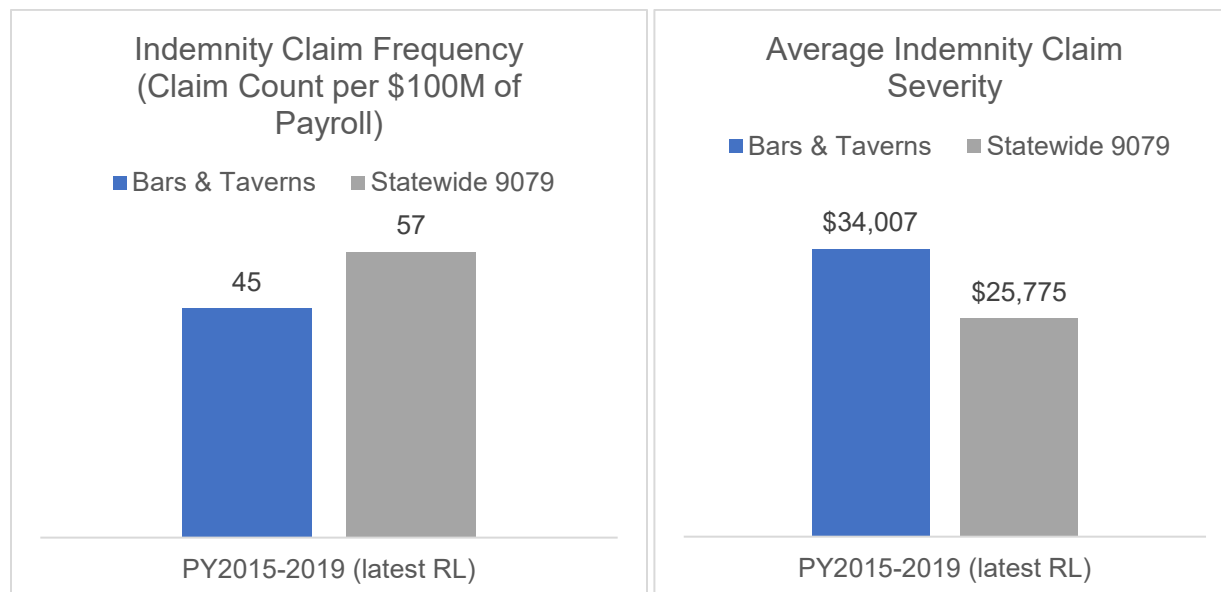
**Figure 1. Historical Capped Loss to Payroll Ratios<sup>8</sup> Comparing Bars and Taverns to Statewide Classification 9079**



<sup>7</sup> Credibility was calculated based on the Classification Relativities from the January 1, 2021 Regulatory Filing. The same methodology was applied to the credibility calculation for other segments.

<sup>8</sup> The capped loss to payroll ratio was calculated as the aggregate losses at the latest report level over policy years 2015 to 2019 divided by the aggregate payroll during the same period. Losses were capped at \$500,000 per claim. The same methodology was used for Figures 3, 4, 5, 7 and 9.

**Figure 2. Indemnity Claim Frequency and Severity Comparing Bars and Taverns to Statewide Classification 9079**



The WCIRB also compared the typical causes of injuries for bar and tavern employees to those for all Classification 9079 employees. While bars and taverns had similar typical causes of injuries as the statewide restaurant experience, the segment had lower frequency and average claim severity for burn injuries. This suggests bars and taverns are less likely to involve hot food preparation.

In summary, bars and taverns operate differently from other restaurant operations. The historical payroll and loss experience of a credible sample of bar and tavern operations showed a moderate difference between the bars and taverns segment and the statewide experience of Classification 9079. In addition, the COVID-19 pandemic may have permanently changed some aspects of bar and tavern operations, which is not yet reflected in available data.

## 2. Professional Caterers

### • Definition and Operational Characteristics

For purposes of this study, the WCIRB defined the professional caterers segment of Classification 9079 as business operations hired to provide food and beverage services for specific events and excluding those with brick-and-mortar locations that serve food or beverages to walk-in customers and full service restaurants that may perform catering as an added service.

Professional caterers typically prepare food in advance of the event at their own location; transport the food and beverages to the event location; set up and warm food; may serve food and beverages to guests; and lastly, transport soiled items back to their own location. Professional caterers may employ event production staff to help customers choose a venue and theme, secure table and chair rentals, and select food and beverages prior to the catered event. Depending on the size of the employer, they may also have employees who engage solely in loading, transporting and unloading food and beverage items. These caterers often employ part-time employees, as well as contract with staffing agencies for temporary employees, to serve or assist at events. Use of staffing agencies and contracting with independent contractors for related services are more prevalent among the professional caterers segment than other operational segments within Classification 9079. The industry and insurer representatives contacted were generally in agreement with the WCIRB's definition of professional caterers and identification as a distinct segment.

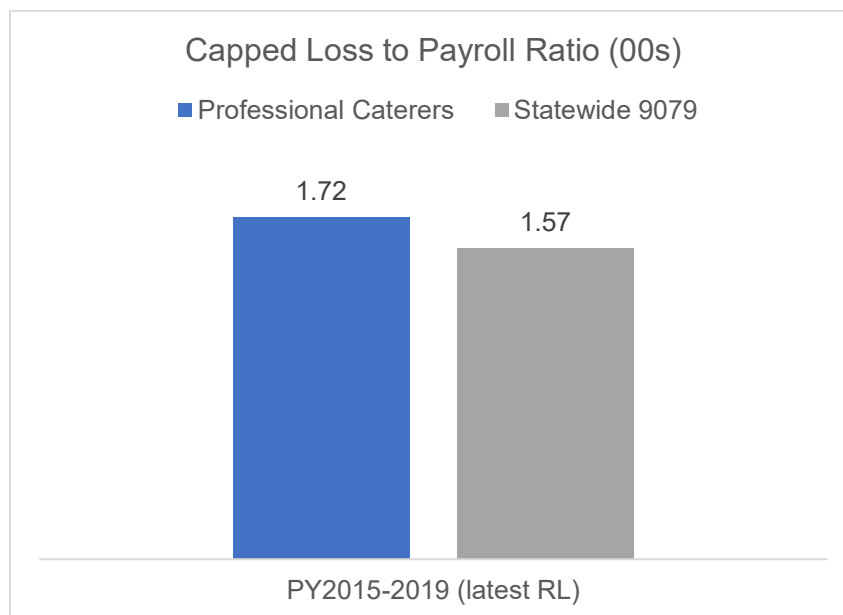
- **Impacts of the Pandemic**

Similar to bars and taverns, professional caterers were heavily impacted by the pandemic. Feedback from professional caterers revealed that many caterers shut down completely when California's shelter-in-place orders went into effect as many events were cancelled and catering services were no longer required. After the shelter-in-place orders were lifted, demand for professional catering services started to return but is not back to pre-pandemic levels. Additionally, many professional caterers have pivoted to providing new food and beverage services in order to recoup lost revenue from the early months of the pandemic. For example, some professional caterers began assembling boxed lunches for delivery to the homes of corporate employees, and these operations would not be considered professional catering services as defined in this study as preparing bulk orders of boxed lunches does not involve food or beverage operations at an event location.

- **Loss and Payroll Experience**

The WCIRB identified a credible sample<sup>9</sup> of professional caterers based on the policyholder names reported for the employer's policy.<sup>10</sup> The sample accounted for about 1.4% of reported statewide payroll in Classification 9079. As shown in Figure 3, the historical capped loss to payroll ratio for professional caterers was 10% higher than that of the statewide Classification 9079 experience for policy years 2015 to 2019. In general, professional caterers had a slightly lower claim frequency but on average more severe claims than the average of all Classification 9079 employers.

**Figure 3. Historical Capped Loss to Payroll Ratios Comparing Professional Caterers to Statewide Classification 9079**



The WCIRB also compared the leading causes of injuries between professional caterers and statewide Classification 9079 experience. The professional caterers segment had a slightly higher claim frequency and claim severity for fall injuries and struck injuries. Although there appears to be a significant vehicle exposure for professional caterers, only 1% of indemnity claims from professional catering employees involved motor vehicle accidents, similar to the share of motor vehicle claims of all employers in

<sup>9</sup> A credible sample has a statistical credibility of 100%.

<sup>10</sup> Any employer that had a reported policyholder name that included "cater," "event" or "banquet" and fewer than five policyholder names listed on their policy was included in this segment. An analysis of restaurant and catering employers with more than five policyholder names listed on their policies revealed that these employers typically operated casual or fine dining restaurants and may perform catering as an added service.

Classification 9079. In general, there does not seem to be a significant difference in the typical causes of injuries between professional caterers and Classification 9079 as a whole.

In summary, the operations of professional caterers are distinct from other food and beverage operations, mostly due to aspects of transportation and the provision of food services at event locations that vary by customer. Based on a credible sample of professional caterers, the payroll and loss experience of professional caterers was different from that of the statewide Classification 9079 experience. Similar to the bars and taverns segment, operations of professional caterers were heavily impacted by the pandemic and may have evolved to providing new types of food services which are not yet reflected in available data. More recent pandemic period data is needed to evaluate these new trends.

### **3. Fast Food and Fast Casual Restaurants**

- **Definition and Operational Characteristics**

For purposes of this study, the WCIRB defined the fast food and fast casual operational segments as restaurant operations with limited to no table service that require customers to pay before eating. These fast food and fast casual restaurants may have franchised locations, and employers may own multiple locations that are open to the public.

Fast food and fast casual restaurants prepare and serve hot and cold food and may also pour and serve alcoholic beverages. Typically, employees take orders and serve customers from a counter inside the establishment or from a drive-through window, and customers pay for orders before eating. Food may also be ordered through a kiosk or a web-based application. Some food is prepared or cooked in advance and is typically assembled when customer orders are received. Feedback from some fast food and fast casual employers revealed that some food items are received pre-cut or pre-made from food distributors, so more time can be dedicated to cooking and assembling food items. Food and beverages are prepared for immediate consumption on or off premises and served in disposable containers. Tips and service charges are generally not expected since there is no table service.<sup>11</sup>

- **Impact of the Pandemic**

Fast food employers were less impacted by California's shelter-in-place orders than other restaurant operational segments due to the presence of drive-through windows that allowed customers to complete their transactions without entering the establishments. Fast casual employers, on the other hand, were more heavily impacted by the pandemic. Feedback from employers revealed that revenues plummeted during California's shelter-in-place orders. Many of these fast casual establishments were located near corporate offices, and when employees were required to work from home, the demand for lunch service dropped significantly. As a result, some fast casual employers that solely operated during lunch hours or primarily depended on lunch sales went out of business. More recently, some large fast casual restaurants have begun adding drive-through windows to adapt to the changing environment.

- **Loss and Payroll Experience**

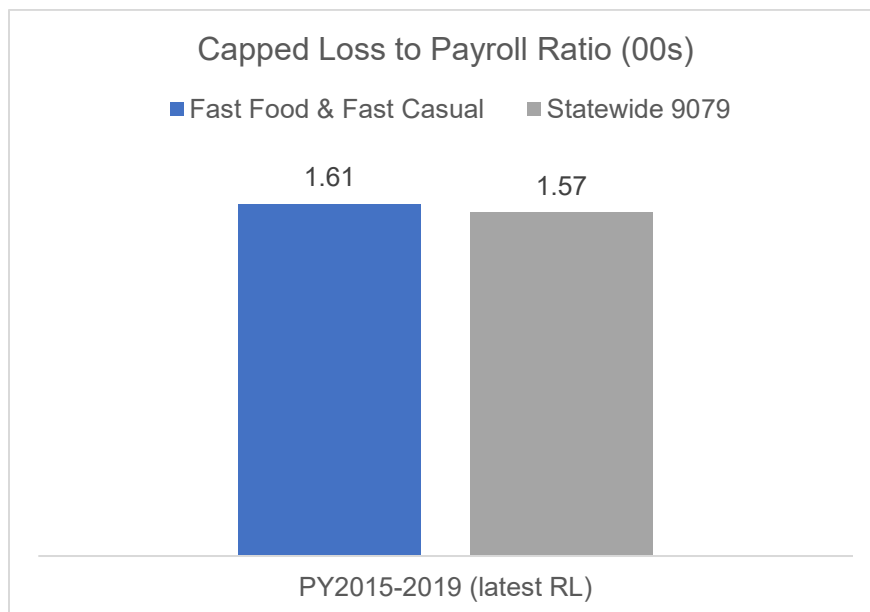
The WCIRB identified a credible sample of fast food and fast casual employers that accounted for about 20% of reported statewide payroll in Classification 9079.<sup>12</sup> As shown in Figure 4, the capped loss to payroll experience for fast food and fast casual employers were modestly different from that for all Classification 9079 for policy years 2015 to 2019

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<sup>11</sup> Tips and service charges are currently not included in the basis of premium for workers' compensation in California.

<sup>12</sup> The fast food and fast casual employers were identified in the WCIRB data based on (1) linking business attributes reported by employers from the external California Restaurant Data and (2) a review of individual employer's WCIRB Classification Inspection Reports and business information online. In the external California Restaurant Data, fast food and fast casual employers were those with "counter service" attribute. Buffets were also included in the fast food and fast casual segment.

**Figure 4. Historical Capped Loss to Payroll Ratios Comparing Fast Food and Fast Casual to Statewide Classification 9079**



Regarding typical causes of injuries, fast food and fast casual restaurant employees had slightly higher frequency and lower severity of typical causes of injuries compared to all Classification 9079 employees.

In summary, fast food and fast casual restaurants operate differently from other food operations in Classification 9079 given the limited to no table service and that customers pay before eating. The historical payroll and loss experience of the fully credible sample of fast food and fast casual employers show modest differences between the fast food and fast casual segment and all Classification 9079 experience.

#### **4. Full Service Restaurants**

- **Definition and Operational Characteristics**

For purposes of this study, the full service restaurants segment is defined as business operations with wait staff and table service, such as fine dining and casual dining establishments. The operations of full service restaurants differ from those of other segments in Classification 9079 as full service restaurants typically have full kitchens where food is prepared using raw ingredients, which more likely involves cutting. In addition, full service restaurants have permanent wait staff who serve hot and cold food to customers for consumption on the premises, and customers pay for food and beverages after consumption. Distinct from bars and taverns, full service restaurants may not always prepare, pour and serve alcoholic beverages in connection with preparing and serving food. Full service restaurants that provide alcoholic beverages also maintain different ABC liquor license types than bars and taverns. While full service restaurants may also provide professional catering services, it is not their primary operation or means of revenue. Finally, tips and service charges are likely a more significant component of compensation in this segment than in others.

- **Impact of the Pandemic**

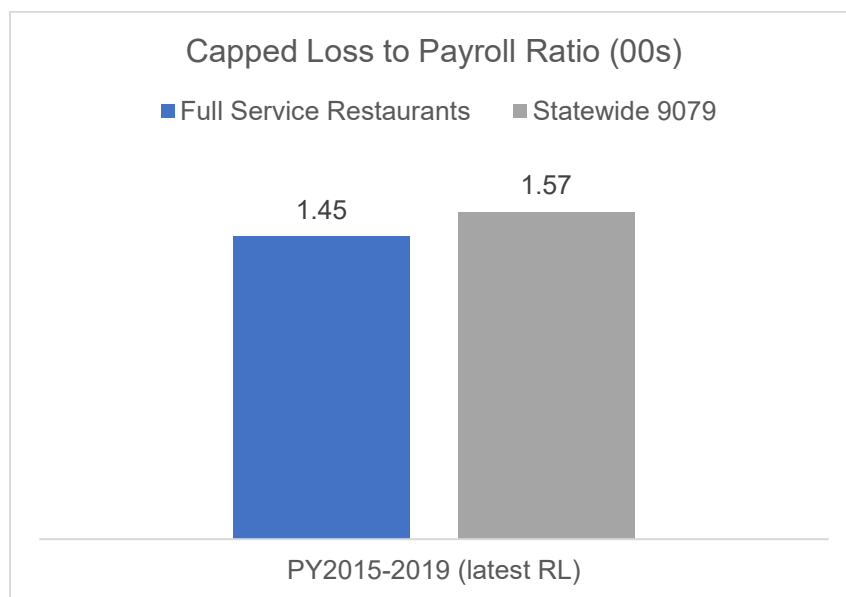
The pandemic has also had a significant impact on California full service restaurants since many restaurants had to discontinue dine-in services and pivot to providing solely take-out or delivery services via a third party during the shelter-in-place order period as well as during later COVID surges. Many restaurants also created new or expanded existing outdoor dining areas to make up for limited to no indoor dining and have kept these areas even as indoor dining has been reinstated. More recently, while

many full service restaurants have reinstated dine-in services, labor shortages have created further challenges to the industry, such as employment of relatively inexperienced employees who may be more likely to have work-related injuries.

- **Loss and Payroll Experience**

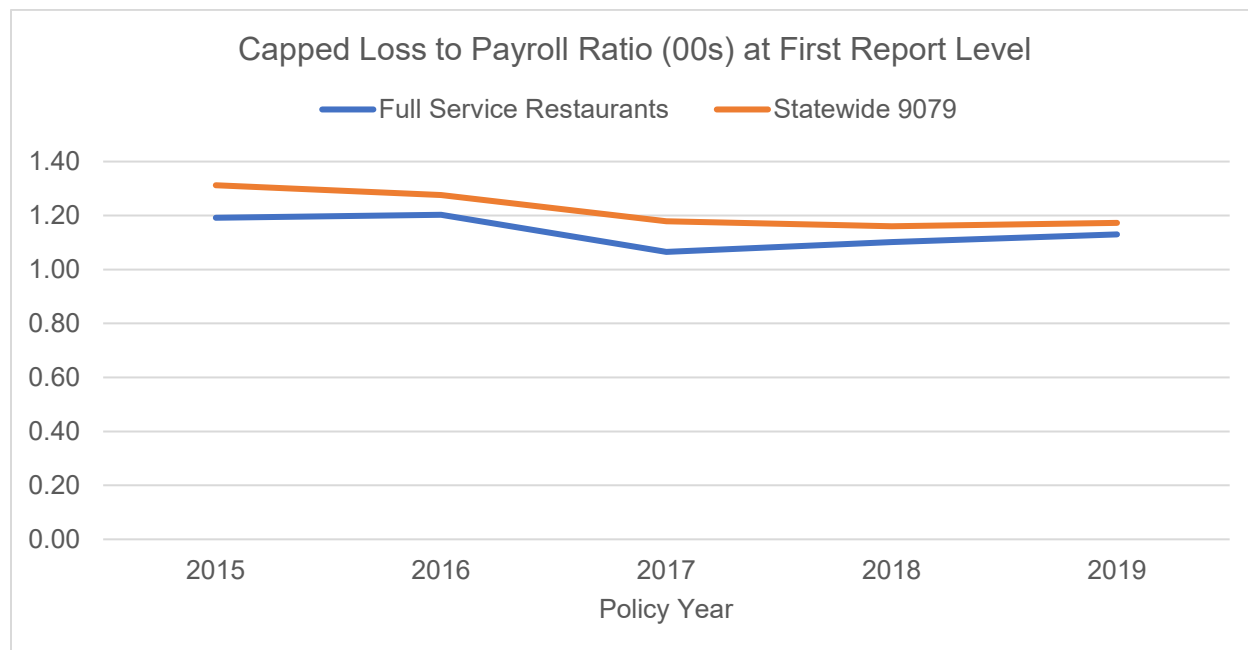
The WCIRB identified a credible sample of full service restaurants that accounted for about 28% of reported statewide payroll in Classification 9079. As shown in Figure 5, the historical capped loss to payroll ratio for full service restaurants was 8% lower than that of the statewide Classification 9079 experience for policy years 2015 to 2019, driven by both a lower claim frequency and average claim severity.

**Figure 5. Historical Capped Loss to Payroll Ratios Comparing Full Service Restaurants to Statewide Classification 9079**



To assess if the differential in loss to payroll ratios was consistent over time, the WCIRB explored the loss to payroll ratios at the first report level over the latest five years available. As shown in Figure 6, the historical loss to payroll ratio trend for full service restaurants was consistently lower than statewide Classification 9079 experience, and the difference between the two remained at a similar level over the five-year period studied.

**Figure 6. Historical Capped Loss to Payroll Ratio Trend at First Report Level Comparing Full Service Restaurants to Statewide Classification 9079**



While full service restaurants share the same typical causes of injuries, including fall and strain injuries, with statewide Classification 9079 experience, they have slightly higher frequencies of cut, puncture and scrape injuries, potentially due to full service restaurant employees needing to do more cutting in food preparation than in other segments.

In summary, full service restaurants operate differently from other segments in Classification 9079 mostly due to the presence of wait staff and table service. Based on a credible sample of full service restaurants, the historical loss to payroll ratios were lower than those of statewide Classification 9079. In addition, the pandemic and current economic environment have brought challenges to the industry that may impact the workers' compensation risk exposure.

## 5. Hotel Food and Beverage Service

### • Definition and Operational Analysis

For purposes of this study, the WCIRB defined hotel food and beverage service in Classification 9079 as restaurants owned and operated by hotels or motels, room service provided by those restaurants and the restocking of in-room refrigerators.<sup>13</sup> Hotel food and beverage service is located adjacent to or in hotels or motels and consists of bars and taverns and full service restaurants with wait staff. Employees typically work in the food and beverage departments of the hotel or motel; prepare or serve hot and cold food (including complimentary breakfast, if applicable) and beverages in connection with restaurants or bars; provide room service, including delivering food to guests' rooms; restock in-room refrigerators; or provide on-site catering.

<sup>13</sup> Restaurants located adjacent to or in hotels or motels but owned and operated by a third party were not included in this segment. A small number of hotel and motel employers also had reported payroll in Classification 8078. These employers accounted for about 0.7% of reported payroll in Classification 9050 for all hotel and motel employers and their 8078 operations accounted for about 0.05% of reported payroll in Classification 8078. The 8078 operations of hotels and motels were not included in the hotel food and beverage service analysis in the study, but the WCIRB is proposing including any food or beverage services owned and operated by a hotel or motel in the proposed Classification 9058, *Hotels, Motels or Short-Term Residential Housing – food or beverage employees*.

These hotel food and beverage service employees must perform no other hotel or motel duties in order for their payroll to be assigned to Classification 9079.<sup>14</sup> Hotel food and beverage service operations differ from those of the full service restaurants or bars and taverns segments in that hotel food and beverage service employees may restock in-room refrigerators and deliver food and beverages to guests' rooms as part of the hotel's room service. While many hotels suspended room service during the pandemic, feedback from hotel food and beverage service employers suggested that some hotels have recently reinstated room service, while others are likely to reinstate it in the future.

A number of other jurisdictions have a separate companion classification for restaurant employees who work under the direct management of hotels, motels or similar operations. This companion classification can only be used in connection with each jurisdiction's respective hotel or motel classification.

Conversely, two other jurisdictions do not have a companion classification for hotel food and beverage service employees and direct that hotel food and beverage service operations are assigned to that jurisdiction's respective restaurant classification.

- **Loss and Payroll Experience**

The WCIRB identified a credible sample of hotel food and beverage service operations, accounting for approximately 6% of the statewide payroll reported in Classification 9079.<sup>15</sup> The WCIRB compared historical loss to payroll ratios for hotel food and beverage service to statewide hotel experience (Classification 9050) and statewide restaurant experience (Classification 9079) for policy years 2003 to 2019. The loss to payroll ratios of the statewide hotel experience had been consistently higher (approximately double) than that for statewide restaurant experience and hotel food and beverage service, suggesting much higher workers' compensation risk exposure in hotel operations than in their food and beverage service operations, and the difference remained relatively consistent over time (Figure 7). The loss to payroll ratio trend for hotel food and beverage service closely tracked the statewide restaurant trend but the two trends began to diverge modestly in recent years. As shown in Figure 8, the five-year combined historical loss to payroll ratio for hotel food and beverage service was 14% higher than that for all Classification 9079 experience, mostly driven by higher average claim severity for hotel food and beverage service operations. While hotel food and beverage service had loss to payroll ratios similar to the bars and taverns segment, they had significantly higher loss to payroll ratios than the full service restaurants segment, potentially related to the distinct hotel food and beverage service operations, such as room service.

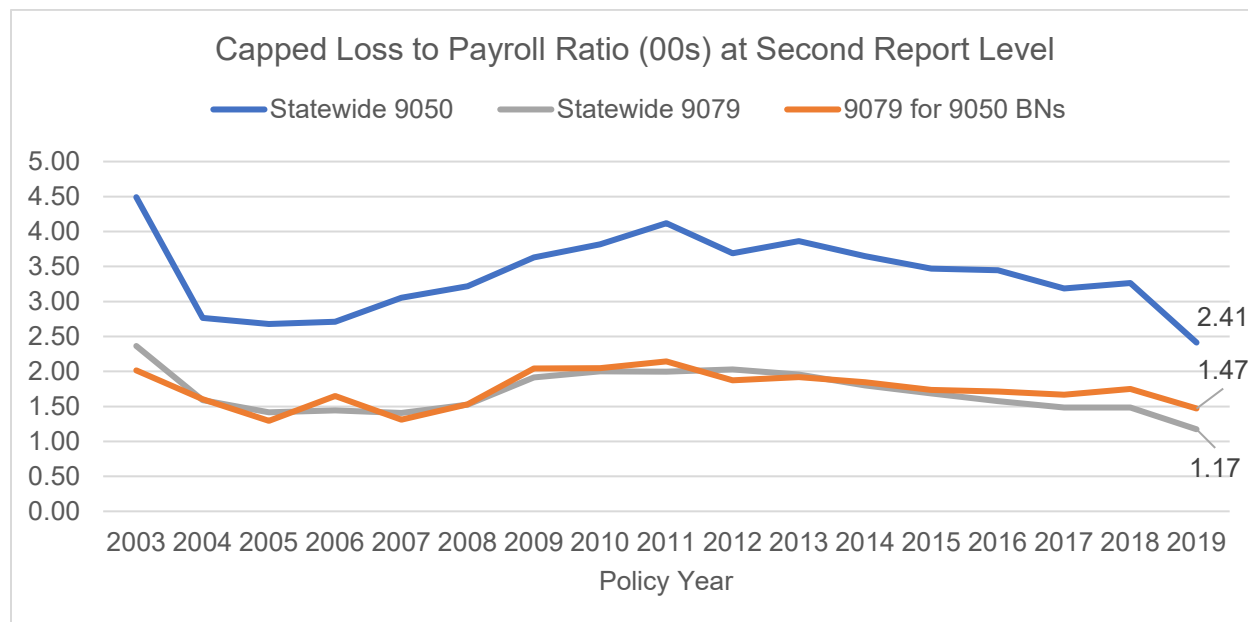
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<sup>14</sup> Hotel or motel employees who perform food or beverage operations and hotel/motel activities are assigned to Classification 9050.

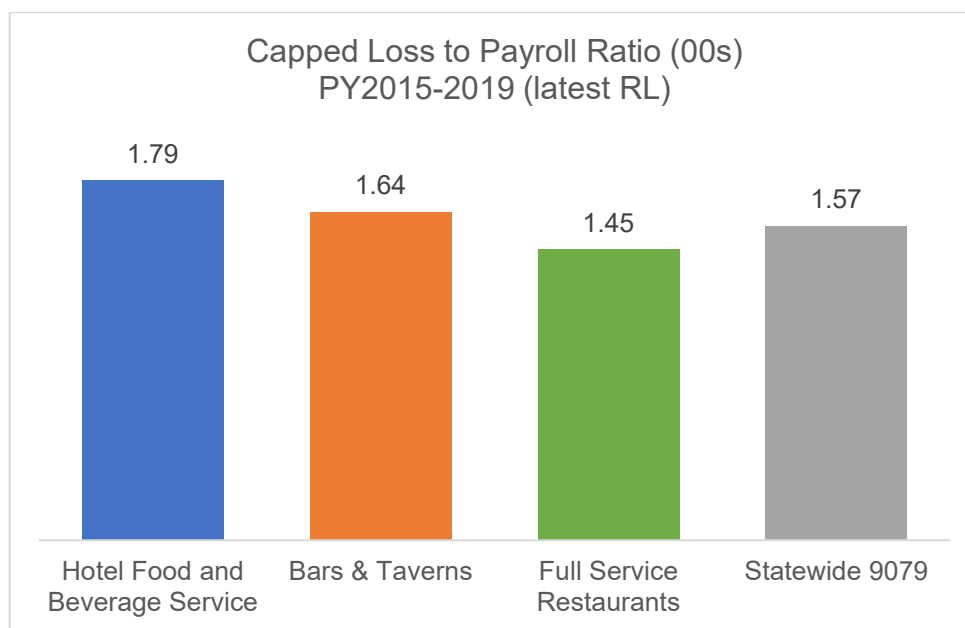
<sup>15</sup> Hotel food and beverage service operations were identified as employers with reported payroll in Classifications 9050 and 9079, and for which payroll reported in Classification 9050 was higher than the sum of other associated classifications that do not include restaurant operations. Classification 9050 includes both hotels and motels, but an inspection report analysis revealed that the vast majority of hotel and motel employers with reported payroll in Classification 9079 were hotels.



**Figure 7. Historical Capped Loss to Payroll Ratios at Second Report Level Comparing Statewide Classification 9050, 9079 and Hotel Food and Beverage Service<sup>16</sup>**



**Figure 8. Historical Capped Loss to Payroll Ratios Comparing Hotel Food and Beverage Service to Bars and Taverns, Full Service Restaurants and Statewide Classification 9079<sup>17</sup>**



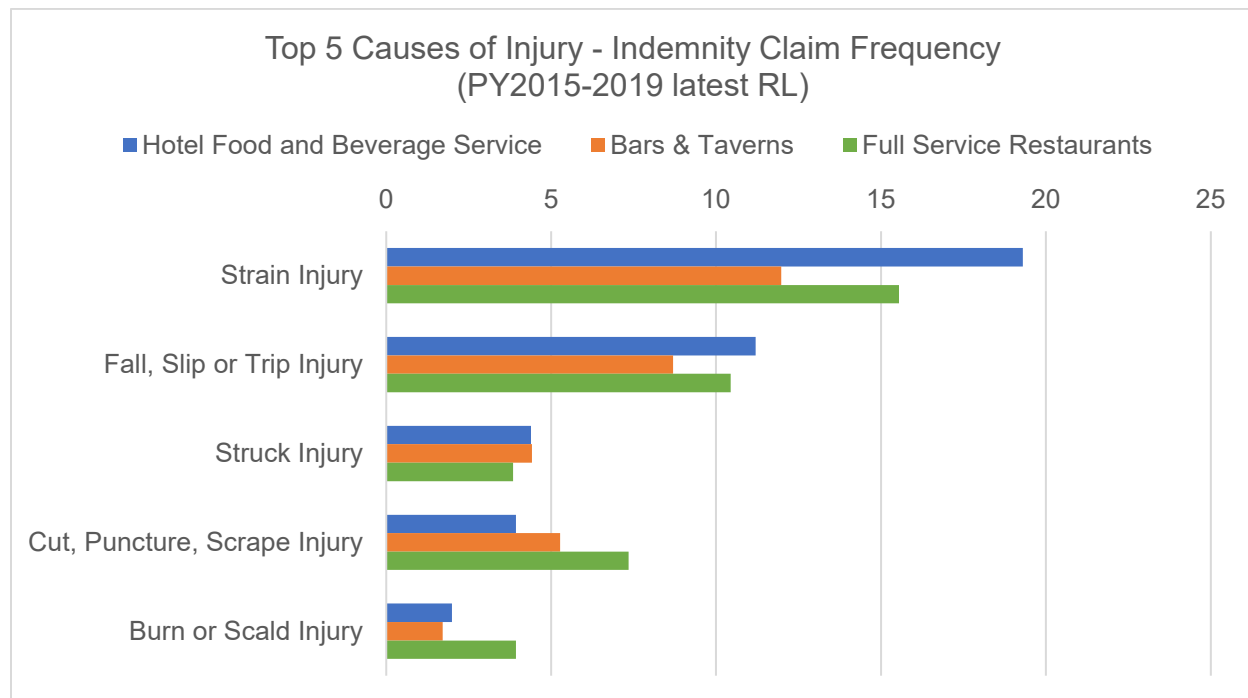
For leading causes of injuries, hotel food and beverage service had a higher indemnity claim frequency for strain injuries and fall injuries but lower frequency for cut and burn injuries than both the bars and taverns and full service restaurants segments (Figures 9 and 10). Overall, hotel food and beverage

<sup>16</sup> Loss to payroll ratios were calculated using losses capped at \$500,000 per claim and payroll reported at the second report level for PY2003-2018. PY2019 losses and payroll were reported at the first report level.

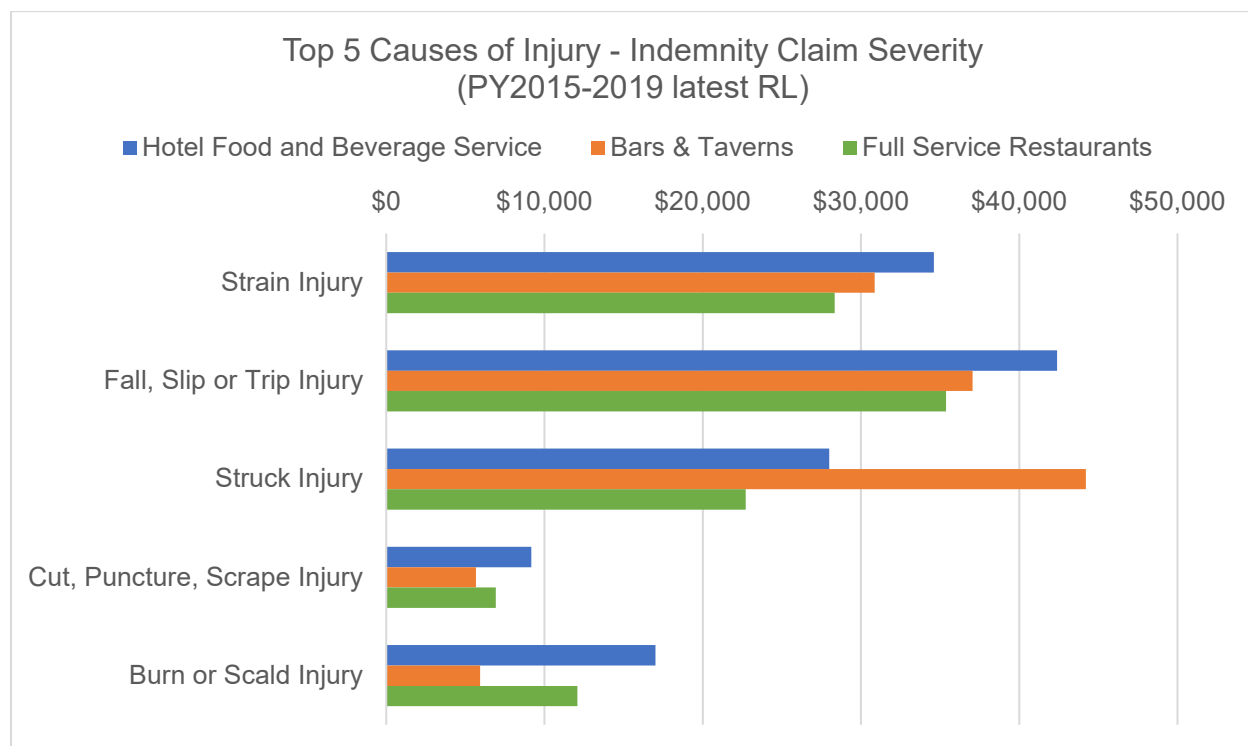
<sup>17</sup> For the purpose of the study, the bars and taverns segment and full service restaurants segment in Figures 8 through 10 include a small number of hotel food and beverage service employers as hotel food and beverage service includes onsite bars/taverns and full service restaurants. However, the proposed Classifications 9058, 9084 and 9080 are mutually exclusive. A hotel food and beverage employer will be assigned to Classification 9058 only.

service had more severe indemnity claims than the bars and taverns and full service restaurants segments for most of the typical causes of injuries.

**Figure 9. Indemnity Claim Frequency for the Top Five Leading Causes of Injuries Comparing Hotel Food and Beverage Service to Bars and Taverns and Full Service Restaurants**



**Figure 10. Indemnity Claim Severity for the Top Five Leading Causes of Injuries Comparing Hotel Food and Beverage Service to Bars and Taverns and Full Service Restaurants**



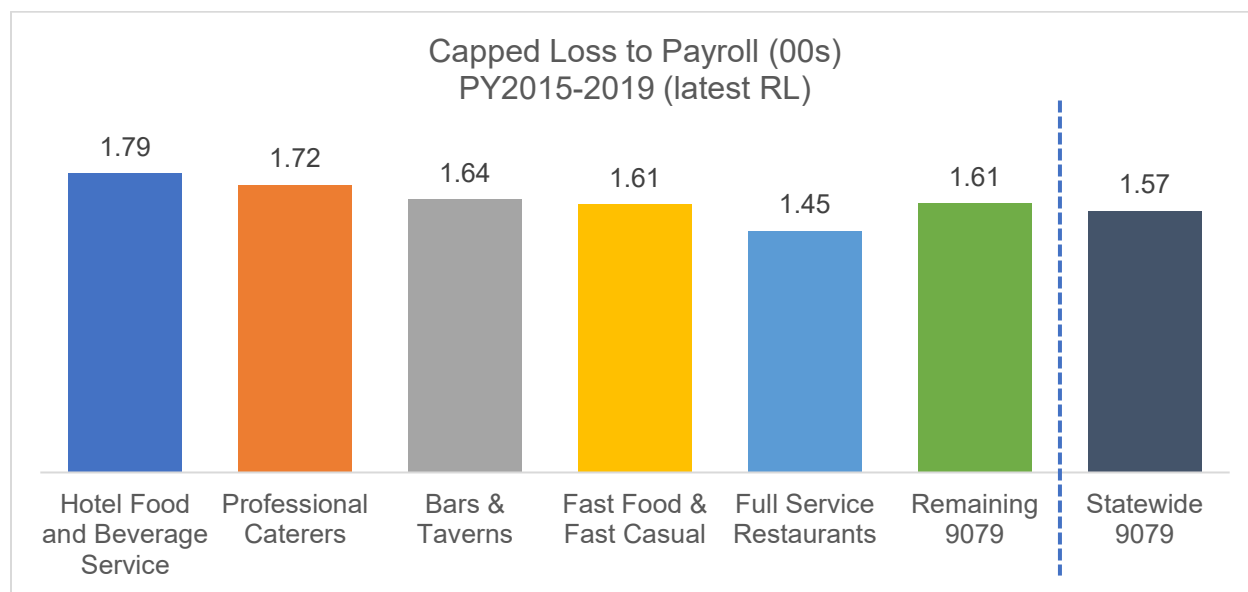
In summary, hotel food and beverage service operates differently from typical full service restaurants or bars and taverns assigned to Classification 9079. Hotel food and beverage service operations also had higher loss to payroll ratios than the bars and taverns and full service restaurants segments as well as all Classification 9079 experience for the recent five years, partly driven by different frequency and severity of leading causes of injuries.

## 6. Remaining Operations in Classification 9079

The remaining operations in Classification 9079 include employers whose operations could not be definitively identified in the available data as belonging to one of the study segments and therefore were not included in any of the segments discussed above. For example, remaining operations would include doughnut shops or hot food served in connection with grocery stores or by food trucks as well as employers whose specific operations could not be definitively identified.

As shown in Figure 11, the historical loss to payroll experience of different industry segments indicates differentiated workers' compensation risk exposure. In particular, the hotel food and beverage service segment and professional caterers segment both had significantly higher (about 20%) loss to payroll ratios than full service restaurants. The remaining segment of Classification 9079 had a capped loss to payroll ratio slightly lower than those for the hotel food and beverage service, professional caterers and bars and taverns segments and equal to or slightly higher than those for the other segments studied.

**Figure 11. Historical Capped Loss to Payroll Ratios Comparing Identified Segments to Statewide Classification 9079**



## Findings

The findings of this study include:

1. Five segments with distinct operations were identified from the operations assigned to Classification 9079: bars and taverns, professional caterers, fast food and fast casual restaurants, full service restaurants and hotel food and beverage service. The remaining employers classified in 9079 include employers whose operations are not characterized by one of the segments listed above as well as employers whose specific operations could not be definitively characterized based on available data.

2. For purposes of this study, the bars and taverns segment is defined as business operations that have been issued one of the three primary alcoholic beverage license types for bars and taverns issued by the California Department of Alcoholic Beverage Control. This segment excludes restaurants that also serve alcoholic beverages. Bars and taverns operate differently from other segments in that the primary operation is the preparing, pouring and serving of alcoholic beverages and minors are not allowed on the premises. Based on a credible sample of Classification 9079 employers assigned in this manner to the bars and taverns segment, the loss to payroll ratios of bars and taverns were slightly higher than those of all Classification 9079 employers. In addition, the COVID-19 pandemic may have permanently changed some aspects of bar and tavern operations, the effects of which are not yet reflected in the available data.
3. For purposes of this study, the professional caterers segment is defined as businesses hired to provide hot and cold food and beverage services for specific events at customer designated locations and excludes businesses with brick-and-mortar locations that serve food or beverage to walk-in customers and full service restaurants that may perform catering as an added service. The operations of professional caterers are distinct from other food and beverage operations, mostly due to transportation and food service at event locations. Based on a credible sample of Classification 9079 employers assigned in this manner to the professional caterers segment, the loss to payroll ratios of professional caterers were higher than those of all Classification 9079 employers. Professional caterers have also been heavily impacted by the pandemic and may have evolved to providing new types of food services. More recent data is needed to evaluate these new trends.
4. For purposes of this study, the fast food and fast casual restaurants segment is defined as restaurant operations preparing hot and cold food with limited to no table service that require customers to pay before eating. Based on a credible sample of Classification 9079 employers assigned in this manner to the fast food and fast casual restaurants segment, their historical payroll and loss experience appears to be modestly different from that of other segments and that of Classification 9079 as a whole.
5. For purposes of this study, the full service restaurants segment is defined as restaurant operations preparing and serving hot and cold food with wait staff and table service that require customers to pay after eating. Based on a credible sample of Classification 9079 employers assigned in this manner to the full service restaurants segment, the loss to payroll ratios for the full service restaurants were lower than those of all Classification 9079 employers. The pandemic had a significant impact on full service restaurants since many restaurants discontinued dine-in services and pivoted to providing solely take-out or using a third party for delivery. While many full service restaurants have started to resume dine-in services, labor shortages have created further challenges for this as well as other segments in the industry, such as employment of relatively inexperienced employees who may be more likely to have work-related injuries.
6. Food and beverage operations are common in the hotel and motel industry and are currently separately assigned to Classification 9079. In this study, hotel food and beverage service in Classification 9079 is defined as restaurants, bars and taverns owned and operated by hotels or motels, room service provided by the hotel or motel restaurant and the restocking of in-room refrigerators. Hotel food and beverage service operations are located adjacent to or in hotels or motels. Hotel food and beverage service operates differently than other types of food and beverage operations assigned to Classification 9079 and for the recent five years has had higher loss to payroll ratios than those of Classification 9079 experience as a whole, partly driven by the differences in frequency and severity of the leading causes of injuries. Like other segments of Classification 9079, hotel food and beverage service operations have also been significantly impacted by the pandemic.

## Recommendations

Based on these findings, the WCIRB recommends:

1. Establishing Classification 9084, *Bars or Taverns – not restaurants*, to apply to bars and taverns that operate under one of three California Department of Alcoholic Beverage Control liquor licenses (type 42, 48 or 61).
2. Establishing Classification 9082, *Caterers – not restaurants*, to apply to professional or event caterers with no fixed location for customer dining or for the preparation of individually ordered meals for take-out.
3. Establishing Classification 9083, *Restaurants – fast food or fast casual*, to apply to fast food or fast casual restaurants with limited to no table service and that require customers to pay before eating.
4. Establishing Classification 9080, *Restaurants – full service*, to apply to full service restaurants with table service and that require customers to pay after eating.
5. Establishing Classification 9058, *Hotels, Motels or Short-Term Residential Housing – food or beverage employees*, to apply to the food and beverage services operated by and located at or near a hotel, motel or short-term residential housing employer as a companion classification to Classification 9050, *Hotels, Motels or Short-Term Residential Housing*.
6. Amending Classification 9079(1), *Restaurants or Taverns – all employees – including musicians and entertainers*, to add the Not Otherwise Classified (N.O.C.) designation, apply to various hot and cold food operations that do not qualify for one of the classifications listed above and clearly define hot food so as to distinguish it from cold food.
7. Combining Classifications 9084, 9082, 9083, 9080, 9058, 9079(1) and 9079(2) for ratemaking purposes until sufficient payroll and loss data in each of these classifications have been collected and an analysis of that data supports the establishment of different advisory pure premium rates.
8. Establishing a Food and Beverage Service Industry Group to include newly established Classifications 9084, 9082, 9083 and 9080 and Classifications 9079(1), 9079(2), 8078(1), 8078(2) and 8078(3).

Given the impact of this change on employers, the WCIRB recommends that these changes be included in the September 1, 2023 Regulatory Filing with a proposed effective date of September 1, 2024. If adopted by the Insurance Commissioner, this will allow the WCIRB to conduct extensive outreach prior to the September 1, 2024 effective date.

## **Appendix I: History of Classifications 9079 and 9050**

The following is a timeline of significant changes to the scope and application of **Classifications 9079(1), Restaurants or Taverns**, and **9079(2), Concessionaires**:

- **1915:** Classifications 9071, *Restaurants*, and 9069, *Catering – including services away from store*, are original Manual classifications.
- **1929:** Classification 9079, *Restaurants*, was established and included clerical office employees. Classification 9091, *Caterers – including clerical office employees*, was established.
  - Classification 9071, *Restaurants*, was eliminated and its constituents were reassigned to Classification 9079.
  - Classification 9069, *Caterers*, was eliminated and its constituents were reassigned to Classification 9091.
- **1937:** Three new classifications were established under Classification 9079: *Vending Concessionaires – dispensing food, drinks, candy, etc., at ball parks, race tracks, theaters and exhibitions*; *Caterers – including Clerical Office Employees*; and *Beer Gardens, Parlors or Taverns – including musicians, entertainers or Clerical Office Employees*.
  - Classification 9091, *Caterers – including Clerical Office Employees*, was eliminated and its constituents were reassigned to Classification 9079, *Caterers*.
- **1938:** Classification 9079, *Beer Gardens, Parlors or Taverns*, was eliminated and its constituents were reassigned to Classification 8012, *Beer Gardens, Parlors or Taverns (On Sale Permit) – including musicians, entertainers or Clerical Office Employees*.
- **1945:** Classification 9079, *Restaurants*, was amended to include taverns.
  - Classification 8012, *Beer Gardens, Parlors or Taverns (On Sale Permit)*, was eliminated and its constituents were reassigned to Classification 9079, *Restaurants or Taverns*.
- **1947:** Classification 9079, *Caterers*, was eliminated.
- **1957:** Classification 9079, *Vending Concessionaires*, was amended to include clerical office employees and salesmen.
- **1970:** Classification 9079, *Restaurants or Taverns*, was amended to include all employees and exclude clerical office employees. Classification 9079, *Vending Concessionaires*, was amended to exclude clerical office employees and salesmen.
- **2003:** Classification 9079(1) was amended to include the preparing and serving of hot and cold food items for consumption on or away from the premises or the preparing, pouring and serving of alcoholic beverages for consumption on the premises, and a definition of hot food.
- **2014:** Classification 9079(1) was amended to include the operation of mobile food trucks wherein hot food is prepared for sale to customers.
- **2015:** Classification 9079(1) was amended to clarify mobile food vending operations includes the use of food trucks, trailers, carts or temporary booths wherein hot food is prepared for sale to customers.
- **2016:** Classification 9079(1) was amended to include doughnut shops.
- **2019:** Classification 9079(1) was amended to include brewery taproom operations and on-site beer making operations performed by restaurants where the beer brewed on-site is primarily sold to the general public for consumption on the premises.
- **2020:** Classification 9079(1) was amended to include the manufacture of baked goods (baked or fried) or filled pasta, including but not limited to ravioli and tortellini, by restaurants to be used or sold at restaurant locations operated by the same employer.

The following is a timeline of significant changes to the scope and application of **Classification 9050, Hotels, Motels or Short-Term Residential Housing**:

- **1915:** Classifications 9009, *Hotels – excluding laundry*, and 9005, *Apartment Hotels and Hotel Apartments (excluding laundry)*, are original Manual classifications.
- **1916:** Classification 9050, *Hotels – excluding laundry*, was established.
  - Classification 9009, *Hotels*, was eliminated and its constituents were reassigned to Classification 9050, *Hotels*.

- **1924:** Classification 9050, *Apartment Hotels and Hotel Apartments*, was established.
  - Classification 9005, *Apartment Hotels and Hotel Apartments (excluding laundry)*, was eliminated and its constituents were reassigned to Classification 9050, *Apartment Hotels and Hotel Apartments*
- **1929:** Classification 9052, *Hotels*, was established and included clerical office employees. Classification 9052, *Apartment Hotels and Hotel Apartments*, was established.
  - Classification 9050, *Hotels*, was eliminated and its constituents were reassigned to Classification 9052, *Hotels*.
  - Classification 9050, *Apartment Hotels and Hotel Apartments*, was eliminated and its constituents were reassigned to Classification 9052, *Apartment Hotels and Hotel Apartments*.
- **1930:** Classification 9052, *Hotels*, was amended to include all employees.
- **1938:** Classification 9052, *Apartment Hotels and Hotel Apartments*, was amended to include all employees including clerical employees.
- **1947:** Classification 9052, *Hotels*, was amended to include salesmen. Classification 9024, *Motor Courts, Motels, Auto Courts*, was established.
  - Classification 9052, *Apartment Hotels and Hotel Apartments*, was eliminated and its constituents were assigned to Classification 9024, *Motor Courts, Motels, Auto Courts*.
- **1950:** Classification 9052, *Motor Courts, Motels, Auto Courts*, was established.
  - Classification 9024, *Motor Courts, Motels, Auto Courts*, was eliminated and its constituents were reassigned to Classification 9052, *Motor Courts, Motels, Auto Courts*
- **1960:** Classification 9052, *Hotels*, was amended to include restaurant or tavern employees, but this was not a change in classification procedure.
- **1964:** Classifications 9050, *Hotels*, and 9050, *Motels*, were established
  - Classification 9052, *Hotels*, was eliminated and its constituents were reassigned to Classification 9050, *Hotels*, which directed that restaurants or taverns were separately rated.
  - Classification 9052, *Motels*, was eliminated and its constituents were reassigned to Classification 9050, *Motels*, which directed that restaurants or taverns were separately rated.
- **1970:** Classifications 9050, *Hotels*, and 9050, *Motels*, were amended to exclude clerical office employee and salesmen and to include front desk employees.
- **2013:** Classifications 9050(1), *Hotels*, and 9050(2), *Motels*, were amended to include concierge services and retail operations; direct that employees who prepare and serve hot food in connection with complimentary breakfasts, work in food and beverage departments and deliver food or restock in-room refrigerators, provided such employees perform no hotel duties, are assignable to Classification 9079(1), *Restaurants or Taverns*; and direct that employees who perform both restaurant or tavern activities and hotel activities shall be assigned to Classification 9050(1) or 9050(2).
- **2020:** Classification 9050, *Hotels, Motels or Short-Term Residential Housing*, was established to apply to hotel operations and motel and short-term rental housing operations.
  - Classification 9050(1), *Hotels*, was eliminated and its constituents were reassigned to Classification 9050, *Hotels, Motels or Short-Term Residential Housing*.
  - Classification 9050(2), *Motels*, was eliminated and its constituents were reassigned to Classification 9050, *Hotels, Motels or Short-Term Residential Housing*.

## **Appendix II: Classification of Food and Beverage Operations in Other Jurisdictions**

Similar to the WCIRB, the Workers' Compensation Rating and Inspection Bureau of Massachusetts (Massachusetts Bureau), Compensation Advisory Organization of Michigan (Michigan Bureau) and New Jersey Compensation Rating and Inspection Bureau (New Jersey Bureau) direct that the preparing and serving of hot and cold food for consumption on or away from the premises and the preparing, pouring and serving of alcoholic beverages for consumption on the premises are classified as one classification. This classification includes bars and taverns, full service restaurants, professional caterers and fast food and fast casual establishments.

Other jurisdictions have multiple classifications for the restaurant industry described below:

- **Bars and Taverns**

The National Council on Compensation Insurance (NCCI), Minnesota Workers' Compensation Insurers Association, Inc. (Minnesota Bureau), New York Compensation Insurance Rating Board (New York Board), North Carolina Rate Bureau (North Carolina Bureau), Pennsylvania Compensation Rating Bureau (Pennsylvania Bureau) and Wisconsin Compensation Rating Bureau (Wisconsin Bureau) define bars and taverns as employers whose principal receipts are derived from the sale of alcoholic beverages such as beer, liquor or wine, and direct that these operations are separately classified from full service restaurants with wait staff, professional caterers whose principal receipts are derived from the sale of prepared food and fast food and fast casual establishments

- **Professional Caterers**

The NCCI, Minnesota, North Carolina and Wisconsin Bureaus and New York Board direct that professional catering operations whose principal receipts are derived from the sale of prepared food are classified in the same classification as full service restaurant operations with wait staff.

The Pennsylvania Bureau directs that professional catering operations whose principal receipts are derived from the sale of prepared food are classified in the same classification as cafeterias, concessionaires and mobile food vending operations. This classification does not include full service restaurants with wait staff, bars and taverns and fast food and fast casual establishments.

- **Fast Food / Fast Casual**

The NCCI, Minnesota, North Carolina, Pennsylvania and Wisconsin Bureaus and New York Board define fast food restaurants as employers that do not employ wait staff and for which principal receipts are derived from the sale of prepared foods. These operations are classified separately from bars and taverns, full service restaurants with wait staff and professional caterers whose principal receipts are derived from the sale of prepared food.

In addition, the New York Board specifies that take-out service for fast food restaurants must account for more than 50% of gross receipts.

- **Full Service Restaurants**

The NCCI and Minnesota, North Carolina, Pennsylvania and Wisconsin Bureaus direct that restaurants that cannot otherwise be classified in an existing classification are classified in each bureau's respective N.O.C. restaurant classification. These respective N.O.C. restaurant classifications do not include bars and taverns or restaurants that do not employ wait staff, such as fast food and fast casual establishments.

The New York Board directs that full service restaurants and similar types of food service establishments, provided there is wait service and more than 50% of sales are derived from the service of food consumed on the premises, are classified separately from bars and taverns and fast food and fast casual establishments.



- **Hotel Food and Beverage Service**

The NCCI, Massachusetts, Minnesota, North Carolina, Pennsylvania and Wisconsin Bureaus and New York Board direct that restaurant employees who work under the direct management of hotels, motels or similar operations are classified separately from other hotel and motel operations. This hotel and motel restaurant classification functions as a companion code for the hotel classification in these jurisdictions.

The Michigan and New Jersey Bureaus do not direct that restaurant employees who work under the direct management of hotels, motels or similar operations are separately classified. These operations are classified in each respective Bureau's single restaurant classification.

### Recommendation

Amend Part 3, *Standard Classification System*, Section VII, *Standard Classifications*, Rule 1, *Classification Section*, subrule a, *Industry Groups*, to reflect the proposed establishment of Food and Beverage Service as an industry group and to renumber the subsequent listings in the Rule.

### PROPOSED

## Section VII – Standard Classifications

### 1. Classification Section

This section contains an alphabetical listing of classifications that describe most occupations, employments, industries and businesses. The classifications are organized as follows:

#### a. Industry Groups

Some classifications are grouped alphabetically under industry groupings to assist users in identifying and assigning classifications within similar industries. Construction-related classifications are listed in Appendix I, *Construction and Erection Classifications*. The following other industry groups are incorporated into the classifications listed in Rule 2, *Standard Classifications*, below:

- (1) Aircraft Operation
- (2) Automotive Industry
- (3) Electronics
- (4) Farms
- ~~(4)~~(5) Food and Beverage Service
- ~~(5)~~(6) Food Packaging and Processing
- ~~(6)~~(7) Health and Human Services
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\* \* \* \* \*

### Recommendation

Amend Classification 9079(1), *Restaurants or Taverns*, to be included as part of the proposed Food and Beverage Service Industry Group and for clarity and consistency with other proposed changes.

### PROPOSED

#### FOOD AND BEVERAGE SERVICE

~~RESTAURANTS OR TAVERNS – all employees – including musicians and entertainers~~**N.O.C.** 9079(1)

This classification applies to ~~the restaurants that preparation, prepare and serving of~~ hot and cold food for consumption on or away from the premises or the preparation, and may pouring

~~and serving or serve~~ alcoholic beverages for consumption by the walk-in trade on or away from the premises, and that are not more specifically described by another *Food and Beverage Service* Industry Group classification.

~~This classification also applies to mobile food vending operations involving the use of food trucks, trailers, carts or temporary booths wherein hot food is prepared for sale to customers.~~ includes but is not limited to:

- hot food departments within grocery stores;
- mobile food vending operations involving the use of food trucks, trailers, carts or temporary booths wherein hot food is prepared for sale to customers;
- doughnut shops that prepare and serve doughnuts and beverages or food for consumption on the premises; and
- food or beverage operations conducted by amusement, recreational or athletic facilities.

Hot food items are foods that are cooked to order from a raw or partially cooked state to a safe consumable minimum internal temperature using cooking equipment, including but not limited to deep fryers, ovens, stovetops, griddles, barbeques, grills, hot plates and pressure or steam cookers and served hot for consumption by the walk-in trade. This also includes foods that are cooked in advance and served from a warming tray or similar device.

~~This classification also applies to taprooms at breweries, including product tasting in connection therewith.~~ includes musicians and entertainers employed by the restaurant.

~~This classification also applies to restaurants that engage in on-site beer brewing operations where the beer brewed on-site is primarily sold to the general public for consumption on the premises. If 50% or more of the beer brewed on-site is sold for off-site consumption, the brewing operations shall be separately classified as 2121, *Breweries*.~~

~~Hot foods items are foods that are cooked to order and served hot to customers or foods that are cooked in advance and served from a warming tray or similar device.~~

~~This classification also applies to doughnut shops that prepare and serve doughnuts and beverages for consumption on the premises.~~

~~This classification includes the manufacture of baked goods, doughnuts (baked or fried) or filled pasta, including but not limited to ravioli and tortellini, by restaurants to be used or sold at restaurant locations operated by the same employer. If the manufacture of baked goods, doughnuts or filled pasta that are not used or sold at the restaurant locations operated by the same employer's restaurants, the manufacturing operations shall be classified as 2003, *Bakeries or Cracker Mfg.*~~

Employers that do not operate restaurants but manufacture or process individually packaged meals or salads that are not cooked to order, kept warm or served hot to the walk-in trade shall be classified as 6504, *Food Products Mfg. or Processing*.

~~Mobile food vending operations~~ vendors, including food trucks, trailers, carts or temporary booths, that do not include the preparation of ~~prepare and serve~~ hot food shall be classified as 8017(1), *Stores – retail*, 8078(1), *Sandwich Shops*, 8078(2), *Beverage Preparation Shops*, or 8078(3), *Ice Cream or Frozen Yogurt Shops*, depending on the products sold.

App-based on-demand Delivery Network Companies (DNC) that deliver restaurant meals on a fee basis shall be classified as 7198(1), *Parcel Delivery and Messenger Service Companies*.

Employers that operate under concessionary agreements to sell prepared or prepackaged hot or cold food or beverages, including but not limited to hot dogs, hamburgers, pretzels, french fries, popcorn, nachos, ice cream, candy, funnel cakes, soft drinks and alcoholic beverages at ball

parks, racetracks, theaters, concert venues or amusement or recreational facilities shall be classified as 9079(2), *Concessionaires*.

Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

\* \* \* \* \*

## Recommendation

Amend Classification 9079(2), *Concessionaires*, to be included as part of the proposed Food and Beverage Service Industry Group and for consistency with other proposed changes.

## PROPOSED

### FOOD AND BEVERAGE SERVICE

#### **CONCESSIONAIRES – dispensing food and/or beverage items at ball parks, racetracks, theaters, concert venues and/or amusement and/or recreational facilities** 9079(2)

This classification applies to employers that operate under concessionary agreements to sell prepared or prepackaged hot and/or cold food items, including but not limited to hot dogs, hamburgers, pretzels, french fries, popcorn, nachos, ice cream, candy, funnel cakes, soft drinks and alcoholic beverages at ball parks, racetracks, theaters, concert venues and/or amusement and/or recreational facilities.

~~Employers that operate under concessionary agreements to sell items other than food and beverage products shall be classified depending on the products sold.~~

This classification does not apply to food and/or beverage vendors selling at locations other than those specified. Mobile food vendors engaged in the retail sale of beverages or packaged and/or cold foods and beverages from food trucks, trailers, carts or temporary booths, including the incidental storage of such merchandise, shall be classified as 8017(1), *Stores – retail*, 8078(1), *Sandwich Shops*, 8078(2), *Beverage Preparation Shops*, or 8078(3), *Ice Cream or Frozen Yogurt Shops*, depending on the products sold. The operation of mobile food trucks, trailers, carts or temporary booths wherein hot food is prepared for sale to customers shall be classified as 9079(1), *Restaurants or Taverns – N.O.C.*

Employers that operate under concessionary agreements to sell items other than food or beverage products shall be classified depending on the products sold.

\* \* \* \* \*

### Recommendation

Amend Classification 8078(1), *Sandwich Shops*, to be included as part of the proposed Food and Beverage Service Industry Group, for clarity and consistency with other proposed changes and to provide direction as to how related operations should be classified.

### PROPOSED

#### FOOD AND BEVERAGE SERVICE

##### **SANDWICH SHOPS—~~not restaurants~~ – N.O.C. – ~~not restaurants~~**

**8078(1)**

This classification applies to the preparation, serving or sale of cold food items such as sandwiches, salads and side dishes that are prepared for consumption by the walk-in trade. This classification shall apply to each separate location at which the sale of prepared cold food items for consumption on or away from the premises equals or exceeds 50% of gross receipts.

Cold food items are foods that are prepared and served cold or cooked in advance of orders and allowed to cool. This classification includes the incidental warming of cold food items using microwave ovens, toaster ovens or heat lamps and the preparation of sandwiches with meats that are kept warm in a steam table.

This Classification 8078(1) also applies to stores that prepare the preparation and sell sale of fresh, unbaked pizzas.

~~Sandwich shops that~~ This classification does not apply to locations that: (1) prepare and serve hot food, or (2) pour and serve alcoholic beverages for consumption on the premises or prepare and serve hot food for consumption on or away from the premises by the walk-in trade. Such operations shall be assigned to Classification 9079(1), *Restaurants or Taverns*, the applicable *Food and Beverage Service Industry Group* classification.

\* \* \* \* \*

### Recommendation

Amend Classification 9050, *Hotels, Motels or Short-Term Residential Housing*, for clarity and consistency with other proposed changes and to reference the corresponding proposed companion Classification 9058, *Hotels, Motels or Short-Term Residential housing – food or beverage employees*.

### PROPOSED

##### **HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING – all employees other than employees engaged exclusively in food or beverage operations**

**9050**

**When lodging is provided by the employer, the total remuneration shall include the market value of such lodging to the employee.**

This classification applies to the operation of hotels, motels or short-term residential housing. This classification includes all employees other than employees ~~exclusively engaged exclusively~~ in food or beverage operations, including restaurant, bar or tavern operations. Front desk,

cashiering, concierge or retail store operations, and facility tours, including but not limited to tours for marketing or inspection purposes, are included in this classification.

Short-term residential housing, including but not limited to vacation rentals and timeshare properties, is defined as housing units that are rented for not more than 30 consecutive days. The operation of residential housing where more than 75% of units are rented for longer than 30 consecutive days shall be assigned to the applicable *Property Management/Operation* Industry Group classification.

~~The payroll of employees engaged exclusively in connection with restaurant or tavern operations shall be separately classified as 9079(1), *Restaurants or Taverns*. This includes employees who work in food or beverage departments, prepare or serve hot food in connection with complimentary breakfasts, or provide room service, including delivering food or restocking in-room refrigerators, provided such employees perform no hotel duties. Employees who perform hotel, motel or short term residential housing operations and restaurant or tavern operations shall be assigned to Classification 9050.~~

Recreation, leisure or resort operations, including but not limited to country clubs, golf courses, yacht clubs, casinos, gaming clubs, spas, baths, health clubs, gyms, barber shops or hair salons shall be separately classified.

The payroll of employees who alternate between two or more separately classifiable operations shall be assigned in accordance with Section V, Rule 3, *Division of Single Employee's Payroll*.

The payroll of employees who do not engage in operations that are integral to each classifiable operation but perform operations in general support of more than one classifiable operation shall be assigned to the Governing Classification of the group of classifications to which their work pertains. Employees who perform general support operations include but are not limited to supervisors, maintenance workers, security guards, shipping and receiving clerks and yard employees.

Overnight retreat facilities that specialize in providing instruction or guidance through a scheduled program of activities or workshops structured to promote wellness or personal, spiritual or professional growth for participants shall be classified as 9048(1), *Camps or Retreat Facilities*.

Nonmedical residential care facilities, including but not limited to psychiatric, pre-parole or probation halfway houses that provide services in a group setting to persons who are capable of meeting their life support needs independently, but who temporarily need assistance, guidance and counseling shall be classified as 8804(2), *Social Rehabilitation Facilities for Adults*.

Also refer to companion Classification 9058, *Hotels, Motels or Short-term Residential housing – food or beverage employees*.

\* \* \* \* \*

### Recommendation

Establish Classification 9058, *Hotels, Motels or Short-Term Residential Housing – food or beverage employees*, as a companion classification to apply to employees engaged exclusively in food or beverage operations in connection with hotel, motel or short-term residential housing operations assigned to Classification 9050, *Hotel, Motel or Short-term Residential Housing*.

### PROPOSED

#### **HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING – food or beverage employees** **9058**

This classification applies to employees engaged exclusively in the following food or beverage operations in connection with the employer's hotel, motel or short-term residential housing operations:

- prepare or serve food or beverages in connection with restaurants, bars or taverns;
- set-up food or beverages in connection with the provision of continental breakfasts;
- prepare or serve sandwiches, beverages or ice cream;
- provide room service;
- restock in-room refrigerators; or
- on-site catering.

Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to restaurant, bar or tavern operations that are not in connection with hotel, motel or short-term residential housing operations.

Also refer to companion Classification 9050, *Hotels, Motels or Short-Term Residential Housing – all employees other than employees engaged exclusively in food or beverage operations*.

\* \* \* \* \*

### Recommendation

Establish Classification 9084, *Bars or Taverns – not restaurants*, to be included as part of the proposed Food and Beverage Service Industry Group, to apply to each separate and distinct bar, tavern, lounge or nightclub that operates under license types 42, 48 or 61, and to beer tasting or taproom locations.

### PROPOSED

#### **FOOD AND BEVERAGE SERVICE**

##### **BARS OR TAVERNS – not restaurants**

**9084**

This classification applies to each separate and distinct bar, tavern, lounge or nightclub that operates under license types 42, 48 or 61 issued by the California Department of Alcoholic Beverage Control and that prepares, pours and serves alcoholic beverages, including wine, beer and spirits. Based on licensing specifications, employers may but are not required to prepare or serve food, and minors are not allowed to enter or remain on the premises.

This classification also applies to each beer tasting room or taproom location that operates under a license issued by the California Department of Alcoholic Beverage Control.

This classification includes musicians and entertainers employed by the bar or tavern.

The production of beer or similarly brewed beverages, including but not limited to ale, lager, porter, stout and malt liquor shall be separately classified as 2121, *Breweries*.

The production of distilled spirits, including but not limited to vodka, rum, whiskey, brandy, tequila and liqueurs shall be separately classified as 2142(2), *Distilling*.

Tasting rooms in connection with wine, sparkling wine or alcoholic cider production shall be classified as 8060, *Stores – wine, beer or spirits – retail*.

Restaurants shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.

\* \* \* \* \*

### **Recommendation**

Establish Classification 9083, *Restaurants – fast food or fast casual*, to be included as part of the proposed Food and Beverage Service Industry Group, to apply to each separate and distinct restaurant with limited table service that prepares hot and cold food and may pour and serve alcoholic beverages for consumption by the walk-in trade on or away from the premises.

### **PROPOSED**

#### **FOOD AND BEVERAGE SERVICE**

##### **RESTAURANTS – fast food or fast casual**

**9083**

This classification applies to each separate and distinct restaurant that prepares hot and cold food and may pour and serve alcoholic beverages for consumption by the walk-in trade on or away from the premises with limited table service, such that customers are required to:

- order food at a counter or through a drive through window, kiosk or web-based application;
- pay at the time of order; and
- seat themselves if dining on-site.

Fast food or fast casual restaurants may conduct limited table service including bringing paid orders to tables, refilling beverages or clearing tables.

Hot food items are foods that are cooked to order from a raw or partially cooked state to a safe consumable minimum internal temperature using cooking equipment, including but not limited to deep fryers, ovens, stovetops, griddles, barbeques, grills, hot plates and pressure or steam cookers and served hot for consumption by the walk-in trade. This also includes foods that are cooked in advance and served from a warming tray or similar device.

This classification also applies to restaurants that engage in on-site beer brewing operations where the beer brewed is primarily (over 50% of gross receipts) sold at restaurant locations operated by the same employer for on-site consumption. If 50% or more of the beer brewed on-site is sold for off-site consumption, the brewing operations shall be separately classified as 2121, *Breweries*.



The manufacture of baked goods, doughnuts or filled pasta that are not used or sold at restaurant locations operated by the same employer shall be classified as 2003, *Bakeries or Cracker Mfg.*

Restaurants providing full table service shall be classified as 9080, *Restaurants – full service.* Full table service includes but is not limited to greeting customers upon arrival, managing reservations, seating customers, taking orders, serving food or beverages, clearing tables and collecting payment upon completion of meal service.

Employers that do not operate restaurants but manufacture or process individually packaged meals or salads that are not cooked to order, kept warm or served hot to the walk-in trade shall be classified as 6504, *Food Products Mfg. or Processing.*

The preparation, serving or sale of cold food items such as sandwiches, salads and side dishes that are prepared for consumption by the walk-in trade shall be classified as 8078(1), *Sandwich Shops.*

Mobile food vendors that prepare hot food shall be classified as 9079(1), *Restaurants – N.O.C.* Mobile food vendors that do not prepare hot food shall be classified as 8017(1), *Stores – retail,* 8078(1), *Sandwich Shops,* 8078(2), *Beverage Preparation Shops,* or 8078(3), *Ice Cream or Frozen Yogurt Shops,* depending on the products sold.

App-based on-demand Delivery Network Companies (DNC) that deliver restaurant meals on a fee basis shall be classified as 7198(1), *Parcel Delivery and Messenger Service Companies.*

Refer to the *Food and Beverage Service Industry Group* for a complete list of classifications applicable to the preparation or serving of food or beverages.

\* \* \* \* \*

## **Recommendation**

Establish Classification 9080, *Restaurants – full service*, to be included as part of the proposed Food and Beverage Service Industry Group, to apply to each separate and distinct restaurant that has full table service, prepares and serves hot and cold food and may pour and serve alcoholic beverages for consumption by the walk-in trade on or away from the premises.

## **PROPOSED**

### **FOOD AND BEVERAGE SERVICE**

#### **RESTAURANTS – full service**

**9080**

This classification applies to each separate and distinct restaurant with full table service that prepares and serves hot and cold food and may pour and serve alcoholic beverages for consumption by the walk-in trade on or away from the premises.

Full table service includes but is not limited to:

- greeting customers and managing reservations;
- seating customers at tables;
- taking or receiving orders at tables;
- serving food or beverages;
- clearing tables; and
- collecting payment upon completion of meal service.

Hot food items are foods that are cooked to order from a raw or partially cooked state to a safe consumable minimum internal temperature using cooking equipment, including but not limited to deep fryers, ovens, stovetops, griddles, barbeques, grills, hot plates and pressure or steam cookers and served hot for consumption by the walk-in trade. This also includes foods that are cooked in advance and served from a warming tray or similar device.

This classification includes musicians and entertainers employed by the restaurant.

This classification also applies to restaurants that engage in on-site beer brewing operations where the beer brewed is primarily (over 50% of gross receipts) sold at restaurant locations operated by the same employer for on-site consumption. If 50% or more of the beer brewed on-site is sold for off-site consumption, the brewing operations shall be separately classified as 2121, *Breweries*.

The manufacture of baked goods, doughnuts or filled pasta that are not used or sold at restaurant locations operated by the same employer shall be classified as 2003, *Bakeries or Cracker Mfg.*

Fast food or fast casual restaurants with limited table service shall be classified as 9083, *Restaurants – fast food or fast casual*.

Employers that do not operate restaurants but manufacture or process individually packaged meals or salads that are not cooked to order, kept warm or served hot to the walk-in trade shall be classified as 6504, *Food Products Mfg. or Processing*.

Mobile food vendors that prepare hot food shall be classified as 9079(1), *Restaurants – N.O.C.* Mobile food vendors that do not prepare hot food shall be classified as 8017(1), *Stores – retail*, 8078(1), *Sandwich Shops*, 8078(2), *Beverage Preparation Shops*, or 8078(3), *Ice Cream or Frozen Yogurt Shops*, depending on the products sold.

App-based on-demand Delivery Network Companies (DNC) that deliver restaurant meals on a fee basis shall be classified as 7198(1), *Parcel Delivery and Messenger Service Companies*.

Refer to the *Food and Beverage Service Industry Group* for a complete list of classifications applicable to the preparation or serving of food or beverages.

\* \* \* \* \*

## **Recommendation**

Establish Classification 9082, *Caterers – not restaurants*, to be included as part of the proposed Food and Beverage Service Industry Group, to apply to employers engaged in the preparation, delivery and set-up or service of hot and cold food at customer-specified locations for weddings, conferences, parties, meetings or similar events.

## **PROPOSED**

### **FOOD AND BEVERAGE SERVICE**

#### **CATERERS – not restaurants**

**9082**

This classification applies to employers engaged exclusively in the preparation, delivery and set-up or service of hot and cold food at customer-specified locations for weddings, conferences, parties, meetings or similar events and includes the pouring and serving of beverages in

connection with the employer's catering operations. Employers typically prepare large quantities of food in advance that are kept warm and served from a warming tray or similar device or reheated and served hot. Employers do not maintain a location for customers to dine-in or consume beverages, or for the preparation of individually ordered meals for consumption away from the premises.

Employers that do not operate restaurants but manufacture or process individually packaged meals or salads that are not cooked to order, kept warm or served hot to the walk-in trade shall be classified as 6504, *Food Products Mfg. or Processing*.

Mobile food vendors that prepare hot food shall be classified as 9079(1), *Restaurants – N.O.C.* Mobile food vendors that do not prepare hot food shall be classified as 8017(1), *Stores – retail*, 8078(1), *Sandwich Shops*, 8078(2), *Beverage Preparation Shops*, or 8078(3), *Ice Cream or Frozen Yogurt Shops*, depending on the products sold.

App-based on-demand Delivery Network Companies (DNC) that deliver restaurant meals on a fee basis shall be classified as 7198(1), *Parcel Delivery and Messenger Service Companies*.

Off-site catering operations performed by a restaurant or hotel shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.

\* \* \* \* \*

## Recommendation

Amend Classification 8078(2), *Beverage Preparation Shops – not bars or taverns*, to be included as part of the proposed Food and Beverage Service Industry Group and to provide direction as to how related operations should be classified.

## PROPOSED

### FOOD AND BEVERAGE SERVICE

#### **BEVERAGE PREPARATION SHOPS – not bars or taverns**

**8078(2)**

This classification applies to preparing and serving beverages such as coffee; coffee-based beverages such as mochas, cappuccinos, lattes, and espressos; tea or tea-based beverages; and juice drinks such as juice blends, smoothies, and lemonade, for consumption by the walk-in trade on or away from the premises. This classification shall apply to each separate location at which the sale of prepared nonalcoholic beverages for consumption on or away from the premises equals or exceeds 50% of gross receipts. This classification includes the sale of additional items, including but not limited to muffins, pastries and other baked goods.

~~Beverage preparation shops that pour and serve alcoholic beverages for consumption on the premises or that prepare and serve hot food for consumption on or away from the premises shall be assigned to Classification 9079(1), *Restaurants or Taverns*.~~

The bottling or canning of beverages or the manufacture of concentrates shall be separately classified.

This classification does not apply to locations that: (1) prepare and serve hot food or (2) pour and serve alcoholic beverages for consumption by the walk-in trade. Such operations shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.

\* \* \* \* \*

### Recommendation

Amend Classification 8078(3), *Ice Cream or Frozen Yogurt Shops*, to be included as part of the proposed Food and Beverage Service Industry Group and to provide direction as to how related operations should be classified.

## PROPOSED

### FOOD AND BEVERAGE SERVICE

#### ICE CREAM OR FROZEN YOGURT SHOPS

8078(3)

This classification applies to the sale of individual servings of ice cream or frozen yogurt for consumption by the walk-in trade on or away from the premises. This classification shall apply to each separate location at which the sale of individual servings of ice cream or frozen yogurt for consumption on or away from the premises equals or exceeds 50% of gross receipts. This classification includes the incidental sale of hand packed ice cream or prepackaged ice cream confections sold as such.

~~Ice cream or frozen yogurt shops~~ This classification does not apply to locations that: (1) prepare and serve hot food or (2) pour and serve alcoholic beverages for consumption on the premises or prepare and serve hot food for consumption by the walk-in trade on or away from the premises shall be assigned to Classification 9079(1), *Restaurants or Taverns*. Such operations shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.

\* \* \* \* \*

## Cross-Reference Updates

### Recommendation

Amend Part 3, *Standard Classification System*, Section III, *General Classification Procedures*, Rule 2, *Single Enterprise*, for clarity and consistency with other proposed changes.

## PROPOSED

### 2. Single Enterprise

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#### Example

The employer operates a full service restaurant. Employees are retained as chefs, bakers, dishwashers, wait staff, hosts and hostesses, wine stewards, bartenders, janitors, car parking valets, coat check clerks, manager and assistant manager. In addition, a storage facility is operated at an additional location where restaurant supplies are stored pending use in the restaurant. The activities, duties, hazards and pay scales vary among positions. Classifications such as 2003, *Bakeries or Cracker Mfg.*, 9008, *Janitorial Services – by contractors*, and 8392, *Automobile or Truck Storage Garages or Parking Stations or Lots*,

describe some of the employees' activities. However, the restaurant bakery only produces goods served in the restaurant; the janitors only clean the restaurant; the parking valets only park the vehicles of restaurant customers; and the storage facility only stores materials used in the restaurant. All of these operations normally prevail in the operation of a full service restaurant and, therefore, Classification ~~9079(1)~~9080, ~~Restaurants or Taverns – full service~~, applies to all of the employees.

\* \* \* \* \*

## Recommendation

Amend Part 3, *Standard Classification System*, Section IV, *Special Industry Classification Procedures*, Rule 5, *Stores*, subrules e and f, for consistency with other proposed changes.

## PROPOSED

### 5. Stores

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- e. If a store maintains a department for the preparation and sale of hot foods, such operations shall be separately classified as 9079(1), ~~Restaurants or Taverns~~. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages. The payroll of employees ~~that~~who interchange between store operations and the department engaged in the preparation and sale of hot foods shall be assigned in accordance with Section V, Rule 3, *Division of Single Employee's Payroll*.
- f. ~~Employers that engage in mobile food vending for vendors engaged in the retail sale of beverages or packaged and/or cold foods and beverages from food trucks, trailers, carts or temporary booths, including the incidental storage of such merchandise, shall be classified as 8017(1), *Stores – retail*, 8078(1), *Sandwich Shops*, 8078(2), *Beverage Preparation Shops*, or 8078(3), *Ice Cream or Frozen Yogurt Shops*, depending on the products sold. The operation of mobile food trucks, trailers, carts or temporary booths wherein hot food is prepared for sale to customers shall be classified as 9079(1), ~~Restaurants or Taverns~~– N.O.C.~~

\* \* \* \* \*

### Recommendation

Amend Classification 9092(1), *Bowling Centers*, to include bar employees and provide direction as to how related operations should be classified.

### PROPOSED

#### **BOWLING CENTERS – with or without billiard halls – including restaurant, bar or tavern employees, retail store employees and counterpersons** **9092(1)**

This classification applies to all operations of bowling centers open to the general public. This classification includes the operation of arcades, pro shops, billiard tables, restaurants, bars or taverns in connection with bowling centers where 50% or more of gross receipts are generated by bowling operations.

~~Restaurants or taverns with bowling lanes where the primary (over 50% of gross receipts) operations are restaurant or tavern operations shall be classified as 9079(1), *Restaurants or Taverns*.~~

Gaming arcades that are not operated in connection with bowling centers shall be classified as 8017(1), *Stores – retail*.

Restaurants, bars or taverns with bowling lanes where the primary (over 50% of gross receipts) operations are restaurant, bar or tavern operations shall be assigned to the applicable *Food and Beverage Service Industry Group* classification.

\* \* \* \* \*

### Recommendation

Amend Classification 9092(2), *Billiard Halls*, to include bar employees and provide direction as to how related operations should be classified.

### PROPOSED

#### **BILLIARD HALLS – including restaurant, bar or tavern employees, retail store employees and counterpersons** **9092(2)**

This classification applies to billiard halls that specialize in the hourly rental of billiard tables to the general public. This classification includes the operation of arcades, pro shops, restaurants, bars or taverns in connection with billiard halls where 50% or more of gross receipts are generated by billiard operations.

~~Restaurants or taverns with billiard tables where the primary (over 50% of gross receipts) operations are restaurant or tavern operations shall be classified as 9079(1), *Restaurants or Taverns*.~~

Gaming arcades that are not operated in connection with billiard halls shall be classified as 8017(1), *Stores – retail*.

Restaurants, bars or taverns with billiard tables where the primary (over 50% of gross receipts) operations are restaurant, bar or tavern operations shall be assigned to the applicable *Food and Beverage Service Industry Group* classification.

\* \* \* \* \*

### Recommendation

Amend Classification 7207(2), *Clubs – riding*, to provide direction as to how related operations should be classified.

### PROPOSED

#### **CLUBS – riding – all employees – including front desk employees**

**7207(2)**

This classification applies to riding clubs that provide board, feeding and care for members' horses. This classification includes horse riding instruction, horse training, cleaning of stalls and the maintenance of riding areas.

Racing stables shall be classified as 8631, *Racing Stables – all other employees*, or 8278, *Racing Stables – jockeys or harness racing drivers*.

~~Restaurant or tavern operations~~ The preparation and serving of food or beverages shall be separately classified as 9079(1), ~~*Restaurants or Taverns*~~. Refer to the Food and Beverage Service Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

\* \* \* \* \*

### Recommendation

Amend Classification 2003, *Bakeries or Cracker Mfg.*, which is part of the Food Packaging and Processing Industry Group, for consistency with other proposed changes, to clarify the intended application and provide direction as to how related operations should be classified.

### PROPOSED

#### **FOOD PACKAGING AND PROCESSING**

##### **BAKERIES OR CRACKER MFG.**

**2003**

This classification applies to the manufacture of baked goods, including but not limited to bread, bagels, cakes, pastries, pies, empanadas, cookies, crackers and tortillas by commercial or retail bakeries. This classification also applies to the manufacture of doughnuts (baked or fried); vegetable or corn chips; or filled pasta, including but not limited to ravioli and tortellini.

The manufacture of unfilled pasta, including but not limited to spaghetti, penne, rigatoni, rotini, linguini, and egg or rice noodles, shall be classified as 2002, *Macaroni Mfg.*

~~The manufacture of baked goods, doughnuts (baked or fried) or filled pasta, including but not limited to ravioli and tortellini by restaurants to be used or sold at restaurant locations operated by the same employer shall be classified as 9079(1), *Restaurants or Taverns*.~~

Doughnut shops that prepare and serve doughnuts and beverages or food for consumption on the premises shall be classified as 9079(1), ~~*Restaurants or Taverns*~~ N.O.C.

Retail store operations shall be separately classified.

The manufacture of baked goods, doughnuts (baked or fried) or filled pasta, including but not limited to ravioli and tortellini by restaurants, to be used or sold at restaurant locations operated by the same employer shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.

\* \* \* \* \*

## Recommendation

Amend Classification 2121, *Breweries*, which is part of the Food Packaging and Processing Industry Group, for clarity and consistency with other proposed changes and to provide direction as to how related operations should be classified.

## PROPOSED

### FOOD PACKAGING AND PROCESSING

#### BREWERIES

2121

This classification applies to the production of beer or similarly brewed beverages, including but not limited to ale, lager, porter, stout and malt liquor. This classification includes the production of sake, the sale of brewing by-products, including but not limited to wet or dry feed grains and brewer's yeast, and the distribution of beer or similarly brewed beverages in connection with the employer's production operations.

This classification also includes employees who provide tours of the production operations, including tours where product tasting samples are provided to customers not in connection with taproom, tasting room, retail store, ~~or restaurant~~, bar or tavern operations.

Taprooms, tasting rooms, ~~restaurants, bars or taverns or the preparation that may also prepare and serving of~~ serve hot food, shall be separately classified as ~~9079(1)9084, Restaurants Bars or Taverns.~~

~~Beer brewing operations at restaurants where the beer brewed on-site is primarily (over 50% of gross receipts) sold to restaurant customers for on-site consumption shall be classified as 9079(1), Restaurants or Taverns.~~

The distribution of beer or similarly brewed beverages that were not produced by the employer to retailers or commercial users shall be classified as 7392, *Beer Dealers*.

The production of wine, sparkling wine or alcoholic cider shall be classified as 2142(1), *Wineries*.

The production of distilled spirits shall be classified as 2142(2), *Distilling*.

Retail stores shall be separately classified.

Beer brewing operations where the beer brewed on-site is primarily (over 50% of gross receipts) sold at restaurant locations operated by the same employer for on-site consumption shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.

\* \* \* \* \*



### Recommendation

Amend Classification 2142(2), *Distilling – N.O.C.*, which is part of the Food Packaging and Processing Industry Group, for consistency with other proposed changes and to provide direction as to how related operations should be classified.

## PROPOSED

### FOOD PACKAGING AND PROCESSING

#### DISTILLING – N.O.C.

2142(2)

This classification applies to the production of distilled spirits, including but not limited to vodka, rum, whiskey, brandy, tequila and liqueurs.

This classification includes employees who provide tours of the production operations, including tours where product tasting samples are provided to customers not in connection with tasting room, retail store, or restaurant, bar or tavern operations.

~~Tasting rooms, restaurants, taverns or the preparation and serving of hot food shall be separately classified as 9079(1), *Restaurants or Taverns*.~~

The production of wine, sparkling wine or alcoholic cider shall be classified as 2142(1), *Wineries*.

The production of vinegar shall be classified as 2142(3), *Vinegar Mfg.*

The production of beer or similarly brewed beverages shall be classified as 2121, *Breweries*.

Blending and bottling purchased wine or distilled spirits shall be classified as 8041, *Stores – wine or spirits – wholesale*.

Retail stores shall be separately classified.

Tasting rooms or the preparation and serving of food or beverages shall be separately classified. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

\* \* \* \* \*

### Recommendation

Amend Classification 6504, *Food Products Mfg. or Processing – N.O.C.*, which is part of the Food Packaging and Processing Industry Group, for clarity and consistency with other proposed changes, to clarify the intended application and to provide direction as to how related operations should be classified.

## PROPOSED

### FOOD PACKAGING AND PROCESSING

#### FOOD PRODUCTS MFG. OR PROCESSING – N.O.C.

6504

This classification applies to the manufacture of food products that are not described by another *Food Packaging and Processing* Industry Group classification, including but not limited to candy, chocolate, cocoa, condiments, sauces, seasoning, barbecue sauce, breakfast cereals, energy ~~and/or~~ nutrition bars, food extracts, flavored cooking oil (not oil extraction or refining), food coloring, glucose, frozen pizza, unbaked dough ~~and/or~~ pies, salad dressing, potato, fruit, ~~and~~ pasta ~~or~~ other salads, bean cakes, bouillon cubes, burritos and enchiladas, dumplings, pudding, edible cake decoration, food grade starch, syrup, tofu, yeast, chewing gum and fish food. This classification also includes but is not limited to coconut shredding; coffee bean cleaning, roasting or grinding; bean sorting; tea blending or packaging; flour mixing, sifting or packaging; baking powder mixing; spice milling; cake mix (dry ingredients) blending; flavored cooking oil processing; gelatin mixing, blending or grinding; honey processing; and egg dehydrating or freezing. This classification includes ~~incidental~~ the processing or packaging of food products or individual meals in containers, including but not limited to bottles, boxes, plastic containers and metal or paper cans that are not cooked to order, kept warm or served hot to the walk-in trade.

Nut processing, including but not limited to hulling, shelling, cleaning, drying, sorting, roasting, flavoring, grinding and packaging, or the manufacture of peanut butter or other nut butters shall be classified as 0096, *Nut Hulling, Shelling or Processing*.

The production or packaging of vitamins or dietary supplements shall be classified as 4831, *Vitamin or Dietary Supplement Mfg.*

The preparation and serving of hot or cold food items or the pouring and serving of alcoholic beverages for consumption by the walk-in trade on or away from the premises shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.

\* \* \* \* \*

### Recommendation

Amend Classification 2142(1), *Wineries*, which is part of the Food Packaging and Processing Industry Group, for consistency with other proposed changes and to provide direction as to how related operations should be classified.

## PROPOSED

### FOOD PACKAGING AND PROCESSING

#### WINERIES

2142(1)

This classification applies to the production of wine, sparkling wine or alcoholic cider.

This classification includes employees who provide tours of the production operations, including tours where product tasting samples are provided to customers not in connection with tasting room, retail store, or restaurant, bar or tavern operations.

Tasting rooms shall be separately classified as 8060, *Stores – wine, beer or spirits – retail*.

~~Restaurants, taverns or the preparation and serving of hot food shall be separately classified as 9079(1), *Restaurants or Taverns*.~~

The production of beer or similarly brewed beverages shall be classified as 2121, *Breweries*.

The production of distilled spirits shall be classified as 2142(2), *Distilling*.

The manufacture of vinegar shall be classified as 2142(3), *Vinegar Mfg.*

The manufacture of nonalcoholic juice or juice concentrates from fruit, vegetables, nuts or seeds shall be classified as 2116, *Juice or Juice Concentrate Mfg.*

Blending and bottling purchased wine or distilled spirits shall be classified as 8041, *Stores – wine or spirits – wholesale*.

Retail stores shall be separately classified.

Growing or harvesting, including field packing, of crops shall be assigned to the applicable *Farms* Industry Group classification.

The preparation and serving of food or beverages shall be separately classified. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

\* \* \* \* \*

### Recommendation

Amend Classification 9033, *Housing Authorities*, which is part of the Municipal, State or Other Public Agencies Industry Group, to remove a footnote that is no longer necessary.

### PROPOSED

#### MUNICIPAL, STATE OR OTHER PUBLIC AGENCIES

##### HOUSING AUTHORITIES – including resident or on-site managers

9033

**When lodging is provided by the employer, the total remuneration shall include the market value of such lodging to the employee.**

This classification applies to public agencies that provide housing or housing assistance to individuals in need. The housing authority may own and operate the housing or provide financial assistance in the form of housing vouchers, which allow clients to reside in approved housing operated by other concerns. This classification includes but is not limited to resident or on-site property managers and property maintenance or repair staff.

On-site property managers are those employees whose base of operations is at any property location that they are employed to manage. The term “resident” shall refer to any employee who resides at a property managed by the employer.

Employees engaged in property inspections to determine the eligibility of properties owned and operated by separate parties for rental subsidies shall be separately classified as 9410, *Municipal, State or Other Public Agency Employees – not engaged in manual labor, or direct supervision of construction or erection work*.

~~The preparation or serving of hot foods shall be separately classified as 9079(1), *Restaurants or Taverns*.~~

Day care centers operated by housing authorities shall be separately classified as 9059, *Day Care Centers*.

New construction, alteration or demolition work shall be separately classified.

\* \* \* \* \*

### Recommendation

Amend Classification 9011(1), *Apartment or Condominium Complex Operation – N.O.C. – not Homeowners Associations – all other employees*, which is part of the Property Management/Operation Industry Group, to provide direction as to how related operations should be classified.

### PROPOSED

#### PROPERTY MANAGEMENT/OPERATION

Refer to Section IV, *Special Industry Classification Procedures*, Rule 8, *Property Management/Operation*.

**APARTMENT OR CONDOMINIUM COMPLEX OPERATION – N.O.C. – not Homeowners Associations – all other employees – including resident employees, resident Clerical Office Employees and resident Clerical Telecommuter Employees 9011(1)**

**When lodging is provided by the employer, the total remuneration shall include the market value of such lodging to the employee.**

This classification applies to employers engaged in the management and operation of residential apartment or condominium complexes comprised of one or more multi-unit buildings with four or more units per building. This classification includes property managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of properties. Such operations include but are not limited to cleaning and maintaining lobbies and common areas, maintaining ventilation and heating systems, changing door locks and directories, interior remodeling, exterior landscape maintenance, swimming pool maintenance, security and the operation of parking facilities.

Also refer to companion Classification 8740(1), *Apartment or Condominium Complex Operation – N.O.C. – not Homeowners Associations – property management supervisors*. Classification 8740(1) applies to non-residing property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of properties. Classification 8740(1) also applies to non-residing property management supervisors who oversee apartment or condominium complexes at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9011(1). Property managers not meeting the above conditions shall be classified as 9011(1).

Non-residing employees engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind in the service of the employer except clerical office work shall be separately classified as 8741, *Real Estate Agencies*, provided separate employees are retained to manage the property.

~~New construction, alteration or demolition work shall be separately classified.~~

~~The preparation or serving of hot foods shall be separately classified as 9079(1), *Restaurants or Taverns*.~~

The management and operation of individual apartment or condominium units (not apartment or condominium complexes), single-family residences, duplexes, triplexes and other residential properties consisting of not more than three units per building shall be classified as 9015(1), *Building Operation – N.O.C. – all other employees*.

The management and operation of properties, including but not limited to residential homes and apartment or condominium complexes, by homeowners associations shall be classified as 9066, *Homeowners Associations and Housing Cooperatives*.

New construction, alteration or demolition work shall be separately classified.

The preparation and serving of food or beverages shall be separately classified. Refer to the *Food and Beverage Service Industry Group* for a complete list of classifications applicable to the preparation or serving of food or beverages.

\* \* \* \* \*

## Recommendation

Amend Classification 9011(2), *Commercial and Residential Mixed-Use Building Operation – not Homeowners Associations – all other employees*, which is part of the Property Management/Operation Industry Group, to provide direction as to how related operations should be classified.

## PROPOSED

### PROPERTY MANAGEMENT/OPERATION

Refer to Section IV, *Special Industry Classification Procedures*, Rule 8, *Property Management/Operation*.

#### **COMMERCIAL AND RESIDENTIAL MIXED-USE BUILDING OPERATION – not Homeowners Associations – all other employees – including resident employees, resident Clerical Office Employees and resident Clerical Telecommuter Employees 9011(2)**

**When lodging is provided by the employer, the total remuneration shall include the market value of such lodging to the employee.**

This classification applies to employers engaged in the management and operation of combined commercial and residential mixed-use multi-unit properties comprised of one or more mixed-use multi-unit buildings with four or more units per building. This classification includes property managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of properties. Such operations include but are not limited to cleaning and maintaining lobbies and common areas, maintaining ventilation and heating systems, changing door locks and directories, interior remodeling, exterior landscape maintenance, swimming pool maintenance, security and the operation of parking facilities.

Also refer to companion Classification 8740(7), *Commercial and Residential Mixed-Use Building Operation – not Homeowners Associations – property management supervisors*. Classification 8740(7) applies to property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of commercial and residential mixed-use buildings. Classification 8740(7) also applies to non-residing property management supervisors who oversee commercial and residential mixed-use buildings at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9011(2). Property managers not meeting the above conditions shall be classified as 9011(2).

Non-residing employees engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind in the service of the employer except clerical office work shall be separately classified as 8741, *Real Estate Agencies*, provided separate employees are retained to manage the property.

~~New construction, alteration or demolition work shall be separately classified.~~

~~The preparation or serving of hot foods shall be separately classified as 9079(1), *Restaurants or Taverns*.~~

The management and operation of only the residential portion of a commercial and residential mixed-use building where a separate concern manages the commercial portion shall be classified as 9011(1), *Apartment or Condominium Complex Operation – N.O.C. – not Homeowners Associations – all other employees*.

The management and operation of only the commercial portion of a commercial and residential mixed-use building where a separate concern manages the residential portion shall be classified as 9009, *Commercial Properties – N.O.C. – all other employees*.

The management and operation of individual apartment or condominium units (not apartment or condominium complexes), single-family residences, duplexes, triplexes and other residential properties consisting of not more than three units per building shall be classified as 9015(1), *Building Operation – N.O.C. – all other employees*.

The management and operation of properties, including but not limited to residential homes and apartment or condominium complexes by homeowners associations shall be classified as 9066, *Homeowners Associations and Housing Cooperatives*.

New construction, alteration or demolition work shall be separately classified.

The preparation and serving of food or beverages shall be separately classified. Refer to the Food and Beverage Service Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

\* \* \* \* \*

### Recommendation

Amend Classification 9007, *Apartment or Condominium Complex Operation for Seniors – age restricted – not Congregate Living Facilities or Homeowners Associations – all other employees*, which is part of the Property Management/Operation Industry Group, to provide direction as to how related operations should be classified.

### PROPOSED

#### PROPERTY MANAGEMENT/OPERATION

Refer to Section IV, *Special Industry Classification Procedures*, Rule 8, *Property Management/Operation*.

**APARTMENT OR CONDOMINIUM COMPLEX OPERATION FOR SENIORS – age restricted – not 9007  
Congregate Living Facilities or Homeowners Associations – all other employees – including resident employees, resident Clerical Office Employees and resident Clerical Tele-commuter Employees**

**When lodging is provided by the employer, the total remuneration shall include the market value of such lodging to the employee.**

This classification applies to employers engaged in the management and operation of apartment or condominium complexes comprised of one or more multi-unit buildings with four or more units per building that, in compliance with state or federal housing laws, restrict tenancy to persons who have reached a minimum age (typically either 55 or 62 depending on the type of facility). This classification includes property managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of properties. Such operations include but are not limited to cleaning and maintaining lobbies and common areas, maintaining ventilation and heating systems, changing door locks and directories, interior remodeling, exterior landscape maintenance, swimming pool maintenance, security and the operation of parking facilities.

Also refer to companion Classification 8740(6), *Apartment or Condominium Complex Operation for Seniors – age-restricted – not Congregate Living Facilities or Homeowners Associations – property management supervisors*. Classification 8740(6) applies to non-residing property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of

properties. Classification 8740(6) also applies to non-residing property management supervisors who oversee such apartment or condominium complexes for seniors at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9007. Property managers not meeting the above conditions shall be classified as 9007.

Non-residing employees engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind in the service of the employer except clerical office work shall be separately classified as 8741, *Real Estate Agencies*, provided separate employees are retained to manage the property.

~~New construction, alteration or demolition work shall be separately classified.~~

~~The preparation or serving of hot foods shall be separately classified as 9079(1), *Restaurants or Taverns*.~~

Those facilities that, for a single monthly fee, provide a service package that typically includes a living unit, one to three meals a day, in-unit housekeeping and personal laundry service shall be classified as 8851, *Congregate Living Facilities for the Elderly*.

The management and operation of individual apartment or condominium units (not apartment or condominium complexes), single-family residences, duplexes, triplexes and other residential properties consisting of not more than three units per building shall be classified as 9015(1), *Building Operation – N.O.C. – all other employees*.

New construction, alteration or demolition work shall be separately classified.

The preparation and serving of food or beverages shall be separately classified. Refer to the *Food and Beverage Service Industry Group* for a complete list of classifications applicable to the preparation or serving of food or beverages.

\* \* \* \* \*



### Recommendation

Amend Classification 9015(1), *Building Operation – N.O.C. – all other employees*, which is part of the Property Management/Operation Industry Group, to provide direction as to how related operations should be classified.

## PROPOSED

### PROPERTY MANAGEMENT/OPERATION

Refer to Section IV, *Special Industry Classification Procedures*, Rule 8, *Property Management/Operation*.

### **BUILDING OPERATION – N.O.C. – all other employees – including resident employees**

**9015(1)**

**When lodging is provided by the employer, the total remuneration shall include the market value of such lodging to the employee.**

This classification applies to the management or operation of properties such as individual apartment or condominium units (not apartment or condominium complexes), single-family residences, duplexes, triplexes and other residential properties consisting of not more than three units per building, undeveloped land, recreational vehicle parks and campgrounds that are not described by another *Property Management/Operation* classification. This classification includes property managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of properties. Such operations include but are not limited to cleaning and maintaining property grounds and structures, maintaining ventilation and heating systems, changing door locks and directories, interior remodeling, exterior landscape maintenance, swimming pool maintenance, restroom maintenance, security and the operation of parking facilities.

Also refer to companion Classification 8740(3), *Building Operation – N.O.C. – property management supervisors*. Classification 8740(3) applies to non-residing property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of properties. Classification 8740(3) also applies to non-residing property management supervisors who oversee properties at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9015(1). Property managers not meeting the above conditions shall be classified as 9015(1).

Classification 9015(1) also applies to employers that perform a variety of minor property repairs for other concerns on a fee basis for which no contractor's license is required. Such repairs include but are not limited to patching walls, touch-up painting, faucet repair, door hardware repair and replacement of electrical switches.

Non-residing employees engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind in the service of the employer except clerical office work shall be separately classified as 8741, *Real Estate Agencies*, provided separate employees are retained to manage the property.

New construction, alteration or demolition work shall be separately classified.

The preparation ~~and serving of hot foods or beverages~~ shall be separately classified as ~~9079(1), Restaurants or Taverns~~. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

\* \* \* \* \*

## Recommendation

Amend Classification 9009, *Commercial Properties – N.O.C. – all other employees*, which is part of the Property Management/Operation Industry Group, to provide direction as to how related operations should be classified.

## PROPOSED

### PROPERTY MANAGEMENT/OPERATION

Refer to Section IV, *Special Industry Classification Procedures*, Rule 8, *Property Management/Operation*.

#### COMMERCIAL PROPERTIES – N.O.C. – all other employees

9009

This classification applies to employers engaged in the management and operation of commercial properties, including but not limited to office buildings, office complexes, shopping malls and centers, and industrial buildings. This classification includes property managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of properties. Such operations include but are not limited to cleaning and maintaining restrooms, lobbies and common areas, maintaining ventilation and heating systems, changing door locks and office directories, interior remodeling, exterior landscape maintenance, security and the operation of parking facilities.

This classification also applies to the management and operation of commercial properties as data center colocation facilities where business customers rent space for their servers and other computing hardware or rent space on the facility's servers. The installation, service or repair of computer or telephone systems or equipment in connection with the operation of data center colocation facilities on a fee basis shall be separately classified as 5193, *Computer or Telephone System or Equipment Installation, Service or Repair*.

Also refer to companion Classification 8740(2), *Commercial Properties – N.O.C. – property management supervisors*. Classification 8740(2) applies to property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of commercial properties. Classification 8740(2) also applies to non-residing property management supervisors who oversee commercial properties at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9009. Property managers not meeting the above conditions shall be classified as 9009.

Non-residing employees engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind in the service of the employer except clerical office work shall be separately classified as 8741, *Real Estate Agencies*, provided separate employees are retained to manage the property.

The management and operation of combined commercial and residential mixed-use buildings shall be classified as 9011(2), *Commercial and Residential Mixed-Use Building Operation – not Homeowners Associations – all other employees*.

New construction, alteration or demolition work shall be separately classified.

The preparation ~~and~~ serving of hot foods or beverages shall be separately classified as 9079(1), *Restaurants or Taverns*. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

~~The management and operation of combined commercial and residential mixed-use buildings shall be classified as 9011(2), *Commercial and Residential Mixed Use Building Operation* — not *Homeowners Associations* — all other employees.~~

\* \* \* \* \*

## Recommendation

Amend Classification 9010, *Mobile Home Park Operation* – all other employees, which is part of the Property Management/Operation Industry Group, to provide direction as to how related operations should be classified.

## PROPOSED

### PROPERTY MANAGEMENT/OPERATION

Refer to Section IV, *Special Industry Classification Procedures*, Rule 8, *Property Management/Operation*.

### **MOBILE HOME PARK OPERATION – all other employees – including resident employees, resident Clerical Office Employees and resident Clerical Telecommuter Employees 9010**

**When lodging is provided by the employer, the total remuneration shall include the market value of such lodging to the employee.**

This classification applies to employers engaged in the management and operation of mobile home parks where tenants are provided with a space for the placement of the mobile home and utility services. The mobile home unit may be owned by the tenant or the mobile home may be owned by the park owner and rented or leased to the resident. Spaces are rented on a month-to-month or extended lease basis. This classification includes property managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of mobile home parks. Such operations include but are not limited to cleaning and maintaining restrooms, lobbies, swimming pools and common areas, general property repairs, exterior landscape maintenance and security.

Also refer to companion Classification 8740(4), *Mobile Home Park Operation – property management supervisors*. Classification 8740(4) applies to non-residing property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of mobile home parks. Classification 8740(4) also applies to non-residing property management supervisors who oversee mobile home parks at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9010. Mobile home park property managers not meeting the above conditions shall be classified as 9010.

Non-residing employees engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind in the service of the employer except clerical office work shall be separately classified as 8741, *Real Estate Agencies*, provided separate employees are retained to manage the property.

The management and operation of recreational vehicle parks and campgrounds shall be classified as 9015(1), *Building Operation – N.O.C. – all other employees*.

New construction, alteration or demolition work shall be separately classified.

The preparation ~~or~~and serving of ~~hot foods or beverages~~ shall be separately classified as 9079(1), ~~Restaurants or Taverns~~. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

The management and operation of recreational vehicle parks and campgrounds shall be classified as 9015(1), ~~Building Operation – N.O.C. – all other employees~~.

\* \* \* \* \*

### Recommendation

Amend Classification 9180(2), *Shooting Clubs or Shooting Ranges*, to provide direction as to how related operations should be classified.

### PROPOSED

#### SHOOTING CLUBS OR SHOOTING RANGES

9180(2)

This classification applies to the operation of facilities for game hunting or sport shooting. This classification also applies to indoor or outdoor shooting ranges. This classification includes gun rental and ammunition sales in connection with gun club or range operations.

The preparation ~~or~~and serving of ~~hot foods or beverages~~ shall be separately classified as 9079(1), ~~Restaurants or Taverns~~ – N.O.C.

\* \* \* \* \*

### Recommendation

Amend Classification 9092(3), *Skating Centers*, to include bar employees and provide direction as to how related operations should be classified.

### PROPOSED

#### SKATING CENTERS – ice or roller – including restaurant, bar or tavern employees, retail store employees and counterpersons

9092(3)

This classification applies to the operation of indoor or outdoor ice or roller skating centers or skate parks, including the operation of arcades, snack bars, restaurants, bars, taverns and retail stores for the sale of equipment or clothing in connection with skating centers where 50% or more of gross receipts are generated by skating operations. This classification also applies to instructors when on the payroll of skating centers or skate parks.

~~Restaurants or taverns with skating center operations where the primary (over 50% of gross receipts) operations are restaurant or tavern operations shall be classified as 9079(1), Restaurants or Taverns.~~

The operation of skating centers or skate parks by public agencies shall be classified as 9410/9420, *Municipal, State or Other Public Agency Employees*.

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – community health and wellness*.

Restaurants, bars or taverns with skating center operations where the primary (over 50% of gross receipts) operations are restaurant, bar or tavern operations shall be assigned to the applicable Food and Beverage Service Industry Group classification.

\* \* \* \* \*

### Recommendation

Amend Classification 8017(1), *Stores – retail – N.O.C.*, which is part of the Stores Industry Group, to remove the reference that preparation or serving of hot foods shall be separately classified as the direction is already included in the Special Industry Classification Procedures for Stores.

### PROPOSED

#### STORES

Refer to Section IV, *Special Industry Classification Procedures*, Rule 5, *Stores*.

#### STORES – retail – N.O.C.

**8017(1)**

This classification applies to retail stores engaged in the sale of items not more specifically described by another store classification, including but not limited to appliances, artwork, baked goods, cellular telephones, cosmetics or beauty supplies, prescription and non-prescription pharmaceuticals, party supplies, craft supplies, disposable medical supplies, mattresses and box springs, domestic pets, firearms, games or gaming devices, home electronics, musical instruments, sporting goods, toys, vitamins or food supplements, cut Christmas trees and wheelchairs.

This classification also applies to self-serve laundromats, dry cleaning or laundry drop-off and pick up facilities (no cleaning on the premises), mail service stores and gaming arcades.

~~The preparation or serving of hot foods shall be separately classified as 9079(1), *Restaurants or Taverns*.~~

\* \* \* \* \*

### Recommendation

Amend Classification 9155, *Theaters – motion picture – all employees other than employees exclusively engaged in restaurant or tavern operations*, to include bar operations and provide direction as to how related operations should be classified.

### PROPOSED

#### **THEATERS – motion picture – all employees other than employees exclusively engaged in restaurant, bar or tavern operations 9155**

This classification applies to all employees engaged in the operation of “walk-in” or “drive-in” motion picture theaters, including but not limited to ushers, motion picture projection and sound equipment operators, box office and snack bar cashiers, security staff and parking lot attendants.

The operation of a concession stand or snack bar by separate concerns shall be classified as 9079(2), *Concessionaires*.

Theatrical performers, directors or musicians engaged in dance, opera, dramatic, comedic, circus or other theatrical presentations before a live audience shall be classified as 9156, *Theaters – dance, opera and theater companies*.

Orchestras, touring bands, casual or steady engagement music groups or event disc jockeys engaged in the provision of musical entertainment before a live audience shall be classified as 9151, *Theaters – musical entertainment*.

Employees other than performers, directors or musicians engaged in the operation of live performance theaters shall be classified as 9154, *Theaters – not motion picture*.

The payroll of employees engaged exclusively in restaurant, bar or tavern operations shall be separately classified as ~~9079(1), *Restaurants or Taverns*~~. Refer to the Food and Beverage Service Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

\* \* \* \* \*

### Recommendation

Amend Classification 9016(1), *Amusement or Recreational Facilities – N.O.C. – all employees other than those engaged in the operation or maintenance of amusement devices, restaurants or retail stores*, for consistency with other proposed changes.

### PROPOSED

#### **AMUSEMENT OR RECREATIONAL FACILITIES – N.O.C. – all employees other than those engaged in the operation or maintenance of amusement devices, restaurants or retail stores 9016(1)**

This classification applies to the operation of amusement or recreational facilities, including but not limited to amusement parks, water parks, miniature golf courses, batting cages, bumper car

facilities, archery ranges, water excursions/tours, laser tag, airsoft or paintball facilities, Nordic (cross-country) ski facilities and zoos, including veterinarians employed by zoos.

This classification also applies to the operation of golf driving ranges that are not operated by golf courses or country clubs.

This classification also applies to automobile or horse racetrack operations by employers that are not public agencies.

This classification also applies to the operation of athletic or sports venues, including ballparks and stadiums, during non-sporting activities, including but not limited to concerts and exhibitions.

The preparation and serving of food or beverages shall be separately classified as Classification 9079(1), *Restaurants – N.O.C.*

Boat marinas or boat rental facilities shall be classified as 9016(4), *Boat Marina and Boat Rental Operation*.

Golf courses, ~~or~~ country clubs or yacht clubs shall be classified as 9060, *Clubs – country, ~~or~~ golf or yacht*.

Traveling carnivals shall be classified as 9185, *Carnivals*.

The operation of events, including but not limited to farmers' markets, flea markets, street fairs, swap meets, art or antique festivals, trade shows (public or private), fun runs, foot races, cycling events, marathons, triathlons and athletic charity events shall be classified as 9095, *Event Market, Festival or Trade Show Operation*.

The operation of racetracks by public agencies shall be classified as 9410/9420, *Municipal, State or Other Public Agency Employees*.

Bowling centers shall be classified as 9092(1), *Bowling Centers*.

Billiard halls shall be classified as 9092(2), *Billiard Halls*.

Skating rinks or skate parks shall be classified as 9092(3), *Skating Centers*.

Also refer to companion Classification 9180(1), *Amusement or Recreational Facilities – N.O.C. – operation or maintenance of amusement devices*.

If an employee who performs duties described by Classification 9016(1) also performs duties described by Classification 9180(1), the payroll of that employee may be divided between Classifications 9016(1) and 9180(1), provided the employer maintains accurate records supported by time cards or time book entries that show such division. See Section V, Rule 3, *Division of Single Employee's Payroll*.

~~Restaurants, r~~ Retail stores or hotels shall be separately classified.

\* \* \* \* \*

### Recommendation

Amend Classification 9016(2), *Dog Shows*, for consistency with other proposed changes.

### PROPOSED

**DOG SHOWS – all employees other than kennel employees and employees engaged in the operation or maintenance of amusement devices, restaurants or retail stores** **9016(2)**

This classification applies to all employees of dog shows other than kennel employees and employees engaged in the operation or maintenance of amusement devices, restaurants or retail stores.

Kennel employees shall be separately classified as 8831(3), *Kennels*.

~~The operation or maintenance of amusement devices, restaurants and retail stores~~ The preparation and serving of food or beverages shall be separately classified as Classification 9079(1), *Restaurants – N.O.C.*

The operation or maintenance of amusement devices or retail stores shall be separately classified.

\* \* \* \* \*

### Recommendation

Amend Classification 9016(3), *Horse Shows or Rodeos – all employees other than stable employees and employees engaged in the operation or maintenance of amusement devices, restaurants or retail stores*, for consistency with other proposed changes.

### PROPOSED

**HORSE SHOWS OR RODEOS – all employees other than stable employees and employees engaged in the operation or maintenance of amusement devices, restaurants or retail stores** **9016(3)**

This classification applies to all employees of horse shows or rodeos other than stable employees and employees engaged in the operation or maintenance of amusement devices, restaurants or retail stores.

~~Also refer to companion Classification 7207(3), *Horse Shows or Rodeos – stable employees*~~ The preparation and serving of food or beverages shall be separately classified as 9079(1), *Restaurants – N.O.C.*

Horse dealers or auctions shall be classified as 8286, *Livestock Dealers or Auction Yards*.

The operation or maintenance of amusement devices, ~~restaurants and~~ retail stores shall be separately classified.

Also refer to companion Classification 7207(3), *Horse Shows or Rodeos – stable employees*.

\* \* \* \* \*



**Recommendation**

Amend Classification 9016(4), *Boat Marina and Boat Rental Operation*, for consistency with other proposed changes.

PROPOSED

**BOAT MARINA AND BOAT RENTAL OPERATION**

**9016(4)**

This classification applies to boat marina or boat rental operators, including but not limited to the maintenance of marina facilities, maintenance or repair of rental boats, fuel sales, and the rental of boat slips or dry storage space.

Fee-based instruction or guided expeditions shall be separately classified as 9180(1), *Amusement or Recreational Facilities – N.O.C. – operation or maintenance of amusement devices*.

The preparation and serving of food or beverages shall be separately classified as Classification 9079(1), *Restaurants – N.O.C.*

Boat dealers shall be classified as 8057, *Boat Dealers*.

Boat repair facilities shall be classified as 6834, *Boat Building or Repairing*.

Yacht clubs shall be classified as ~~9064~~9060, *Clubs – N.O.C. county, golf or yacht*.

~~Restaurants, or~~ Retail stores or hotels shall be separately classified.

\* \* \* \* \*

**Recommendation**

Amend Classification 9180(1), *Amusement or Recreational Facilities – N.O.C. – operation or maintenance of amusement devices*, to provide direction as to how related operations should be classified and for consistency with other proposed changes.

PROPOSED

**AMUSEMENT OR RECREATIONAL FACILITIES – N.O.C. – operation or maintenance of amusement devices – including ticket collectors** **9180(1)**

This classification applies to the operation or maintenance of amusement devices at recreational facilities, including but not limited to amusement parks, zoos, water parks, miniature golf courses, batting cages, bumper car facilities, archery ranges, water excursions/tours and laser tag, airsoft or paintball facilities.

This classification also applies to guided tours for water-based activities or water-based athletic or fitness instructional programs at locations other than swimming pools, including but not limited to surfing, scuba, kayaking, paddle boarding or kite surfing on lakes, bays, rivers or oceans.

This classification also applies to guided wilderness expeditions; motorsports operations; or ski instructors, ski patrol personnel or employees engaged in ski trail grooming at ski resort

locations that exclusively provide Nordic (cross-country) skiing activities. This classification also applies to the detonation of fireworks for pyrotechnic displays.

The preparation and serving of food or beverages shall be separately classified as Classification 9079(1), *Restaurants – N.O.C.*

Traveling carnivals shall be classified as 9185, *Carnivals*.

Employers that operate boat marinas or boat rental facilities shall be classified as 9016(4), *Boat Marina and Boat Rental Operation*.

Bowling centers shall be classified as 9092(1), *Bowling Centers*.

Billiard halls shall be classified as 9092(2), *Billiard Halls*.

Skating rinks or skate parks shall be classified as 9092(3), *Skating Centers*.

The operation of Alpine (downhill) ski resorts, including the operation of Nordic (cross-country) ski trails at Alpine ski resort locations, shall be classified as 9184, *Ski Resorts – Alpine*.

Also refer to companion Classification 9016(1), *Amusement or Recreational Facilities – N.O.C. – all employees other than those engaged in the operation or maintenance of amusement devices, restaurants or retail stores*.

If an employee who performs duties described by Classification 9180(1) also performs duties described by Classification 9016(1), the payroll of that employee may be divided between Classifications 9016(1) and 9180(1), provided the employer maintains accurate records supported by time cards or time book entries that show such division. See Section V, Rule 3, *Division of Single Employee's Payroll*.

~~Restaurants, r~~ Retail stores or hotels shall be separately classified.

\* \* \* \* \*

## Recommendation

Amend Classification 9182, *Athletic Teams or Athletic Facilities – all employees other than players, umpires, referees and game officials*, to provide direction as to how related operations should be classified and for consistency with other proposed changes.

## PROPOSED

### **ATHLETIC TEAMS OR ATHLETIC FACILITIES – all employees other than players, umpires, referees and game officials 9182**

This classification applies to employees of athletic teams or parks who are engaged in the care of teams or the care, operation and maintenance of grounds and facilities, including but not limited to coaches and assistant coaches, non-playing managers, trainers, equipment managers, bat and ball retrievers, mascots, dancers, locker room attendants, public address announcers, scorekeepers, timekeepers, ushers, ticket sellers or collectors, parking lot attendants, security staff, and facility and grounds maintenance employees. This classification also applies to employees of youth or recreational athletic teams or facilities.

Radio or television broadcasting shall be separately classified as 7610, *Radio, Television or Commercial Broadcasting Stations*.

The preparation and serving of food or beverages shall be separately classified as Classification 9079(1), *Restaurants – N.O.C.*

The operation of a concession stand or snack bar by separate concerns shall be classified as 9079(2), *Concessionaires*.

Athletic scouts shall be classified as 8742, *Salespersons – Outside*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions*.

The operation of athletic facilities during non-sporting events, including but not limited to concerts and exhibitions shall be classified as 9016(1), *Amusement or Recreational Facilities – N.O.C. – all employees other than those engaged in the operation or maintenance of amusement devices, restaurants or retail stores*.

Players, playing managers, and umpires, referees and game officials who monitor play, shall be classified as 9181, *Athletic Teams or Athletic Facilities – players, umpires, referees and game officials*.

~~Radio or television broadcasting shall be separately classified as 7610, *Radio, Television or Commercial Broadcasting Stations*.~~

Also refer to companion Classification 9181, *Athletic Teams or Athletic Facilities – players, umpires, referees and game officials*.

If an employee who performs duties described by Classification 9182 also performs duties described by Classification 9181, the payroll of that employee may be divided between Classifications 9181 and 9182, provided the employer maintains accurate records supported by time cards or time book entries that show such division. See Part 3, Section V, Rule 3, *Division of Single Employee's Payroll*.

~~Restaurants, retail stores and/or~~ vendors shall be separately classified.

\* \* \* \* \*

## Recommendation

Amend Classification 9060, *Clubs – country or golf*, to include bar employees and for consistency with other proposed changes.

## PROPOSED

### **CLUBS – country, ~~or golf or yacht~~ – including front desk employees and restaurant, bar or tavern employees** **9060**

This classification applies to the operation of private golf or country clubs, ~~or public golf courses or yacht clubs~~, including restaurant, bar, tavern or event facilities at the club location and additional fitness or recreational facilities that may be operated in connection with the club. This classification includes the maintenance of golf courses or equipment, including golf carts; golf instruction; tournament operations; ~~all course, club facility or golf cart maintenance~~; and the operation of pro shops or, driving ranges, ~~or restaurant, tavern or event facilities at the club~~

~~location. This classification also includes additional fitness or recreational facilities that may be operated in connection with the golf course.~~

Hotel operations shall be separately classified as 9050, *Hotels, Motels or Short-Term Residential Housing – all employees other than employees engaged exclusively in food or beverage operations.*

Driving ranges that are not operated by golf courses or country clubs shall be classified as 9016(1), *Amusement or Recreational Facilities – N.O.C. – all employees other than those engaged in the operation or maintenance of amusement devices, restaurants or retail stores.*

Boat marina or boat rental facilities that are not operated by a yacht club shall be classified as 9016(4), *Boat Marina and Boat Rental Operation.*

Tennis or racquetball clubs shall be classified as 9053(5), *Clubs – racquet sports.*

Public or private swimming pools shall be classified as 9053(3), *Swimming Pools or Swimming Clubs.*

Clubs that are not more specifically described by any other classification shall be classified as 9061, *Clubs – N.O.C.*

\* \* \* \* \*

## Recommendation

Amend Classification 9069, *Clubs – gaming*, to include bar employees for consistency with other proposed changes.

## PROPOSED

### **CLUBS – gaming – including front desk employees and restaurant, bar or tavern employees 9069**

This classification applies to the operation of casinos or gaming houses, including but not limited to card rooms, off-track betting facilities and bingo parlors.

This classification also applies to the provision of gaming tables, equipment, dealers or operators for private events.

This classification includes the provision of pari-mutuel wagering operations to horse racing tracks or other horse race betting venues on a contract basis.

Hotel operations shall be separately classified as 9050, *Hotels, Motels or Short-Term Residential Housing – all employees other than employees engaged exclusively in food or beverage operations.*

\* \* \* \* \*

### Recommendation

Amend Classification 9061, *Clubs – N.O.C.*, to include bar employees for consistency with other proposed changes.

### PROPOSED

#### **CLUBS – N.O.C. – all employees – including front desk employees and restaurant, bar or tavern employees 9061**

This classification applies to the operation of membership clubs that are not specifically described by another classification, including but not limited to ~~business~~ social clubs, cultural clubs, professional clubs, community service clubs, fraternal orders, ~~yacht clubs~~, ~~faculty clubs~~, ~~professional clubs~~ and ~~employer sponsored clubs~~. ~~This classification also applies to the operation of retreat facilities that provide meeting space, food and lodging to participants or fraternity or sorority houses and includes overnight lodging provided to members in connection with club operations.~~

Overnight camps or retreat facilities shall be classified as 9048(1), *Camps or Retreat Facilities*

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – community health and wellness*.

Boys and girls clubs shall be classified as 9067(2), *Clubs – boys and girls*.

Country clubs, ~~and~~ golf clubs or yacht clubs shall be classified as 9060, *Clubs – country, ~~or~~ golf or yacht*.

Casinos ~~and~~ or gaming clubs shall be classified as 9069, *Clubs – gaming*.

Equestrian clubs shall be classified as 7207(2), *Clubs – riding*.

Shooting clubs shall be classified as 9180(2), *Shooting Clubs or Shooting Ranges*.

Swimming clubs shall be classified as 9053(3), *Swimming Pools or Swimming Clubs*.

Tennis and racquetball clubs shall be classified as 9053(5), *Clubs – racquet sports*.

\* \* \* \* \*

### Recommendation

Amend Classification 9053(5), *Clubs – racquet sports*, to include bar or tavern employees for consistency with other proposed changes.

### PROPOSED

#### **CLUBS – racquet sports – including restaurant, bar or tavern employees, retail store employees and receptionists 9053(5)**

This classification applies to racquet clubs that provide membership and access to court facilities for playing racquet sports, including but not limited to tennis, racquetball, badminton and squash, as a primary benefit of membership. This classification includes additional fitness and

recreational facilities that may be operated in connection with the racquet court facilities. This classification includes coaching teams and instructing, supervising and operating competitive leagues or events.

This classification also applies to the operation of clubs or facilities for handball, pickleball, table tennis or similar racquet or paddle sports.

~~Golf or Country clubs, golf clubs or yacht clubs~~ shall be classified as 9060, *Clubs – country, or golf or yacht*.

Public or private swimming pools shall be classified as 9053(3), *Swimming Pools or Swimming Clubs*.

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – community health and wellness*.

Health clubs or gyms engaged in operating facilities that provide space and exercise equipment, including but not limited to cardiovascular equipment, weight machines and free weights available for at-will use by clients for the majority of operating hours, including tennis, racquetball, handball or squash operations provided in connection therewith, shall be classified as 9053(2), *Health Clubs or Gyms*.

The operation of fitness studios or fitness training programs primarily offering scheduled fitness classes where space and exercise equipment is not available for use by clients at-will during the majority of operating hours shall be classified as 8870, *Fitness Instruction Programs or Studios*.

\* \* \* \* \*

### Recommendation

Amend Classification 9053(2), *Health Clubs or Gyms*, to include bar or tavern employees for consistency with other proposed changes.

### PROPOSED

#### **HEALTH CLUBS OR GYMS – including restaurant, bar or tavern employees, retail store employees and receptionists**

**9053(2)**

This classification applies to health clubs or gyms operating facilities that provide space and exercise equipment, including but not limited to cardiovascular equipment, weight machines and free weights available for use by clients on an at-will basis for the majority of operating hours. This classification includes facilities and services provided in connection with health club or gym operations, including but not limited to swimming pools, tennis courts, child care and spa, massage and personal appearance services. This classification includes fitness class instruction when provided in connection with health club or gym operations. This classification also applies to facilities that provide climbing walls or trampolines available for use by clients on an at-will basis or for fitness programs or instruction.

The operation of fitness studios or fitness training programs primarily offering scheduled fitness classes where space and exercise equipment is not available for use by clients at-will during the majority of operating hours shall be classified as 8870, *Fitness Instruction Programs or Studios*.

The operation of spa or bath facilities that include saunas, steam baths, hydrotherapy baths or soaking tubs, including massage or personal appearance services that are not provided in connection with a health club or gym, shall be classified as 9054, *Spas or Baths*.

Hair cutting, massage services, nail salons and other personal appearance services that are not performed in connection with health clubs, gyms, spas or baths shall be classified as 9586, *Barber Shops, Hair Styling Salons and Personal Appearance Services*.

Public or private swimming pools shall be classified as 9053(3), *Swimming Pools or Swimming Clubs*.

Tennis or racquetball clubs shall be classified as 9053(5), *Clubs – racquet sports*.

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – community health and wellness*.

\* \* \* \* \*

### Recommendation

Amend Classification 9053(3), *Swimming Pools or Swimming Clubs* to include bar or tavern employees for consistency with other proposed changes.

### PROPOSED

#### **SWIMMING POOLS OR SWIMMING CLUBS – including restaurant, bar or tavern employees, retail store employees and receptionists** **9053(3)**

This classification applies to the operation of public swimming pools. This classification also applies to swim clubs that operate pool facilities. This classification also applies to swimming, diving, scuba diving and water safety instruction performed in swimming pools.

Competitive swim clubs or teams that do not operate pool facilities shall be classified as 9182, *Athletic Teams or Athletic Facilities – all employees other than players, umpires, referees and game officials*.

Health clubs or gyms operating facilities that provide space and exercise equipment, including but not limited to cardiovascular equipment, weight machines and free weights available for at-will use by clients for the majority of operating hours, including swimming pool operations provided in connection therewith, shall be classified as 9053(2), *Health Clubs or Gyms*.

Tennis or racquetball clubs, including swimming pool operations provided in connection therewith, shall be classified as 9053(5), *Clubs – racquet sports*.

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – community health and wellness*.

The operation of water parks shall be classified as 9016(1)/9180(1), *Amusement or Recreational Facilities – N.O.C.*

Water-based athletic or fitness instructional programs at locations other than swimming pools, including but not limited to surfing, scuba, kayaking, paddle boarding, and kite surfing lessons and tours on lakes, bays, rivers or oceans, shall be classified as 9180(1), *Amusement or Recreational Facilities – N.O.C. – operation or maintenance of amusement devices*.

\* \* \* \* \*

### Recommendation

Amend Classification 8838, *Museums*, to include the operation of bars or taverns for consistency with other proposed changes.

### PROPOSED

**MUSEUMS – all employees other than those engaged in the operation of retail stores, restaurants or retail stores, bars or taverns – including Clerical Office Employees and Clerical Telecommuter Employees** **8838**

This classification applies to employers that display art objects, natural science exhibits, antiquities or objects of historical or cultural significance for viewing by the general public. This classification also applies to botanical gardens, planetariums or public aquariums and includes veterinarians employed by public aquariums.

~~Retail store or restaurant operations shall be separately classified.~~

Art galleries that display art objects for sale to the walk-in trade shall be classified as 8017(1), *Stores – retail*.

Zoos shall be classified as 9180(1), *Amusement or Recreational Facilities – N.O.C. – operation or maintenance of amusement devices*, and 9016(1), *Amusement or Recreational Facilities – N.O.C. – all employees other than those engaged in the operation or maintenance of amusement devices, restaurants or retail stores*.

Retail store or restaurant, bar or tavern operations shall be separately classified. Refer to the Food and Beverage Service Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

\* \* \* \* \*

### Recommendation

Amend Classification 9066, *Homeowners Associations and Housing Cooperatives*, for clarity and consistency with other proposed changes.

### PROPOSED

**HOMEOWNERS ASSOCIATIONS AND HOUSING COOPERATIVES – N.O.C.** **9066**

This classification applies to homeowners associations (HOAs) or housing cooperatives (Co-ops) operating or maintaining the premises owned by HOA or Co-op members. Such operations include but are not limited to the maintenance of common grounds; operation of swimming pools, tennis courts, saunas, weight rooms ~~and/or~~ recreational clubhouse facilities; functions performed by security personnel; and front desk operations such as receptionists and lobby attendants.

~~Property management firms, including firms that manage HOA or Co-op properties, shall be assigned to the applicable Property Management/Operation Industry Group classification.~~ The operation or management of hotels, motels or short-term residential housing where 25% or more of the housing units are rented for 30 consecutive days or less, including but not limited to vacation



rentals and timeshare properties shall be classified as 9050, *Hotels, Motels or Short-Term Residential Housing* – all employees other than employees engaged exclusively in food or beverage operations.

Golf courses, stables, ~~restaurants~~, outpatient clinics, boat marinas, day nurseries, water works, fire departments or new construction, alteration or demolition work shall be separately classified.

The preparation and serving of food shall be separately classified. Refer to the *Food and Beverage Service Industry Group* for a complete list of classifications applicable to the preparation or serving of food or beverages.

~~The operation or management of hotels, motels or short-term residential housing where 25% or more of the housing units are rented for 30 consecutive days or less, including but not limited to vacation rentals and timeshare properties shall be classified as 9050, *Hotels, Motels or Short-Term Residential Housing*.~~ Property management firms, including firms that manage HOA or Co-op properties, shall be assigned to the applicable *Property Management/Operation Industry Group* classification.

\* \* \* \* \*

## Recommendation

Amend Classification 9184, *Ski Resorts*, for consistency with other proposed changes.

## PROPOSED

### **SKI RESORTS – Alpine – including the operation of Nordic ski trails at Alpine ski resort locations**

**9184**

This classification applies to all operations of Alpine (downhill) ski resorts, including but not limited to trail maintenance, snow grooming, snowmaking, ticket sales, general building maintenance, parking lot attendants, security staff, ski school operations and the operation of gondolas, rope tows, chair or T-bar lifts. This classification also applies to the operation or maintenance of Nordic (cross-country) ski trails at Alpine ski resort locations.

Ski resorts that exclusively provide Nordic (cross-country) skiing shall be classified as 9016(1)/9180(1), *Amusement or Recreational Facilities – N.O.C.*

Ski equipment rental shops engaged in the rental or sale of skis, boots, poles, gloves, goggles or related accessories shall be separately classified as 8017(1), *Stores – retail*.

Retail store, hotel or ~~Restaurants, retail stores or hotels~~ bar or tavern operations shall be separately classified. Refer to the *Food and Beverage Service Industry Group* for a complete list of classifications applicable to the preparation or serving of food or beverages.

\* \* \* \* \*

### Recommendation

Amend Classification 9054, *Spas or Baths*, to include bar or tavern employees for consistency with other proposed changes.

### PROPOSED

#### **SPAS OR BATHS – including restaurant, bar or tavern employees, retail store employees and receptionists 9054**

This classification applies to the operation of spa or bath facilities, including but not limited to saunas, steam baths, hydrotherapy baths, cryotherapy, natural springs, mud baths and soaking tubs. This classification also applies to massage or personal appearance services provided in connection with spa or bath operations.

Health clubs or gyms operating facilities that provide space and exercise equipment, including but not limited to cardiovascular equipment, weight machines and free weights available for at-will use by clients for the majority of operating hours shall be classified as 9053(2), *Health Clubs or Gyms*.

The operation of fitness studios or fitness training programs primarily offering scheduled fitness classes where space and exercise equipment is not available for use by clients at-will during the majority of operating hours shall be classified as 8870, *Fitness Instruction Programs or Studios*.

Hair cutting, massage services, nail salons and other personal appearance services that are not performed in connection with spas or baths shall be classified as 9586, *Barber Shops, Hair Styling Salons and Personal Appearance Services*.

Public or private swimming pools shall be classified as 9053(3), *Swimming Pools or Swimming Clubs*.

Tennis or racquetball clubs shall be classified as 9053(5), *Clubs – racquet sports*.

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – community health and wellness*.

\* \* \* \* \*

Amend Section VIII, *Abbreviated Classifications – Numeric Listing*, for consistency with other proposed changes.

### PROPOSED

#### **Abbreviated Classifications – Numeric Listing**

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- 
- 
- 9050 Hotels/Motels/Short-Term Housing—other
- 9058 Hotels/Motels/Short-Term Housing—food/beverage

Classification and Rating Committee  
Meeting Agenda for January 31, 2023

9079(1)      Restaurants/Taverns—N.O.C.

9080          Restaurants—full service

9082          Caterers

9083          Restaurants—fast food/casual

9084          Bars/Taverns

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## **Item III-B**

### **Dual Wage Threshold for Excavation**

In 2016, the Committee adopted a modified process for the analysis of dual wage classification thresholds that includes an analytical review of the wage thresholds for each of the dual wage classifications every other year. The analytical approaches are based on a review of unit statistical data and external wage data from published government sources. The most recent comprehensive review of all dual wage thresholds was conducted in 2021 with updated thresholds proposed by the WCIRB and approved by the Insurance Commissioner effective September 1, 2022. The next comprehensive review is scheduled to be completed later this year with any proposed revisions to the thresholds included in the September 1, 2024 Regulatory Filing.

Subsequent to the Insurance Commissioner's adoption of the September 1, 2022 dual wage thresholds, an employer organization contacted the California Department of Insurance (CDI) with concerns regarding the threshold for Classifications 6218/6220, *Excavation/Grading/Land Leveling*. The dual wage threshold for Classifications 6218/6220 effective September 1, 2022 is \$39, which is a \$5 increase from the previous threshold of \$34 effective January 1, 2020. The CDI requested that the WCIRB review the dual wage threshold for the Excavation classification given the employer organization's concerns. At the meeting, staff will present an analysis of the dual wage threshold for the Excavation classification.

## **Item III-C**

### **Clerical Telecommuting Employees**

At the June 2, 2020 meeting, the Committee recommended proposing the establishment of Classification 8871, *Clerical Telecommuter Employees – N.O.C.*, as a new Standard Exception classification applicable to clerical employees who work more than 50% of their time at their home or other office space away from any location of their employer. The Insurance Commissioner adopted the proposal as part of the January 1, 2021 Regulatory Filing. The Minutes of the June 2, 2020 Committee meeting related to this item are included.

At the August 7, 2020 meeting, the Committee discussed the advisory pure premium rate to be proposed for the new classification. As there was no California specific experience available for the new telecommuting classification, the Committee reviewed the telecommuting loss to payroll experience relative to Classification 8810 experience in states that had previously established a clerical telecommuting classification. The data showed lower telecommuting loss to payroll ratios in most, but not all, states. However, the available telecommuting experience was relatively sparse, pre-dated the COVID-19 pandemic and it was unclear how relevant that experience was in projecting 2021 and later relative cost levels in California given the pandemic-related rapid rise in telecommuting in the State and the greater prevalence of cumulative trauma claims. As a result, the Committee recommended that the January 1, 2021 advisory pure premium rate for Classification 8871 be proposed at the same level as that for Classification 8810.<sup>1</sup> The Committee also recommended that as soon as experience reported in Classification 8871 becomes available, it should be reviewed to assess whether a differential in advisory pure premium rates between Classifications 8810 and 8871 may be appropriate. The Minutes of the August 7, 2020 Committee meeting related to this item are included.

A summary of the initial unit statistical loss and payroll experience reported thus far in Classification 8871 on 2021 policies as well as claim characteristics based on available transactional data will be presented at the meeting.

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<sup>1</sup> This was also recommended by the WCIRB Actuarial Committee at the August 4, 2020 meeting and the WCIRB Governing Committee at the August 12, 2020 meeting.

## Item III-A Clerical Telecommuter Employees

Staff reminded the Committee that, at the April 14, 2020 meeting, Committee members noted that several other jurisdictions maintain a specific classification for telecommuters and recommended that the WCIRB consider establishing a similar classification so that statistical data can be captured for clerical telecommuter employees.

Since the use of telecommuting will likely grow in California, staff proposed the establishment of Classification 8871, *Clerical Telecommuter Employees – N.O.C.*, as a Standard Exception classification applicable to clerical employees who work more than 50% of their time at their home or other office space away from any location of their employer. Additionally, for consistency with this recommendation, staff proposed amendments to Classification 8810, *Clerical Office Employees*, and Section III, Rule 4, *Standard Exceptions*, as well as changes to 41 classifications that specifically include *Clerical Office Employees* and 2 classifications that specifically exclude *Clerical Office Employees* to also include or exclude *Clerical Telecommuter Employees*.

Staff advised the Committee that the WCIRB is not currently able to isolate the unique payroll and loss experience developed by those employees who meet the criteria for a clerical telecommuting classification from other employees who would continue to be assigned to Classification 8810. Therefore, staff recommended that this new classification be combined for pure premium ratemaking purposes with Classification 8810, *Clerical Office Employees*, until such time as credible payroll and loss experience can be developed in the new telecommuting classification.

A Committee member asked how long it would take for the new telecommuting classification to develop sufficient payroll and loss experience for a unique pure premium rate. Staff responded that, while it could take several years to collect enough unit statistical data for a unique statistically credible pure premium rate, the WCIRB will assess the data and consider any indicated adjustments to the classification's pure premium rate.

As there were no additional questions concerning the proposed changes, a motion was made, seconded and unanimously approved to include the proposed changes in the January 1, 2021 Regulatory Filing.

### **Item III**

#### **Clerical Telecommuter Employees**

The Committee was reminded that the WCIRB proposed establishing Classification 8871, *Clerical Telecommuter Employees – N.O.C.*, as a Standard Exception classification applicable to clerical employees who work more than 50% of their time at their home or other office space away from any location of their employer. This proposal was part of the WCIRB's January 1, 2021 Regulatory Filing.

In discussing the proposed January 1, 2021 advisory pure premium rates to be submitted to the Insurance Commissioner for approval this August, staff suggested proposing an advisory pure premium rate for Classification 8871 equal to that of Classification 8810, *Clerical Office Employees*, until such time as California-based experience for the new classification is available that supports a differentiation in advisory pure premium rates. At the June 11, 2020 Governing Committee and June 12, 2020 Actuarial Committee meetings, Committee members recommended that, since the rate for the telecommuting classification in most states is well below that of the clerical classification, consideration be given to basing a differential for Classification 8871's proposed 2021 advisory pure premium rate on information from other jurisdictions.

The Committee was advised that, in response to these requests, staff analyzed the historical loss to payroll experience in New York and a number of NCCI states that have established Classification 8871 for telecommuter employees.<sup>1</sup> The loss to payroll ratio for Classification 8871 in New York has been volatile, but on average over the last five years was significantly higher than that for Classification 8810. Conversely, in the NCCI states that have a telecommuter classification, the average loss to payroll ratio for Classification 8871 has been significantly lower than for Classification 8810. However, in all of these states, reported Classification 8871 payroll is very small relative to that for Classification 8810.

Staff provided the Committee with information that showed the distribution of policy year 2017 payroll by geographical region within California for (1) Classification 8810, (2) all classifications that include clerical within their definition and (3) all other classifications combined. This information showed that, in a number of regions, the payroll of classifications that include clerical and for which Classification 8871 would not apply is significantly greater than that reported in Classification 8810 and, as a result, the impact of the new classification will likely be somewhat muted in California.

Staff also provided the Committee with information about the leading "Cause of Injury" codes and "Nature of Injury" codes, respectively, for these classification groupings. This showed that claims with cumulative injury and repetitive motion Cause of Injury codes are relatively more common in Classification 8810 and in classifications that explicitly include clerical than in other classifications. Similarly, claims with mental stress, carpal tunnel syndrome and other cumulative injury Nature of Injury codes are relatively more common in Classification 8810 and in classifications that explicitly include clerical than in other classifications. Staff indicated that it is not clear the extent to which the frequency of these types of claims would be different for an employee performing clerical duties at home rather than in the office. Staff also pointed out that, with the COVID-19 pandemic, many workers transitioned to working at home in non-optimal "home offices" virtually overnight, which created additional uncertainty as to the potential for these types of injuries to occur more frequently.

Finally, staff highlighted the fact that California has a separate classification for computer programmers and software developers that includes clerical employees. This classification is a high wage/low frequency classification, constitutes 9% of total statewide payroll in California and has an advisory pure premium rate much lower the advisory pure premium rate for Classification 8810. Since the California computer programmer and software developer classification includes clerical employees, the proposed telecommuter classification would not apply to this industry in California, unlike New York and NCCI

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<sup>1</sup> New York is the only independent rating bureau that has established a telecommuter classification.

jurisdictions that include computer programmers and software developers in the clerical and telecommuter classifications.

The Committee was informed that the members of the Underwriting Working Group and Actuarial Committee considered whether it would be appropriate to differentiate the proposed 2021 advisory pure premium rate for Classification 8871 relative to Classification 8810. Given some of the concerns summarized by staff, both groups expressed hesitancy to rely on data from other jurisdictions in establishing the 2021 advisory pure premium rate for Classification 8871.

A Committee member inquired whether there was any data regarding the number of employees who transitioned to working from home at the time of the California stay-at-home order. In response, staff indicated that the information available to date suggests that there has been a significant shift in employees working from home since the start of this year and that most are still telecommuting.

Another Committee member expressed concern about the relevance of using the historical experience from other states to predict how the experience for Classification 8871 would develop in California but did not want to wait until several years of unit statistical data was available for Classification 8871 to have its own rate. Staff indicated that the WCIRB would be able to use its transactional and policy data to get an early sense of how the California telecommuter experience is emerging relative to Classification 8810 and would present that data to the Committee next year so the Committee could evaluate if a differential would be appropriate for the September 1, 2022 pure premium rate filing.

Following the Committee's discussion, there was a consensus among the members that the January 1, 2021 advisory pure premium rate for Classification 8871 should be the same as Classification 8810. Staff advised the Committee members that their feedback would be provided to the Governing Committee at the August 12, 2020 meeting.



## **Item III-D**

### **2023 Classification Relativities**

WCIRB staff has computed preliminary classification relativity review sheets to be effective September 1, 2023, copies of which are attached. These review sheets are preliminary in that staff is continuing the process of validating the underlying data and factors used in the computation of these classification relativities. The methodologies and processes used to compute the September 1, 2023 classification relativities, while generally consistent with those used in the computation of the September 1, 2022 relativities, reflect refinements to the methodology adopted by the Actuarial Committee.<sup>1</sup> These preliminary September 1, 2023 classification relativities also reflect the classification changes recommended by the Classification and Rating Committee for inclusion in the September 1, 2023 Regulatory Filing.

The preliminary September 1, 2023 classification relativities have been computed as follows:

#### **Derivation of Rates Based on Classification Relativity Review Sheets**

The specific advisory pure premium rate and experience rating plan expected loss rate recommended for each industry classification reflects, in part, the calculated change in each classification's relative share of the total statewide losses. Each classification's relativity is based on the claim and payroll experience of employers assigned to that classification compared to the average claim and payroll experience of employers assigned to other classifications. The most recent claim and payroll experience by classification reported in accordance with the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) is the basis of the analysis.<sup>2</sup>

Each classification's relativity is determined through an analysis of the ratio of losses to payroll that emerges for a particular classification in the most recent three, four or five years, depending on the size of the classification.<sup>3</sup> For certain classifications, five years of loss and payroll experience is not, by itself, sufficiently large or "credible" to establish the relativity for the classification. For each of these classifications, selected relativities are determined as the weighted average of the adjusted loss to payroll ratio based on that classification's five-year loss experience and the loss to payroll ratio expected to emerge based on the current (i.e., September 1, 2022) advisory pure premium rate adjusted for the relativity change of the broader industrial sector to which the classification is assigned. The determination of the expected loss to payroll ratios, the adjusted loss to payroll ratios based on policy year experience, and the selected loss to payroll ratios indicated for September 1, 2023 are discussed below.

#### **Expected Loss to Payroll Ratios**

For each standard classification, the expected limited loss to payroll ratio underlying the September 1, 2023 classification relativities is computed. An illustrative example computation of these expected ratios using Classification 4496, *Plastics – fabricated products mfg.*, is shown in Exhibit 1. The procedure used to compute expected limited loss to payroll ratios for other classifications is identical.

Line 1 of Exhibit 1 shows the September 1, 2022 selected (unlimited) loss to payroll ratios for Classification 4496, expressed as losses per \$100 of payroll, separately for indemnity and medical as reflected in the WCIRB's September 1, 2022 Regulatory Filing.<sup>4</sup> The ratios shown on line 1 of Exhibit 1 do not reflect the impact of the average September 1, 2022 advisory pure premium rate level change on losses. The adjustment to reflect this impact is shown in line 2 of Exhibit 1. Inasmuch as the classification relativity analysis is based on loss amounts (excluding loss adjustment expenses), the factors shown in

<sup>1</sup> See Item AC22-09-03 of the September 13, 2022 and December 6, 2022 Actuarial Committee Agendas.

<sup>2</sup> As discussed later in this item, COVID-19 claims are excluded from the computation of the September 1, 2023 classification relativities.

<sup>3</sup> In prior regulatory filings, a minimum of two years of experience was used for each classification. As discussed later in this item, a minimum of three years of experience is used for each classification in the September 1, 2023 classification relativities.

<sup>4</sup> Based on Section C, Appendix C of the WCIRB's September 1, 2022 Regulatory Filing.

line 2 of Exhibit 1 reflect only the loss components of the approved September 1, 2022 advisory pure premium rate change. Line 3 of Exhibit 1 shows the expected unlimited loss to payroll ratio underlying the September 1, 2022 relativity for Classification 4496, adjusted for the impact of the September 1, 2022 pure premium rate change on losses. (To obtain the September 1, 2022 advisory pure premium rate for the classification, the expected unlimited loss to payroll ratio is multiplied by the September 1, 2022 loss adjustment expense provision of 1.332 and the September 1, 2022 experience rating off-balance correction factor of 1.030.)

Two additional adjustments are made to the expected unlimited loss to payroll ratios to compute the expected limited loss to payroll ratios. First, the ratios are adjusted to reflect the change in the average level of experience in the North American Industry Classification System (NAICS) Sector grouping to which the classification is assigned relative to that of other NAICS Sector groupings. In this way, the advisory pure premium rate for classifications that have less than full credibility will change, to some extent, based on the change in loss experience of a broader group of relatively similar classifications rather than on the statewide average change in loss experience of all classifications.

Exhibit 2.1 shows the factors for the indemnity and medical components used to make these adjustments for the 18 NAICS Sector groupings used to segregate industry classifications for purposes of classification relativities. The classifications assigned by the WCIRB to each of the NAICS Sectors are shown in Exhibit 2.2. The factors shown in Exhibit 2.1 represent the ratio, by component, of the actual loss dollars to expected loss dollars in the most recent three-year period for each NAICS Sector. Thus, a factor less than 1.000 indicates that the experience in a particular NAICS Sector's loss component is improving relative to the statewide average, while a factor greater than 1.000 indicates that the experience in a particular NAICS Sector's loss component is deteriorating relative to the statewide average. The factors from Exhibit 2.1 for the Manufacturing NAICS Sector grouping (Sector 31) are shown for Classification 4496 in line 4 of Exhibit 1. The expected unlimited loss to payroll ratios adjusted for the NAICS Sector differential for Classification 4496 are shown in line 5 of Exhibit 1.

The expected unlimited loss to payroll ratios are then adjusted to remove the portion of each classification's expected loss to payroll ratio anticipated to provide for large losses. To mitigate the impact of exceptionally large claims on a classification's relativity, the actual cost of a single claim that is used in the policy year experience underlying the computation of the adjusted loss to payroll ratio is limited to \$500,000. Consequently, the expected loss to payroll ratio that will be combined with the adjusted loss to payroll ratio is also limited. The computation of the indemnity and medical limit factors for each classification (shown in line 6 of Exhibit 1 for Classification 4496) reflects the expected percentage of losses in excess of the current loss limitation of \$500,000 for the applicable retrospective rating hazard group (RHG) for that classification. The limit factor is based on the experience underlying the total incurred loss elimination ratios included in the *California Retrospective Rating Plan*<sup>5</sup> based on the average level for policies incepting between September 1, 2022 and August 31, 2023.<sup>6</sup> The classifications assigned to each of the RHGs for the purposes of this adjustment are shown in Exhibit 9.3.

Line 7 of Exhibit 1 shows the expected limited loss to payroll ratios, which have been adjusted for the NAICS Sector differential and by the loss limitation applicable to Classification 4496. These are the ratios that will be combined with the ratios based on policy year loss experience for classifications that are not fully credible. To the extent that a classification is fully credible, the expected limited loss to payroll ratios are not used in the derivation of the selected loss to payroll ratios for that classification.

### **Adjusted Loss to Payroll Ratios**

The payroll and claim information from the latest available unit statistical summary for each classification is shown on the classification relativity review sheet for that classification by policy year. For the September 1, 2023 classification relativities, each "policy year" referenced herein and shown in Exhibits 1 through 9 and the classification relativity review sheet for each classification represents data from policies

<sup>5</sup> [https://www.wcirb.com/sites/default/files/documents/2019\\_retrospective\\_rating\\_plan.pdf](https://www.wcirb.com/sites/default/files/documents/2019_retrospective_rating_plan.pdf)

<sup>6</sup> The limit factors were included in Section C, Appendix C, Exhibit 8.1 of the WCIRB's September 1, 2022 Regulatory Filing.

incepting December 1 of the prior year through November 30 of the year. (For example, “policy year” 2020 reflects data from policies incepting between December 1, 2019 and November 30, 2020.)

Thousands of COVID-19 workers’ compensation claims have been filed in California. As discussed in the WCIRB’s January 1, 2021 Pure Premium Rate Filing, the rate of COVID-19 claims differs significantly by industry and classification, particularly during the initial pandemic period. However, given that COVID-19 claim costs from policies incepting in 2019 and 2020 represent earlier and different periods of the pandemic, the WCIRB does not believe the relative differences in COVID-19 claim costs by classification from this experience is appropriate to project in classification relativities for policies incepting September 1, 2023 and later. As a result and consistent with the September 1, 2022 Regulatory Filing, the WCIRB excluded COVID-19 claims from the experience underlying the computation of the September 1, 2023 classification relativities. The WCIRB will be reviewing COVID-19 claim cost information in the context of the proposed September 1, 2023 advisory pure premium rates in April to determine if adjustments to advisory pure premium rates by classification for projected COVID-19 claim costs are appropriate.

For illustrative purposes, Exhibit 3 shows the September 1, 2023 classification relativity review sheet for Classification 4496, *Plastics – fabricated products mfg.* The payroll amount shown for each policy year is based on the total payroll reported for Classification 4496 on all policies providing California workers’ compensation coverage. For informational purposes, the number of reported serious (major permanent partial disability, permanent total disability, and death), non-serious (temporary-only and minor permanent partial disability), and medical-only claims are shown separately. In addition, incurred indemnity, incurred medical, and total incurred loss amounts are also shown for each policy year. (The payroll and loss experience of a number of insurers that were in liquidation by January 1, 2023 has not been reported to the WCIRB and is therefore not included in this analysis.) To facilitate a consistent comparison of losses to payroll across classifications, the following adjustments have been made to the reported payroll and incurred loss amounts:

1. Changes in Average Wage Levels. The payroll reported for each policy year reflects the wages earned during that year. In 2016, the WCIRB studied the impacts of wage level changes by industry and noted that changes in wage levels can differ significantly across classification, particularly during periods of minimum wage increases.<sup>7</sup> If no adjustment for these differences is made, the loss to payroll ratios underlying the classification relativities may be distorted as, in effect, a statewide level of wage inflation would be assumed for each classification. In 2021, the WCIRB retrospectively reviewed this approach and found that, although reflecting wage level changes by classification using historical data remains appropriate, reflecting differences in projections of wage level changes by classification did not increase the accuracy of the projections inasmuch as there is significant uncertainty as to how future wage level changes will impact individual classifications.<sup>8</sup> As a result, the WCIRB is only adjusting the reported payroll amounts by policy year to the level underlying the latest available historical data (policy year 2019).<sup>9</sup>

The factors used to adjust each policy year’s payroll amount to a policy year 2019 level is shown by classification in Exhibits 4.1 through 4.9. These factors are based on information obtained from the American Community Survey (ACS), the Occupational Employment Statistics survey, and employer geographical information from the Dun and Bradstreet Hoovers database and reflect historical wage inflation including the impact of changes in minimum wage ordinances on insured wages. The factors shown in Exhibits 4.1 through 4.9 for each policy year and classification represent the indicated wage level changes for the classification through policy year 2019 relative to the indicated change for all classifications combined.

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<sup>7</sup> See Item AC16-12-02 of the December 6, 2016 WCIRB Actuarial Committee Agenda.

<sup>8</sup> See Item AC21-12-09 of the December 9, 2021 WCIRB Actuarial Committee Agenda.

<sup>9</sup> The WCIRB reviewed the external wage data series for 2020 and 2021 and found limitations and anomalies in the data resulting from the pandemic for these years. As a result, the latest available historical data used in this analysis is for policy year 2019.

2. Adjustment of Losses to Current Benefit Level. The losses reported for each policy year reflect the benefit levels in effect during that year. Consequently, to ensure consistent valuation across classifications, each year's losses are adjusted to the current level of statutory benefits. The benefit level adjustment factors for each policy year, injury type, and classification are shown in Exhibits 5.1 through 5.45. These factors reflect the impact of statutory and regulatory changes on benefit costs from the time that the losses on those policies were incurred until the period underlying policies incepting between September 1, 2023 and August 31, 2024 for the classifications' NAICS Sector grouping. These factors also reflect the estimated relative impact of wage inflation on indemnity benefit levels by classification based on the wage level changes by industry discussed above.
3. Limitation of Large Losses. The presence of an atypically large claim can significantly distort the relativity computation for a classification. Similarly, because a classification has not experienced a very large claim during the three-, four-, or five-year period used in that classification's relativity computation does not mean it will not experience one in the future. Therefore, individual claims are limited with the maximum value of a claim set to \$500,000 per claim at a policy year 2020 level. Average loss amounts can differ by policy year due to inflationary trends and other factors impacting the average cost of a claim over time. To limit the losses for each policy year at a relatively consistent level, the loss limitation amounts for policy years 2016 through 2020 are determined by detrending the \$500,000 per claim limit at a policy year 2020 level to the level underlying each policy year based on the WCIRB's most recent projections of average on-level indemnity and medical costs by accident year.<sup>10</sup> The individual loss limitations applied by policy year are shown in Exhibit 6. A 2020 WCIRB study found that applying the loss limitation prior to developing losses to an estimated ultimate level increases accuracy and reduces volatility in the loss development projections.<sup>11</sup> As a result, the individual loss limitations shown in Exhibit 6 are applied to the cost of individual claims after the losses have been adjusted to the current benefit level but prior to developing them to an estimate ultimate level.<sup>12</sup>
4. Loss Development. Reported incurred loss amounts, once the benefit level adjustments and large loss limitations are applied, are adjusted to an estimated ultimate value for indemnity and medical losses. Indemnity and medical loss development factors to tenth report level were computed based on specific loss development groupings. These groupings were developed by the WCIRB to enhance the accuracy of the loss development component of the classification relativity analysis and updated based on a 2020 WCIRB study of loss development for classification ratemaking.<sup>13</sup> The study found that basing the loss development groupings on limited incurred loss development on open claims only enhanced the accuracy of the loss development projections. As a result, the loss development groupings for indemnity and medical losses assigned to each classification shown in Exhibits 7.3 and 7.4 and at the top of each classification relativity review sheet are based on open claims only. The WCIRB's study did not find that development on closed claims differed significantly by classification and, as a result, projected development on closed claims is based on limited loss development for all classifications combined rather than the assigned loss development groupings for the classification.

The average of the two most recent calendar years' age-to-age development factors based on the combined reported USRP experience of classifications assigned to each loss development grouping was used to project age-to-age development through tenth unit statistical report level for open claims within the grouping. This experience was based on claims open at the first, second, third, fourth or fifth unit statistical report level, adjusted to the current benefit level based on the factors shown in Exhibits 5.1 through 5.45, and with the individual loss limitations applied based on the inflation-adjusted \$500,000 loss limitations shown in Exhibit 6. The projected development for closed claims

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<sup>10</sup> See Exhibits 6.2 and 6.3 of Item AC22-12-01 of the December 6, 2022 WCIRB Actuarial Committee Agenda which is based on September 30, 2022 experience.

<sup>11</sup> See Item AC20-12-03 of the December 11, 2020 WCIRB Actuarial Committee Agenda.

<sup>12</sup> To the extent that an anomalously large number of post-termination cumulative trauma claims were filed for a single employer within a classification, to limit the impact on the indicated classification relativities, the limitation is applied to the group of these claims rather than on an individual claim basis. The net impact of these limitations is spread across all classifications.

<sup>13</sup> See Item AC20-12-03 of the December 11, 2020 WCIRB Actuarial Committee Agenda.

through tenth report level was computed in a similar way but based on the experience of closed claims for all classifications combined. In addition, losses for open claims were developed from tenth report level to an estimated ultimate value by indemnity and medical component based on statewide incurred loss development factors,<sup>14</sup> adjusted to reflect the assumption that the incurred development after tenth report level will occur on open claims only. The development factors for each loss development grouping for open claims and for all classifications for closed claims are shown for indemnity losses in Exhibit 7.1, medical losses in Exhibit 7.2, and on a cumulative basis for both indemnity and medical in Exhibit 7.3. The classifications assigned to each of the indemnity and medical loss development groupings for open claims are shown in Exhibits 7.4 and 7.5, respectively.

5. Adjustment to Individual Year Experience. Classifications may use three, four or five years of actual experience in computing relativities depending on the volume of payroll and loss experience in the classification. In order to ensure that a particular classification's relativity is not impacted by whether a particular year of experience was or was not used, an adjustment is made to the losses reported on the years used in the calculation. Specifically, Exhibits 8.1 and 8.2 show the factor for each policy year, NAICS Sector grouping and loss component. The factors represent the ratio of the average dollars of loss per \$100 of payroll for that NAICS Sector grouping and loss component for the three most recent policy years of experience (2018 through 2020) to the comparable loss per \$100 of payroll for each of the 2016 through 2020 policy years.
6. Adjustment to Overall Average Level of Experience. Even after the aforementioned adjustments, the actual losses reflected in the calculation are not necessarily consistent with the overall level of losses underlying the current advisory pure premium rates. For example, losses are adjusted to a current benefit level but have not been adjusted for other loss cost trends. To address this, an additional adjustment factor is applied to losses so that the average indicated loss to payroll ratio over all classifications balances to the average loss to payroll ratio underlying the current (September 1, 2022) advisory pure premium rates. This adjustment is applied separately to indemnity and medical losses. For the September 1, 2023 classification relativities, a factor of 1.048 is applied to indemnity losses so that the average indemnity loss to payroll ratio over all classifications balances to the average indemnity loss to payroll ratio underlying the approved September 1, 2022 advisory pure premium rates. Similarly, a factor of 0.897 is applied to medical losses so that the average medical loss to payroll ratio over all classifications balances to the average medical loss to payroll ratio underlying the approved September 1, 2022 advisory pure premium rates.

In summary, the reported unadjusted payroll and losses for a particular classification reported for each policy year are modified by (a) the estimated annual changes in wage levels for the classification relative to the statewide average annual changes in wage levels (Exhibit 4); (b) the appropriate benefit level adjustment factor (Exhibit 5); (c) the individual loss limit for the policy year (Exhibit 6); (d) the specified indemnity and medical loss development factors for the appropriate report level and, for open claims, the indemnity and medical loss development groupings to which the classification is assigned (Exhibit 7); (e) the appropriate factor to adjust for the use of earlier years of experience (Exhibit 8); and (f) the adjustment to the overall average level of experience. For example, to calculate the payroll shown in Exhibit 3 for policy year 2017 for Classification 4496, reported unadjusted payroll is multiplied by a factor of 1.006 to reflect the projected relative wage level change from policy year 2017 to policy year 2019 (Exhibit 4.4). To calculate the medical losses shown in Exhibit 3 for policy year 2017 for Classification 4496, the reported unadjusted medical losses for this classification are (a) multiplied by a benefit adjustment factor of 1.041 for policy year 2017 (Exhibit 5.13), (b) limited to be no more than \$468,577 for each individual loss for policy year 2017 (Exhibit 6), (c) multiplied by the development factor of 1.073 for fourth report level medical losses for medical loss development group 3 for open claims and the fourth report level medical loss development factor of 1.024 for closed claims (Exhibit 7.3), (d) multiplied by a factor of 0.888 to adjust policy year 2017 NAICS Sector 31 medical losses to the level of the 2018

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<sup>14</sup> These factors are based on Exhibits 2.1 and 2.2 of Item AC22-09-02 of the September 13, 2022 WCIRB Actuarial Committee Agenda which is based on June 30, 2022 experience.

through 2020 experience (Exhibit 8.2), and (e) multiplied by the overall medical adjustment factor of 0.897.

As shown in the upper section of the table in Exhibit 3 for Classification 4496, for each loss component, the ratio of actual losses, adjusted as described above, to adjusted payroll is computed. For informational purposes only, the last column shows the total adjusted loss to payroll ratio by year.

Effective January 1, 2020, annual payroll limitations are applied to employees in five additional classifications, including 7607, *Video Post-Production/Audio Post-Production*; 8743, *Mortgage Brokers*; 8803, *Auditing, Accounting or Management Consulting Services*; 8820, *Law Firms*; and 8859, *Computer Programming or Software Development/Internet or Web-Based Application Development or Operation*. Effective September 1, 2022, annual payroll limitations are applied to employees in seven additional classifications, including 8601, *Engineers/Oil or Gas Geologists or Scouts/Forest Engineers*; 8741, *Real Estate Agencies*; 8749, *Mortgage Bankers*; 8801, *Credit Unions*; 8808, *Banks*; 8822, *Insurance Companies*; and 8874, *Instrument Mfg. – electronic/Computer or Computer Peripheral Equipment Mfg./Telecommunications Equipment Mfg./Audio/Video Electronic Products Mfg./Integrated Circuit and Semiconductor Wafer Mfg.* In order to reflect the new payroll limitation in the proposed advisory pure premium rate and expected loss rate for these classifications, the payroll reported on an unlimited basis for these classifications is adjusted to a limited basis in the classification relativities analysis. The factors used to adjust the payroll for these classifications are based on a review of payroll expected to be above the payroll limitation based on ACS data that includes information on annual wages by industry and occupation. The factors estimated for each classification are shown in Table 1. These factors are applied to the adjusted payroll amounts and expected loss to payroll ratios for the classification in order to compute its September 1, 2023 classification relativity on a limited payroll basis.<sup>15</sup>

**Table 1 – Adjustments for Payroll Limitations**

<b>Classification</b>	<b>Effective Date</b>	<b>Adjustment Factor</b>
7607	1/1/2020	0.80
8743	1/1/2020	0.71
8803	1/1/2020	0.81
8820	1/1/2020	0.67
8859	1/1/2020	0.73
8601	9/1/2022	0.86
8741	9/1/2022	0.70
8749	9/1/2022	0.73
8801	9/1/2022	0.78
8808	9/1/2022	0.78
8822	9/1/2022	0.81
8874	9/1/2022	0.80

In prior regulatory filings, at least two years of experience were used for each classification to compute the adjusted loss to payroll ratio. For the September 1, 2023 classification relativities, the latest two available years of experience are based on policy years 2019 and 2020. These years include data that is significantly impacted by the COVID-19 pandemic and related economic downturn. These impacts differed significantly by industry. In particular, many employers were not operating in a usual capacity during the early pandemic period in the Spring of 2020. In order to mitigate the impact of the pandemic period data on the September 1, 2023 classification relativities, an additional year of experience was used for each classification after computing the number of years needed to meet the full credibility requirement (see discussion of selected loss to payroll ratios below), with a minimum of three years (2018 through 2020) and maximum of five years used.<sup>16</sup> For classifications determined to be fully credible with three,

<sup>15</sup> See Item AC18-06-03 of the June 14, 2019 and Item AC22-02-02 of the February 15, 2022 WCIRB Actuarial Committee Agendas and Minutes for more information.

<sup>16</sup> See Item AC22-09-03 of the September 13, 2022 and December 6, 2022 Actuarial Committee Agendas for more information.

four or five years of experience used, adjusted loss to payroll ratios are derived by dividing the total losses, adjusted as described above, for the experience period by the total adjusted payroll (in hundreds) for the same period.

### **Selected Loss to Payroll Ratios**

For classifications that are not fully credible (i.e., credibility of less than 1.00), the “indicated” limited loss to payroll ratio, which is the basis of the selected loss to payroll ratio, is a weighted average of the adjusted loss to payroll ratio and the expected limited loss to payroll ratio adjusted for NAICS Sector differential, computed as discussed above. The credibility assigned to a particular classification’s experience is based on expected limited losses. The expected limited losses are calculated by multiplying the payroll for the experience period (beginning with two years and up to five years) by the expected limited loss to payroll ratio (line 3 of Exhibit 1 divided by line 6 of Exhibit 1 in the illustrative example for Classification 4496). These expected limited losses are then compared to the full credibility standard to determine the credibility assigned to each classification’s indemnity and medical loss components. The standard to be used for 100% credibility corresponds to 400 indemnity claims multiplied by the average adjusted indemnity cost per claim and 1,365 medical claims multiplied by the average adjusted medical cost per claim. For the September 1, 2023 classification relativities, these full credibility standards are equal to \$11,088,730 for the indemnity component and \$12,403,949 for the medical component. As discussed above, in order to mitigate the impact the pandemic period data, an additional year is used in addition to the number of years needed for full credibility (i.e., if two years are needed for full credibility, three years are used) up to five years total.

If the expected losses generated by five policy years of experience in the classification are not sufficient to meet the full credibility standard, partial credibility is utilized in the computation of the selected loss to payroll ratio. Partial credibility is determined as the two-fifths power of the ratio of a classification’s expected losses by loss component to the full credibility standard. For Classification 4496, five-year expected losses resulted in 97% credibility for the indemnity component and 87% credibility for the medical component. These credibilities are shown for each classification in the classification relativity review sheets and in Exhibit 3 for Classification 4496.

To determine the indicated limited loss to payroll ratio, the credibility factor is used as the weight for the adjusted loss to payroll ratio and the complement of the credibility factor (1.0 minus the credibility factor) is used as the weight for the expected limited loss to payroll ratio adjusted for NAICS Sector differential. To the extent that full credibility is achieved for a loss component for a particular classification, the indicated limited loss to payroll ratio would be equal to the adjusted loss to payroll ratio (i.e., the expected limited loss to payroll ratio would not be used).

For Classification 4496, as shown in Exhibit 3, the indicated limited loss to payroll ratio of 1.465 for the medical component is calculated by combining 87% of 1.463 and 13% of 1.481 (the medical component of the expected limited loss to payroll ratio adjusted for NAICS Sector differential, shown in line 7 of Exhibit 1 and in Exhibit 3). The indemnity component of the indicated limited loss to payroll ratio of 1.659 is calculated in an analogous way with 97% as the indicated indemnity credibility for Classification 4496.

Both actual and expected losses have been adjusted to a limited loss basis. To adjust losses to an unlimited basis, the loss limit factor is applied to the indicated limited loss to payroll ratio to produce the “selected” (unlimited) loss to payroll ratio, which is the basis of the pure premium rate for the classification. The indemnity and medical loss limit factors by RHG are based on the loss elimination ratios published in the WCIRB’s *California Loss Elimination Ratios and Retro Hazard Groups* that underlie the advisory *California Retrospective Rating Plan*. Exhibit 9.1 shows the September 1, 2023 limit factors by RHG to account for claims in excess of the loss limit threshold (\$500,000). These factors are developed from the database underlying the computation of loss elimination ratios and adjusted to the level underlying policies incepting between September 1, 2023 and August 31, 2024, which are shown in Exhibit 9.2. The classifications assigned by the WCIRB to each of the retrospective rating hazard groups are shown in Exhibit 9.3. For Classification 4496, the limit factors used to adjust the indicated limited loss

to payroll ratios to an unlimited basis are 1.078 for indemnity and 1.210 for medical, based on RHG 3, to which Classification 4496 is assigned.

As in the past, the WCIRB has restricted the annual change in any particular classification's relativity to 25%. The selected loss to payroll ratios for classifications subject and not subject to this restriction are shown on the classification relativity review sheets as the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" and "Selected (Unlimited) Loss to Payroll Ratio", respectively. The net impact of application of these 25% limitations is spread to other classifications' relativities as part of the "Adjustment to Overall Level of Experience" described above. Exhibits 10.1 and 10.2 show a list of classifications impacted by the restriction and their unrestricted indicated changes in relativities.

For informational purposes, each classification relativity review sheet also provides the indicated relativity change (prior to application of the 25% restriction where applicable). This is determined by comparing the selected or indicated (unlimited) loss to payroll ratio to the expected unlimited loss to payroll ratio. Also, for informational purposes, the last line of each classification's relativity review sheet shows the relativity of the selected loss to payroll ratio for the particular classification to the statewide average for all classifications. The statewide average loss to payroll ratio for the September 1, 2023 classification relativities is 1.033 (with the indemnity component of the ratio at 0.522 and the medical component at 0.511).



### Derivation of Expected Limited Loss to Payroll Ratio

Classification 4496 - PLASTICS - FABRICATED PRODUCTS MFG

	Indemnity	Medical	Total
1 Selected (unlimited) loss to Payroll Ratio September 1, 2022	1.748	1.800	3.547
2 Adjustment to Reflect Distribution of Losses in September 1, 2022 Pure Premium Rates	1.049	0.971	
3 Expected Unlimited Loss to Payroll Ratio (1) x (2)	1.833	1.748	3.581
4 Adjustment for NAICS Sector Differential (for NAICS Sector 31)	1.016	1.024	
5 Expected Unlimited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (3) x (4)	1.862	1.790	3.652
6 Limit Factor - September 1, 2022 (for RHG 3)	1.078	1.209	
7 Expected Limited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (5) / (6)	1.728	1.481	3.209

**Factors to Adjust Expected Unlimited Loss to Payroll Ratio for NAICS Sector Differential**

<u>NAICS Sector(s)</u>	<u>Sector Name(s)</u>	<u>Indemnity</u>	<u>Medical</u>
11 & 21	Agriculture & Mining	1.038	1.027
22 & 23	Utilities & Construction	0.978	0.910
31	Manufacturing	1.016	1.024
42	Wholesale	0.981	0.998
44	Retail	0.990	1.027
48	Transportation & Warehousing	1.027	1.059
51	Information	1.006	0.935
52	Finance & Insurance	0.865	0.902
53	Real Estate	0.996	0.983
54	Professional Services	0.881	0.899
56	Administrative	0.999	1.002
61	Education	0.939	0.902
62	Health	1.039	1.047
71	Arts & Entertainment	1.088	1.082
72	Hospitality	1.020	1.061
81	Other	1.037	1.036
8742	Outside Sales	0.908	0.884
8810 & 92	Clerical & Public Admin	0.968	0.984

Note:

These factors represent the ratio of actual to expected losses for policy years 2018 to 2020

NAICS Sectors  
Classification Assignments

Exhibit 2.2

NAICS Sector 11 (Agriculture) Classifications			
0005	0040	0171	7410
0016	0041	0172	8209
0034	0045	0401	
0035	0050	2702	
0036	0079	2727	
0038	0096	7409	

NAICS Sector 21 (Mining) Classifications			
1122	1624	6204	6235
1320	1710	6206	6237
1322	1741	6213	
1452	4000	6216	

NAICS Sector 22 (Utilities) Classifications			
0251	7520	7580	
7500	7539		

NAICS Sector 23 (Construction) Classifications			
1330	5193	5484	6315
3719	5195	5485	6316
3724	5201	5506	6325
5020	5205	5507	6361
5027	5212	5538	6364
5028	5213	5542	6400
5029	5214	5552	7272
5040	5222	5553	7538
5102	5225	5606	7601
5107	5348	5610	7605
5108	5403	5632	7855
5130	5432	5633	8227
5140	5436	6003	8729
5146	5443	6011	9516
5160	5446	6218	9521
5183	5447	6220	9529
5184	5467	6233	9531
5185	5470	6251	9552
5186	5474	6258	
5187	5479	6307	
5190	5482	6308	

NAICS Sector 31 (Manufacturing) Classifications			
1438	2117	2790	3076
1463	2121	2797	3081
1699	2123	2806	3082
1701	2142	2812	3085
1803	2163	2819	3099
1925	2222	2840	3110
2002	2362	2842	3131
2003	2402	2852	3146
2014	2413	2881	3152
2030	2501	2883	3165
2063	2570	2915	3169
2081	2571	2923	3175
2095	2576	3018	3178
2102	2660	3022	3179
2107	2683	3030	3180
2108	2688	3039	3220
2109	2710	3040	3241
2111	2731	3060	3257
2113	2757	3066	3339
2116	2759	3070	3365

NAICS Sector 31 (Manufacturing) Classifications (Continued)			
3372	3805	4286	4683
3383	3808	4295	4691
3400	3815	4297	4692
3401	3828	4299	4717
3501	3830	4351	4720
3507	3831	4354	4740
3560	3840	4410	4771
3568	4034	4420	4828
3569	4036	4432	4829
3570	4038	4470	4831
3572	4041	4478	4983
3573	4049	4492	5951
3574	4111	4494	6504
3577	4112	4495	6834
3612	4114	4496	8019
3620	4150	4497	8813
3632	4239	4498	8846
3634	4240	4499	
3643	4243	4557	
3647	4244	4558	
3651	4250	4611	
3681	4251	4623	
3682	4279	4635	
3683	4283	4665	

NAICS Sector 42 (Wholesale) Classifications			
0400	8032	8107	8500
3821	8041	8116	8745
4130	8042	8117	8847
7392	8059	8215	
8001	8063	8232	
8004	8064	8267	
8018	8102	8286	
8021	8106	8350	

NAICS Sector 44 (Retail) Classifications			
5192	8017	8061	8388
8006	8031	8062	8391
8008	8039	8065	8400
8010	8046	8066	8748
8013	8057	8071	
8015	8060	8324	

NAICS Sector 48 (Transportation) Classifications			
4312	7232	7405	7515
7133	7360	7421	8291
7198	7365	7424	8292
7219	7382	7428	8293
7227	7403	7429	8304

NAICS Sector 51 (Information) Classifications			
4304	7607	8807	8818
4362	7610	8811	9155
7600	8800	8812	9610

NAICS Sector 52 (Finance & Insurance) Classifications			
8720	8749	8808	8850
8743	8801	8822	

NAICS Sector 53 (Real Estate) Classifications		
8028	8741	9010
8290	9007	9011
8740	9009	9015

NAICS Sector 54 (Professional Services) Classifications			
4361	8601	8831	9549
4511	8803	8859	
4512	8820	8874	
7248	8821	9507	

NAICS Sector 56 (Administrative) Classifications			
0042	5650	9096	9424
0106	7721	9097	9426
2584	9008	9402	
5473	9031	9403	

NAICS Sector 61 (Education) Classifications			
8868	8870	8875	9101

NAICS Sector 62 (Health) Classifications			
7332	8827	8839	9059
8804	8829	8851	9070
8806	8830	8852	9085
8823	8834	9043	

NAICS Sector 71 (Arts & Entertainment) Classifications			
7207	9053	9095	9182
8278	9060	9151	9184
8631	9061	9154	9185
8746	9067	9156	
8838	9069	9180	
9016	9092	9181	

NAICS Sector 72 (Hospitality) Classifications			
8078	9048	9050	9079

NAICS Sector 81 (Other) Classifications			
2585	8387	8755	9522
2589	8389	8840	9586
3726	8390	9054	9620
5128	8392	9066	
5129	8393	9220	
5191	8397	9501	
8370	8744	9519	

NAICS Sector 92 (Public Administration) Classifications			
7706	7720	9033	9420
7707	7722	9410	9422

NAICS Sector 8742 (Outside Sales) Classifications			
8742			

NAICS Sector 8810 (Clerical) Classifications	
8810	8871

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 4496 RHG: 3 NAICS: 31 ILDG: 4 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	
2016	120,066,165	6	79	139	1,960,108	1,631,373	3,591,481	2.991
2017	120,993,469	5	71	144	1,445,600	1,594,864	3,040,464	2.513
2018	122,222,398	2	71	148	1,303,739	1,319,254	2,622,993	2.146
2019	124,428,192	5	95	133	3,106,783	2,248,049	5,354,832	4.304
2020	124,051,222	2	76	101	2,323,662	2,154,835	4,478,497	3.610
	611,761,446	20	392	665	10,139,891	8,948,375	19,088,267	
Adjusted Loss to Payroll Ratio:					1.657	1.463	3.120	
Expected Unlimited Loss to Payroll Ratio:					1.833	1.748	3.581	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.728	1.481	3.209	
Credibility:					0.97	0.87		
Indicated Limited Loss to Payroll Ratio:					1.659	1.465	3.124	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.788</b>	<b>1.772</b>	<b>3.561</b>	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								344.7%

Factor to Adjust Payroll to Policy Year 2019 Wage Level <sup>[1]</sup>

Classification	Adjustment Factor by Policy Year				
	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
0005	1.027	1.013	1.003	1.000	1.000
0016	1.045	1.021	1.009	1.000	1.000
0034	1.001	0.998	0.999	1.000	1.000
0035	1.022	1.014	1.003	1.000	1.000
0036	1.039	1.019	1.006	1.000	1.000
0038	1.041	1.025	1.012	1.000	1.000
0040	1.038	1.018	1.007	1.000	1.000
0041	1.039	1.018	1.007	1.000	1.000
0042	1.066	1.031	1.010	1.000	1.000
0045	1.039	1.017	1.008	1.000	1.000
0050	1.043	1.020	1.008	1.000	1.000
0079	1.041	1.019	1.007	1.000	1.000
0096	1.044	1.020	1.008	1.000	1.000
0106	1.073	1.035	1.011	1.000	1.000
0171	1.048	1.034	1.021	1.000	1.000
0172	1.045	1.021	1.009	1.000	1.000
0251	0.993	0.995	0.997	1.000	1.000
0400	1.038	1.017	1.005	1.000	1.000
0401	1.050	1.023	1.011	1.000	1.000
1122	0.971	0.970	0.985	1.000	1.000
1320	0.994	0.993	0.994	1.000	1.000
1322	0.984	0.988	0.992	1.000	1.000
1330	1.012	0.999	0.995	1.000	1.000
1438	0.998	0.994	0.995	1.000	1.000
1452	0.986	0.986	0.991	1.000	1.000
1463	1.006	0.996	0.995	1.000	1.000
1624	1.007	0.998	0.996	1.000	1.000
1699	1.022	1.008	0.999	1.000	1.000
1701	1.025	1.009	0.999	1.000	1.000
1710	1.003	0.992	0.993	1.000	1.000
1741	1.003	0.995	0.995	1.000	1.000
1803	1.022	1.010	1.000	1.000	1.000
1925	1.009	0.999	0.997	1.000	1.000
2002	1.046	1.024	1.007	1.000	1.000
2003	1.044	1.026	1.009	1.000	1.000
2014	1.039	1.019	1.007	1.000	1.000
2030	1.038	1.016	1.002	1.000	1.000
2063	1.033	1.012	1.001	1.000	1.000
2081	1.045	1.018	1.002	1.000	1.000
2095	1.045	1.019	1.002	1.000	1.000
2102	1.045	1.023	1.009	1.000	1.000
2107	1.044	1.021	1.009	1.000	1.000
2108	1.046	1.022	1.010	1.000	1.000
2109	1.048	1.024	1.010	1.000	1.000
2111	1.045	1.023	1.006	1.000	1.000
2113	1.051	1.021	1.003	1.000	1.000
2116	1.039	1.021	1.007	1.000	1.000
2117	1.041	1.019	1.005	1.000	1.000
2121	1.013	1.011	1.005	1.000	1.000
2123	1.048	1.023	1.011	1.000	1.000
2142	1.032	1.016	1.005	1.000	1.000
2163	1.030	1.014	1.003	1.000	1.000
2222	1.031	1.021	1.008	1.000	1.000
2362	1.051	1.031	1.008	1.000	1.000
2402	1.052	1.028	1.010	1.000	1.000

<sup>[1]</sup> Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level <sup>[1]</sup>

Classification	Adjustment Factor by Policy Year				
	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
2413	1.009	0.998	0.995	1.000	1.000
2501	1.024	1.014	1.003	1.000	1.000
2570	1.039	1.023	1.006	1.000	1.000
2571	1.029	1.015	1.004	1.000	1.000
2576	1.046	1.024	1.008	1.000	1.000
2584	1.024	1.017	1.007	1.000	1.000
2585	1.065	1.040	1.016	1.000	1.000
2589	1.065	1.040	1.016	1.000	1.000
2660	1.039	1.022	1.006	1.000	1.000
2683	1.021	1.008	1.000	1.000	1.000
2688	1.044	1.024	1.008	1.000	1.000
2702	1.058	1.030	1.008	1.000	1.000
2710	1.040	1.021	1.005	1.000	1.000
2727	1.048	1.025	1.006	1.000	1.000
2731	1.033	1.016	1.003	1.000	1.000
2757	1.027	1.011	1.001	1.000	1.000
2759	1.031	1.013	1.001	1.000	1.000
2790	1.002	1.001	0.999	1.000	1.000
2797	1.026	1.010	1.000	1.000	1.000
2806	1.027	1.013	1.002	1.000	1.000
2812	1.028	1.012	1.001	1.000	1.000
2819	1.027	1.013	1.002	1.000	1.000
2840	1.038	1.024	1.007	1.000	1.000
2842	1.024	1.010	1.000	1.000	1.000
2852	1.035	1.019	1.005	1.000	1.000
2881	1.034	1.017	1.004	1.000	1.000
2883	1.032	1.016	1.003	1.000	1.000
2915	1.024	1.010	1.001	1.000	1.000
2923	1.034	1.017	1.004	1.000	1.000
3018	0.993	0.994	0.995	1.000	1.000
3022	0.999	0.995	0.996	1.000	1.000
3030	1.015	1.006	1.000	1.000	1.000
3039	1.016	1.007	1.000	1.000	1.000
3040	1.009	1.000	0.997	1.000	1.000
3060	1.014	1.004	0.999	1.000	1.000
3066	1.011	1.005	1.000	1.000	1.000
3070	1.007	1.005	1.001	1.000	1.000
3076	1.022	1.011	1.003	1.000	1.000
3081	1.012	1.000	0.997	1.000	1.000
3082	1.015	1.006	0.999	1.000	1.000
3085	1.016	1.004	0.999	1.000	1.000
3099	1.000	0.997	0.996	1.000	1.000
3110	0.996	0.994	0.995	1.000	1.000
3131	1.006	1.001	0.999	1.000	1.000
3146	1.001	0.997	0.997	1.000	1.000
3152	1.003	0.997	0.996	1.000	1.000
3165	1.012	1.004	1.000	1.000	1.000
3169	1.025	1.011	1.001	1.000	1.000
3175	1.021	1.009	1.001	1.000	1.000
3178	1.017	1.009	1.002	1.000	1.000
3179	1.019	1.009	1.002	1.000	1.000
3180	1.019	1.008	1.000	1.000	1.000
3220	1.019	1.009	1.001	1.000	1.000
3241	1.004	0.998	0.997	1.000	1.000
3257	1.017	1.007	0.999	1.000	1.000
3339	1.010	1.000	0.997	1.000	1.000

<sup>[1]</sup> Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level <sup>[1]</sup>

Classification	Adjustment Factor by Policy Year				
	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Code					
3365	1.009	1.000	0.998	1.000	1.000
3372	1.016	1.007	1.000	1.000	1.000
3383	1.053	1.027	1.003	1.000	1.000
3400	1.011	1.003	0.999	1.000	1.000
3401	1.017	1.005	0.999	1.000	1.000
3501	1.005	1.002	1.000	1.000	1.000
3507	1.008	1.001	0.998	1.000	1.000
3560	1.002	0.997	0.997	1.000	1.000
3568	1.028	1.015	1.003	1.000	1.000
3569	1.004	0.999	0.998	1.000	1.000
3570	1.015	1.006	1.000	1.000	1.000
3572	1.012	1.006	1.001	1.000	1.000
3573	1.016	1.007	1.001	1.000	1.000
3574	1.018	1.009	1.001	1.000	1.000
3577	0.997	0.997	0.997	1.000	1.000
3612	1.004	0.999	0.997	1.000	1.000
3620	1.015	1.007	1.001	1.000	1.000
3632	1.002	0.996	0.996	1.000	1.000
3634	1.013	1.004	0.999	1.000	1.000
3643	1.005	0.999	0.998	1.000	1.000
3647	1.002	0.998	0.997	1.000	1.000
3651	1.022	1.011	1.003	1.000	1.000
3681	1.006	1.004	1.001	1.000	1.000
3682	1.005	1.006	1.003	1.000	1.000
3683	1.007	1.004	1.001	1.000	1.000
3719	0.964	0.967	0.985	1.000	1.000
3724	0.992	0.989	0.993	1.000	1.000
3726	1.004	0.998	0.998	1.000	1.000
3805	0.991	0.990	0.995	1.000	1.000
3808	1.032	1.014	1.002	1.000	1.000
3815	1.018	1.008	1.001	1.000	1.000
3821	1.003	1.001	0.997	1.000	1.000
3828	1.016	1.005	0.999	1.000	1.000
3830	0.978	0.984	0.993	1.000	1.000
3831	0.987	0.987	0.993	1.000	1.000
3840	1.022	1.009	1.000	1.000	1.000
4000	1.008	0.999	0.996	1.000	1.000
4034	1.025	1.009	0.999	1.000	1.000
4036	1.024	1.009	1.000	1.000	1.000
4038	1.023	1.006	0.998	1.000	1.000
4041	1.025	1.009	1.000	1.000	1.000
4049	1.025	1.010	0.999	1.000	1.000
4111	1.029	1.014	1.002	1.000	1.000
4112	1.005	1.003	1.000	1.000	1.000
4114	1.028	1.013	1.002	1.000	1.000
4130	1.011	1.005	0.999	1.000	1.000
4150	1.006	1.003	0.999	1.000	1.000
4239	1.024	1.011	1.001	1.000	1.000
4240	1.023	1.009	1.000	1.000	1.000
4243	1.017	1.006	0.999	1.000	1.000
4244	1.019	1.007	0.999	1.000	1.000
4250	1.021	1.007	0.999	1.000	1.000
4251	1.017	1.006	0.998	1.000	1.000
4279	1.017	1.005	0.999	1.000	1.000
4283	1.016	1.005	0.999	1.000	1.000
4286	1.017	1.005	0.998	1.000	1.000

<sup>[1]</sup> Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level <sup>[1]</sup>

Classification	Adjustment Factor by Policy Year				
	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
4295	1.020	1.011	1.001	1.000	1.000
4297	0.999	1.004	1.000	1.000	1.000
4299	1.008	1.002	0.997	1.000	1.000
4304	0.992	0.994	0.995	1.000	1.000
4312	1.003	0.999	0.996	1.000	1.000
4351	1.014	1.006	0.999	1.000	1.000
4354	0.985	0.990	0.995	1.000	1.000
4361	1.061	1.033	1.003	1.000	1.000
4362	1.010	1.010	1.006	1.000	1.000
4410	1.017	1.004	0.998	1.000	1.000
4420	0.996	0.995	0.996	1.000	1.000
4432	1.027	1.005	0.997	1.000	1.000
4470	1.003	0.996	0.996	1.000	1.000
4478	1.020	1.007	0.999	1.000	1.000
4492	1.011	1.004	0.998	1.000	1.000
4494	1.020	1.007	0.999	1.000	1.000
4495	1.012	1.002	0.998	1.000	1.000
4496	1.017	1.006	0.999	1.000	1.000
4497	1.010	1.002	0.998	1.000	1.000
4498	1.018	1.006	0.999	1.000	1.000
4499	1.013	1.004	0.999	1.000	1.000
4511	1.012	1.012	1.005	1.000	1.000
4512	1.020	1.019	1.008	1.000	1.000
4557	1.019	1.008	1.001	1.000	1.000
4558	1.012	1.003	0.998	1.000	1.000
4611	1.014	1.007	1.001	1.000	1.000
4623	1.019	1.009	1.001	1.000	1.000
4635	0.999	0.992	0.994	1.000	1.000
4665	1.044	1.018	1.002	1.000	1.000
4683	1.029	1.012	1.003	1.000	1.000
4691	1.037	1.028	1.010	1.000	1.000
4692	1.009	1.001	0.996	1.000	1.000
4717	1.030	1.010	0.999	1.000	1.000
4720	1.022	1.007	0.999	1.000	1.000
4740	1.017	1.008	1.002	1.000	1.000
4771	0.991	0.990	0.994	1.000	1.000
4828	1.008	0.998	0.996	1.000	1.000
4829	1.017	1.006	1.000	1.000	1.000
4831	1.002	0.999	0.998	1.000	1.000
4983	1.024	1.009	1.000	1.000	1.000
5020	0.962	0.933	0.964	1.000	1.000
5027	1.022	1.000	0.994	1.000	1.000
5028	1.022	1.002	0.995	1.000	1.000
5029	1.019	1.003	0.995	1.000	1.000
5040	1.008	0.998	0.995	1.000	1.000
5102	1.008	0.993	0.993	1.000	1.000
5107	1.015	1.002	0.997	1.000	1.000
5108	1.017	1.006	0.999	1.000	1.000
5128	0.993	0.995	0.997	1.000	1.000
5129	0.993	0.995	0.997	1.000	1.000
5130	0.993	0.995	0.997	1.000	1.000
5140	0.962	0.973	0.988	1.000	1.000
5146	1.018	1.004	0.997	1.000	1.000
5160	0.943	0.939	0.970	1.000	1.000

<sup>[1]</sup> Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.



Factor to Adjust Payroll to Policy Year 2019 Wage Level <sup>[1]</sup>

Classification	Adjustment Factor by Policy Year				
	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
5183	1.006	1.002	0.998	1.000	1.000
5184	0.975	0.948	0.971	1.000	1.000
5185	1.004	1.000	0.997	1.000	1.000
5186	0.985	0.980	0.988	1.000	1.000
5187	1.005	1.001	0.997	1.000	1.000
5190	0.968	0.977	0.990	1.000	1.000
5191	0.992	0.997	0.998	1.000	1.000
5192	1.014	1.003	0.999	1.000	1.000
5193	0.992	0.997	0.998	1.000	1.000
5195	0.970	0.980	0.992	1.000	1.000
5201	1.017	1.001	0.995	1.000	1.000
5205	1.014	0.999	0.994	1.000	1.000
5212	1.014	1.000	0.993	1.000	1.000
5213	1.012	0.999	0.994	1.000	1.000
5214	1.017	1.002	0.995	1.000	1.000
5222	1.015	1.000	0.995	1.000	1.000
5225	1.014	1.004	0.998	1.000	1.000
5348	1.020	1.006	0.998	1.000	1.000
5403	1.020	1.006	0.998	1.000	1.000
5432	1.016	1.001	0.996	1.000	1.000
5436	1.026	1.016	1.003	1.000	1.000
5443	0.963	0.934	0.965	1.000	1.000
5446	0.976	0.951	0.973	1.000	1.000
5447	0.968	0.941	0.968	1.000	1.000
5467	1.029	1.019	1.005	1.000	1.000
5470	1.026	1.014	1.002	1.000	1.000
5473	1.011	1.000	0.997	1.000	1.000
5474	1.010	0.998	0.995	1.000	1.000
5479	0.960	0.930	0.963	1.000	1.000
5482	1.013	0.999	0.996	1.000	1.000
5484	0.965	0.938	0.967	1.000	1.000
5485	0.967	0.939	0.967	1.000	1.000
5506	1.006	0.990	0.991	1.000	1.000
5507	1.007	0.992	0.992	1.000	1.000
5538	1.005	1.002	0.998	1.000	1.000
5542	1.003	1.000	0.997	1.000	1.000
5552	1.013	1.026	1.015	1.000	1.000
5553	1.013	1.026	1.016	1.000	1.000
5606	1.008	0.998	0.995	1.000	1.000
5610	1.021	1.010	1.000	1.000	1.000
5632	0.996	0.975	0.984	1.000	1.000
5633	0.973	0.948	0.971	1.000	1.000
5650	1.053	1.031	1.019	1.000	1.000
5951	1.019	1.015	1.006	1.000	1.000
6003	1.010	1.000	0.996	1.000	1.000
6011	1.006	0.987	0.989	1.000	1.000
6204	1.018	1.002	0.997	1.000	1.000
6206	1.005	1.002	0.999	1.000	1.000
6213	1.003	0.998	0.996	1.000	1.000
6216	1.008	1.001	0.998	1.000	1.000
6218	1.010	1.000	0.997	1.000	1.000
6220	1.010	0.998	0.995	1.000	1.000
6233	0.995	0.991	0.993	1.000	1.000
6235	0.983	0.989	0.993	1.000	1.000
6237	1.002	0.999	0.997	1.000	1.000
6251	1.012	1.000	0.996	1.000	1.000

<sup>[1]</sup> Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level <sup>[1]</sup>

Classification	Adjustment Factor by Policy Year				
	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
6258	1.016	1.000	0.995	1.000	1.000
6307	1.007	0.997	0.994	1.000	1.000
6308	1.001	0.994	0.995	1.000	1.000
6315	1.004	0.996	0.995	1.000	1.000
6316	1.002	0.994	0.995	1.000	1.000
6325	0.979	0.985	0.995	1.000	1.000
6361	1.009	0.997	0.995	1.000	1.000
6364	1.010	1.001	0.998	1.000	1.000
6400	1.019	1.004	0.997	1.000	1.000
6504	1.022	1.010	1.002	1.000	1.000
6834	1.014	1.006	1.000	1.000	1.000
7133	1.029	1.007	1.004	1.000	1.000
7198	1.007	1.001	0.998	1.000	1.000
7207	1.041	1.024	1.009	1.000	1.000
7219	1.023	1.010	1.001	1.000	1.000
7227	1.028	1.015	1.003	1.000	1.000
7232	1.029	1.014	1.003	1.000	1.000
7248	0.985	0.990	0.996	1.000	1.000
7272	1.084	1.059	1.021	1.000	1.000
7332	1.065	1.076	1.030	1.000	1.000
7360	1.015	1.003	1.000	1.000	1.000
7365	1.277	1.201	1.071	1.000	1.000
7382	1.069	1.031	1.008	1.000	1.000
7392	1.004	1.002	0.998	1.000	1.000
7403	1.038	1.012	1.006	1.000	1.000
7405	1.033	1.010	1.005	1.000	1.000
7409	1.044	1.019	1.010	1.000	1.000
7410	1.046	1.020	1.010	1.000	1.000
7421	0.986	0.990	0.995	1.000	1.000
7424	1.023	1.010	1.005	1.000	1.000
7428	0.996	0.993	0.997	1.000	1.000
7429	0.997	0.991	0.996	1.000	1.000
7500	1.011	1.008	1.003	1.000	1.000
7515	0.986	0.989	0.995	1.000	1.000
7520	0.989	0.993	0.996	1.000	1.000
7538	0.992	0.991	0.996	1.000	1.000
7539	0.976	0.990	0.997	1.000	1.000
7580	1.000	0.999	0.999	1.000	1.000
7600	0.982	0.989	0.996	1.000	1.000
7601	0.993	0.994	0.997	1.000	1.000
7605	0.969	0.976	0.990	1.000	1.000
7607	0.999	1.012	1.009	1.000	1.000
7610	0.998	1.013	1.010	1.000	1.000
7706	1.006	1.006	1.001	1.000	1.000
7707	1.000	1.000	1.000	1.000	1.000
7720	1.011	1.009	1.002	1.000	1.000
7721	1.035	1.003	0.995	1.000	1.000
7722	1.000	1.000	1.000	1.000	1.000
7855	1.000	0.998	0.996	1.000	1.000
8001	1.010	1.011	1.001	1.000	1.000
8004	1.041	1.021	1.007	1.000	1.000
8006	1.041	1.026	1.009	1.000	1.000
8008	1.049	1.031	1.009	1.000	1.000
8010	1.024	1.016	1.005	1.000	1.000
8013	1.042	1.027	1.005	1.000	1.000
8015	1.027	1.018	1.005	1.000	1.000

<sup>[1]</sup> Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level <sup>[1]</sup>

Classification	Adjustment Factor by Policy Year				
	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
8017	1.024	1.016	1.005	1.000	1.000
8018	1.022	1.007	1.002	1.000	1.000
8019	1.008	1.002	0.998	1.000	1.000
8021	1.039	1.018	1.004	1.000	1.000
8028	1.011	1.004	0.999	1.000	1.000
8031	1.038	1.024	1.009	1.000	1.000
8032	1.020	1.012	1.002	1.000	1.000
8039	1.038	1.021	1.005	1.000	1.000
8041	1.017	1.011	1.003	1.000	1.000
8042	1.026	1.017	1.004	1.000	1.000
8046	1.014	1.006	0.999	1.000	1.000
8057	1.022	1.013	1.004	1.000	1.000
8059	1.025	1.016	1.004	1.000	1.000
8060	1.036	1.024	1.009	1.000	1.000
8061	1.048	1.030	1.011	1.000	1.000
8062	1.000	1.001	0.998	1.000	1.000
8063	1.017	1.011	1.003	1.000	1.000
8064	1.034	1.023	1.006	1.000	1.000
8065	1.030	1.017	1.004	1.000	1.000
8066	1.047	1.032	1.010	1.000	1.000
8071	1.043	1.029	1.009	1.000	1.000
8078	1.032	1.026	1.014	1.000	1.000
8102	1.037	1.023	1.009	1.000	1.000
8106	1.011	1.003	0.998	1.000	1.000
8107	1.010	1.002	0.998	1.000	1.000
8116	1.016	1.005	1.000	1.000	1.000
8117	1.041	1.023	1.007	1.000	1.000
8209	1.041	1.019	1.008	1.000	1.000
8215	1.033	1.014	1.004	1.000	1.000
8227	1.005	0.993	0.993	1.000	1.000
8232	1.026	1.014	1.003	1.000	1.000
8267	1.017	1.008	1.000	1.000	1.000
8278	1.000	1.000	1.000	1.000	1.000
8286	1.041	1.018	1.006	1.000	1.000
8290	1.036	1.020	1.004	1.000	1.000
8291	1.037	1.017	1.005	1.000	1.000
8292	1.027	1.014	1.003	1.000	1.000
8293	1.008	1.002	0.999	1.000	1.000
8304	1.046	1.023	1.009	1.000	1.000
8324	1.065	1.043	1.017	1.000	1.000
8350	1.020	1.010	1.002	1.000	1.000
8370	1.002	1.001	0.999	1.000	1.000
8387	1.063	1.038	1.015	1.000	1.000
8388	1.022	1.010	1.001	1.000	1.000
8389	1.012	1.005	0.997	1.000	1.000
8390	1.083	1.053	1.017	1.000	1.000
8391	1.029	1.019	1.004	1.000	1.000
8392	1.065	1.042	1.015	1.000	1.000
8393	1.025	1.020	1.005	1.000	1.000
8397	1.006	1.001	0.995	1.000	1.000
8400	1.028	1.017	1.005	1.000	1.000
8500	1.025	1.013	1.002	1.000	1.000
8601	0.982	0.989	0.996	1.000	1.000
8631	0.917	0.941	0.969	1.000	1.000
8720	0.989	0.987	0.993	1.000	1.000
8729	0.939	0.934	0.968	1.000	1.000

<sup>[1]</sup> Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level <sup>[1]</sup>

Classification	Adjustment Factor by Policy Year				
	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
8740	1.027	1.017	1.002	1.000	1.000
8741	1.022	1.015	1.001	1.000	1.000
8742	0.987	0.990	0.997	1.000	1.000
8743	0.942	0.961	0.984	1.000	1.000
8744	0.987	0.990	0.997	1.000	1.000
8745	0.999	1.004	1.002	1.000	1.000
8746	0.987	0.990	0.997	1.000	1.000
8748	1.024	1.016	1.002	1.000	1.000
8749	0.940	0.964	0.986	1.000	1.000
8755	0.957	0.976	0.993	1.000	1.000
8800	1.002	1.004	1.000	1.000	1.000
8801	0.957	0.972	0.989	1.000	1.000
8803	0.966	0.977	0.991	1.000	1.000
8804	1.018	1.010	1.004	1.000	1.000
8806	1.077	1.057	1.021	1.000	1.000
8807	1.000	0.999	0.997	1.000	1.000
8808	0.953	0.969	0.987	1.000	1.000
8810	0.986	0.990	0.997	1.000	1.000
8811	0.986	0.990	0.997	1.000	1.000
8812	0.986	0.990	0.997	1.000	1.000
8813	1.012	1.005	0.998	1.000	1.000
8818	0.990	0.992	0.994	1.000	1.000
8820	0.983	0.984	0.991	1.000	1.000
8821	0.995	0.993	0.994	1.000	1.000
8822	0.916	0.939	0.975	1.000	1.000
8823	1.024	1.013	1.004	1.000	1.000
8827	1.051	1.040	1.017	1.000	1.000
8829	1.027	1.016	1.007	1.000	1.000
8830	1.040	1.020	1.006	1.000	1.000
8831	1.013	1.007	1.003	1.000	1.000
8834	0.997	1.007	1.007	1.000	1.000
8838	1.007	1.004	1.000	1.000	1.000
8839	0.982	1.009	1.007	1.000	1.000
8840	1.047	1.029	1.008	1.000	1.000
8846	1.014	1.007	1.000	1.000	1.000
8847	1.028	1.016	1.005	1.000	1.000
8850	0.950	0.970	0.989	1.000	1.000
8851	1.047	1.033	1.013	1.000	1.000
8852	1.035	1.025	1.011	1.000	1.000
8859	0.992	0.998	0.999	1.000	1.000
8868	1.023	1.011	1.002	1.000	1.000
8870	1.023	1.011	1.002	1.000	1.000
8871	0.986	0.990	0.997	1.000	1.000
8874	0.986	0.990	0.997	1.000	1.000
8875	1.019	1.007	1.001	1.000	1.000
9007	1.050	1.036	1.010	1.000	1.000
9008	0.997	0.996	0.997	1.000	1.000
9009	1.022	1.013	1.002	1.000	1.000
9010	1.036	1.021	1.003	1.000	1.000
9011	1.030	1.019	1.002	1.000	1.000
9015	1.021	1.010	1.000	1.000	1.000
9016	1.031	1.015	1.004	1.000	1.000
9031	1.059	1.034	1.020	1.000	1.000
9033	1.043	1.028	1.006	1.000	1.000
9043	1.016	1.020	1.011	1.000	1.000
9048	1.028	1.007	0.998	1.000	1.000

<sup>[1]</sup> Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level <sup>[1]</sup>

Classification	Adjustment Factor by Policy Year				
	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Code					
9050	1.005	1.003	1.000	1.000	1.000
9053	1.026	1.012	1.002	1.000	1.000
9054	1.026	1.012	1.002	1.000	1.000
9059	1.016	1.011	1.005	1.000	1.000
9060	1.024	1.012	1.003	1.000	1.000
9061	1.036	1.024	1.010	1.000	1.000
9066	1.035	1.024	1.007	1.000	1.000
9067	1.025	1.016	1.007	1.000	1.000
9069	1.006	1.006	1.009	1.000	1.000
9070	1.053	1.038	1.015	1.000	1.000
9079	1.037	1.035	1.021	1.000	1.000
9085	1.084	1.065	1.025	1.000	1.000
9092	1.024	1.021	1.011	1.000	1.000
9095	1.034	1.017	1.001	1.000	1.000
9096	1.024	1.012	1.002	1.000	1.000
9097	1.026	1.009	0.999	1.000	1.000
9101	1.025	1.013	1.003	1.000	1.000
9151	1.001	1.000	0.999	1.000	1.000
9154	0.998	1.007	1.006	1.000	1.000
9155	1.046	1.034	1.015	1.000	1.000
9156	0.992	1.006	1.006	1.000	1.000
9180	1.035	1.021	1.008	1.000	1.000
9181	1.024	1.011	1.001	1.000	1.000
9182	1.022	1.009	1.001	1.000	1.000
9184	1.017	1.004	0.996	1.000	1.000
9185	1.031	1.020	1.009	1.000	1.000
9220	1.017	1.008	0.995	1.000	1.000
9402	1.024	1.013	1.004	1.000	1.000
9403	1.025	1.014	1.005	1.000	1.000
9410	1.042	1.026	1.008	1.000	1.000
9420	1.035	1.024	1.008	1.000	1.000
9422	1.038	1.020	1.006	1.000	1.000
9424	1.026	1.014	1.005	1.000	1.000
9426	1.019	1.010	1.003	1.000	1.000
9501	1.001	0.997	0.997	1.000	1.000
9507	1.006	1.004	0.998	1.000	1.000
9516	1.002	1.001	0.999	1.000	1.000
9519	1.031	1.016	1.003	1.000	1.000
9521	1.023	1.014	1.002	1.000	1.000
9522	1.029	1.015	1.003	1.000	1.000
9529	1.010	0.995	0.993	1.000	1.000
9531	1.002	1.001	0.999	1.000	1.000
9549	0.993	1.001	1.001	1.000	1.000
9552	0.996	0.995	0.996	1.000	1.000
9586	1.029	1.035	1.016	1.000	1.000
9610	0.972	0.984	0.995	1.000	1.000
9620	1.018	1.007	0.993	1.000	1.000

<sup>[1]</sup> Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.016	1.021	1.016	1.016	1.017	1.011
0016	1.020	1.033	1.023	1.027	1.031	1.011
0034	1.013	1.012	1.012	1.010	1.008	1.011
0035	1.015	1.017	1.014	1.013	1.013	1.011
0036	1.018	1.025	1.019	1.020	1.022	1.011
0038	1.020	1.031	1.022	1.025	1.028	1.011
0040	1.019	1.030	1.021	1.023	1.026	1.011
0041	1.019	1.029	1.020	1.023	1.025	1.011
0042	1.014	1.032	1.018	1.024	1.030	1.011
0045	1.019	1.030	1.021	1.024	1.027	1.011
0050	1.020	1.032	1.022	1.026	1.029	1.011
0079	1.020	1.031	1.021	1.024	1.028	1.011
0096	1.020	1.032	1.022	1.025	1.029	1.011
0106	1.015	1.036	1.019	1.027	1.034	1.011
0171	1.023	1.040	1.026	1.032	1.038	1.011
0172	1.020	1.034	1.023	1.027	1.031	1.011
0251	1.015	1.012	1.013	1.010	1.007	1.011
0400	1.006	1.016	1.008	1.010	1.013	1.011
0401	1.022	1.037	1.025	1.030	1.035	1.011
1122	1.011	1.005	1.008	1.004	1.000	1.011
1320	1.013	1.010	1.011	1.008	1.005	1.011
1322	1.011	1.006	1.009	1.005	1.001	1.011
1330	1.016	1.015	1.015	1.012	1.010	1.011
1438	1.016	1.014	1.014	1.012	1.010	1.011
1452	1.012	1.007	1.009	1.006	1.003	1.011
1463	1.017	1.018	1.016	1.015	1.014	1.011
1624	1.015	1.016	1.014	1.013	1.012	1.011
1699	1.018	1.021	1.018	1.017	1.017	1.011
1701	1.019	1.023	1.019	1.019	1.019	1.011
1710	1.014	1.014	1.013	1.011	1.010	1.011
1741	1.014	1.014	1.013	1.011	1.010	1.011
1803	1.018	1.021	1.018	1.017	1.017	1.011
1925	1.018	1.019	1.017	1.016	1.015	1.011
2002	1.022	1.033	1.024	1.026	1.029	1.011
2003	1.022	1.032	1.023	1.026	1.029	1.011
2014	1.022	1.033	1.024	1.027	1.030	1.011
2030	1.021	1.029	1.022	1.024	1.025	1.011
2063	1.020	1.027	1.021	1.022	1.023	1.011
2081	1.021	1.028	1.021	1.023	1.024	1.011
2095	1.021	1.028	1.021	1.023	1.024	1.011
2102	1.023	1.034	1.024	1.027	1.031	1.011
2107	1.023	1.036	1.026	1.029	1.033	1.011
2108	1.024	1.038	1.027	1.031	1.035	1.011
2109	1.024	1.037	1.026	1.030	1.034	1.011
2111	1.022	1.031	1.023	1.025	1.028	1.011
2113	1.021	1.029	1.022	1.024	1.026	1.011
2116	1.021	1.030	1.023	1.024	1.027	1.011
2117	1.022	1.031	1.023	1.025	1.027	1.011
2121	1.018	1.020	1.017	1.016	1.015	1.011
2123	1.024	1.039	1.027	1.031	1.036	1.011
2142	1.021	1.028	1.021	1.023	1.024	1.011
2163	1.020	1.026	1.020	1.021	1.022	1.011
2222	1.021	1.028	1.021	1.023	1.024	1.011
2362	1.021	1.030	1.022	1.024	1.026	1.011

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2402	1.024	1.037	1.026	1.030	1.035	1.011
2413	1.018	1.019	1.017	1.015	1.014	1.011
2501	1.019	1.021	1.018	1.018	1.017	1.011
2570	1.020	1.026	1.021	1.021	1.022	1.011
2571	1.019	1.024	1.019	1.020	1.020	1.011
2576	1.022	1.033	1.024	1.027	1.030	1.011
2584	1.006	1.009	1.006	1.006	1.006	1.011
2585	1.063	1.080	1.066	1.072	1.077	1.011
2589	1.063	1.080	1.066	1.072	1.078	1.011
2660	1.021	1.028	1.021	1.023	1.024	1.011
2683	1.019	1.023	1.019	1.019	1.019	1.011
2688	1.023	1.034	1.025	1.028	1.031	1.011
2702	1.020	1.033	1.022	1.026	1.030	1.011
2710	1.021	1.030	1.023	1.024	1.027	1.011
2727	1.019	1.028	1.020	1.022	1.025	1.011
2731	1.020	1.026	1.021	1.022	1.023	1.011
2757	1.020	1.025	1.020	1.020	1.021	1.011
2759	1.020	1.027	1.021	1.022	1.023	1.011
2790	1.016	1.014	1.015	1.012	1.010	1.011
2797	1.019	1.023	1.019	1.019	1.019	1.011
2806	1.019	1.024	1.019	1.020	1.020	1.011
2812	1.020	1.025	1.020	1.021	1.021	1.011
2819	1.020	1.026	1.020	1.021	1.022	1.011
2840	1.020	1.026	1.020	1.021	1.022	1.011
2842	1.019	1.024	1.019	1.019	1.020	1.011
2852	1.020	1.027	1.021	1.022	1.023	1.011
2881	1.021	1.028	1.021	1.023	1.024	1.011
2883	1.020	1.027	1.021	1.022	1.023	1.011
2915	1.020	1.025	1.020	1.020	1.021	1.011
2923	1.021	1.029	1.022	1.023	1.025	1.011
3018	1.015	1.012	1.013	1.010	1.007	1.011
3022	1.016	1.015	1.015	1.013	1.010	1.011
3030	1.017	1.018	1.016	1.015	1.014	1.011
3039	1.018	1.019	1.017	1.015	1.014	1.011
3040	1.017	1.017	1.016	1.014	1.013	1.011
3060	1.018	1.018	1.017	1.015	1.014	1.011
3066	1.017	1.018	1.016	1.015	1.013	1.011
3070	1.017	1.018	1.016	1.015	1.014	1.011
3076	1.019	1.023	1.019	1.019	1.019	1.011
3081	1.018	1.020	1.018	1.017	1.016	1.011
3082	1.017	1.017	1.016	1.014	1.012	1.011
3085	1.019	1.021	1.018	1.018	1.017	1.011
3099	1.016	1.014	1.014	1.011	1.009	1.011
3110	1.016	1.012	1.013	1.010	1.008	1.011
3131	1.016	1.015	1.015	1.012	1.010	1.011
3146	1.017	1.015	1.015	1.013	1.011	1.011
3152	1.016	1.014	1.015	1.012	1.010	1.011
3165	1.018	1.019	1.017	1.016	1.015	1.011
3169	1.019	1.024	1.019	1.019	1.020	1.011
3175	1.019	1.022	1.018	1.018	1.018	1.011
3178	1.019	1.021	1.018	1.018	1.017	1.011
3179	1.019	1.023	1.019	1.019	1.019	1.011
3180	1.018	1.020	1.017	1.016	1.016	1.011
3220	1.018	1.020	1.017	1.017	1.016	1.011
3241	1.017	1.016	1.016	1.014	1.012	1.011

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3257	1.018	1.021	1.018	1.017	1.017	1.011
3339	1.018	1.018	1.017	1.015	1.014	1.011
3365	1.017	1.018	1.016	1.015	1.014	1.011
3372	1.019	1.022	1.018	1.018	1.018	1.011
3383	1.021	1.028	1.021	1.023	1.024	1.011
3400	1.017	1.018	1.016	1.015	1.013	1.011
3401	1.018	1.020	1.018	1.017	1.016	1.011
3501	1.017	1.017	1.016	1.014	1.012	1.011
3507	1.017	1.016	1.015	1.013	1.012	1.011
3560	1.016	1.014	1.014	1.012	1.010	1.011
3568	1.019	1.024	1.019	1.019	1.020	1.011
3569	1.016	1.014	1.014	1.011	1.009	1.011
3570	1.018	1.020	1.017	1.016	1.015	1.011
3572	1.017	1.018	1.016	1.015	1.014	1.011
3573	1.019	1.022	1.018	1.018	1.018	1.011
3574	1.019	1.021	1.018	1.018	1.017	1.011
3577	1.016	1.014	1.014	1.012	1.010	1.011
3612	1.016	1.015	1.015	1.012	1.010	1.011
3620	1.018	1.018	1.017	1.015	1.014	1.011
3632	1.016	1.014	1.014	1.012	1.010	1.011
3634	1.018	1.019	1.017	1.016	1.015	1.011
3643	1.017	1.016	1.015	1.013	1.012	1.011
3647	1.016	1.014	1.015	1.012	1.010	1.011
3651	1.020	1.024	1.020	1.020	1.021	1.011
3681	1.017	1.015	1.015	1.013	1.011	1.011
3682	1.019	1.021	1.018	1.018	1.017	1.011
3683	1.017	1.018	1.016	1.015	1.013	1.011
3719	1.012	1.004	1.009	1.004	0.999	1.011
3724	1.015	1.011	1.012	1.009	1.006	1.011
3726	1.053	1.051	1.051	1.049	1.047	1.011
3805	1.015	1.010	1.012	1.009	1.005	1.011
3808	1.020	1.027	1.021	1.022	1.023	1.011
3815	1.018	1.020	1.018	1.017	1.016	1.011
3821	0.999	0.993	0.996	0.992	0.988	1.011
3828	1.017	1.018	1.016	1.015	1.014	1.011
3830	1.013	1.006	1.010	1.005	1.001	1.011
3831	1.014	1.009	1.012	1.008	1.004	1.011
3840	1.019	1.022	1.019	1.018	1.018	1.011
4000	1.015	1.016	1.014	1.013	1.012	1.011
4034	1.019	1.023	1.019	1.019	1.019	1.011
4036	1.019	1.023	1.019	1.019	1.019	1.011
4038	1.019	1.022	1.019	1.018	1.018	1.011
4041	1.020	1.024	1.020	1.020	1.021	1.011
4049	1.019	1.022	1.018	1.018	1.018	1.011
4111	1.020	1.025	1.020	1.020	1.021	1.011
4112	1.017	1.017	1.016	1.014	1.013	1.011
4114	1.019	1.024	1.019	1.020	1.020	1.011
4130	1.001	1.001	1.000	0.998	0.997	1.011
4150	1.017	1.015	1.015	1.013	1.011	1.011
4239	1.019	1.022	1.019	1.019	1.019	1.011
4240	1.019	1.023	1.019	1.019	1.019	1.011
4243	1.018	1.020	1.018	1.017	1.016	1.011
4244	1.018	1.021	1.018	1.017	1.017	1.011
4250	1.018	1.021	1.018	1.017	1.017	1.011
4251	1.018	1.020	1.017	1.016	1.016	1.011

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.



Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4279	1.018	1.020	1.017	1.017	1.016	1.011
4283	1.019	1.022	1.018	1.018	1.018	1.011
4286	1.019	1.022	1.018	1.018	1.018	1.011
4295	1.018	1.020	1.017	1.016	1.016	1.011
4297	1.016	1.012	1.014	1.010	1.008	1.011
4299	1.016	1.013	1.014	1.011	1.009	1.011
4304	1.158	1.151	1.154	1.150	1.145	1.011
4312	1.038	1.034	1.036	1.033	1.030	1.011
4351	1.018	1.019	1.017	1.016	1.015	1.011
4354	1.014	1.009	1.012	1.008	1.004	1.011
4361	1.122	1.135	1.124	1.128	1.132	1.011
4362	1.165	1.174	1.166	1.168	1.170	1.011
4410	1.018	1.020	1.018	1.017	1.016	1.011
4420	1.015	1.012	1.013	1.010	1.008	1.011
4432	1.020	1.026	1.021	1.022	1.023	1.011
4470	1.017	1.016	1.015	1.013	1.012	1.011
4478	1.019	1.022	1.018	1.018	1.018	1.011
4492	1.017	1.017	1.016	1.014	1.013	1.011
4494	1.019	1.023	1.019	1.019	1.019	1.011
4495	1.018	1.019	1.017	1.016	1.015	1.011
4496	1.018	1.020	1.018	1.017	1.016	1.011
4497	1.018	1.018	1.017	1.015	1.014	1.011
4498	1.019	1.022	1.018	1.018	1.018	1.011
4499	1.018	1.021	1.018	1.017	1.017	1.011
4511	1.116	1.118	1.115	1.114	1.113	1.011
4512	1.118	1.122	1.118	1.117	1.118	1.011
4557	1.019	1.023	1.019	1.019	1.019	1.011
4558	1.018	1.019	1.017	1.016	1.015	1.011
4611	1.018	1.021	1.018	1.017	1.017	1.011
4623	1.019	1.023	1.019	1.019	1.020	1.011
4635	1.016	1.014	1.014	1.012	1.009	1.011
4665	1.021	1.027	1.021	1.022	1.024	1.011
4683	1.020	1.027	1.021	1.022	1.023	1.011
4691	1.021	1.029	1.022	1.023	1.025	1.011
4692	1.017	1.017	1.016	1.014	1.013	1.011
4717	1.020	1.026	1.020	1.021	1.022	1.011
4720	1.019	1.024	1.019	1.019	1.020	1.011
4740	1.019	1.022	1.018	1.018	1.018	1.011
4771	1.016	1.012	1.013	1.010	1.008	1.011
4828	1.018	1.019	1.017	1.016	1.015	1.011
4829	1.019	1.022	1.018	1.018	1.018	1.011
4831	1.017	1.016	1.015	1.013	1.011	1.011
4983	1.019	1.023	1.019	1.019	1.019	1.011
5020	1.011	1.000	1.007	1.000	0.994	1.011
5027	1.018	1.021	1.018	1.018	1.017	1.011
5028	1.018	1.021	1.018	1.018	1.017	1.011
5029	1.017	1.019	1.017	1.015	1.015	1.011
5040	1.016	1.015	1.015	1.012	1.010	1.011
5102	1.016	1.016	1.015	1.013	1.012	1.011
5107	1.017	1.017	1.016	1.014	1.013	1.011
5108	1.017	1.018	1.016	1.014	1.013	1.011
5128	1.051	1.046	1.049	1.045	1.041	1.011
5129	1.051	1.046	1.049	1.045	1.041	1.011
5130	1.014	1.009	1.011	1.008	1.004	1.011
5140	1.010	0.997	1.005	0.998	0.991	1.011

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5146	1.017	1.018	1.016	1.015	1.014	1.011
5160	1.011	1.000	1.007	1.001	0.995	1.011
5183	1.015	1.012	1.013	1.010	1.007	1.011
5184	1.012	1.004	1.009	1.003	0.998	1.011
5185	1.014	1.010	1.012	1.009	1.005	1.011
5186	1.013	1.005	1.010	1.005	1.000	1.011
5187	1.015	1.011	1.012	1.009	1.006	1.011
5190	1.011	1.000	1.007	1.000	0.994	1.011
5191	1.052	1.047	1.049	1.046	1.043	1.011
5192	1.008	1.009	1.007	1.005	1.004	1.011
5193	1.014	1.009	1.011	1.008	1.004	1.011
5195	1.012	1.002	1.008	1.002	0.996	1.011
5201	1.017	1.018	1.016	1.015	1.013	1.011
5205	1.017	1.017	1.016	1.014	1.012	1.011
5212	1.016	1.016	1.015	1.013	1.011	1.011
5213	1.017	1.016	1.015	1.014	1.012	1.011
5214	1.017	1.017	1.016	1.014	1.013	1.011
5222	1.017	1.019	1.017	1.016	1.015	1.011
5225	1.017	1.017	1.016	1.014	1.013	1.011
5348	1.017	1.018	1.016	1.015	1.014	1.011
5403	1.017	1.019	1.017	1.016	1.015	1.011
5432	1.017	1.017	1.015	1.014	1.012	1.011
5436	1.016	1.015	1.015	1.013	1.011	1.011
5443	1.011	1.000	1.007	1.001	0.995	1.011
5446	1.013	1.004	1.009	1.004	0.999	1.011
5447	1.012	1.002	1.008	1.002	0.996	1.011
5467	1.018	1.021	1.018	1.017	1.017	1.011
5470	1.018	1.020	1.017	1.016	1.016	1.011
5473	1.005	1.005	1.003	1.002	1.000	1.011
5474	1.017	1.016	1.015	1.013	1.012	1.011
5479	1.011	1.000	1.007	1.000	0.994	1.011
5482	1.017	1.017	1.016	1.014	1.013	1.011
5484	1.011	1.001	1.007	1.001	0.995	1.011
5485	1.012	1.001	1.008	1.002	0.996	1.011
5506	1.017	1.017	1.015	1.014	1.012	1.011
5507	1.017	1.017	1.015	1.014	1.012	1.011
5538	1.015	1.011	1.013	1.009	1.007	1.011
5542	1.015	1.011	1.012	1.009	1.006	1.011
5552	1.018	1.019	1.017	1.016	1.015	1.011
5553	1.018	1.019	1.017	1.016	1.015	1.011
5606	1.016	1.014	1.014	1.012	1.010	1.011
5610	1.018	1.020	1.017	1.016	1.016	1.011
5632	1.015	1.011	1.012	1.009	1.006	1.011
5633	1.012	1.003	1.009	1.003	0.998	1.011
5650	1.010	1.021	1.012	1.015	1.018	1.011
5951	1.019	1.022	1.019	1.018	1.019	1.011
6003	1.016	1.015	1.015	1.013	1.011	1.011
6011	1.017	1.017	1.016	1.014	1.013	1.011
6204	1.015	1.018	1.015	1.014	1.014	1.011
6206	1.014	1.013	1.012	1.010	1.009	1.011
6213	1.013	1.011	1.011	1.009	1.007	1.011
6216	1.014	1.014	1.013	1.011	1.010	1.011
6218	1.017	1.017	1.016	1.014	1.013	1.011
6220	1.017	1.018	1.016	1.014	1.013	1.011
6233	1.014	1.010	1.012	1.008	1.005	1.011

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6235	1.011	1.006	1.008	1.004	1.001	1.011
6237	1.014	1.013	1.012	1.010	1.008	1.011
6251	1.017	1.018	1.016	1.015	1.014	1.011
6258	1.018	1.019	1.017	1.016	1.015	1.011
6307	1.016	1.014	1.014	1.012	1.010	1.011
6308	1.016	1.014	1.014	1.012	1.010	1.011
6315	1.016	1.014	1.014	1.012	1.010	1.011
6316	1.016	1.014	1.014	1.012	1.009	1.011
6325	1.013	1.007	1.010	1.006	1.002	1.011
6361	1.017	1.017	1.016	1.014	1.012	1.011
6364	1.017	1.016	1.015	1.014	1.012	1.011
6400	1.018	1.021	1.018	1.017	1.017	1.011
6504	1.019	1.023	1.019	1.019	1.019	1.011
6834	1.017	1.018	1.016	1.015	1.013	1.011
7133	1.043	1.050	1.044	1.045	1.046	1.011
7198	1.039	1.037	1.037	1.035	1.032	1.011
7207	1.026	1.035	1.027	1.029	1.031	1.011
7219	1.041	1.044	1.041	1.040	1.040	1.011
7227	1.040	1.041	1.039	1.038	1.036	1.011
7232	1.042	1.047	1.042	1.043	1.043	1.011
7248	1.112	1.106	1.109	1.105	1.100	1.011
7272	1.025	1.042	1.028	1.034	1.039	1.011
7332	1.016	1.022	1.017	1.017	1.018	1.011
7360	1.042	1.044	1.041	1.040	1.040	1.011
7365	1.071	1.133	1.086	1.111	1.136	1.011
7382	1.049	1.066	1.052	1.058	1.063	1.011
7392	0.998	0.992	0.996	0.991	0.987	1.011
7403	1.047	1.061	1.050	1.054	1.059	1.011
7405	1.046	1.059	1.049	1.052	1.056	1.011
7409	1.021	1.035	1.024	1.028	1.032	1.011
7410	1.021	1.036	1.024	1.028	1.033	1.011
7421	1.037	1.032	1.035	1.031	1.027	1.011
7424	1.043	1.050	1.044	1.045	1.046	1.011
7428	1.040	1.039	1.038	1.036	1.034	1.011
7429	1.040	1.041	1.039	1.038	1.036	1.011
7500	1.016	1.016	1.015	1.013	1.011	1.011
7515	1.038	1.033	1.035	1.031	1.028	1.011
7520	1.014	1.010	1.012	1.008	1.005	1.011
7538	1.016	1.014	1.014	1.011	1.009	1.011
7539	1.013	1.005	1.009	1.004	1.000	1.011
7580	1.015	1.013	1.013	1.011	1.008	1.011
7600	1.156	1.146	1.152	1.146	1.140	1.011
7601	1.015	1.013	1.014	1.011	1.008	1.011
7605	1.012	1.001	1.008	1.002	0.996	1.011
7607	1.166	1.175	1.167	1.169	1.171	1.011
7610	1.166	1.177	1.168	1.170	1.173	1.011
7706	1.011	1.010	1.010	1.007	1.005	1.011
7707	0.992	0.953	0.980	0.962	0.944	1.011
7720	1.013	1.013	1.012	1.010	1.009	1.011
7721	1.010	1.021	1.012	1.015	1.018	1.011
7722	0.992	0.953	0.980	0.962	0.944	1.011
7855	1.014	1.009	1.012	1.008	1.004	1.011
8001	0.999	0.995	0.997	0.993	0.990	1.011
8004	1.006	1.015	1.007	1.009	1.012	1.011
8006	1.011	1.019	1.012	1.014	1.016	1.011

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8008	1.011	1.018	1.012	1.013	1.015	1.011
8010	1.011	1.018	1.012	1.013	1.015	1.011
8013	1.009	1.012	1.008	1.008	1.008	1.011
8015	1.008	1.011	1.008	1.007	1.007	1.011
8017	1.009	1.012	1.008	1.008	1.008	1.011
8018	1.003	1.005	1.002	1.001	1.001	1.011
8019	1.016	1.014	1.014	1.012	1.010	1.011
8021	1.005	1.013	1.006	1.007	1.009	1.011
8028	1.000	0.999	0.999	0.997	0.995	1.011
8031	1.011	1.018	1.012	1.013	1.015	1.011
8032	1.002	1.003	1.001	1.000	0.999	1.011
8039	1.010	1.016	1.011	1.012	1.013	1.011
8041	1.001	0.999	0.999	0.997	0.995	1.011
8042	1.001	1.001	1.000	0.998	0.996	1.011
8046	1.006	1.004	1.005	1.002	1.000	1.011
8057	1.008	1.009	1.007	1.006	1.005	1.011
8059	1.002	1.003	1.001	1.000	0.999	1.011
8060	1.010	1.017	1.011	1.012	1.013	1.011
8061	1.012	1.022	1.014	1.016	1.019	1.011
8062	1.004	0.999	1.002	0.998	0.994	1.011
8063	1.000	0.999	0.999	0.996	0.994	1.011
8064	1.003	1.006	1.003	1.002	1.002	1.011
8065	1.009	1.014	1.009	1.010	1.010	1.011
8066	1.011	1.019	1.012	1.013	1.015	1.011
8071	1.010	1.017	1.011	1.012	1.013	1.011
8078	1.010	1.017	1.010	1.012	1.014	1.011
8102	1.262	1.783	1.402	1.621	1.839	1.011
8106	1.000	0.998	0.999	0.996	0.994	1.011
8107	1.001	1.001	1.000	0.998	0.996	1.011
8116	1.002	1.004	1.002	1.001	1.000	1.011
8117	1.005	1.013	1.006	1.008	1.010	1.011
8209	1.019	1.030	1.021	1.024	1.027	1.011
8215	1.005	1.012	1.006	1.007	1.009	1.011
8227	1.016	1.015	1.015	1.013	1.011	1.011
8232	1.003	1.006	1.003	1.002	1.002	1.011
8267	1.001	1.000	0.999	0.997	0.996	1.011
8278	1.001	0.962	0.989	0.971	0.953	1.011
8286	1.006	1.015	1.007	1.009	1.012	1.011
8290	1.005	1.014	1.006	1.008	1.011	1.011
8291	1.045	1.055	1.047	1.049	1.052	1.011
8292	1.043	1.048	1.043	1.044	1.044	1.011
8293	1.040	1.039	1.038	1.036	1.035	1.011
8304	1.046	1.059	1.048	1.052	1.056	1.011
8324	1.015	1.031	1.018	1.023	1.029	1.011
8350	1.002	1.004	1.002	1.001	1.001	1.011
8370	1.054	1.053	1.052	1.050	1.048	1.011
8387	1.061	1.076	1.064	1.069	1.073	1.011
8388	1.007	1.007	1.006	1.004	1.003	1.011
8389	1.052	1.049	1.050	1.047	1.044	1.011
8390	1.062	1.077	1.065	1.069	1.074	1.011
8391	1.007	1.007	1.006	1.004	1.003	1.011
8392	1.061	1.076	1.064	1.069	1.074	1.011
8393	1.054	1.055	1.053	1.052	1.051	1.011
8397	1.051	1.046	1.049	1.045	1.041	1.011
8400	1.009	1.011	1.008	1.008	1.008	1.011

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8500	1.003	1.006	1.002	1.002	1.002	1.011
8601	1.114	1.109	1.111	1.107	1.104	1.011
8631	1.001	0.962	0.989	0.971	0.953	1.011
8720	1.025	1.021	1.022	1.019	1.016	1.011
8729	1.012	1.003	1.009	1.003	0.998	1.011
8740	1.004	1.011	1.005	1.006	1.008	1.011
8741	1.004	1.010	1.004	1.005	1.007	1.011
8742	1.054	1.053	1.053	1.050	1.048	1.011
8743	1.018	1.002	1.013	1.004	0.996	1.011
8744	1.000	0.998	0.998	0.996	0.994	1.011
8745	1.001	1.002	1.000	0.999	0.997	1.011
8746	1.054	1.053	1.053	1.050	1.048	1.011
8748	1.007	1.006	1.005	1.004	1.002	1.011
8749	1.018	1.001	1.012	1.003	0.995	1.011
8755	1.051	1.046	1.049	1.045	1.041	1.011
8800	1.161	1.161	1.159	1.157	1.156	1.011
8801	1.021	1.011	1.017	1.011	1.005	1.011
8803	1.112	1.105	1.109	1.104	1.100	1.011
8804	1.016	1.020	1.016	1.016	1.016	1.011
8806	1.021	1.035	1.023	1.028	1.032	1.011
8807	1.160	1.158	1.158	1.155	1.153	1.011
8808	1.021	1.009	1.016	1.009	1.003	1.011
8810	1.012	1.011	1.010	1.008	1.007	1.011
8811	1.026	1.025	1.025	1.023	1.021	1.011
8812	1.012	1.011	1.010	1.008	1.007	1.011
8813	1.017	1.017	1.016	1.014	1.013	1.011
8818	1.158	1.153	1.155	1.151	1.147	1.011
8820	1.109	1.096	1.104	1.097	1.090	1.011
8821	1.112	1.105	1.109	1.104	1.099	1.011
8822	1.015	0.993	1.008	0.997	0.987	1.011
8823	1.015	1.018	1.015	1.014	1.014	1.011
8827	1.021	1.036	1.024	1.028	1.033	1.011
8829	1.019	1.030	1.021	1.024	1.027	1.011
8830	1.018	1.029	1.020	1.023	1.026	1.011
8831	1.116	1.116	1.115	1.113	1.111	1.011
8834	1.017	1.025	1.018	1.019	1.021	1.011
8838	1.022	1.024	1.021	1.020	1.019	1.011
8839	1.015	1.017	1.014	1.014	1.013	1.011
8840	1.057	1.063	1.058	1.058	1.059	1.011
8846	1.018	1.018	1.017	1.015	1.014	1.011
8847	1.003	1.007	1.003	1.003	1.003	1.011
8850	1.019	1.005	1.014	1.007	0.999	1.011
8851	1.020	1.034	1.023	1.027	1.032	1.011
8852	1.020	1.033	1.022	1.026	1.030	1.011
8859	1.115	1.114	1.114	1.111	1.109	1.011
8868	1.006	1.009	1.006	1.005	1.005	1.011
8870	1.006	1.009	1.006	1.005	1.005	1.011
8871	1.012	1.011	1.010	1.008	1.007	1.011
8874	1.012	1.011	1.010	1.008	1.007	1.011
8875	1.005	1.005	1.004	1.002	1.001	1.011
9007	1.007	1.019	1.009	1.013	1.017	1.011
9008	1.004	1.002	1.002	1.000	0.998	1.011
9009	1.003	1.008	1.004	1.004	1.005	1.011
9010	1.005	1.014	1.006	1.008	1.010	1.011
9011	1.005	1.012	1.005	1.007	1.009	1.011

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9015	1.002	1.004	1.001	1.000	1.000	1.011
9016	1.025	1.033	1.026	1.028	1.029	1.011
9031	1.004	1.004	1.003	1.001	1.000	1.011
9033	1.018	1.030	1.020	1.024	1.027	1.011
9043	1.019	1.029	1.020	1.023	1.026	1.011
9048	1.007	1.009	1.006	1.005	1.004	1.011
9050	1.006	1.008	1.006	1.004	1.004	1.011
9053	1.024	1.028	1.024	1.023	1.024	1.011
9054	1.056	1.060	1.056	1.056	1.056	1.011
9059	1.015	1.019	1.015	1.015	1.015	1.011
9060	1.024	1.028	1.024	1.024	1.024	1.011
9061	1.026	1.034	1.027	1.028	1.030	1.011
9066	1.059	1.068	1.060	1.062	1.064	1.011
9067	1.024	1.029	1.024	1.024	1.025	1.011
9069	1.024	1.028	1.024	1.024	1.024	1.011
9070	1.021	1.035	1.023	1.028	1.033	1.011
9079	1.013	1.026	1.015	1.019	1.024	1.011
9085	1.022	1.040	1.026	1.032	1.038	1.011
9092	1.025	1.033	1.026	1.027	1.029	1.011
9095	1.022	1.023	1.021	1.020	1.019	1.011
9096	1.006	1.009	1.005	1.005	1.005	1.011
9097	1.006	1.009	1.006	1.005	1.005	1.011
9101	1.006	1.010	1.006	1.006	1.006	1.011
9151	1.021	1.019	1.019	1.016	1.014	1.011
9154	1.023	1.026	1.023	1.022	1.022	1.011
9155	1.169	1.186	1.172	1.177	1.183	1.011
9156	1.024	1.028	1.024	1.024	1.024	1.011
9180	1.026	1.035	1.027	1.029	1.031	1.011
9181	1.024	1.029	1.024	1.025	1.026	1.011
9182	1.024	1.028	1.024	1.024	1.024	1.011
9184	1.022	1.022	1.021	1.019	1.018	1.011
9185	1.027	1.038	1.029	1.031	1.035	1.011
9220	1.050	1.041	1.046	1.041	1.036	1.011
9402	1.006	1.010	1.006	1.006	1.006	1.011
9403	1.007	1.011	1.006	1.007	1.007	1.011
9410	1.016	1.024	1.017	1.019	1.021	1.011
9420	1.016	1.024	1.017	1.019	1.021	1.011
9422	1.017	1.027	1.019	1.021	1.023	1.011
9424	1.007	1.011	1.007	1.007	1.007	1.011
9426	1.006	1.008	1.005	1.004	1.004	1.011
9501	1.053	1.052	1.052	1.049	1.047	1.011
9507	1.115	1.114	1.114	1.111	1.109	1.011
9516	1.016	1.016	1.015	1.013	1.011	1.011
9519	1.056	1.060	1.056	1.056	1.056	1.011
9521	1.016	1.015	1.015	1.013	1.011	1.011
9522	1.056	1.061	1.057	1.057	1.057	1.011
9529	1.017	1.017	1.016	1.014	1.013	1.011
9531	1.016	1.016	1.015	1.013	1.011	1.011
9549	1.115	1.114	1.114	1.112	1.110	1.011
9552	1.016	1.014	1.014	1.011	1.009	1.011
9586	1.060	1.071	1.061	1.064	1.067	1.011
9610	1.159	1.156	1.157	1.154	1.151	1.011
9620	1.049	1.039	1.045	1.039	1.033	1.011

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.015	1.018	1.016	1.016	1.016	1.041
0016	1.017	1.024	1.019	1.021	1.023	1.041
0034	1.013	1.011	1.012	1.011	1.009	1.041
0035	1.015	1.016	1.015	1.014	1.014	1.041
0036	1.016	1.019	1.016	1.017	1.017	1.041
0038	1.017	1.024	1.019	1.020	1.023	1.041
0040	1.017	1.022	1.018	1.019	1.021	1.041
0041	1.017	1.022	1.018	1.019	1.020	1.041
0042	1.010	1.019	1.012	1.015	1.018	1.041
0045	1.017	1.022	1.018	1.019	1.021	1.041
0050	1.017	1.023	1.019	1.020	1.022	1.041
0079	1.017	1.022	1.018	1.019	1.021	1.041
0096	1.017	1.024	1.019	1.020	1.022	1.041
0106	1.011	1.021	1.013	1.016	1.020	1.041
0171	1.020	1.031	1.022	1.026	1.030	1.041
0172	1.018	1.024	1.019	1.021	1.023	1.041
0251	1.016	1.013	1.015	1.012	1.010	1.041
0400	1.005	1.010	1.006	1.007	1.008	1.041
0401	1.018	1.027	1.020	1.023	1.025	1.041
1122	1.010	1.002	1.008	1.003	0.999	1.041
1320	1.013	1.010	1.012	1.009	1.008	1.041
1322	1.012	1.008	1.011	1.008	1.006	1.041
1330	1.016	1.014	1.015	1.013	1.011	1.041
1438	1.015	1.012	1.014	1.011	1.009	1.041
1452	1.012	1.008	1.010	1.007	1.005	1.041
1463	1.016	1.015	1.015	1.014	1.012	1.041
1624	1.014	1.013	1.013	1.011	1.010	1.041
1699	1.017	1.017	1.017	1.016	1.015	1.041
1701	1.017	1.018	1.017	1.017	1.016	1.041
1710	1.013	1.011	1.012	1.010	1.008	1.041
1741	1.013	1.011	1.012	1.010	1.009	1.041
1803	1.017	1.018	1.017	1.016	1.016	1.041
1925	1.016	1.014	1.015	1.013	1.012	1.041
2002	1.020	1.026	1.021	1.022	1.024	1.041
2003	1.020	1.026	1.021	1.023	1.025	1.041
2014	1.020	1.025	1.021	1.022	1.023	1.041
2030	1.018	1.021	1.019	1.019	1.020	1.041
2063	1.018	1.020	1.018	1.018	1.018	1.041
2081	1.018	1.021	1.019	1.018	1.019	1.041
2095	1.018	1.021	1.019	1.019	1.019	1.041
2102	1.020	1.026	1.021	1.023	1.025	1.041
2107	1.020	1.027	1.022	1.023	1.026	1.041
2108	1.021	1.028	1.022	1.024	1.027	1.041
2109	1.021	1.028	1.022	1.024	1.027	1.041
2111	1.019	1.024	1.020	1.021	1.023	1.041
2113	1.018	1.022	1.019	1.019	1.020	1.041
2116	1.019	1.024	1.020	1.021	1.023	1.041
2117	1.019	1.024	1.020	1.021	1.022	1.041
2121	1.018	1.019	1.018	1.017	1.017	1.041
2123	1.021	1.028	1.023	1.025	1.027	1.041
2142	1.019	1.022	1.019	1.020	1.021	1.041
2163	1.018	1.021	1.019	1.018	1.019	1.041
2222	1.019	1.023	1.020	1.020	1.021	1.041
2362	1.020	1.026	1.021	1.022	1.024	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2402	1.021	1.028	1.022	1.024	1.027	1.041
2413	1.016	1.014	1.015	1.013	1.011	1.041
2501	1.018	1.020	1.018	1.018	1.018	1.041
2570	1.019	1.023	1.020	1.021	1.022	1.041
2571	1.018	1.020	1.018	1.018	1.018	1.041
2576	1.020	1.025	1.021	1.022	1.024	1.041
2584	1.007	1.010	1.007	1.007	1.008	1.041
2585	1.058	1.069	1.061	1.064	1.068	1.041
2589	1.058	1.069	1.061	1.064	1.068	1.041
2660	1.019	1.024	1.020	1.021	1.022	1.041
2683	1.017	1.018	1.017	1.016	1.016	1.041
2688	1.020	1.026	1.021	1.022	1.024	1.041
2702	1.017	1.023	1.019	1.020	1.022	1.041
2710	1.019	1.023	1.020	1.021	1.022	1.041
2727	1.016	1.021	1.017	1.018	1.019	1.041
2731	1.018	1.021	1.019	1.019	1.019	1.041
2757	1.018	1.019	1.018	1.017	1.017	1.041
2759	1.018	1.020	1.018	1.018	1.018	1.041
2790	1.016	1.014	1.015	1.013	1.012	1.041
2797	1.017	1.018	1.017	1.017	1.016	1.041
2806	1.018	1.020	1.018	1.018	1.018	1.041
2812	1.018	1.019	1.018	1.017	1.018	1.041
2819	1.018	1.020	1.018	1.018	1.019	1.041
2840	1.019	1.024	1.020	1.021	1.022	1.041
2842	1.018	1.019	1.018	1.017	1.017	1.041
2852	1.019	1.022	1.019	1.020	1.021	1.041
2881	1.019	1.022	1.019	1.020	1.021	1.041
2883	1.018	1.022	1.019	1.019	1.020	1.041
2915	1.018	1.019	1.018	1.017	1.017	1.041
2923	1.019	1.023	1.020	1.020	1.021	1.041
3018	1.015	1.011	1.014	1.011	1.009	1.041
3022	1.015	1.012	1.014	1.012	1.010	1.041
3030	1.017	1.017	1.017	1.015	1.015	1.041
3039	1.017	1.017	1.017	1.015	1.015	1.041
3040	1.016	1.015	1.016	1.014	1.013	1.041
3060	1.017	1.016	1.016	1.015	1.014	1.041
3066	1.017	1.016	1.016	1.015	1.014	1.041
3070	1.017	1.017	1.017	1.016	1.015	1.041
3076	1.018	1.019	1.018	1.017	1.017	1.041
3081	1.016	1.015	1.016	1.014	1.013	1.041
3082	1.016	1.015	1.016	1.014	1.013	1.041
3085	1.017	1.017	1.016	1.015	1.015	1.041
3099	1.015	1.013	1.014	1.012	1.010	1.041
3110	1.015	1.012	1.014	1.011	1.009	1.041
3131	1.016	1.014	1.015	1.013	1.012	1.041
3146	1.016	1.014	1.015	1.013	1.011	1.041
3152	1.016	1.013	1.015	1.012	1.011	1.041
3165	1.017	1.016	1.016	1.015	1.014	1.041
3169	1.018	1.020	1.018	1.018	1.018	1.041
3175	1.017	1.019	1.018	1.017	1.017	1.041
3178	1.017	1.018	1.017	1.017	1.016	1.041
3179	1.018	1.019	1.018	1.017	1.017	1.041
3180	1.017	1.017	1.017	1.016	1.015	1.041
3220	1.017	1.018	1.017	1.016	1.016	1.041
3241	1.016	1.014	1.015	1.013	1.011	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.



Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3257	1.017	1.017	1.017	1.016	1.015	1.041
3339	1.016	1.014	1.015	1.013	1.012	1.041
3365	1.016	1.015	1.016	1.014	1.013	1.041
3372	1.017	1.018	1.017	1.016	1.016	1.041
3383	1.019	1.023	1.020	1.020	1.021	1.041
3400	1.017	1.016	1.016	1.015	1.014	1.041
3401	1.017	1.017	1.017	1.015	1.015	1.041
3501	1.016	1.015	1.016	1.014	1.013	1.041
3507	1.016	1.015	1.015	1.014	1.012	1.041
3560	1.016	1.013	1.015	1.013	1.011	1.041
3568	1.018	1.020	1.018	1.018	1.018	1.041
3569	1.016	1.013	1.015	1.013	1.011	1.041
3570	1.017	1.017	1.016	1.015	1.015	1.041
3572	1.017	1.017	1.017	1.015	1.015	1.041
3573	1.017	1.018	1.017	1.016	1.016	1.041
3574	1.017	1.018	1.017	1.016	1.016	1.041
3577	1.016	1.013	1.015	1.013	1.011	1.041
3612	1.016	1.014	1.015	1.013	1.012	1.041
3620	1.017	1.017	1.017	1.015	1.015	1.041
3632	1.015	1.013	1.014	1.012	1.010	1.041
3634	1.017	1.016	1.016	1.015	1.014	1.041
3643	1.016	1.014	1.015	1.013	1.012	1.041
3647	1.015	1.013	1.014	1.012	1.010	1.041
3651	1.018	1.020	1.018	1.018	1.018	1.041
3681	1.016	1.015	1.016	1.014	1.013	1.041
3682	1.018	1.020	1.018	1.018	1.018	1.041
3683	1.017	1.017	1.017	1.015	1.015	1.041
3719	1.013	1.004	1.010	1.005	1.001	1.041
3724	1.015	1.011	1.014	1.011	1.008	1.041
3726	1.051	1.049	1.051	1.049	1.047	1.041
3805	1.015	1.010	1.013	1.010	1.008	1.041
3808	1.018	1.021	1.019	1.019	1.019	1.041
3815	1.017	1.018	1.017	1.016	1.016	1.041
3821	1.001	0.999	1.000	0.998	0.997	1.041
3828	1.017	1.016	1.016	1.015	1.014	1.041
3830	1.014	1.007	1.012	1.008	1.004	1.041
3831	1.014	1.009	1.012	1.009	1.006	1.041
3840	1.017	1.018	1.017	1.017	1.016	1.041
4000	1.014	1.012	1.013	1.011	1.010	1.041
4034	1.017	1.018	1.017	1.017	1.016	1.041
4036	1.017	1.019	1.017	1.017	1.017	1.041
4038	1.017	1.017	1.017	1.016	1.015	1.041
4041	1.018	1.019	1.018	1.017	1.017	1.041
4049	1.017	1.018	1.017	1.016	1.016	1.041
4111	1.018	1.021	1.018	1.018	1.019	1.041
4112	1.016	1.015	1.016	1.014	1.013	1.041
4114	1.018	1.020	1.018	1.018	1.018	1.041
4130	1.002	1.002	1.002	1.000	0.999	1.041
4150	1.016	1.015	1.016	1.014	1.013	1.041
4239	1.017	1.018	1.017	1.017	1.016	1.041
4240	1.017	1.018	1.017	1.017	1.017	1.041
4243	1.017	1.017	1.017	1.015	1.015	1.041
4244	1.017	1.017	1.017	1.015	1.015	1.041
4250	1.017	1.017	1.017	1.016	1.015	1.041
4251	1.017	1.017	1.016	1.015	1.014	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4279	1.017	1.017	1.016	1.015	1.014	1.041
4283	1.017	1.017	1.017	1.015	1.015	1.041
4286	1.017	1.017	1.017	1.015	1.015	1.041
4295	1.017	1.018	1.017	1.016	1.016	1.041
4297	1.016	1.015	1.015	1.014	1.012	1.041
4299	1.016	1.014	1.015	1.013	1.012	1.041
4304	1.148	1.143	1.146	1.143	1.140	1.041
4312	1.037	1.034	1.036	1.034	1.032	1.041
4351	1.017	1.016	1.016	1.015	1.014	1.041
4354	1.015	1.010	1.013	1.010	1.007	1.041
4361	1.117	1.127	1.120	1.123	1.126	1.041
4362	1.153	1.157	1.153	1.154	1.155	1.041
4410	1.017	1.016	1.016	1.015	1.014	1.041
4420	1.015	1.012	1.014	1.012	1.010	1.041
4432	1.017	1.018	1.017	1.016	1.016	1.041
4470	1.016	1.013	1.015	1.013	1.011	1.041
4478	1.017	1.017	1.017	1.016	1.015	1.041
4492	1.016	1.016	1.016	1.014	1.013	1.041
4494	1.017	1.018	1.017	1.016	1.016	1.041
4495	1.016	1.016	1.016	1.014	1.014	1.041
4496	1.017	1.017	1.017	1.016	1.015	1.041
4497	1.016	1.016	1.016	1.014	1.013	1.041
4498	1.017	1.017	1.017	1.016	1.015	1.041
4499	1.017	1.017	1.016	1.015	1.015	1.041
4511	1.113	1.114	1.113	1.112	1.112	1.041
4512	1.114	1.117	1.115	1.115	1.115	1.041
4557	1.017	1.018	1.017	1.017	1.017	1.041
4558	1.016	1.016	1.016	1.015	1.014	1.041
4611	1.017	1.018	1.017	1.016	1.016	1.041
4623	1.018	1.019	1.018	1.017	1.017	1.041
4635	1.015	1.011	1.014	1.011	1.009	1.041
4665	1.018	1.021	1.018	1.018	1.019	1.041
4683	1.018	1.021	1.019	1.018	1.019	1.041
4691	1.020	1.026	1.021	1.023	1.024	1.041
4692	1.016	1.015	1.015	1.014	1.012	1.041
4717	1.018	1.019	1.018	1.017	1.017	1.041
4720	1.017	1.018	1.017	1.017	1.016	1.041
4740	1.017	1.018	1.017	1.016	1.016	1.041
4771	1.015	1.011	1.013	1.010	1.008	1.041
4828	1.016	1.014	1.015	1.014	1.012	1.041
4829	1.017	1.018	1.017	1.016	1.016	1.041
4831	1.016	1.014	1.015	1.013	1.012	1.041
4983	1.017	1.018	1.017	1.016	1.016	1.041
5020	1.009	0.994	1.005	0.997	0.990	1.041
5027	1.017	1.016	1.016	1.015	1.014	1.041
5028	1.017	1.016	1.016	1.015	1.014	1.041
5029	1.017	1.017	1.017	1.015	1.015	1.041
5040	1.016	1.013	1.015	1.013	1.011	1.041
5102	1.016	1.013	1.015	1.012	1.011	1.041
5107	1.016	1.015	1.016	1.014	1.013	1.041
5108	1.017	1.017	1.017	1.016	1.015	1.041
5128	1.050	1.046	1.049	1.046	1.044	1.041
5129	1.050	1.046	1.049	1.046	1.044	1.041
5130	1.015	1.011	1.014	1.011	1.009	1.041
5140	1.012	1.002	1.009	1.004	0.999	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5146	1.017	1.016	1.016	1.015	1.014	1.041
5160	1.010	0.997	1.007	1.000	0.994	1.041
5183	1.016	1.015	1.015	1.014	1.012	1.041
5184	1.011	0.999	1.007	1.001	0.996	1.041
5185	1.016	1.013	1.015	1.013	1.011	1.041
5186	1.014	1.007	1.012	1.008	1.005	1.041
5187	1.016	1.014	1.015	1.013	1.012	1.041
5190	1.013	1.004	1.010	1.005	1.001	1.041
5191	1.051	1.048	1.050	1.047	1.045	1.041
5192	1.008	1.008	1.008	1.007	1.006	1.041
5193	1.015	1.011	1.014	1.011	1.009	1.041
5195	1.013	1.005	1.011	1.006	1.002	1.041
5201	1.016	1.015	1.016	1.014	1.013	1.041
5205	1.016	1.015	1.016	1.014	1.013	1.041
5212	1.016	1.015	1.016	1.014	1.013	1.041
5213	1.016	1.014	1.015	1.014	1.012	1.041
5214	1.017	1.016	1.016	1.015	1.014	1.041
5222	1.017	1.016	1.016	1.014	1.013	1.041
5225	1.017	1.016	1.016	1.015	1.014	1.041
5348	1.017	1.016	1.016	1.015	1.014	1.041
5403	1.017	1.016	1.016	1.015	1.014	1.041
5432	1.016	1.015	1.015	1.014	1.012	1.041
5436	1.017	1.017	1.017	1.016	1.015	1.041
5443	1.009	0.994	1.005	0.998	0.991	1.041
5446	1.011	1.000	1.008	1.002	0.996	1.041
5447	1.010	0.997	1.006	0.999	0.993	1.041
5467	1.018	1.021	1.019	1.019	1.019	1.041
5470	1.018	1.020	1.018	1.018	1.018	1.041
5473	1.005	1.004	1.004	1.003	1.002	1.041
5474	1.016	1.014	1.015	1.013	1.011	1.041
5479	1.009	0.993	1.004	0.997	0.989	1.041
5482	1.016	1.015	1.015	1.014	1.012	1.041
5484	1.010	0.996	1.006	0.999	0.992	1.041
5485	1.010	0.996	1.006	0.999	0.992	1.041
5506	1.016	1.013	1.014	1.012	1.010	1.041
5507	1.016	1.013	1.015	1.012	1.011	1.041
5538	1.016	1.015	1.016	1.014	1.012	1.041
5542	1.016	1.014	1.015	1.013	1.012	1.041
5552	1.020	1.026	1.021	1.023	1.024	1.041
5553	1.020	1.026	1.021	1.023	1.024	1.041
5606	1.016	1.014	1.015	1.013	1.011	1.041
5610	1.017	1.016	1.016	1.015	1.014	1.041
5632	1.014	1.007	1.012	1.008	1.004	1.041
5633	1.011	0.999	1.007	1.001	0.995	1.041
5650	1.008	1.013	1.009	1.010	1.012	1.041
5951	1.018	1.020	1.018	1.018	1.018	1.041
6003	1.016	1.014	1.015	1.013	1.012	1.041
6011	1.015	1.012	1.014	1.012	1.010	1.041
6204	1.014	1.014	1.014	1.013	1.012	1.041
6206	1.014	1.013	1.013	1.012	1.011	1.041
6213	1.013	1.011	1.012	1.010	1.009	1.041
6216	1.014	1.012	1.013	1.011	1.010	1.041
6218	1.017	1.016	1.016	1.014	1.013	1.041
6220	1.016	1.015	1.016	1.014	1.013	1.041
6233	1.015	1.010	1.013	1.010	1.008	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6235	1.012	1.008	1.011	1.008	1.006	1.041
6237	1.013	1.012	1.013	1.011	1.010	1.041
6251	1.017	1.016	1.016	1.015	1.014	1.041
6258	1.017	1.016	1.016	1.015	1.014	1.041
6307	1.016	1.013	1.015	1.013	1.011	1.041
6308	1.016	1.013	1.015	1.012	1.010	1.041
6315	1.016	1.013	1.015	1.012	1.010	1.041
6316	1.016	1.013	1.015	1.012	1.010	1.041
6325	1.014	1.009	1.012	1.009	1.006	1.041
6361	1.016	1.014	1.015	1.013	1.012	1.041
6364	1.016	1.015	1.016	1.014	1.013	1.041
6400	1.017	1.018	1.017	1.016	1.015	1.041
6504	1.018	1.019	1.018	1.017	1.017	1.041
6834	1.017	1.017	1.016	1.015	1.015	1.041
7133	1.040	1.044	1.041	1.041	1.042	1.041
7198	1.038	1.036	1.037	1.035	1.034	1.041
7207	1.025	1.030	1.026	1.027	1.029	1.041
7219	1.039	1.040	1.039	1.038	1.038	1.041
7227	1.039	1.039	1.039	1.038	1.037	1.041
7232	1.040	1.042	1.040	1.040	1.040	1.041
7248	1.110	1.105	1.108	1.105	1.102	1.041
7272	1.023	1.035	1.026	1.030	1.034	1.041
7332	1.021	1.035	1.025	1.029	1.034	1.041
7360	1.039	1.040	1.039	1.038	1.038	1.041
7365	1.061	1.105	1.073	1.090	1.109	1.041
7382	1.043	1.052	1.045	1.048	1.051	1.041
7392	1.001	0.997	1.000	0.997	0.995	1.041
7403	1.040	1.043	1.041	1.041	1.042	1.041
7405	1.040	1.042	1.040	1.040	1.041	1.041
7409	1.018	1.024	1.019	1.021	1.023	1.041
7410	1.018	1.025	1.019	1.021	1.024	1.041
7421	1.037	1.032	1.035	1.032	1.030	1.041
7424	1.040	1.042	1.040	1.040	1.040	1.041
7428	1.038	1.035	1.037	1.035	1.033	1.041
7429	1.038	1.037	1.038	1.036	1.035	1.041
7500	1.017	1.017	1.017	1.016	1.015	1.041
7515	1.036	1.032	1.035	1.032	1.029	1.041
7520	1.015	1.012	1.014	1.011	1.009	1.041
7538	1.015	1.012	1.014	1.012	1.010	1.041
7539	1.015	1.010	1.013	1.010	1.007	1.041
7580	1.016	1.014	1.015	1.013	1.011	1.041
7600	1.147	1.140	1.145	1.141	1.137	1.041
7601	1.016	1.013	1.014	1.012	1.010	1.041
7605	1.013	1.005	1.010	1.006	1.002	1.041
7607	1.153	1.158	1.154	1.155	1.157	1.041
7610	1.153	1.159	1.155	1.156	1.158	1.041
7706	1.012	1.011	1.012	1.010	1.009	1.041
7707	1.000	0.974	0.992	0.980	0.969	1.041
7720	1.014	1.015	1.014	1.013	1.013	1.041
7721	1.007	1.009	1.007	1.007	1.008	1.041
7722	1.000	0.974	0.992	0.980	0.969	1.041
7855	1.016	1.013	1.014	1.012	1.010	1.041
8001	1.002	1.001	1.001	1.000	0.999	1.041
8004	1.005	1.010	1.006	1.007	1.009	1.041
8006	1.011	1.017	1.012	1.014	1.016	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8008	1.011	1.017	1.013	1.014	1.016	1.041
8010	1.011	1.017	1.013	1.014	1.016	1.041
8013	1.010	1.013	1.010	1.011	1.011	1.041
8015	1.009	1.012	1.010	1.010	1.010	1.041
8017	1.009	1.012	1.010	1.010	1.010	1.041
8018	1.003	1.004	1.003	1.003	1.003	1.041
8019	1.016	1.014	1.015	1.013	1.012	1.041
8021	1.004	1.008	1.005	1.006	1.007	1.041
8028	1.001	1.000	1.001	0.999	0.998	1.041
8031	1.011	1.016	1.012	1.013	1.015	1.041
8032	1.003	1.004	1.003	1.002	1.002	1.041
8039	1.010	1.014	1.011	1.012	1.013	1.041
8041	1.002	1.002	1.002	1.001	1.000	1.041
8042	1.003	1.003	1.003	1.002	1.001	1.041
8046	1.007	1.006	1.007	1.005	1.004	1.041
8057	1.009	1.010	1.009	1.008	1.008	1.041
8059	1.003	1.005	1.003	1.003	1.003	1.041
8060	1.011	1.016	1.012	1.013	1.014	1.041
8061	1.012	1.019	1.013	1.015	1.018	1.041
8062	1.007	1.004	1.006	1.003	1.002	1.041
8063	1.002	1.002	1.002	1.000	0.999	1.041
8064	1.004	1.008	1.005	1.005	1.006	1.041
8065	1.010	1.013	1.010	1.010	1.011	1.041
8066	1.011	1.018	1.013	1.015	1.017	1.041
8071	1.011	1.017	1.012	1.013	1.015	1.041
8078	1.010	1.017	1.012	1.013	1.015	1.041
8102	1.154	1.459	1.236	1.365	1.493	1.041
8106	1.001	0.999	1.001	0.999	0.997	1.041
8107	1.002	1.001	1.001	0.999	0.998	1.041
8116	1.003	1.003	1.002	1.001	1.001	1.041
8117	1.005	1.010	1.006	1.007	1.009	1.041
8209	1.017	1.023	1.018	1.019	1.021	1.041
8215	1.004	1.008	1.005	1.005	1.006	1.041
8227	1.016	1.013	1.015	1.013	1.011	1.041
8232	1.004	1.005	1.004	1.003	1.004	1.041
8267	1.002	1.001	1.002	1.000	0.999	1.041
8278	1.010	0.983	1.002	0.990	0.978	1.041
8286	1.005	1.009	1.005	1.006	1.007	1.041
8290	1.003	1.005	1.003	1.003	1.004	1.041
8291	1.041	1.044	1.041	1.042	1.043	1.041
8292	1.039	1.041	1.039	1.039	1.039	1.041
8293	1.038	1.035	1.037	1.035	1.033	1.041
8304	1.042	1.048	1.043	1.045	1.047	1.041
8324	1.013	1.024	1.016	1.019	1.023	1.041
8350	1.002	1.002	1.002	1.001	1.000	1.041
8370	1.051	1.050	1.051	1.049	1.047	1.041
8387	1.057	1.066	1.059	1.061	1.065	1.041
8388	1.007	1.006	1.007	1.005	1.004	1.041
8389	1.050	1.047	1.049	1.046	1.044	1.041
8390	1.057	1.066	1.059	1.062	1.065	1.041
8391	1.008	1.008	1.008	1.007	1.006	1.041
8392	1.057	1.066	1.059	1.062	1.065	1.041
8393	1.053	1.053	1.052	1.051	1.051	1.041
8397	1.050	1.044	1.048	1.044	1.041	1.041
8400	1.009	1.010	1.009	1.008	1.008	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8500	1.002	1.002	1.002	1.001	1.000	1.041
8601	1.110	1.107	1.109	1.106	1.104	1.041
8631	1.010	0.983	1.002	0.990	0.978	1.041
8720	1.024	1.020	1.023	1.020	1.017	1.041
8729	1.009	0.993	1.004	0.997	0.989	1.041
8740	1.002	1.003	1.002	1.002	1.002	1.041
8741	1.002	1.003	1.002	1.001	1.001	1.041
8742	1.052	1.049	1.051	1.049	1.047	1.041
8743	1.021	1.009	1.017	1.011	1.005	1.041
8744	1.001	0.998	1.000	0.997	0.996	1.041
8745	1.002	1.002	1.002	1.000	1.000	1.041
8746	1.052	1.049	1.051	1.049	1.047	1.041
8748	1.008	1.007	1.007	1.006	1.005	1.041
8749	1.021	1.010	1.018	1.012	1.007	1.041
8755	1.050	1.046	1.049	1.045	1.043	1.041
8800	1.150	1.148	1.149	1.147	1.145	1.041
8801	1.023	1.015	1.020	1.016	1.012	1.041
8803	1.109	1.103	1.107	1.103	1.100	1.041
8804	1.015	1.017	1.015	1.015	1.015	1.041
8806	1.020	1.031	1.023	1.026	1.030	1.041
8807	1.149	1.145	1.147	1.144	1.142	1.041
8808	1.022	1.013	1.020	1.014	1.010	1.041
8810	1.012	1.010	1.011	1.009	1.007	1.041
8811	1.026	1.024	1.025	1.023	1.021	1.041
8812	1.012	1.010	1.011	1.009	1.007	1.041
8813	1.016	1.013	1.015	1.012	1.011	1.041
8818	1.148	1.142	1.146	1.142	1.139	1.041
8820	1.108	1.098	1.105	1.100	1.095	1.041
8821	1.109	1.103	1.107	1.103	1.100	1.041
8822	1.019	1.002	1.014	1.006	0.998	1.041
8823	1.015	1.016	1.015	1.014	1.014	1.041
8827	1.020	1.030	1.022	1.025	1.029	1.041
8829	1.017	1.022	1.018	1.019	1.021	1.041
8830	1.017	1.021	1.017	1.018	1.019	1.041
8831	1.113	1.113	1.112	1.111	1.110	1.041
8834	1.017	1.021	1.018	1.018	1.019	1.041
8838	1.023	1.022	1.022	1.021	1.020	1.041
8839	1.016	1.019	1.016	1.016	1.017	1.041
8840	1.054	1.057	1.055	1.055	1.056	1.041
8846	1.016	1.015	1.016	1.014	1.013	1.041
8847	1.003	1.005	1.003	1.003	1.003	1.041
8850	1.022	1.013	1.019	1.014	1.010	1.041
8851	1.018	1.026	1.020	1.022	1.025	1.041
8852	1.018	1.025	1.020	1.022	1.024	1.041
8859	1.112	1.110	1.111	1.109	1.108	1.041
8868	1.005	1.005	1.005	1.004	1.003	1.041
8870	1.005	1.005	1.005	1.004	1.003	1.041
8871	1.012	1.010	1.011	1.009	1.007	1.041
8874	1.012	1.010	1.011	1.009	1.007	1.041
8875	1.005	1.004	1.004	1.003	1.002	1.041
9007	1.005	1.010	1.006	1.007	1.009	1.041
9008	1.004	1.002	1.003	1.001	0.999	1.041
9009	1.002	1.003	1.002	1.001	1.001	1.041
9010	1.003	1.004	1.003	1.002	1.003	1.041
9011	1.002	1.004	1.003	1.002	1.002	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9015	1.001	1.001	1.001	0.999	0.998	1.041
9016	1.024	1.027	1.025	1.025	1.025	1.041
9031	1.008	1.013	1.009	1.010	1.012	1.041
9033	1.015	1.019	1.016	1.016	1.017	1.041
9043	1.018	1.025	1.019	1.021	1.023	1.041
9048	1.006	1.004	1.005	1.003	1.001	1.041
9050	1.007	1.006	1.006	1.005	1.004	1.041
9053	1.023	1.024	1.023	1.022	1.022	1.041
9054	1.053	1.053	1.052	1.051	1.051	1.041
9059	1.015	1.017	1.016	1.015	1.016	1.041
9060	1.023	1.024	1.023	1.022	1.022	1.041
9061	1.025	1.031	1.027	1.028	1.029	1.041
9066	1.054	1.058	1.055	1.055	1.056	1.041
9067	1.025	1.028	1.025	1.025	1.026	1.041
9069	1.025	1.029	1.026	1.026	1.027	1.041
9070	1.019	1.028	1.021	1.024	1.027	1.041
9079	1.013	1.025	1.016	1.020	1.024	1.041
9085	1.021	1.035	1.025	1.029	1.034	1.041
9092	1.026	1.031	1.027	1.028	1.029	1.041
9095	1.022	1.021	1.021	1.020	1.018	1.041
9096	1.005	1.005	1.005	1.004	1.003	1.041
9097	1.005	1.004	1.004	1.003	1.001	1.041
9101	1.006	1.006	1.005	1.005	1.004	1.041
9151	1.022	1.019	1.021	1.018	1.017	1.041
9154	1.024	1.026	1.024	1.024	1.024	1.041
9155	1.156	1.166	1.158	1.161	1.164	1.041
9156	1.024	1.027	1.025	1.025	1.026	1.041
9180	1.025	1.030	1.026	1.027	1.028	1.041
9181	1.023	1.023	1.023	1.022	1.021	1.041
9182	1.023	1.023	1.022	1.021	1.021	1.041
9184	1.021	1.018	1.020	1.018	1.016	1.041
9185	1.026	1.031	1.027	1.028	1.030	1.041
9220	1.049	1.042	1.047	1.043	1.039	1.041
9402	1.006	1.008	1.006	1.006	1.006	1.041
9403	1.006	1.008	1.007	1.006	1.007	1.041
9410	1.015	1.019	1.016	1.017	1.018	1.041
9420	1.015	1.019	1.016	1.017	1.018	1.041
9422	1.015	1.019	1.016	1.016	1.017	1.041
9424	1.006	1.008	1.007	1.006	1.006	1.041
9426	1.006	1.006	1.005	1.004	1.004	1.041
9501	1.051	1.048	1.050	1.047	1.045	1.041
9507	1.111	1.108	1.110	1.107	1.105	1.041
9516	1.016	1.015	1.015	1.014	1.012	1.041
9519	1.053	1.053	1.053	1.052	1.051	1.041
9521	1.016	1.015	1.016	1.014	1.013	1.041
9522	1.053	1.054	1.053	1.052	1.052	1.041
9529	1.015	1.011	1.014	1.011	1.008	1.041
9531	1.016	1.015	1.015	1.014	1.012	1.041
9549	1.112	1.111	1.111	1.109	1.108	1.041
9552	1.015	1.012	1.014	1.011	1.009	1.041
9586	1.057	1.067	1.059	1.062	1.065	1.041
9610	1.149	1.145	1.147	1.144	1.142	1.041
9620	1.048	1.040	1.046	1.041	1.037	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.014	1.014	1.014	1.014	1.014	1.041
0016	1.015	1.017	1.016	1.016	1.017	1.041
0034	1.013	1.012	1.013	1.012	1.012	1.041
0035	1.014	1.014	1.014	1.014	1.014	1.041
0036	1.014	1.016	1.015	1.015	1.015	1.041
0038	1.015	1.018	1.016	1.017	1.018	1.041
0040	1.015	1.016	1.015	1.015	1.016	1.041
0041	1.014	1.016	1.015	1.015	1.016	1.041
0042	1.005	1.008	1.006	1.006	1.007	1.041
0045	1.015	1.016	1.015	1.015	1.016	1.041
0050	1.015	1.017	1.015	1.016	1.016	1.041
0079	1.015	1.016	1.015	1.015	1.016	1.041
0096	1.015	1.017	1.015	1.016	1.016	1.041
0106	1.005	1.008	1.006	1.007	1.008	1.041
0171	1.017	1.023	1.018	1.020	1.023	1.041
0172	1.015	1.017	1.016	1.016	1.017	1.041
0251	1.011	1.010	1.011	1.010	1.009	1.041
0400	1.002	1.003	1.003	1.003	1.003	1.041
0401	1.015	1.018	1.016	1.017	1.018	1.041
1122	1.011	1.006	1.010	1.007	1.005	1.041
1320	1.013	1.010	1.012	1.010	1.009	1.041
1322	1.012	1.009	1.011	1.010	1.008	1.041
1330	1.011	1.009	1.011	1.009	1.008	1.041
1438	1.012	1.010	1.011	1.010	1.009	1.041
1452	1.012	1.009	1.011	1.009	1.008	1.041
1463	1.012	1.010	1.011	1.010	1.009	1.041
1624	1.013	1.011	1.012	1.011	1.010	1.041
1699	1.012	1.012	1.012	1.011	1.011	1.041
1701	1.012	1.012	1.012	1.011	1.011	1.041
1710	1.012	1.010	1.012	1.010	1.009	1.041
1741	1.013	1.010	1.012	1.011	1.010	1.041
1803	1.013	1.012	1.012	1.012	1.011	1.041
1925	1.012	1.010	1.012	1.010	1.010	1.041
2002	1.014	1.015	1.014	1.014	1.015	1.041
2003	1.014	1.016	1.014	1.015	1.016	1.041
2014	1.014	1.015	1.014	1.014	1.015	1.041
2030	1.013	1.013	1.013	1.012	1.012	1.041
2063	1.013	1.012	1.013	1.012	1.012	1.041
2081	1.013	1.013	1.013	1.012	1.012	1.041
2095	1.013	1.013	1.013	1.012	1.012	1.041
2102	1.014	1.016	1.014	1.015	1.016	1.041
2107	1.014	1.016	1.015	1.015	1.016	1.041
2108	1.014	1.016	1.015	1.015	1.016	1.041
2109	1.014	1.017	1.015	1.015	1.016	1.041
2111	1.013	1.015	1.014	1.014	1.014	1.041
2113	1.013	1.013	1.013	1.013	1.013	1.041
2116	1.014	1.015	1.014	1.014	1.015	1.041
2117	1.013	1.014	1.014	1.013	1.014	1.041
2121	1.013	1.014	1.014	1.014	1.014	1.041
2123	1.014	1.017	1.015	1.016	1.017	1.041
2142	1.013	1.014	1.014	1.014	1.014	1.041
2163	1.013	1.013	1.013	1.013	1.013	1.041
2222	1.014	1.016	1.014	1.015	1.015	1.041
2362	1.014	1.016	1.014	1.015	1.016	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.



Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2402	1.014	1.016	1.015	1.015	1.016	1.041
2413	1.012	1.010	1.011	1.010	1.009	1.041
2501	1.013	1.013	1.013	1.013	1.013	1.041
2570	1.013	1.015	1.014	1.014	1.014	1.041
2571	1.013	1.014	1.013	1.013	1.013	1.041
2576	1.014	1.015	1.014	1.015	1.015	1.041
2584	1.005	1.006	1.005	1.005	1.006	1.041
2585	1.047	1.052	1.048	1.050	1.051	1.041
2589	1.047	1.052	1.048	1.050	1.051	1.041
2660	1.013	1.015	1.014	1.014	1.014	1.041
2683	1.012	1.012	1.012	1.012	1.011	1.041
2688	1.014	1.016	1.014	1.015	1.015	1.041
2702	1.015	1.017	1.015	1.016	1.016	1.041
2710	1.013	1.014	1.013	1.013	1.014	1.041
2727	1.014	1.016	1.015	1.015	1.015	1.041
2731	1.013	1.013	1.013	1.013	1.013	1.041
2757	1.013	1.012	1.013	1.012	1.012	1.041
2759	1.013	1.012	1.013	1.012	1.012	1.041
2790	1.012	1.011	1.012	1.011	1.011	1.041
2797	1.012	1.012	1.012	1.012	1.011	1.041
2806	1.013	1.013	1.013	1.012	1.012	1.041
2812	1.013	1.012	1.013	1.012	1.012	1.041
2819	1.013	1.013	1.013	1.012	1.012	1.041
2840	1.014	1.015	1.014	1.014	1.015	1.041
2842	1.013	1.012	1.012	1.012	1.011	1.041
2852	1.013	1.014	1.014	1.013	1.014	1.041
2881	1.013	1.014	1.013	1.013	1.013	1.041
2883	1.013	1.013	1.013	1.013	1.013	1.041
2915	1.013	1.012	1.013	1.012	1.012	1.041
2923	1.013	1.014	1.013	1.013	1.013	1.041
3018	1.012	1.010	1.011	1.010	1.009	1.041
3022	1.012	1.010	1.011	1.010	1.009	1.041
3030	1.012	1.012	1.012	1.012	1.011	1.041
3039	1.012	1.012	1.012	1.012	1.011	1.041
3040	1.012	1.010	1.012	1.011	1.010	1.041
3060	1.012	1.012	1.012	1.011	1.011	1.041
3066	1.012	1.012	1.012	1.012	1.011	1.041
3070	1.013	1.012	1.013	1.012	1.012	1.041
3076	1.013	1.013	1.013	1.013	1.013	1.041
3081	1.012	1.011	1.012	1.011	1.010	1.041
3082	1.012	1.011	1.012	1.011	1.011	1.041
3085	1.012	1.011	1.012	1.011	1.011	1.041
3099	1.012	1.010	1.011	1.010	1.009	1.041
3110	1.012	1.010	1.011	1.010	1.009	1.041
3131	1.012	1.011	1.012	1.011	1.011	1.041
3146	1.012	1.011	1.012	1.011	1.010	1.041
3152	1.012	1.010	1.011	1.010	1.009	1.041
3165	1.012	1.012	1.012	1.012	1.011	1.041
3169	1.013	1.012	1.013	1.012	1.012	1.041
3175	1.013	1.012	1.013	1.012	1.012	1.041
3178	1.013	1.013	1.013	1.012	1.012	1.041
3179	1.013	1.013	1.013	1.012	1.012	1.041
3180	1.013	1.012	1.012	1.012	1.011	1.041
3220	1.013	1.012	1.013	1.012	1.012	1.041
3241	1.012	1.010	1.012	1.010	1.010	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3257	1.012	1.012	1.012	1.011	1.011	1.041
3339	1.012	1.011	1.012	1.011	1.010	1.041
3365	1.012	1.011	1.012	1.011	1.010	1.041
3372	1.012	1.012	1.012	1.012	1.011	1.041
3383	1.013	1.013	1.013	1.013	1.013	1.041
3400	1.012	1.011	1.012	1.011	1.011	1.041
3401	1.012	1.011	1.012	1.011	1.011	1.041
3501	1.012	1.012	1.012	1.011	1.011	1.041
3507	1.012	1.011	1.012	1.011	1.010	1.041
3560	1.012	1.010	1.012	1.010	1.010	1.041
3568	1.013	1.013	1.013	1.013	1.013	1.041
3569	1.012	1.011	1.012	1.011	1.010	1.041
3570	1.012	1.012	1.012	1.012	1.011	1.041
3572	1.013	1.012	1.013	1.012	1.012	1.041
3573	1.013	1.012	1.013	1.012	1.012	1.041
3574	1.013	1.013	1.013	1.012	1.012	1.041
3577	1.012	1.011	1.012	1.011	1.010	1.041
3612	1.012	1.011	1.012	1.011	1.010	1.041
3620	1.013	1.012	1.013	1.012	1.012	1.041
3632	1.012	1.010	1.011	1.010	1.009	1.041
3634	1.012	1.012	1.012	1.011	1.011	1.041
3643	1.012	1.011	1.012	1.011	1.010	1.041
3647	1.012	1.010	1.012	1.011	1.010	1.041
3651	1.013	1.013	1.013	1.013	1.013	1.041
3681	1.013	1.012	1.013	1.012	1.012	1.041
3682	1.013	1.013	1.013	1.013	1.013	1.041
3683	1.013	1.012	1.013	1.012	1.012	1.041
3719	1.010	1.004	1.008	1.006	1.003	1.041
3724	1.011	1.008	1.010	1.009	1.007	1.041
3726	1.044	1.043	1.044	1.043	1.042	1.041
3805	1.012	1.009	1.011	1.010	1.009	1.041
3808	1.013	1.013	1.013	1.012	1.012	1.041
3815	1.013	1.012	1.012	1.012	1.012	1.041
3821	1.001	0.999	1.001	0.999	0.999	1.041
3828	1.012	1.011	1.012	1.011	1.011	1.041
3830	1.011	1.009	1.011	1.009	1.008	1.041
3831	1.011	1.009	1.011	1.009	1.008	1.041
3840	1.012	1.012	1.012	1.012	1.011	1.041
4000	1.013	1.011	1.012	1.011	1.010	1.041
4034	1.012	1.012	1.012	1.011	1.011	1.041
4036	1.012	1.012	1.012	1.012	1.011	1.041
4038	1.012	1.011	1.012	1.011	1.010	1.041
4041	1.012	1.012	1.012	1.012	1.011	1.041
4049	1.012	1.012	1.012	1.011	1.011	1.041
4111	1.013	1.013	1.013	1.013	1.012	1.041
4112	1.012	1.012	1.012	1.012	1.011	1.041
4114	1.013	1.013	1.013	1.012	1.012	1.041
4130	1.001	1.001	1.001	1.001	1.000	1.041
4150	1.012	1.011	1.012	1.011	1.011	1.041
4239	1.013	1.012	1.013	1.012	1.012	1.041
4240	1.012	1.012	1.012	1.012	1.011	1.041
4243	1.012	1.011	1.012	1.011	1.011	1.041
4244	1.012	1.011	1.012	1.011	1.011	1.041
4250	1.012	1.011	1.012	1.011	1.011	1.041
4251	1.012	1.011	1.012	1.011	1.010	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4279	1.012	1.011	1.012	1.011	1.011	1.041
4283	1.012	1.011	1.012	1.011	1.011	1.041
4286	1.012	1.011	1.012	1.011	1.010	1.041
4295	1.013	1.012	1.013	1.012	1.012	1.041
4297	1.012	1.012	1.012	1.012	1.011	1.041
4299	1.012	1.010	1.012	1.011	1.010	1.041
4304	1.139	1.136	1.138	1.137	1.135	1.041
4312	1.031	1.029	1.030	1.029	1.028	1.041
4351	1.012	1.011	1.012	1.011	1.011	1.041
4354	1.012	1.010	1.011	1.010	1.009	1.041
4361	1.097	1.097	1.097	1.096	1.097	1.041
4362	1.141	1.142	1.141	1.141	1.142	1.041
4410	1.012	1.011	1.012	1.011	1.010	1.041
4420	1.012	1.010	1.012	1.010	1.009	1.041
4432	1.012	1.010	1.012	1.011	1.010	1.041
4470	1.012	1.010	1.011	1.010	1.009	1.041
4478	1.012	1.011	1.012	1.011	1.011	1.041
4492	1.012	1.011	1.012	1.011	1.010	1.041
4494	1.012	1.011	1.012	1.011	1.011	1.041
4495	1.012	1.011	1.012	1.011	1.010	1.041
4496	1.012	1.012	1.012	1.011	1.011	1.041
4497	1.012	1.011	1.012	1.011	1.010	1.041
4498	1.012	1.012	1.012	1.011	1.011	1.041
4499	1.012	1.011	1.012	1.011	1.011	1.041
4511	1.097	1.098	1.097	1.097	1.098	1.041
4512	1.097	1.100	1.098	1.098	1.099	1.041
4557	1.013	1.012	1.013	1.012	1.012	1.041
4558	1.012	1.011	1.012	1.011	1.010	1.041
4611	1.013	1.012	1.013	1.012	1.012	1.041
4623	1.013	1.013	1.013	1.012	1.012	1.041
4635	1.011	1.009	1.011	1.009	1.008	1.041
4665	1.013	1.013	1.013	1.012	1.012	1.041
4683	1.013	1.013	1.013	1.013	1.013	1.041
4691	1.014	1.017	1.015	1.015	1.016	1.041
4692	1.012	1.010	1.011	1.010	1.009	1.041
4717	1.012	1.012	1.012	1.011	1.011	1.041
4720	1.012	1.012	1.012	1.011	1.011	1.041
4740	1.013	1.013	1.013	1.012	1.012	1.041
4771	1.012	1.009	1.011	1.009	1.008	1.041
4828	1.012	1.010	1.011	1.010	1.009	1.041
4829	1.012	1.012	1.012	1.012	1.011	1.041
4831	1.012	1.011	1.012	1.011	1.010	1.041
4983	1.012	1.012	1.012	1.012	1.011	1.041
5020	1.006	0.995	1.003	0.998	0.993	1.041
5027	1.011	1.009	1.010	1.009	1.008	1.041
5028	1.011	1.009	1.011	1.009	1.008	1.041
5029	1.011	1.009	1.011	1.009	1.008	1.041
5040	1.011	1.009	1.011	1.009	1.008	1.041
5102	1.011	1.008	1.010	1.009	1.007	1.041
5107	1.011	1.010	1.011	1.010	1.009	1.041
5108	1.012	1.011	1.012	1.011	1.010	1.041
5128	1.044	1.042	1.044	1.042	1.042	1.041
5129	1.044	1.042	1.044	1.042	1.042	1.041
5130	1.011	1.010	1.011	1.010	1.009	1.041
5140	1.010	1.006	1.009	1.007	1.005	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5146	1.011	1.010	1.011	1.010	1.009	1.041
5160	1.007	0.998	1.005	1.000	0.996	1.041
5183	1.012	1.010	1.011	1.010	1.009	1.041
5184	1.008	0.998	1.005	1.001	0.996	1.041
5185	1.011	1.010	1.011	1.010	1.009	1.041
5186	1.010	1.006	1.009	1.006	1.004	1.041
5187	1.011	1.010	1.011	1.010	1.009	1.041
5190	1.010	1.007	1.009	1.007	1.006	1.041
5191	1.044	1.043	1.044	1.043	1.042	1.041
5192	1.005	1.004	1.005	1.004	1.003	1.041
5193	1.011	1.010	1.011	1.010	1.009	1.041
5195	1.011	1.007	1.010	1.008	1.007	1.041
5201	1.011	1.009	1.011	1.009	1.008	1.041
5205	1.011	1.008	1.010	1.009	1.008	1.041
5212	1.011	1.008	1.010	1.009	1.007	1.041
5213	1.011	1.009	1.011	1.009	1.008	1.041
5214	1.011	1.009	1.011	1.009	1.008	1.041
5222	1.011	1.009	1.011	1.009	1.008	1.041
5225	1.012	1.010	1.011	1.010	1.010	1.041
5348	1.012	1.010	1.011	1.010	1.010	1.041
5403	1.012	1.010	1.011	1.010	1.010	1.041
5432	1.011	1.009	1.011	1.010	1.009	1.041
5436	1.012	1.013	1.012	1.012	1.012	1.041
5443	1.006	0.995	1.003	0.998	0.993	1.041
5446	1.008	0.999	1.005	1.001	0.997	1.041
5447	1.007	0.997	1.004	0.999	0.995	1.041
5467	1.013	1.014	1.013	1.013	1.013	1.041
5470	1.012	1.012	1.012	1.012	1.012	1.041
5473	1.003	1.002	1.003	1.002	1.001	1.041
5474	1.011	1.009	1.011	1.009	1.008	1.041
5479	1.006	0.994	1.003	0.997	0.992	1.041
5482	1.011	1.009	1.011	1.009	1.008	1.041
5484	1.007	0.996	1.004	0.999	0.994	1.041
5485	1.007	0.996	1.004	0.999	0.994	1.041
5506	1.010	1.007	1.010	1.008	1.006	1.041
5507	1.011	1.008	1.010	1.008	1.007	1.041
5538	1.012	1.011	1.011	1.011	1.010	1.041
5542	1.011	1.010	1.011	1.010	1.009	1.041
5552	1.014	1.018	1.015	1.017	1.018	1.041
5553	1.014	1.019	1.016	1.017	1.018	1.041
5606	1.011	1.009	1.011	1.009	1.008	1.041
5610	1.012	1.012	1.012	1.011	1.011	1.041
5632	1.009	1.004	1.008	1.005	1.003	1.041
5633	1.008	0.998	1.005	1.001	0.996	1.041
5650	1.006	1.012	1.008	1.010	1.012	1.041
5951	1.013	1.015	1.014	1.014	1.014	1.041
6003	1.011	1.009	1.011	1.010	1.009	1.041
6011	1.010	1.006	1.009	1.007	1.005	1.041
6204	1.013	1.011	1.013	1.011	1.011	1.041
6206	1.013	1.012	1.013	1.012	1.011	1.041
6213	1.013	1.011	1.012	1.011	1.010	1.041
6216	1.013	1.012	1.013	1.012	1.011	1.041
6218	1.011	1.010	1.011	1.010	1.009	1.041
6220	1.011	1.009	1.011	1.009	1.008	1.041
6233	1.011	1.008	1.010	1.009	1.007	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6235	1.012	1.010	1.012	1.010	1.009	1.041
6237	1.013	1.011	1.013	1.011	1.011	1.041
6251	1.011	1.010	1.011	1.010	1.009	1.041
6258	1.011	1.009	1.011	1.009	1.008	1.041
6307	1.011	1.009	1.011	1.009	1.008	1.041
6308	1.011	1.009	1.011	1.009	1.008	1.041
6315	1.011	1.009	1.011	1.009	1.008	1.041
6316	1.011	1.009	1.011	1.009	1.008	1.041
6325	1.011	1.009	1.011	1.009	1.008	1.041
6361	1.011	1.009	1.011	1.009	1.008	1.041
6364	1.012	1.010	1.011	1.010	1.010	1.041
6400	1.011	1.010	1.011	1.010	1.009	1.041
6504	1.013	1.013	1.013	1.012	1.012	1.041
6834	1.013	1.012	1.012	1.012	1.011	1.041
7133	1.032	1.033	1.032	1.032	1.032	1.041
7198	1.031	1.030	1.031	1.030	1.029	1.041
7207	1.015	1.017	1.015	1.016	1.016	1.041
7219	1.032	1.031	1.032	1.031	1.031	1.041
7227	1.032	1.032	1.032	1.032	1.032	1.041
7232	1.032	1.032	1.032	1.032	1.032	1.041
7248	1.095	1.093	1.095	1.094	1.093	1.041
7272	1.015	1.021	1.017	1.019	1.021	1.041
7332	1.013	1.022	1.015	1.019	1.022	1.041
7360	1.031	1.031	1.031	1.031	1.030	1.041
7365	1.043	1.064	1.049	1.057	1.066	1.041
7382	1.033	1.035	1.033	1.034	1.034	1.041
7392	1.001	1.000	1.001	1.000	1.000	1.041
7403	1.032	1.034	1.033	1.033	1.033	1.041
7405	1.032	1.033	1.033	1.032	1.033	1.041
7409	1.015	1.017	1.016	1.016	1.017	1.041
7410	1.015	1.018	1.016	1.016	1.017	1.041
7421	1.031	1.029	1.030	1.029	1.028	1.041
7424	1.032	1.033	1.032	1.032	1.033	1.041
7428	1.031	1.029	1.031	1.029	1.029	1.041
7429	1.031	1.029	1.030	1.029	1.028	1.041
7500	1.012	1.013	1.012	1.012	1.012	1.041
7515	1.031	1.028	1.030	1.029	1.028	1.041
7520	1.011	1.009	1.011	1.010	1.009	1.041
7538	1.011	1.010	1.011	1.010	1.009	1.041
7539	1.012	1.010	1.011	1.010	1.009	1.041
7580	1.012	1.011	1.011	1.011	1.010	1.041
7600	1.139	1.137	1.139	1.137	1.136	1.041
7601	1.012	1.010	1.011	1.010	1.009	1.041
7605	1.010	1.006	1.009	1.007	1.005	1.041
7607	1.141	1.144	1.142	1.143	1.144	1.041
7610	1.142	1.145	1.142	1.143	1.144	1.041
7706	1.009	1.009	1.009	1.009	1.008	1.041
7707	1.004	0.994	1.001	0.997	0.992	1.041
7720	1.009	1.009	1.009	1.009	1.009	1.041
7721	1.003	1.001	1.002	1.001	1.000	1.041
7722	1.004	0.994	1.001	0.997	0.992	1.041
7855	1.011	1.009	1.011	1.010	1.009	1.041
8001	1.002	1.001	1.002	1.001	1.001	1.041
8004	1.003	1.004	1.003	1.003	1.004	1.041
8006	1.006	1.009	1.007	1.008	1.008	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8008	1.006	1.009	1.007	1.008	1.008	1.041
8010	1.006	1.009	1.007	1.008	1.008	1.041
8013	1.006	1.007	1.006	1.006	1.006	1.041
8015	1.006	1.006	1.006	1.006	1.006	1.041
8017	1.006	1.007	1.006	1.006	1.006	1.041
8018	1.002	1.002	1.002	1.001	1.001	1.041
8019	1.012	1.011	1.012	1.011	1.010	1.041
8021	1.002	1.003	1.002	1.002	1.002	1.041
8028	1.001	1.000	1.001	1.000	1.000	1.041
8031	1.006	1.008	1.007	1.007	1.008	1.041
8032	1.002	1.002	1.002	1.002	1.001	1.041
8039	1.006	1.007	1.006	1.006	1.006	1.041
8041	1.002	1.002	1.002	1.002	1.002	1.041
8042	1.002	1.003	1.002	1.002	1.002	1.041
8046	1.005	1.004	1.005	1.004	1.003	1.041
8057	1.005	1.006	1.006	1.005	1.006	1.041
8059	1.002	1.003	1.002	1.002	1.002	1.041
8060	1.006	1.009	1.007	1.008	1.008	1.041
8061	1.007	1.010	1.008	1.008	1.009	1.041
8062	1.005	1.004	1.004	1.003	1.003	1.041
8063	1.002	1.002	1.002	1.002	1.002	1.041
8064	1.003	1.004	1.003	1.003	1.004	1.041
8065	1.006	1.006	1.006	1.006	1.006	1.041
8066	1.006	1.009	1.007	1.008	1.009	1.041
8071	1.006	1.009	1.007	1.008	1.008	1.041
8078	1.006	1.010	1.007	1.008	1.010	1.041
8102	1.004	1.008	1.005	1.006	1.008	1.041
8106	1.001	1.000	1.001	1.000	0.999	1.041
8107	1.001	1.000	1.001	1.000	0.999	1.041
8116	1.002	1.001	1.001	1.001	1.000	1.041
8117	1.003	1.004	1.003	1.003	1.004	1.041
8209	1.015	1.016	1.015	1.015	1.016	1.041
8215	1.002	1.003	1.002	1.002	1.002	1.041
8227	1.011	1.008	1.010	1.009	1.007	1.041
8232	1.002	1.002	1.002	1.002	1.002	1.041
8267	1.002	1.001	1.001	1.001	1.000	1.041
8278	1.008	0.998	1.006	1.001	0.996	1.041
8286	1.003	1.004	1.003	1.003	1.004	1.041
8290	1.002	1.003	1.002	1.002	1.002	1.041
8291	1.032	1.033	1.033	1.033	1.033	1.041
8292	1.032	1.032	1.032	1.032	1.032	1.041
8293	1.031	1.030	1.031	1.030	1.030	1.041
8304	1.033	1.035	1.034	1.034	1.035	1.041
8324	1.008	1.012	1.009	1.011	1.012	1.041
8350	1.002	1.002	1.002	1.001	1.001	1.041
8370	1.044	1.044	1.044	1.043	1.043	1.041
8387	1.047	1.051	1.048	1.049	1.051	1.041
8388	1.005	1.005	1.005	1.004	1.004	1.041
8389	1.044	1.043	1.044	1.043	1.042	1.041
8390	1.047	1.052	1.049	1.050	1.052	1.041
8391	1.006	1.006	1.006	1.006	1.006	1.041
8392	1.047	1.051	1.048	1.050	1.051	1.041
8393	1.045	1.046	1.046	1.046	1.046	1.041
8397	1.044	1.042	1.043	1.042	1.041	1.041
8400	1.006	1.007	1.006	1.006	1.006	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8500	1.002	1.002	1.002	1.001	1.001	1.041
8601	1.095	1.093	1.095	1.093	1.092	1.041
8631	1.008	0.998	1.006	1.001	0.996	1.041
8720	1.017	1.015	1.017	1.015	1.014	1.041
8729	1.007	0.997	1.004	0.999	0.995	1.041
8740	1.002	1.002	1.002	1.001	1.001	1.041
8741	1.002	1.002	1.002	1.001	1.001	1.041
8742	1.042	1.041	1.042	1.041	1.040	1.041
8743	1.016	1.010	1.014	1.012	1.009	1.041
8744	1.001	0.999	1.001	1.000	0.999	1.041
8745	1.002	1.002	1.002	1.001	1.001	1.041
8746	1.042	1.041	1.042	1.041	1.040	1.041
8748	1.005	1.005	1.005	1.005	1.005	1.041
8749	1.016	1.011	1.015	1.012	1.010	1.041
8755	1.043	1.041	1.043	1.041	1.040	1.041
8800	1.140	1.139	1.140	1.139	1.138	1.041
8801	1.017	1.013	1.016	1.013	1.012	1.041
8803	1.094	1.091	1.094	1.092	1.090	1.041
8804	1.009	1.009	1.009	1.009	1.009	1.041
8806	1.012	1.018	1.013	1.015	1.018	1.041
8807	1.139	1.138	1.139	1.138	1.137	1.041
8808	1.016	1.012	1.015	1.013	1.011	1.041
8810	1.008	1.007	1.008	1.007	1.006	1.041
8811	1.018	1.016	1.018	1.016	1.016	1.041
8812	1.008	1.007	1.008	1.007	1.006	1.041
8813	1.012	1.011	1.012	1.011	1.010	1.041
8818	1.139	1.136	1.138	1.137	1.135	1.041
8820	1.094	1.091	1.093	1.091	1.090	1.041
8821	1.095	1.093	1.094	1.093	1.092	1.041
8822	1.015	1.006	1.012	1.008	1.005	1.041
8823	1.009	1.010	1.009	1.009	1.009	1.041
8827	1.011	1.016	1.012	1.014	1.016	1.041
8829	1.010	1.011	1.010	1.010	1.011	1.041
8830	1.009	1.011	1.010	1.010	1.010	1.041
8831	1.096	1.097	1.097	1.096	1.096	1.041
8834	1.009	1.011	1.010	1.010	1.011	1.041
8838	1.013	1.013	1.013	1.012	1.012	1.041
8839	1.009	1.011	1.010	1.010	1.010	1.041
8840	1.046	1.048	1.046	1.047	1.048	1.041
8846	1.012	1.012	1.012	1.012	1.011	1.041
8847	1.002	1.003	1.003	1.003	1.003	1.041
8850	1.017	1.012	1.016	1.013	1.011	1.041
8851	1.010	1.014	1.011	1.012	1.014	1.041
8852	1.010	1.013	1.011	1.012	1.013	1.041
8859	1.096	1.095	1.096	1.095	1.094	1.041
8868	1.005	1.005	1.005	1.004	1.004	1.041
8870	1.005	1.005	1.005	1.004	1.004	1.041
8871	1.008	1.007	1.008	1.007	1.006	1.041
8874	1.008	1.007	1.008	1.007	1.006	1.041
8875	1.005	1.005	1.005	1.004	1.004	1.041
9007	1.003	1.006	1.004	1.004	1.005	1.041
9008	1.003	1.002	1.003	1.002	1.001	1.041
9009	1.002	1.002	1.002	1.001	1.001	1.041
9010	1.002	1.002	1.002	1.002	1.002	1.041
9011	1.002	1.002	1.002	1.002	1.001	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9015	1.002	1.001	1.002	1.001	1.001	1.041
9016	1.014	1.015	1.014	1.014	1.014	1.041
9031	1.007	1.012	1.008	1.010	1.012	1.041
9033	1.010	1.011	1.010	1.010	1.011	1.041
9043	1.010	1.013	1.011	1.012	1.013	1.041
9048	1.004	1.002	1.003	1.002	1.002	1.041
9050	1.004	1.004	1.004	1.003	1.003	1.041
9053	1.014	1.014	1.014	1.013	1.013	1.041
9054	1.045	1.045	1.045	1.045	1.044	1.041
9059	1.009	1.010	1.009	1.009	1.010	1.041
9060	1.014	1.014	1.014	1.013	1.013	1.041
9061	1.015	1.017	1.016	1.016	1.017	1.041
9066	1.046	1.047	1.046	1.046	1.047	1.041
9067	1.014	1.016	1.015	1.015	1.016	1.041
9069	1.015	1.017	1.015	1.016	1.017	1.041
9070	1.011	1.015	1.012	1.013	1.015	1.041
9079	1.007	1.013	1.009	1.011	1.013	1.041
9085	1.012	1.020	1.014	1.017	1.020	1.041
9092	1.015	1.018	1.016	1.016	1.017	1.041
9095	1.013	1.013	1.013	1.013	1.012	1.041
9096	1.004	1.004	1.004	1.003	1.003	1.041
9097	1.003	1.002	1.003	1.002	1.002	1.041
9101	1.005	1.005	1.005	1.005	1.005	1.041
9151	1.013	1.012	1.013	1.012	1.011	1.041
9154	1.014	1.015	1.014	1.014	1.015	1.041
9155	1.142	1.147	1.144	1.145	1.147	1.041
9156	1.014	1.016	1.015	1.015	1.015	1.041
9180	1.014	1.016	1.015	1.015	1.016	1.041
9181	1.013	1.013	1.013	1.013	1.013	1.041
9182	1.013	1.013	1.013	1.013	1.012	1.041
9184	1.013	1.011	1.012	1.011	1.010	1.041
9185	1.015	1.017	1.015	1.016	1.016	1.041
9220	1.044	1.042	1.043	1.042	1.041	1.041
9402	1.004	1.005	1.004	1.004	1.005	1.041
9403	1.004	1.005	1.005	1.005	1.005	1.041
9410	1.010	1.012	1.011	1.011	1.012	1.041
9420	1.010	1.012	1.011	1.011	1.012	1.041
9422	1.010	1.011	1.010	1.010	1.011	1.041
9424	1.004	1.005	1.005	1.004	1.005	1.041
9426	1.004	1.004	1.004	1.004	1.004	1.041
9501	1.044	1.042	1.044	1.042	1.042	1.041
9507	1.096	1.094	1.095	1.094	1.093	1.041
9516	1.012	1.011	1.012	1.011	1.010	1.041
9519	1.045	1.046	1.045	1.045	1.045	1.041
9521	1.012	1.012	1.012	1.012	1.012	1.041
9522	1.045	1.045	1.045	1.045	1.045	1.041
9529	1.011	1.008	1.010	1.009	1.007	1.041
9531	1.012	1.011	1.012	1.011	1.010	1.041
9549	1.096	1.096	1.096	1.095	1.095	1.041
9552	1.011	1.010	1.011	1.010	1.009	1.041
9586	1.047	1.052	1.048	1.050	1.052	1.041
9610	1.139	1.136	1.138	1.137	1.135	1.041
9620	1.043	1.041	1.043	1.041	1.040	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.



Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.012	1.012	1.012	1.012	1.013	1.041
0016	1.012	1.012	1.012	1.012	1.012	1.041
0034	1.012	1.012	1.012	1.012	1.012	1.041
0035	1.012	1.012	1.012	1.012	1.012	1.041
0036	1.012	1.012	1.012	1.012	1.012	1.041
0038	1.012	1.012	1.012	1.012	1.012	1.041
0040	1.012	1.012	1.012	1.012	1.012	1.041
0041	1.012	1.012	1.012	1.012	1.012	1.041
0042	1.001	1.001	1.001	1.001	1.001	1.041
0045	1.012	1.012	1.012	1.012	1.012	1.041
0050	1.012	1.012	1.012	1.012	1.012	1.041
0079	1.012	1.012	1.012	1.012	1.012	1.041
0096	1.012	1.012	1.012	1.012	1.012	1.041
0106	1.001	1.001	1.001	1.001	1.001	1.041
0171	1.012	1.012	1.012	1.012	1.012	1.041
0172	1.012	1.012	1.012	1.012	1.012	1.041
0251	1.005	1.005	1.005	1.005	1.005	1.041
0400	1.000	1.000	1.000	1.000	1.000	1.041
0401	1.012	1.012	1.012	1.012	1.012	1.041
1122	1.012	1.012	1.012	1.012	1.012	1.041
1320	1.012	1.012	1.012	1.012	1.012	1.041
1322	1.012	1.012	1.012	1.012	1.012	1.041
1330	1.005	1.005	1.005	1.005	1.005	1.041
1438	1.007	1.007	1.007	1.007	1.007	1.041
1452	1.012	1.012	1.012	1.012	1.012	1.041
1463	1.007	1.007	1.007	1.007	1.007	1.041
1624	1.012	1.012	1.012	1.012	1.012	1.041
1699	1.007	1.007	1.007	1.007	1.007	1.041
1701	1.007	1.007	1.007	1.007	1.007	1.041
1710	1.012	1.012	1.012	1.012	1.012	1.041
1741	1.012	1.012	1.012	1.012	1.012	1.041
1803	1.007	1.007	1.007	1.007	1.007	1.041
1925	1.007	1.007	1.007	1.007	1.007	1.041
2002	1.007	1.007	1.007	1.007	1.007	1.041
2003	1.007	1.007	1.007	1.007	1.007	1.041
2014	1.007	1.007	1.007	1.007	1.007	1.041
2030	1.007	1.007	1.007	1.007	1.007	1.041
2063	1.007	1.007	1.007	1.007	1.007	1.041
2081	1.007	1.007	1.007	1.007	1.007	1.041
2095	1.007	1.007	1.007	1.007	1.007	1.041
2102	1.007	1.007	1.007	1.007	1.007	1.041
2107	1.007	1.007	1.007	1.007	1.007	1.041
2108	1.007	1.007	1.007	1.007	1.007	1.041
2109	1.007	1.007	1.007	1.007	1.007	1.041
2111	1.007	1.007	1.007	1.007	1.007	1.041
2113	1.007	1.007	1.007	1.007	1.007	1.041
2116	1.007	1.007	1.007	1.007	1.007	1.041
2117	1.007	1.007	1.007	1.007	1.007	1.041
2121	1.007	1.007	1.007	1.007	1.007	1.041
2123	1.007	1.007	1.007	1.007	1.007	1.041
2142	1.007	1.007	1.007	1.007	1.007	1.041
2163	1.007	1.007	1.007	1.007	1.007	1.041
2222	1.007	1.007	1.007	1.007	1.007	1.041
2362	1.007	1.007	1.007	1.007	1.007	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2402	1.007	1.007	1.007	1.007	1.007	1.041
2413	1.007	1.007	1.007	1.007	1.007	1.041
2501	1.007	1.007	1.007	1.007	1.007	1.041
2570	1.007	1.007	1.007	1.007	1.007	1.041
2571	1.007	1.007	1.007	1.007	1.007	1.041
2576	1.007	1.007	1.007	1.007	1.007	1.041
2584	1.001	1.001	1.001	1.001	1.001	1.041
2585	1.034	1.034	1.034	1.034	1.034	1.041
2589	1.034	1.034	1.034	1.034	1.034	1.041
2660	1.007	1.007	1.007	1.007	1.007	1.041
2683	1.007	1.007	1.007	1.007	1.007	1.041
2688	1.007	1.007	1.007	1.007	1.007	1.041
2702	1.012	1.012	1.012	1.012	1.012	1.041
2710	1.007	1.007	1.007	1.007	1.007	1.041
2727	1.012	1.012	1.012	1.012	1.012	1.041
2731	1.007	1.007	1.007	1.007	1.007	1.041
2757	1.007	1.007	1.007	1.007	1.007	1.041
2759	1.007	1.007	1.007	1.007	1.007	1.041
2790	1.007	1.007	1.007	1.007	1.007	1.041
2797	1.007	1.007	1.007	1.007	1.007	1.041
2806	1.007	1.007	1.007	1.007	1.007	1.041
2812	1.007	1.007	1.007	1.007	1.007	1.041
2819	1.007	1.007	1.007	1.007	1.007	1.041
2840	1.007	1.007	1.007	1.007	1.007	1.041
2842	1.007	1.007	1.007	1.007	1.007	1.041
2852	1.007	1.007	1.007	1.007	1.007	1.041
2881	1.007	1.007	1.007	1.007	1.007	1.041
2883	1.007	1.007	1.007	1.007	1.007	1.041
2915	1.007	1.007	1.007	1.007	1.007	1.041
2923	1.007	1.007	1.007	1.007	1.007	1.041
3018	1.007	1.007	1.007	1.007	1.007	1.041
3022	1.007	1.007	1.007	1.007	1.007	1.041
3030	1.007	1.007	1.007	1.007	1.007	1.041
3039	1.007	1.007	1.007	1.007	1.007	1.041
3040	1.007	1.007	1.007	1.007	1.007	1.041
3060	1.007	1.007	1.007	1.007	1.007	1.041
3066	1.007	1.007	1.007	1.007	1.007	1.041
3070	1.007	1.007	1.007	1.007	1.007	1.041
3076	1.007	1.007	1.007	1.007	1.007	1.041
3081	1.007	1.007	1.007	1.007	1.007	1.041
3082	1.007	1.007	1.007	1.007	1.007	1.041
3085	1.007	1.007	1.007	1.007	1.007	1.041
3099	1.007	1.007	1.007	1.007	1.007	1.041
3110	1.007	1.007	1.007	1.007	1.007	1.041
3131	1.007	1.007	1.007	1.007	1.007	1.041
3146	1.007	1.007	1.007	1.007	1.007	1.041
3152	1.007	1.007	1.007	1.007	1.007	1.041
3165	1.007	1.007	1.007	1.007	1.007	1.041
3169	1.007	1.007	1.007	1.007	1.007	1.041
3175	1.007	1.007	1.007	1.007	1.007	1.041
3178	1.007	1.007	1.007	1.007	1.007	1.041
3179	1.007	1.007	1.007	1.007	1.007	1.041
3180	1.007	1.007	1.007	1.007	1.007	1.041
3220	1.007	1.007	1.007	1.007	1.007	1.041
3241	1.007	1.007	1.007	1.007	1.007	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3257	1.007	1.007	1.007	1.007	1.007	1.041
3339	1.007	1.007	1.007	1.007	1.007	1.041
3365	1.007	1.007	1.007	1.007	1.007	1.041
3372	1.007	1.007	1.007	1.007	1.007	1.041
3383	1.007	1.007	1.007	1.007	1.007	1.041
3400	1.007	1.007	1.007	1.007	1.007	1.041
3401	1.007	1.007	1.007	1.007	1.007	1.041
3501	1.007	1.007	1.007	1.007	1.007	1.041
3507	1.007	1.007	1.007	1.007	1.007	1.041
3560	1.007	1.007	1.007	1.007	1.007	1.041
3568	1.007	1.007	1.007	1.007	1.007	1.041
3569	1.007	1.007	1.007	1.007	1.007	1.041
3570	1.007	1.007	1.007	1.007	1.007	1.041
3572	1.007	1.007	1.007	1.007	1.007	1.041
3573	1.007	1.007	1.007	1.007	1.007	1.041
3574	1.007	1.007	1.007	1.007	1.007	1.041
3577	1.007	1.007	1.007	1.007	1.007	1.041
3612	1.007	1.007	1.007	1.007	1.007	1.041
3620	1.007	1.007	1.007	1.007	1.007	1.041
3632	1.007	1.007	1.007	1.007	1.007	1.041
3634	1.007	1.007	1.007	1.007	1.007	1.041
3643	1.007	1.007	1.007	1.007	1.007	1.041
3647	1.007	1.007	1.007	1.007	1.007	1.041
3651	1.007	1.007	1.007	1.007	1.007	1.041
3681	1.007	1.007	1.007	1.007	1.007	1.041
3682	1.007	1.007	1.007	1.007	1.007	1.041
3683	1.007	1.007	1.007	1.007	1.007	1.041
3719	1.005	1.005	1.005	1.005	1.005	1.041
3724	1.005	1.005	1.005	1.005	1.005	1.041
3726	1.034	1.034	1.034	1.034	1.034	1.041
3805	1.007	1.007	1.007	1.007	1.007	1.041
3808	1.007	1.007	1.007	1.007	1.007	1.041
3815	1.007	1.007	1.007	1.007	1.007	1.041
3821	1.000	1.000	1.000	1.000	1.000	1.041
3828	1.007	1.007	1.007	1.007	1.007	1.041
3830	1.007	1.007	1.007	1.007	1.007	1.041
3831	1.007	1.007	1.007	1.007	1.007	1.041
3840	1.007	1.007	1.007	1.007	1.007	1.041
4000	1.012	1.012	1.012	1.012	1.012	1.041
4034	1.007	1.007	1.007	1.007	1.007	1.041
4036	1.007	1.007	1.007	1.007	1.007	1.041
4038	1.007	1.007	1.007	1.007	1.007	1.041
4041	1.007	1.007	1.007	1.007	1.007	1.041
4049	1.007	1.007	1.007	1.007	1.007	1.041
4111	1.007	1.007	1.007	1.007	1.007	1.041
4112	1.007	1.007	1.007	1.007	1.007	1.041
4114	1.007	1.007	1.007	1.007	1.007	1.041
4130	1.000	1.000	1.000	1.000	1.000	1.041
4150	1.007	1.007	1.007	1.007	1.007	1.041
4239	1.007	1.007	1.007	1.007	1.007	1.041
4240	1.007	1.007	1.007	1.007	1.007	1.041
4243	1.007	1.007	1.007	1.007	1.007	1.041
4244	1.007	1.007	1.007	1.007	1.007	1.041
4250	1.007	1.007	1.007	1.007	1.007	1.041
4251	1.007	1.007	1.007	1.007	1.007	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4279	1.007	1.007	1.007	1.007	1.007	1.041
4283	1.007	1.007	1.007	1.007	1.007	1.041
4286	1.007	1.007	1.007	1.007	1.007	1.041
4295	1.007	1.007	1.007	1.007	1.007	1.041
4297	1.007	1.007	1.007	1.007	1.007	1.041
4299	1.007	1.007	1.007	1.007	1.007	1.041
4304	1.128	1.128	1.128	1.128	1.128	1.041
4312	1.022	1.022	1.022	1.022	1.022	1.041
4351	1.007	1.007	1.007	1.007	1.007	1.041
4354	1.007	1.007	1.007	1.007	1.007	1.041
4361	1.072	1.072	1.072	1.072	1.072	1.041
4362	1.128	1.128	1.128	1.128	1.128	1.041
4410	1.007	1.007	1.007	1.007	1.007	1.041
4420	1.007	1.007	1.007	1.007	1.007	1.041
4432	1.007	1.007	1.007	1.007	1.007	1.041
4470	1.007	1.007	1.007	1.007	1.007	1.041
4478	1.007	1.007	1.007	1.007	1.007	1.041
4492	1.007	1.007	1.007	1.007	1.007	1.041
4494	1.007	1.007	1.007	1.007	1.007	1.041
4495	1.007	1.007	1.007	1.007	1.007	1.041
4496	1.007	1.007	1.007	1.007	1.007	1.041
4497	1.007	1.007	1.007	1.007	1.007	1.041
4498	1.007	1.007	1.007	1.007	1.007	1.041
4499	1.007	1.007	1.007	1.007	1.007	1.041
4511	1.072	1.072	1.072	1.072	1.072	1.041
4512	1.072	1.072	1.072	1.072	1.072	1.041
4557	1.007	1.007	1.007	1.007	1.007	1.041
4558	1.007	1.007	1.007	1.007	1.007	1.041
4611	1.007	1.007	1.007	1.007	1.007	1.041
4623	1.007	1.007	1.007	1.007	1.007	1.041
4635	1.007	1.007	1.007	1.007	1.007	1.041
4665	1.007	1.007	1.007	1.007	1.007	1.041
4683	1.007	1.007	1.007	1.007	1.007	1.041
4691	1.007	1.007	1.007	1.007	1.007	1.041
4692	1.007	1.007	1.007	1.007	1.007	1.041
4717	1.007	1.007	1.007	1.007	1.007	1.041
4720	1.007	1.007	1.007	1.007	1.007	1.041
4740	1.007	1.007	1.007	1.007	1.007	1.041
4771	1.007	1.007	1.007	1.007	1.007	1.041
4828	1.007	1.007	1.007	1.007	1.007	1.041
4829	1.007	1.007	1.007	1.007	1.007	1.041
4831	1.007	1.007	1.007	1.007	1.007	1.041
4983	1.007	1.007	1.007	1.007	1.007	1.041
5020	1.005	1.005	1.005	1.005	1.005	1.041
5027	1.005	1.005	1.005	1.005	1.005	1.041
5028	1.005	1.005	1.005	1.005	1.005	1.041
5029	1.005	1.005	1.005	1.005	1.005	1.041
5040	1.005	1.005	1.005	1.005	1.005	1.041
5102	1.005	1.005	1.005	1.005	1.005	1.041
5107	1.005	1.005	1.005	1.005	1.005	1.041
5108	1.005	1.005	1.005	1.005	1.005	1.041
5128	1.034	1.034	1.034	1.034	1.034	1.041
5129	1.034	1.034	1.034	1.034	1.034	1.041
5130	1.005	1.005	1.005	1.005	1.005	1.041
5140	1.005	1.005	1.005	1.005	1.005	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5146	1.005	1.005	1.005	1.005	1.005	1.041
5160	1.005	1.005	1.005	1.005	1.005	1.041
5183	1.005	1.005	1.005	1.005	1.005	1.041
5184	1.005	1.005	1.005	1.005	1.005	1.041
5185	1.005	1.005	1.005	1.005	1.005	1.041
5186	1.005	1.005	1.005	1.005	1.005	1.041
5187	1.005	1.005	1.005	1.005	1.005	1.041
5190	1.005	1.005	1.005	1.005	1.005	1.041
5191	1.034	1.034	1.034	1.034	1.034	1.041
5192	1.001	1.001	1.001	1.001	1.001	1.041
5193	1.005	1.005	1.005	1.005	1.005	1.041
5195	1.005	1.005	1.005	1.005	1.005	1.041
5201	1.005	1.005	1.005	1.005	1.005	1.041
5205	1.005	1.005	1.005	1.005	1.005	1.041
5212	1.005	1.005	1.005	1.005	1.005	1.041
5213	1.005	1.005	1.005	1.005	1.005	1.041
5214	1.005	1.005	1.005	1.005	1.005	1.041
5222	1.005	1.005	1.005	1.005	1.005	1.041
5225	1.005	1.005	1.005	1.005	1.005	1.041
5348	1.005	1.005	1.005	1.005	1.005	1.041
5403	1.005	1.005	1.005	1.005	1.005	1.041
5432	1.005	1.005	1.005	1.005	1.005	1.041
5436	1.005	1.005	1.005	1.005	1.005	1.041
5443	1.005	1.005	1.005	1.005	1.005	1.041
5446	1.005	1.005	1.005	1.005	1.005	1.041
5447	1.005	1.005	1.005	1.005	1.005	1.041
5467	1.005	1.005	1.005	1.005	1.005	1.041
5470	1.005	1.005	1.005	1.005	1.005	1.041
5473	1.001	1.001	1.001	1.001	1.001	1.041
5474	1.005	1.005	1.005	1.005	1.005	1.041
5479	1.005	1.005	1.005	1.005	1.005	1.041
5482	1.005	1.005	1.005	1.005	1.005	1.041
5484	1.005	1.005	1.005	1.005	1.005	1.041
5485	1.005	1.005	1.005	1.005	1.005	1.041
5506	1.005	1.005	1.005	1.005	1.005	1.041
5507	1.005	1.005	1.005	1.005	1.005	1.041
5538	1.005	1.005	1.005	1.005	1.005	1.041
5542	1.005	1.005	1.005	1.005	1.005	1.041
5552	1.005	1.005	1.005	1.005	1.005	1.041
5553	1.005	1.005	1.005	1.005	1.005	1.041
5606	1.005	1.005	1.005	1.005	1.005	1.041
5610	1.005	1.005	1.005	1.005	1.005	1.041
5632	1.005	1.005	1.005	1.005	1.005	1.041
5633	1.005	1.005	1.005	1.005	1.005	1.041
5650	1.001	1.001	1.001	1.001	1.001	1.041
5951	1.007	1.007	1.007	1.007	1.007	1.041
6003	1.005	1.005	1.005	1.005	1.005	1.041
6011	1.005	1.005	1.005	1.005	1.005	1.041
6204	1.012	1.012	1.012	1.012	1.012	1.041
6206	1.012	1.012	1.012	1.012	1.012	1.041
6213	1.012	1.012	1.012	1.012	1.012	1.041
6216	1.012	1.012	1.012	1.012	1.012	1.041
6218	1.005	1.005	1.005	1.005	1.005	1.041
6220	1.005	1.005	1.005	1.005	1.005	1.041
6233	1.005	1.005	1.005	1.005	1.005	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6235	1.012	1.012	1.012	1.012	1.012	1.041
6237	1.012	1.012	1.012	1.012	1.012	1.041
6251	1.005	1.005	1.005	1.005	1.005	1.041
6258	1.005	1.005	1.005	1.005	1.005	1.041
6307	1.005	1.005	1.005	1.005	1.005	1.041
6308	1.005	1.005	1.005	1.005	1.005	1.041
6315	1.005	1.005	1.005	1.005	1.005	1.041
6316	1.005	1.005	1.005	1.005	1.005	1.041
6325	1.005	1.005	1.005	1.005	1.005	1.041
6361	1.005	1.005	1.005	1.005	1.005	1.041
6364	1.005	1.005	1.005	1.005	1.005	1.041
6400	1.005	1.005	1.005	1.005	1.005	1.041
6504	1.007	1.007	1.007	1.007	1.007	1.041
6834	1.007	1.007	1.007	1.007	1.007	1.041
7133	1.022	1.022	1.022	1.022	1.022	1.041
7198	1.022	1.022	1.022	1.022	1.022	1.041
7207	1.000	1.000	1.000	1.000	1.000	1.041
7219	1.022	1.022	1.022	1.022	1.022	1.041
7227	1.022	1.022	1.022	1.022	1.022	1.041
7232	1.022	1.022	1.022	1.022	1.022	1.041
7248	1.072	1.072	1.072	1.072	1.072	1.041
7272	1.005	1.005	1.005	1.005	1.005	1.041
7332	1.000	1.000	1.000	1.000	1.000	1.041
7360	1.022	1.022	1.022	1.022	1.022	1.041
7365	1.022	1.022	1.022	1.022	1.022	1.041
7382	1.022	1.022	1.022	1.022	1.022	1.041
7392	1.000	1.000	1.000	1.000	1.000	1.041
7403	1.022	1.022	1.022	1.022	1.022	1.041
7405	1.022	1.022	1.022	1.022	1.022	1.041
7409	1.012	1.012	1.012	1.012	1.012	1.041
7410	1.012	1.012	1.012	1.012	1.012	1.041
7421	1.022	1.022	1.022	1.022	1.022	1.041
7424	1.022	1.022	1.022	1.022	1.022	1.041
7428	1.022	1.022	1.022	1.022	1.022	1.041
7429	1.022	1.022	1.022	1.022	1.022	1.041
7500	1.005	1.005	1.005	1.005	1.005	1.041
7515	1.022	1.022	1.022	1.022	1.022	1.041
7520	1.005	1.005	1.005	1.005	1.005	1.041
7538	1.005	1.005	1.005	1.005	1.005	1.041
7539	1.005	1.005	1.005	1.005	1.005	1.041
7580	1.005	1.005	1.005	1.005	1.005	1.041
7600	1.128	1.128	1.128	1.128	1.128	1.041
7601	1.005	1.005	1.005	1.005	1.005	1.041
7605	1.005	1.005	1.005	1.005	1.005	1.041
7607	1.128	1.128	1.128	1.128	1.128	1.041
7610	1.128	1.128	1.128	1.128	1.128	1.041
7706	1.003	1.003	1.003	1.003	1.003	1.041
7707	1.003	1.003	1.003	1.003	1.003	1.041
7720	1.003	1.003	1.003	1.003	1.003	1.041
7721	1.001	1.001	1.001	1.001	1.001	1.041
7722	1.003	1.003	1.003	1.003	1.003	1.041
7855	1.005	1.005	1.005	1.005	1.005	1.041
8001	1.000	1.000	1.000	1.000	1.000	1.041
8004	1.000	1.000	1.000	1.000	1.000	1.041
8006	1.001	1.001	1.001	1.001	1.001	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8008	1.001	1.001	1.001	1.001	1.001	1.041
8010	1.001	1.001	1.001	1.001	1.001	1.041
8013	1.001	1.001	1.001	1.001	1.001	1.041
8015	1.001	1.001	1.001	1.001	1.001	1.041
8017	1.001	1.001	1.001	1.001	1.001	1.041
8018	1.000	1.000	1.000	1.000	1.000	1.041
8019	1.007	1.007	1.007	1.007	1.007	1.041
8021	1.000	1.000	1.000	1.000	1.000	1.041
8028	1.001	1.001	1.001	1.001	1.001	1.041
8031	1.001	1.001	1.001	1.001	1.001	1.041
8032	1.000	1.000	1.000	1.000	1.000	1.041
8039	1.001	1.001	1.001	1.001	1.001	1.041
8041	1.000	1.000	1.000	1.000	1.000	1.041
8042	1.000	1.000	1.000	1.000	1.000	1.041
8046	1.001	1.001	1.001	1.001	1.001	1.041
8057	1.001	1.001	1.001	1.001	1.001	1.041
8059	1.000	1.000	1.000	1.000	1.000	1.041
8060	1.001	1.001	1.001	1.001	1.001	1.041
8061	1.001	1.001	1.001	1.001	1.001	1.041
8062	1.001	1.001	1.001	1.001	1.001	1.041
8063	1.000	1.000	1.000	1.000	1.000	1.041
8064	1.000	1.000	1.000	1.000	1.000	1.041
8065	1.001	1.001	1.001	1.001	1.001	1.041
8066	1.001	1.001	1.001	1.001	1.001	1.041
8071	1.001	1.001	1.001	1.001	1.001	1.041
8078	1.000	1.000	1.000	1.000	1.000	1.041
8102	1.000	1.000	1.000	1.000	1.000	1.041
8106	1.000	1.000	1.000	1.000	1.000	1.041
8107	1.000	1.000	1.000	1.000	1.000	1.041
8116	1.000	1.000	1.000	1.000	1.000	1.041
8117	1.000	1.000	1.000	1.000	1.000	1.041
8209	1.012	1.012	1.012	1.012	1.012	1.041
8215	1.000	1.000	1.000	1.000	1.000	1.041
8227	1.005	1.005	1.005	1.005	1.005	1.041
8232	1.000	1.000	1.000	1.000	1.000	1.041
8267	1.000	1.000	1.000	1.000	1.000	1.041
8278	1.000	1.000	1.000	1.000	1.000	1.041
8286	1.000	1.000	1.000	1.000	1.000	1.041
8290	1.001	1.001	1.001	1.001	1.001	1.041
8291	1.022	1.022	1.022	1.022	1.022	1.041
8292	1.022	1.022	1.022	1.022	1.022	1.041
8293	1.022	1.022	1.022	1.022	1.022	1.041
8304	1.022	1.022	1.022	1.022	1.022	1.041
8324	1.001	1.001	1.001	1.001	1.001	1.041
8350	1.000	1.000	1.000	1.000	1.000	1.041
8370	1.034	1.034	1.034	1.034	1.034	1.041
8387	1.034	1.034	1.034	1.034	1.034	1.041
8388	1.001	1.001	1.001	1.001	1.001	1.041
8389	1.034	1.034	1.034	1.034	1.034	1.041
8390	1.034	1.034	1.034	1.034	1.034	1.041
8391	1.001	1.001	1.001	1.001	1.001	1.041
8392	1.034	1.034	1.034	1.034	1.034	1.041
8393	1.034	1.034	1.034	1.034	1.034	1.041
8397	1.034	1.034	1.034	1.034	1.034	1.041
8400	1.001	1.001	1.001	1.001	1.001	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8500	1.000	1.000	1.000	1.000	1.000	1.041
8601	1.072	1.072	1.072	1.072	1.072	1.041
8631	1.000	1.000	1.000	1.000	1.000	1.041
8720	1.007	1.007	1.007	1.007	1.007	1.041
8729	1.005	1.005	1.005	1.005	1.005	1.041
8740	1.001	1.001	1.001	1.001	1.001	1.041
8741	1.001	1.001	1.001	1.001	1.001	1.041
8742	1.029	1.029	1.029	1.029	1.029	1.041
8743	1.007	1.007	1.007	1.007	1.007	1.041
8744	1.001	1.001	1.001	1.001	1.001	1.041
8745	1.000	1.000	1.000	1.000	1.000	1.041
8746	1.029	1.029	1.029	1.029	1.029	1.041
8748	1.001	1.001	1.001	1.001	1.001	1.041
8749	1.007	1.007	1.007	1.007	1.007	1.041
8755	1.034	1.034	1.034	1.034	1.034	1.041
8800	1.128	1.128	1.128	1.128	1.128	1.041
8801	1.007	1.007	1.007	1.007	1.007	1.041
8803	1.072	1.072	1.072	1.072	1.072	1.041
8804	1.000	1.000	1.000	1.000	1.000	1.041
8806	1.000	1.000	1.000	1.000	1.000	1.041
8807	1.128	1.128	1.128	1.128	1.128	1.041
8808	1.007	1.007	1.007	1.007	1.007	1.041
8810	1.003	1.003	1.003	1.003	1.003	1.041
8811	1.007	1.007	1.007	1.007	1.007	1.041
8812	1.003	1.003	1.003	1.003	1.003	1.041
8813	1.007	1.007	1.007	1.007	1.007	1.041
8818	1.128	1.128	1.128	1.128	1.128	1.041
8820	1.072	1.072	1.072	1.072	1.072	1.041
8821	1.072	1.072	1.072	1.072	1.072	1.041
8822	1.007	1.007	1.007	1.007	1.007	1.041
8823	1.000	1.000	1.000	1.000	1.000	1.041
8827	1.000	1.000	1.000	1.000	1.000	1.041
8829	1.000	1.000	1.000	1.000	1.000	1.041
8830	1.000	1.000	1.000	1.000	1.000	1.041
8831	1.072	1.072	1.072	1.072	1.072	1.041
8834	1.000	1.000	1.000	1.000	1.000	1.041
8838	1.000	1.000	1.000	1.000	1.000	1.041
8839	1.000	1.000	1.000	1.000	1.000	1.041
8840	1.034	1.034	1.034	1.034	1.034	1.041
8846	1.007	1.007	1.007	1.007	1.007	1.041
8847	1.000	1.000	1.000	1.000	1.000	1.041
8850	1.007	1.007	1.007	1.007	1.007	1.041
8851	1.000	1.000	1.000	1.000	1.000	1.041
8852	1.000	1.000	1.000	1.000	1.000	1.041
8859	1.072	1.072	1.072	1.072	1.072	1.041
8868	1.004	1.004	1.004	1.004	1.004	1.041
8870	1.004	1.004	1.004	1.004	1.004	1.041
8871	1.003	1.003	1.003	1.003	1.003	1.041
8874	1.003	1.003	1.003	1.003	1.003	1.041
8875	1.004	1.004	1.004	1.004	1.004	1.041
9007	1.001	1.001	1.001	1.001	1.001	1.041
9008	1.001	1.001	1.001	1.001	1.001	1.041
9009	1.001	1.001	1.001	1.001	1.001	1.041
9010	1.001	1.001	1.001	1.001	1.001	1.041
9011	1.001	1.001	1.001	1.001	1.001	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.



Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9015	1.001	1.001	1.001	1.001	1.001	1.041
9016	1.000	1.000	1.000	1.000	1.000	1.041
9031	1.001	1.001	1.001	1.001	1.001	1.041
9033	1.003	1.003	1.003	1.003	1.003	1.041
9043	1.000	1.000	1.000	1.000	1.000	1.041
9048	1.000	1.000	1.000	1.000	1.000	1.041
9050	1.000	1.000	1.000	1.000	1.000	1.041
9053	1.000	1.000	1.000	1.000	1.000	1.041
9054	1.034	1.034	1.034	1.034	1.034	1.041
9059	1.000	1.000	1.000	1.000	1.000	1.041
9060	1.000	1.000	1.000	1.000	1.000	1.041
9061	1.000	1.000	1.000	1.000	1.000	1.041
9066	1.034	1.034	1.034	1.034	1.034	1.041
9067	1.000	1.000	1.000	1.000	1.000	1.041
9069	1.000	1.000	1.000	1.000	1.000	1.041
9070	1.000	1.000	1.000	1.000	1.000	1.041
9079	1.000	1.000	1.000	1.000	1.000	1.041
9085	1.000	1.000	1.000	1.000	1.000	1.041
9092	1.000	1.000	1.000	1.000	1.000	1.041
9095	1.000	1.000	1.000	1.000	1.000	1.041
9096	1.001	1.001	1.001	1.001	1.001	1.041
9097	1.001	1.001	1.001	1.001	1.001	1.041
9101	1.004	1.004	1.004	1.004	1.004	1.041
9151	1.000	1.000	1.000	1.000	1.000	1.041
9154	1.000	1.000	1.000	1.000	1.000	1.041
9155	1.128	1.128	1.128	1.128	1.128	1.041
9156	1.000	1.000	1.000	1.000	1.000	1.041
9180	1.000	1.000	1.000	1.000	1.000	1.041
9181	1.000	1.000	1.000	1.000	1.000	1.041
9182	1.000	1.000	1.000	1.000	1.000	1.041
9184	1.000	1.000	1.000	1.000	1.000	1.041
9185	1.000	1.000	1.000	1.000	1.000	1.041
9220	1.034	1.034	1.034	1.034	1.034	1.041
9402	1.001	1.001	1.001	1.001	1.001	1.041
9403	1.001	1.001	1.001	1.001	1.001	1.041
9410	1.003	1.003	1.003	1.003	1.003	1.041
9420	1.003	1.003	1.003	1.003	1.003	1.041
9422	1.003	1.003	1.003	1.003	1.003	1.041
9424	1.001	1.001	1.001	1.001	1.001	1.041
9426	1.001	1.001	1.001	1.001	1.001	1.041
9501	1.034	1.034	1.034	1.034	1.034	1.041
9507	1.072	1.072	1.072	1.072	1.072	1.041
9516	1.005	1.005	1.005	1.005	1.005	1.041
9519	1.034	1.034	1.034	1.034	1.034	1.041
9521	1.005	1.005	1.005	1.005	1.005	1.041
9522	1.034	1.034	1.034	1.034	1.034	1.041
9529	1.005	1.005	1.005	1.005	1.005	1.041
9531	1.005	1.005	1.005	1.005	1.005	1.041
9549	1.072	1.072	1.072	1.072	1.072	1.041
9552	1.005	1.005	1.005	1.005	1.005	1.041
9586	1.034	1.034	1.034	1.034	1.034	1.041
9610	1.128	1.128	1.128	1.128	1.128	1.041
9620	1.034	1.034	1.034	1.034	1.034	1.041

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.010	1.011	1.011	1.010	1.011	1.023
0016	1.010	1.010	1.010	1.010	1.010	1.023
0034	1.010	1.010	1.010	1.010	1.010	1.023
0035	1.010	1.010	1.010	1.010	1.010	1.023
0036	1.010	1.010	1.010	1.010	1.010	1.023
0038	1.010	1.010	1.010	1.010	1.010	1.023
0040	1.010	1.010	1.010	1.010	1.010	1.023
0041	1.010	1.010	1.010	1.010	1.010	1.023
0042	1.001	1.001	1.001	1.001	1.001	1.023
0045	1.010	1.010	1.010	1.010	1.010	1.023
0050	1.010	1.010	1.010	1.010	1.010	1.023
0079	1.010	1.010	1.010	1.010	1.010	1.023
0096	1.010	1.010	1.010	1.010	1.010	1.023
0106	1.001	1.001	1.001	1.001	1.001	1.023
0171	1.010	1.010	1.010	1.010	1.010	1.023
0172	1.010	1.010	1.010	1.010	1.010	1.023
0251	1.004	1.004	1.004	1.004	1.004	1.023
0400	1.000	1.000	1.000	1.000	1.000	1.023
0401	1.010	1.010	1.010	1.010	1.010	1.023
1122	1.010	1.010	1.010	1.010	1.010	1.023
1320	1.010	1.010	1.010	1.010	1.010	1.023
1322	1.010	1.010	1.010	1.010	1.010	1.023
1330	1.004	1.004	1.004	1.004	1.004	1.023
1438	1.005	1.005	1.005	1.005	1.005	1.023
1452	1.010	1.010	1.010	1.010	1.010	1.023
1463	1.005	1.005	1.005	1.005	1.005	1.023
1624	1.010	1.010	1.010	1.010	1.010	1.023
1699	1.005	1.005	1.005	1.005	1.005	1.023
1701	1.005	1.005	1.005	1.005	1.005	1.023
1710	1.010	1.010	1.010	1.010	1.010	1.023
1741	1.010	1.010	1.010	1.010	1.010	1.023
1803	1.005	1.005	1.005	1.005	1.005	1.023
1925	1.005	1.005	1.005	1.005	1.005	1.023
2002	1.005	1.005	1.005	1.005	1.005	1.023
2003	1.005	1.005	1.005	1.005	1.005	1.023
2014	1.005	1.005	1.005	1.005	1.005	1.023
2030	1.005	1.005	1.005	1.005	1.005	1.023
2063	1.005	1.005	1.005	1.005	1.005	1.023
2081	1.005	1.005	1.005	1.005	1.005	1.023
2095	1.005	1.005	1.005	1.005	1.005	1.023
2102	1.005	1.005	1.005	1.005	1.005	1.023
2107	1.005	1.005	1.005	1.005	1.005	1.023
2108	1.005	1.005	1.005	1.005	1.005	1.023
2109	1.005	1.005	1.005	1.005	1.005	1.023
2111	1.005	1.005	1.005	1.005	1.005	1.023
2113	1.005	1.005	1.005	1.005	1.005	1.023
2116	1.005	1.005	1.005	1.005	1.005	1.023
2117	1.005	1.005	1.005	1.005	1.005	1.023
2121	1.005	1.005	1.005	1.005	1.005	1.023
2123	1.005	1.005	1.005	1.005	1.005	1.023
2142	1.005	1.005	1.005	1.005	1.005	1.023
2163	1.005	1.005	1.005	1.005	1.005	1.023
2222	1.005	1.005	1.005	1.005	1.005	1.023
2362	1.005	1.005	1.005	1.005	1.005	1.023

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2402	1.005	1.005	1.005	1.005	1.005	1.023
2413	1.005	1.005	1.005	1.005	1.005	1.023
2501	1.005	1.005	1.005	1.005	1.005	1.023
2570	1.005	1.005	1.005	1.005	1.005	1.023
2571	1.005	1.005	1.005	1.005	1.005	1.023
2576	1.005	1.005	1.005	1.005	1.005	1.023
2584	1.001	1.001	1.001	1.001	1.001	1.023
2585	1.030	1.030	1.030	1.030	1.030	1.023
2589	1.030	1.030	1.030	1.030	1.030	1.023
2660	1.005	1.005	1.005	1.005	1.005	1.023
2683	1.005	1.005	1.005	1.005	1.005	1.023
2688	1.005	1.005	1.005	1.005	1.005	1.023
2702	1.010	1.010	1.010	1.010	1.010	1.023
2710	1.005	1.005	1.005	1.005	1.005	1.023
2727	1.010	1.010	1.010	1.010	1.010	1.023
2731	1.005	1.005	1.005	1.005	1.005	1.023
2757	1.005	1.005	1.005	1.005	1.005	1.023
2759	1.005	1.005	1.005	1.005	1.005	1.023
2790	1.005	1.005	1.005	1.005	1.005	1.023
2797	1.005	1.005	1.005	1.005	1.005	1.023
2806	1.005	1.005	1.005	1.005	1.005	1.023
2812	1.005	1.005	1.005	1.005	1.005	1.023
2819	1.005	1.005	1.005	1.005	1.005	1.023
2840	1.005	1.005	1.005	1.005	1.005	1.023
2842	1.005	1.005	1.005	1.005	1.005	1.023
2852	1.005	1.005	1.005	1.005	1.005	1.023
2881	1.005	1.005	1.005	1.005	1.005	1.023
2883	1.005	1.005	1.005	1.005	1.005	1.023
2915	1.005	1.005	1.005	1.005	1.005	1.023
2923	1.005	1.005	1.005	1.005	1.005	1.023
3018	1.005	1.005	1.005	1.005	1.005	1.023
3022	1.005	1.005	1.005	1.005	1.005	1.023
3030	1.005	1.005	1.005	1.005	1.005	1.023
3039	1.005	1.005	1.005	1.005	1.005	1.023
3040	1.005	1.005	1.005	1.005	1.005	1.023
3060	1.005	1.005	1.005	1.005	1.005	1.023
3066	1.005	1.005	1.005	1.005	1.005	1.023
3070	1.005	1.005	1.005	1.005	1.005	1.023
3076	1.005	1.005	1.005	1.005	1.005	1.023
3081	1.005	1.005	1.005	1.005	1.005	1.023
3082	1.005	1.005	1.005	1.005	1.005	1.023
3085	1.005	1.005	1.005	1.005	1.005	1.023
3099	1.005	1.005	1.005	1.005	1.005	1.023
3110	1.005	1.005	1.005	1.005	1.005	1.023
3131	1.005	1.005	1.005	1.005	1.005	1.023
3146	1.005	1.005	1.005	1.005	1.005	1.023
3152	1.005	1.005	1.005	1.005	1.005	1.023
3165	1.005	1.005	1.005	1.005	1.005	1.023
3169	1.005	1.005	1.005	1.005	1.005	1.023
3175	1.005	1.005	1.005	1.005	1.005	1.023
3178	1.005	1.005	1.005	1.005	1.005	1.023
3179	1.005	1.005	1.005	1.005	1.005	1.023
3180	1.005	1.005	1.005	1.005	1.005	1.023
3220	1.005	1.005	1.005	1.005	1.005	1.023
3241	1.005	1.005	1.005	1.005	1.005	1.023

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3257	1.005	1.005	1.005	1.005	1.005	1.023
3339	1.005	1.005	1.005	1.005	1.005	1.023
3365	1.005	1.005	1.005	1.005	1.005	1.023
3372	1.005	1.005	1.005	1.005	1.005	1.023
3383	1.005	1.005	1.005	1.005	1.005	1.023
3400	1.005	1.005	1.005	1.005	1.005	1.023
3401	1.005	1.005	1.005	1.005	1.005	1.023
3501	1.005	1.005	1.005	1.005	1.005	1.023
3507	1.005	1.005	1.005	1.005	1.005	1.023
3560	1.005	1.005	1.005	1.005	1.005	1.023
3568	1.005	1.005	1.005	1.005	1.005	1.023
3569	1.005	1.005	1.005	1.005	1.005	1.023
3570	1.005	1.005	1.005	1.005	1.005	1.023
3572	1.005	1.005	1.005	1.005	1.005	1.023
3573	1.005	1.005	1.005	1.005	1.005	1.023
3574	1.005	1.005	1.005	1.005	1.005	1.023
3577	1.005	1.005	1.005	1.005	1.005	1.023
3612	1.005	1.005	1.005	1.005	1.005	1.023
3620	1.005	1.005	1.005	1.005	1.005	1.023
3632	1.005	1.005	1.005	1.005	1.005	1.023
3634	1.005	1.005	1.005	1.005	1.005	1.023
3643	1.005	1.005	1.005	1.005	1.005	1.023
3647	1.005	1.005	1.005	1.005	1.005	1.023
3651	1.005	1.005	1.005	1.005	1.005	1.023
3681	1.005	1.005	1.005	1.005	1.005	1.023
3682	1.005	1.005	1.005	1.005	1.005	1.023
3683	1.005	1.005	1.005	1.005	1.005	1.023
3719	1.004	1.004	1.004	1.004	1.004	1.023
3724	1.004	1.004	1.004	1.004	1.004	1.023
3726	1.030	1.030	1.030	1.030	1.030	1.023
3805	1.005	1.005	1.005	1.005	1.005	1.023
3808	1.005	1.005	1.005	1.005	1.005	1.023
3815	1.005	1.005	1.005	1.005	1.005	1.023
3821	1.000	1.000	1.000	1.000	1.000	1.023
3828	1.005	1.005	1.005	1.005	1.005	1.023
3830	1.005	1.005	1.005	1.005	1.005	1.023
3831	1.005	1.005	1.005	1.005	1.005	1.023
3840	1.005	1.005	1.005	1.005	1.005	1.023
4000	1.010	1.010	1.010	1.010	1.010	1.023
4034	1.005	1.005	1.005	1.005	1.005	1.023
4036	1.005	1.005	1.005	1.005	1.005	1.023
4038	1.005	1.005	1.005	1.005	1.005	1.023
4041	1.005	1.005	1.005	1.005	1.005	1.023
4049	1.005	1.005	1.005	1.005	1.005	1.023
4111	1.005	1.005	1.005	1.005	1.005	1.023
4112	1.005	1.005	1.005	1.005	1.005	1.023
4114	1.005	1.005	1.005	1.005	1.005	1.023
4130	1.000	1.000	1.000	1.000	1.000	1.023
4150	1.005	1.005	1.005	1.005	1.005	1.023
4239	1.005	1.005	1.005	1.005	1.005	1.023
4240	1.005	1.005	1.005	1.005	1.005	1.023
4243	1.005	1.005	1.005	1.005	1.005	1.023
4244	1.005	1.005	1.005	1.005	1.005	1.023
4250	1.005	1.005	1.005	1.005	1.005	1.023
4251	1.005	1.005	1.005	1.005	1.005	1.023

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4279	1.005	1.005	1.005	1.005	1.005	1.023
4283	1.005	1.005	1.005	1.005	1.005	1.023
4286	1.005	1.005	1.005	1.005	1.005	1.023
4295	1.005	1.005	1.005	1.005	1.005	1.023
4297	1.005	1.005	1.005	1.005	1.005	1.023
4299	1.005	1.005	1.005	1.005	1.005	1.023
4304	1.112	1.112	1.112	1.112	1.112	1.023
4312	1.018	1.018	1.018	1.018	1.018	1.023
4351	1.005	1.005	1.005	1.005	1.005	1.023
4354	1.005	1.005	1.005	1.005	1.005	1.023
4361	1.060	1.060	1.060	1.060	1.060	1.023
4362	1.112	1.112	1.112	1.112	1.112	1.023
4410	1.005	1.005	1.005	1.005	1.005	1.023
4420	1.005	1.005	1.005	1.005	1.005	1.023
4432	1.005	1.005	1.005	1.005	1.005	1.023
4470	1.005	1.005	1.005	1.005	1.005	1.023
4478	1.005	1.005	1.005	1.005	1.005	1.023
4492	1.005	1.005	1.005	1.005	1.005	1.023
4494	1.005	1.005	1.005	1.005	1.005	1.023
4495	1.005	1.005	1.005	1.005	1.005	1.023
4496	1.005	1.005	1.005	1.005	1.005	1.023
4497	1.005	1.005	1.005	1.005	1.005	1.023
4498	1.005	1.005	1.005	1.005	1.005	1.023
4499	1.005	1.005	1.005	1.005	1.005	1.023
4511	1.060	1.060	1.060	1.060	1.060	1.023
4512	1.060	1.060	1.060	1.060	1.060	1.023
4557	1.005	1.005	1.005	1.005	1.005	1.023
4558	1.005	1.005	1.005	1.005	1.005	1.023
4611	1.005	1.005	1.005	1.005	1.005	1.023
4623	1.005	1.005	1.005	1.005	1.005	1.023
4635	1.005	1.005	1.005	1.005	1.005	1.023
4665	1.005	1.005	1.005	1.005	1.005	1.023
4683	1.005	1.005	1.005	1.005	1.005	1.023
4691	1.005	1.005	1.005	1.005	1.005	1.023
4692	1.005	1.005	1.005	1.005	1.005	1.023
4717	1.005	1.005	1.005	1.005	1.005	1.023
4720	1.005	1.005	1.005	1.005	1.005	1.023
4740	1.005	1.005	1.005	1.005	1.005	1.023
4771	1.005	1.005	1.005	1.005	1.005	1.023
4828	1.005	1.005	1.005	1.005	1.005	1.023
4829	1.005	1.005	1.005	1.005	1.005	1.023
4831	1.005	1.005	1.005	1.005	1.005	1.023
4983	1.005	1.005	1.005	1.005	1.005	1.023
5020	1.004	1.004	1.004	1.004	1.004	1.023
5027	1.004	1.004	1.004	1.004	1.004	1.023
5028	1.004	1.004	1.004	1.004	1.004	1.023
5029	1.004	1.004	1.004	1.004	1.004	1.023
5040	1.004	1.004	1.004	1.004	1.004	1.023
5102	1.004	1.004	1.004	1.004	1.004	1.023
5107	1.004	1.004	1.004	1.004	1.004	1.023
5108	1.004	1.004	1.004	1.004	1.004	1.023
5128	1.030	1.030	1.030	1.030	1.030	1.023
5129	1.030	1.030	1.030	1.030	1.030	1.023
5130	1.004	1.004	1.004	1.004	1.004	1.023
5140	1.004	1.004	1.004	1.004	1.004	1.023

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5146	1.004	1.004	1.004	1.004	1.004	1.023
5160	1.004	1.004	1.004	1.004	1.004	1.023
5183	1.004	1.004	1.004	1.004	1.004	1.023
5184	1.004	1.004	1.004	1.004	1.004	1.023
5185	1.004	1.004	1.004	1.004	1.004	1.023
5186	1.004	1.004	1.004	1.004	1.004	1.023
5187	1.004	1.004	1.004	1.004	1.004	1.023
5190	1.004	1.004	1.004	1.004	1.004	1.023
5191	1.030	1.030	1.030	1.030	1.030	1.023
5192	1.000	1.000	1.000	1.000	1.000	1.023
5193	1.004	1.004	1.004	1.004	1.004	1.023
5195	1.004	1.004	1.004	1.004	1.004	1.023
5201	1.004	1.004	1.004	1.004	1.004	1.023
5205	1.004	1.004	1.004	1.004	1.004	1.023
5212	1.004	1.004	1.004	1.004	1.004	1.023
5213	1.004	1.004	1.004	1.004	1.004	1.023
5214	1.004	1.004	1.004	1.004	1.004	1.023
5222	1.004	1.004	1.004	1.004	1.004	1.023
5225	1.004	1.004	1.004	1.004	1.004	1.023
5348	1.004	1.004	1.004	1.004	1.004	1.023
5403	1.004	1.004	1.004	1.004	1.004	1.023
5432	1.004	1.004	1.004	1.004	1.004	1.023
5436	1.004	1.004	1.004	1.004	1.004	1.023
5443	1.004	1.004	1.004	1.004	1.004	1.023
5446	1.004	1.004	1.004	1.004	1.004	1.023
5447	1.004	1.004	1.004	1.004	1.004	1.023
5467	1.004	1.004	1.004	1.004	1.004	1.023
5470	1.004	1.004	1.004	1.004	1.004	1.023
5473	1.001	1.001	1.001	1.001	1.001	1.023
5474	1.004	1.004	1.004	1.004	1.004	1.023
5479	1.004	1.004	1.004	1.004	1.004	1.023
5482	1.004	1.004	1.004	1.004	1.004	1.023
5484	1.004	1.004	1.004	1.004	1.004	1.023
5485	1.004	1.004	1.004	1.004	1.004	1.023
5506	1.004	1.004	1.004	1.004	1.004	1.023
5507	1.004	1.004	1.004	1.004	1.004	1.023
5538	1.004	1.004	1.004	1.004	1.004	1.023
5542	1.004	1.004	1.004	1.004	1.004	1.023
5552	1.004	1.004	1.004	1.004	1.004	1.023
5553	1.004	1.004	1.004	1.004	1.004	1.023
5606	1.004	1.004	1.004	1.004	1.004	1.023
5610	1.004	1.004	1.004	1.004	1.004	1.023
5632	1.004	1.004	1.004	1.004	1.004	1.023
5633	1.004	1.004	1.004	1.004	1.004	1.023
5650	1.001	1.001	1.001	1.001	1.001	1.023
5951	1.005	1.005	1.005	1.005	1.005	1.023
6003	1.004	1.004	1.004	1.004	1.004	1.023
6011	1.004	1.004	1.004	1.004	1.004	1.023
6204	1.010	1.010	1.010	1.010	1.010	1.023
6206	1.010	1.010	1.010	1.010	1.010	1.023
6213	1.010	1.010	1.010	1.010	1.010	1.023
6216	1.010	1.010	1.010	1.010	1.010	1.023
6218	1.004	1.004	1.004	1.004	1.004	1.023
6220	1.004	1.004	1.004	1.004	1.004	1.023
6233	1.004	1.004	1.004	1.004	1.004	1.023

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6235	1.010	1.010	1.010	1.010	1.010	1.023
6237	1.010	1.010	1.010	1.010	1.010	1.023
6251	1.004	1.004	1.004	1.004	1.004	1.023
6258	1.004	1.004	1.004	1.004	1.004	1.023
6307	1.004	1.004	1.004	1.004	1.004	1.023
6308	1.004	1.004	1.004	1.004	1.004	1.023
6315	1.004	1.004	1.004	1.004	1.004	1.023
6316	1.004	1.004	1.004	1.004	1.004	1.023
6325	1.004	1.004	1.004	1.004	1.004	1.023
6361	1.004	1.004	1.004	1.004	1.004	1.023
6364	1.004	1.004	1.004	1.004	1.004	1.023
6400	1.004	1.004	1.004	1.004	1.004	1.023
6504	1.005	1.005	1.005	1.005	1.005	1.023
6834	1.005	1.005	1.005	1.005	1.005	1.023
7133	1.018	1.018	1.018	1.018	1.018	1.023
7198	1.018	1.018	1.018	1.018	1.018	1.023
7207	1.000	1.000	1.000	1.000	1.000	1.023
7219	1.018	1.018	1.018	1.018	1.018	1.023
7227	1.018	1.018	1.018	1.018	1.018	1.023
7232	1.018	1.018	1.018	1.018	1.018	1.023
7248	1.060	1.060	1.060	1.060	1.060	1.023
7272	1.004	1.004	1.004	1.004	1.004	1.023
7332	1.000	1.000	1.000	1.000	1.000	1.023
7360	1.018	1.018	1.018	1.018	1.018	1.023
7365	1.018	1.018	1.018	1.018	1.018	1.023
7382	1.018	1.018	1.018	1.018	1.018	1.023
7392	1.000	1.000	1.000	1.000	1.000	1.023
7403	1.018	1.018	1.018	1.018	1.018	1.023
7405	1.018	1.018	1.018	1.018	1.018	1.023
7409	1.010	1.010	1.010	1.010	1.010	1.023
7410	1.010	1.010	1.010	1.010	1.010	1.023
7421	1.018	1.018	1.018	1.018	1.018	1.023
7424	1.018	1.018	1.018	1.018	1.018	1.023
7428	1.018	1.018	1.018	1.018	1.018	1.023
7429	1.018	1.018	1.018	1.018	1.018	1.023
7500	1.004	1.004	1.004	1.004	1.004	1.023
7515	1.018	1.018	1.018	1.018	1.018	1.023
7520	1.004	1.004	1.004	1.004	1.004	1.023
7538	1.004	1.004	1.004	1.004	1.004	1.023
7539	1.004	1.004	1.004	1.004	1.004	1.023
7580	1.004	1.004	1.004	1.004	1.004	1.023
7600	1.112	1.112	1.112	1.112	1.112	1.023
7601	1.004	1.004	1.004	1.004	1.004	1.023
7605	1.004	1.004	1.004	1.004	1.004	1.023
7607	1.112	1.112	1.112	1.112	1.112	1.023
7610	1.112	1.112	1.112	1.112	1.112	1.023
7706	1.003	1.003	1.003	1.003	1.003	1.023
7707	1.003	1.003	1.003	1.003	1.003	1.023
7720	1.003	1.003	1.003	1.003	1.003	1.023
7721	1.001	1.001	1.001	1.001	1.001	1.023
7722	1.003	1.003	1.003	1.003	1.003	1.023
7855	1.004	1.004	1.004	1.004	1.004	1.023
8001	1.000	1.000	1.000	1.000	1.000	1.023
8004	1.000	1.000	1.000	1.000	1.000	1.023
8006	1.000	1.000	1.000	1.000	1.000	1.023

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8008	1.000	1.000	1.000	1.000	1.000	1.023
8010	1.000	1.000	1.000	1.000	1.000	1.023
8013	1.000	1.000	1.000	1.000	1.000	1.023
8015	1.000	1.000	1.000	1.000	1.000	1.023
8017	1.000	1.000	1.000	1.000	1.000	1.023
8018	1.000	1.000	1.000	1.000	1.000	1.023
8019	1.005	1.005	1.005	1.005	1.005	1.023
8021	1.000	1.000	1.000	1.000	1.000	1.023
8028	1.001	1.001	1.001	1.001	1.001	1.023
8031	1.000	1.000	1.000	1.000	1.000	1.023
8032	1.000	1.000	1.000	1.000	1.000	1.023
8039	1.000	1.000	1.000	1.000	1.000	1.023
8041	1.000	1.000	1.000	1.000	1.000	1.023
8042	1.000	1.000	1.000	1.000	1.000	1.023
8046	1.000	1.000	1.000	1.000	1.000	1.023
8057	1.000	1.000	1.000	1.000	1.000	1.023
8059	1.000	1.000	1.000	1.000	1.000	1.023
8060	1.000	1.000	1.000	1.000	1.000	1.023
8061	1.000	1.000	1.000	1.000	1.000	1.023
8062	1.000	1.000	1.000	1.000	1.000	1.023
8063	1.000	1.000	1.000	1.000	1.000	1.023
8064	1.000	1.000	1.000	1.000	1.000	1.023
8065	1.000	1.000	1.000	1.000	1.000	1.023
8066	1.000	1.000	1.000	1.000	1.000	1.023
8071	1.000	1.000	1.000	1.000	1.000	1.023
8078	1.000	1.000	1.000	1.000	1.000	1.023
8102	1.000	1.000	1.000	1.000	1.000	1.023
8106	1.000	1.000	1.000	1.000	1.000	1.023
8107	1.000	1.000	1.000	1.000	1.000	1.023
8116	1.000	1.000	1.000	1.000	1.000	1.023
8117	1.000	1.000	1.000	1.000	1.000	1.023
8209	1.010	1.010	1.010	1.010	1.010	1.023
8215	1.000	1.000	1.000	1.000	1.000	1.023
8227	1.004	1.004	1.004	1.004	1.004	1.023
8232	1.000	1.000	1.000	1.000	1.000	1.023
8267	1.000	1.000	1.000	1.000	1.000	1.023
8278	1.000	1.000	1.000	1.000	1.000	1.023
8286	1.000	1.000	1.000	1.000	1.000	1.023
8290	1.001	1.001	1.001	1.001	1.001	1.023
8291	1.018	1.018	1.018	1.018	1.018	1.023
8292	1.018	1.018	1.018	1.018	1.018	1.023
8293	1.018	1.018	1.018	1.018	1.018	1.023
8304	1.018	1.018	1.018	1.018	1.018	1.023
8324	1.000	1.000	1.000	1.000	1.000	1.023
8350	1.000	1.000	1.000	1.000	1.000	1.023
8370	1.030	1.030	1.030	1.030	1.030	1.023
8387	1.030	1.030	1.030	1.030	1.030	1.023
8388	1.000	1.000	1.000	1.000	1.000	1.023
8389	1.030	1.030	1.030	1.030	1.030	1.023
8390	1.030	1.030	1.030	1.030	1.030	1.023
8391	1.000	1.000	1.000	1.000	1.000	1.023
8392	1.030	1.030	1.030	1.030	1.030	1.023
8393	1.030	1.030	1.030	1.030	1.030	1.023
8397	1.030	1.030	1.030	1.030	1.030	1.023
8400	1.000	1.000	1.000	1.000	1.000	1.023

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.



Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8500	1.000	1.000	1.000	1.000	1.000	1.023
8601	1.060	1.060	1.060	1.060	1.060	1.023
8631	1.000	1.000	1.000	1.000	1.000	1.023
8720	1.006	1.006	1.006	1.006	1.006	1.023
8729	1.004	1.004	1.004	1.004	1.004	1.023
8740	1.001	1.001	1.001	1.001	1.001	1.023
8741	1.001	1.001	1.001	1.001	1.001	1.023
8742	1.024	1.024	1.024	1.024	1.024	1.023
8743	1.006	1.006	1.006	1.006	1.006	1.023
8744	1.001	1.001	1.001	1.001	1.001	1.023
8745	1.000	1.000	1.000	1.000	1.000	1.023
8746	1.024	1.024	1.024	1.024	1.024	1.023
8748	1.000	1.000	1.000	1.000	1.000	1.023
8749	1.006	1.006	1.006	1.006	1.006	1.023
8755	1.030	1.030	1.030	1.030	1.030	1.023
8800	1.112	1.112	1.112	1.112	1.112	1.023
8801	1.006	1.006	1.006	1.006	1.006	1.023
8803	1.060	1.060	1.060	1.060	1.060	1.023
8804	1.000	1.000	1.000	1.000	1.000	1.023
8806	1.000	1.000	1.000	1.000	1.000	1.023
8807	1.112	1.112	1.112	1.112	1.112	1.023
8808	1.006	1.006	1.006	1.006	1.006	1.023
8810	1.003	1.003	1.003	1.003	1.003	1.023
8811	1.006	1.006	1.006	1.006	1.006	1.023
8812	1.003	1.003	1.003	1.003	1.003	1.023
8813	1.005	1.005	1.005	1.005	1.005	1.023
8818	1.112	1.112	1.112	1.112	1.112	1.023
8820	1.060	1.060	1.060	1.060	1.060	1.023
8821	1.060	1.060	1.060	1.060	1.060	1.023
8822	1.006	1.006	1.006	1.006	1.006	1.023
8823	1.000	1.000	1.000	1.000	1.000	1.023
8827	1.000	1.000	1.000	1.000	1.000	1.023
8829	1.000	1.000	1.000	1.000	1.000	1.023
8830	1.000	1.000	1.000	1.000	1.000	1.023
8831	1.060	1.060	1.060	1.060	1.060	1.023
8834	1.000	1.000	1.000	1.000	1.000	1.023
8838	1.000	1.000	1.000	1.000	1.000	1.023
8839	1.000	1.000	1.000	1.000	1.000	1.023
8840	1.030	1.030	1.030	1.030	1.030	1.023
8846	1.005	1.005	1.005	1.005	1.005	1.023
8847	1.000	1.000	1.000	1.000	1.000	1.023
8850	1.006	1.006	1.006	1.006	1.006	1.023
8851	1.000	1.000	1.000	1.000	1.000	1.023
8852	1.000	1.000	1.000	1.000	1.000	1.023
8859	1.060	1.060	1.060	1.060	1.060	1.023
8868	1.004	1.004	1.004	1.004	1.004	1.023
8870	1.004	1.004	1.004	1.004	1.004	1.023
8871	1.003	1.003	1.003	1.003	1.003	1.023
8874	1.003	1.003	1.003	1.003	1.003	1.023
8875	1.004	1.004	1.004	1.004	1.004	1.023
9007	1.001	1.001	1.001	1.001	1.001	1.023
9008	1.001	1.001	1.001	1.001	1.001	1.023
9009	1.001	1.001	1.001	1.001	1.001	1.023
9010	1.001	1.001	1.001	1.001	1.001	1.023
9011	1.001	1.001	1.001	1.001	1.001	1.023

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level <sup>[1]</sup>  
Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9015	1.001	1.001	1.001	1.001	1.001	1.023
9016	1.000	1.000	1.000	1.000	1.000	1.023
9031	1.001	1.001	1.001	1.001	1.001	1.023
9033	1.003	1.003	1.003	1.003	1.003	1.023
9043	1.000	1.000	1.000	1.000	1.000	1.023
9048	1.000	1.000	1.000	1.000	1.000	1.023
9050	1.000	1.000	1.000	1.000	1.000	1.023
9053	1.000	1.000	1.000	1.000	1.000	1.023
9054	1.030	1.030	1.030	1.030	1.030	1.023
9059	1.000	1.000	1.000	1.000	1.000	1.023
9060	1.000	1.000	1.000	1.000	1.000	1.023
9061	1.000	1.000	1.000	1.000	1.000	1.023
9066	1.030	1.030	1.030	1.030	1.030	1.023
9067	1.000	1.000	1.000	1.000	1.000	1.023
9069	1.000	1.000	1.000	1.000	1.000	1.023
9070	1.000	1.000	1.000	1.000	1.000	1.023
9079	1.000	1.000	1.000	1.000	1.000	1.023
9085	1.000	1.000	1.000	1.000	1.000	1.023
9092	1.000	1.000	1.000	1.000	1.000	1.023
9095	1.000	1.000	1.000	1.000	1.000	1.023
9096	1.001	1.001	1.001	1.001	1.001	1.023
9097	1.001	1.001	1.001	1.001	1.001	1.023
9101	1.004	1.004	1.004	1.004	1.004	1.023
9151	1.000	1.000	1.000	1.000	1.000	1.023
9154	1.000	1.000	1.000	1.000	1.000	1.023
9155	1.112	1.112	1.112	1.112	1.112	1.023
9156	1.000	1.000	1.000	1.000	1.000	1.023
9180	1.000	1.000	1.000	1.000	1.000	1.023
9181	1.000	1.000	1.000	1.000	1.000	1.023
9182	1.000	1.000	1.000	1.000	1.000	1.023
9184	1.000	1.000	1.000	1.000	1.000	1.023
9185	1.000	1.000	1.000	1.000	1.000	1.023
9220	1.030	1.030	1.030	1.030	1.030	1.023
9402	1.001	1.001	1.001	1.001	1.001	1.023
9403	1.001	1.001	1.001	1.001	1.001	1.023
9410	1.003	1.003	1.003	1.003	1.003	1.023
9420	1.003	1.003	1.003	1.003	1.003	1.023
9422	1.003	1.003	1.003	1.003	1.003	1.023
9424	1.001	1.001	1.001	1.001	1.001	1.023
9426	1.001	1.001	1.001	1.001	1.001	1.023
9501	1.030	1.030	1.030	1.030	1.030	1.023
9507	1.060	1.060	1.060	1.060	1.060	1.023
9516	1.004	1.004	1.004	1.004	1.004	1.023
9519	1.030	1.030	1.030	1.030	1.030	1.023
9521	1.004	1.004	1.004	1.004	1.004	1.023
9522	1.030	1.030	1.030	1.030	1.030	1.023
9529	1.004	1.004	1.004	1.004	1.004	1.023
9531	1.004	1.004	1.004	1.004	1.004	1.023
9549	1.060	1.060	1.060	1.060	1.060	1.023
9552	1.004	1.004	1.004	1.004	1.004	1.023
9586	1.030	1.030	1.030	1.030	1.030	1.023
9610	1.112	1.112	1.112	1.112	1.112	1.023
9620	1.030	1.030	1.030	1.030	1.030	1.023

<sup>[1]</sup> Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Detrended Loss Limitations by Policy Year  
Based on \$500,000 at a Policy Year 2020 Level

<u>Policy Year</u>	<u>Loss Limit (a)</u>
2010	516,550
2011	506,877
2012	493,626
2013	485,867
2014	484,216
2015	477,295
2016	466,178
2017	468,577
2018	481,838
2019	496,454
2020	500,000

Preliminary

(a) Each loss limit is detrended to the equivalent of \$500,000 at a policy year 2020 level based on the WCIRB's projected changes in on-level average indemnity and medical costs included in Exhibits 6.2 and 6.4 of Item AC22-12-06 of the December 6, 2022 Actuarial Committee Agenda.

### Indemnity Loss Development Factors

#### Selected Age-to-Age Loss Development Factors for Policy Year 2020 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 1st				Claims Closed at 1st
	1	2	3	4	
1st to 2nd	1.325	1.421	1.485	1.598	1.072
2nd to 3rd	1.099	1.130	1.153	1.184	1.047
3rd to 4th	1.042	1.054	1.061	1.084	1.031
4th to 5th	1.020	1.027	1.033	1.042	1.019
5th to 6th	1.014	1.017	1.020	1.020	1.009
6th to 7th	1.008	1.009	1.012	1.016	1.009
7th to 8th	1.005	1.008	1.009	1.010	1.006
8th to 9th	1.005	1.006	1.005	1.009	1.004
9th to 10th	1.001	1.004	1.004	1.007	1.003
10th to Ult	1.045	1.045	1.045	1.045	1.000

#### Selected Age-to-Age Loss Development Factors for Policy Year 2019 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 2nd				Claims Closed at 2nd
	1	2	3	4	
2nd to 3rd	1.135	1.175	1.204	1.254	1.017
3rd to 4th	1.053	1.068	1.077	1.107	1.012
4th to 5th	1.025	1.033	1.039	1.050	1.008
5th to 6th	1.017	1.020	1.023	1.022	1.005
6th to 7th	1.010	1.011	1.014	1.018	1.004
7th to 8th	1.006	1.008	1.011	1.012	1.002
8th to 9th	1.006	1.006	1.006	1.010	1.001
9th to 10th	1.001	1.004	1.004	1.007	1.001
10th to Ult	1.053	1.053	1.053	1.053	1.000

#### Selected Age-to-Age Loss Development Factors for Policy Year 2018 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 3rd				Claims Closed at 3rd
	1	2	3	4	
3rd to 4th	1.079	1.100	1.109	1.161	1.008
4th to 5th	1.036	1.046	1.054	1.069	1.005
5th to 6th	1.022	1.027	1.030	1.029	1.003
6th to 7th	1.012	1.014	1.018	1.023	1.002
7th to 8th	1.008	1.010	1.014	1.014	1.001
8th to 9th	1.007	1.008	1.007	1.012	1.001
9th to 10th	1.002	1.005	1.006	1.009	1.001
10th to Ult	1.072	1.072	1.072	1.072	1.000

#### Selected Age-to-Age Loss Development Factors for Policy Year 2017 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 4th				Claims Closed at 4th
	1	2	3	4	
4th to 5th	1.052	1.066	1.079	1.099	1.004
5th to 6th	1.031	1.038	1.042	1.040	1.002
6th to 7th	1.017	1.019	1.023	1.031	1.002
7th to 8th	1.010	1.014	1.018	1.018	1.001
8th to 9th	1.010	1.010	1.009	1.015	1.000
9th to 10th	1.002	1.005	1.006	1.010	1.001
10th to Ult	1.098	1.098	1.098	1.098	1.000

#### Selected Age-to-Age Loss Development Factors for Policy Year 2016 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 5th				Claims Closed at 5th
	1	2	3	4	
5th to 6th	1.042	1.052	1.059	1.057	1.003
6th to 7th	1.023	1.026	1.032	1.043	1.001
7th to 8th	1.015	1.018	1.024	1.024	1.000
8th to 9th	1.011	1.013	1.011	1.018	1.001
9th to 10th	1.003	1.007	1.008	1.012	1.001
10th to Ult	1.133	1.133	1.133	1.133	1.000

Notes:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.

## Medical Loss Development Factors

## Selected Age-to-Age Loss Development Factors for Policy Year 2020 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 1st				Claims Closed at 1st
	1	2	3	4	
1st to 2nd	1.145	1.202	1.251	1.282	1.072
2nd to 3rd	1.046	1.067	1.091	1.110	1.028
3rd to 4th	1.036	1.035	1.044	1.066	1.017
4th to 5th	1.020	1.022	1.024	1.038	1.011
5th to 6th	1.009	1.013	1.013	1.021	1.007
6th to 7th	1.003	1.007	1.008	1.008	1.003
7th to 8th	1.003	1.003	1.004	1.007	1.003
8th to 9th	0.999	1.001	1.002	1.008	1.001
9th to 10th	1.000	0.999	1.000	0.998	0.999
10th to Ult	0.994	0.994	0.994	0.994	1.000

## Selected Age-to-Age Loss Development Factors for Policy Year 2019 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 2nd				Claims Closed at 2nd
	1	2	3	4	
2nd to 3rd	1.053	1.082	1.111	1.129	1.027
3rd to 4th	1.043	1.043	1.052	1.077	1.014
4th to 5th	1.022	1.026	1.029	1.044	1.008
5th to 6th	1.010	1.014	1.014	1.024	1.006
6th to 7th	1.003	1.007	1.009	1.008	1.003
7th to 8th	1.003	1.003	1.004	1.008	1.003
8th to 9th	0.999	1.001	1.002	1.008	1.002
9th to 10th	1.000	0.999	1.000	0.998	1.001
10th to Ult	0.993	0.993	0.993	0.993	1.000

## Selected Age-to-Age Loss Development Factors for Policy Year 2018 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 3rd				Claims Closed at 3rd
	1	2	3	4	
3rd to 4th	1.050	1.052	1.064	1.095	1.017
4th to 5th	1.029	1.033	1.035	1.055	1.008
5th to 6th	1.012	1.017	1.018	1.028	1.005
6th to 7th	1.003	1.009	1.011	1.009	1.003
7th to 8th	1.004	1.003	1.005	1.009	1.003
8th to 9th	0.999	1.001	1.002	1.009	1.002
9th to 10th	1.000	0.998	1.000	0.997	1.001
10th to Ult	0.991	0.991	0.991	0.991	1.000

## Selected Age-to-Age Loss Development Factors for Policy Year 2017 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 4th				Claims Closed at 4th
	1	2	3	4	
4th to 5th	1.028	1.039	1.041	1.066	1.011
5th to 6th	1.014	1.020	1.022	1.034	1.005
6th to 7th	1.002	1.011	1.013	1.009	1.003
7th to 8th	1.005	1.003	1.005	1.012	1.002
8th to 9th	0.997	1.001	1.002	1.010	1.002
9th to 10th	1.000	0.997	1.000	0.997	1.001
10th to Ult	0.988	0.988	0.988	0.988	1.000

## Selected Age-to-Age Loss Development Factors for Policy Year 2016 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 5th				Claims Closed at 5th
	1	2	3	4	
5th to 6th	1.013	1.021	1.022	1.040	1.008
6th to 7th	1.002	1.013	1.015	1.011	1.003
7th to 8th	1.005	1.004	1.007	1.013	1.002
8th to 9th	0.996	1.000	1.002	1.013	1.002
9th to 10th	0.999	0.996	0.999	0.996	1.002
10th to Ult	0.985	0.985	0.985	0.985	1.000

## Notes:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.

### Cumulative Loss Development Factors

#### Indemnity Loss Development Factors to Ultimate Level (a)

Policy Year	Report Level	Indemnity Loss Development Group (ILDG)				
		1	2	3	4	Closed
2020	1st	1.673	1.896	2.061	2.376	1.215
2019	2nd	1.342	1.434	1.503	1.645	1.051
2018	3rd	1.261	1.314	1.349	1.448	1.020
2017	4th	1.237	1.275	1.304	1.350	1.011
2016	5th	1.243	1.270	1.291	1.319	1.006

#### Medical Loss Development Factors to Ultimate Level (a)

Policy Year	Report Level	Medical Loss Development Group (MLDG)				
		1	2	3	4	Closed
2020	1st	1.276	1.382	1.491	1.633	1.150
2019	2nd	1.131	1.177	1.230	1.320	1.065
2018	3rd	1.090	1.107	1.130	1.205	1.038
2017	4th	1.035	1.062	1.073	1.120	1.024
2016	5th	1.000	1.019	1.029	1.057	1.016

Notes:

(a) Factors based on successive multiplication of age-to-age factors from Exhibits 7.1 and 7.2.

Indemnity Loss Development Groups (ILDG)  
Classification Assignments

ILDG 1 Classifications			
0016	3569	7232	8806
0034	4041	7272	8807
0036	4114	7332	8821
0038	4432	7403	8823
0040	4683	7405	8847
0041	4717	7409	9033
0045	4720	7421	9067
0050	5140	7424	9095
0079	5185	7500	9097
0096	5187	7520	9151
0171	5190	7538	9154
0251	5432	7600	9155
0400	5443	8004	9156
0401	5446	8041	9185
1122	5470	8057	9410
1330	5485	8059	9420
1699	5507	8078	9422
1710	5538	8116	9426
1741	5552	8215	9501
2002	5553	8278	9519
2102	5633	8286	9549
2108	6011	8304	9552
2117	6325	8324	
2222	6361	8387	
2702	6364	8390	
2915	7133	8631	
3081	7198	8729	
3241	7227	8804	

ILDG 2 Classifications			
0005	2759	4283	5107
0042	2812	4286	5108
0106	2842	4297	5146
0172	2881	4351	5183
2003	3040	4354	5186
2014	3401	4470	5195
2063	3560	4511	5205
2107	3573	4512	5212
2142	3632	4558	5214
2163	3724	5020	5222
2589	3821	5027	5225
2683	4000	5028	5348
2731	4034	5040	5403
2757	4250	5102	5436

ILDG 2 Classifications (Continued)			
5447	7607	8389	9015
5467	7610	8392	9016
5474	7720	8400	9053
5482	7721	8500	9054
5484	8001	8601	9059
5506	8010	8742	9061
5542	8031	8748	9066
5632	8046	8749	9079
6003	8060	8820	9085
6206	8062	8827	9096
6218	8065	8830	9101
6220	8066	8831	9182
6308	8106	8838	9184
6315	8107	8840	9403
6316	8227	8850	9424
6400	8232	8852	9516
7219	8267	8859	9521
7360	8290	8868	9522
7365	8291	8870	9529
7539	8350	8875	9531
7601	8370	9009	9586
7605	8388	9010	9620

ILDG 3 Classifications			
0035	3099	4036	4829
1320	3110	4112	4831
1463	3146	4244	4983
1624	3178	4279	5029
1803	3180	4295	5128
2095	3400	4299	5184
2116	3507	4312	5191
2584	3577	4361	5201
2660	3612	4410	5213
2727	3620	4420	5479
2806	3634	4478	5606
2819	3643	4492	5610
2840	3647	4495	5650
2883	3681	4497	5951
2923	3682	4499	6204
3030	3683	4665	6213
3039	3805	4692	6216
3066	3815	4740	6251
3076	3828	4771	6258
3085	3840	4828	6834

ILDG 3 Classifications (Continued)			
7382	8032	8803	9043
7392	8042	8810	9048
7515	8061	8818	9050
7706	8064	8822	9060
7707	8071	8829	9070
7722	8209	8834	9092
7855	8391	8839	9180
8006	8393	8846	9507
8013	8397	8874	9610
8015	8741	9007	
8018	8755	9008	
8021	8800	9011	
8028	8801	9031	

ILDG 4 Classifications			
1322	3082	4239	7429
1438	3131	4240	7580
1452	3152	4243	8008
1701	3165	4251	8017
1925	3169	4304	8019
2030	3175	4362	8039
2081	3179	4494	8063
2109	3220	4496	8102
2111	3257	4498	8117
2113	3339	4557	8292
2121	3365	4611	8293
2123	3372	4623	8720
2362	3383	4635	8740
2402	3501	4691	8743
2413	3568	5129	8744
2501	3570	5130	8745
2570	3572	5160	8746
2571	3574	5192	8808
2576	3651	5193	8811
2585	3719	5473	8812
2688	3726	6233	8813
2710	3808	6235	8851
2790	3830	6237	8871
2797	3831	6307	9069
2852	4038	6504	9181
3018	4049	7207	9220
3022	4111	7248	9402
3060	4130	7410	
3070	4150	7428	

**Medical Loss Development Groups (MLDG)  
Classification Assignments**

MLDG 1 Classifications			
0016	4114	7272	8838
0036	4420	7405	8840
0038	4432	7409	8847
0041	4512	7421	8852
0050	4558	7424	8859
0079	4691	7500	9010
0106	4717	7515	9048
0171	5020	7520	9061
0251	5108	7538	9067
0401	5128	7600	9092
1122	5186	7601	9095
1330	5187	7610	9097
1463	5190	8046	9154
1699	5443	8057	9155
1741	5467	8059	9156
2014	5470	8060	9180
2107	5538	8066	9184
2121	5552	8107	9185
2702	5553	8116	9403
2727	6011	8215	9410
2757	6204	8278	9422
2759	6216	8286	9507
2881	6361	8290	9549
2915	7133	8304	
2923	7198	8400	
3081	7207	8729	
3220	7227	8807	
4049	7232	8821	

MLDG 2 Classifications			
0005	2660	3724	5027
0034	2710	3815	5129
0035	2806	3821	5130
0040	2812	4000	5140
0042	2819	4034	5146
0045	3030	4240	5160
0096	3040	4243	5183
0172	3131	4244	5184
0400	3241	4283	5185
1624	3365	4286	5195
1710	3400	4297	5212
2063	3507	4470	5225
2108	3569	4495	5348
2109	3634	4511	5403
2116	3682	4720	5432

MLDG 2 Classifications (Continued)			
5446	7539	8397	9033
5474	7605	8500	9053
5482	7607	8601	9059
5484	7706	8720	9085
5485	7707	8741	9096
5506	7720	8742	9101
5507	8010	8755	9424
5542	8042	8801	9426
5632	8065	8804	9516
5633	8106	8806	9519
6218	8227	8820	9522
6220	8232	8823	9531
6307	8267	8830	9620
6400	8324	8831	
6834	8350	8868	
7219	8370	8870	
7248	8387	8875	
7332	8388	9007	
7392	8389	9015	
7410	8392	9016	

MLDG 3 Classifications			
1701	3070	4295	5201
1803	3076	4299	5205
2002	3099	4312	5213
2003	3146	4354	5222
2081	3169	4361	5436
2095	3175	4410	5447
2102	3178	4492	5479
2111	3180	4496	5610
2117	3372	4497	5650
2142	3401	4499	6258
2163	3560	4665	6308
2222	3574	4683	6315
2576	3612	4692	6316
2584	3620	4740	6325
2589	3632	4828	6364
2688	3643	4831	7360
2840	3647	5028	7365
2842	3681	5029	7403
2883	3726	5040	7428
3022	3840	5102	7721
3039	4041	5107	7722
3060	4130	5191	7855
3066	4150	5193	

MLDG 3 Classifications (Continued)			
8001	8117	8822	9066
8004	8209	8827	9070
8006	8291	8829	9079
8013	8293	8834	9151
8015	8391	8839	9182
8017	8393	8851	9220
8018	8631	8871	9402
8021	8740	8874	9420
8028	8744	9008	9501
8031	8745	9009	9521
8032	8746	9011	9529
8041	8748	9031	9586
8061	8803	9043	
8062	8810	9050	
8071	8811	9054	
8078	8812	9060	

MLDG 4 Classifications			
1320	3257	4362	8008
1322	3339	4478	8019
1438	3383	4494	8039
1452	3501	4498	8063
1925	3568	4557	8064
2030	3570	4611	8102
2113	3572	4623	8292
2123	3573	4635	8390
2362	3577	4771	8743
2402	3651	4829	8749
2413	3683	4983	8800
2501	3719	5192	8808
2570	3805	5214	8813
2571	3808	5473	8818
2585	3828	5606	8846
2683	3830	5951	8850
2731	3831	6003	9069
2790	4036	6206	9181
2797	4038	6213	9552
2852	4111	6233	9610
3018	4112	6235	
3082	4239	6237	
3085	4250	6251	
3110	4251	6504	
3152	4279	7382	
3165	4304	7429	
3179	4351	7580	



Factors to Adjust Earlier Year Losses  
To Current Years' (2018 to 2020) Average Losses <sup>[1]</sup>

Indemnity

NAICS Sector(s)    Sector Name(s)		Policy Year										
		2018-2020	2020		2019		2018		2017		2016	
		Loss to Payroll Ratio (1)	Loss to Payroll Ratio (2)	Adjustment Factor (1)/(2) (3)	Loss to Payroll Ratio (4)	Adjustment Factor (1)/(4) (5)	Loss to Payroll Ratio (6)	Adjustment Factor (1)/(6) (7)	Loss to Payroll Ratio (8)	Adjustment Factor (1)/(8) (9)	Loss to Payroll Ratio (10)	Adjustment Factor (1)/(10) (11)
11 & 21	Agriculture & Mining	1.293	1.294	1.000	1.333	0.971	1.252	1.033	1.259	1.027	1.307	0.989
22 & 23	Utilities & Construction	1.238	1.205	1.027	1.244	0.995	1.266	0.978	1.282	0.965	1.277	0.969
31	Manufacturing	0.943	0.879	1.073	0.964	0.978	0.991	0.952	1.059	0.890	1.065	0.885
42	Wholesale	1.687	1.537	1.098	1.873	0.901	1.680	1.005	1.649	1.023	1.649	1.023
44	Retail	0.834	0.771	1.082	0.878	0.950	0.856	0.975	0.814	1.024	0.849	0.982
48	Transportation & Warehousing	2.191	2.203	0.994	2.246	0.975	2.118	1.034	2.115	1.036	2.146	1.021
51	Information	0.777	0.730	1.065	0.793	0.980	0.805	0.966	0.785	0.989	0.725	1.072
52	Finance & Insurance	0.136	0.095	1.434	0.143	0.957	0.181	0.752	0.209	0.654	0.215	0.634
53	Real Estate	0.514	0.478	1.076	0.533	0.966	0.536	0.959	0.519	0.992	0.529	0.972
54	Professional Services	0.039	0.030	1.313	0.040	0.986	0.049	0.790	0.053	0.743	0.055	0.716
56	Administrative	1.782	1.742	1.023	1.774	1.005	1.838	0.970	1.884	0.946	1.978	0.901
61	Education	0.218	0.177	1.230	0.233	0.937	0.245	0.891	0.242	0.899	0.259	0.842
62	Health	0.461	0.443	1.040	0.456	1.011	0.486	0.948	0.490	0.941	0.524	0.879
71	Arts & Entertainment	0.727	0.775	0.939	0.721	1.009	0.702	1.036	0.796	0.914	0.836	0.870
72	Hospitality	0.891	0.806	1.105	0.955	0.933	0.895	0.995	0.877	1.015	0.920	0.968
81	Other	0.801	0.706	1.135	0.827	0.969	0.867	0.924	0.880	0.911	0.884	0.906
8742	Outside Sales	0.092	0.071	1.291	0.091	1.007	0.113	0.817	0.112	0.820	0.108	0.852
8810 & 92	Clerical & Public Admin	0.071	0.057	1.255	0.073	0.979	0.085	0.835	0.091	0.779	0.093	0.767

<sup>[1]</sup>Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the three most recent policy years.

Factors to Adjust Earlier Year Losses  
To Current Years' (2018 to 2020) Average Losses <sup>[1]</sup>

Medical

NAICS Sector(s)    Sector Name(s)		Policy Year										
		2018-2020	2020		2019		2018		2017		2016	
		Loss to Payroll Ratio (1)	Loss to Payroll Ratio (2)	Adjustment Factor (1)/(2) (3)	Loss to Payroll Ratio (4)	Adjustment Factor (1)/(4) (5)	Loss to Payroll Ratio (6)	Adjustment Factor (1)/(6) (7)	Loss to Payroll Ratio (8)	Adjustment Factor (1)/(8) (9)	Loss to Payroll Ratio (10)	Adjustment Factor (1)/(10) (11)
11 & 21	Agriculture & Mining	1.561	1.460	1.070	1.606	0.972	1.623	0.962	1.584	0.986	1.584	0.986
22 & 23	Utilities & Construction	1.139	1.089	1.046	1.151	0.989	1.180	0.965	1.197	0.952	1.148	0.992
31	Manufacturing	0.960	0.879	1.092	0.978	0.982	1.031	0.932	1.082	0.888	1.071	0.897
42	Wholesale	1.672	1.492	1.121	1.824	0.917	1.735	0.964	1.743	0.960	1.664	1.005
44	Retail	0.883	0.809	1.091	0.909	0.971	0.933	0.946	0.904	0.976	0.919	0.960
48	Transportation & Warehousing	1.760	1.767	0.996	1.792	0.982	1.719	1.024	1.742	1.011	1.721	1.023
51	Information	0.496	0.434	1.143	0.538	0.922	0.511	0.969	0.496	0.999	0.453	1.094
52	Finance & Insurance	0.142	0.093	1.524	0.147	0.962	0.197	0.721	0.210	0.674	0.205	0.691
53	Real Estate	0.524	0.453	1.157	0.540	0.969	0.586	0.893	0.538	0.972	0.538	0.973
54	Professional Services	0.039	0.031	1.265	0.038	1.010	0.049	0.795	0.056	0.697	0.055	0.709
56	Administrative	1.796	1.672	1.075	1.819	0.988	1.915	0.938	1.955	0.919	2.015	0.891
61	Education	0.254	0.181	1.407	0.267	0.951	0.317	0.803	0.317	0.803	0.316	0.805
62	Health	0.464	0.416	1.115	0.468	0.992	0.514	0.904	0.521	0.891	0.544	0.853
71	Arts & Entertainment	0.865	0.880	0.983	0.813	1.064	0.905	0.956	0.977	0.886	0.992	0.872
72	Hospitality	1.105	0.981	1.126	1.161	0.952	1.148	0.963	1.143	0.967	1.169	0.945
81	Other	0.785	0.697	1.126	0.786	0.998	0.867	0.905	0.862	0.911	0.851	0.922
8742	Outside Sales	0.093	0.071	1.298	0.091	1.016	0.115	0.809	0.111	0.838	0.107	0.869
8810 & 92	Clerical & Public Admin	0.075	0.057	1.327	0.080	0.946	0.091	0.827	0.096	0.788	0.097	0.778

<sup>[1]</sup> Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the three most recent policy years.

## Limit Factors to Account for Claims in Excess of the Loss Limit Threshold (\$500,000)

Limit Factors Underlying September 1, 2023  
Classification Relativities (a)

<u>RHG</u>	<u>Indemnity</u>	<u>Medical</u>
1	1.058	1.152
2	1.066	1.170
3	1.078	1.210
4	1.096	1.267
5	1.118	1.348
6	1.129	1.416
7	1.196	1.619

- (a) The limit loadings by indemnity and medical component are based on the pure loss total incurred loss elimination ratios at a September 1, 2023 cost level for the \$500,000 per accident limit (Exhibit 9.2).

**Policy Year September 1, 2023 Table of Ultimate Incurred  
Loss Elimination Ratios by California Hazard Group**

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.626	0.640	0.670	0.705	0.731	0.763	0.806	0.676
35,000	0.539	0.556	0.590	0.631	0.662	0.699	0.752	0.597
50,000	0.439	0.460	0.496	0.543	0.581	0.622	0.686	0.506
75,000	0.332	0.355	0.391	0.441	0.485	0.526	0.602	0.403
100,000	0.268	0.292	0.326	0.374	0.421	0.459	0.542	0.339
150,000	0.202	0.224	0.254	0.297	0.343	0.375	0.465	0.266
200,000	0.168	0.188	0.215	0.254	0.299	0.328	0.418	0.227
250,000	0.148	0.165	0.190	0.227	0.269	0.297	0.385	0.202
300,000	0.134	0.149	0.173	0.207	0.248	0.274	0.360	0.184
400,000	0.115	0.128	0.149	0.180	0.218	0.242	0.324	0.160
<b>500,000</b>	<b>0.103</b>	<b>0.114</b>	<b>0.133</b>	<b>0.161</b>	<b>0.197</b>	<b>0.220</b>	<b>0.297</b>	<b>0.143</b>
600,000	0.094	0.103	0.122	0.147	0.181	0.203	0.276	0.131
700,000	0.086	0.095	0.112	0.136	0.169	0.190	0.259	0.121
800,000	0.081	0.088	0.104	0.127	0.158	0.178	0.245	0.113
900,000	0.076	0.083	0.098	0.119	0.149	0.168	0.234	0.106
1,000,000	0.071	0.078	0.092	0.112	0.141	0.159	0.223	0.100
2,000,000	0.047	0.051	0.060	0.073	0.093	0.106	0.153	0.066
3,000,000	0.034	0.037	0.044	0.054	0.068	0.078	0.112	0.048
4,000,000	0.026	0.028	0.033	0.040	0.051	0.059	0.084	0.036
5,000,000	0.020	0.021	0.025	0.031	0.040	0.045	0.065	0.028
6,000,000	0.015	0.017	0.020	0.024	0.031	0.035	0.051	0.022
7,000,000	0.012	0.013	0.016	0.019	0.025	0.028	0.040	0.017
8,000,000	0.010	0.011	0.013	0.015	0.020	0.022	0.032	0.014
9,000,000	0.008	0.009	0.010	0.012	0.016	0.018	0.026	0.011
10,000,000	0.006	0.007	0.008	0.010	0.013	0.015	0.021	0.009
15,000,000	0.003	0.003	0.003	0.004	0.005	0.006	0.008	0.004
20,000,000	0.001	0.001	0.001	0.002	0.002	0.003	0.004	0.002

Note: Loss elimination ratios have been brought to a policy year Sept. 1, 2023 cost level using the latest indemnity and medical trend factors (1.0% and 1.5%; see the 12/6/2022 Actuarial Committee Agenda), and the latest benefit on-level factors. The cost of medical cost containment programs (MCCP) was implicitly removed in the derivation of the medical trend factor.

# Retrospective Rating Hazard Group (RHG) Classification Assignments

RHG 1 Classifications			
0005	3022	4495	8813
0035	3040	6400	8831
2107	3146	7332	8846
2108	3178	7392	9048
2116	3179	7405	9053
2123	3241	8001	9054
2501	3257	8008	9061
2584	3568	8078	9066
2585	3643	8116	9096
2688	3682	8209	9151
2710	3808	8749	9156
2790	4243	8800	9501
2840	4354	8801	
3018	4361	8806	

RHG 2 Classifications			
0016	3572	7429	8821
0036	3577	8006	8823
0040	3634	8010	8834
0079	3651	8017	8839
1438	3683	8031	8847
2002	3828	8039	8850
2003	3831	8059	8859
2109	4112	8063	8868
2117	4240	8065	8870
2121	4251	8066	8871
2222	4286	8102	8874
2660	4420	8107	9008
2683	4492	8290	9050
2731	4494	8292	9059
2797	4498	8350	9069
2819	4558	8390	9070
2852	4720	8397	9079
2881	5348	8740	9092
3081	5436	8807	9184
3152	7360	8808	9422
3165	7403	8810	9507
3365	7410	8811	9586
3560	7421	8812	9610
3569	7428	8818	

RHG 3 Classifications			
0034	2570	3085	3805
0042	2571	3131	3815
0172	2589	3169	3821
1699	2757	3175	3840
2063	2759	3220	4038
2095	2806	3383	4041
2111	2842	3501	4150
2113	3060	3573	4239
2142	3070	3612	4279
2402	3076	3632	4283
2413	3082	3647	4297

RHG 3 Classifications (Continued)			
4299	5195	8060	9016
4304	5201	8061	9031
4312	5214	8064	9033
4351	5446	8071	9043
4362	5484	8117	9060
4410	5650	8286	9067
4496	5951	8387	9085
4497	6364	8388	9097
4511	6504	8391	9154
4512	6834	8729	9155
4611	7198	8745	9181
4665	7382	8748	9410
4683	7600	8803	9420
4691	7601	8804	9519
4692	7721	8822	9521
4717	8018	8829	9522
4771	8019	8830	9549
4828	8021	8851	
5107	8032	8875	
5186	8042	9007	
5192	8046	9010	

RHG 4 Classifications			
0045	4049	7219	8741
0096	4111	7227	8742
1330	4114	7248	8744
1452	4244	7605	8746
1803	4250	7607	8820
1925	4295	7610	8827
2102	4432	7720	8838
2163	4470	8013	9011
2576	4478	8015	9015
2812	4623	8028	9095
2883	4831	8041	9182
2915	5146	8057	9220
3039	5183	8062	9403
3066	5443	8106	9424
3099	5467	8267	9426
3372	5470	8293	9516
3507	5479	8324	9531
3570	5606	8370	9620
3620	5610	8389	
3681	6251	8392	
4000	6361	8393	
4036	7207	8720	

RHG 5 Classifications			
0038	1122	3339	4034
0041	1624	3400	4130
0050	2014	3401	4499
0171	2030	3574	4557
0251	2081	3724	4635
0400	2923	3726	4740
0401	3180	3830	4829

RHG 5 Classifications (Continued)			
4983	5193	7520	9009
5020	5432	7722	9101
5028	5474	8215	9180
5029	5538	8232	9185
5102	5633	8291	9402
5108	6307	8304	9529
5140	6325	8400	
5185	7365	8500	
5191	7500	8852	

RHG 6 Classifications			
1463	5187	5632	7580
1701	5190	6206	7706
1710	5212	6213	8004
1741	5213	6216	8227
2362	5222	6218	8278
3030	5225	6258	8601
3110	5403	6308	8743
5027	5447	6315	8755
5128	5473	7232	8840
5129	5506	7272	9552
5130	5542	7424	
5184	5553	7515	

RHG 7 Classifications			
0106	5205	6220	7539
1320	5482	6233	7707
1322	5485	6235	7855
2702	5507	6237	8631
2727	5552	6316	
3719	6003	7133	
5040	6011	7409	
5160	6204	7538	

**Classifications Affected by Limitation Rule**

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
<b>Limited to a 25% Increase</b>		
0400	WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING	100.7%
2727	LOG HAULING	33.5%
2881	FURNITURE ASSEMBLING; COFFIN/CASKET MFG OR ASSEMBLING	32.4%
4312	NEWSPAPER DELIVERY	48.3%
7410	AIRCRAFT OPERATION – AGRICULTURAL – ALL OTHERS	29.5%
8631	RACING STABLES – ALL OTHER EMPLOYEES	36.3%
9620	FUNERAL DIRECTORS	28.1%

Preliminary

## Classifications Affected by Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
<b>Limited to a 25% Decrease</b>		
6011	DAM CONSTRUCTION	-25.9%
8743	MORTGAGE BROKERS	-25.1%
8749	MORTGAGE BANKERS	-46.2%
8874	INSTRUMENT MFG-ELECTRONIC-DESIGN; COMPUTER MFG-DESIGN; TELECOMMUNICATIONS EQUIP MFG-DESIGN; AUDIO/VIDEO PRODUCTS MFG- DESIGN; INTEGRATED CIRCUIT MFG-DESIGN	-38.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	772,439,108	32	496	1,095	11,868,697	11,938,091	23,806,788	3.082
2019	856,364,529	24	563	1,109	13,072,933	13,574,624	26,647,557	3.112
2020	855,670,475	11	506	1,056	11,852,142	12,998,245	24,850,387	2.904
	2,484,474,112	67	1,565	3,260	36,793,773	38,510,959	75,304,732	
Adjusted Loss to Payroll Ratio:					1.481	1.550	3.031	
Expected Unlimited Loss to Payroll Ratio:					1.492	1.789	3.281	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.463	1.597	3.060	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.481	1.550	3.031	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.567</b>	<b>1.786</b>	<b>3.354</b>	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								324.6%

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	
2018	950,659,824	73	886	1,214	18,358,336	20,485,617	38,843,953	4.086
2019	1,015,674,833	57	912	1,254	19,898,772	23,105,665	43,004,437	4.234
2020	1,055,683,713	23	827	1,143	17,785,162	23,204,896	40,990,058	3.883
	3,022,018,370	153	2,625	3,611	56,042,269	66,796,179	122,838,448	
Adjusted Loss to Payroll Ratio:					1.854	2.210	4.065	
Expected Unlimited Loss to Payroll Ratio:					1.953	2.480	4.433	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.901	2.180	4.082	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.854	2.210	4.065	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.977</b>	<b>2.586</b>	<b>4.562</b>	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								441.6%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2016	138,479,898	9	139	248	2,412,992	2,297,722	4,710,714	3.402
2017	144,085,416	8	119	254	2,028,773	2,008,211	4,036,984	2.802
2018	172,591,325	15	169	288	4,257,648	4,100,603	8,358,251	4.843
2019	199,504,014	6	191	319	4,143,467	4,225,820	8,369,287	4.195
2020	207,770,213	0	219	355	4,444,500	4,922,731	9,367,231	4.508
	862,430,866	38	837	1,464	17,287,380	17,555,087	34,842,467	
Adjusted Loss to Payroll Ratio:					2.004	2.036	4.040	
Expected Unlimited Loss to Payroll Ratio:					1.934	2.361	4.295	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.862	2.005	3.867	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.004	2.036	4.040	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.160</b>	<b>2.463</b>	<b>4.623</b>	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								447.5%

Code: 0035 RHG: 1 NAICS: 11 ILDG: 3 MLDG: 2 CLASS: FLORISTS – CULTIVATING OR GARDENING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	371,425,696	16	255	445	6,241,729	5,591,048	11,832,777	3.186
2019	445,263,893	8	308	519	6,972,530	5,649,546	12,622,076	2.835
2020	534,089,727	3	331	599	8,510,476	7,912,063	16,422,539	3.075
	1,350,779,316	27	894	1,563	21,724,735	19,152,657	40,877,392	
Adjusted Loss to Payroll Ratio:					1.608	1.418	3.026	
Expected Unlimited Loss to Payroll Ratio:					1.634	1.607	3.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.603	1.434	3.037	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.608	1.418	3.026	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.702</b>	<b>1.634</b>	<b>3.336</b>	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								322.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2018	634,909,515	41	731	1,113	14,890,752	13,796,770	28,687,522	4.518
2019	638,941,716	28	717	1,065	14,499,243	13,683,512	28,182,755	4.411
2020	664,730,621	17	700	906	16,719,434	15,548,737	32,268,171	4.854
	1,938,581,852	86	2,148	3,084	46,109,430	43,029,018	89,138,449	
Adjusted Loss to Payroll Ratio:					2.379	2.220	4.598	
Expected Unlimited Loss to Payroll Ratio:					2.578	2.481	5.059	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.511	2.181	4.691	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.379	2.220	4.598	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.535</b>	<b>2.596</b>	<b>5.132</b>	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								496.8%

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	
2016	88,694,587	5	59	117	1,056,505	1,085,023	2,141,528	2.414
2017	93,019,847	10	78	154	2,403,683	2,616,388	5,020,071	5.397
2018	92,267,833	11	107	99	3,068,193	2,664,479	5,732,672	6.213
2019	96,879,179	10	74	110	2,373,229	3,142,610	5,515,839	5.694
2020	104,165,222	6	68	76	2,634,439	3,068,015	5,702,454	5.474
	475,026,668	42	386	556	11,536,048	12,576,514	24,112,562	
Adjusted Loss to Payroll Ratio:					2.429	2.648	5.076	
Expected Unlimited Loss to Payroll Ratio:					2.647	3.358	6.005	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.453	2.553	5.006	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					2.429	2.646	5.074	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.715</b>	<b>3.566</b>	<b>6.282</b>	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								608.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,419,171,408	87	1,538	2,202	27,584,076	31,029,801	58,613,877	2.423
2019	2,396,577,032	65	1,287	2,169	28,285,540	31,813,001	60,098,541	2.508
2020	2,285,132,745	33	1,127	1,544	24,423,316	27,764,546	52,187,862	2.284
	7,100,881,185	185	3,952	5,915	80,292,932	90,607,349	170,900,281	
Adjusted Loss to Payroll Ratio:					1.131	1.276	2.407	
Expected Unlimited Loss to Payroll Ratio:					1.193	1.544	2.737	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.162	1.357	2.519	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.131	1.276	2.407	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.205</b>	<b>1.493</b>	<b>2.698</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								261.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	70,411,839	8	47	71	727,582	847,226	1,574,808	2.237
2017	73,682,226	2	50	66	747,803	843,606	1,591,409	2.160
2018	70,789,508	2	40	56	749,095	742,740	1,491,835	2.107
2019	69,676,917	3	43	60	937,383	989,973	1,927,356	2.766
2020	79,316,276	3	30	61	1,089,326	1,053,614	2,142,940	2.702
	363,876,767	18	210	314	4,251,189	4,477,158	8,728,347	
Adjusted Loss to Payroll Ratio:					1.168	1.230	2.399	
Expected Unlimited Loss to Payroll Ratio:					1.269	1.691	2.960	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.176	1.286	2.462	
Credibility:					0.67	0.67		
Indicated Limited Loss to Payroll Ratio:					1.171	1.249	2.419	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.309</b>	<b>1.683</b>	<b>2.992</b>	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								289.7%

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Code: 0042 RHG: 3 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: LANDSCAPE GARDENING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,695,958,557	112	1,834	2,950	43,751,511	38,399,689	82,151,200	3.047
2019	2,831,420,511	82	1,939	2,738	50,069,077	45,257,341	95,326,418	3.367
2020	2,952,983,229	52	1,828	2,520	53,130,622	49,042,159	102,172,781	3.460
	8,480,362,297	246	5,601	8,208	146,951,209	132,699,188	279,650,398	
Adjusted Loss to Payroll Ratio:					1.733	1.565	3.298	
Expected Unlimited Loss to Payroll Ratio:					1.823	1.815	3.638	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.690	1.505	3.196	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.733	1.565	3.298	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.867</b>	<b>1.893</b>	<b>3.761</b>	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								364.0%

Code: 0045 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: ORCHARDS – NUT CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	882,841,306	49	357	760	8,919,550	10,395,058	19,314,608	2.188
2019	942,094,788	37	455	715	12,861,107	11,933,189	24,794,296	2.632
2020	991,497,181	17	423	668	11,867,478	11,825,533	23,693,011	2.390
	2,816,433,275	103	1,235	2,143	33,648,136	34,153,780	67,801,916	
Adjusted Loss to Payroll Ratio:					1.195	1.213	2.407	
Expected Unlimited Loss to Payroll Ratio:					1.303	1.631	2.934	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.234	1.322	2.556	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.195	1.213	2.407	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.309</b>	<b>1.537</b>	<b>2.846</b>	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								275.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	267,115,824	18	184	306	5,401,043	5,999,153	11,400,196	4.268
2017	289,180,428	12	158	256	3,534,019	3,909,953	7,443,972	2.574
2018	274,842,133	15	165	296	3,913,791	4,855,076	8,768,867	3.191
2019	290,824,224	9	141	295	3,756,601	3,820,002	7,576,603	2.605
2020	311,031,396	10	143	241	6,619,636	5,262,879	11,882,515	3.820
	1,432,994,006	64	791	1,394	23,225,090	23,847,063	47,072,153	
Adjusted Loss to Payroll Ratio:					1.621	1.664	3.285	
Expected Unlimited Loss to Payroll Ratio:					1.382	1.885	3.267	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.281	1.433	2.714	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.621	1.664	3.285	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.812</b>	<b>2.243</b>	<b>4.055</b>	
Indicated Relativity Change:								24.1%
Relativity to Statewide Average Loss to Payroll Ratio:								392.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,311,726,480	36	521	1,539	11,349,941	13,055,428	24,405,369	1.861
2019	1,365,903,343	31	472	1,590	9,465,640	12,119,888	21,585,528	1.580
2020	1,498,036,784	14	512	1,410	11,144,034	13,215,888	24,359,922	1.626
	4,175,666,607	81	1,505	4,539	31,959,615	38,391,204	70,350,819	
Adjusted Loss to Payroll Ratio:					0.765	0.919	1.685	
Expected Unlimited Loss to Payroll Ratio:					0.732	0.976	1.708	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.713	0.858	1.571	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.765	0.919	1.685	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.816</b>	<b>1.075</b>	<b>1.891</b>	
Indicated Relativity Change:								10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								183.1%

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Code: 0096 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: NUT HULLING, SHELLING OR PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	426,366,296	21	260	600	5,252,796	6,317,529	11,570,325	2.714
2018	446,457,894	16	212	523	5,129,405	5,394,504	10,523,909	2.357
2019	477,228,462	7	228	467	5,360,697	5,279,659	10,640,356	2.230
2020	523,176,820	9	259	496	5,920,236	6,962,427	12,882,663	2.462
	1,873,229,473	53	959	2,086	21,663,134	23,954,119	45,617,253	
Adjusted Loss to Payroll Ratio:					1.156	1.279	2.435	
Expected Unlimited Loss to Payroll Ratio:					1.186	1.621	2.808	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.123	1.314	2.438	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.156	1.279	2.435	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.267</b>	<b>1.621</b>	<b>2.888</b>	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								279.5%

Code: 0106 RHG: 7 NAICS: 56 ILDG: 2 MLDG: 1 CLASS: TREE PRUNING, REPAIRING OR TRIMMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	430,420,656	50	317	611	13,699,985	12,087,288	25,787,273	5.991
2019	596,044,716	43	352	675	16,872,279	15,172,211	32,044,490	5.376
2020	787,248,723	27	407	655	17,097,703	15,802,430	32,900,133	4.179
	1,813,714,095	120	1,076	1,941	47,669,966	43,061,930	90,731,896	
Adjusted Loss to Payroll Ratio:					2.628	2.374	5.003	
Expected Unlimited Loss to Payroll Ratio:					3.862	4.420	8.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.218	2.725	5.943	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.628	2.374	5.003	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.143</b>	<b>3.845</b>	<b>6.987</b>	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								676.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	250,905,757	20	157	270	3,809,734	4,378,339	8,188,073	3.263
2017	247,099,633	21	155	264	4,644,894	3,749,397	8,394,291	3.397
2018	246,206,000	14	165	262	3,432,477	3,690,726	7,123,203	2.893
2019	263,226,293	9	147	256	4,120,195	4,088,722	8,208,917	3.119
2020	262,953,746	10	165	226	5,372,490	4,714,051	10,086,541	3.836
	1,270,391,428	74	789	1,278	21,379,791	20,621,235	42,001,026	
Adjusted Loss to Payroll Ratio:					1.683	1.623	3.306	
Expected Unlimited Loss to Payroll Ratio:					1.727	2.087	3.814	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.601	1.586	3.187	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.683	1.623	3.306	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.882</b>	<b>2.188</b>	<b>4.070</b>	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								394.0%

INCLUDES 0044 D 9-1-22

Code: 0172 RHG: 3 NAICS: 11 ILDG: 2 MLDG: 2 CLASS: TRUCK FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,042,315,546	72	1,262	2,602	24,345,851	26,715,348	51,061,199	2.500
2019	2,112,540,130	56	1,247	2,398	26,016,516	25,785,980	51,802,496	2.452
2020	2,139,927,123	29	1,122	1,998	26,983,398	25,827,006	52,810,404	2.468
	6,294,782,799	157	3,631	6,998	77,345,765	78,328,334	155,674,099	
Adjusted Loss to Payroll Ratio:					1.229	1.244	2.473	
Expected Unlimited Loss to Payroll Ratio:					1.323	1.534	2.857	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.274	1.303	2.576	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.229	1.244	2.473	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.324</b>	<b>1.505</b>	<b>2.830</b>	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								273.9%

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Code: 0251 RHG: 5 NAICS: 22 ILDG: 1 MLDG: 1 CLASS: IRRIGATION, DRAINAGE OR RECLAMATION WORKS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	30,175,273	2	11	18	342,684	237,136	579,820	1.922
2017	25,295,553	1	11	22	299,513	136,338	435,851	1.723
2018	21,667,118	2	8	20	590,949	223,283	814,232	3.758
2019	20,240,792	0	7	9	195,375	262,771	458,146	2.263
2020	23,770,992	0	10	15	267,657	156,398	424,055	1.784
	121,149,728	5	47	84	1,696,178	1,015,927	2,712,104	
Adjusted Loss to Payroll Ratio:					1.400	0.839	2.239	
Expected Unlimited Loss to Payroll Ratio:					1.379	1.326	2.705	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.205	0.893	2.098	
Credibility:					0.45	0.39		
Indicated Limited Loss to Payroll Ratio:					1.292	0.872	2.164	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.445</b>	<b>1.175</b>	<b>2.620</b>	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								253.7%



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Code: 0401 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1 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	
2016	10,812,581	2	11	15	292,893	235,301	528,194	4.885
2017	11,267,868	2	11	28	251,513	513,153	764,666	6.786
2018	11,359,895	0	4	15	81,395	114,931	196,326	1.728
2019	12,697,118	3	15	12	605,491	708,986	1,314,477	10.353
2020	11,783,599	0	5	8	120,333	81,771	202,104	1.715
	57,921,061	7	46	78	1,351,626	1,654,142	3,005,768	
Adjusted Loss to Payroll Ratio:					2.334	2.856	5.189	
Expected Unlimited Loss to Payroll Ratio:					2.492	3.332	5.824	
Expected Unlimited Loss to Payroll Ratio (Class 0400 Only)*:					1.320	1.765	3.085	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.309	2.533	4.842	
Credibility:					0.42	0.42		
Indicated Limited Loss to Payroll Ratio:					2.320	2.669	4.989	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.593</b>	<b>3.598</b>	<b>6.191</b>	
Indicated Relativity Change:								6.3%
Indicated Relativity Change (Class 0400 Only)*:								100.7%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):</b>					<b>1.615</b>	<b>2.241</b>	<b>3.856</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								599.3%

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

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Code: 1122 RHG: 5 NAICS: 21 ILDG: 1 MLDG: 1 CLASS: MINING – SURFACE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	32,985,138	0	6	20	246,048	142,077	388,125	1.177
2017	46,424,249	0	9	34	250,358	308,826	559,184	1.205
2018	54,007,370	0	5	26	126,855	118,334	245,189	0.454
2019	45,644,439	0	9	28	461,325	493,779	955,104	2.092
2020	51,499,435	0	9	26	344,170	246,203	590,373	1.146
	230,560,631	0	38	134	1,428,757	1,309,218	2,737,975	
Adjusted Loss to Payroll Ratio:					0.620	0.568	1.188	
Expected Unlimited Loss to Payroll Ratio:					0.665	0.836	1.501	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.616	0.636	1.252	
Credibility:					0.43	0.42		
Indicated Limited Loss to Payroll Ratio:					0.618	0.607	1.225	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.690</b>	<b>0.818</b>	<b>1.509</b>	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								146.1%

Code: 1320 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 4 CLASS: OIL/GAS LEASE OPERATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	253,749,886	1	20	50	889,011	827,373	1,716,384	0.676
2017	240,881,785	2	23	40	833,856	694,975	1,528,831	0.635
2018	269,207,981	3	21	59	603,440	613,450	1,216,890	0.452
2019	259,190,655	2	19	48	1,799,276	833,203	2,632,479	1.016
2020	238,882,086	0	18	34	714,837	548,773	1,263,610	0.529
	1,261,912,393	8	101	231	4,840,420	3,517,774	8,358,195	
Adjusted Loss to Payroll Ratio:					0.384	0.279	0.662	
Expected Unlimited Loss to Payroll Ratio:					0.517	0.523	1.040	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.447	0.330	0.778	
Credibility:					0.75	0.64		
Indicated Limited Loss to Payroll Ratio:					0.399	0.297	0.697	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.477</b>	<b>0.482</b>	<b>0.959</b>	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								92.8%

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Code: 1322 RHG: 7 NAICS: 21 ILDG: 4 MLDG: 4 CLASS: OIL/GAS WELL SERVICING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	99,376,243	5	28	44	1,655,804	814,006	2,469,810	2.485
2017	146,602,721	5	15	51	1,809,520	1,035,707	2,845,227	1.941
2018	148,020,010	1	35	41	2,391,843	1,841,662	4,233,505	2.860
2019	151,923,614	0	30	38	1,945,661	917,112	2,862,773	1.884
2020	91,888,332	0	11	18	356,652	351,472	708,124	0.771
	637,810,920	11	119	192	8,159,479	4,959,959	13,119,438	
Adjusted Loss to Payroll Ratio:					1.279	0.778	2.057	
Expected Unlimited Loss to Payroll Ratio:					1.637	1.539	3.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.416	0.972	2.388	
Credibility:					0.91	0.75		
Indicated Limited Loss to Payroll Ratio:					1.292	0.826	2.118	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.545</b>	<b>1.338</b>	<b>2.883</b>	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								279.1%

Code: 1330 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: BLASTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,618,762	0	2	3	10,875	7,454	18,329	0.241
2017	8,401,220	1	2	1	137,351	126,590	263,941	3.142
2018	8,585,921	0	0	1	0	1,084	1,084	0.013
2019	8,177,133	0	1	3	3,538	10,580	14,118	0.173
2020	9,936,322	0	1	2	118,780	65,285	184,065	1.852
	42,719,358	1	6	10	270,544	210,993	481,537	
Adjusted Loss to Payroll Ratio:					0.633	0.494	1.127	
Expected Unlimited Loss to Payroll Ratio:					0.686	0.727	1.413	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.613	0.522	1.135	
Credibility:					0.23	0.21		
Indicated Limited Loss to Payroll Ratio:					0.617	0.516	1.133	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.676</b>	<b>0.654</b>	<b>1.330</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								128.8%

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Code: 1438 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: SMELTING, SINTERING, REFINING OR ALLOYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	47,590,990	4	27	71	919,049	910,695	1,829,744	3.845
2017	58,705,093	7	28	56	1,413,761	910,295	2,324,056	3.959
2018	57,125,147	1	40	66	905,435	803,145	1,708,580	2.991
2019	57,460,610	1	20	59	1,222,620	647,991	1,870,611	3.255
2020	53,372,775	0	35	56	1,019,484	795,490	1,814,974	3.401
	274,254,615	13	150	308	5,480,350	4,067,615	9,547,965	
Adjusted Loss to Payroll Ratio:					1.998	1.483	3.481	
Expected Unlimited Loss to Payroll Ratio:					2.119	1.761	3.881	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.020	1.544	3.564	
Credibility:					0.75	0.64		
Indicated Limited Loss to Payroll Ratio:					2.004	1.505	3.509	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.136</b>	<b>1.760</b>	<b>3.896</b>	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								377.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	26,432,770	0	3	10	47,955	41,360	89,315	0.338
2017	27,044,562	1	2	20	410,828	99,883	510,711	1.888
2018	37,700,965	2	6	12	795,557	431,975	1,227,532	3.256
2019	38,644,213	0	5	17	242,315	183,169	425,484	1.101
2020	51,347,347	0	4	25	152,947	172,575	325,522	0.634
	181,169,857	3	20	84	1,649,602	928,962	2,578,564	
Adjusted Loss to Payroll Ratio:					0.911	0.513	1.423	
Expected Unlimited Loss to Payroll Ratio:					1.079	0.840	1.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.022	0.681	1.703	
Credibility:					0.48	0.39		
Indicated Limited Loss to Payroll Ratio:					0.968	0.615	1.583	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.061</b>	<b>0.779</b>	<b>1.840</b>	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								178.1%

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Code: 1463 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 1 CLASS: ASPHALT WORKS; BRIQUETTE MFG; COKE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	78,077,060	1	25	27	773,914	610,915	1,384,829	1.774
2017	90,327,372	9	24	35	1,088,410	853,991	1,942,401	2.150
2018	92,360,943	4	18	28	1,169,910	1,003,349	2,173,259	2.353
2019	97,835,055	1	20	28	554,028	373,256	927,284	0.948
2020	102,421,732	0	24	24	1,327,404	778,242	2,105,646	2.056
	461,022,163	15	111	142	4,913,665	3,619,753	8,533,418	
Adjusted Loss to Payroll Ratio:					1.066	0.785	1.851	
Expected Unlimited Loss to Payroll Ratio:					1.091	1.157	2.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.980	0.837	1.818	
Credibility:					0.69	0.62		
Indicated Limited Loss to Payroll Ratio:					1.040	0.805	1.845	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.173</b>	<b>1.140</b>	<b>2.313</b>	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								223.9%

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	
2016	55,449,075	4	10	27	924,369	324,058	1,248,427	2.251
2017	61,673,849	2	8	12	414,274	231,210	645,484	1.047
2018	69,373,610	2	9	23	324,707	278,811	603,518	0.870
2019	66,526,020	3	15	30	976,144	847,233	1,823,377	2.741
2020	82,598,758	1	20	17	875,071	581,335	1,456,406	1.763
	335,621,312	12	62	109	3,514,565	2,262,647	5,777,212	
Adjusted Loss to Payroll Ratio:					1.047	0.674	1.721	
Expected Unlimited Loss to Payroll Ratio:					1.199	1.146	2.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.111	0.871	1.982	
Credibility:					0.64	0.56		
Indicated Limited Loss to Payroll Ratio:					1.070	0.762	1.832	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.197</b>	<b>1.027</b>	<b>2.224</b>	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								215.2%

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Code: 1699 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: ROCK, MINERAL OR GLASS WOOL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	18,869,931	0	0	2	0	747	747	0.004
2017	23,665,506	0	3	6	42,310	31,064	73,374	0.310
2018	21,937,858	0	5	3	76,356	28,743	105,099	0.479
2019	19,358,017	1	1	8	117,252	68,430	185,682	0.959
2020	30,762,978	0	5	9	380,205	495,370	875,575	2.846
	114,594,289	1	14	28	616,124	624,352	1,240,476	
Adjusted Loss to Payroll Ratio:					0.538	0.545	1.082	
Expected Unlimited Loss to Payroll Ratio:					0.520	0.411	0.931	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.490	0.348	0.838	
Credibility:					0.30	0.25		
Indicated Limited Loss to Payroll Ratio:					0.504	0.398	0.902	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.543</b>	<b>0.481</b>	<b>1.024</b>	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								99.2%

Code: 1701 RHG: 6 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: CEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	91,947,341	4	20	42	1,216,932	681,944	1,898,876	2.065
2017	94,844,266	3	21	55	887,030	491,392	1,378,422	1.453
2018	105,923,097	3	15	38	517,907	788,221	1,306,128	1.233
2019	108,777,917	0	14	42	544,734	615,231	1,159,965	1.066
2020	105,317,845	1	24	34	813,610	1,115,615	1,929,225	1.832
	506,810,466	11	94	211	3,980,212	3,692,402	7,672,615	
Adjusted Loss to Payroll Ratio:					0.785	0.729	1.514	
Expected Unlimited Loss to Payroll Ratio:					1.018	1.004	2.022	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.914	0.727	1.641	
Credibility:					0.70	0.61		
Indicated Limited Loss to Payroll Ratio:					0.824	0.728	1.552	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.930</b>	<b>1.031</b>	<b>1.960</b>	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								189.8%

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Code: 1710 RHG: 6 NAICS: 21 ILDG: 1 MLDG: 2 CLASS: STONE CRUSHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	77,745,526	4	26	44	1,387,847	815,534	2,203,381	2.834
2017	89,850,992	1	18	49	527,878	867,626	1,395,504	1.553
2018	88,812,057	4	12	36	681,777	677,423	1,359,200	1.530
2019	90,845,814	2	18	34	766,966	797,728	1,564,694	1.722
2020	87,551,000	1	19	31	1,197,175	850,017	2,047,192	2.338
	434,805,389	12	93	194	4,561,643	4,008,329	8,569,972	
Adjusted Loss to Payroll Ratio:					1.049	0.922	1.971	
Expected Unlimited Loss to Payroll Ratio:					1.007	1.264	2.271	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.924	0.918	1.842	
Credibility:					0.66	0.63		
Indicated Limited Loss to Payroll Ratio:					1.006	0.920	1.926	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.135</b>	<b>1.303</b>	<b>2.439</b>	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								236.1%

Code: 1741 RHG: 6 NAICS: 21 ILDG: 1 MLDG: 1 CLASS: SILICA GRINDING; PLASTER MILLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	19,959,340	0	8	7	327,097	519,645	846,742	4.242
2017	19,491,295	1	1	6	105,782	116,062	221,844	1.138
2018	21,296,057	0	8	14	171,166	131,245	302,411	1.420
2019	23,379,537	0	5	12	17,414	18,962	36,376	0.156
2020	21,605,941	0	7	14	210,982	301,879	512,861	2.374
	105,732,170	1	29	53	832,442	1,087,793	1,920,235	
Adjusted Loss to Payroll Ratio:					0.787	1.029	1.816	
Expected Unlimited Loss to Payroll Ratio:					0.958	1.334	2.292	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.879	0.969	1.847	
Credibility:					0.37	0.36		
Indicated Limited Loss to Payroll Ratio:					0.845	0.991	1.836	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.954</b>	<b>1.403</b>	<b>2.357</b>	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								228.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	98,976,327	4	78	152	1,514,839	1,529,787	3,044,626	3.076
2017	103,634,204	8	57	154	2,706,837	2,693,333	5,400,170	5.211
2018	118,080,668	10	93	141	3,416,972	3,548,965	6,965,937	5.899
2019	116,644,309	6	93	176	3,387,283	2,874,430	6,261,713	5.368
2020	110,396,832	1	73	149	2,080,270	1,955,487	4,035,757	3.656
547,732,340		29	394	772	13,106,201	12,602,002	25,708,203	
Adjusted Loss to Payroll Ratio:					2.393	2.301	4.694	
Expected Unlimited Loss to Payroll Ratio:					2.637	2.884	5.521	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.444	2.331	4.775	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.393	2.301	4.694	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.622</b>	<b>2.916</b>	<b>5.538</b>	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								536.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	29,089,967	4	31	47	728,847	1,041,549	1,770,396	6.086
2017	24,965,936	1	27	41	367,121	439,678	806,799	3.232
2018	27,920,631	3	25	60	743,587	996,259	1,739,846	6.231
2019	24,268,289	2	31	66	626,727	1,118,412	1,745,139	7.191
2020	21,933,986	1	34	53	1,082,709	778,781	1,861,490	8.487
128,178,809		11	148	267	3,548,991	4,374,679	7,923,669	
Adjusted Loss to Payroll Ratio:					2.769	3.413	6.182	
Expected Unlimited Loss to Payroll Ratio:					2.916	3.833	6.748	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.703	3.098	5.801	
Credibility:					0.62	0.63		
Indicated Limited Loss to Payroll Ratio:					2.744	3.296	6.040	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.006</b>	<b>4.177</b>	<b>7.184</b>	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								695.4%



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Code: 2002 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: MACARONI MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	56,223,000	6	64	49	1,256,398	1,179,833	2,436,231	4.333
2017	83,422,123	6	93	88	1,608,196	1,432,568	3,040,764	3.645
2018	107,511,197	4	112	147	2,562,527	1,822,233	4,384,760	4.078
2019	111,717,713	3	155	175	3,396,405	2,579,955	5,976,360	5.350
2020	119,138,985	0	173	149	3,619,580	2,982,690	6,602,270	5.542
	478,013,018	19	597	608	12,443,106	9,997,279	22,440,385	
Adjusted Loss to Payroll Ratio:					2.603	2.091	4.695	
Expected Unlimited Loss to Payroll Ratio:					2.315	2.134	4.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.207	1.871	4.077	
Credibility:					0.97	0.87		
Indicated Limited Loss to Payroll Ratio:					2.593	2.063	4.655	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.764</b>	<b>2.413</b>	<b>5.176</b>	
Indicated Relativity Change:								16.4%
Relativity to Statewide Average Loss to Payroll Ratio:								501.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,985,839,044	94	1,508	2,211	42,093,094	34,518,668	76,611,762	3.858
2019	2,042,567,335	50	1,398	2,052	37,008,774	31,380,892	68,389,666	3.348
2020	2,082,479,428	16	1,416	1,836	42,660,226	35,376,813	78,037,039	3.747
	6,110,885,807	160	4,322	6,099	121,762,094	101,276,373	223,038,467	
Adjusted Loss to Payroll Ratio:					1.993	1.657	3.650	
Expected Unlimited Loss to Payroll Ratio:					2.138	1.975	4.114	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.038	1.732	3.770	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.993	1.657	3.650	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.124</b>	<b>1.939</b>	<b>4.063</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								393.3%

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Code: 2014 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: GRAIN OR RICE MILLING; FEED MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	152,039,718	6	73	195	1,856,522	1,769,879	3,626,401	2.385
2017	154,931,796	13	95	192	2,773,659	2,099,434	4,873,093	3.145
2018	163,338,301	7	74	171	2,552,046	1,679,439	4,231,485	2.591
2019	150,250,854	4	65	132	1,985,144	1,856,846	3,841,990	2.557
2020	159,203,527	5	87	169	3,621,781	3,213,095	6,834,876	4.293
779,764,195		35	394	859	12,789,152	10,618,693	23,407,845	
Adjusted Loss to Payroll Ratio:					1.640	1.362	3.002	
Expected Unlimited Loss to Payroll Ratio:					1.533	1.545	3.078	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.391	1.171	2.562	
Credibility:					0.98	0.88		
Indicated Limited Loss to Payroll Ratio:					1.636	1.338	2.975	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.830</b>	<b>1.804</b>	<b>3.633</b>	
Indicated Relativity Change:								18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								351.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	42,791,010	1	16	61	508,000	612,524	1,120,524	2.619
2017	46,090,025	0	12	29	316,680	215,395	532,075	1.154
2018	46,649,297	0	12	23	312,821	373,413	686,234	1.471
2019	50,355,263	0	16	33	949,238	556,573	1,505,811	2.990
2020	53,903,186	0	20	21	850,220	1,134,352	1,984,572	3.682
239,788,781		1	76	167	2,936,958	2,892,257	5,829,215	
Adjusted Loss to Payroll Ratio:					1.225	1.206	2.431	
Expected Unlimited Loss to Payroll Ratio:					1.150	1.410	2.561	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.044	1.069	2.113	
Credibility:					0.55	0.53		
Indicated Limited Loss to Payroll Ratio:					1.143	1.141	2.284	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.278</b>	<b>1.539</b>	<b>2.816</b>	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								272.6%

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Code: 2063 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: DAIRY PRODUCTS OR ICE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	788,291,651	21	363	755	8,691,832	7,577,620	16,269,452	2.064
2019	821,951,636	18	329	699	9,364,183	7,503,928	16,868,111	2.052
2020	879,767,049	6	371	728	12,284,964	9,384,352	21,669,316	2.463
	2,490,010,336	45	1,063	2,182	30,340,979	24,465,900	54,806,879	
Adjusted Loss to Payroll Ratio:					1.219	0.983	2.201	
Expected Unlimited Loss to Payroll Ratio:					1.223	1.154	2.378	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.153	0.978	2.131	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.219	0.983	2.201	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.313</b>	<b>1.189</b>	<b>2.502</b>	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								242.2%

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	118,085,285	30	170	408	4,485,500	4,499,544	8,985,044	7.609
2017	121,426,385	19	149	415	3,333,929	3,945,027	7,278,956	5.995
2018	136,973,924	11	91	403	2,525,958	2,967,431	5,493,389	4.011
2019	161,537,228	11	114	394	4,017,699	3,542,152	7,559,851	4.680
2020	157,141,333	4	101	366	4,484,731	3,992,037	8,476,768	5.394
	695,164,155	75	625	1,986	18,847,817	18,946,191	37,794,008	
Adjusted Loss to Payroll Ratio:					2.711	2.725	5.437	
Expected Unlimited Loss to Payroll Ratio:					2.589	3.300	5.889	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.349	2.502	4.850	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.711	2.725	5.437	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.031</b>	<b>3.674</b>	<b>6.705</b>	
Indicated Relativity Change:								13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								649.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 2095 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MEAT PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	259,011,610	16	275	454	6,151,547	5,736,045	11,887,592	4.590
2019	308,145,470	13	365	520	6,676,297	6,927,790	13,604,087	4.415
2020	390,948,306	7	315	548	6,451,104	6,443,558	12,894,662	3.298
	958,105,386	36	955	1,522	19,278,948	19,107,393	38,386,341	
Adjusted Loss to Payroll Ratio:					2.012	1.994	4.006	
Expected Unlimited Loss to Payroll Ratio:					2.376	2.411	4.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.239	2.042	4.281	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.012	1.994	4.006	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.168</b>	<b>2.413</b>	<b>4.581</b>	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								443.5%

Code: 2102 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: FRUIT/VEGETABLE EVAPORATION/DEHYDRATING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	48,536,113	4	53	82	1,170,267	1,237,510	2,407,777	4.961
2017	48,131,863	1	35	106	725,916	724,227	1,450,143	3.013
2018	52,852,989	4	30	81	656,462	725,548	1,382,010	2.615
2019	99,468,647	1	57	157	1,101,805	1,726,748	2,828,553	2.844
2020	92,272,333	2	40	115	1,510,574	1,409,978	2,920,552	3.165
	341,261,945	12	215	541	5,165,023	5,824,011	10,989,034	
Adjusted Loss to Payroll Ratio:					1.514	1.707	3.220	
Expected Unlimited Loss to Payroll Ratio:					1.515	2.223	3.738	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.405	1.797	3.202	
Credibility:					0.71	0.75		
Indicated Limited Loss to Payroll Ratio:					1.482	1.729	3.211	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.624</b>	<b>2.192</b>	<b>3.816</b>	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								369.4%

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Code: 2107 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: FRUIT – FRESH FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	278,945,146	11	235	541	3,695,084	3,930,631	7,625,715	2.734
2018	292,792,599	10	248	561	3,821,071	4,089,992	7,911,063	2.702
2019	311,270,757	9	222	477	3,898,372	4,589,138	8,487,510	2.727
2020	318,737,250	2	254	465	4,409,317	4,906,542	9,315,859	2.923
	1,201,745,753	32	959	2,044	15,823,844	17,516,302	33,340,147	
Adjusted Loss to Payroll Ratio:					1.317	1.458	2.774	
Expected Unlimited Loss to Payroll Ratio:					1.312	1.596	2.907	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.259	1.420	2.679	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.317	1.458	2.774	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.393</b>	<b>1.680</b>	<b>3.073</b>	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								297.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	237,291,913	22	210	445	4,243,658	4,720,375	8,964,033	3.778
2017	231,665,106	10	200	380	3,756,603	3,033,242	6,789,845	2.931
2018	242,877,246	12	201	417	4,140,704	4,022,218	8,162,922	3.361
2019	272,425,546	7	229	379	4,484,492	4,547,399	9,031,891	3.315
2020	299,925,278	6	231	372	4,477,431	4,301,107	8,778,538	2.927
	1,284,185,089	57	1,071	1,993	21,102,887	20,624,341	41,727,228	
Adjusted Loss to Payroll Ratio:					1.643	1.606	3.249	
Expected Unlimited Loss to Payroll Ratio:					1.682	1.750	3.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.615	1.557	3.172	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.643	1.606	3.249	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.739</b>	<b>1.851</b>	<b>3.590</b>	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								347.5%

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Code: 2109 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: FRUIT – DRIED FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	122,701,261	4	99	150	1,589,782	1,374,123	2,963,905	2.416
2017	130,797,412	10	98	211	2,792,966	1,655,820	4,448,786	3.401
2018	126,496,899	4	91	173	2,283,515	1,968,943	4,252,458	3.362
2019	122,190,025	7	100	165	2,596,063	1,780,651	4,376,714	3.582
2020	132,464,532	3	93	179	3,708,587	2,784,756	6,493,343	4.902
	634,650,129	28	481	878	12,970,914	9,564,294	22,535,207	
Adjusted Loss to Payroll Ratio:					2.044	1.507	3.551	
Expected Unlimited Loss to Payroll Ratio:					1.907	1.595	3.502	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.818	1.398	3.216	
Credibility:					1.00	0.87		
Indicated Limited Loss to Payroll Ratio:					2.044	1.492	3.536	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.178</b>	<b>1.746</b>	<b>3.924</b>	
Indicated Relativity Change:								12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								379.9%

Code: 2111 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FRUIT/VEGETABLE PRESERVING/PICKLING; OLIVE HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	460,021,490	17	326	546	5,629,359	5,885,134	11,514,493	2.503
2018	479,692,622	18	273	486	6,332,963	5,869,016	12,201,979	2.544
2019	459,528,749	9	267	443	5,551,581	6,250,145	11,801,726	2.568
2020	442,287,715	6	301	484	8,257,092	7,645,473	15,902,565	3.596
	1,841,530,575	50	1,167	1,959	25,770,995	25,649,768	51,420,763	
Adjusted Loss to Payroll Ratio:					1.399	1.393	2.792	
Expected Unlimited Loss to Payroll Ratio:					1.454	1.554	3.008	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.370	1.316	2.686	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.399	1.393	2.792	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.508</b>	<b>1.685</b>	<b>3.193</b>	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								309.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	37,917,319	3	42	74	831,046	948,138	1,779,184	4.692
2017	45,659,828	2	57	93	804,003	873,430	1,677,433	3.674
2018	43,455,478	4	51	82	1,087,321	1,053,710	2,141,031	4.927
2019	46,939,336	2	54	59	1,502,232	1,268,790	2,771,022	5.903
2020	50,208,824	0	62	54	1,760,477	1,623,013	3,383,490	6.739
224,180,785		11	266	362	5,985,079	5,767,080	11,752,159	
Adjusted Loss to Payroll Ratio:					2.670	2.573	5.242	
Expected Unlimited Loss to Payroll Ratio:					2.941	2.772	5.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.772	2.348	5.120	
Credibility:					0.79	0.70		
Indicated Limited Loss to Payroll Ratio:					2.691	2.506	5.197	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.900</b>	<b>3.032</b>	<b>5.932</b>	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								574.3%

Code: 2116 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: JUICE OR JUICE CONCENTRATE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	100,308,613	5	89	147	1,412,867	1,575,548	2,988,415	2.979
2017	130,358,023	3	83	226	1,686,346	1,937,877	3,624,223	2.780
2018	136,665,505	3	95	196	1,796,237	1,934,755	3,730,992	2.730
2019	114,895,511	1	75	142	1,343,594	1,635,782	2,979,376	2.593
2020	127,938,812	2	88	136	2,906,914	2,251,905	5,158,819	4.032
610,166,464		14	430	847	9,145,958	9,335,868	18,481,826	
Adjusted Loss to Payroll Ratio:					1.499	1.530	3.029	
Expected Unlimited Loss to Payroll Ratio:					1.489	1.781	3.270	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.430	1.585	3.015	
Credibility:					0.90	0.90		
Indicated Limited Loss to Payroll Ratio:					1.492	1.536	3.028	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.579</b>	<b>1.770</b>	<b>3.349</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								324.2%

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Code: 2117 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: FRUIT/VEGETABLE PROCESSING – FROZEN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	85,569,782	7	71	141	2,020,662	1,841,338	3,862,000	4.513
2017	86,689,493	5	66	122	2,079,560	2,291,130	4,370,690	5.042
2018	81,287,589	5	64	107	1,710,417	1,831,189	3,541,606	4.357
2019	74,017,208	1	88	101	1,226,942	1,434,652	2,661,594	3.596
2020	81,054,518	1	68	95	1,880,628	1,738,517	3,619,145	4.465
408,618,590		19	357	566	8,918,209	9,136,824	18,055,034	
Adjusted Loss to Payroll Ratio:					2.183	2.236	4.419	
Expected Unlimited Loss to Payroll Ratio:					2.149	2.661	4.810	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.048	2.333	4.381	
Credibility:					0.89	0.89		
Indicated Limited Loss to Payroll Ratio:					2.167	2.247	4.414	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.310</b>	<b>2.628</b>	<b>4.938</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								478.0%

Code: 2121 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 1 CLASS: BREWERIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	316,259,907	9	107	277	2,628,239	1,942,581	4,570,820	1.445
2017	344,924,376	2	111	299	2,970,391	1,578,514	4,548,905	1.319
2018	347,995,550	4	138	247	3,662,715	2,830,563	6,493,278	1.866
2019	349,614,236	8	148	283	5,675,907	2,879,974	8,555,881	2.447
2020	326,363,979	2	133	236	4,030,013	3,035,447	7,065,460	2.165
1,685,158,048		25	637	1,342	18,967,264	12,267,079	31,234,343	
Adjusted Loss to Payroll Ratio:					1.126	0.728	1.853	
Expected Unlimited Loss to Payroll Ratio:					1.282	0.786	2.069	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.222	0.689	1.912	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.126	0.727	1.852	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.200</b>	<b>0.850</b>	<b>2.050</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								198.4%



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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	423,004,680	19	324	667	9,307,023	8,684,724	17,991,747	4.253
2019	518,924,482	15	434	700	10,271,682	9,360,756	19,632,438	3.783
2020	541,650,638	3	332	760	8,017,001	7,983,394	16,000,395	2.954
	1,483,579,800	37	1,090	2,127	27,595,706	26,028,874	53,624,580	
Adjusted Loss to Payroll Ratio:					1.860	1.754	3.615	
Expected Unlimited Loss to Payroll Ratio:					2.039	2.057	4.097	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.958	1.831	3.789	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.860	1.754	3.615	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.968</b>	<b>2.022</b>	<b>3.990</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								386.3%

Code: 2142 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: WINERIES; DISTILLING; VINEGAR MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	897,249,621	16	304	813	6,896,999	6,826,122	13,723,121	1.529
2019	923,268,872	12	301	760	7,785,544	6,941,706	14,727,250	1.595
2020	897,103,355	6	315	624	9,068,174	8,040,833	17,109,007	1.907
	2,717,621,848	34	920	2,197	23,750,717	21,808,661	45,559,378	
Adjusted Loss to Payroll Ratio:					0.874	0.802	1.676	
Expected Unlimited Loss to Payroll Ratio:					0.852	0.980	1.832	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.803	0.830	1.634	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.874	0.802	1.676	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.942</b>	<b>0.971</b>	<b>1.913</b>	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								185.2%

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Code: 2163 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: BOTTLING – BEVERAGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	979,271,264	42	604	1,664	20,576,727	18,700,246	39,276,973	4.011
2019	974,245,099	13	686	1,485	21,717,567	18,071,830	39,789,397	4.084
2020	1,097,251,588	4	726	1,619	26,778,348	21,072,757	47,851,105	4.361
	3,050,767,951	59	2,016	4,768	69,072,643	57,844,833	126,917,476	
Adjusted Loss to Payroll Ratio:					2.264	1.896	4.160	
Expected Unlimited Loss to Payroll Ratio:					2.395	2.391	4.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.220	1.933	4.153	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.264	1.896	4.160	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.481</b>	<b>2.403</b>	<b>4.884</b>	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								472.8%

Code: 2222 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: SPINNING, WEAVING, OR FIBER PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	38,811,235	2	27	31	616,581	516,567	1,133,148	2.920
2017	38,759,834	3	15	35	608,890	547,595	1,156,485	2.984
2018	36,854,747	3	25	33	567,203	443,037	1,010,240	2.741
2019	35,825,731	0	20	45	427,202	428,870	856,072	2.390
2020	34,868,291	0	15	35	724,697	676,480	1,401,177	4.018
	185,119,838	8	102	179	2,944,574	2,612,549	5,557,123	
Adjusted Loss to Payroll Ratio:					1.591	1.411	3.002	
Expected Unlimited Loss to Payroll Ratio:					1.408	1.511	2.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.342	1.324	2.666	
Credibility:					0.55	0.52		
Indicated Limited Loss to Payroll Ratio:					1.478	1.369	2.847	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.575</b>	<b>1.602</b>	<b>3.177</b>	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								307.5%

INCLUDES EXPERIENCE OF 2211 D-1-1-21

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	45,648,998	236	496	50	3,098,009	2,422,040	5,520,049	12.092
2017	30,408,505	1	50	27	1,088,742	849,358	1,938,100	6.374
2018	24,139,936	6	44	13	1,191,153	837,875	2,029,028	8.405
2019	20,147,080	1	34	9	639,857	695,640	1,335,497	6.629
2020	18,598,034	0	12	6	553,843	635,922	1,189,765	6.397
	138,942,553	244	636	105	6,571,605	5,440,836	12,012,441	
Adjusted Loss to Payroll Ratio:					4.730	3.916	8.646	
Expected Unlimited Loss to Payroll Ratio:					5.205	5.029	10.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.674	3.641	8.315	
Credibility:					0.80	0.69		
Indicated Limited Loss to Payroll Ratio:					4.719	3.831	8.550	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>5.325</b>	<b>5.424</b>	<b>10.750</b>	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								1040.6%

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	
2016	25,579,300	38	20	36	966,198	626,947	1,593,145	6.228
2017	19,612,502	1	19	25	812,290	663,495	1,475,785	7.525
2018	26,013,516	1	17	35	305,996	309,324	615,320	2.365
2019	17,352,622	1	14	15	596,249	332,824	929,073	5.354
2020	33,176,692	0	24	44	713,927	575,505	1,289,432	3.887
	121,734,632	41	94	155	3,394,659	2,508,094	5,902,754	
Adjusted Loss to Payroll Ratio:					2.789	2.060	4.849	
Expected Unlimited Loss to Payroll Ratio:					3.798	3.007	6.805	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.580	2.547	6.127	
Credibility:					0.68	0.57		
Indicated Limited Loss to Payroll Ratio:					3.039	2.270	5.309	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.274</b>	<b>2.747</b>	<b>6.021</b>	
Indicated Relativity Change:								-11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								582.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	107,477,596	6	76	87	1,720,218	1,444,801	3,165,019	2.945
2017	105,182,637	7	70	79	1,802,791	1,399,204	3,201,995	3.044
2018	125,388,630	6	69	67	1,919,670	1,383,848	3,303,518	2.635
2019	116,456,953	0	70	67	1,771,613	1,250,557	3,022,170	2.595
2020	105,037,374	2	46	63	1,629,524	1,084,275	2,713,799	2.584
	559,543,190	21	331	363	8,843,816	6,562,686	15,406,502	
Adjusted Loss to Payroll Ratio:					1.581	1.173	2.753	
Expected Unlimited Loss to Payroll Ratio:					1.848	1.606	3.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.742	1.360	3.103	
Credibility:					0.94	0.81		
Indicated Limited Loss to Payroll Ratio:					1.590	1.208	2.797	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.713</b>	<b>1.461</b>	<b>3.174</b>	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								307.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,187,032,324	68	945	939	24,090,383	21,851,539	45,941,922	3.870
2019	1,057,313,445	27	1,027	736	23,215,477	22,216,041	45,431,518	4.297
2020	987,504,673	15	647	662	19,156,457	17,928,789	37,085,246	3.755
	3,231,850,442	110	2,619	2,337	66,462,316	61,996,368	128,458,684	
Adjusted Loss to Payroll Ratio:					2.056	1.918	3.975	
Expected Unlimited Loss to Payroll Ratio:					2.090	2.140	4.230	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.006	1.904	3.911	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.056	1.918	3.975	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.176</b>	<b>2.211</b>	<b>4.387</b>	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								424.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	77,819,847	10	65	69	2,420,531	1,607,208	4,027,739	5.176
2017	72,443,531	4	78	119	1,904,491	1,563,318	3,467,809	4.787
2018	68,929,448	0	82	128	2,358,713	2,185,119	4,543,832	6.592
2019	65,431,953	1	47	92	1,295,421	1,232,023	2,527,444	3.863
2020	76,703,447	0	70	119	1,764,724	1,784,551	3,549,275	4.627
	361,328,226	15	342	527	9,743,880	8,372,218	18,116,098	
Adjusted Loss to Payroll Ratio:					2.697	2.317	5.014	
Expected Unlimited Loss to Payroll Ratio:					3.162	2.834	5.996	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.981	2.400	5.381	
Credibility:					0.98	0.86		
Indicated Limited Loss to Payroll Ratio:					2.702	2.329	5.031	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.911</b>	<b>2.818</b>	<b>5.729</b>	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								554.6%

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	
2016	63,352,393	4	69	124	1,420,748	1,350,709	2,771,457	4.375
2017	67,852,370	4	70	96	1,800,326	1,471,379	3,271,705	4.822
2018	68,613,176	10	77	130	2,116,163	1,599,200	3,715,363	5.415
2019	75,106,308	0	106	131	3,005,340	2,057,302	5,062,642	6.741
2020	72,455,438	1	53	99	1,486,791	1,313,795	2,800,586	3.865
	347,379,685	19	375	580	9,829,368	7,792,385	17,621,753	
Adjusted Loss to Payroll Ratio:					2.830	2.243	5.073	
Expected Unlimited Loss to Payroll Ratio:					3.011	2.806	5.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.838	2.377	5.215	
Credibility:					0.95	0.84		
Indicated Limited Loss to Payroll Ratio:					2.830	2.264	5.094	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.050</b>	<b>2.740</b>	<b>5.789</b>	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								560.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	97,148,862	7	67	95	1,337,095	1,612,313	2,949,408	3.036
2017	94,349,400	7	60	112	2,315,423	2,177,886	4,493,309	4.762
2018	100,195,580	4	64	152	2,048,461	2,143,240	4,191,701	4.184
2019	102,340,214	5	67	110	1,780,098	1,675,861	3,455,959	3.377
2020	105,916,650	0	74	97	2,653,887	2,047,264	4,701,151	4.439
	499,950,706	23	332	566	10,134,965	9,656,564	19,791,529	
Adjusted Loss to Payroll Ratio:					2.027	1.932	3.959	
Expected Unlimited Loss to Payroll Ratio:					1.888	2.174	4.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.750	1.758	3.508	
Credibility:					0.90	0.86		
Indicated Limited Loss to Payroll Ratio:					2.001	1.908	3.908	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.192</b>	<b>2.418</b>	<b>4.610</b>	
Indicated Relativity Change:								13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								446.2%

Code: 2584 RHG: 1 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: CARPET, RUG OR UPHOLSTERY CLEANING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	87,388,506	5	91	110	1,448,924	1,464,518	2,913,442	3.334
2017	89,784,554	3	83	80	1,602,253	1,341,898	2,944,151	3.279
2018	86,364,930	3	69	67	1,274,284	906,847	2,181,131	2.525
2019	86,853,304	1	75	78	1,622,392	1,603,497	3,225,889	3.714
2020	85,112,577	1	62	38	1,870,511	1,206,721	3,077,232	3.615
	435,503,870	13	380	373	7,818,363	6,523,483	14,341,846	
Adjusted Loss to Payroll Ratio:					1.795	1.498	3.293	
Expected Unlimited Loss to Payroll Ratio:					1.812	1.753	3.566	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.712	1.527	3.239	
Credibility:					0.85	0.78		
Indicated Limited Loss to Payroll Ratio:					1.783	1.504	3.287	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.887</b>	<b>1.734</b>	<b>3.621</b>	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								350.5%

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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	
2018	626,312,893	24	588	1,055	15,198,630	12,954,915	28,153,545	4.495
2019	606,552,396	17	667	834	16,388,037	13,762,421	30,150,458	4.971
2020	525,542,120	0	343	542	11,138,738	8,925,697	20,064,435	3.818
	1,758,407,409	41	1,598	2,431	42,725,405	35,643,033	78,368,438	
Adjusted Loss to Payroll Ratio:					2.430	2.027	4.457	
Expected Unlimited Loss to Payroll Ratio:					2.662	2.482	5.144	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.610	2.234	4.844	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.430	2.027	4.457	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.571</b>	<b>2.336</b>	<b>4.907</b>	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								475.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	223,389,650	13	158	83	3,143,861	3,474,224	6,618,085	2.963
2017	218,039,336	12	143	91	2,901,621	2,517,476	5,419,097	2.485
2018	220,941,455	6	164	81	3,485,611	3,452,146	6,937,757	3.140
2019	201,240,121	4	147	73	3,238,638	3,242,794	6,481,432	3.221
2020	143,403,271	2	78	48	1,808,473	2,277,349	4,085,822	2.849
	1,007,013,834	37	690	376	14,578,205	14,963,990	29,542,196	
Adjusted Loss to Payroll Ratio:					1.448	1.486	2.934	
Expected Unlimited Loss to Payroll Ratio:					1.542	1.670	3.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.484	1.431	2.915	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.448	1.486	2.934	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.560</b>	<b>1.798</b>	<b>3.358</b>	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								325.1%



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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	13,770,161	0	7	1	119,832	79,943	199,775	1.451
2017	12,624,671	0	15	18	277,125	267,280	544,405	4.312
2018	11,971,112	5	14	6	706,292	475,121	1,181,413	9.869
2019	10,986,805	2	10	7	451,593	272,364	723,957	6.589
2020	7,927,482	0	4	2	153,455	97,695	251,150	3.168
	57,280,231	7	50	34	1,708,297	1,192,402	2,900,699	
Adjusted Loss to Payroll Ratio:					2.982	2.082	5.064	
Expected Unlimited Loss to Payroll Ratio:					2.956	2.839	5.795	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.817	2.489	5.307	
Credibility:					0.46	0.42		
Indicated Limited Loss to Payroll Ratio:					2.893	2.319	5.213	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.084</b>	<b>2.713</b>	<b>5.797</b>	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								561.2%

Code: 2683 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: LUGGAGE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	12,399,370	1	8	19	117,631	171,555	289,186	2.332
2017	12,843,352	0	10	28	135,240	78,756	213,996	1.666
2018	12,172,919	1	6	17	225,870	201,998	427,868	3.515
2019	9,930,825	0	6	10	74,005	192,191	266,196	2.681
2020	8,546,896	0	2	7	130,718	78,953	209,671	2.453
	55,893,363	2	32	81	683,464	723,453	1,406,917	
Adjusted Loss to Payroll Ratio:					1.223	1.294	2.517	
Expected Unlimited Loss to Payroll Ratio:					1.619	1.714	3.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.543	1.502	3.046	
Credibility:					0.36	0.34		
Indicated Limited Loss to Payroll Ratio:					1.429	1.432	2.861	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.523</b>	<b>1.675</b>	<b>3.198</b>	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								309.6%

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Code: 2688 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: LEATHER GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	54,490,921	2	44	55	687,397	763,009	1,450,406	2.662
2017	52,663,745	1	40	66	689,207	642,171	1,331,378	2.528
2018	53,158,548	1	43	58	1,481,678	1,205,149	2,686,827	5.054
2019	38,306,967	3	54	30	1,729,652	1,262,009	2,991,661	7.810
2020	38,455,347	0	18	24	425,167	379,997	805,164	2.094
237,075,528		7	199	233	5,013,101	4,252,335	9,265,435	
Adjusted Loss to Payroll Ratio:					2.115	1.794	3.908	
Expected Unlimited Loss to Payroll Ratio:					2.204	2.053	4.257	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.116	1.827	3.943	
Credibility:					0.72	0.65		
Indicated Limited Loss to Payroll Ratio:					2.115	1.805	3.920	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.238</b>	<b>2.080</b>	<b>4.319</b>	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								418.1%

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	
2016	54,567,309	13	69	46	3,606,704	3,249,332	6,856,036	12.564
2017	64,625,795	10	64	63	3,177,168	2,462,912	5,640,080	8.727
2018	65,090,829	6	55	46	1,845,923	1,647,198	3,493,121	5.367
2019	70,728,454	7	61	75	2,506,315	3,636,393	6,142,708	8.685
2020	81,958,792	10	47	48	3,513,633	3,845,310	7,358,943	8.979
336,971,180		46	296	278	14,649,742	14,841,145	29,490,887	
Adjusted Loss to Payroll Ratio:					4.347	4.404	8.752	
Expected Unlimited Loss to Payroll Ratio:					5.383	6.779	12.162	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.658	4.281	8.939	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					4.347	4.404	8.752	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>5.198</b>	<b>7.132</b>	<b>12.330</b>	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								1193.6%

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Code: 2710 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: SAWMILLS OR SHINGLE MILLS; LOG CHIPPING; WOOD TREATING/PRESERVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	68,107,566	10	53	112	1,894,613	1,822,090	3,716,703	5.457
2017	73,618,335	1	59	99	1,024,326	1,251,834	2,276,160	3.092
2018	74,844,425	3	55	91	1,814,528	1,350,194	3,164,722	4.228
2019	73,007,259	2	51	90	1,972,091	1,407,632	3,379,723	4.629
2020	80,202,142	1	53	94	1,705,218	2,583,045	4,288,263	5.347
	369,779,727	17	271	486	8,410,776	8,414,794	16,825,571	
Adjusted Loss to Payroll Ratio:					2.275	2.276	4.550	
Expected Unlimited Loss to Payroll Ratio:					2.391	2.196	4.586	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.295	1.954	4.249	
Credibility:					0.89	0.80		
Indicated Limited Loss to Payroll Ratio:					2.277	2.211	4.487	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.409</b>	<b>2.548</b>	<b>4.957</b>	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								479.9%

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Code: 2727 RHG: 7 NAICS: 11 ILDG: 3 MLDG: 1 CLASS: LOG HAULING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	13,269,902	1	9	7	342,888	365,275	708,163	5.337
2017	14,889,024	4	13	10	1,416,181	555,586	1,971,767	13.243
2018	14,570,643	2	10	9	554,835	335,893	890,728	6.113
2019	15,010,529	4	13	8	1,407,150	1,745,145	3,152,295	21.001
2020	17,593,415	1	3	2	457,877	1,001,293	1,459,170	8.294
	75,333,512	12	48	36	4,178,931	4,003,192	8,182,123	
Adjusted Loss to Payroll Ratio:					5.547	5.314	10.861	
Expected Unlimited Loss to Payroll Ratio:					5.072	4.305	9.377	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.389	2.718	7.107	
Credibility:					0.61	0.48		
Indicated Limited Loss to Payroll Ratio:					5.092	3.968	9.060	
Limit Factor:					1.196	1.619		
Indicated (Unlimited) Loss to Payroll Ratio:					6.089	6.426	12.514	
Indicated Relativity Change:								33.5%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>5.703</b>	<b>6.018</b>	<b>11.721</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								1134.6%

Code: 2731 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: PLANING OR MOULDING MILLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	77,988,640	1	52	95	1,093,258	916,708	2,009,966	2.577
2017	82,691,933	5	56	118	1,524,153	1,369,256	2,893,409	3.499
2018	94,909,156	4	54	125	1,634,967	1,818,567	3,453,534	3.639
2019	92,554,580	8	56	142	2,123,727	1,803,102	3,926,829	4.243
2020	88,226,948	0	45	111	1,111,984	1,059,272	2,171,256	2.461
	436,371,257	18	263	591	7,488,090	6,966,904	14,454,994	
Adjusted Loss to Payroll Ratio:					1.716	1.597	3.313	
Expected Unlimited Loss to Payroll Ratio:					1.596	1.818	3.414	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.521	1.594	3.115	
Credibility:					0.81	0.79		
Indicated Limited Loss to Payroll Ratio:					1.679	1.596	3.275	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.790</b>	<b>1.867</b>	<b>3.656</b>	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								354.0%

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Code: 2757 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: PALLET MFG, REPAIR OR RECONDITIONING; PALLET DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	119,459,736	11	182	271	2,680,959	2,627,400	5,308,359	4.444
2017	117,454,896	8	174	326	2,328,533	2,771,278	5,099,811	4.342
2018	130,485,353	4	170	286	2,589,033	2,727,512	5,316,545	4.074
2019	131,578,439	8	136	224	3,044,811	2,983,071	6,027,882	4.581
2020	145,706,011	3	152	243	4,936,688	4,084,234	9,020,922	6.191
	644,684,434	34	814	1,350	15,580,025	15,193,495	30,773,520	
Adjusted Loss to Payroll Ratio:					2.417	2.357	4.773	
Expected Unlimited Loss to Payroll Ratio:					2.293	2.636	4.929	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.162	2.232	4.394	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.417	2.357	4.773	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.604</b>	<b>2.851</b>	<b>5.456</b>	
Indicated Relativity Change:								10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								528.1%

Code: 2759 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: WOODEN BOX OR CONTAINER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	51,715,395	5	57	76	1,142,001	788,301	1,930,302	3.733
2017	58,212,300	5	67	134	1,159,358	1,599,748	2,759,106	4.740
2018	58,469,487	2	57	103	1,033,258	1,130,132	2,163,390	3.700
2019	68,196,619	0	54	144	784,784	721,359	1,506,143	2.209
2020	61,878,478	2	61	60	1,636,000	1,593,003	3,229,003	5.218
	298,472,280	14	296	517	5,755,400	5,832,543	11,587,944	
Adjusted Loss to Payroll Ratio:					1.928	1.954	3.882	
Expected Unlimited Loss to Payroll Ratio:					2.007	2.479	4.486	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.892	2.100	3.992	
Credibility:					0.76	0.75		
Indicated Limited Loss to Payroll Ratio:					1.919	1.990	3.909	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.068</b>	<b>2.408</b>	<b>4.476</b>	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								433.3%

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Code: 2790 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PATTERN OR MODEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	121,504,492	1	23	92	637,667	514,341	1,152,008	0.948
2017	130,920,474	2	41	103	1,007,178	948,917	1,956,095	1.494
2018	140,364,084	6	31	102	1,137,459	920,097	2,057,556	1.466
2019	151,801,349	0	29	80	436,542	536,812	973,354	0.641
2020	131,038,075	1	25	52	969,236	752,161	1,721,397	1.314
675,628,474		10	149	429	4,188,084	3,672,328	7,860,411	
Adjusted Loss to Payroll Ratio:					0.620	0.544	1.163	
Expected Unlimited Loss to Payroll Ratio:					0.644	0.623	1.267	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.619	0.554	1.173	
Credibility:					0.67	0.61		
Indicated Limited Loss to Payroll Ratio:					0.619	0.548	1.167	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.656</b>	<b>0.631</b>	<b>1.287</b>	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								124.6%

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Code: 2797 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MOBILE HOME MFG; AUTOMOBILE BODY MFG; RECREATION VEHICLE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	113,880,669	9	113	443	2,118,463	2,150,295	4,268,758	3.748
2017	121,164,603	9	152	487	2,896,190	2,577,066	5,473,256	4.517
2018	164,233,835	6	164	505	3,334,653	3,276,430	6,611,083	4.025
2019	178,555,412	7	174	425	4,733,461	5,083,531	9,816,992	5.498
2020	184,257,158	2	219	558	6,697,994	6,047,060	12,745,054	6.917
	762,091,677	33	822	2,418	19,780,760	19,134,384	38,915,144	
Adjusted Loss to Payroll Ratio:					2.596	2.511	5.106	
Expected Unlimited Loss to Payroll Ratio:					2.468	2.686	5.154	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.352	2.355	4.707	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.596	2.511	5.106	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.767</b>	<b>2.937</b>	<b>5.704</b>	
Indicated Relativity Change:								10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								552.1%

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Code: 2806 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: DOOR, SASH OR WINDOW MFG – WOOD; SHUTTER MFG – WOOD/PLASTIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	127,239,631	7	86	206	1,922,296	1,655,078	3,577,374	2.812
2017	133,098,729	5	100	253	1,684,494	1,814,609	3,499,103	2.629
2018	144,012,047	12	113	278	3,485,261	3,078,317	6,563,578	4.558
2019	153,936,988	6	114	251	3,254,204	2,744,653	5,998,857	3.897
2020	159,996,089	4	107	225	2,930,177	2,758,484	5,688,661	3.556
	718,283,484	34	520	1,213	13,276,432	12,051,140	25,327,572	
Adjusted Loss to Payroll Ratio:					1.848	1.678	3.526	
Expected Unlimited Loss to Payroll Ratio:					1.922	1.927	3.850	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.812	1.633	3.444	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.848	1.676	3.525	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.992</b>	<b>2.028</b>	<b>4.020</b>	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								389.2%



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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	586,486,157	28	371	542	9,734,337	9,313,399	19,047,736	3.248
2019	564,214,004	16	369	496	8,677,954	7,298,018	15,975,972	2.832
2020	510,613,840	7	301	454	9,969,340	8,767,101	18,736,441	3.669
	1,661,314,001	51	1,041	1,492	28,381,630	25,378,518	53,760,148	
Adjusted Loss to Payroll Ratio:					1.708	1.528	3.236	
Expected Unlimited Loss to Payroll Ratio:					1.758	1.801	3.559	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.630	1.456	3.086	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.708	1.528	3.236	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.872</b>	<b>1.936</b>	<b>3.808</b>	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								368.6%

Code: 2819 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: TRUSS OR BUILDING COMPONENTS MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	72,031,513	5	71	205	1,526,457	1,579,302	3,105,759	4.312
2017	81,760,524	4	81	250	1,899,843	2,052,934	3,952,777	4.835
2018	105,776,890	3	98	253	1,883,558	1,654,480	3,538,038	3.345
2019	112,085,726	6	95	219	2,871,919	2,771,455	5,643,374	5.035
2020	131,363,711	2	70	226	1,418,129	1,700,160	3,118,289	2.374
	503,018,364	20	415	1,153	9,599,905	9,758,331	19,358,236	
Adjusted Loss to Payroll Ratio:					1.908	1.940	3.848	
Expected Unlimited Loss to Payroll Ratio:					2.202	2.682	4.885	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.099	2.351	4.451	
Credibility:					0.97	0.97		
Indicated Limited Loss to Payroll Ratio:					1.913	1.951	3.865	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.039</b>	<b>2.283</b>	<b>4.322</b>	
Indicated Relativity Change:								-11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								418.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	32,390,625	1	22	30	272,683	433,532	706,215	2.180
2017	45,517,930	0	40	67	500,617	522,984	1,023,601	2.249
2018	49,973,720	1	25	61	508,587	525,931	1,034,518	2.070
2019	47,270,012	0	31	53	425,917	514,850	940,767	1.990
2020	44,517,462	0	15	46	323,964	356,976	680,940	1.530
	219,669,749	2	133	257	2,031,769	2,354,273	4,386,042	
Adjusted Loss to Payroll Ratio:					0.925	1.072	1.997	
Expected Unlimited Loss to Payroll Ratio:					1.186	1.288	2.474	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.139	1.146	2.285	
Credibility:					0.55	0.52		
Indicated Limited Loss to Payroll Ratio:					1.022	1.107	2.129	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.081</b>	<b>1.276</b>	<b>2.357</b>	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								228.2%

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	
2016	89,522,409	1	70	153	1,077,331	1,309,583	2,386,914	2.666
2017	92,789,970	2	74	168	1,319,521	1,304,943	2,624,464	2.828
2018	100,023,502	5	82	164	2,232,363	2,125,148	4,357,511	4.356
2019	91,911,478	0	77	147	1,331,140	1,386,868	2,718,008	2.957
2020	88,576,439	1	53	144	1,439,162	1,296,525	2,735,687	3.089
	462,823,798	9	356	776	7,399,518	7,423,066	14,822,583	
Adjusted Loss to Payroll Ratio:					1.599	1.604	3.203	
Expected Unlimited Loss to Payroll Ratio:					1.887	2.041	3.928	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.779	1.729	3.508	
Credibility:					0.88	0.83		
Indicated Limited Loss to Payroll Ratio:					1.620	1.625	3.245	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.746</b>	<b>1.966</b>	<b>3.712</b>	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								359.3%

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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	
2016	39,027,889	6	21	71	1,007,886	704,285	1,712,171	4.387
2017	39,368,167	1	30	113	730,976	797,626	1,528,602	3.883
2018	37,647,402	2	44	91	1,137,223	1,213,025	2,350,248	6.243
2019	37,721,088	1	50	56	667,596	834,459	1,502,055	3.982
2020	32,837,823	0	44	52	1,434,777	1,342,246	2,777,023	8.457
186,602,368		10	189	383	4,978,458	4,891,641	9,870,099	
Adjusted Loss to Payroll Ratio:					2.668	2.621	5.289	
Expected Unlimited Loss to Payroll Ratio:					2.698	2.784	5.482	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.572	2.441	5.013	
Credibility:					0.71	0.66		
Indicated Limited Loss to Payroll Ratio:					2.640	2.561	5.201	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.814</b>	<b>2.995</b>	<b>5.809</b>	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								562.4%

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Code: 2881 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: FURNITURE ASSEMBLING; COFFIN/CASKET MFG OR ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	11,298,227	2	9	11	159,266	166,166	325,432	2.880
2017	11,622,827	2	9	16	150,889	194,409	345,298	2.971
2018	12,368,284	2	15	31	483,675	314,453	798,128	6.453
2019	13,742,061	0	14	23	357,643	222,910	580,553	4.225
2020	13,426,744	1	22	20	1,005,402	964,165	1,969,567	14.669
	62,458,144	7	69	101	2,156,874	1,862,102	4,018,976	
Adjusted Loss to Payroll Ratio:					3.453	2.981	6.435	
Expected Unlimited Loss to Payroll Ratio:					2.035	1.956	3.991	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.940	1.715	3.655	
Credibility:					0.41	0.37		
Indicated Limited Loss to Payroll Ratio:					2.560	2.186	4.746	
Limit Factor:					1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:					2.729	2.557	5.286	
Indicated Relativity Change:								32.4%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>2.576</b>	<b>2.413</b>	<b>4.989</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								483.0%

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Code: 2883 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FURNITURE MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	118,456,629	57	282	258	4,747,546	5,184,155	9,931,701	8.384
2017	103,085,744	18	202	254	4,074,806	3,620,684	7,695,490	7.465
2018	83,174,358	10	107	218	2,571,212	2,511,953	5,083,165	6.111
2019	77,364,056	3	109	151	2,450,130	2,325,242	4,775,372	6.173
2020	72,560,799	0	73	137	1,852,095	1,601,335	3,453,430	4.759
	454,641,586	88	773	1,018	15,695,790	15,243,369	30,939,159	
Adjusted Loss to Payroll Ratio:					3.452	3.353	6.805	
Expected Unlimited Loss to Payroll Ratio:					4.043	4.636	8.678	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.747	3.748	7.495	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.452	3.353	6.805	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.782</b>	<b>4.249</b>	<b>8.032</b>	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								777.5%

Code: 2915 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: VENEER OR VENEER PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	15,262,559	2	4	15	242,902	204,908	447,810	2.934
2017	14,080,908	1	14	13	296,067	279,646	575,713	4.089
2018	14,699,314	1	7	25	102,148	152,969	255,117	1.736
2019	15,854,199	0	3	14	26,455	44,794	71,249	0.449
2020	15,237,581	1	8	21	384,109	302,869	686,978	4.508
	75,134,560	5	36	88	1,051,681	985,186	2,036,867	
Adjusted Loss to Payroll Ratio:					1.400	1.311	2.711	
Expected Unlimited Loss to Payroll Ratio:					1.442	1.796	3.238	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.337	1.452	2.788	
Credibility:					0.38	0.37		
Indicated Limited Loss to Payroll Ratio:					1.361	1.399	2.760	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.491</b>	<b>1.773</b>	<b>3.264</b>	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								316.0%

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Code: 2923 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 1 CLASS: MUSICAL INSTRUMENT MFG – NOT METAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	68,666,030	1	39	45	721,247	629,315	1,350,562	1.967
2017	74,454,658	1	37	74	587,466	694,968	1,282,434	1.722
2018	78,537,471	1	43	97	1,072,778	981,229	2,054,007	2.615
2019	81,759,471	1	40	80	995,447	1,048,991	2,044,438	2.501
2020	78,614,748	0	27	74	564,849	695,675	1,260,524	1.603
	382,032,378	4	186	370	3,941,787	4,050,178	7,991,964	
Adjusted Loss to Payroll Ratio:					1.032	1.060	2.092	
Expected Unlimited Loss to Payroll Ratio:					1.099	1.361	2.460	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.997	1.032	2.029	
Credibility:					0.65	0.63		
Indicated Limited Loss to Payroll Ratio:					1.020	1.050	2.069	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.140</b>	<b>1.415</b>	<b>2.555</b>	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								247.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	113,818,908	6	28	45	2,174,433	743,276	2,917,709	2.563
2017	111,597,134	4	25	71	1,109,385	695,624	1,805,009	1.617
2018	110,736,272	1	18	45	719,133	321,164	1,040,297	0.939
2019	84,431,774	1	23	39	816,425	554,912	1,371,337	1.624
2020	96,355,296	1	20	34	699,639	385,800	1,085,439	1.126
	516,939,384	13	114	234	5,519,015	2,700,777	8,219,791	
Adjusted Loss to Payroll Ratio:					1.068	0.522	1.590	
Expected Unlimited Loss to Payroll Ratio:					1.227	0.781	2.008	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.178	0.695	1.873	
Credibility:					0.78	0.60		
Indicated Limited Loss to Payroll Ratio:					1.092	0.591	1.683	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.155</b>	<b>0.681</b>	<b>1.836</b>	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								177.8%

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Code: 3022 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PIPE, TUBE OR EXTRUSION MFG – NOT IRON OR STEEL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	69,179,561	2	56	107	1,439,910	1,323,233	2,763,143	3.994
2017	81,237,877	6	73	132	1,672,131	1,292,888	2,965,019	3.650
2018	76,034,027	2	45	94	1,174,527	679,112	1,853,639	2.438
2019	95,072,358	4	58	71	1,755,006	1,341,753	3,096,759	3.257
2020	90,667,068	1	75	87	2,025,900	2,082,745	4,108,645	4.532
	412,190,891	15	307	491	8,067,474	6,719,733	14,787,206	
Adjusted Loss to Payroll Ratio:					1.957	1.630	3.587	
Expected Unlimited Loss to Payroll Ratio:					1.924	1.663	3.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.847	1.480	3.327	
Credibility:					0.86	0.75		
Indicated Limited Loss to Payroll Ratio:					1.941	1.592	3.533	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.054</b>	<b>1.835</b>	<b>3.889</b>	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								376.5%

Code: 3030 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: IRON OR STEEL WORKS – STRUCTURAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	126,978,315	9	80	179	2,793,686	2,546,385	5,340,071	4.205
2017	143,868,371	9	105	199	3,014,083	2,601,665	5,615,748	3.903
2018	143,615,001	6	94	196	2,800,184	2,638,792	5,438,976	3.787
2019	146,872,456	3	95	181	2,562,474	2,863,651	5,426,125	3.694
2020	144,339,883	3	82	162	3,781,358	2,968,086	6,749,444	4.676
	705,674,025	30	456	917	14,951,787	13,618,579	28,570,366	
Adjusted Loss to Payroll Ratio:					2.119	1.930	4.049	
Expected Unlimited Loss to Payroll Ratio:					2.419	2.639	5.058	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.172	1.911	4.083	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.119	1.930	4.049	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.391</b>	<b>2.732</b>	<b>5.124</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								496.0%

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Code: 3039 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: REINFORCING STEEL FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	66,001,823	4	23	49	832,498	862,357	1,694,855	2.568
2017	69,491,713	7	56	99	1,946,661	1,651,453	3,598,114	5.178
2018	111,651,534	5	78	115	3,343,067	2,375,349	5,718,416	5.122
2019	90,906,631	6	55	97	2,509,114	2,060,493	4,569,607	5.027
2020	86,864,692	0	41	56	1,746,311	1,295,664	3,041,975	3.502
424,916,393		22	253	416	10,377,651	8,245,316	18,622,968	
Adjusted Loss to Payroll Ratio:					2.442	1.940	4.383	
Expected Unlimited Loss to Payroll Ratio:					2.295	2.234	4.529	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.127	1.806	3.933	
Credibility:					0.92	0.82		
Indicated Limited Loss to Payroll Ratio:					2.416	1.916	4.332	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.647</b>	<b>2.428</b>	<b>5.075</b>	
Indicated Relativity Change:								12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								491.3%

Code: 3040 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: IRON OR STEEL WORKS – NON-STRUCTURAL – SHOP

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	184,153,507	10	156	284	3,792,227	3,500,574	7,292,801	3.960
2018	206,038,823	8	150	271	3,642,685	3,649,288	7,291,973	3.539
2019	228,804,624	10	127	257	4,428,114	4,073,319	8,501,433	3.716
2020	225,418,136	5	137	265	5,686,426	4,634,108	10,320,534	4.578
844,415,090		33	570	1,077	17,549,452	15,857,290	33,406,742	
Adjusted Loss to Payroll Ratio:					2.078	1.878	3.956	
Expected Unlimited Loss to Payroll Ratio:					2.044	2.162	4.206	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.962	1.924	3.887	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.078	1.878	3.956	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.199</b>	<b>2.164</b>	<b>4.363</b>	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								422.4%



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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	402,859,536	37	256	520	8,575,837	7,714,331	16,290,168	4.044
2019	409,010,306	14	350	568	9,919,874	9,097,572	19,017,446	4.650
2020	406,800,092	9	277	527	9,876,637	7,975,528	17,852,165	4.388
	1,218,669,934	60	883	1,615	28,372,349	24,787,431	53,159,780	
Adjusted Loss to Payroll Ratio:					2.328	2.034	4.362	
Expected Unlimited Loss to Payroll Ratio:					2.546	2.275	4.821	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.400	1.927	4.326	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.328	2.034	4.362	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.509</b>	<b>2.461</b>	<b>4.970</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								481.1%

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Code: 3066 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: SHEET METAL PRODUCTS MFG; ALUMINUM WARE MFG; COPPERSMITHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	776,594,421	14	406	975	9,355,583	9,228,416	18,583,999	2.393
2019	778,218,067	13	418	879	9,806,502	9,526,418	19,332,920	2.484
2020	774,694,058	8	401	727	11,580,130	11,342,140	22,922,270	2.959
	2,329,506,546	35	1,225	2,581	30,742,215	30,096,974	60,839,189	
Adjusted Loss to Payroll Ratio:					1.320	1.292	2.612	
Expected Unlimited Loss to Payroll Ratio:					1.476	1.559	3.035	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.368	1.261	2.629	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.320	1.292	2.612	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.446</b>	<b>1.637</b>	<b>3.083</b>	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								298.5%

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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	
2016	21,051,928	0	2	6	2,667	18,421	21,088	0.100
2017	18,543,207	0	1	6	9,530	4,877	14,407	0.078
2018	67,365,742	0	1	5	132	12,434	12,566	0.019
2019	84,431,907	0	2	0	25,880	35,452	61,332	0.073
2020	79,546,819	0	2	1	64,455	42,784	107,239	0.135
	270,939,602	0	8	18	102,663	113,967	216,630	
Adjusted Loss to Payroll Ratio:					0.038	0.042	0.080	
Expected Unlimited Loss to Payroll Ratio:					0.099	0.108	0.207	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.094	0.092	0.185	
Credibility:					0.22	0.21		
Indicated Limited Loss to Payroll Ratio:					0.081	0.081	0.163	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.088</b>	<b>0.098</b>	<b>0.186</b>	
Indicated Relativity Change:								-10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								18.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	214,059,834	15	137	325	3,572,659	2,702,099	6,274,758	2.931
2017	217,560,301	15	150	300	3,747,095	2,820,976	6,568,071	3.019
2018	229,799,039	3	140	303	2,930,150	3,118,311	6,048,461	2.632
2019	235,886,411	7	154	289	4,308,660	4,126,463	8,435,123	3.576
2020	226,943,703	3	149	219	3,887,758	3,611,244	7,499,002	3.304
	1,124,249,288	43	730	1,436	18,446,322	16,379,093	34,825,416	
Adjusted Loss to Payroll Ratio:					1.641	1.457	3.098	
Expected Unlimited Loss to Payroll Ratio:					1.714	1.671	3.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.615	1.415	3.030	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.641	1.457	3.098	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.768</b>	<b>1.763</b>	<b>3.531</b>	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								341.8%

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Code: 3081 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: FOUNDRIES – IRON

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	17,205,600	1	12	22	262,697	158,748	421,445	2.449
2017	19,864,014	6	15	39	756,594	999,491	1,756,085	8.841
2018	18,773,392	2	15	51	1,208,659	636,101	1,844,760	9.826
2019	19,850,515	2	18	29	868,203	568,508	1,436,711	7.238
2020	12,892,975	0	22	18	729,987	454,745	1,184,732	9.189
	88,586,496	11	82	159	3,826,139	2,817,593	6,643,732	
Adjusted Loss to Payroll Ratio:					4.319	3.181	7.500	
Expected Unlimited Loss to Payroll Ratio:					3.268	3.183	6.451	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.115	2.790	5.905	
Credibility:					0.57	0.52		
Indicated Limited Loss to Payroll Ratio:					3.801	2.993	6.794	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.051</b>	<b>3.501</b>	<b>7.553</b>	
Indicated Relativity Change:								17.1%
Relativity to Statewide Average Loss to Payroll Ratio:								731.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	25,955,734	3	24	43	715,782	470,374	1,186,156	4.570
2017	20,798,558	2	21	48	734,551	574,092	1,308,643	6.292
2018	14,030,525	2	16	25	458,911	363,417	822,328	5.861
2019	29,050,610	1	22	39	783,938	640,343	1,424,281	4.903
2020	16,546,630	0	14	16	494,486	510,878	1,005,364	6.076
	106,382,057	8	97	171	3,187,669	2,559,104	5,746,773	
Adjusted Loss to Payroll Ratio:					2.996	2.406	5.402	
Expected Unlimited Loss to Payroll Ratio:					4.270	4.228	8.498	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.025	3.581	7.606	
Credibility:					0.68	0.62		
Indicated Limited Loss to Payroll Ratio:					3.326	2.855	6.181	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.585</b>	<b>3.454</b>	<b>7.039</b>	
Indicated Relativity Change:								-17.2%
Relativity to Statewide Average Loss to Payroll Ratio:								681.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	37,053,186	4	41	75	1,113,232	1,028,672	2,141,904	5.781
2017	42,599,029	5	62	88	1,422,404	1,255,404	2,677,808	6.286
2018	45,679,816	3	77	93	1,089,525	1,034,899	2,124,424	4.651
2019	42,025,407	2	90	74	1,633,480	1,393,861	3,027,341	7.204
2020	38,956,289	3	35	72	2,316,731	2,192,492	4,509,223	11.575
	206,313,727	17	305	402	7,575,373	6,905,328	14,480,701	
Adjusted Loss to Payroll Ratio:					3.672	3.347	7.019	
Expected Unlimited Loss to Payroll Ratio:					3.250	3.182	6.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.063	2.695	5.758	
Credibility:					0.79	0.72		
Indicated Limited Loss to Payroll Ratio:					3.546	3.164	6.710	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.821</b>	<b>3.828</b>	<b>7.649</b>	
Indicated Relativity Change:								18.9%
Relativity to Statewide Average Loss to Payroll Ratio:								740.5%

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	
2016	303,265,320	16	125	250	3,787,103	3,205,397	6,992,500	2.306
2017	318,803,746	14	130	251	3,268,641	2,951,236	6,219,877	1.951
2018	309,552,398	5	152	223	3,669,253	3,281,282	6,950,535	2.245
2019	294,630,161	6	128	221	3,154,772	2,994,236	6,149,008	2.087
2020	280,018,223	1	132	257	3,906,603	3,273,079	7,179,682	2.564
	1,506,269,848	42	667	1,202	17,786,372	15,705,230	33,491,603	
Adjusted Loss to Payroll Ratio:					1.181	1.043	2.223	
Expected Unlimited Loss to Payroll Ratio:					1.260	1.267	2.528	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.168	1.025	2.193	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.181	1.043	2.223	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.294</b>	<b>1.321</b>	<b>2.615</b>	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								253.2%

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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	
2016	125,826,957	7	85	171	2,226,083	1,852,085	4,078,168	3.241
2017	129,414,570	2	70	190	1,910,861	1,625,776	3,536,637	2.733
2018	149,080,905	6	79	219	2,118,000	2,124,528	4,242,528	2.846
2019	152,065,914	3	95	230	2,898,698	2,626,614	5,525,312	3.633
2020	117,900,536	3	73	98	3,116,063	3,065,361	6,181,424	5.243
	674,288,883	21	402	908	12,269,705	11,294,365	23,564,070	
Adjusted Loss to Payroll Ratio:					1.820	1.675	3.495	
Expected Unlimited Loss to Payroll Ratio:					1.961	2.192	4.152	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.761	1.587	3.348	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.820	1.669	3.489	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.054</b>	<b>2.363</b>	<b>4.417</b>	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								427.6%

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Code: 3131 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: CLOTHING BUTTON/FASTENER MFG; ENGRAVING; WINE BOTTLE CORK MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	41,912,655	5	26	34	714,801	739,260	1,454,061	3.469
2017	47,544,373	4	28	47	750,850	613,757	1,364,607	2.870
2018	47,639,381	1	24	43	634,578	465,445	1,100,023	2.309
2019	47,917,560	0	24	43	907,810	831,864	1,739,674	3.631
2020	45,373,226	0	11	28	307,854	297,551	605,405	1.334
	230,387,195	10	113	195	3,315,893	2,947,877	6,263,770	
Adjusted Loss to Payroll Ratio:					1.439	1.280	2.719	
Expected Unlimited Loss to Payroll Ratio:					1.552	1.688	3.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.463	1.430	2.893	
Credibility:					0.62	0.58		
Indicated Limited Loss to Payroll Ratio:					1.448	1.342	2.791	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.561</b>	<b>1.624</b>	<b>3.185</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								308.3%

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Code: 3146 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: HARDWARE MFG; HEAT TREATING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	273,464,255	11	99	220	2,419,777	2,305,775	4,725,552	1.728
2017	297,985,872	4	98	248	2,103,196	1,938,669	4,041,865	1.356
2018	296,836,013	11	121	244	2,950,710	2,915,142	5,865,852	1.976
2019	314,221,816	10	110	189	2,739,352	2,651,882	5,391,234	1.716
2020	284,823,161	5	104	163	3,282,070	3,123,583	6,405,653	2.249
	1,467,331,117	41	532	1,064	13,495,106	12,935,050	26,430,156	
Adjusted Loss to Payroll Ratio:					0.920	0.882	1.801	
Expected Unlimited Loss to Payroll Ratio:					0.874	0.911	1.785	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.839	0.811	1.650	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.920	0.880	1.799	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.973</b>	<b>1.014</b>	<b>1.987</b>	
Indicated Relativity Change:								11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								192.4%



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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	434,751,909	18	152	306	5,992,881	4,488,618	10,481,499	2.411
2017	470,640,493	16	152	302	4,565,708	3,925,983	8,491,691	1.804
2018	485,700,412	11	133	263	5,283,828	3,860,961	9,144,789	1.883
2019	361,178,342	12	142	201	5,300,594	3,910,891	9,211,485	2.550
2020	389,272,964	3	125	133	6,775,970	4,573,566	11,349,536	2.916
	2,141,544,119	60	704	1,205	27,918,982	20,760,018	48,679,000	
Adjusted Loss to Payroll Ratio:					1.304	0.969	2.273	
Expected Unlimited Loss to Payroll Ratio:					1.232	1.045	2.277	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.174	0.916	2.091	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.304	0.969	2.273	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.390</b>	<b>1.134</b>	<b>2.524</b>	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								244.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	91,512,670	1	41	94	956,594	871,031	1,827,625	1.997
2017	91,514,424	3	42	80	1,335,220	1,071,453	2,406,673	2.630
2018	100,063,321	2	31	87	699,023	712,276	1,411,299	1.410
2019	95,099,167	1	40	60	1,383,470	1,500,838	2,884,308	3.033
2020	94,977,912	0	36	70	1,689,119	1,408,321	3,097,440	3.261
	473,167,494	7	190	391	6,063,425	5,563,919	11,627,344	
Adjusted Loss to Payroll Ratio:					1.281	1.176	2.457	
Expected Unlimited Loss to Payroll Ratio:					1.293	1.380	2.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.233	1.210	2.442	
Credibility:					0.77	0.73		
Indicated Limited Loss to Payroll Ratio:					1.270	1.185	2.455	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.354</b>	<b>1.386</b>	<b>2.740</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								265.3%

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Code: 3169 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: STOVE OR OVEN MFG; WATER HEATER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	81,365,594	0	48	109	803,760	709,476	1,513,236	1.860
2017	76,420,040	1	40	85	711,916	604,143	1,316,059	1.722
2018	84,164,710	4	50	78	1,394,130	1,161,741	2,555,871	3.037
2019	84,373,497	0	42	71	1,630,261	977,546	2,607,807	3.091
2020	77,326,635	0	20	67	803,898	555,244	1,359,142	1.758
403,650,476		5	200	410	5,343,966	4,008,150	9,352,116	
Adjusted Loss to Payroll Ratio:					1.324	0.993	2.317	
Expected Unlimited Loss to Payroll Ratio:					1.516	1.338	2.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.429	1.133	2.562	
Credibility:					0.77	0.66		
Indicated Limited Loss to Payroll Ratio:					1.349	1.040	2.389	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.453</b>	<b>1.258</b>	<b>2.712</b>	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								262.5%

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	
2016	23,984,074	1	19	23	339,820	209,868	549,688	2.292
2017	25,357,281	2	17	32	369,302	336,932	706,234	2.785
2018	22,197,172	1	11	21	424,721	367,622	792,343	3.570
2019	22,155,380	1	15	29	250,865	238,621	489,486	2.209
2020	24,480,674	0	7	13	270,122	226,845	496,967	2.030
118,174,581		5	69	118	1,654,831	1,379,888	3,034,719	
Adjusted Loss to Payroll Ratio:					1.400	1.168	2.568	
Expected Unlimited Loss to Payroll Ratio:					1.437	1.019	2.455	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.354	0.863	2.217	
Credibility:					0.46	0.36		
Indicated Limited Loss to Payroll Ratio:					1.375	0.974	2.349	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.482</b>	<b>1.178</b>	<b>2.660</b>	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								257.5%

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Code: 3178 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: ELECTRONIC ELEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	235,951,783	4	59	134	1,055,844	1,016,721	2,072,565	0.878
2017	231,186,184	5	60	175	1,334,994	1,325,662	2,660,656	1.151
2018	263,011,637	3	74	153	2,226,829	1,860,648	4,087,477	1.554
2019	228,311,618	5	60	111	1,902,936	1,754,505	3,657,441	1.602
2020	246,107,867	1	47	106	1,224,059	1,399,430	2,623,489	1.066
	1,204,569,088	18	300	679	7,744,662	7,356,966	15,101,628	
Adjusted Loss to Payroll Ratio:					0.643	0.611	1.254	
Expected Unlimited Loss to Payroll Ratio:					0.689	0.683	1.371	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.661	0.608	1.269	
Credibility:					0.87	0.80		
Indicated Limited Loss to Payroll Ratio:					0.645	0.610	1.255	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.683</b>	<b>0.703</b>	<b>1.386</b>	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								134.2%

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	
2016	345,256,053	12	78	237	2,627,429	1,826,341	4,453,770	1.290
2017	373,087,631	7	122	242	2,864,959	2,080,483	4,945,442	1.326
2018	348,893,114	7	81	177	2,608,156	2,177,563	4,785,719	1.372
2019	332,052,704	5	80	126	2,602,072	2,231,615	4,833,687	1.456
2020	401,653,149	3	92	175	3,667,949	2,994,827	6,662,776	1.659
	1,800,942,650	34	453	957	14,370,566	11,310,829	25,681,395	
Adjusted Loss to Payroll Ratio:					0.798	0.628	1.426	
Expected Unlimited Loss to Payroll Ratio:					0.912	0.767	1.679	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.875	0.683	1.558	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.798	0.629	1.427	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.844</b>	<b>0.725</b>	<b>1.569</b>	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								151.9%

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Code: 3180 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: LIGHT FIXTURE OR LAMP MFG OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	151,358,484	10	88	148	2,013,457	2,012,739	4,026,196	2.660
2017	166,079,832	9	95	179	2,424,172	2,272,524	4,696,696	2.828
2018	142,750,463	4	86	162	2,625,896	2,386,178	5,012,074	3.511
2019	140,385,677	2	65	129	1,215,612	1,468,980	2,684,592	1.912
2020	120,493,440	0	46	106	1,214,569	1,183,027	2,397,596	1.990
	721,067,896	25	380	724	9,493,706	9,323,447	18,817,153	
Adjusted Loss to Payroll Ratio:					1.317	1.293	2.610	
Expected Unlimited Loss to Payroll Ratio:					1.646	1.806	3.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.493	1.369	2.863	
Credibility:					0.98	0.90		
Indicated Limited Loss to Payroll Ratio:					1.320	1.300	2.620	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.476</b>	<b>1.753</b>	<b>3.228</b>	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								312.5%

Code: 3220 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 1 CLASS: CAN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	76,150,264	0	13	38	315,838	179,414	495,252	0.650
2017	53,354,008	1	12	40	451,886	278,937	730,823	1.370
2018	56,811,765	0	20	60	563,582	595,524	1,159,106	2.040
2019	52,993,024	0	7	16	262,395	190,565	452,960	0.855
2020	55,936,591	0	8	13	264,361	274,183	538,544	0.963
	295,245,652	1	60	167	1,858,061	1,518,623	3,376,684	
Adjusted Loss to Payroll Ratio:					0.629	0.514	1.144	
Expected Unlimited Loss to Payroll Ratio:					0.827	0.627	1.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.780	0.531	1.311	
Credibility:					0.53	0.43		
Indicated Limited Loss to Payroll Ratio:					0.700	0.524	1.224	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.754</b>	<b>0.634</b>	<b>1.388</b>	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								134.4%

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Code: 3241 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 2 CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – WIRE DRAWING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	30,742,656	0	11	30	185,911	259,499	445,410	1.449
2017	29,402,998	2	6	27	396,922	547,437	944,359	3.212
2018	31,158,772	1	9	34	390,287	295,342	685,629	2.200
2019	33,043,059	0	11	35	414,763	370,482	785,245	2.376
2020	31,125,222	1	16	35	497,135	432,316	929,451	2.986
	155,472,707	4	53	161	1,885,017	1,905,076	3,790,093	
Adjusted Loss to Payroll Ratio:					1.212	1.225	2.438	
Expected Unlimited Loss to Payroll Ratio:					1.085	1.443	2.527	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.041	1.284	2.325	
Credibility:					0.46	0.48		
Indicated Limited Loss to Payroll Ratio:					1.120	1.256	2.376	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.185</b>	<b>1.447</b>	<b>2.633</b>	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								254.9%

Code: 3257 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: WIRE GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	90,184,263	2	77	134	1,287,556	1,391,826	2,679,382	2.971
2017	100,690,560	3	70	154	1,258,391	1,420,696	2,679,087	2.661
2018	109,468,306	5	64	166	1,797,324	1,642,480	3,439,804	3.142
2019	107,514,106	3	71	121	1,492,418	1,454,046	2,946,464	2.741
2020	101,569,085	0	44	110	1,410,778	1,151,715	2,562,493	2.523
	509,426,320	13	326	685	7,246,467	7,060,763	14,307,230	
Adjusted Loss to Payroll Ratio:					1.422	1.386	2.808	
Expected Unlimited Loss to Payroll Ratio:					1.609	1.776	3.385	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.545	1.580	3.125	
Credibility:					0.87	0.83		
Indicated Limited Loss to Payroll Ratio:					1.439	1.418	2.857	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.523</b>	<b>1.635</b>	<b>3.157</b>	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								305.6%

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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	
2016	64,888,992	3	33	82	771,208	784,024	1,555,232	2.397
2017	71,464,663	2	34	90	602,580	801,004	1,403,584	1.964
2018	80,001,744	3	40	104	825,947	902,699	1,728,646	2.161
2019	74,284,221	24	53	92	1,947,795	1,352,635	3,300,430	4.443
2020	69,820,612	0	40	66	1,803,783	1,389,937	3,193,720	4.574
	360,460,232	32	200	434	5,951,313	5,230,300	11,181,613	
Adjusted Loss to Payroll Ratio:					1.651	1.451	3.102	
Expected Unlimited Loss to Payroll Ratio:					1.982	2.359	4.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.798	1.789	3.586	
Credibility:					0.80	0.76		
Indicated Limited Loss to Payroll Ratio:					1.680	1.531	3.211	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.878</b>	<b>2.064</b>	<b>3.943</b>	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								381.7%

Code: 3365 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: WELDING OR CUTTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	75,845,485	4	33	72	916,820	795,177	1,711,997	2.257
2017	74,913,805	5	39	83	1,090,994	1,114,995	2,205,989	2.945
2018	81,873,706	3	48	83	1,309,164	1,430,148	2,739,312	3.346
2019	80,743,281	1	37	74	963,125	777,373	1,740,498	2.156
2020	78,241,676	1	35	59	2,089,002	1,518,520	3,607,522	4.611
	391,617,954	14	192	371	6,369,105	5,636,214	12,005,319	
Adjusted Loss to Payroll Ratio:					1.626	1.439	3.066	
Expected Unlimited Loss to Payroll Ratio:					1.711	1.705	3.416	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.631	1.494	3.126	
Credibility:					0.80	0.73		
Indicated Limited Loss to Payroll Ratio:					1.627	1.454	3.081	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.735</b>	<b>1.701</b>	<b>3.435</b>	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								332.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	270,401,861	21	160	296	4,781,371	3,870,129	8,651,500	3.199
2017	295,769,438	14	166	284	3,972,212	4,242,729	8,214,941	2.777
2018	303,080,069	12	141	289	4,956,266	3,969,161	8,925,427	2.945
2019	302,913,433	14	153	250	5,889,961	3,951,203	9,841,164	3.249
2020	297,351,994	2	188	209	7,724,380	5,029,213	12,753,593	4.289
	1,469,516,795	63	808	1,328	27,324,190	21,062,436	48,386,626	
Adjusted Loss to Payroll Ratio:					1.859	1.433	3.293	
Expected Unlimited Loss to Payroll Ratio:					1.828	1.709	3.537	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.695	1.382	3.076	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.859	1.433	3.293	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.037</b>	<b>1.817</b>	<b>3.854</b>	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								373.1%

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	
2016	97,341,544	3	57	25	1,219,960	1,157,399	2,377,359	2.442
2017	101,517,534	1	47	32	970,444	772,683	1,743,127	1.717
2018	97,984,531	2	22	16	547,598	431,407	979,005	0.999
2019	89,050,810	0	29	37	772,403	679,238	1,451,641	1.630
2020	78,076,717	0	34	23	1,147,250	769,789	1,917,039	2.455
	463,971,136	6	189	133	4,657,656	3,810,517	8,468,173	
Adjusted Loss to Payroll Ratio:					1.004	0.821	1.825	
Expected Unlimited Loss to Payroll Ratio:					1.123	1.055	2.179	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.059	0.894	1.953	
Credibility:					0.72	0.64		
Indicated Limited Loss to Payroll Ratio:					1.019	0.848	1.867	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.099</b>	<b>1.025</b>	<b>2.124</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								205.6%



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Code: 3400 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: METAL GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	229,617,937	19	167	344	4,883,517	4,469,629	9,353,146	4.073
2017	232,381,660	16	146	347	4,864,324	3,407,341	8,271,665	3.560
2018	232,323,040	9	124	282	3,324,483	2,970,942	6,295,425	2.710
2019	229,136,450	8	107	251	3,132,280	3,407,153	6,539,433	2.854
2020	220,926,884	5	139	244	4,881,325	3,875,212	8,756,537	3.964
	1,144,385,970	57	683	1,468	21,085,929	18,130,276	39,216,206	
Adjusted Loss to Payroll Ratio:					1.843	1.584	3.427	
Expected Unlimited Loss to Payroll Ratio:					1.962	1.994	3.957	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.780	1.512	3.292	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.843	1.584	3.427	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.060</b>	<b>2.136</b>	<b>4.196</b>	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								406.2%

Code: 3401 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: TUBE OR PIPE PRODUCTS MFG; GATE OR CORRAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	135,433,475	7	89	171	1,759,722	1,641,446	3,401,168	2.511
2017	138,533,076	3	76	177	1,019,134	1,058,576	2,077,710	1.500
2018	138,411,867	7	86	169	1,903,370	1,714,574	3,617,944	2.614
2019	132,361,414	3	73	138	1,230,838	1,550,259	2,781,097	2.101
2020	140,730,242	1	66	155	1,736,277	2,131,285	3,867,562	2.748
	685,470,074	21	390	810	7,649,340	8,096,141	15,745,482	
Adjusted Loss to Payroll Ratio:					1.116	1.181	2.297	
Expected Unlimited Loss to Payroll Ratio:					1.352	1.630	2.982	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.226	1.236	2.462	
Credibility:					0.89	0.85		
Indicated Limited Loss to Payroll Ratio:					1.128	1.189	2.317	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.261</b>	<b>1.603</b>	<b>2.864</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								277.3%

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Code: 3501 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MACHINERY MFG – PORTABLE TOOLS; MACHINERY MFG – SWIMMING POOL/SPA

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	67,720,287	6	34	60	937,714	1,293,137	2,230,851	3.294
2017	63,848,769	5	43	87	1,477,426	1,125,233	2,602,659	4.076
2018	78,198,960	4	45	65	1,601,294	1,480,534	3,081,828	3.941
2019	76,216,275	1	48	92	1,334,599	1,385,788	2,720,387	3.569
2020	86,876,175	1	35	88	1,378,109	1,015,790	2,393,899	2.756
	372,860,465	17	205	392	6,729,142	6,300,482	13,029,624	
Adjusted Loss to Payroll Ratio:					1.805	1.690	3.495	
Expected Unlimited Loss to Payroll Ratio:					1.937	2.260	4.197	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.826	1.914	3.740	
Credibility:					0.82	0.79		
Indicated Limited Loss to Payroll Ratio:					1.809	1.736	3.545	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.949</b>	<b>2.100</b>	<b>4.049</b>	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								392.0%

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Code: 3507 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: MACHINERY OR EQUIPMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	229,523,506	14	140	355	3,776,484	3,197,877	6,974,361	3.039
2017	233,993,920	7	138	499	3,490,548	3,191,225	6,681,773	2.856
2018	219,142,639	5	126	335	2,836,329	2,489,500	5,325,829	2.430
2019	229,182,752	6	133	329	3,989,289	2,752,071	6,741,360	2.941
2020	261,526,683	0	108	320	2,297,594	2,086,566	4,384,160	1.676
	1,173,369,500	32	645	1,838	16,390,244	13,717,238	30,107,482	
Adjusted Loss to Payroll Ratio:					1.397	1.169	2.566	
Expected Unlimited Loss to Payroll Ratio:					1.710	1.595	3.305	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.585	1.289	2.874	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.397	1.169	2.566	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.530</b>	<b>1.482</b>	<b>3.012</b>	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								291.6%

Code: 3560 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: MACHINERY MFG – COMMERCIAL AND INDUSTRIAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	505,716,935	8	215	560	4,268,184	4,280,813	8,548,997	1.690
2018	549,028,158	8	196	526	5,121,278	4,274,158	9,395,436	1.711
2019	556,028,469	8	186	466	4,852,559	4,974,365	9,826,924	1.767
2020	558,540,566	3	169	443	4,407,039	4,350,146	8,757,185	1.568
	2,169,314,127	27	766	1,995	18,649,060	17,879,482	36,528,542	
Adjusted Loss to Payroll Ratio:					0.860	0.824	1.684	
Expected Unlimited Loss to Payroll Ratio:					0.908	0.996	1.904	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.866	0.873	1.739	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.860	0.824	1.684	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.916</b>	<b>0.964</b>	<b>1.880</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								182.0%

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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	
2016	102,998,819	0	23	29	357,330	419,981	777,311	0.755
2017	108,352,771	1	27	42	707,073	535,140	1,242,213	1.146
2018	122,386,344	3	21	46	836,870	585,455	1,422,325	1.162
2019	123,475,058	6	37	34	1,710,594	1,381,195	3,091,789	2.504
2020	123,339,083	0	19	33	899,189	658,602	1,557,791	1.263
	580,552,075	10	127	184	4,511,056	3,580,373	8,091,429	
Adjusted Loss to Payroll Ratio:					0.777	0.617	1.394	
Expected Unlimited Loss to Payroll Ratio:					1.006	0.858	1.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.966	0.763	1.729	
Credibility:					0.76	0.66		
Indicated Limited Loss to Payroll Ratio:					0.823	0.667	1.490	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.871</b>	<b>0.769</b>	<b>1.640</b>	
Indicated Relativity Change:								-12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								158.7%

Code: 3569 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 2 CLASS: ELECTRIC MOTOR MFG OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	72,296,674	1	23	41	357,866	318,800	676,666	0.936
2017	79,596,935	1	18	53	351,576	292,172	643,748	0.809
2018	79,446,924	2	17	39	437,871	352,979	790,850	0.995
2019	74,693,099	1	19	38	760,494	555,593	1,316,087	1.762
2020	69,395,672	0	16	23	329,181	413,129	742,310	1.070
	375,429,304	5	93	194	2,236,988	1,932,673	4,169,661	
Adjusted Loss to Payroll Ratio:					0.596	0.515	1.111	
Expected Unlimited Loss to Payroll Ratio:					0.674	0.539	1.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.643	0.473	1.115	
Credibility:					0.54	0.46		
Indicated Limited Loss to Payroll Ratio:					0.617	0.492	1.109	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.658</b>	<b>0.575</b>	<b>1.234</b>	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								119.4%

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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	
2016	85,431,113	2	32	72	847,053	936,725	1,783,778	2.088
2017	104,883,662	6	25	61	977,940	881,555	1,859,495	1.773
2018	105,181,501	2	29	50	990,402	1,116,763	2,107,165	2.003
2019	116,829,281	1	25	38	612,502	547,131	1,159,633	0.993
2020	91,498,299	3	29	38	1,926,597	1,284,165	3,210,762	3.509
	503,823,855	14	140	259	5,354,494	4,766,340	10,120,833	
Adjusted Loss to Payroll Ratio:					1.063	0.946	2.009	
Expected Unlimited Loss to Payroll Ratio:					0.964	1.215	2.178	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.893	0.982	1.875	
Credibility:					0.69	0.69		
Indicated Limited Loss to Payroll Ratio:					1.011	0.957	1.968	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.107</b>	<b>1.213</b>	<b>2.321</b>	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								224.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,418,982,991	14	150	476	4,647,318	3,713,929	8,361,247	0.589
2018	1,541,716,287	4	135	508	3,762,585	3,554,053	7,316,638	0.475
2019	1,691,412,156	7	149	450	5,040,467	4,516,644	9,557,111	0.565
2020	2,013,551,749	0	150	390	4,732,352	4,561,580	9,293,932	0.462
	6,665,663,184	25	584	1,824	18,182,721	16,346,207	34,528,928	
Adjusted Loss to Payroll Ratio:					0.273	0.245	0.518	
Expected Unlimited Loss to Payroll Ratio:					0.332	0.301	0.633	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.316	0.264	0.580	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.273	0.245	0.518	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.291</b>	<b>0.287</b>	<b>0.578</b>	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								55.9%

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Code: 3573 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: POWER SUPPLY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	58,884,827	0	11	23	149,883	183,504	333,387	0.566
2017	56,927,149	1	7	26	248,622	398,156	646,778	1.136
2018	56,793,914	0	10	20	136,563	126,068	262,631	0.462
2019	54,980,301	2	10	13	300,817	195,117	495,934	0.902
2020	80,913,999	0	12	13	364,536	425,542	790,078	0.976
308,500,189		3	50	95	1,200,420	1,328,387	2,528,807	
Adjusted Loss to Payroll Ratio:					0.389	0.431	0.820	
Expected Unlimited Loss to Payroll Ratio:					0.435	0.434	0.869	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.410	0.368	0.778	
Credibility:					0.42	0.38		
Indicated Limited Loss to Payroll Ratio:					0.401	0.392	0.793	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.433</b>	<b>0.474</b>	<b>0.906</b>	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								87.7%

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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	
2016	247,285,301	7	101	200	2,194,679	2,065,248	4,259,927	1.723
2017	235,677,232	9	84	175	2,133,286	1,544,095	3,677,381	1.560
2018	230,817,361	3	85	188	1,538,528	1,565,010	3,103,538	1.345
2019	265,025,270	5	95	195	3,562,751	2,450,291	6,013,042	2.269
2020	249,370,494	1	67	125	1,665,492	1,403,814	3,069,306	1.231
	1,228,175,658	25	432	883	11,094,735	9,028,457	20,123,192	
Adjusted Loss to Payroll Ratio:					0.903	0.735	1.638	
Expected Unlimited Loss to Payroll Ratio:					1.194	1.071	2.265	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.083	0.812	1.895	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.903	0.742	1.646	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.010</b>	<b>1.000</b>	<b>2.010</b>	
Indicated Relativity Change:								-11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								194.6%

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Code: 3577 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PRINTED CIRCUIT BOARD ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	406,287,389	7	66	123	1,618,869	1,500,211	3,119,080	0.768
2017	411,202,250	4	53	112	1,371,767	1,242,785	2,614,552	0.636
2018	437,069,991	4	46	123	1,251,299	1,169,892	2,421,191	0.554
2019	431,676,612	2	46	119	1,098,676	1,245,320	2,343,996	0.543
2020	456,142,558	0	33	77	1,166,140	1,323,740	2,489,880	0.546
	2,142,378,800	17	244	554	6,506,752	6,481,948	12,988,700	
Adjusted Loss to Payroll Ratio:					0.304	0.303	0.606	
Expected Unlimited Loss to Payroll Ratio:					0.379	0.370	0.749	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.362	0.324	0.686	
Credibility:					0.86	0.79		
Indicated Limited Loss to Payroll Ratio:					0.312	0.307	0.619	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.332</b>	<b>0.359</b>	<b>0.692</b>	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								67.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	193,251,418	6	62	144	1,803,361	1,364,846	3,168,207	1.639
2017	191,227,893	3	45	156	1,473,847	1,346,390	2,820,237	1.475
2018	204,145,003	3	54	124	1,499,576	1,380,721	2,880,297	1.411
2019	208,530,113	5	59	144	2,142,520	1,989,130	4,131,650	1.981
2020	204,235,185	2	45	111	1,499,315	1,216,969	2,716,284	1.330
	1,001,389,612	19	265	679	8,418,620	7,298,057	15,716,677	
Adjusted Loss to Payroll Ratio:					0.841	0.729	1.569	
Expected Unlimited Loss to Payroll Ratio:					1.026	0.979	2.005	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.967	0.829	1.796	
Credibility:					0.94	0.84		
Indicated Limited Loss to Payroll Ratio:					0.848	0.745	1.593	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.914</b>	<b>0.901</b>	<b>1.815</b>	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								175.7%



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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	60,325,469	2	51	80	909,456	727,831	1,637,287	2.714
2017	58,689,915	0	41	100	709,937	883,985	1,593,922	2.716
2018	59,729,481	3	36	89	1,127,948	1,380,083	2,508,031	4.199
2019	50,350,825	2	39	80	1,298,306	1,106,566	2,404,872	4.776
2020	48,869,871	1	33	53	739,927	622,723	1,362,650	2.788
	277,965,562	8	200	402	4,785,574	4,721,189	9,506,763	
Adjusted Loss to Payroll Ratio:					1.722	1.698	3.420	
Expected Unlimited Loss to Payroll Ratio:					1.884	2.176	4.060	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.746	1.759	3.505	
Credibility:					0.71	0.68		
Indicated Limited Loss to Payroll Ratio:					1.729	1.718	3.446	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.894</b>	<b>2.177</b>	<b>4.071</b>	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								394.1%

Code: 3632 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: MACHINE SHOPS – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,280,639,561	37	644	1,489	18,535,376	15,824,732	34,360,108	1.507
2019	2,386,545,484	32	696	1,370	21,515,367	18,043,458	39,558,825	1.658
2020	2,226,260,931	17	646	1,053	18,378,167	16,407,673	34,785,840	1.563
	6,893,445,976	86	1,986	3,912	58,428,910	50,275,864	108,704,773	
Adjusted Loss to Payroll Ratio:					0.848	0.729	1.577	
Expected Unlimited Loss to Payroll Ratio:					0.871	0.888	1.759	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.821	0.752	1.573	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.848	0.729	1.577	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.913</b>	<b>0.882</b>	<b>1.796</b>	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								173.8%

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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	
2016	98,375,759	3	40	68	990,881	847,118	1,837,999	1.868
2017	116,017,404	8	48	100	1,679,118	1,726,356	3,405,474	2.935
2018	119,247,064	2	30	97	805,853	740,977	1,546,830	1.297
2019	136,488,863	3	42	88	1,615,892	1,280,317	2,896,209	2.122
2020	142,403,189	1	34	80	919,587	876,258	1,795,845	1.261
	612,532,279	17	194	433	6,011,330	5,471,026	11,482,356	
Adjusted Loss to Payroll Ratio:					0.981	0.893	1.875	
Expected Unlimited Loss to Payroll Ratio:					1.030	1.060	2.090	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.982	0.929	1.912	
Credibility:					0.78	0.73		
Indicated Limited Loss to Payroll Ratio:					0.982	0.903	1.885	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.046</b>	<b>1.056</b>	<b>2.103</b>	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								203.5%

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Code: 3643 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: ELECTRIC POWER/TRANS EQUIP MFG; ELECTRIC CONTROL PANEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	315,519,762	8	74	219	2,608,666	1,838,045	4,446,711	1.409
2017	376,692,057	12	115	257	2,673,845	2,339,464	5,013,309	1.331
2018	407,386,096	8	98	245	2,656,520	2,714,661	5,371,181	1.318
2019	454,072,900	4	88	226	3,004,994	2,174,697	5,179,691	1.141
2020	448,669,269	0	75	197	2,268,625	2,106,727	4,375,352	0.975
	2,002,340,084	32	450	1,144	13,212,651	11,173,594	24,386,244	
Adjusted Loss to Payroll Ratio:					0.660	0.558	1.218	
Expected Unlimited Loss to Payroll Ratio:					0.758	0.721	1.479	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.728	0.641	1.369	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.660	0.558	1.218	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.698</b>	<b>0.643</b>	<b>1.341</b>	
Indicated Relativity Change:								-9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								129.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	60,386,592	3	25	64	952,473	698,352	1,650,825	2.734
2017	65,350,076	1	31	50	728,897	574,772	1,303,669	1.995
2018	62,942,584	0	35	54	679,117	507,220	1,186,337	1.885
2019	56,288,557	1	23	46	928,625	575,742	1,504,367	2.673
2020	65,418,111	0	26	48	1,075,800	780,713	1,856,513	2.838
	310,385,921	5	140	262	4,364,912	3,136,798	7,501,710	
Adjusted Loss to Payroll Ratio:					1.406	1.011	2.417	
Expected Unlimited Loss to Payroll Ratio:					1.623	1.380	3.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.529	1.168	2.698	
Credibility:					0.71	0.61		
Indicated Limited Loss to Payroll Ratio:					1.442	1.073	2.515	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.554</b>	<b>1.298</b>	<b>2.852</b>	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								276.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	240,535,989	10	83	129	2,026,837	1,793,163	3,820,000	1.588
2017	248,100,895	7	77	140	1,985,986	1,746,142	3,732,128	1.504
2018	260,594,841	4	94	130	2,384,780	2,410,461	4,795,241	1.840
2019	287,663,716	5	118	156	2,647,718	2,783,143	5,430,861	1.888
2020	269,258,894	3	81	118	2,602,182	2,295,726	4,897,908	1.819
	1,306,154,336	29	453	673	11,647,503	11,028,636	22,676,139	
Adjusted Loss to Payroll Ratio:					0.892	0.844	1.736	
Expected Unlimited Loss to Payroll Ratio:					0.933	0.960	1.893	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.889	0.842	1.731	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					0.892	0.844	1.736	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.951</b>	<b>0.988</b>	<b>1.938</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								187.6%

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Code: 3681 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 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	
2018	9,289,867,141	40	540	1,620	16,892,636	14,438,208	31,330,844	0.337
2019	9,504,253,815	17	517	1,314	16,719,608	13,487,407	30,207,015	0.318
2020	12,162,826,707	4	427	1,123	14,032,532	14,289,213	28,321,745	0.233
	30,956,947,663	61	1,484	4,057	47,644,776	42,214,828	89,859,604	
Adjusted Loss to Payroll Ratio:					0.154	0.136	0.290	
Expected Unlimited Loss to Payroll Ratio:					0.198	0.194	0.393	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.184	0.157	0.341	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.154	0.136	0.290	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.169</b>	<b>0.173</b>	<b>0.341</b>	
Indicated Relativity Change:								-13.0%
Relativity to Statewide Average Loss to Payroll Ratio:								33.1%

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Code: 3682 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: INSTRUMENT MFG – NON-ELECTRONIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,276,756,358	2	195	407	5,677,265	4,654,783	10,332,048	0.809
2018	1,368,997,380	9	190	419	6,220,038	4,680,127	10,900,165	0.796
2019	1,509,443,391	4	166	347	5,356,790	3,927,444	9,284,234	0.615
2020	1,640,280,729	2	189	283	5,996,644	5,181,765	11,178,409	0.681
	5,795,477,858	17	740	1,456	23,250,737	18,444,119	41,694,856	
Adjusted Loss to Payroll Ratio:					0.401	0.318	0.719	
Expected Unlimited Loss to Payroll Ratio:					0.458	0.380	0.838	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.440	0.338	0.778	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.401	0.318	0.719	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.425</b>	<b>0.367</b>	<b>0.791</b>	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								76.6%

Code: 3683 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: SPEAKER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	47,933,909	1	3	11	182,937	100,304	283,241	0.591
2017	71,408,605	0	7	3	72,260	63,953	136,213	0.191
2018	48,329,178	0	3	14	7,365	20,858	28,223	0.058
2019	44,599,805	1	3	9	96,549	50,152	146,701	0.329
2020	41,506,468	0	2	4	8,757	18,583	27,340	0.066
	253,777,966	2	18	41	367,868	253,850	621,718	
Adjusted Loss to Payroll Ratio:					0.145	0.100	0.245	
Expected Unlimited Loss to Payroll Ratio:					0.283	0.275	0.558	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.270	0.241	0.511	
Credibility:					0.33	0.30		
Indicated Limited Loss to Payroll Ratio:					0.229	0.199	0.428	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.244</b>	<b>0.233</b>	<b>0.477</b>	
Indicated Relativity Change:								-14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								46.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	204,030,720	3	22	25	1,034,445	763,647	1,798,092	0.881
2017	298,116,803	3	32	31	2,007,455	1,441,611	3,449,066	1.157
2018	470,001,101	3	34	53	3,624,570	1,874,478	5,499,048	1.170
2019	294,950,101	2	19	26	1,806,515	1,168,848	2,975,363	1.009
2020	268,449,487	0	14	29	436,287	357,320	793,607	0.296
	1,535,548,212	11	121	164	8,909,272	5,605,904	14,515,176	
Adjusted Loss to Payroll Ratio:					0.580	0.365	0.945	
Expected Unlimited Loss to Payroll Ratio:					0.836	0.664	1.500	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.682	0.372	1.053	
Credibility:					0.99	0.76		
Indicated Limited Loss to Payroll Ratio:					0.582	0.367	0.948	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.695</b>	<b>0.594</b>	<b>1.289</b>	
Indicated Relativity Change:								-14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								124.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,855,446,168	42	593	1,181	20,014,753	17,221,547	37,236,300	2.007
2019	2,068,701,919	43	656	1,178	26,011,569	21,476,126	47,487,695	2.296
2020	2,274,987,398	25	728	1,186	34,604,437	25,431,311	60,035,748	2.639
	6,199,135,485	110	1,977	3,545	80,630,758	64,128,984	144,759,743	
Adjusted Loss to Payroll Ratio:					1.301	1.034	2.335	
Expected Unlimited Loss to Payroll Ratio:					1.354	1.346	2.700	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.183	0.907	2.090	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.301	1.034	2.335	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.454</b>	<b>1.394</b>	<b>2.849</b>	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								275.8%



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Code: 3726 RHG: 5 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: BOILER INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	49,525,972	1	7	7	397,304	329,824	727,128	1.468
2017	42,244,519	2	8	9	477,670	235,733	713,403	1.689
2018	70,737,348	1	6	13	604,148	313,598	917,746	1.297
2019	68,598,750	0	11	28	497,131	335,525	832,656	1.214
2020	82,092,554	0	11	14	759,476	311,300	1,070,776	1.304
	313,199,143	4	43	71	2,735,729	1,525,980	4,261,709	
Adjusted Loss to Payroll Ratio:					0.873	0.487	1.361	
Expected Unlimited Loss to Payroll Ratio:					0.902	0.656	1.558	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.835	0.503	1.338	
Credibility:					0.55	0.43		
Indicated Limited Loss to Payroll Ratio:					0.856	0.496	1.353	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.958</b>	<b>0.669</b>	<b>1.626</b>	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								157.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	191,580,273	1	21	44	405,475	351,376	756,851	0.395
2017	127,313,702	2	14	33	474,346	410,580	884,926	0.695
2018	127,163,781	3	18	40	1,026,014	490,605	1,516,619	1.193
2019	104,966,553	1	12	28	654,156	399,165	1,053,321	1.003
2020	89,019,657	2	6	11	854,082	351,289	1,205,371	1.354
	640,043,967	9	71	156	3,414,073	2,003,015	5,417,088	
Adjusted Loss to Payroll Ratio:					0.533	0.313	0.846	
Expected Unlimited Loss to Payroll Ratio:					0.418	0.292	0.710	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.394	0.247	0.642	
Credibility:					0.55	0.43		
Indicated Limited Loss to Payroll Ratio:					0.471	0.276	0.747	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.507</b>	<b>0.334</b>	<b>0.841</b>	
Indicated Relativity Change:								18.4%
Relativity to Statewide Average Loss to Payroll Ratio:								81.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 3808 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: AUTO OR MOTORCYCLE MFG OR ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	159,940,461	10	93	328	3,014,954	1,939,460	4,954,414	3.098
2017	118,329,202	2	79	197	1,572,408	1,130,274	2,702,682	2.284
2018	174,709,271	4	127	525	2,445,804	2,046,877	4,492,681	2.572
2019	145,520,603	0	110	228	2,896,823	2,131,491	5,028,314	3.455
2020	155,559,579	1	160	250	4,939,390	3,256,211	8,195,601	5.268
	754,059,115	17	569	1,528	14,869,378	10,504,314	25,373,692	
Adjusted Loss to Payroll Ratio:					1.972	1.393	3.365	
Expected Unlimited Loss to Payroll Ratio:					1.604	1.397	3.001	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.540	1.243	2.784	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					1.972	1.376	3.348	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.087</b>	<b>1.586</b>	<b>3.672</b>	
Indicated Relativity Change:								22.4%
Relativity to Statewide Average Loss to Payroll Ratio:								355.5%

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Code: 3815 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: TRUCK, TRUCK TRAILER OR BUS MFG/ASSEMBLING; TRUCK BODY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	175,215,544	10	120	306	2,560,867	2,204,263	4,765,130	2.720
2017	185,091,770	13	136	391	3,205,445	3,194,665	6,400,110	3.458
2018	214,012,060	6	146	359	3,173,102	2,463,770	5,636,872	2.634
2019	216,876,848	3	129	333	2,860,662	2,851,577	5,712,239	2.634
2020	239,773,040	2	125	382	2,895,881	3,466,782	6,362,663	2.654
	1,030,969,262	34	656	1,771	14,695,956	14,181,057	28,877,013	
Adjusted Loss to Payroll Ratio:					1.425	1.376	2.801	
Expected Unlimited Loss to Payroll Ratio:					1.755	1.696	3.451	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.654	1.437	3.091	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.425	1.376	2.801	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.536</b>	<b>1.664</b>	<b>3.200</b>	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								309.8%

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Code: 3821 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: AUTO OR AUTO TRUCK PARTS DISMANTLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	77,174,749	9	61	163	1,516,425	1,318,729	2,835,154	3.674
2017	81,549,532	5	78	156	2,226,931	1,616,181	3,843,112	4.713
2018	84,951,349	0	71	165	1,316,904	1,242,846	2,559,750	3.013
2019	88,313,331	3	83	152	1,730,181	1,615,392	3,345,573	3.788
2020	85,545,626	0	62	125	1,129,825	1,068,820	2,198,645	2.570
	417,534,587	17	355	761	7,920,265	6,861,969	14,782,234	
Adjusted Loss to Payroll Ratio:					1.897	1.643	3.540	
Expected Unlimited Loss to Payroll Ratio:					2.409	2.381	4.790	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.193	1.966	4.158	
Credibility:					0.93	0.85		
Indicated Limited Loss to Payroll Ratio:					1.917	1.692	3.609	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.065</b>	<b>2.047</b>	<b>4.113</b>	
Indicated Relativity Change:								-14.1%
Relativity to Statewide Average Loss to Payroll Ratio:								398.1%

Code: 3828 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: AUTO OR TRUCK PARTS REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	84,146,621	3	51	99	971,878	941,295	1,913,173	2.274
2017	92,682,026	3	40	93	1,117,728	724,191	1,841,919	1.987
2018	82,942,953	6	62	71	2,024,974	1,297,189	3,322,163	4.005
2019	83,727,816	1	59	54	1,429,875	1,472,325	2,902,200	3.466
2020	75,391,345	0	21	46	391,670	506,316	897,986	1.191
	418,890,761	13	233	363	5,936,124	4,941,317	10,877,441	
Adjusted Loss to Payroll Ratio:					1.417	1.180	2.597	
Expected Unlimited Loss to Payroll Ratio:					1.414	1.418	2.831	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.348	1.243	2.590	
Credibility:					0.76	0.70		
Indicated Limited Loss to Payroll Ratio:					1.400	1.199	2.599	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.493</b>	<b>1.402</b>	<b>2.895</b>	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								280.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,661,333,385	34	210	397	8,457,142	5,977,461	14,434,603	0.869
2017	641,780,598	15	161	391	6,378,913	4,131,332	10,510,245	1.638
2018	751,078,243	9	178	492	6,260,254	4,448,539	10,708,793	1.426
2019	828,488,043	2	130	396	3,645,089	3,004,963	6,650,052	0.803
2020	918,975,842	0	182	391	7,622,312	4,334,890	11,957,202	1.301
	4,801,656,111	60	861	2,067	32,363,710	21,897,185	54,260,895	
Adjusted Loss to Payroll Ratio:					0.674	0.456	1.130	
Expected Unlimited Loss to Payroll Ratio:					0.778	0.634	1.412	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.706	0.481	1.187	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.674	0.456	1.130	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.754</b>	<b>0.615</b>	<b>1.368</b>	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								132.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,320,101,461	39	371	789	13,643,290	11,126,427	24,769,717	1.876
2019	1,296,048,999	24	346	689	14,184,544	11,368,055	25,552,599	1.972
2020	1,117,685,356	5	258	431	11,555,048	9,262,124	20,817,172	1.863
	3,733,835,816	68	975	1,909	39,382,881	31,756,606	71,139,488	
Adjusted Loss to Payroll Ratio:					1.055	0.851	1.905	
Expected Unlimited Loss to Payroll Ratio:					1.178	1.048	2.226	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.123	0.919	2.042	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.055	0.851	1.905	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.124</b>	<b>0.995</b>	<b>2.119</b>	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								205.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	371,500,474	15	200	476	4,178,471	4,242,728	8,421,199	2.267
2018	395,193,921	24	418	480	5,727,817	5,326,656	11,054,473	2.797
2019	391,121,836	8	376	443	7,410,754	5,512,100	12,922,854	3.304
2020	380,239,097	1	212	387	5,326,912	4,667,773	9,994,685	2.629
	1,538,055,328	48	1,206	1,786	22,643,954	19,749,257	42,393,212	
Adjusted Loss to Payroll Ratio:					1.472	1.284	2.756	
Expected Unlimited Loss to Payroll Ratio:					1.867	1.580	3.447	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.760	1.338	3.098	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.472	1.284	2.756	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.587</b>	<b>1.554</b>	<b>3.140</b>	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								304.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 4000 RHG: 4 NAICS: 21 ILDG: 2 MLDG: 2 CLASS: SAND OR GRAVEL DIGGING; CLAY DIGGING; SALT PRODUCTION; DREDGING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	117,759,275	5	21	41	1,366,440	1,012,312	2,378,752	2.020
2017	114,535,326	5	25	42	1,299,352	790,017	2,089,369	1.824
2018	123,089,730	1	36	45	1,754,001	955,280	2,709,281	2.201
2019	122,619,758	4	29	44	1,219,175	710,520	1,929,695	1.574
2020	125,258,198	2	19	63	869,933	765,816	1,635,749	1.306
	603,262,287	17	130	235	6,508,901	4,233,946	10,742,848	
Adjusted Loss to Payroll Ratio:					1.079	0.702	1.781	
Expected Unlimited Loss to Payroll Ratio:					1.066	0.965	2.031	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.009	0.782	1.791	
Credibility:					0.78	0.67		
Indicated Limited Loss to Payroll Ratio:					1.063	0.728	1.791	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.165</b>	<b>0.923</b>	<b>2.088</b>	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								202.1%



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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	
2016	221,162,976	8	150	251	2,843,139	2,679,690	5,522,829	2.497
2017	228,094,956	12	130	307	3,441,838	3,045,906	6,487,744	2.844
2018	254,863,294	9	130	387	3,125,022	3,129,527	6,254,549	2.454
2019	251,343,346	6	140	325	3,767,206	3,464,697	7,231,903	2.877
2020	259,045,214	3	136	265	3,642,662	4,395,165	8,037,827	3.103
	1,214,509,785	38	686	1,535	16,819,866	16,714,986	33,534,852	
Adjusted Loss to Payroll Ratio:					1.385	1.376	2.761	
Expected Unlimited Loss to Payroll Ratio:					1.574	1.797	3.371	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.428	1.362	2.790	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.385	1.376	2.761	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.548</b>	<b>1.855</b>	<b>3.404</b>	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								329.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	26,063,458	3	8	10	526,866	520,170	1,047,036	4.017
2017	34,372,629	2	13	16	433,382	372,102	805,484	2.343
2018	37,350,510	0	14	18	389,116	324,183	713,299	1.910
2019	43,401,790	0	10	31	230,659	307,023	537,682	1.239
2020	41,019,810	2	10	21	744,580	679,322	1,423,902	3.471
	182,208,197	7	55	96	2,324,603	2,202,799	4,527,402	
Adjusted Loss to Payroll Ratio:					1.276	1.209	2.485	
Expected Unlimited Loss to Payroll Ratio:					1.367	1.412	2.780	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.268	1.142	2.409	
Credibility:					0.53	0.49		
Indicated Limited Loss to Payroll Ratio:					1.272	1.174	2.446	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.394</b>	<b>1.488</b>	<b>2.882</b>	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								279.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 4038 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTER OR CONCRETE STATUARY OR ORNAMENT MFG;  
TAXIDERMIST

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	27,599,056	3	23	33	440,671	483,756	924,427	3.349
2017	25,042,341	4	17	19	589,026	442,309	1,031,335	4.118
2018	23,021,769	1	20	27	465,326	687,283	1,152,609	5.007
2019	22,559,980	0	15	19	422,621	341,746	764,367	3.388
2020	24,697,833	0	15	16	756,237	493,637	1,249,874	5.061
	122,920,979	8	90	114	2,673,882	2,448,730	5,122,612	
Adjusted Loss to Payroll Ratio:					2.175	1.992	4.167	
Expected Unlimited Loss to Payroll Ratio:					2.188	2.434	4.623	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.063	2.062	4.125	
Credibility:					0.55	0.52		
Indicated Limited Loss to Payroll Ratio:					2.125	2.025	4.150	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.290</b>	<b>2.450</b>	<b>4.740</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								458.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 4041 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: BRICK OR CLAY BUILDING PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	20,878,552	0	19	24	141,807	164,681	306,488	1.468
2017	22,031,574	0	16	34	178,832	212,433	391,265	1.776
2018	20,078,169	1	5	27	387,683	139,038	526,721	2.623
2019	21,694,634	0	12	21	236,276	317,673	553,949	2.553
2020	20,149,835	0	7	21	130,882	171,837	302,719	1.502
	104,832,764	1	59	127	1,075,480	1,005,661	2,081,141	
Adjusted Loss to Payroll Ratio:					1.026	0.959	1.985	
Expected Unlimited Loss to Payroll Ratio:					1.084	1.134	2.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.022	0.960	1.983	
Credibility:					0.39	0.36		
Indicated Limited Loss to Payroll Ratio:					1.024	0.960	1.984	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.103</b>	<b>1.162</b>	<b>2.265</b>	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								219.2%

Code: 4049 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 1 CLASS: POTTERY PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	58,958,908	3	24	34	576,572	470,565	1,047,137	1.776
2017	58,426,518	1	21	51	415,715	445,301	861,016	1.474
2018	63,580,039	2	35	56	1,133,772	765,425	1,899,197	2.987
2019	60,881,532	1	32	45	905,976	672,713	1,578,689	2.593
2020	54,886,924	0	35	29	1,160,877	731,451	1,892,328	3.448
	296,733,921	7	147	215	4,192,912	3,085,456	7,278,368	
Adjusted Loss to Payroll Ratio:					1.413	1.040	2.453	
Expected Unlimited Loss to Payroll Ratio:					1.407	1.106	2.513	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.304	0.894	2.198	
Credibility:					0.65	0.53		
Indicated Limited Loss to Payroll Ratio:					1.375	0.972	2.347	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.507</b>	<b>1.232</b>	<b>2.739</b>	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								265.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2016	86,672,785	3	30	52	599,268	621,055	1,220,323	1.408
2017	83,510,754	1	28	58	716,641	494,078	1,210,719	1.450
2018	83,313,509	0	29	44	600,711	503,342	1,104,053	1.325
2019	77,290,351	3	17	40	863,596	1,073,662	1,937,258	2.506
2020	70,904,704	0	19	36	390,814	408,667	799,481	1.128
	401,692,102	7	123	230	3,171,030	3,100,804	6,271,834	
Adjusted Loss to Payroll Ratio:					0.789	0.772	1.561	
Expected Unlimited Loss to Payroll Ratio:					1.008	0.963	1.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	0.779	1.713	
Credibility:					0.64	0.57		
Indicated Limited Loss to Payroll Ratio:					0.841	0.775	1.616	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.921</b>	<b>0.982</b>	<b>1.903</b>	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								184.3%

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Code: 4112 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: INTEGRATED CIRCUIT AND SEMICONDUCTOR WAFER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,850,073,409	5	85	234	2,209,455	2,165,896	4,375,351	0.236
2017	1,882,766,905	4	85	212	2,405,238	2,389,442	4,794,680	0.255
2018	1,899,159,735	4	62	227	1,578,125	1,543,601	3,121,726	0.164
2019	1,902,205,052	3	64	185	1,585,396	1,634,753	3,220,149	0.169
2020	2,123,459,021	1	62	127	2,045,797	2,172,720	4,218,517	0.199
	9,657,664,122	17	358	985	9,824,011	9,906,412	19,730,424	
Adjusted Loss to Payroll Ratio:					0.102	0.103	0.204	
Expected Unlimited Loss to Payroll Ratio:					0.133	0.136	0.269	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.127	0.119	0.246	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.102	0.103	0.205	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.108</b>	<b>0.121</b>	<b>0.229</b>	
Indicated Relativity Change:								-14.9%
Relativity to Statewide Average Loss to Payroll Ratio:								22.2%

Code: 4114 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: GLASSWARE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	35,594,214	2	14	28	384,514	286,023	670,537	1.884
2017	43,330,726	1	7	37	152,945	252,937	405,882	0.937
2018	58,534,993	3	15	51	500,704	389,327	890,031	1.521
2019	66,210,586	1	13	38	420,883	381,155	802,038	1.211
2020	57,508,605	0	18	46	784,651	672,040	1,456,691	2.533
	261,179,124	7	67	200	2,243,697	1,981,482	4,225,179	
Adjusted Loss to Payroll Ratio:					0.859	0.759	1.618	
Expected Unlimited Loss to Payroll Ratio:					0.856	0.878	1.734	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.794	0.710	1.503	
Credibility:					0.51	0.46		
Indicated Limited Loss to Payroll Ratio:					0.827	0.732	1.559	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.906</b>	<b>0.928</b>	<b>1.834</b>	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								177.6%

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Code: 4130 RHG: 5 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: GLASS MERCHANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	125,501,712	5	102	205	2,378,021	2,176,568	4,554,589	3.629
2017	125,913,131	9	123	191	2,553,418	2,087,511	4,640,929	3.686
2018	132,823,648	7	133	232	3,363,532	2,886,446	6,249,978	4.705
2019	142,420,171	3	72	189	1,822,728	1,706,514	3,529,242	2.478
2020	138,787,350	2	88	166	2,384,754	2,282,483	4,667,237	3.363
	665,446,012	26	518	983	12,502,453	11,139,522	23,641,976	
Adjusted Loss to Payroll Ratio:					1.879	1.674	3.553	
Expected Unlimited Loss to Payroll Ratio:					2.414	2.464	4.878	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.115	1.821	3.936	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.879	1.675	3.554	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.101</b>	<b>2.258</b>	<b>4.359</b>	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								422.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	271,290,241	5	73	255	1,632,124	1,574,038	3,206,162	1.182
2017	260,010,927	5	104	200	2,980,977	2,210,945	5,191,922	1.997
2018	280,325,906	5	88	189	2,268,995	1,818,358	4,087,353	1.458
2019	307,920,142	4	111	141	3,005,235	2,375,546	5,380,781	1.747
2020	329,297,679	2	78	140	2,771,260	2,601,000	5,372,260	1.631
	1,448,844,895	21	454	925	12,658,592	10,579,887	23,238,479	
Adjusted Loss to Payroll Ratio:					0.874	0.730	1.604	
Expected Unlimited Loss to Payroll Ratio:					0.971	0.971	1.942	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.916	0.822	1.738	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.874	0.733	1.606	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.942</b>	<b>0.886</b>	<b>1.828</b>	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								176.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 4239 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PAPER OR CARDBOARD STOCK MFG; FIBER PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	67,170,120	3	27	40	860,563	463,437	1,324,000	1.971
2017	69,595,322	2	23	47	647,060	635,743	1,282,803	1.843
2018	63,630,232	0	21	39	1,058,196	839,363	1,897,559	2.982
2019	71,933,932	1	22	23	636,619	472,563	1,109,182	1.542
2020	67,672,564	1	18	39	459,004	401,799	860,803	1.272
340,002,169		7	111	188	3,661,443	2,812,905	6,474,348	
Adjusted Loss to Payroll Ratio:					1.077	0.827	1.904	
Expected Unlimited Loss to Payroll Ratio:					1.125	1.001	2.126	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.061	0.847	1.908	
Credibility:					0.63	0.55		
Indicated Limited Loss to Payroll Ratio:					1.071	0.836	1.907	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.154</b>	<b>1.012</b>	<b>2.166</b>	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								209.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,916,885	3	4	4	326,242	180,311	506,553	6.398
2017	8,043,579	3	10	8	473,489	246,160	719,649	8.947
2018	7,116,051	0	3	2	55,364	26,183	81,547	1.146
2019	6,202,327	0	5	1	261,775	92,727	354,502	5.716
2020	4,974,865	0	1	2	2,891	5,165	8,056	0.162
34,253,707		6	23	17	1,119,761	550,546	1,670,307	
Adjusted Loss to Payroll Ratio:					3.269	1.607	4.876	
Expected Unlimited Loss to Payroll Ratio:					3.510	2.653	6.163	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.346	2.326	5.672	
Credibility:					0.40	0.33		
Indicated Limited Loss to Payroll Ratio:					3.315	2.088	5.403	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.534</b>	<b>2.443</b>	<b>5.976</b>	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								578.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 4243 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: BOX MFG – PAPER OR CARDBOARD – FOLDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	114,594,512	5	52	74	1,011,878	1,011,011	2,022,889	1.765
2017	124,877,738	9	71	94	2,291,902	2,077,759	4,369,661	3.499
2018	134,929,053	2	59	124	1,142,032	1,073,784	2,215,816	1.642
2019	139,864,903	1	40	90	1,272,220	969,334	2,241,554	1.603
2020	143,083,667	0	68	102	1,868,144	1,740,944	3,609,088	2.522
	657,349,873	17	290	484	7,586,176	6,872,831	14,459,008	
Adjusted Loss to Payroll Ratio:					1.154	1.046	2.200	
Expected Unlimited Loss to Payroll Ratio:					1.096	1.090	2.185	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.052	0.970	2.022	
Credibility:					0.82	0.76		
Indicated Limited Loss to Payroll Ratio:					1.136	1.027	2.163	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.202</b>	<b>1.184</b>	<b>2.386</b>	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								231.0%

Code: 4244 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: CORRUGATED OR FIBER BOARD CONTAINER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	490,260,841	25	192	402	5,724,436	4,958,221	10,682,657	2.179
2018	496,574,866	29	175	367	7,028,441	5,746,013	12,774,454	2.573
2019	497,948,931	14	180	375	5,482,580	4,952,449	10,435,029	2.096
2020	530,052,572	6	199	386	6,493,736	5,264,365	11,758,101	2.218
	2,014,837,211	74	746	1,530	24,729,194	20,921,048	45,650,243	
Adjusted Loss to Payroll Ratio:					1.227	1.038	2.266	
Expected Unlimited Loss to Payroll Ratio:					1.431	1.374	2.805	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.326	1.111	2.437	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.227	1.038	2.266	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.345</b>	<b>1.316</b>	<b>2.661</b>	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								257.6%



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Code: 4250 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: PAPER COATING/LAMINATING; COMPUTER PRINTING/TYPEWRITER RIBBON MFG/REFURBISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	56,077,320	0	26	58	525,176	579,035	1,104,211	1.969
2017	60,195,193	0	28	44	428,453	318,939	747,392	1.242
2018	49,793,111	1	20	38	564,464	560,435	1,124,899	2.259
2019	54,076,496	1	21	35	500,761	536,840	1,037,601	1.919
2020	52,173,487	0	15	59	333,447	742,380	1,075,827	2.062
	272,315,607	2	110	234	2,352,301	2,737,630	5,089,931	
Adjusted Loss to Payroll Ratio:					0.864	1.005	1.869	
Expected Unlimited Loss to Payroll Ratio:					1.130	1.279	2.408	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.047	1.034	2.081	
Credibility:					0.58	0.55		
Indicated Limited Loss to Payroll Ratio:					0.941	1.018	1.959	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.031</b>	<b>1.290</b>	<b>2.322</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								224.8%

INCLUDES 4922 D1-1-19

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	21,012,401	0	13	8	202,786	137,567	340,353	1.620
2017	25,604,806	4	13	15	482,371	391,245	873,616	3.412
2018	28,591,949	0	14	22	160,619	104,947	265,566	0.929
2019	31,480,873	1	18	25	467,568	370,859	838,427	2.663
2020	26,906,580	1	12	13	294,201	296,608	590,809	2.196
	133,596,609	6	70	83	1,607,544	1,301,226	2,908,770	
Adjusted Loss to Payroll Ratio:					1.203	0.974	2.177	
Expected Unlimited Loss to Payroll Ratio:					1.265	1.133	2.398	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.205	0.993	2.199	
Credibility:					0.46	0.41		
Indicated Limited Loss to Payroll Ratio:					1.204	0.986	2.190	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.284</b>	<b>1.153</b>	<b>2.437</b>	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								235.9%

Code: 4279 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PAPER GOODS MFG; BAG MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	160,657,396	9	110	154	2,343,107	2,067,499	4,410,606	2.745
2017	160,855,772	4	81	135	1,416,605	1,318,347	2,734,952	1.700
2018	141,621,979	7	101	174	2,845,986	2,575,328	5,421,314	3.828
2019	174,934,606	2	98	121	2,980,314	2,388,974	5,369,288	3.069
2020	146,789,935	0	79	113	2,118,018	2,117,401	4,235,419	2.885
	784,859,687	22	469	697	11,704,029	10,467,548	22,171,578	
Adjusted Loss to Payroll Ratio:					1.491	1.334	2.825	
Expected Unlimited Loss to Payroll Ratio:					1.688	1.856	3.543	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.591	1.572	3.163	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.491	1.336	2.828	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.607</b>	<b>1.617</b>	<b>3.224</b>	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								312.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 4283 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: BUILDING OR ROOFING PAPER OR FELT ASPHALT SATURATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	29,658,064	1	8	11	205,619	202,893	408,512	1.377
2017	30,128,526	1	3	9	147,690	128,064	275,754	0.915
2018	35,309,159	1	10	21	317,799	192,692	510,491	1.446
2019	30,687,492	1	12	10	300,797	260,826	561,623	1.830
2020	47,184,175	1	21	25	535,355	542,278	1,077,633	2.284
	172,967,416	5	54	76	1,507,259	1,326,753	2,834,012	
Adjusted Loss to Payroll Ratio:					0.871	0.767	1.638	
Expected Unlimited Loss to Payroll Ratio:					0.939	0.865	1.804	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.885	0.733	1.618	
Credibility:					0.45	0.40		
Indicated Limited Loss to Payroll Ratio:					0.879	0.746	1.625	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.947</b>	<b>0.903</b>	<b>1.850</b>	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								179.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	137,860,655	20	103	196	2,609,908	2,065,383	4,675,291	3.391
2017	141,458,078	11	117	177	2,835,095	2,347,361	5,182,456	3.664
2018	151,347,230	14	127	177	4,217,008	2,788,691	7,005,699	4.629
2019	156,287,293	8	136	179	3,544,843	2,481,936	6,026,779	3.856
2020	154,458,674	6	106	125	2,088,212	1,679,765	3,767,977	2.439
	741,411,930	59	589	854	15,295,066	11,363,137	26,658,202	
Adjusted Loss to Payroll Ratio:					2.063	1.533	3.596	
Expected Unlimited Loss to Payroll Ratio:					2.256	2.048	4.304	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.151	1.795	3.946	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.063	1.533	3.596	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.199</b>	<b>1.793</b>	<b>3.992</b>	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								386.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	204,307,978	8	199	189	2,952,807	3,015,741	5,968,548	2.921
2017	212,263,622	14	202	191	4,685,499	4,437,483	9,122,982	4.298
2018	212,069,539	18	142	153	3,411,984	3,168,800	6,580,784	3.103
2019	199,256,016	4	130	115	2,953,672	2,682,990	5,636,662	2.829
2020	194,507,020	3	128	135	3,592,012	3,660,439	7,252,451	3.729
	1,022,404,175	47	801	783	17,595,974	16,965,454	34,561,429	
Adjusted Loss to Payroll Ratio:					1.721	1.659	3.380	
Expected Unlimited Loss to Payroll Ratio:					1.884	2.011	3.895	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.747	1.625	3.372	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.721	1.659	3.380	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.886</b>	<b>2.103</b>	<b>3.989</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								386.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 4297 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: ELECTRONIC PRE-PRESS; GRAPHIC DESIGN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	372,055,236	0	10	15	118,908	188,098	307,006	0.083
2017	384,255,561	0	5	16	47,205	108,816	156,021	0.041
2018	399,833,962	1	5	21	286,725	337,979	624,704	0.156
2019	405,994,693	1	5	13	326,314	184,889	511,203	0.126
2020	388,685,261	0	9	8	244,161	164,118	408,279	0.105
	1,950,824,713	2	34	73	1,023,314	983,899	2,007,213	
Adjusted Loss to Payroll Ratio:					0.052	0.050	0.103	
Expected Unlimited Loss to Payroll Ratio:					0.073	0.077	0.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.069	0.065	0.134	
Credibility:					0.43	0.40		
Indicated Limited Loss to Payroll Ratio:					0.062	0.059	0.121	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.067</b>	<b>0.072</b>	<b>0.139</b>	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								13.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	663,981,264	19	308	518	8,351,722	6,102,571	14,454,293	2.177
2019	647,883,686	19	316	446	10,840,207	8,538,551	19,378,758	2.991
2020	577,416,060	2	307	366	9,473,019	7,368,877	16,841,896	2.917
	1,889,281,010	40	931	1,330	28,664,948	22,009,998	50,674,945	
Adjusted Loss to Payroll Ratio:					1.517	1.165	2.682	
Expected Unlimited Loss to Payroll Ratio:					1.491	1.367	2.858	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.406	1.158	2.563	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.517	1.165	2.682	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.635</b>	<b>1.409</b>	<b>3.045</b>	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								294.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	84,047,790	4	70	100	2,536,447	1,946,483	4,482,930	5.334
2017	75,359,433	1	60	91	1,612,136	1,552,637	3,164,773	4.200
2018	67,304,671	2	47	74	1,486,641	1,067,300	2,553,941	3.795
2019	68,230,466	0	35	68	796,892	667,667	1,464,559	2.146
2020	108,908,473	2	33	46	2,163,607	976,883	3,140,490	2.884
	403,850,833	9	245	379	8,595,723	6,210,970	14,806,693	
Adjusted Loss to Payroll Ratio:					2.128	1.538	3.666	
Expected Unlimited Loss to Payroll Ratio:					2.782	2.591	5.372	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.598	2.003	4.601	
Credibility:					0.98	0.87		
Indicated Limited Loss to Payroll Ratio:					2.140	1.600	3.740	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.306</b>	<b>1.936</b>	<b>4.242</b>	
Indicated Relativity Change:								-21.0%
Relativity to Statewide Average Loss to Payroll Ratio:								410.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	20,382,406	0	5	10	141,119	166,863	307,982	1.511
2017	22,741,433	1	4	13	150,519	63,133	213,652	0.939
2018	21,545,391	0	5	7	109,560	98,953	208,513	0.968
2019	21,028,432	1	8	9	419,569	307,751	727,320	3.459
2020	20,264,696	0	2	13	162,000	295,504	457,504	2.258
	105,962,359	2	24	52	982,766	932,204	1,914,970	
Adjusted Loss to Payroll Ratio:					0.927	0.880	1.807	
Expected Unlimited Loss to Payroll Ratio:					0.940	0.944	1.884	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.886	0.800	1.686	
Credibility:					0.37	0.34		
Indicated Limited Loss to Payroll Ratio:					0.901	0.827	1.728	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.971</b>	<b>1.001</b>	<b>1.972</b>	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								190.9%



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Code: 4354 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: PRINTED CIRCUIT BOARD MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	209,554,520	6	84	191	1,729,955	1,769,744	3,499,699	1.670
2017	218,527,199	6	57	146	1,759,015	1,967,561	3,726,576	1.705
2018	253,042,152	3	60	142	1,905,960	1,769,475	3,675,435	1.452
2019	269,774,349	6	46	123	1,869,599	1,502,097	3,371,696	1.250
2020	272,302,393	2	59	123	1,797,672	1,705,075	3,502,747	1.286
	1,223,200,613	23	306	725	9,062,201	8,713,952	17,776,153	
Adjusted Loss to Payroll Ratio:					0.741	0.712	1.453	
Expected Unlimited Loss to Payroll Ratio:					0.800	0.873	1.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.768	0.777	1.545	
Credibility:					0.93	0.89		
Indicated Limited Loss to Payroll Ratio:					0.743	0.719	1.462	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.786</b>	<b>0.829</b>	<b>1.615</b>	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								156.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	182,025,701	2	56	95	854,163	782,371	1,636,534	0.899
2017	181,291,977	1	49	110	462,194	759,613	1,221,807	0.674
2018	178,855,011	1	45	121	738,320	1,104,911	1,843,231	1.031
2019	161,324,304	2	28	67	347,133	451,534	798,667	0.495
2020	132,149,477	1	28	42	997,508	954,858	1,952,366	1.477
	835,646,470	7	206	435	3,399,318	4,053,288	7,452,606	
Adjusted Loss to Payroll Ratio:					0.407	0.485	0.892	
Expected Unlimited Loss to Payroll Ratio:					0.429	0.492	0.921	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.358	0.384	0.742	
Credibility:					0.62	0.61		
Indicated Limited Loss to Payroll Ratio:					0.388	0.445	0.834	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.411</b>	<b>0.513</b>	<b>0.924</b>	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								89.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	47,268,855	0	6	7	92,763	64,224	156,987	0.332
2017	16,685,148	0	1	7	29,582	57,860	87,442	0.524
2018	21,516,987	0	1	5	5,508	15,787	21,295	0.099
2019	20,982,929	0	3	3	178,706	50,710	229,416	1.093
2020	10,354,196	0	0	2	0	1,532	1,532	0.015
	116,808,115	0	11	24	306,560	190,113	496,673	
Adjusted Loss to Payroll Ratio:					0.262	0.163	0.425	
Expected Unlimited Loss to Payroll Ratio:					0.621	0.522	1.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.580	0.404	0.983	
Credibility:					0.33	0.28		
Indicated Limited Loss to Payroll Ratio:					0.476	0.337	0.813	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.513</b>	<b>0.407</b>	<b>0.921</b>	
Indicated Relativity Change:								-19.4%
Relativity to Statewide Average Loss to Payroll Ratio:								89.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	149,570,333	18	115	214	3,911,641	2,849,663	6,761,304	4.520
2017	156,216,692	10	117	257	3,436,831	3,172,786	6,609,617	4.231
2018	170,323,447	9	105	256	3,349,359	2,954,566	6,303,925	3.701
2019	175,416,147	2	112	173	2,130,821	2,297,465	4,428,286	2.524
2020	158,423,512	0	118	217	2,808,967	2,601,865	5,410,832	3.415
	809,950,131	39	567	1,117	15,637,619	13,876,344	29,513,963	
Adjusted Loss to Payroll Ratio:					1.931	1.713	3.644	
Expected Unlimited Loss to Payroll Ratio:					2.112	2.108	4.220	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.991	1.785	3.776	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.931	1.713	3.644	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.081</b>	<b>2.073</b>	<b>4.153</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								402.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 4420 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 1 CLASS: RUBBER TIRE RECAPPING OR RETREADING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	17,215,802	2	21	20	321,855	433,376	755,231	4.387
2017	18,667,068	1	35	46	616,383	662,924	1,279,307	6.853
2018	17,320,001	2	40	32	785,776	723,267	1,509,043	8.713
2019	20,418,589	1	34	20	577,196	473,856	1,051,052	5.148
2020	20,360,785	3	14	23	402,949	225,567	628,516	3.087
93,982,246		9	144	141	2,704,160	2,518,990	5,223,150	
Adjusted Loss to Payroll Ratio:					2.877	2.680	5.558	
Expected Unlimited Loss to Payroll Ratio:					3.015	3.152	6.167	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.874	2.763	5.637	
Credibility:					0.56	0.53		
Indicated Limited Loss to Payroll Ratio:					2.876	2.719	5.595	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.065</b>	<b>3.181</b>	<b>6.246</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								604.7%

Code: 4432 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: PEN OR MECHANICAL PENCIL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	18,074,266	1	12	29	188,866	216,731	405,597	2.244
2017	17,246,040	1	6	31	234,687	231,396	466,083	2.703
2018	17,776,491	1	13	16	230,024	128,449	358,473	2.017
2019	46,613,129	0	16	38	363,808	393,115	756,923	1.624
2020	19,284,984	1	8	6	444,993	621,261	1,066,254	5.529
118,994,910		4	55	120	1,462,377	1,590,952	3,053,330	
Adjusted Loss to Payroll Ratio:					1.229	1.337	2.566	
Expected Unlimited Loss to Payroll Ratio:					0.993	1.259	2.252	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.920	1.018	1.938	
Credibility:					0.39	0.39		
Indicated Limited Loss to Payroll Ratio:					1.042	1.143	2.184	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.141</b>	<b>1.448</b>	<b>2.590</b>	
Indicated Relativity Change:								15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								250.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 4470 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – NO WIRE DRAWING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	42,084,245	2	7	23	325,217	225,498	550,715	1.309
2017	51,905,370	0	17	59	366,712	332,535	699,247	1.347
2018	55,560,973	2	19	41	872,066	589,203	1,461,269	2.630
2019	66,208,684	1	18	43	439,741	336,100	775,841	1.172
2020	64,518,957	0	14	27	300,635	309,783	610,418	0.946
	280,278,228	5	75	193	2,304,371	1,793,119	4,097,490	
Adjusted Loss to Payroll Ratio:					0.822	0.640	1.462	
Expected Unlimited Loss to Payroll Ratio:					0.822	0.773	1.596	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.762	0.625	1.387	
Credibility:					0.51	0.45		
Indicated Limited Loss to Payroll Ratio:					0.793	0.632	1.425	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.869</b>	<b>0.801</b>	<b>1.670</b>	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								161.6%

Code: 4478 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PLASTIC GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	283,864,883	16	167	295	4,013,521	3,648,897	7,662,418	2.699
2018	278,170,815	13	193	350	5,553,525	4,897,401	10,450,926	3.757
2019	290,058,130	4	174	237	4,698,581	4,050,637	8,749,218	3.016
2020	297,742,948	1	172	314	4,743,095	4,479,123	9,222,218	3.097
	1,149,836,776	34	706	1,196	19,008,722	17,076,057	36,084,779	
Adjusted Loss to Payroll Ratio:					1.653	1.485	3.138	
Expected Unlimited Loss to Payroll Ratio:					1.773	1.933	3.705	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.643	1.563	3.206	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.653	1.485	3.138	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.811</b>	<b>1.882</b>	<b>3.693</b>	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								357.5%

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Code: 4492 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: SIGN MFG – METAL, PLASTIC OR WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	79,948,801	7	53	120	1,765,145	1,670,597	3,435,742	4.297
2017	80,358,365	5	38	108	927,130	1,092,691	2,019,821	2.514
2018	87,778,780	10	55	98	1,779,997	1,580,114	3,360,111	3.828
2019	86,060,081	3	62	96	1,443,427	1,544,843	2,988,270	3.472
2020	82,498,675	0	47	56	1,261,105	1,054,470	2,315,575	2.807
	416,644,702	25	255	478	7,176,804	6,942,715	14,119,519	
Adjusted Loss to Payroll Ratio:					1.723	1.666	3.389	
Expected Unlimited Loss to Payroll Ratio:					1.809	2.040	3.849	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.724	1.788	3.512	
Credibility:					0.84	0.81		
Indicated Limited Loss to Payroll Ratio:					1.723	1.690	3.413	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.836</b>	<b>1.977</b>	<b>3.813</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								369.1%

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	
2016	130,826,740	11	78	120	2,544,200	1,585,762	4,129,962	3.157
2017	134,458,532	8	77	118	2,917,223	2,324,358	5,241,581	3.898
2018	137,040,824	3	92	145	2,838,402	1,707,693	4,546,095	3.317
2019	157,513,859	5	109	130	3,276,275	3,360,798	6,637,073	4.214
2020	159,185,613	1	65	114	2,518,007	2,001,322	4,519,329	2.839
	719,025,568	28	421	627	14,094,106	10,979,933	25,074,040	
Adjusted Loss to Payroll Ratio:					1.960	1.527	3.487	
Expected Unlimited Loss to Payroll Ratio:					2.083	1.866	3.949	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.985	1.636	3.621	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.960	1.530	3.491	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.089</b>	<b>1.790</b>	<b>3.879</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								375.6%

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Code: 4495 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: PLASTICS – EXTRUSION MOLDED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	210,643,743	11	104	204	2,662,136	2,261,242	4,923,378	2.337
2017	224,067,494	13	99	211	2,397,073	2,132,638	4,529,711	2.022
2018	251,249,300	9	86	224	2,377,223	1,928,501	4,305,724	1.714
2019	249,004,025	1	119	192	2,258,531	2,453,861	4,712,392	1.892
2020	274,300,664	4	92	185	3,934,639	3,598,439	7,533,078	2.746
	1,209,265,226	38	500	1,016	13,629,602	12,374,681	26,004,283	
Adjusted Loss to Payroll Ratio:					1.127	1.023	2.150	
Expected Unlimited Loss to Payroll Ratio:					1.125	1.067	2.192	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.080	0.950	2.029	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.127	1.020	2.148	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.193</b>	<b>1.176</b>	<b>2.369</b>	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								229.3%

Code: 4496 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PLASTICS – FABRICATED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	120,066,165	6	79	139	1,960,108	1,631,373	3,591,481	2.991
2017	120,993,469	5	71	144	1,445,600	1,594,864	3,040,464	2.513
2018	122,222,398	2	71	148	1,303,739	1,319,254	2,622,993	2.146
2019	124,428,192	5	95	133	3,106,783	2,248,049	5,354,832	4.304
2020	124,051,222	2	76	101	2,323,662	2,154,835	4,478,497	3.610
	611,761,446	20	392	665	10,139,891	8,948,375	19,088,267	
Adjusted Loss to Payroll Ratio:					1.657	1.463	3.120	
Expected Unlimited Loss to Payroll Ratio:					1.833	1.748	3.581	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.728	1.481	3.209	
Credibility:					0.97	0.87		
Indicated Limited Loss to Payroll Ratio:					1.659	1.465	3.124	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.788</b>	<b>1.772</b>	<b>3.561</b>	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								344.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	248,777,288	8	129	258	2,908,108	2,597,654	5,505,762	2.213
2017	247,830,707	4	129	245	2,576,268	2,504,162	5,080,430	2.050
2018	248,181,508	4	130	315	3,325,899	2,997,914	6,323,813	2.548
2019	231,564,260	1	107	261	2,013,256	2,295,122	4,308,378	1.861
2020	240,504,121	6	151	255	5,897,240	5,231,274	11,128,514	4.627
1,216,857,884		23	646	1,334	16,720,771	15,626,126	32,346,897	
Adjusted Loss to Payroll Ratio:					1.374	1.284	2.658	
Expected Unlimited Loss to Payroll Ratio:					1.203	1.290	2.493	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.134	1.092	2.226	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.374	1.284	2.658	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.481</b>	<b>1.554</b>	<b>3.034</b>	
Indicated Relativity Change:								21.7%
Relativity to Statewide Average Loss to Payroll Ratio:								293.7%

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	
2018	524,043,062	15	315	456	8,026,004	7,062,271	15,088,275	2.879
2019	554,017,210	14	333	504	9,370,274	9,009,400	18,379,674	3.318
2020	634,519,250	4	312	506	9,408,793	8,531,421	17,940,214	2.827
1,712,579,522		33	960	1,466	26,805,071	24,603,092	51,408,163	
Adjusted Loss to Payroll Ratio:					1.565	1.437	3.002	
Expected Unlimited Loss to Payroll Ratio:					1.719	1.661	3.380	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.639	1.456	3.095	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.565	1.437	3.002	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.668</b>	<b>1.680</b>	<b>3.349</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								324.2%

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Code: 4499 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PLASTICS – THERMOFORMED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	158,364,917	15	151	220	4,072,059	3,781,435	7,853,494	4.959
2017	152,906,641	5	84	173	2,045,454	1,901,989	3,947,443	2.582
2018	137,229,943	4	79	163	1,974,800	1,893,719	3,868,519	2.819
2019	201,881,028	2	96	198	2,901,578	2,687,995	5,589,573	2.769
2020	178,943,962	6	104	122	3,709,703	3,823,374	7,533,077	4.210
829,326,491		32	514	876	14,703,593	14,088,512	28,792,106	
Adjusted Loss to Payroll Ratio:					1.773	1.699	3.472	
Expected Unlimited Loss to Payroll Ratio:					1.686	1.926	3.612	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.530	1.460	2.990	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.773	1.694	3.467	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.982</b>	<b>2.284</b>	<b>4.266</b>	
Indicated Relativity Change:								18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								413.0%

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	
2018	3,774,041,112	11	229	691	6,262,303	4,622,569	10,884,872	0.288
2019	5,278,523,945	10	253	756	9,092,566	7,494,524	16,587,090	0.314
2020	4,952,257,676	3	204	455	8,004,299	6,700,820	14,705,119	0.297
14,004,822,733		24	686	1,902	23,359,168	18,817,913	42,177,081	
Adjusted Loss to Payroll Ratio:					0.167	0.134	0.301	
Expected Unlimited Loss to Payroll Ratio:					0.179	0.166	0.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.147	0.123	0.270	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.167	0.134	0.301	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.180</b>	<b>0.163</b>	<b>0.342</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								33.1%



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Code: 4512 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 1 CLASS: BIOMEDICAL RESEARCH LABORATORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	15,675,137,732	9	324	1,057	6,249,719	5,714,079	11,963,798	0.076
2019	17,222,909,477	8	364	978	10,006,933	8,003,657	18,010,590	0.105
2020	18,879,864,893	4	201	678	8,149,525	6,589,338	14,738,863	0.078
	51,777,912,102	21	889	2,713	24,406,178	20,307,074	44,713,251	
Adjusted Loss to Payroll Ratio:					0.047	0.039	0.086	
Expected Unlimited Loss to Payroll Ratio:					0.059	0.057	0.116	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.048	0.042	0.091	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.047	0.039	0.086	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.051</b>	<b>0.047</b>	<b>0.098</b>	
Indicated Relativity Change:								-15.3%
Relativity to Statewide Average Loss to Payroll Ratio:								9.5%

INCLUDES 8810 EXPERIENCE OF EMPLOYERS ASSIGNED TO 4512 9-1-22

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	83,771,562	4	34	56	925,056	632,651	1,557,707	1.859
2017	101,147,559	1	56	80	1,110,836	810,792	1,921,628	1.900
2018	95,997,109	2	50	62	1,179,811	985,112	2,164,923	2.255
2019	102,342,690	1	46	72	987,545	863,637	1,851,182	1.809
2020	100,981,787	0	51	65	1,324,283	1,176,681	2,500,964	2.477
	484,240,707	8	237	335	5,527,530	4,468,873	9,996,403	
Adjusted Loss to Payroll Ratio:					1.141	0.923	2.064	
Expected Unlimited Loss to Payroll Ratio:					1.311	1.216	2.527	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.190	0.922	2.111	
Credibility:					0.76	0.66		
Indicated Limited Loss to Payroll Ratio:					1.153	0.922	2.075	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.289</b>	<b>1.243</b>	<b>2.532</b>	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								245.1%

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Code: 4558 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: PAINT, VARNISH OR LACQUER MFG; RESIN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	162,590,674	10	63	106	2,154,047	2,115,764	4,269,811	2.626
2017	174,913,712	13	48	101	2,554,291	1,921,316	4,475,607	2.559
2018	183,892,572	6	40	117	1,044,805	915,122	1,959,927	1.066
2019	192,645,712	3	45	89	1,149,281	1,179,534	2,328,815	1.209
2020	196,803,072	0	53	97	1,360,872	1,152,386	2,513,258	1.277
	910,845,743	32	249	510	8,263,297	7,284,122	15,547,419	
Adjusted Loss to Payroll Ratio:					0.907	0.800	1.707	
Expected Unlimited Loss to Payroll Ratio:					1.059	0.988	2.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.010	0.866	1.876	
Credibility:					0.92	0.83		
Indicated Limited Loss to Payroll Ratio:					0.915	0.811	1.726	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.976</b>	<b>0.949</b>	<b>1.924</b>	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								186.3%

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	
2018	1,129,643,657	11	223	451	6,437,609	5,191,901	11,629,510	1.029
2019	1,448,213,528	9	195	458	5,422,746	5,037,421	10,460,167	0.722
2020	1,555,641,539	6	213	485	7,782,922	7,815,847	15,598,769	1.003
	4,133,498,724	26	631	1,394	19,643,277	18,045,169	37,688,446	
Adjusted Loss to Payroll Ratio:					0.475	0.437	0.912	
Expected Unlimited Loss to Payroll Ratio:					0.521	0.512	1.033	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.491	0.434	0.925	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.475	0.437	0.912	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.512</b>	<b>0.528</b>	<b>1.040</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								100.7%

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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	
2018	336,895,592	9	217	319	5,038,640	5,100,064	10,138,704	3.009
2019	363,618,851	75	255	344	7,471,929	6,816,878	14,288,807	3.930
2020	397,841,317	5	265	312	7,985,032	7,063,972	15,049,004	3.783
	1,098,355,760	89	737	975	20,495,601	18,980,915	39,476,516	
Adjusted Loss to Payroll Ratio:					1.866	1.728	3.594	
Expected Unlimited Loss to Payroll Ratio:					2.164	2.171	4.335	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.006	1.755	3.761	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.866	1.728	3.594	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.044</b>	<b>2.190</b>	<b>4.235</b>	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								409.9%

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	
2016	191,542,460	8	32	62	1,851,375	1,185,185	3,036,560	1.585
2017	166,068,515	5	31	44	1,351,516	1,160,856	2,512,372	1.513
2018	181,386,563	7	21	45	1,513,089	731,625	2,244,714	1.238
2019	213,742,255	8	42	53	2,369,348	1,240,911	3,610,259	1.689
2020	203,259,302	0	41	62	1,814,012	1,415,776	3,229,788	1.589
	955,999,095	28	167	266	8,899,340	5,734,353	14,633,693	
Adjusted Loss to Payroll Ratio:					0.931	0.600	1.531	
Expected Unlimited Loss to Payroll Ratio:					1.025	0.811	1.835	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.929	0.615	1.544	
Credibility:					0.91	0.73		
Indicated Limited Loss to Payroll Ratio:					0.931	0.604	1.534	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.041</b>	<b>0.814</b>	<b>1.854</b>	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								179.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	63,460,974	4	53	76	1,465,202	972,876	2,438,078	3.842
2017	66,718,635	4	59	80	1,144,639	1,338,673	2,483,312	3.722
2018	65,314,314	3	64	82	1,628,755	888,927	2,517,682	3.855
2019	73,878,243	3	55	73	2,150,904	2,007,215	4,158,119	5.628
2020	78,432,889	0	67	101	2,575,631	1,640,837	4,216,468	5.376
347,805,055		14	298	412	8,965,131	6,848,529	15,813,660	
Adjusted Loss to Payroll Ratio:					2.578	1.969	4.547	
Expected Unlimited Loss to Payroll Ratio:					2.676	2.418	5.094	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.523	2.048	4.570	
Credibility:					0.90	0.79		
Indicated Limited Loss to Payroll Ratio:					2.572	1.985	4.558	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.772</b>	<b>2.402</b>	<b>5.174</b>	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								500.9%

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Code: 4683 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: VEGETABLE OIL MFG OR REFINING; COTTONSEED OIL MFG OR REFINING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	43,504,835	1	20	36	277,849	200,245	478,094	1.099
2017	44,717,305	2	16	39	327,195	332,578	659,773	1.475
2018	49,425,050	2	11	46	281,253	386,129	667,382	1.350
2019	32,849,235	1	19	16	751,441	569,393	1,320,834	4.021
2020	38,344,193	0	15	28	172,265	354,618	526,883	1.374
	208,840,618	6	81	165	1,810,003	1,842,964	3,652,967	
Adjusted Loss to Payroll Ratio:					0.867	0.882	1.749	
Expected Unlimited Loss to Payroll Ratio:					1.036	1.129	2.166	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.977	0.957	1.933	
Credibility:					0.50	0.48		
Indicated Limited Loss to Payroll Ratio:					0.921	0.921	1.842	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.993</b>	<b>1.115</b>	<b>2.107</b>	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								204.0%

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Code: 4691 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 1 CLASS: ORTHOTIC OR PROSTHETIC DEVICE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	99,722,323	3	16	53	576,176	355,473	931,649	0.934
2017	111,185,146	1	12	50	279,508	243,913	523,421	0.471
2018	102,249,719	0	13	45	312,530	268,660	581,190	0.568
2019	105,891,216	2	23	51	1,182,943	702,335	1,885,278	1.780
2020	101,232,796	0	10	53	384,297	305,874	690,171	0.682
	520,281,200	6	74	252	2,735,453	1,876,254	4,611,707	
Adjusted Loss to Payroll Ratio:					0.526	0.361	0.886	
Expected Unlimited Loss to Payroll Ratio:					0.466	0.397	0.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.440	0.337	0.776	
Credibility:					0.53	0.45		
Indicated Limited Loss to Payroll Ratio:					0.485	0.347	0.833	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.523</b>	<b>0.420</b>	<b>0.943</b>	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								91.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	332,850,405	7	80	186	1,931,633	1,758,451	3,690,084	1.109
2017	336,060,253	8	59	211	1,391,979	1,623,301	3,015,280	0.897
2018	337,995,228	5	49	187	1,553,195	1,902,804	3,455,999	1.022
2019	308,561,088	1	53	159	1,490,547	1,308,077	2,798,624	0.907
2020	340,789,638	4	33	141	1,229,918	1,278,291	2,508,209	0.736
	1,656,256,612	25	274	884	7,597,272	7,870,923	15,468,195	
Adjusted Loss to Payroll Ratio:					0.459	0.475	0.934	
Expected Unlimited Loss to Payroll Ratio:					0.526	0.593	1.118	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.496	0.502	0.998	
Credibility:					0.88	0.84		
Indicated Limited Loss to Payroll Ratio:					0.463	0.479	0.942	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.499</b>	<b>0.580</b>	<b>1.079</b>	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								104.5%

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Code: 4717 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: BUTTER SUBSTITUTES MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	19,070,307	1	4	11	216,159	248,820	464,979	2.438
2017	23,644,769	0	19	41	480,084	474,212	954,296	4.036
2018	23,787,509	0	9	30	282,178	260,665	542,843	2.282
2019	22,304,742	0	6	12	161,902	202,011	363,913	1.632
2020	22,144,814	0	6	14	381,840	266,894	648,734	2.930
	110,952,141	1	44	108	1,522,162	1,452,601	2,974,764	
Adjusted Loss to Payroll Ratio:					1.372	1.309	2.681	
Expected Unlimited Loss to Payroll Ratio:					1.378	1.448	2.825	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.299	1.226	2.525	
Credibility:					0.44	0.41		
Indicated Limited Loss to Payroll Ratio:					1.331	1.260	2.591	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.434</b>	<b>1.525</b>	<b>2.959</b>	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								286.4%

Code: 4720 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 2 CLASS: SOAP OR SYNTHETIC DETERGENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	64,202,337	1	29	54	309,910	333,753	643,663	1.003
2017	75,350,909	6	34	101	865,997	547,773	1,413,770	1.876
2018	78,169,115	2	44	102	897,244	756,583	1,653,827	2.116
2019	63,451,805	0	32	78	608,323	588,733	1,197,056	1.887
2020	74,936,279	0	43	54	818,294	966,031	1,784,325	2.381
	356,110,445	9	182	389	3,499,769	3,192,873	6,692,642	
Adjusted Loss to Payroll Ratio:					0.983	0.897	1.879	
Expected Unlimited Loss to Payroll Ratio:					1.109	1.120	2.229	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.057	0.982	2.039	
Credibility:					0.65	0.60		
Indicated Limited Loss to Payroll Ratio:					1.009	0.931	1.940	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.076</b>	<b>1.089</b>	<b>2.165</b>	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								209.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	700,023,174	5	53	97	2,303,639	1,207,395	3,511,034	0.502
2017	730,583,499	5	41	79	1,959,333	1,014,535	2,973,868	0.407
2018	808,028,838	9	44	82	2,850,990	1,533,823	4,384,813	0.543
2019	861,593,898	3	41	71	2,143,944	1,081,312	3,225,256	0.374
2020	888,254,540	1	51	100	2,364,712	2,129,589	4,494,301	0.506
	3,988,483,949	23	230	429	11,622,618	6,966,654	18,589,272	
Adjusted Loss to Payroll Ratio:					0.291	0.175	0.466	
Expected Unlimited Loss to Payroll Ratio:					0.361	0.243	0.604	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.327	0.184	0.512	
Credibility:					1.00	0.80		
Indicated Limited Loss to Payroll Ratio:					0.291	0.177	0.468	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.326</b>	<b>0.238</b>	<b>0.564</b>	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								54.6%



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Code: 4771 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: EXPLOSIVE MFG; ROCKET PROPELLANT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	84,962,847	3	17	21	679,526	581,333	1,260,859	1.484
2017	78,796,758	0	14	29	250,922	259,003	509,925	0.647
2018	78,546,239	0	11	33	259,225	325,371	584,596	0.744
2019	91,056,931	0	6	26	29,356	123,489	152,845	0.168
2020	86,617,365	0	4	19	55,934	109,690	165,624	0.191
419,980,140		3	52	128	1,274,964	1,398,886	2,673,850	
Adjusted Loss to Payroll Ratio:					0.304	0.333	0.637	
Expected Unlimited Loss to Payroll Ratio:					0.424	0.500	0.924	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.400	0.424	0.823	
Credibility:					0.47	0.46		
Indicated Limited Loss to Payroll Ratio:					0.355	0.382	0.737	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.382</b>	<b>0.463</b>	<b>0.845</b>	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								81.8%

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	
2016	282,736,388	9	72	190	2,706,135	2,057,593	4,763,728	1.685
2017	342,972,954	11	77	186	2,349,907	1,933,594	4,283,501	1.249
2018	318,670,829	9	87	230	3,063,541	2,703,147	5,766,688	1.810
2019	333,627,567	1	96	202	2,561,837	2,105,816	4,667,653	1.399
2020	338,924,527	1	103	164	3,562,005	3,036,008	6,598,013	1.947
1,616,932,265		31	435	972	14,243,425	11,836,157	26,079,582	
Adjusted Loss to Payroll Ratio:					0.881	0.732	1.613	
Expected Unlimited Loss to Payroll Ratio:					0.870	0.786	1.657	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.820	0.666	1.486	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					0.881	0.728	1.609	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.949</b>	<b>0.881</b>	<b>1.830</b>	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								177.1%

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Code: 4829 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: CHEMICAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	255,066,932	3	21	99	1,039,459	608,510	1,647,969	0.646
2017	259,855,505	3	56	98	1,456,521	982,536	2,439,057	0.939
2018	282,253,286	4	46	124	1,480,593	1,156,649	2,637,242	0.934
2019	267,797,483	2	32	115	1,234,579	889,400	2,123,979	0.793
2020	272,031,594	0	32	99	760,620	715,594	1,476,214	0.543
	1,337,004,799	12	187	535	5,971,772	4,352,689	10,324,461	
Adjusted Loss to Payroll Ratio:					0.447	0.326	0.772	
Expected Unlimited Loss to Payroll Ratio:					0.574	0.479	1.053	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.521	0.363	0.884	
Credibility:					0.82	0.68		
Indicated Limited Loss to Payroll Ratio:					0.460	0.337	0.797	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.514</b>	<b>0.455</b>	<b>0.969</b>	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								93.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	334,820,189	14	183	393	4,290,846	4,360,754	8,651,600	2.584
2018	353,521,683	4	213	387	5,053,414	4,773,145	9,826,559	2.780
2019	399,853,534	3	242	389	6,102,344	5,800,970	11,903,314	2.977
2020	421,564,317	4	215	415	5,972,859	5,766,621	11,739,480	2.785
	1,509,759,723	25	853	1,584	21,419,463	20,701,490	42,120,953	
Adjusted Loss to Payroll Ratio:					1.419	1.371	2.790	
Expected Unlimited Loss to Payroll Ratio:					1.444	1.634	3.078	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.338	1.321	2.659	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.419	1.371	2.790	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.554</b>	<b>1.738</b>	<b>3.292</b>	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								318.7%

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Code: 4983 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: GASKET MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	26,440,190	1	12	17	152,601	220,486	373,087	1.411
2017	38,138,537	1	15	33	262,908	266,530	529,438	1.388
2018	40,815,111	0	17	18	304,423	283,308	587,731	1.440
2019	46,301,583	1	18	22	477,917	540,948	1,018,865	2.200
2020	35,862,816	2	15	26	683,692	1,139,925	1,823,617	5.085
	187,558,237	5	77	116	1,881,540	2,451,196	4,332,736	
Adjusted Loss to Payroll Ratio:					1.003	1.307	2.310	
Expected Unlimited Loss to Payroll Ratio:					0.869	1.096	1.965	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.788	0.831	1.619	
Credibility:					0.44	0.43		
Indicated Limited Loss to Payroll Ratio:					0.884	1.037	1.920	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.988</b>	<b>1.397</b>	<b>2.386</b>	
Indicated Relativity Change:								21.4%
Relativity to Statewide Average Loss to Payroll Ratio:								230.9%

Code: 5020 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: CEILING INSTALLATION – SUSPENDED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	135,681,749	10	38	49	1,786,796	1,194,485	2,981,281	2.197
2017	144,394,413	9	39	57	1,931,160	1,476,039	3,407,199	2.360
2018	152,742,790	4	53	58	2,217,749	1,598,553	3,816,302	2.499
2019	158,029,561	5	34	34	1,863,520	1,188,503	3,052,023	1.931
2020	159,363,995	3	24	32	1,550,687	1,040,388	2,591,075	1.626
	750,212,508	31	188	230	9,349,913	6,497,968	15,847,881	
Adjusted Loss to Payroll Ratio:					1.246	0.866	2.112	
Expected Unlimited Loss to Payroll Ratio:					1.336	1.070	2.406	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.167	0.721	1.888	
Credibility:					0.92	0.75		
Indicated Limited Loss to Payroll Ratio:					1.240	0.829	2.069	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.386</b>	<b>1.118</b>	<b>2.504</b>	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								242.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	141,722,567	11	153	151	3,672,434	3,193,041	6,865,475	4.844
2017	153,469,550	11	109	164	3,705,148	3,168,832	6,873,980	4.479
2018	155,863,107	8	141	139	4,034,021	3,107,141	7,141,162	4.582
2019	146,648,633	1	117	140	3,195,175	2,369,529	5,564,704	3.795
2020	155,611,085	4	108	131	4,080,517	3,901,419	7,981,936	5.129
	753,314,942	35	628	725	18,687,295	15,739,961	34,427,256	
Adjusted Loss to Payroll Ratio:					2.481	2.089	4.570	
Expected Unlimited Loss to Payroll Ratio:					2.754	2.707	5.461	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.382	1.742	4.123	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.481	2.089	4.570	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.800</b>	<b>2.958</b>	<b>5.758</b>	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								557.4%

Code: 5028 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: MASONRY – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	179,463,771	5	68	60	2,293,347	1,730,912	4,024,259	2.242
2017	200,117,205	5	66	109	2,153,568	1,725,801	3,879,369	1.939
2018	197,007,779	9	70	85	3,140,788	2,525,879	5,666,667	2.876
2019	216,062,863	5	70	60	3,910,735	2,200,043	6,110,778	2.828
2020	222,763,115	1	74	81	2,788,152	2,137,444	4,925,596	2.211
	1,015,414,733	25	348	395	14,286,589	10,320,078	24,606,667	
Adjusted Loss to Payroll Ratio:					1.407	1.016	2.423	
Expected Unlimited Loss to Payroll Ratio:					1.622	1.410	3.032	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.417	0.950	2.367	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					1.407	1.012	2.419	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.573</b>	<b>1.365</b>	<b>2.938</b>	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								284.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 5029 RHG: 5 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: CONCRETE OR ASPHALT SAWING OR DRILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	67,213,621	4	29	24	978,229	700,666	1,678,895	2.498
2017	78,404,030	4	28	45	725,476	658,756	1,384,232	1.766
2018	87,371,861	2	38	35	1,657,599	1,333,126	2,990,725	3.423
2019	88,061,985	3	24	35	1,668,229	1,316,447	2,984,676	3.389
2020	77,639,788	2	26	24	1,117,334	733,138	1,850,472	2.383
	398,691,285	15	145	163	6,146,867	4,742,133	10,889,000	
Adjusted Loss to Payroll Ratio:					1.542	1.189	2.731	
Expected Unlimited Loss to Payroll Ratio:					1.944	1.743	3.687	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.698	1.175	2.873	
Credibility:					0.83	0.70		
Indicated Limited Loss to Payroll Ratio:					1.569	1.185	2.754	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.754</b>	<b>1.597</b>	<b>3.351</b>	
Indicated Relativity Change:								-9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								324.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	208,780,830	18	92	171	5,660,640	3,781,109	9,441,749	4.522
2018	238,042,688	17	101	261	5,126,013	3,840,434	8,966,447	3.767
2019	246,101,976	9	81	139	5,623,645	4,242,993	9,866,638	4.009
2020	291,796,851	7	94	166	6,237,521	4,895,798	11,133,319	3.815
	984,722,344	51	368	737	22,647,818	16,760,334	39,408,152	
Adjusted Loss to Payroll Ratio:					2.300	1.702	4.002	
Expected Unlimited Loss to Payroll Ratio:					2.982	2.776	5.758	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.433	1.553	3.986	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.300	1.702	4.002	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.750</b>	<b>2.756</b>	<b>5.506</b>	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								533.0%

INCLUDES EXPERIENCE OF 5059 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 5102 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: IRON/STEEL/BRASS/BRONZE/ALUMINUM ERECTION; FLOOR INSTALLATION – ELEVATED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	360,224,567	15	154	249	6,958,774	4,982,867	11,941,641	3.315
2018	385,258,059	16	154	263	6,254,832	5,185,245	11,440,077	2.969
2019	423,307,497	12	144	218	7,549,943	5,240,548	12,790,491	3.022
2020	413,433,199	10	157	226	6,861,803	6,306,875	13,168,678	3.185
	1,582,223,321	53	609	956	27,625,351	21,715,535	49,340,887	
Adjusted Loss to Payroll Ratio:					1.746	1.372	3.118	
Expected Unlimited Loss to Payroll Ratio:					2.009	1.854	3.863	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.755	1.249	3.004	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.746	1.372	3.118	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.952</b>	<b>1.850</b>	<b>3.802</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								368.1%

INCLUDES EXPERIENCE OF 5057 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	399,973,248	22	244	340	8,386,826	5,944,041	14,330,867	3.583
2019	404,358,197	19	205	328	7,136,319	6,077,444	13,213,763	3.268
2020	416,763,532	5	224	297	7,519,917	4,845,043	12,364,960	2.967
	1,221,094,977	46	673	965	23,043,062	16,866,528	39,909,590	
Adjusted Loss to Payroll Ratio:					1.887	1.381	3.268	
Expected Unlimited Loss to Payroll Ratio:					1.985	1.866	3.852	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.802	1.405	3.207	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.887	1.381	3.268	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.034</b>	<b>1.671</b>	<b>3.705</b>	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								358.6%

Code: 5108 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: DOOR INSTALLATION – OVERHEAD DOORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	56,837,412	8	58	67	1,742,331	1,279,255	3,021,586	5.316
2017	63,004,196	8	53	75	1,490,273	1,052,413	2,542,686	4.036
2018	64,705,804	6	59	70	1,768,251	1,254,136	3,022,387	4.671
2019	73,773,408	1	54	61	1,673,620	1,314,074	2,987,694	4.050
2020	80,030,618	2	50	73	2,660,929	1,951,977	4,612,906	5.764
	338,351,438	25	274	346	9,335,404	6,851,855	16,187,259	
Adjusted Loss to Payroll Ratio:					2.759	2.025	4.784	
Expected Unlimited Loss to Payroll Ratio:					2.830	2.429	5.259	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.472	1.637	4.109	
Credibility:					0.90	0.75		
Indicated Limited Loss to Payroll Ratio:					2.731	1.929	4.660	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.053</b>	<b>2.600</b>	<b>5.653</b>	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								547.2%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 5128 RHG: 6 NAICS: 81 ILDG: 3 MLDG: 1 CLASS: INSTRUMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	404,701,127	5	61	140	1,816,373	1,140,041	2,956,414	0.731
2017	393,836,756	5	46	114	1,296,038	1,105,895	2,401,933	0.610
2018	414,848,683	3	48	98	2,051,930	1,044,503	3,096,433	0.746
2019	415,102,652	0	59	121	1,770,429	1,438,799	3,209,228	0.773
2020	624,611,520	0	40	101	1,247,713	909,489	2,157,202	0.345
	2,253,100,738	13	254	574	8,182,483	5,638,726	13,821,210	
Adjusted Loss to Payroll Ratio:					0.363	0.250	0.613	
Expected Unlimited Loss to Payroll Ratio:					0.472	0.409	0.881	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.433	0.299	0.732	
Credibility:					0.94	0.77		
Indicated Limited Loss to Payroll Ratio:					0.368	0.261	0.629	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.415</b>	<b>0.370</b>	<b>0.785</b>	
Indicated Relativity Change:								-10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								76.0%

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, 2023 (Draft)

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	
2016	110,457,308	2	6	14	256,313	209,687	466,000	0.422
2017	117,226,849	0	1	25	4,701	43,834	48,535	0.041
2018	135,463,379	1	7	24	126,711	113,051	239,762	0.177
2019	199,174,932	0	2	5	13,089	80,105	93,194	0.047
2020	189,966,235	0	4	24	336,653	657,373	994,026	0.523
	752,288,703	3	20	92	737,468	1,104,050	1,841,518	
Adjusted Loss to Payroll Ratio:					0.098	0.147	0.245	
Expected Unlimited Loss to Payroll Ratio:					0.135	0.151	0.286	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.123	0.111	0.234	
Credibility:					0.37	0.33		
Indicated Limited Loss to Payroll Ratio:					0.114	0.123	0.237	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.129</b>	<b>0.174</b>	<b>0.303</b>	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								29.3%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2016	169,775,983	2	10	36	378,942	318,696	697,638	0.411
2017	175,186,939	3	10	38	484,885	468,976	953,861	0.544
2018	221,630,858	5	15	36	1,206,142	1,119,633	2,325,775	1.049
2019	207,200,828	1	19	40	944,034	493,200	1,437,234	0.694
2020	202,621,774	1	18	32	1,183,274	845,544	2,028,818	1.001
	976,416,382	12	72	182	4,197,278	3,246,049	7,443,327	
Adjusted Loss to Payroll Ratio:					0.430	0.332	0.762	
Expected Unlimited Loss to Payroll Ratio:					0.431	0.358	0.789	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.373	0.230	0.603	
Credibility:					0.65	0.52		
Indicated Limited Loss to Payroll Ratio:					0.410	0.284	0.694	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.462</b>	<b>0.402</b>	<b>0.864</b>	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								83.7%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 5140 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: ELECTRICAL WIRING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,599,212,336	29	365	540	15,218,333	10,161,849	25,380,182	0.976
2019	2,939,837,591	32	375	506	19,550,005	13,563,228	33,113,233	1.126
2020	2,967,085,650	14	383	479	18,171,679	13,478,035	31,649,714	1.067
	8,506,135,577	75	1,123	1,525	52,940,017	37,203,111	90,143,128	
Adjusted Loss to Payroll Ratio:					0.622	0.437	1.060	
Expected Unlimited Loss to Payroll Ratio:					0.610	0.541	1.151	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.533	0.364	0.897	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.622	0.437	1.060	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.696</b>	<b>0.590</b>	<b>1.285</b>	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								124.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,020,371,071	41	490	802	15,901,533	12,667,289	28,568,822	2.800
2019	1,002,143,045	18	517	584	16,048,871	11,689,929	27,738,800	2.768
2020	942,947,246	8	486	564	17,071,247	11,682,746	28,753,993	3.049
	2,965,461,362	67	1,493	1,950	49,021,651	36,039,964	85,061,615	
Adjusted Loss to Payroll Ratio:					1.653	1.215	2.868	
Expected Unlimited Loss to Payroll Ratio:					1.755	1.439	3.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.566	1.034	2.600	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.653	1.215	2.868	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.811</b>	<b>1.540</b>	<b>3.351</b>	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								324.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2016	354,173,158	10	42	63	2,717,877	1,745,657	4,463,534	1.260
2017	369,663,538	4	37	69	1,056,738	801,347	1,858,085	0.503
2018	392,978,295	2	37	51	2,047,649	835,166	2,882,815	0.734
2019	356,299,803	3	33	53	1,241,412	919,811	2,161,223	0.607
2020	391,977,525	2	27	54	2,755,925	1,433,112	4,189,037	1.069
	1,865,092,318	21	176	290	9,819,601	5,735,093	15,554,694	
Adjusted Loss to Payroll Ratio:					0.526	0.307	0.834	
Expected Unlimited Loss to Payroll Ratio:					0.662	0.496	1.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.540	0.278	0.818	
Credibility:					0.97	0.73		
Indicated Limited Loss to Payroll Ratio:					0.527	0.300	0.826	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.630</b>	<b>0.485</b>	<b>1.115</b>	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								107.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,268,174,694	66	812	1,247	23,397,320	19,027,301	42,424,621	3.345
2019	1,221,235,532	33	778	1,103	22,931,808	18,632,383	41,564,191	3.403
2020	1,294,514,724	9	844	1,156	26,551,431	19,407,282	45,958,713	3.550
	3,783,924,950	108	2,434	3,506	72,880,558	57,066,966	129,947,524	
Adjusted Loss to Payroll Ratio:					1.926	1.508	3.434	
Expected Unlimited Loss to Payroll Ratio:					2.071	1.921	3.992	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.849	1.380	3.229	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.926	1.508	3.434	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.110</b>	<b>1.911</b>	<b>4.022</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								389.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 5184 RHG: 6 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: STEAM PIPE OR BOILER INSULATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	93,395,139	3	11	26	930,366	292,302	1,222,668	1.309
2017	117,018,677	1	17	24	739,429	399,126	1,138,555	0.973
2018	124,239,824	0	15	13	701,103	328,702	1,029,805	0.829
2019	111,617,873	0	13	23	583,681	399,163	982,844	0.881
2020	108,048,759	0	11	22	927,794	504,047	1,431,841	1.325
	554,320,272	4	67	108	3,882,372	1,923,339	5,805,712	
Adjusted Loss to Payroll Ratio:					0.700	0.347	1.047	
Expected Unlimited Loss to Payroll Ratio:					0.765	0.524	1.289	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.661	0.337	0.999	
Credibility:					0.65	0.49		
Indicated Limited Loss to Payroll Ratio:					0.687	0.342	1.029	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.775</b>	<b>0.484</b>	<b>1.259</b>	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								121.9%

Code: 5185 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: AUTOMATIC SPRINKLER INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	158,517,343	9	80	149	1,725,905	1,417,048	3,142,953	1.983
2017	153,319,530	4	70	139	1,844,912	1,516,900	3,361,812	2.193
2018	148,165,383	5	80	133	2,251,116	1,599,952	3,851,068	2.599
2019	158,268,177	5	90	127	2,445,713	1,902,493	4,348,206	2.747
2020	171,104,967	4	73	119	2,108,762	1,788,054	3,896,816	2.277
	789,375,400	27	393	667	10,376,408	8,224,448	18,600,855	
Adjusted Loss to Payroll Ratio:					1.315	1.042	2.356	
Expected Unlimited Loss to Payroll Ratio:					1.550	1.477	3.027	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.354	0.995	2.350	
Credibility:					0.99	0.87		
Indicated Limited Loss to Payroll Ratio:					1.315	1.036	2.350	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.470</b>	<b>1.396</b>	<b>2.866</b>	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								277.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 5186 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: AUTOMATIC SPRINKLER INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	218,937,606	8	48	60	2,573,379	1,585,386	4,158,765	1.900
2017	256,702,290	4	32	66	1,684,733	917,865	2,602,598	1.014
2018	283,741,581	3	33	59	1,128,840	686,748	1,815,588	0.640
2019	308,697,556	4	47	74	2,949,282	1,744,697	4,693,979	1.521
2020	278,745,800	0	52	69	1,415,973	759,960	2,175,933	0.781
	1,346,824,833	19	212	328	9,752,206	5,694,656	15,446,863	
Adjusted Loss to Payroll Ratio:					0.724	0.423	1.147	
Expected Unlimited Loss to Payroll Ratio:					0.818	0.519	1.337	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.742	0.391	1.133	
Credibility:					0.97	0.74		
Indicated Limited Loss to Payroll Ratio:					0.725	0.414	1.139	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.781</b>	<b>0.501</b>	<b>1.282</b>	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								124.1%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,436,238,662	57	510	722	21,793,345	14,235,690	36,029,035	1.479
2019	2,683,428,170	41	554	744	25,236,380	16,128,605	41,364,985	1.541
2020	2,674,315,771	21	593	692	24,663,289	16,083,524	40,746,813	1.524
	7,793,982,603	119	1,657	2,158	71,693,014	46,447,819	118,140,833	
Adjusted Loss to Payroll Ratio:					0.920	0.596	1.516	
Expected Unlimited Loss to Payroll Ratio:					0.989	0.768	1.757	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.855	0.494	1.350	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.920	0.596	1.516	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.038</b>	<b>0.844</b>	<b>1.882</b>	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								182.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,483,934,657	37	506	779	17,381,087	14,727,134	32,108,221	2.164
2019	1,487,590,032	34	460	702	17,132,426	13,829,914	30,962,340	2.081
2020	1,435,836,987	10	494	603	17,046,702	12,049,211	29,095,913	2.026
	4,407,361,676	81	1,460	2,084	51,560,216	40,606,258	92,166,474	
Adjusted Loss to Payroll Ratio:					1.170	0.921	2.091	
Expected Unlimited Loss to Payroll Ratio:					1.218	1.239	2.457	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.053	0.797	1.850	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.170	0.921	2.091	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.320</b>	<b>1.304</b>	<b>2.625</b>	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								254.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	804,616,470	18	187	262	6,865,585	4,597,588	11,463,173	1.425
2017	898,336,488	18	185	300	4,880,083	4,570,571	9,450,654	1.052
2018	879,456,828	8	178	242	5,071,824	3,959,281	9,031,105	1.027
2019	763,956,141	6	167	232	6,731,723	4,288,099	11,019,822	1.442
2020	713,693,816	4	110	155	5,736,452	5,195,186	10,931,638	1.532
	4,060,059,744	54	827	1,191	29,285,667	22,610,726	51,896,392	
Adjusted Loss to Payroll Ratio:					0.721	0.557	1.278	
Expected Unlimited Loss to Payroll Ratio:					0.710	0.677	1.387	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.657	0.519	1.177	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.721	0.557	1.278	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.806</b>	<b>0.751</b>	<b>1.557</b>	
Indicated Relativity Change:								12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								150.7%

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, 2023 (Draft)

Code: 5192 RHG: 3 NAICS: 44 ILDG: 4 MLDG: 4 CLASS: VENDING OR COIN-OPERATED MACHINES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	153,999,803	12	56	220	2,743,620	1,868,478	4,612,098	2.995
2017	177,067,904	4	75	184	1,443,470	1,423,991	2,867,461	1.619
2018	218,165,991	10	98	250	3,162,954	2,869,227	6,032,181	2.765
2019	218,390,628	3	81	121	2,668,811	2,330,068	4,998,879	2.289
2020	181,157,996	2	51	101	2,048,365	1,643,626	3,691,991	2.038
	948,782,322	31	361	876	12,067,220	10,135,391	22,202,611	
Adjusted Loss to Payroll Ratio:					1.272	1.068	2.340	
Expected Unlimited Loss to Payroll Ratio:					1.420	1.388	2.808	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.304	1.180	2.484	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.272	1.074	2.346	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.371</b>	<b>1.299</b>	<b>2.670</b>	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								258.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2016	1,050,636,197	8	120	220	3,027,649	2,452,836	5,480,485	0.522
2017	984,403,669	5	102	183	2,888,725	2,789,630	5,678,355	0.577
2018	1,050,214,499	3	89	183	2,826,894	2,258,031	5,084,925	0.484
2019	1,162,375,668	4	97	217	2,806,034	3,225,068	6,031,102	0.519
2020	1,239,189,421	2	98	141	4,367,168	2,644,426	7,011,594	0.566
	5,486,819,453	22	506	944	15,916,470	13,369,991	29,286,460	
Adjusted Loss to Payroll Ratio:					0.290	0.244	0.534	
Expected Unlimited Loss to Payroll Ratio:					0.340	0.360	0.700	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.297	0.242	0.539	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.290	0.244	0.534	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.324</b>	<b>0.328</b>	<b>0.653</b>	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								63.2%

E1-1-18 INCLUDES EXPERIENCE OF 5191

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2016	294,707,195	6	121	137	2,491,049	2,432,282	4,923,331	1.671
2017	318,673,184	7	121	151	2,974,120	2,441,006	5,415,126	1.699
2018	346,459,460	12	93	115	3,677,671	3,027,802	6,705,473	1.935
2019	347,492,833	5	72	108	2,565,189	2,116,968	4,682,157	1.347
2020	316,388,047	0	84	89	2,935,342	1,921,706	4,857,048	1.535
	1,623,720,719	30	491	600	14,643,371	11,939,764	26,583,135	
Adjusted Loss to Payroll Ratio:					0.902	0.735	1.637	
Expected Unlimited Loss to Payroll Ratio:					0.977	0.914	1.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.886	0.688	1.575	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.902	0.735	1.637	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.972</b>	<b>0.889</b>	<b>1.861</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								180.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	653,321,939	44	538	644	15,081,024	13,739,671	28,820,695	4.411
2019	661,909,362	35	525	556	19,131,692	14,917,592	34,049,284	5.144
2020	783,601,867	19	539	588	22,169,077	16,734,732	38,903,809	4.965
	2,098,833,168	98	1,602	1,788	56,381,793	45,391,995	101,773,789	
Adjusted Loss to Payroll Ratio:					2.686	2.163	4.849	
Expected Unlimited Loss to Payroll Ratio:					2.931	2.667	5.599	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.661	2.008	4.669	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.686	2.163	4.849	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.895</b>	<b>2.617</b>	<b>5.512</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								533.5%

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Effective September 1, 2023 (Draft)

Code: 5205 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: CONCRETE OR CEMENT WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,290,669,884	39	363	492	17,400,936	14,010,862	31,411,798	2.434
2019	1,441,538,126	34	380	496	19,884,503	12,814,260	32,698,763	2.268
2020	1,360,404,626	17	338	353	17,277,678	11,560,974	28,838,652	2.120
	4,092,612,636	90	1,081	1,341	54,563,117	38,386,096	92,949,213	
Adjusted Loss to Payroll Ratio:					1.333	0.938	2.271	
Expected Unlimited Loss to Payroll Ratio:					1.555	1.545	3.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.269	0.864	2.133	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.333	0.938	2.271	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.594</b>	<b>1.519</b>	<b>3.113</b>	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								301.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	42,956,334	5	18	19	733,617	522,025	1,255,642	2.923
2017	47,127,807	1	14	20	374,604	384,209	758,813	1.610
2018	51,271,750	3	18	18	1,118,660	1,131,024	2,249,684	4.388
2019	53,660,646	1	9	26	405,126	229,178	634,304	1.182
2020	53,483,139	0	23	14	1,783,739	856,333	2,640,072	4.936
	248,499,676	10	82	97	4,415,747	3,122,769	7,538,515	
Adjusted Loss to Payroll Ratio:					1.777	1.257	3.034	
Expected Unlimited Loss to Payroll Ratio:					1.674	1.867	3.541	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.447	1.201	2.649	
Credibility:					0.64	0.59		
Indicated Limited Loss to Payroll Ratio:					1.659	1.234	2.893	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.873</b>	<b>1.747</b>	<b>3.620</b>	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								350.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,368,923,817	50	421	691	23,826,388	15,800,865	39,627,253	2.895
2019	1,457,164,985	31	350	623	20,033,359	14,294,952	34,328,311	2.356
2020	1,327,822,181	10	334	454	17,621,665	13,379,380	31,001,045	2.335
	4,153,910,983	91	1,105	1,768	61,481,412	43,475,197	104,956,609	
Adjusted Loss to Payroll Ratio:					1.480	1.047	2.527	
Expected Unlimited Loss to Payroll Ratio:					1.726	1.495	3.221	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.492	0.962	2.454	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.480	1.047	2.527	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.670</b>	<b>1.482</b>	<b>3.152</b>	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								305.1%

Code: 5214 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 4 CLASS: CONCRETE OR CEMENT WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	116,474,791	5	56	80	1,753,455	1,757,668	3,511,123	3.014
2017	148,233,607	9	64	81	2,762,577	2,411,607	5,174,184	3.491
2018	145,486,613	2	60	73	1,712,041	1,644,566	3,356,607	2.307
2019	144,704,171	5	52	64	2,299,093	1,637,934	3,937,027	2.721
2020	143,486,790	0	41	44	2,198,587	1,326,787	3,525,374	2.457
	698,385,971	21	273	342	10,725,751	8,778,562	19,504,313	
Adjusted Loss to Payroll Ratio:					1.536	1.257	2.793	
Expected Unlimited Loss to Payroll Ratio:					1.642	1.553	3.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.490	1.169	2.659	
Credibility:					0.98	0.88		
Indicated Limited Loss to Payroll Ratio:					1.535	1.246	2.781	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.654</b>	<b>1.508</b>	<b>3.162</b>	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								306.1%



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Effective September 1, 2023 (Draft)

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	
2016	169,328,582	4	21	53	1,681,612	1,128,343	2,809,955	1.659
2017	124,014,220	7	30	38	2,374,071	1,752,965	4,127,036	3.328
2018	121,545,381	2	15	41	1,620,800	988,774	2,609,574	2.147
2019	145,041,211	2	33	55	2,139,411	1,735,443	3,874,854	2.672
2020	173,390,289	1	36	45	2,195,858	1,489,711	3,685,569	2.126
	733,319,683	16	135	232	10,011,753	7,095,236	17,106,989	
Adjusted Loss to Payroll Ratio:					1.365	0.968	2.333	
Expected Unlimited Loss to Payroll Ratio:					1.878	1.841	3.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.624	1.185	2.808	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					1.365	0.989	2.354	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.541</b>	<b>1.400</b>	<b>2.941</b>	
Indicated Relativity Change:								-20.9%
Relativity to Statewide Average Loss to Payroll Ratio:								284.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	227,547,940	12	69	115	3,317,924	1,880,090	5,198,014	2.284
2017	291,181,340	21	123	213	6,870,656	5,317,612	12,188,268	4.186
2018	312,192,243	18	118	166	6,247,989	3,971,933	10,219,922	3.274
2019	311,299,245	6	100	132	4,811,016	2,270,746	7,081,762	2.275
2020	312,809,470	4	91	147	3,978,616	3,463,488	7,442,104	2.379
	1,455,030,238	61	501	773	25,226,201	16,903,869	42,130,070	
Adjusted Loss to Payroll Ratio:					1.734	1.162	2.895	
Expected Unlimited Loss to Payroll Ratio:					2.107	1.582	3.689	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.822	1.018	2.840	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.734	1.162	2.895	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.957</b>	<b>1.645</b>	<b>3.602</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								348.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	650,804,337	31	367	403	12,173,846	9,694,165	21,868,011	3.360
2019	685,652,684	21	333	382	11,419,380	9,105,802	20,525,182	2.994
2020	687,703,572	8	320	327	10,597,992	8,155,980	18,753,972	2.727
	2,024,160,593	60	1,020	1,112	34,191,218	26,955,947	61,147,165	
Adjusted Loss to Payroll Ratio:					1.689	1.332	3.021	
Expected Unlimited Loss to Payroll Ratio:					1.781	1.517	3.298	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.635	1.182	2.817	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.689	1.332	3.021	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.800</b>	<b>1.558</b>	<b>3.358</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								325.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 5403 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CARPENTRY – NOC – LOW WAGE

Code: 5632 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: STEEL FRAMING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,641,414,377	158	1,487	2,144	56,783,872	47,793,462	104,577,334	6.371
2019	1,549,016,770	123	1,320	1,725	54,804,624	49,159,216	103,963,840	6.712
2020	1,732,788,750	69	1,452	1,637	55,981,416	49,850,013	105,831,429	6.108
	4,923,219,897	350	4,259	5,506	167,569,912	146,802,691	314,372,604	
Adjusted Loss to Payroll Ratio:					3.404	2.982	6.386	
Expected Unlimited Loss to Payroll Ratio:					3.918	4.373	8.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.388	2.814	6.202	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.404	2.982	6.386	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.841</b>	<b>4.222</b>	<b>8.063</b>	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								780.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2018	2,394,829,488	93	767	973	33,125,479	27,831,637	60,957,116	2.545
2019	2,573,921,415	82	774	964	38,774,786	29,955,445	68,730,231	2.670
2020	2,445,438,544	41	680	774	34,501,245	28,054,501	62,555,746	2.558
	7,414,189,447	216	2,221	2,711	106,401,510	85,841,583	192,243,093	
Adjusted Loss to Payroll Ratio:					1.435	1.158	2.593	
Expected Unlimited Loss to Payroll Ratio:					1.560	1.581	3.141	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.362	1.065	2.428	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.435	1.158	2.593	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.605</b>	<b>1.561</b>	<b>3.165</b>	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								306.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 5436 RHG: 2 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: HARDWOOD FLOOR LAYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	119,382,692	5	71	58	1,489,907	1,351,453	2,841,360	2.380
2017	115,526,793	9	51	56	1,848,435	1,435,057	3,283,492	2.842
2018	134,226,133	8	84	71	3,057,209	1,809,249	4,866,458	3.626
2019	128,071,040	1	45	48	1,770,411	1,481,265	3,251,676	2.539
2020	133,929,685	1	68	47	2,525,356	1,998,232	4,523,588	3.378
	631,136,343	24	319	280	10,691,318	8,075,256	18,766,574	
Adjusted Loss to Payroll Ratio:					1.694	1.279	2.973	
Expected Unlimited Loss to Payroll Ratio:					1.780	1.356	3.135	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.634	1.056	2.690	
Credibility:					0.98	0.81		
Indicated Limited Loss to Payroll Ratio:					1.693	1.237	2.930	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.804</b>	<b>1.447</b>	<b>3.251</b>	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								314.7%

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	
2016	179,979,903	3	112	123	1,760,864	1,993,951	3,754,815	2.086
2017	192,453,553	10	112	189	2,989,428	2,499,097	5,488,525	2.852
2018	227,130,088	13	148	253	3,962,656	3,433,324	7,395,980	3.256
2019	239,677,613	9	134	205	3,851,531	4,098,501	7,950,032	3.317
2020	230,365,374	1	117	139	4,669,340	2,907,632	7,576,972	3.289
	1,069,606,531	36	623	909	17,233,818	14,932,505	32,166,323	
Adjusted Loss to Payroll Ratio:					1.611	1.396	3.007	
Expected Unlimited Loss to Payroll Ratio:					1.689	1.887	3.576	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.508	1.356	2.863	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.611	1.396	3.007	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.765</b>	<b>1.769</b>	<b>3.535</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								342.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 5446 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: WALLBOARD INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	965,792,519	42	588	682	17,615,810	13,907,497	31,523,307	3.264
2019	990,921,198	38	618	661	21,905,117	16,669,124	38,574,241	3.893
2020	1,053,013,515	15	583	557	20,889,684	17,992,652	38,882,336	3.692
	3,009,727,232	95	1,789	1,900	60,410,611	48,569,273	108,979,884	
Adjusted Loss to Payroll Ratio:					2.007	1.614	3.621	
Expected Unlimited Loss to Payroll Ratio:					2.094	1.921	4.015	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.900	1.446	3.347	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.007	1.614	3.621	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.163</b>	<b>1.952</b>	<b>4.115</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								398.4%

Code: 5447 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: WALLBOARD INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,197,974,313	33	208	278	11,702,014	8,222,470	19,924,484	1.663
2019	1,450,982,612	26	239	261	13,278,985	8,071,601	21,350,586	1.471
2020	1,260,881,276	14	233	271	15,918,129	8,539,859	24,457,988	1.940
	3,909,838,201	73	680	810	40,899,128	24,833,929	65,733,057	
Adjusted Loss to Payroll Ratio:					1.046	0.635	1.681	
Expected Unlimited Loss to Payroll Ratio:					1.024	0.808	1.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.886	0.520	1.406	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.046	0.635	1.681	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.181</b>	<b>0.899</b>	<b>2.080</b>	
Indicated Relativity Change:								13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								201.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	94,834,402	8	84	104	2,712,270	2,114,979	4,827,249	5.090
2017	106,897,846	10	67	115	2,648,345	2,020,080	4,668,425	4.367
2018	106,994,280	7	73	90	3,256,532	2,186,195	5,442,727	5.087
2019	110,077,734	2	73	110	2,138,018	1,883,406	4,021,424	3.653
2020	127,332,419	3	74	81	2,768,735	1,985,306	4,754,041	3.734
	546,136,680	30	371	500	13,523,900	10,189,965	23,713,865	
Adjusted Loss to Payroll Ratio:					2.476	1.866	4.342	
Expected Unlimited Loss to Payroll Ratio:					2.722	2.280	5.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.429	1.638	4.068	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					2.476	1.846	4.322	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.713</b>	<b>2.339</b>	<b>5.052</b>	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								489.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	160,718,981	8	34	68	2,038,106	1,264,680	3,302,786	2.055
2017	177,545,183	5	44	55	2,724,333	1,610,064	4,334,397	2.441
2018	182,294,812	2	34	49	1,218,397	694,282	1,912,679	1.049
2019	204,804,776	7	42	52	2,354,732	1,299,560	3,654,292	1.784
2020	217,696,939	3	45	51	2,054,836	1,105,810	3,160,646	1.452
	943,060,692	25	199	275	10,390,405	5,974,396	16,364,801	
Adjusted Loss to Payroll Ratio:					1.102	0.634	1.735	
Expected Unlimited Loss to Payroll Ratio:					1.189	0.823	2.011	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.061	0.591	1.652	
Credibility:					0.97	0.75		
Indicated Limited Loss to Payroll Ratio:					1.100	0.623	1.724	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.206</b>	<b>0.790</b>	<b>1.995</b>	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								193.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	151,549,027	19	78	146	4,383,103	2,899,253	7,282,356	4.805
2018	174,249,904	15	89	173	4,111,452	3,649,981	7,761,433	4.454
2019	191,795,152	15	99	183	6,248,932	5,487,206	11,736,138	6.119
2020	184,625,399	6	112	133	5,744,550	5,535,765	11,280,315	6.110
	702,219,482	55	378	635	20,488,038	17,572,206	38,060,244	
Adjusted Loss to Payroll Ratio:					2.918	2.502	5.420	
Expected Unlimited Loss to Payroll Ratio:					3.445	3.533	6.978	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.044	2.504	5.547	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.918	2.502	5.420	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.293</b>	<b>3.543</b>	<b>6.836</b>	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								661.7%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2018	943,385,309	78	633	667	22,572,662	21,411,827	43,984,489	4.662
2019	946,271,125	49	594	622	21,226,122	19,527,381	40,753,503	4.307
2020	988,993,258	29	626	527	26,003,742	24,184,771	50,188,513	5.075
	2,878,649,692	156	1,853	1,816	69,802,525	65,123,980	134,926,505	
Adjusted Loss to Payroll Ratio:					2.425	2.262	4.687	
Expected Unlimited Loss to Payroll Ratio:					2.582	2.892	5.474	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.256	1.948	4.204	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.425	2.262	4.687	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.711</b>	<b>3.050</b>	<b>5.761</b>	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								557.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 5479 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: INSULATION WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	141,600,224	5	95	164	2,681,093	2,097,423	4,778,516	3.375
2017	150,058,194	11	94	172	3,742,305	3,386,831	7,129,136	4.751
2018	176,666,108	6	85	184	2,980,316	2,157,624	5,137,940	2.908
2019	196,411,741	5	86	170	1,564,452	2,092,329	3,656,781	1.862
2020	214,098,968	1	71	147	2,462,340	2,042,041	4,504,381	2.104
	878,835,235	28	431	837	13,430,505	11,776,248	25,206,754	
Adjusted Loss to Payroll Ratio:					1.528	1.340	2.868	
Expected Unlimited Loss to Payroll Ratio:					1.904	1.896	3.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.700	1.362	3.062	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.528	1.340	2.868	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.674</b>	<b>1.698</b>	<b>3.373</b>	
Indicated Relativity Change:								-11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								326.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2018	861,271,822	27	246	260	12,071,616	7,782,232	19,853,848	2.305
2019	954,341,037	25	277	250	14,902,873	10,376,024	25,278,897	2.649
2020	885,578,119	10	192	206	11,247,674	7,868,124	19,115,798	2.159
	2,701,190,978	62	715	716	38,222,164	26,026,381	64,248,544	
Adjusted Loss to Payroll Ratio:					1.415	0.964	2.379	
Expected Unlimited Loss to Payroll Ratio:					1.776	1.548	3.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.448	0.867	2.315	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.415	0.964	2.379	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.692</b>	<b>1.560</b>	<b>3.252</b>	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								314.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	213,547,927	22	239	314	7,523,448	7,371,925	14,895,373	6.975
2019	216,802,236	9	241	241	7,383,312	7,560,652	14,943,964	6.893
2020	232,008,569	10	228	195	7,635,487	6,981,651	14,617,138	6.300
	662,358,732	41	708	750	22,542,248	21,914,228	44,456,476	
Adjusted Loss to Payroll Ratio:					3.403	3.309	6.712	
Expected Unlimited Loss to Payroll Ratio:					3.747	4.109	7.856	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.401	3.093	6.494	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.403	3.309	6.712	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.668</b>	<b>4.003</b>	<b>7.670</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								742.5%

Code: 5485 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLASTERING OR STUCCO WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	116,127,880	11	46	72	2,136,356	1,376,972	3,513,328	3.025
2017	129,692,990	9	53	70	2,052,998	1,986,371	4,039,369	3.115
2018	148,112,635	12	42	59	2,295,735	1,681,986	3,977,721	2.686
2019	172,665,624	4	51	57	3,301,982	2,029,781	5,331,763	3.088
2020	169,911,361	0	56	65	2,279,018	1,998,924	4,277,942	2.518
	736,510,489	36	248	323	12,066,089	9,074,034	21,140,123	
Adjusted Loss to Payroll Ratio:					1.638	1.232	2.870	
Expected Unlimited Loss to Payroll Ratio:					1.933	2.006	3.939	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.577	1.123	2.700	
Credibility:					1.00	0.88		
Indicated Limited Loss to Payroll Ratio:					1.638	1.219	2.858	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.959</b>	<b>1.974</b>	<b>3.933</b>	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								380.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	499,412,407	16	138	182	5,188,830	3,804,320	8,993,150	1.801
2018	513,403,097	13	153	177	8,177,417	4,626,421	12,803,838	2.494
2019	593,915,346	6	169	164	8,205,719	6,215,613	14,421,332	2.428
2020	646,995,688	7	166	186	7,339,314	5,427,587	12,766,901	1.973
	2,253,726,538	42	626	709	28,911,280	20,073,942	48,985,222	
Adjusted Loss to Payroll Ratio:					1.283	0.891	2.174	
Expected Unlimited Loss to Payroll Ratio:					1.517	1.251	2.768	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.312	0.805	2.117	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.283	0.891	2.174	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.448</b>	<b>1.261</b>	<b>2.709</b>	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								262.2%

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	414,262,490	14	99	130	4,516,479	2,805,080	7,321,559	1.767
2017	465,859,730	7	114	152	4,822,747	3,705,664	8,528,411	1.831
2018	500,960,345	12	83	149	4,628,403	3,138,668	7,767,071	1.550
2019	566,584,808	12	124	157	6,422,630	4,863,401	11,286,031	1.992
2020	540,705,895	2	76	130	3,934,800	3,959,317	7,894,117	1.460
	2,488,373,269	47	496	718	24,325,059	18,472,130	42,797,189	
Adjusted Loss to Payroll Ratio:					0.978	0.742	1.720	
Expected Unlimited Loss to Payroll Ratio:					1.127	1.217	2.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.919	0.681	1.600	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.978	0.742	1.720	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.169</b>	<b>1.202</b>	<b>2.371</b>	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								229.5%

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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	
2018	679,149,071	32	447	673	11,483,398	10,904,406	22,387,804	3.296
2019	639,230,900	28	408	657	12,128,690	11,485,279	23,613,969	3.694
2020	600,943,766	12	362	579	10,839,259	11,168,970	22,008,229	3.662
	1,919,323,737	72	1,217	1,909	34,451,346	33,558,655	68,010,001	
Adjusted Loss to Payroll Ratio:					1.795	1.748	3.543	
Expected Unlimited Loss to Payroll Ratio:					1.960	2.183	4.143	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.712	1.471	3.183	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.795	1.748	3.543	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.007</b>	<b>2.357</b>	<b>4.364</b>	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								422.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,059,671,050	19	195	342	8,367,116	6,014,216	14,381,332	1.357
2019	1,192,724,705	20	224	374	12,107,096	8,979,562	21,086,658	1.768
2020	1,268,967,979	10	218	352	9,827,532	6,508,736	16,336,268	1.287
	3,521,363,734	49	637	1,068	30,301,744	21,502,513	51,804,257	
Adjusted Loss to Payroll Ratio:					0.861	0.611	1.471	
Expected Unlimited Loss to Payroll Ratio:					1.015	0.939	1.954	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.878	0.604	1.482	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.861	0.611	1.471	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.971</b>	<b>0.865</b>	<b>1.836</b>	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								177.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	182,909,159	34	267	298	9,562,868	8,931,644	18,494,512	10.111
2019	202,303,640	28	270	287	11,347,300	12,251,118	23,598,418	11.665
2020	229,852,830	28	298	303	12,704,614	16,227,583	28,932,197	12.587
	615,065,629	90	835	888	33,614,781	37,410,345	71,025,126	
Adjusted Loss to Payroll Ratio:					5.465	6.082	11.548	
Expected Unlimited Loss to Payroll Ratio:					6.586	8.262	14.848	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.372	4.624	9.997	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.465	6.082	11.548	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>6.535</b>	<b>9.849</b>	<b>16.384</b>	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								1586.0%

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	
2018	580,764,979	63	309	358	14,370,068	14,334,963	28,705,031	4.943
2019	650,605,808	63	418	389	20,272,719	19,183,091	39,455,810	6.064
2020	679,977,362	35	440	374	22,895,525	20,666,447	43,561,972	6.406
	1,911,348,149	161	1,167	1,121	57,538,311	54,184,502	111,722,813	
Adjusted Loss to Payroll Ratio:					3.010	2.835	5.845	
Expected Unlimited Loss to Payroll Ratio:					3.257	3.825	7.083	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.816	2.462	5.278	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.010	2.835	5.845	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.397</b>	<b>4.014</b>	<b>7.411</b>	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								717.4%



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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,400,220,833	13	187	313	8,870,201	7,530,152	16,400,353	0.482
2019	3,803,261,242	9	184	373	8,059,800	6,558,223	14,618,023	0.384
2020	3,949,544,860	5	168	295	8,490,493	6,527,212	15,017,705	0.380
	11,153,026,935	27	539	981	25,420,493	20,615,587	46,036,081	
Adjusted Loss to Payroll Ratio:					0.228	0.185	0.413	
Expected Unlimited Loss to Payroll Ratio:					0.245	0.251	0.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.219	0.180	0.399	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.228	0.185	0.413	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.250</b>	<b>0.234</b>	<b>0.484</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								46.9%

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	
2016	191,421,257	12	44	101	2,516,191	2,719,943	5,236,134	2.735
2017	233,752,065	9	66	110	2,509,826	1,842,575	4,352,401	1.862
2018	267,741,405	6	92	153	2,778,762	2,817,475	5,596,237	2.090
2019	278,673,366	5	78	147	2,476,866	2,185,268	4,662,134	1.673
2020	286,814,669	5	84	102	3,366,800	2,559,878	5,926,678	2.066
	1,258,402,762	37	364	613	13,648,445	12,125,138	25,773,584	
Adjusted Loss to Payroll Ratio:					1.085	0.964	2.048	
Expected Unlimited Loss to Payroll Ratio:					1.218	1.227	2.446	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.087	0.882	1.969	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.085	0.963	2.048	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.188</b>	<b>1.221</b>	<b>2.409</b>	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								233.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	179,875,090	14	99	159	4,346,592	3,622,721	7,969,313	4.430
2017	191,082,255	9	110	155	3,582,917	2,551,304	6,134,221	3.210
2018	188,766,579	8	123	199	3,612,333	3,280,102	6,892,435	3.651
2019	186,824,000	7	107	164	4,039,020	3,550,084	7,589,104	4.062
2020	199,549,496	6	123	127	4,827,639	3,426,494	8,254,133	4.136
	946,097,420	44	562	804	20,408,501	16,430,706	36,839,206	
Adjusted Loss to Payroll Ratio:					2.157	1.737	3.894	
Expected Unlimited Loss to Payroll Ratio:					2.197	2.136	4.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.037	1.771	3.808	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.157	1.737	3.894	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.325</b>	<b>2.101</b>	<b>4.426</b>	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								428.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,942,523,975	9	116	483	3,218,450	3,360,158	6,578,608	0.339
2017	2,172,417,300	13	130	403	4,570,913	3,279,224	7,850,137	0.361
2018	2,254,748,810	4	130	459	3,207,729	2,886,437	6,094,166	0.270
2019	2,303,234,319	1	111	387	1,863,115	2,952,858	4,815,973	0.209
2020	2,170,320,815	2	95	328	2,753,946	3,553,449	6,307,395	0.291
	10,843,245,220	29	582	2,060	15,614,153	16,032,127	31,646,280	
Adjusted Loss to Payroll Ratio:					0.144	0.148	0.292	
Expected Unlimited Loss to Payroll Ratio:					0.158	0.183	0.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.149	0.155	0.304	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.144	0.148	0.292	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.155</b>	<b>0.179</b>	<b>0.334</b>	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								32.3%

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Code: 6003 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 4 CLASS: PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE  
CONSTRUCTION – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	16,528,828	2	4	9	365,402	169,881	535,283	3.238
2017	18,496,144	2	5	1	699,428	347,333	1,046,761	5.659
2018	20,161,922	0	3	9	64,802	84,419	149,221	0.740
2019	24,716,110	2	8	10	924,721	1,039,673	1,964,394	7.948
2020	30,695,442	0	4	8	217,023	150,687	367,710	1.198
	110,598,445	6	24	37	2,271,376	1,791,993	4,063,369	
Adjusted Loss to Payroll Ratio:					2.054	1.620	3.674	
Expected Unlimited Loss to Payroll Ratio:					4.082	3.529	7.611	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.330	1.975	5.305	
Credibility:					0.65	0.52		
Indicated Limited Loss to Payroll Ratio:					2.501	1.791	4.293	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.991</b>	<b>2.900</b>	<b>5.891</b>	
Indicated Relativity Change:								-22.6%
Relativity to Statewide Average Loss to Payroll Ratio:								570.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 6011 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: DAM CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	10,978,189	0	0	4	0	2,897	2,897	0.026
2017	14,780,750	1	3	4	346,222	165,178	511,400	3.460
2018	13,330,753	0	1	1	4,248	24,480	28,728	0.216
2019	24,359,462	1	0	2	162,338	77,292	239,630	0.984
2020	23,069,255	0	1	1	54,032	15,624	69,656	0.302
	86,518,409	2	5	12	566,840	285,470	852,310	
Adjusted Loss to Payroll Ratio:					0.655	0.330	0.985	
Expected Unlimited Loss to Payroll Ratio:					1.847	1.345	3.192	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.506	0.753	2.259	
Credibility:					0.43	0.32		
Indicated Limited Loss to Payroll Ratio:					1.142	0.618	1.759	
Limit Factor:					1.196	1.619		
Indicated (Unlimited) Loss to Payroll Ratio:					1.365	1.000	2.365	
Indicated Relativity Change:								-25.9%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.381</b>	<b>1.013</b>	<b>2.394</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								231.7%

Code: 6204 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 1 CLASS: DRILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	103,194,440	1	60	75	1,315,184	1,072,434	2,387,618	2.314
2017	82,904,316	7	41	52	2,185,938	1,437,407	3,623,345	4.371
2018	93,052,228	4	43	59	2,188,159	1,675,570	3,863,729	4.152
2019	101,815,895	2	35	40	1,550,696	1,329,929	2,880,625	2.829
2020	97,314,830	1	45	41	2,300,127	1,695,021	3,995,148	4.105
	478,281,709	15	224	267	9,540,104	7,210,361	16,750,465	
Adjusted Loss to Payroll Ratio:					1.995	1.508	3.502	
Expected Unlimited Loss to Payroll Ratio:					2.066	2.184	4.250	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.788	1.379	3.167	
Credibility:					0.89	0.77		
Indicated Limited Loss to Payroll Ratio:					1.972	1.478	3.449	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.357</b>	<b>2.393</b>	<b>4.750</b>	
Indicated Relativity Change:								11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								459.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 6206 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 4 CLASS: OIL/GAS WELLS – CEMENTING/ACIDIZING/FRACTURING;  
VACUUM TRUCK SVC/GRAVEL PACKING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	85,805,813	1	17	10	643,498	584,366	1,227,864	1.431
2017	95,153,822	4	24	19	1,652,314	1,141,253	2,793,567	2.936
2018	120,416,322	0	32	17	1,164,694	833,502	1,998,196	1.659
2019	126,111,589	0	16	29	522,385	438,876	961,261	0.762
2020	74,065,190	0	8	11	392,648	262,128	654,776	0.884
	501,552,736	5	97	86	4,375,538	3,260,125	7,635,663	
Adjusted Loss to Payroll Ratio:					0.872	0.650	1.522	
Expected Unlimited Loss to Payroll Ratio:					0.977	1.107	2.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.896	0.804	1.700	
Credibility:					0.69	0.63		
Indicated Limited Loss to Payroll Ratio:					0.880	0.707	1.587	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.993</b>	<b>1.001</b>	<b>1.994</b>	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								193.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 6213 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 4 CLASS: OIL/GAS WELLS – SPECIALTY TOOL COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	43,437,256	1	5	24	315,010	92,848	407,858	0.939
2017	62,212,165	0	4	11	172,137	200,488	372,625	0.599
2018	50,118,437	1	2	13	301,569	124,538	426,107	0.850
2019	67,075,909	0	4	4	364,408	300,394	664,802	0.991
2020	40,124,979	0	2	4	124,000	818,873	942,873	2.350
	262,968,745	2	17	56	1,277,123	1,537,141	2,814,264	
Adjusted Loss to Payroll Ratio:					0.486	0.585	1.070	
Expected Unlimited Loss to Payroll Ratio:					0.538	0.558	1.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.494	0.405	0.899	
Credibility:					0.42	0.37		
Indicated Limited Loss to Payroll Ratio:					0.490	0.471	0.962	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.553</b>	<b>0.668</b>	<b>1.221</b>	
Indicated Relativity Change:								11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								118.2%

Code: 6216 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 1 CLASS: OIL/GAS LEASE WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	55,871,463	0	8	17	394,347	295,913	690,260	1.235
2017	66,307,232	2	17	17	1,034,345	825,322	1,859,667	2.805
2018	75,034,660	2	12	31	1,248,338	765,261	2,013,599	2.684
2019	71,821,629	1	9	8	426,991	711,046	1,138,037	1.585
2020	55,540,903	0	9	13	707,328	250,180	957,508	1.724
	324,575,887	5	55	86	3,811,349	2,847,722	6,659,071	
Adjusted Loss to Payroll Ratio:					1.174	0.877	2.052	
Expected Unlimited Loss to Payroll Ratio:					1.072	1.018	2.090	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.983	0.739	1.723	
Credibility:					0.60	0.51		
Indicated Limited Loss to Payroll Ratio:					1.098	0.810	1.908	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.239</b>	<b>1.147</b>	<b>2.386</b>	
Indicated Relativity Change:								14.1%
Relativity to Statewide Average Loss to Payroll Ratio:								230.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	496,269,359	23	188	266	6,732,343	6,496,526	13,228,869	2.666
2019	510,006,021	17	186	233	8,655,448	6,976,478	15,631,926	3.065
2020	590,849,737	8	191	233	9,375,729	6,072,215	15,447,944	2.615
	1,597,125,117	48	565	732	24,763,520	19,545,219	44,308,739	
Adjusted Loss to Payroll Ratio:					1.551	1.224	2.774	
Expected Unlimited Loss to Payroll Ratio:					1.707	1.930	3.637	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.476	1.242	2.718	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.551	1.224	2.774	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.750</b>	<b>1.733</b>	<b>3.483</b>	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								337.1%

Code: 6220 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: EXCAVATION/GRADING LAND/LAND LEVELING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,036,136,797	24	122	145	8,087,571	5,089,003	13,176,574	1.272
2018	1,035,779,112	25	145	172	10,395,343	6,664,724	17,060,067	1.647
2019	1,087,397,813	13	129	146	7,947,534	4,721,697	12,669,231	1.165
2020	1,057,439,074	14	127	145	9,463,763	7,485,735	16,949,498	1.603
	4,216,752,796	76	523	608	35,894,210	23,961,159	59,855,369	
Adjusted Loss to Payroll Ratio:					0.851	0.568	1.419	
Expected Unlimited Loss to Payroll Ratio:					0.985	0.819	1.804	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.803	0.458	1.262	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.851	0.568	1.419	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.018</b>	<b>0.920</b>	<b>1.938</b>	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								187.6%

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Code: 6233 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 4 CLASS: OIL/GAS PIPE LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	136,293,504	1	9	17	324,156	338,577	662,733	0.486
2017	159,428,070	3	17	27	710,549	835,625	1,546,174	0.970
2018	224,836,971	4	19	32	1,442,268	651,723	2,093,991	0.931
2019	182,845,762	2	20	32	1,012,706	764,214	1,776,920	0.972
2020	169,811,113	0	13	20	916,902	1,180,654	2,097,556	1.235
	873,215,419	10	78	128	4,406,580	3,770,793	8,177,373	
Adjusted Loss to Payroll Ratio:					0.505	0.432	0.936	
Expected Unlimited Loss to Payroll Ratio:					0.554	0.649	1.203	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.452	0.363	0.815	
Credibility:					0.67	0.60		
Indicated Limited Loss to Payroll Ratio:					0.487	0.405	0.892	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.582</b>	<b>0.655</b>	<b>1.238</b>	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								119.8%



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Code: 6235 RHG: 7 NAICS: 21 ILDG: 4 MLDG: 4 CLASS: OIL/GAS WELLS – DRILLING OR  
REDRILLING/INSTALL/RECOVERY OF CASING; DRILLING  
GEOTHERMAL WELLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	47,096,155	2	3	9	657,672	427,956	1,085,628	2.305
2017	68,260,721	0	10	16	427,288	262,274	689,562	1.010
2018	80,984,218	1	16	17	989,832	721,029	1,710,861	2.113
2019	68,603,196	1	17	14	1,187,898	1,212,721	2,400,619	3.499
2020	42,694,496	0	6	10	497,448	174,853	672,301	1.575
	307,638,786	4	52	66	3,760,138	2,798,832	6,558,970	
Adjusted Loss to Payroll Ratio:					1.222	0.910	2.132	
Expected Unlimited Loss to Payroll Ratio:					1.626	1.437	3.063	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.407	0.908	2.314	
Credibility:					0.68	0.55		
Indicated Limited Loss to Payroll Ratio:					1.282	0.909	2.191	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.533</b>	<b>1.472</b>	<b>3.005</b>	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								290.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 6237 RHG: 7 NAICS: 21 ILDG: 4 MLDG: 4 CLASS: OIL/GAS WELLS – WIRELINE SERVICE/PERFORATING OF CASING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	34,829,862	1	1	3	49,017	44,261	93,278	0.268
2017	39,432,349	0	4	8	126,328	194,019	320,347	0.812
2018	42,998,029	0	4	9	458,859	246,195	705,054	1.640
2019	45,033,675	0	5	8	115,677	111,962	227,639	0.505
2020	38,666,376	0	6	9	438,252	316,652	754,904	1.952
	200,960,291	1	20	37	1,188,134	913,089	2,101,223	
Adjusted Loss to Payroll Ratio:					0.591	0.454	1.046	
Expected Unlimited Loss to Payroll Ratio:					0.894	0.819	1.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.774	0.517	1.291	
Credibility:					0.45	0.37		
Indicated Limited Loss to Payroll Ratio:					0.692	0.494	1.186	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.827</b>	<b>0.800</b>	<b>1.627</b>	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								157.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	27,462,452	1	5	5	160,471	169,846	330,317	1.203
2017	23,957,336	0	3	10	249,707	447,007	696,714	2.908
2018	34,412,491	0	4	5	244,959	127,382	372,341	1.082
2019	76,494,934	0	12	12	817,064	640,222	1,457,286	1.905
2020	42,053,369	0	3	10	43,939	35,010	78,949	0.188
	204,380,582	1	27	42	1,516,140	1,419,467	2,935,606	
Adjusted Loss to Payroll Ratio:					0.742	0.695	1.436	
Expected Unlimited Loss to Payroll Ratio:					1.358	1.109	2.466	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.212	0.797	2.008	
Credibility:					0.55	0.46		
Indicated Limited Loss to Payroll Ratio:					0.951	0.750	1.701	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.042</b>	<b>0.950</b>	<b>1.992</b>	
Indicated Relativity Change:								-19.2%
Relativity to Statewide Average Loss to Payroll Ratio:								192.9%

INCLUDES 1123 & 1124 D-9-1-22

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	
2016	95,613,011	9	25	52	1,667,891	1,080,058	2,747,949	2.874
2017	117,155,066	4	42	65	2,041,723	1,709,716	3,751,439	3.202
2018	118,234,542	4	45	67	1,781,942	1,306,970	3,088,912	2.613
2019	123,010,432	1	39	62	2,242,671	1,855,903	4,098,574	3.332
2020	122,015,735	1	30	49	1,564,244	1,494,024	3,058,268	2.506
	576,028,786	19	181	295	9,298,470	7,446,671	16,745,141	
Adjusted Loss to Payroll Ratio:					1.614	1.293	2.907	
Expected Unlimited Loss to Payroll Ratio:					2.130	1.859	3.989	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.842	1.196	3.038	
Credibility:					0.99	0.82		
Indicated Limited Loss to Payroll Ratio:					1.616	1.275	2.892	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.824</b>	<b>1.806</b>	<b>3.630</b>	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								351.4%

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Code: 6307 RHG: 5 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: SEWER CONSTRUCTION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	65,400,302	8	43	41	2,533,296	1,458,339	3,991,635	6.103
2017	75,335,904	3	40	57	1,678,795	1,100,556	2,779,351	3.689
2018	62,457,063	3	31	41	944,353	863,918	1,808,271	2.895
2019	75,594,023	0	43	34	1,754,160	1,053,831	2,807,991	3.715
2020	77,299,308	2	32	38	1,723,122	700,056	2,423,178	3.135
	356,086,599	16	189	211	8,633,726	5,176,700	13,810,426	
Adjusted Loss to Payroll Ratio:					2.425	1.454	3.878	
Expected Unlimited Loss to Payroll Ratio:					2.698	2.132	4.830	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.357	1.436	3.793	
Credibility:					0.90	0.73		
Indicated Limited Loss to Payroll Ratio:					2.418	1.449	3.867	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.703</b>	<b>1.953</b>	<b>4.657</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								450.8%

Code: 6308 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: SEWER CONSTRUCTION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	175,094,802	5	19	55	1,148,594	873,494	2,022,088	1.155
2017	209,547,537	6	40	52	1,724,384	1,274,633	2,999,017	1.431
2018	223,240,486	9	49	45	3,094,455	2,458,009	5,552,464	2.487
2019	227,935,626	5	41	55	3,077,972	2,105,484	5,183,456	2.274
2020	246,570,660	2	32	40	2,285,595	1,659,388	3,944,983	1.600
	1,082,389,110	27	181	247	11,331,000	8,371,008	19,702,008	
Adjusted Loss to Payroll Ratio:					1.047	0.773	1.820	
Expected Unlimited Loss to Payroll Ratio:					1.153	1.016	2.169	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.997	0.654	1.651	
Credibility:					1.00	0.83		
Indicated Limited Loss to Payroll Ratio:					1.047	0.753	1.800	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.181</b>	<b>1.066</b>	<b>2.248</b>	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								217.6%

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Code: 6315 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: WATER/GAS MAINS CONSTRUCTION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	141,578,541	4	37	78	1,326,525	1,320,741	2,647,266	1.870
2017	165,773,377	5	68	88	1,775,709	2,042,840	3,818,549	2.303
2018	160,708,282	4	66	77	2,369,256	2,003,023	4,372,279	2.721
2019	161,414,113	2	59	74	1,925,814	1,541,687	3,467,501	2.148
2020	199,593,996	3	49	77	2,261,430	2,507,467	4,768,897	2.389
	829,068,309	18	279	394	9,658,735	9,415,758	19,074,493	
Adjusted Loss to Payroll Ratio:					1.165	1.136	2.301	
Expected Unlimited Loss to Payroll Ratio:					1.360	1.507	2.868	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.176	0.970	2.146	
Credibility:					0.96	0.87		
Indicated Limited Loss to Payroll Ratio:					1.165	1.115	2.280	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.315</b>	<b>1.578</b>	<b>2.894</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								280.1%

Code: 6316 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: WATER/GAS MAINS CONSTRUCTION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	290,840,503	11	55	79	3,464,344	1,991,725	5,456,069	1.876
2017	336,647,183	11	55	76	3,220,292	2,657,463	5,877,755	1.746
2018	366,493,997	12	62	70	3,795,754	2,675,504	6,471,258	1.766
2019	402,325,654	3	58	77	2,661,587	1,904,547	4,566,134	1.135
2020	404,495,643	2	42	63	2,822,135	1,598,290	4,420,425	1.093
	1,800,802,981	39	272	365	15,964,112	10,827,529	26,791,641	
Adjusted Loss to Payroll Ratio:					0.886	0.601	1.488	
Expected Unlimited Loss to Payroll Ratio:					1.113	1.049	2.161	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.907	0.587	1.494	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.886	0.601	1.487	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.060</b>	<b>0.973</b>	<b>2.033</b>	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								196.8%

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Effective September 1, 2023 (Draft)

Code: 6325 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: CONDUIT CONSTRUCTION OR UNDERGROUND WIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	685,718,398	9	179	301	5,525,371	4,614,690	10,140,061	1.479
2019	767,297,862	11	205	280	7,705,963	6,380,493	14,086,456	1.836
2020	818,375,209	6	182	265	7,477,149	6,557,954	14,035,103	1.715
	2,271,391,469	26	566	846	20,708,483	17,553,137	38,261,620	
Adjusted Loss to Payroll Ratio:					0.912	0.773	1.685	
Expected Unlimited Loss to Payroll Ratio:					1.087	1.069	2.156	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.950	0.720	1.670	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.912	0.773	1.685	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.019</b>	<b>1.042</b>	<b>2.061</b>	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								199.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 6361 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: CANAL/JETTY/BREAKWATER CONSTRUCTION; CROSS-COUNTRY WATER PIPELINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	19,482,727	0	3	2	115,258	83,408	198,666	1.020
2017	25,007,764	1	1	7	40,529	80,324	120,853	0.483
2018	40,849,849	0	5	10	309,350	210,180	519,530	1.272
2019	23,163,608	0	9	13	664,488	227,008	891,496	3.849
2020	26,422,235	0	5	8	284,983	125,057	410,040	1.552
	134,926,183	1	23	40	1,414,608	725,978	2,140,585	
Adjusted Loss to Payroll Ratio:					1.048	0.538	1.586	
Expected Unlimited Loss to Payroll Ratio:					0.982	0.869	1.851	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.877	0.624	1.501	
Credibility:					0.41	0.35		
Indicated Limited Loss to Payroll Ratio:					0.947	0.594	1.541	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.038</b>	<b>0.752</b>	<b>1.790</b>	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								173.3%

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Code: 6364 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: IRRIGATION PIPE INSTALLATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	43,137,929	3	17	68	430,599	394,784	825,383	1.913
2017	49,606,428	1	28	75	408,427	484,201	892,628	1.799
2018	53,424,604	5	38	91	1,282,649	1,171,436	2,454,085	4.594
2019	57,516,733	1	43	75	708,900	768,862	1,477,762	2.569
2020	62,208,258	2	55	70	1,226,976	1,317,113	2,544,089	4.090
	265,893,952	12	181	379	4,057,552	4,136,395	8,193,947	
Adjusted Loss to Payroll Ratio:					1.526	1.556	3.082	
Expected Unlimited Loss to Payroll Ratio:					1.361	1.681	3.041	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.235	1.265	2.500	
Credibility:					0.62	0.62		
Indicated Limited Loss to Payroll Ratio:					1.415	1.444	2.860	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.525</b>	<b>1.747</b>	<b>3.273</b>	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								316.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	180,153,893	7	103	221	2,958,878	2,301,720	5,260,598	2.920
2017	206,930,733	5	135	226	3,476,947	2,522,331	5,999,278	2.899
2018	215,794,731	6	127	209	3,352,858	2,752,276	6,105,134	2.829
2019	231,873,065	6	121	202	3,065,534	2,851,643	5,917,177	2.552
2020	263,372,779	5	151	200	5,668,169	4,147,096	9,815,265	3.727
	1,098,125,201	29	637	1,058	18,522,385	14,575,066	33,097,451	
Adjusted Loss to Payroll Ratio:					1.687	1.327	3.014	
Expected Unlimited Loss to Payroll Ratio:					1.611	1.506	3.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.490	1.191	2.680	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.687	1.327	3.014	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.785</b>	<b>1.530</b>	<b>3.315</b>	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								320.9%



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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,813,584,372	79	1,653	2,770	40,286,363	34,664,060	74,950,423	4.133
2019	1,970,340,365	49	1,541	2,507	40,431,871	35,299,616	75,731,487	3.844
2020	2,091,125,204	14	1,470	2,449	45,761,532	38,110,474	83,872,006	4.011
	5,875,049,941	142	4,664	7,726	126,479,766	108,074,151	234,553,916	
Adjusted Loss to Payroll Ratio:					2.153	1.840	3.992	
Expected Unlimited Loss to Payroll Ratio:					2.347	2.276	4.623	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.212	1.928	4.140	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.153	1.840	3.992	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.320</b>	<b>2.226</b>	<b>4.546</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								440.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	56,650,537	3	39	77	934,971	921,425	1,856,396	3.277
2017	65,932,718	4	56	92	2,009,516	1,299,836	3,309,352	5.019
2018	64,343,313	2	36	68	582,274	813,943	1,396,217	2.170
2019	76,568,209	1	52	69	1,175,563	940,239	2,115,802	2.763
2020	86,266,268	2	48	69	1,378,961	1,091,900	2,470,861	2.864
	349,761,044	12	231	375	6,081,285	5,067,344	11,148,629	
Adjusted Loss to Payroll Ratio:					1.739	1.449	3.187	
Expected Unlimited Loss to Payroll Ratio:					1.928	1.829	3.757	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.818	1.549	3.367	
Credibility:					0.80	0.71		
Indicated Limited Loss to Payroll Ratio:					1.755	1.478	3.233	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.891</b>	<b>1.788</b>	<b>3.679</b>	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								356.1%

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Code: 7133 RHG: 7 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: RAILROAD OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	39,912,131	2	8	19	203,096	372,946	576,042	1.443
2017	49,441,423	0	4	33	10,014	43,044	53,058	0.107
2018	52,584,665	0	13	33	171,917	201,928	373,845	0.711
2019	75,470,556	1	8	31	244,767	392,222	636,989	0.844
2020	57,648,688	0	14	20	336,904	219,444	556,348	0.965
	275,057,464	3	47	136	966,699	1,229,583	2,196,282	
Adjusted Loss to Payroll Ratio:					0.351	0.447	0.798	
Expected Unlimited Loss to Payroll Ratio:					0.605	0.936	1.541	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.518	0.610	1.128	
Credibility:					0.44	0.44		
Indicated Limited Loss to Payroll Ratio:					0.445	0.538	0.984	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.532</b>	<b>0.872</b>	<b>1.404</b>	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								136.0%

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

Code: 4312 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 1 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	
2018	2,515,841,421	161	2,137	3,152	84,286,543	51,538,057	135,824,600	5.399
2019	2,929,202,848	164	2,915	3,743	102,876,001	64,785,177	167,661,178	5.724
2020	3,787,295,939	100	4,529	4,785	141,216,191	89,264,143	230,480,334	6.086
	9,232,340,208	425	9,581	11,680	328,378,735	205,587,378	533,966,113	
Adjusted Loss to Payroll Ratio:					3.557	2.227	5.784	
Expected Unlimited Loss to Payroll Ratio:					3.534	2.221	5.754	
Expected Unlimited Loss to Payroll Ratio (Class 4312 Only)*:					1.935	2.465	4.400	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.367	1.946	5.313	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.557	2.227	5.784	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.833</b>	<b>2.694</b>	<b>6.527</b>	
Indicated Relativity Change:								13.4%
Indicated Relativity Change (Class 4312 Only)*:								48.3%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 4312 Only):</b>					<b>3.230</b>	<b>2.270</b>	<b>5.500</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								631.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	80,520,640	12	79	98	1,651,497	1,937,387	3,588,884	4.457
2017	79,593,430	6	49	90	1,539,048	1,494,341	3,033,389	3.811
2018	85,040,072	9	71	105	3,119,828	2,517,942	5,637,770	6.630
2019	89,586,305	8	82	96	2,702,676	2,807,989	5,510,665	6.151
2020	95,964,609	5	59	70	2,106,311	1,909,059	4,015,370	4.184
	430,705,056	40	340	459	11,119,361	10,666,717	21,786,078	
Adjusted Loss to Payroll Ratio:					2.582	2.477	5.058	
Expected Unlimited Loss to Payroll Ratio:					3.016	3.043	6.058	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.995	2.600	5.594	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					2.582	2.485	5.067	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.828</b>	<b>3.150</b>	<b>5.978</b>	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								578.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,764,553,910	238	2,587	2,574	97,776,211	63,387,341	161,163,552	4.281
2019	3,961,333,352	188	2,563	2,415	106,619,894	67,112,175	173,732,069	4.386
2020	4,272,292,513	115	2,624	2,229	106,140,986	70,314,110	176,455,096	4.130
	11,998,179,775	541	7,774	7,218	310,537,090	200,813,626	511,350,716	
Adjusted Loss to Payroll Ratio:					2.588	1.674	4.262	
Expected Unlimited Loss to Payroll Ratio:					2.761	2.035	4.796	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.587	1.702	4.289	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.588	1.674	4.262	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.836</b>	<b>2.121</b>	<b>4.957</b>	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								479.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 7227 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: AUTO/TRUCK TOWING, ROADSIDE ASSISTANCE OR FREEWAY SERVICE PATROL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	316,962,037	28	232	250	8,447,990	7,358,212	15,806,202	4.987
2018	333,231,698	10	207	257	5,243,589	4,572,318	9,815,907	2.946
2019	344,175,460	19	245	211	8,193,770	7,435,119	15,628,889	4.541
2020	338,320,198	12	200	190	9,335,886	6,990,241	16,326,127	4.826
	1,332,689,393	69	884	908	31,221,235	26,355,890	57,577,125	
Adjusted Loss to Payroll Ratio:					2.343	1.978	4.320	
Expected Unlimited Loss to Payroll Ratio:					2.215	2.193	4.408	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.076	1.834	3.910	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.343	1.978	4.320	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.567</b>	<b>2.507</b>	<b>5.073</b>	
Indicated Relativity Change:								15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								491.1%

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Code: 7232 RHG: 6 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: MAIL DELIVERY SERVICE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	52,505,711	3	34	26	1,269,777	905,164	2,174,941	4.142
2017	48,512,911	7	36	20	2,524,873	1,473,279	3,998,152	8.241
2018	60,469,351	2	25	35	1,831,057	732,128	2,563,185	4.239
2019	76,867,601	1	40	61	1,401,490	890,720	2,292,210	2.982
2020	89,864,766	1	43	47	1,257,171	1,009,546	2,266,717	2.522
328,220,340		14	178	189	8,284,369	5,010,837	13,295,205	
Adjusted Loss to Payroll Ratio:					2.524	1.527	4.051	
Expected Unlimited Loss to Payroll Ratio:					3.096	2.276	5.372	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.810	1.705	4.516	
Credibility:					0.92	0.71		
Indicated Limited Loss to Payroll Ratio:					2.547	1.578	4.125	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.875</b>	<b>2.235</b>	<b>5.109</b>	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								494.6%

Code: 7272 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: WATER TRUCK SERVICE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	8,350,678	1	2	3	269,629	327,941	597,570	7.156
2017	9,530,448	0	3	4	154,131	131,265	285,396	2.995
2018	10,837,262	2	5	2	564,567	529,759	1,094,326	10.098
2019	11,278,552	1	1	2	355,814	8,072	363,886	3.226
2020	17,950,372	1	5	4	430,412	705,556	1,135,968	6.328
57,947,312		5	16	15	1,774,553	1,702,593	3,477,146	
Adjusted Loss to Payroll Ratio:					3.062	2.938	6.001	
Expected Unlimited Loss to Payroll Ratio:					3.550	2.091	5.641	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.070	1.346	4.415	
Credibility:					0.49	0.34		
Indicated Limited Loss to Payroll Ratio:					3.066	1.892	4.959	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.460</b>	<b>2.679</b>	<b>6.140</b>	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								594.4%

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Code: 7332 RHG: 1 NAICS: 62 ILDG: 1 MLDG: 2 CLASS: AMBULANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	633,564,389	12	447	962	5,395,997	4,500,752	9,896,749	1.562
2018	682,864,334	19	448	946	7,162,154	4,922,791	12,084,945	1.770
2019	726,033,036	8	513	924	8,339,760	6,482,354	14,822,114	2.042
2020	706,035,279	6	569	740	9,259,747	7,156,886	16,416,633	2.325
2,748,497,039		45	1,977	3,572	30,157,658	23,062,783	53,220,441	
Adjusted Loss to Payroll Ratio:					1.097	0.839	1.936	
Expected Unlimited Loss to Payroll Ratio:					1.052	0.900	1.953	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.034	0.820	1.853	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.097	0.839	1.936	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.161</b>	<b>0.967</b>	<b>2.128</b>	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								206.0%



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Code: 7360 RHG: 2 NAICS: 48 ILDG: 2 MLDG: 3 CLASS: FREIGHT HANDLERS; FREIGHT FORWARDERS OR CONSOLIDATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	546,457,485	36	480	820	11,178,087	9,377,480	20,555,567	3.762
2019	565,363,388	25	455	664	13,035,566	9,984,939	23,020,505	4.072
2020	669,243,849	4	508	689	11,644,504	9,626,121	21,270,625	3.178
	1,781,064,722	65	1,443	2,173	35,858,157	28,988,540	64,846,697	
Adjusted Loss to Payroll Ratio:					2.013	1.628	3.641	
Expected Unlimited Loss to Payroll Ratio:					2.100	2.136	4.236	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.024	1.938	3.961	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.013	1.628	3.641	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.146</b>	<b>1.904</b>	<b>4.050</b>	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								392.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 7365 RHG: 5 NAICS: 48 ILDG: 2 MLDG: 3 CLASS: TAXICAB OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	15,127,384	1	6	4	223,492	327,870	551,362	3.645
2017	8,062,674	2	3	4	310,360	381,174	691,534	8.577
2018	13,668,538	1	5	34	91,186	116,738	207,924	1.521
2019	10,696,223	0	2	8	81,372	69,743	151,115	1.413
2020	4,118,728	1	1	2	124,596	595,653	720,249	17.487
	51,673,547	5	17	52	831,006	1,491,177	2,322,184	
Adjusted Loss to Payroll Ratio:					1.608	2.886	4.494	
Expected Unlimited Loss to Payroll Ratio:					2.105	1.937	4.042	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.930	1.520	3.450	
Credibility:					0.38	0.32		
Indicated Limited Loss to Payroll Ratio:					1.809	1.962	3.771	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.022</b>	<b>2.645</b>	<b>4.667</b>	
Indicated Relativity Change:								15.5%
Relativity to Statewide Average Loss to Payroll Ratio:								451.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,122,661,321	101	834	1,104	31,286,896	24,574,641	55,861,537	4.976
2019	1,187,363,260	64	772	1,030	25,891,637	20,552,317	46,443,954	3.912
2020	780,824,329	23	506	551	17,421,067	12,987,403	30,408,470	3.894
	3,090,848,910	188	2,112	2,685	74,599,600	58,114,361	132,713,961	
Adjusted Loss to Payroll Ratio:					2.414	1.880	4.294	
Expected Unlimited Loss to Payroll Ratio:					2.607	2.289	4.896	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.484	2.006	4.490	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.414	1.880	4.294	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.601</b>	<b>2.275</b>	<b>4.876</b>	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								472.0%

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Code: 7392 RHG: 1 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: BEER DEALERS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	269,829,192	12	284	598	5,380,931	4,383,690	9,764,621	3.619
2018	290,339,213	8	331	604	6,112,941	5,443,366	11,556,307	3.980
2019	308,713,429	4	374	530	8,025,201	5,942,012	13,967,213	4.524
2020	358,642,495	5	305	538	11,219,513	7,904,749	19,124,262	5.332
	1,227,524,329	29	1,294	2,270	30,738,587	23,673,817	54,412,404	
Adjusted Loss to Payroll Ratio:					2.504	1.929	4.433	
Expected Unlimited Loss to Payroll Ratio:					2.479	2.033	4.511	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.298	1.763	4.061	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.504	1.929	4.433	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.650</b>	<b>2.222</b>	<b>4.872</b>	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								471.7%

Code: 7403 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 3 CLASS: AIRCRAFT OPERATION – SCHEDULED – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,048,203,462	34	830	1,629	24,612,083	17,173,923	41,786,006	3.986
2019	1,152,838,858	33	844	1,404	24,305,982	17,553,023	41,859,005	3.631
2020	1,015,722,679	4	566	1,041	15,752,212	12,256,156	28,008,368	2.757
	3,216,764,999	71	2,240	4,074	64,670,277	46,983,103	111,653,380	
Adjusted Loss to Payroll Ratio:					2.010	1.461	3.471	
Expected Unlimited Loss to Payroll Ratio:					2.127	1.786	3.913	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.050	1.620	3.669	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.010	1.461	3.471	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.143</b>	<b>1.708</b>	<b>3.851</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								372.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,067,970,795	14	608	562	15,024,545	8,334,989	23,359,534	1.130
2019	2,129,249,022	10	579	521	17,022,235	8,932,696	25,954,931	1.219
2020	1,813,368,201	1	223	167	7,922,996	3,442,952	11,365,948	0.627
	6,010,588,018	25	1,410	1,250	39,969,776	20,710,637	60,680,412	
Adjusted Loss to Payroll Ratio:					0.665	0.345	1.010	
Expected Unlimited Loss to Payroll Ratio:					0.803	0.406	1.209	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.780	0.373	1.153	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.665	0.345	1.010	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.704</b>	<b>0.397</b>	<b>1.101</b>	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								106.6%

Code: 7409 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: AIRCRAFT OPERATION – AGRICULTURAL – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	19,110,527	2	3	3	814,208	347,369	1,161,577	6.078
2017	18,470,384	2	1	2	867,957	89,049	957,006	5.181
2018	18,191,121	0	2	1	5,119	15,958	21,077	0.116
2019	18,588,341	0	4	0	66,441	246,669	313,110	1.684
2020	17,995,320	0	0	1	0	313	313	0.002
	92,355,692	4	10	7	1,753,726	699,357	2,453,083	
Adjusted Loss to Payroll Ratio:					1.899	0.757	2.656	
Expected Unlimited Loss to Payroll Ratio:					2.959	1.833	4.792	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.561	1.158	3.718	
Credibility:					0.53	0.37		
Indicated Limited Loss to Payroll Ratio:					2.209	1.009	3.218	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.641</b>	<b>1.634</b>	<b>4.275</b>	
Indicated Relativity Change:								-10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								413.9%

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Code: 7410 RHG: 2 NAICS: 11 ILDG: 4 MLDG: 2 CLASS: AIRCRAFT OPERATION – AGRICULTURAL – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	19,494,255	1	9	17	450,605	469,144	919,749	4.718
2017	19,231,493	3	7	8	519,705	537,687	1,057,392	5.498
2018	20,025,936	1	7	13	241,958	191,844	433,802	2.166
2019	20,424,672	1	3	13	228,048	390,513	618,561	3.028
2020	19,629,987	2	4	9	1,474,275	243,911	1,718,186	8.753
	98,806,344	8	30	60	2,914,591	1,833,100	4,747,691	
Adjusted Loss to Payroll Ratio:					2.950	1.855	4.805	
Expected Unlimited Loss to Payroll Ratio:					1.721	1.559	3.279	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.676	1.370	3.046	
Credibility:					0.46	0.41		
Indicated Limited Loss to Payroll Ratio:					2.262	1.568	3.830	
Limit Factor:					1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:					2.412	1.834	4.246	
Indicated Relativity Change:								29.5%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>2.328</b>	<b>1.771</b>	<b>4.099</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								396.8%

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Code: 7421 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	89,059,256	0	11	21	469,855	429,033	898,888	1.009
2017	95,837,802	0	5	25	163,657	175,834	339,491	0.354
2018	105,425,057	1	7	11	239,176	146,791	385,967	0.366
2019	113,812,401	0	12	28	358,999	297,460	656,459	0.577
2020	115,100,300	0	11	14	133,777	129,908	263,685	0.229
	519,234,816	1	46	99	1,365,464	1,179,025	2,544,489	
Adjusted Loss to Payroll Ratio:					0.263	0.227	0.490	
Expected Unlimited Loss to Payroll Ratio:					0.458	0.462	0.920	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.441	0.419	0.860	
Credibility:					0.53	0.49		
Indicated Limited Loss to Payroll Ratio:					0.347	0.325	0.673	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.370</b>	<b>0.381</b>	<b>0.751</b>	
Indicated Relativity Change:								-18.4%
Relativity to Statewide Average Loss to Payroll Ratio:								72.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	370,815,211	10	34	44	3,944,052	907,042	4,851,094	1.308
2017	361,975,643	6	25	56	1,514,087	535,079	2,049,166	0.566
2018	384,436,676	2	38	60	1,125,563	1,066,535	2,192,098	0.570
2019	442,445,124	8	38	68	3,723,583	1,334,317	5,057,900	1.143
2020	457,866,581	4	46	60	3,192,409	1,803,657	4,996,066	1.091
2,017,539,234		30	181	288	13,499,696	5,646,630	19,146,326	
Adjusted Loss to Payroll Ratio:					0.669	0.280	0.949	
Expected Unlimited Loss to Payroll Ratio:					0.787	0.370	1.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.714	0.277	0.991	
Credibility:					1.00	0.71		
Indicated Limited Loss to Payroll Ratio:					0.669	0.279	0.948	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.755</b>	<b>0.395</b>	<b>1.150</b>	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								111.4%

Code: 7428 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: AIRCRAFT OPERATION – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	697,533,175	22	270	728	9,468,736	5,965,638	15,434,374	2.213
2018	751,439,274	18	283	669	10,132,459	6,529,807	16,662,266	2.217
2019	766,111,103	6	262	588	6,718,177	4,905,825	11,624,002	1.517
2020	743,195,655	3	170	340	7,697,705	5,034,118	12,731,823	1.713
2,958,279,207		49	985	2,325	34,017,078	22,435,389	56,452,467	
Adjusted Loss to Payroll Ratio:					1.150	0.758	1.908	
Expected Unlimited Loss to Payroll Ratio:					1.173	0.820	1.993	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.130	0.744	1.874	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.150	0.758	1.908	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.226</b>	<b>0.887</b>	<b>2.113</b>	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								204.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	71,153,937	2	17	43	774,515	448,557	1,223,072	1.719
2017	70,227,636	1	12	65	249,017	336,521	585,538	0.834
2018	86,061,774	1	9	39	357,818	308,772	666,590	0.775
2019	91,076,734	0	10	34	292,066	209,018	501,084	0.550
2020	137,438,095	3	33	57	1,168,134	929,865	2,097,999	1.527
	455,958,175	7	81	238	2,841,550	2,232,733	5,074,283	
Adjusted Loss to Payroll Ratio:					0.623	0.490	1.113	
Expected Unlimited Loss to Payroll Ratio:					0.695	0.612	1.307	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.670	0.555	1.225	
Credibility:					0.59	0.52		
Indicated Limited Loss to Payroll Ratio:					0.642	0.521	1.163	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.685</b>	<b>0.610</b>	<b>1.294</b>	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								125.3%



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Code: 7500 RHG: 5 NAICS: 22 ILDG: 1 MLDG: 1 CLASS: GAS WORKS  
Code: 7520 RHG: 5 NAICS: 22 ILDG: 1 MLDG: 1 CLASS: WATER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	117,027,382	3	55	100	1,386,200	1,041,170	2,427,370	2.074
2017	111,360,339	2	33	90	708,711	463,324	1,172,035	1.052
2018	121,951,941	4	36	88	1,206,546	1,275,990	2,482,536	2.036
2019	133,064,142	0	37	80	797,217	744,168	1,541,385	1.158
2020	140,095,604	1	42	61	1,408,794	1,361,229	2,770,023	1.977
	623,499,408	10	203	419	5,507,468	4,885,881	10,393,348	
Adjusted Loss to Payroll Ratio:					0.883	0.784	1.667	
Expected Unlimited Loss to Payroll Ratio:					0.973	0.936	1.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.850	0.631	1.480	
Credibility:					0.75	0.66		
Indicated Limited Loss to Payroll Ratio:					0.875	0.731	1.606	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.978</b>	<b>0.985</b>	<b>1.964</b>	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								190.1%

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Code: 7515 RHG: 6 NAICS: 48 ILDG: 3 MLDG: 1 CLASS: OIL OR GAS PIPELINE OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	62,759,579	1	7	14	275,245	210,980	486,225	0.775
2017	71,905,952	1	9	8	367,468	236,893	604,361	0.840
2018	74,252,820	0	7	10	253,396	165,590	418,986	0.564
2019	78,362,560	1	4	13	210,385	255,598	465,983	0.595
2020	87,696,447	1	12	8	487,557	259,132	746,689	0.851
	374,977,357	4	39	53	1,594,051	1,128,194	2,722,245	
Adjusted Loss to Payroll Ratio:					0.425	0.301	0.726	
Expected Unlimited Loss to Payroll Ratio:					0.396	0.336	0.731	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.359	0.251	0.611	
Credibility:					0.43	0.35		
Indicated Limited Loss to Payroll Ratio:					0.387	0.269	0.656	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.437</b>	<b>0.380</b>	<b>0.818</b>	
Indicated Relativity Change:								11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								79.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	236,734,062	5	26	50	2,049,987	1,521,550	3,571,537	1.509
2017	295,907,067	7	27	56	1,263,033	854,259	2,117,292	0.716
2018	487,884,457	10	45	86	4,024,583	3,440,841	7,465,424	1.530
2019	619,043,811	9	39	84	3,324,903	2,943,155	6,268,058	1.013
2020	733,898,667	6	53	93	3,932,410	3,789,746	7,722,156	1.052
	2,373,468,064	37	190	369	14,594,916	12,549,550	27,144,467	
Adjusted Loss to Payroll Ratio:					0.615	0.529	1.144	
Expected Unlimited Loss to Payroll Ratio:					0.738	0.816	1.553	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.602	0.456	1.058	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.615	0.528	1.142	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.735</b>	<b>0.854</b>	<b>1.590</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								153.9%

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Code: 7539 RHG: 7 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: ELECTRIC POWER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	452,045,460	8	47	90	2,256,258	1,701,400	3,957,658	0.876
2017	432,930,744	7	41	93	2,004,541	1,646,318	3,650,859	0.843
2018	515,408,517	4	52	107	2,317,105	1,857,576	4,174,681	0.810
2019	530,914,215	2	37	81	2,751,523	1,437,197	4,188,720	0.789
2020	417,023,396	0	36	64	1,554,861	1,521,076	3,075,937	0.738
2,348,322,333		21	213	435	10,884,288	8,163,567	19,047,855	
Adjusted Loss to Payroll Ratio:					0.463	0.348	0.811	
Expected Unlimited Loss to Payroll Ratio:					0.559	0.557	1.116	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.456	0.312	0.767	
Credibility:					0.99	0.84		
Indicated Limited Loss to Payroll Ratio:					0.463	0.342	0.805	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.554</b>	<b>0.554</b>	<b>1.108</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								107.2%

Code: 7580 RHG: 6 NAICS: 22 ILDG: 4 MLDG: 4 CLASS: SANITARY OR SANITATION DISTRICTS OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	48,902,894	1	7	24	278,022	225,277	503,299	1.029
2017	59,911,845	1	8	27	246,881	405,718	652,599	1.089
2018	55,525,430	1	19	23	572,134	422,959	995,093	1.792
2019	48,200,311	1	9	23	320,097	334,656	654,753	1.358
2020	47,020,025	0	15	13	479,436	322,336	801,772	1.705
259,560,505		4	58	110	1,896,570	1,710,945	3,607,515	
Adjusted Loss to Payroll Ratio:					0.731	0.659	1.390	
Expected Unlimited Loss to Payroll Ratio:					1.070	0.984	2.053	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.925	0.633	1.558	
Credibility:					0.55	0.46		
Indicated Limited Loss to Payroll Ratio:					0.819	0.645	1.464	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.924</b>	<b>0.913</b>	<b>1.837</b>	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								177.9%

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Code: 7600 RHG: 3 NAICS: 51 ILDG: 1 MLDG: 1 CLASS: COMMUNICATION SERVICE PROVIDERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,803,421,027	165	1,371	1,072	63,476,899	29,643,928	93,120,827	5.164
2019	1,660,907,471	149	1,153	1,182	57,163,249	27,662,383	84,825,632	5.107
2020	1,712,625,235	83	961	742	61,022,310	30,434,776	91,457,086	5.340
	5,176,953,733	397	3,485	2,996	181,662,458	87,741,087	269,403,545	
Adjusted Loss to Payroll Ratio:					3.509	1.695	5.204	
Expected Unlimited Loss to Payroll Ratio:					3.593	2.080	5.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.356	1.608	4.964	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.509	1.695	5.204	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.782</b>	<b>2.051</b>	<b>5.832</b>	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								564.6%

INCLUDES EXPERIENCE OF 7606 D1-1-19

Code: 7601 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: AERIAL LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	58,078,806	0	28	44	484,668	393,781	878,449	1.513
2017	47,379,459	3	5	28	544,455	193,658	738,113	1.558
2018	99,966,487	0	22	61	855,856	727,932	1,583,788	1.584
2019	99,976,850	2	48	122	1,018,498	1,339,509	2,358,007	2.359
2020	91,475,494	0	30	53	930,251	1,249,175	2,179,426	2.383
	396,877,096	5	133	308	3,833,729	3,904,056	7,737,785	
Adjusted Loss to Payroll Ratio:					0.966	0.984	1.950	
Expected Unlimited Loss to Payroll Ratio:					1.124	0.852	1.977	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.021	0.642	1.662	
Credibility:					0.67	0.55		
Indicated Limited Loss to Payroll Ratio:					0.984	0.830	1.814	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.060</b>	<b>1.004</b>	<b>2.065</b>	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								199.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	575,360,032	15	165	327	4,863,422	3,664,773	8,528,195	1.482
2017	601,481,324	15	165	316	4,934,278	4,310,135	9,244,413	1.537
2018	644,787,698	18	168	325	5,138,742	3,504,636	8,643,378	1.340
2019	675,096,749	11	170	250	6,243,630	4,572,340	10,815,970	1.602
2020	685,676,219	3	173	256	5,487,516	3,606,624	9,094,140	1.326
	3,182,402,023	62	841	1,474	26,667,588	19,658,508	46,326,096	
Adjusted Loss to Payroll Ratio:					0.838	0.618	1.456	
Expected Unlimited Loss to Payroll Ratio:					0.823	0.747	1.570	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.735	0.536	1.271	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.838	0.618	1.456	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.918</b>	<b>0.783</b>	<b>1.701</b>	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								164.7%

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: 2 MLDG: 2 CLASS: VIDEO POST-PRODUCTION; AUDIO POST-PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,150,236,920	2	32	77	1,285,838	898,000	2,183,838	0.190
2017	1,186,141,783	2	23	66	568,198	399,546	967,744	0.082
2018	1,240,704,654	1	17	52	312,707	252,109	564,816	0.046
2019	1,207,445,908	0	22	37	182,323	223,972	406,295	0.034
2020	1,276,302,287	0	12	19	394,328	323,358	717,686	0.056
	6,060,831,552	5	106	251	2,743,395	2,096,985	4,840,380	
Adjusted Loss to Payroll Ratio:					0.045	0.035	0.080	
Expected Unlimited Loss to Payroll Ratio:					0.073	0.066	0.138	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.067	0.048	0.115	
Credibility:					0.67	0.58		
Indicated Limited Loss to Payroll Ratio:					0.052	0.040	0.093	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.057</b>	<b>0.051</b>	<b>0.109</b>	
Indicated Relativity Change:								-21.4%
Relativity to Statewide Average Loss to Payroll Ratio:								10.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	3,265,195,725	24	155	377	7,087,154	5,435,426	12,522,580	0.384
2017	3,500,475,043	13	144	343	5,571,267	3,833,679	9,404,946	0.269
2018	3,175,546,360	14	129	350	5,804,806	3,457,263	9,262,069	0.292
2019	3,354,331,743	9	166	371	7,428,637	4,536,431	11,965,068	0.357
2020	3,364,842,249	3	121	201	6,542,232	3,823,796	10,366,028	0.308
	16,660,391,119	63	715	1,642	32,434,096	21,086,594	53,520,689	
Adjusted Loss to Payroll Ratio:					0.195	0.127	0.321	
Expected Unlimited Loss to Payroll Ratio:					0.209	0.157	0.366	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.192	0.116	0.308	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.195	0.127	0.321	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.213</b>	<b>0.160</b>	<b>0.374</b>	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								36.2%

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Code: 7706 RHG: 6 NAICS: 92 ILDG: 3 MLDG: 2 CLASS: FIREFIGHTING OPERATIONS – NOT VOLUNTEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	37,285,011	2	22	52	641,094	816,713	1,457,807	3.910
2017	43,229,214	2	25	33	437,437	439,042	876,479	2.028
2018	49,513,091	0	23	72	364,401	434,654	799,055	1.614
2019	49,519,659	4	19	102	1,748,679	1,388,680	3,137,359	6.336
2020	66,979,707	1	33	52	1,803,574	1,476,371	3,279,945	4.897
246,526,682		9	122	311	4,995,184	4,555,460	9,550,644	
Adjusted Loss to Payroll Ratio:					2.026	1.848	3.874	
Expected Unlimited Loss to Payroll Ratio:					2.192	2.205	4.397	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.876	1.535	3.411	
Credibility:					0.71	0.63		
Indicated Limited Loss to Payroll Ratio:					1.983	1.731	3.714	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.238</b>	<b>2.450</b>	<b>4.689</b>	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								453.9%

Code: 7707 RHG: 7 NAICS: 92 ILDG: 3 MLDG: 2 CLASS: FIREFIGHTING OPERATIONS – VOLUNTEERS

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	783.2	0	5	7	62,263	109,497	171,760	219.306
2017	750.4	0	1	5	83	4,259	4,342	5.786
2018	697.0	1	2	7	89,648	133,880	223,528	320.700
2019	631.9	0	0	2	0	185	185	0.293
2020	624.2	1	2	5	403,952	183,786	587,738	941.586
3,486.7		2	10	26	555,946	431,606	987,552	
Adjusted Loss to Payroll Ratio:					159.448	123.786	283.234	
Expected Unlimited Loss to Payroll Ratio:					80.024	125.955	205.979	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					64.622	76.255	140.877	
Credibility:					0.21	0.22		
Indicated Limited Loss to Payroll Ratio:					84.838	86.540	171.378	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>101.437</b>	<b>140.138</b>	<b>241.575</b>	
Indicated Relativity Change:								17.3%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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Code: 7720 RHG: 4 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: POLICE AND OTHER LAW ENFORCEMENT OFFICERS – NOT VOLUNTEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	243,184,782	7	81	229	1,759,205	1,493,010	3,252,215	1.337
2017	273,037,440	8	71	234	2,389,320	1,846,855	4,236,175	1.551
2018	296,208,673	6	113	212	3,946,618	2,488,665	6,435,283	2.173
2019	306,895,462	5	76	188	3,297,974	2,757,445	6,055,419	1.973
2020	328,393,016	0	68	149	2,492,819	2,677,887	5,170,706	1.575
	1,447,719,372	26	409	1,012	13,885,935	11,263,861	25,149,796	
Adjusted Loss to Payroll Ratio:					0.959	0.778	1.737	
Expected Unlimited Loss to Payroll Ratio:					1.020	0.942	1.962	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.902	0.732	1.633	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					0.959	0.775	1.735	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.051</b>	<b>0.983</b>	<b>2.034</b>	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								196.9%



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Code: 7721 RHG: 3 NAICS: 56 ILDG: 2 MLDG: 3 CLASS: DETECTIVE OR PRIVATE INVESTIGATIVE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,006,163,427	58	781	914	21,165,243	18,486,507	39,651,750	1.976
2019	2,130,911,128	48	779	842	21,586,707	18,933,454	40,520,161	1.902
2020	2,199,203,321	40	722	769	25,523,967	27,063,081	52,587,048	2.391
	6,336,277,876	146	2,282	2,525	68,275,917	64,483,041	132,758,958	
Adjusted Loss to Payroll Ratio:					1.078	1.018	2.095	
Expected Unlimited Loss to Payroll Ratio:					1.039	1.105	2.144	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.963	0.916	1.880	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.078	1.018	2.095	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.161</b>	<b>1.231</b>	<b>2.392</b>	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								231.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	421	421	0.000
2018	.0	0	0	0	0	0	0	0.000
2019	.0	0	0	0	0	0	0	0.000
2020	.0	0	0	0	0	0	0	0.000
	.1	0	0	1	0	421	421	
Adjusted Loss to Payroll Ratio:					0.000	4,212.141	4,212.141	
Expected Unlimited Loss to Payroll Ratio:					39.624	54.046	93.670	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					34.266	39.391	73.657	
Credibility:					0.00	0.00		
Indicated Limited Loss to Payroll Ratio:					34.180	49.957	84.137	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>38.215</b>	<b>67.341</b>	<b>105.557</b>	
Indicated Relativity Change:								12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 7855 RHG: 7 NAICS: 23 ILDG: 3 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	
2016	70,792,905	1	7	15	352,671	195,710	548,381	0.775
2017	66,942,938	2	13	14	416,898	350,462	767,360	1.146
2018	68,421,146	1	12	19	720,536	496,600	1,217,136	1.779
2019	78,994,861	0	9	14	458,319	777,270	1,235,589	1.564
2020	67,093,758	1	9	10	255,675	208,581	464,256	0.692
	352,245,607	5	50	72	2,204,099	2,028,624	4,232,723	
Adjusted Loss to Payroll Ratio:					0.626	0.576	1.202	
Expected Unlimited Loss to Payroll Ratio:					0.984	1.059	2.043	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.803	0.593	1.395	
Credibility:					0.58	0.51		
Indicated Limited Loss to Payroll Ratio:					0.699	0.584	1.283	
Limit Factor:					1.196	1.619		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.836</b>	<b>0.946</b>	<b>1.782</b>	
Indicated Relativity Change:								-12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								172.5%

Code: 8001 RHG: 1 NAICS: 42 ILDG: 2 MLDG: 3 CLASS: STORES – FLORISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	179,309,621	10	111	190	2,762,363	3,123,708	5,886,071	3.283
2017	190,291,649	12	120	209	2,400,380	2,511,022	4,911,402	2.581
2018	202,183,402	7	124	209	2,387,433	2,601,448	4,988,881	2.468
2019	205,055,028	6	160	195	2,930,649	3,187,304	6,117,953	2.984
2020	184,185,602	4	132	112	3,370,190	4,052,562	7,422,752	4.030
	961,025,301	39	647	915	13,851,014	15,476,045	29,327,058	
Adjusted Loss to Payroll Ratio:					1.441	1.610	3.052	
Expected Unlimited Loss to Payroll Ratio:					1.487	1.711	3.198	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.379	1.484	2.863	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.441	1.610	3.052	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.525</b>	<b>1.856</b>	<b>3.381</b>	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								327.3%

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Code: 8004 RHG: 6 NAICS: 42 ILDG: 1 MLDG: 3 CLASS: STORES – GARDEN SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	127,763,360	1	64	134	616,278	890,651	1,506,929	1.179
2017	132,809,717	3	78	172	1,370,464	1,751,106	3,121,570	2.350
2018	130,305,372	5	69	191	1,406,205	1,646,446	3,052,651	2.343
2019	137,229,258	1	58	182	1,065,056	1,205,106	2,270,162	1.654
2020	162,965,698	0	54	141	1,057,322	1,740,817	2,798,139	1.717
	691,073,405	10	323	820	5,515,324	7,234,126	12,749,451	
Adjusted Loss to Payroll Ratio:					0.798	1.047	1.845	
Expected Unlimited Loss to Payroll Ratio:					1.009	1.473	2.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.875	1.040	1.915	
Credibility:					0.79	0.80		
Indicated Limited Loss to Payroll Ratio:					0.814	1.045	1.860	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.919</b>	<b>1.480</b>	<b>2.399</b>	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								232.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2018	3,670,657,848	134	2,704	5,095	45,029,089	44,558,021	89,587,110	2.441
2019	4,395,818,491	111	2,874	5,425	49,818,009	51,555,771	101,373,780	2.306
2020	5,138,394,734	18	3,099	5,167	63,577,575	58,904,389	122,481,964	2.384
	13,204,871,073	263	8,677	15,687	158,424,673	155,018,180	313,442,853	
Adjusted Loss to Payroll Ratio:					1.200	1.174	2.374	
Expected Unlimited Loss to Payroll Ratio:					1.272	1.410	2.682	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.182	1.240	2.422	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.200	1.174	2.374	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.279</b>	<b>1.373</b>	<b>2.652</b>	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								256.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	4,297,787,340	45	1,794	3,580	35,366,893	32,328,393	67,695,286	1.575
2019	4,210,246,967	32	2,123	3,010	39,325,441	33,670,645	72,996,086	1.734
2020	3,619,458,582	5	1,131	2,164	24,490,655	22,660,534	47,151,189	1.303
	12,127,492,889	82	5,048	8,754	99,182,989	88,659,573	187,842,562	
Adjusted Loss to Payroll Ratio:					0.818	0.731	1.549	
Expected Unlimited Loss to Payroll Ratio:					0.930	0.893	1.822	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.870	0.797	1.667	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.818	0.731	1.549	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.865</b>	<b>0.842</b>	<b>1.708</b>	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								165.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 8010 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 2 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	
2018	1,276,583,128	19	435	1,123	10,721,141	8,862,406	19,583,547	1.534
2019	1,312,368,596	14	503	1,011	10,876,273	9,666,504	20,542,777	1.565
2020	1,440,321,300	4	510	1,038	10,824,817	10,442,789	21,267,606	1.477
	4,029,273,024	37	1,448	3,172	32,422,232	28,971,699	61,393,931	
Adjusted Loss to Payroll Ratio:					0.805	0.719	1.524	
Expected Unlimited Loss to Payroll Ratio:					0.886	0.848	1.734	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.823	0.746	1.569	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.805	0.719	1.524	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.858</b>	<b>0.841</b>	<b>1.699</b>	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								164.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	904,486,408	8	140	156	3,585,554	2,661,379	6,246,933	0.691
2017	905,007,103	7	119	163	3,134,529	2,581,564	5,716,093	0.632
2018	936,065,729	2	153	214	4,112,249	3,159,415	7,271,664	0.777
2019	904,813,554	2	112	172	3,492,652	2,475,224	5,967,876	0.660
2020	876,623,207	1	99	118	2,567,467	3,051,525	5,618,992	0.641
	4,526,996,001	20	623	823	16,892,450	13,929,108	30,821,558	
Adjusted Loss to Payroll Ratio:					0.373	0.308	0.681	
Expected Unlimited Loss to Payroll Ratio:					0.398	0.371	0.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.359	0.301	0.660	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.373	0.308	0.681	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.409</b>	<b>0.390</b>	<b>0.799</b>	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								77.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	971,182,426	25	615	1,087	12,578,769	10,762,649	23,341,418	2.403
2019	961,082,875	13	777	1,004	17,037,892	13,807,110	30,845,002	3.209
2020	1,006,966,403	5	612	969	15,524,160	13,579,126	29,103,286	2.890
	2,939,231,704	43	2,004	3,060	45,140,820	38,148,885	83,289,705	
Adjusted Loss to Payroll Ratio:					1.536	1.298	2.834	
Expected Unlimited Loss to Payroll Ratio:					1.640	1.622	3.262	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.482	1.315	2.797	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.536	1.298	2.834	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.683</b>	<b>1.645</b>	<b>3.328</b>	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								322.1%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2018	13,086,617,574	194	4,755	11,244	111,189,828	100,486,954	211,676,782	1.618
2019	13,312,105,171	124	4,789	10,596	115,464,750	107,423,714	222,888,464	1.674
2020	13,372,366,231	48	4,119	10,510	119,854,416	113,934,205	233,788,621	1.748
	39,771,088,976	366	13,663	32,350	346,508,994	321,844,874	668,353,867	
Adjusted Loss to Payroll Ratio:					0.871	0.809	1.681	
Expected Unlimited Loss to Payroll Ratio:					0.956	0.937	1.893	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.888	0.824	1.712	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.871	0.809	1.681	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.929</b>	<b>0.947</b>	<b>1.875</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								181.5%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	7,886,149,623	263	7,186	9,349	145,452,413	123,406,104	268,858,517	3.409
2019	7,996,681,305	199	7,914	9,990	153,167,706	133,140,047	286,307,753	3.580
2020	10,313,265,652	74	7,888	10,847	182,160,777	155,861,381	338,022,158	3.278
	26,196,096,580	536	22,988	30,186	480,780,897	412,407,532	893,188,429	
Adjusted Loss to Payroll Ratio:					1.835	1.574	3.410	
Expected Unlimited Loss to Payroll Ratio:					2.076	1.953	4.029	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.890	1.612	3.502	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.835	1.574	3.410	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.978</b>	<b>1.905</b>	<b>3.883</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								375.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	379,796,529	9	84	225	1,860,579	1,673,130	3,533,709	0.930
2017	384,449,138	8	78	189	1,945,769	1,816,510	3,762,279	0.979
2018	378,622,348	5	68	151	1,470,537	1,394,825	2,865,362	0.757
2019	336,286,600	1	54	128	1,793,936	1,431,948	3,225,884	0.959
2020	319,812,950	1	80	132	2,717,826	1,936,498	4,654,324	1.455
	1,798,967,565	24	364	825	9,788,648	8,252,911	18,041,558	
Adjusted Loss to Payroll Ratio:					0.544	0.459	1.003	
Expected Unlimited Loss to Payroll Ratio:					0.497	0.559	1.056	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.469	0.474	0.942	
Credibility:					0.89	0.85		
Indicated Limited Loss to Payroll Ratio:					0.536	0.461	0.997	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.577</b>	<b>0.558</b>	<b>1.135</b>	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								109.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	299,986,381	14	308	418	7,136,355	6,889,008	14,025,363	4.675
2019	340,517,696	7	315	377	6,683,990	5,866,265	12,550,255	3.686
2020	333,253,581	6	330	392	10,828,243	8,895,403	19,723,646	5.919
	973,757,658	27	953	1,187	24,648,588	21,650,676	46,299,264	
Adjusted Loss to Payroll Ratio:					2.531	2.223	4.755	
Expected Unlimited Loss to Payroll Ratio:					2.340	2.404	4.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.130	1.985	4.115	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.531	2.223	4.755	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.728</b>	<b>2.690</b>	<b>5.418</b>	
Indicated Relativity Change:								14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								524.5%

Code: 8028 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: EQUIPMENT OR MACHINERY RENTAL YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	500,201,025	22	200	358	7,804,378	6,994,313	14,798,691	2.959
2018	540,689,731	19	194	318	8,677,644	6,521,527	15,199,171	2.811
2019	557,240,490	10	191	345	6,250,767	5,037,734	11,288,501	2.026
2020	549,311,251	8	144	226	8,081,518	7,734,680	15,816,198	2.879
	2,147,442,497	59	729	1,247	30,814,308	26,288,253	57,102,561	
Adjusted Loss to Payroll Ratio:					1.435	1.224	2.659	
Expected Unlimited Loss to Payroll Ratio:					1.362	1.318	2.679	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.238	1.023	2.260	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.435	1.224	2.659	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.572</b>	<b>1.552</b>	<b>3.124</b>	
Indicated Relativity Change:								16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								302.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 8031 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES – MEAT, FISH OR POULTRY – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	660,336,359	44	534	976	10,604,382	10,684,163	21,288,545	3.224
2019	732,362,217	23	491	903	8,824,609	9,520,438	18,345,047	2.505
2020	719,444,066	5	467	811	10,228,254	10,780,100	21,008,354	2.920
	2,112,142,642	72	1,492	2,690	29,657,245	30,984,700	60,641,946	
Adjusted Loss to Payroll Ratio:					1.404	1.467	2.871	
Expected Unlimited Loss to Payroll Ratio:					1.501	1.740	3.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.394	1.531	2.925	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.404	1.467	2.871	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.497</b>	<b>1.716</b>	<b>3.213</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								311.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	529,621,625	24	386	531	9,798,209	8,681,335	18,479,544	3.489
2019	533,143,097	9	397	459	8,326,217	8,050,150	16,376,367	3.072
2020	541,034,687	4	355	415	10,087,494	8,739,107	18,826,601	3.480
	1,603,799,409	37	1,138	1,405	28,211,921	25,470,592	53,682,513	
Adjusted Loss to Payroll Ratio:					1.759	1.588	3.347	
Expected Unlimited Loss to Payroll Ratio:					1.788	1.949	3.737	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.628	1.609	3.237	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.759	1.588	3.347	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.896</b>	<b>1.921</b>	<b>3.817</b>	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								369.5%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	788,324,629	10	308	969	5,866,364	7,900,975	13,767,339	1.746
2019	800,573,930	11	263	771	6,406,575	7,525,211	13,931,786	1.740
2020	783,939,968	1	242	704	6,688,531	8,362,932	15,051,463	1.920
	2,372,838,527	22	813	2,444	18,961,469	23,789,118	42,750,587	
Adjusted Loss to Payroll Ratio:					0.799	1.003	1.802	
Expected Unlimited Loss to Payroll Ratio:					0.879	1.200	2.079	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.816	1.055	1.872	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.799	1.003	1.802	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.852</b>	<b>1.173</b>	<b>2.025</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								196.0%

Code: 8041 RHG: 4 NAICS: 42 ILDG: 1 MLDG: 3 CLASS: STORES – WINE OR SPIRITS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	119,919,248	19	92	145	2,973,782	1,931,555	4,905,337	4.091
2017	122,984,424	13	79	143	2,226,953	1,484,416	3,711,369	3.018
2018	129,735,425	14	109	157	2,317,125	1,346,810	3,663,935	2.824
2019	156,704,304	16	133	128	3,626,157	2,507,261	6,133,418	3.914
2020	230,009,490	1	177	157	4,270,934	2,757,278	7,028,212	3.056
	759,352,891	63	590	730	15,414,951	10,027,320	25,442,271	
Adjusted Loss to Payroll Ratio:					2.030	1.321	3.351	
Expected Unlimited Loss to Payroll Ratio:					2.465	1.873	4.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.207	1.476	3.683	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					2.030	1.327	3.357	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.224</b>	<b>1.681</b>	<b>3.905</b>	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								378.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2016	222,942,299	9	75	145	2,263,167	2,047,074	4,310,241	1.933
2017	234,790,751	7	87	142	2,620,742	2,210,925	4,831,667	2.058
2018	231,817,320	7	119	142	3,314,071	2,648,745	5,962,816	2.572
2019	235,746,339	0	81	137	1,856,487	1,239,054	3,095,541	1.313
2020	224,923,689	1	77	121	2,407,360	1,641,894	4,049,254	1.800
	1,150,220,398	24	439	687	12,461,827	9,787,691	22,249,518	
Adjusted Loss to Payroll Ratio:					1.083	0.851	1.934	
Expected Unlimited Loss to Payroll Ratio:					1.232	1.094	2.326	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.121	0.903	2.024	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.083	0.854	1.938	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.168</b>	<b>1.034</b>	<b>2.201</b>	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								213.1%

Code: 8046 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES – AUTO/TRUCK PARTS OR ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,320,157,062	15	604	1,325	11,476,688	11,381,780	22,858,468	1.731
2019	1,281,007,835	16	549	1,177	10,986,803	10,322,196	21,308,999	1.663
2020	1,343,859,618	8	552	1,130	12,524,906	12,186,111	24,711,017	1.839
	3,945,024,515	39	1,705	3,632	34,988,396	33,890,087	68,878,483	
Adjusted Loss to Payroll Ratio:					0.887	0.859	1.746	
Expected Unlimited Loss to Payroll Ratio:					0.965	0.954	1.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.886	0.811	1.697	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.887	0.859	1.746	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.956</b>	<b>1.039</b>	<b>1.995</b>	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								193.1%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2016	43,943,711	1	13	30	384,623	357,779	742,402	1.689
2017	44,231,674	2	19	33	542,734	322,265	864,999	1.956
2018	43,697,569	1	23	48	471,473	348,952	820,425	1.878
2019	46,278,303	0	21	25	411,671	648,641	1,060,312	2.291
2020	51,941,981	0	15	34	367,655	269,036	636,691	1.226
	230,093,238	4	91	170	2,178,156	1,946,673	4,124,830	
Adjusted Loss to Payroll Ratio:					0.947	0.846	1.793	
Expected Unlimited Loss to Payroll Ratio:					1.239	1.216	2.455	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.119	0.986	2.105	
Credibility:					0.56	0.50		
Indicated Limited Loss to Payroll Ratio:					1.023	0.916	1.939	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.120</b>	<b>1.161</b>	<b>2.281</b>	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								220.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	131,861,823	0	65	102	898,388	1,089,565	1,987,953	1.508
2017	123,847,821	3	60	137	1,204,749	1,269,460	2,474,209	1.998
2018	121,406,449	2	48	139	1,326,639	1,460,986	2,787,625	2.296
2019	105,748,777	2	42	97	666,674	889,706	1,556,380	1.472
2020	113,923,845	1	46	95	1,553,550	1,295,259	2,848,809	2.501
	596,788,715	8	261	570	5,650,001	6,004,977	11,654,978	
Adjusted Loss to Payroll Ratio:					0.947	1.006	1.953	
Expected Unlimited Loss to Payroll Ratio:					0.985	1.115	2.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.906	0.953	1.859	
Credibility:					0.76	0.73		
Indicated Limited Loss to Payroll Ratio:					0.937	0.992	1.929	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.999</b>	<b>1.160</b>	<b>2.159</b>	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								209.0%

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Code: 8060 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES – WINE, BEER OR SPIRITS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	475,295,699	8	106	265	2,071,181	2,025,800	4,096,981	0.862
2017	518,857,046	11	130	307	2,867,053	3,164,163	6,031,216	1.162
2018	521,658,436	6	124	275	2,914,036	3,261,246	6,175,282	1.184
2019	557,536,072	5	140	279	3,212,356	2,953,439	6,165,795	1.106
2020	560,383,440	2	113	233	2,863,728	2,934,790	5,798,518	1.035
2,633,730,692		32	613	1,359	13,928,354	14,339,437	28,267,791	
Adjusted Loss to Payroll Ratio:					0.529	0.544	1.073	
Expected Unlimited Loss to Payroll Ratio:					0.596	0.623	1.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.548	0.529	1.077	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.529	0.544	1.073	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.570</b>	<b>0.659</b>	<b>1.229</b>	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								118.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	420,290,085	7	169	226	3,855,570	3,776,944	7,632,514	1.816
2018	428,974,028	8	166	199	4,049,538	4,259,268	8,308,806	1.937
2019	460,626,765	4	175	177	3,595,691	3,488,037	7,083,728	1.538
2020	565,611,867	11	221	196	9,388,520	7,614,192	17,002,712	3.006
1,875,502,744		30	731	798	20,889,319	19,138,440	40,027,760	
Adjusted Loss to Payroll Ratio:					1.114	1.020	2.134	
Expected Unlimited Loss to Payroll Ratio:					0.999	1.092	2.091	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.917	0.928	1.845	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.114	1.020	2.134	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.200</b>	<b>1.235</b>	<b>2.435</b>	
Indicated Relativity Change:								16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								235.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	226,020,503	0	47	111	649,826	849,147	1,498,973	0.663
2017	238,203,648	3	47	94	1,203,427	744,897	1,948,324	0.818
2018	232,710,363	1	33	94	473,753	697,372	1,171,125	0.503
2019	257,846,404	1	37	94	1,153,493	1,002,763	2,156,256	0.836
2020	263,839,770	0	35	95	939,148	1,005,506	1,944,654	0.737
	1,218,620,688	5	199	488	4,419,646	4,299,685	8,719,332	
Adjusted Loss to Payroll Ratio:					0.363	0.353	0.716	
Expected Unlimited Loss to Payroll Ratio:					0.391	0.445	0.837	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.354	0.361	0.715	
Credibility:					0.69	0.65		
Indicated Limited Loss to Payroll Ratio:					0.360	0.356	0.716	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.394</b>	<b>0.451</b>	<b>0.845</b>	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								81.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	108,112,399	5	39	78	1,040,901	891,428	1,932,329	1.787
2017	116,903,864	5	44	97	1,476,164	1,439,223	2,915,387	2.494
2018	114,947,474	3	69	90	1,525,854	1,978,364	3,504,218	3.049
2019	119,260,294	3	48	96	1,170,143	1,158,404	2,328,547	1.952
2020	124,148,177	1	57	89	1,620,754	1,546,732	3,167,486	2.551
	583,372,208	17	257	450	6,833,817	7,014,152	13,847,969	
Adjusted Loss to Payroll Ratio:					1.171	1.202	2.374	
Expected Unlimited Loss to Payroll Ratio:					1.354	1.324	2.678	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.246	1.131	2.378	
Credibility:					0.85	0.78		
Indicated Limited Loss to Payroll Ratio:					1.183	1.187	2.369	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.261</b>	<b>1.388</b>	<b>2.649</b>	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								256.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	324,033,051	11	165	273	4,037,709	4,007,756	8,045,465	2.483
2017	417,029,564	6	220	328	3,728,144	3,755,822	7,483,966	1.795
2018	302,889,950	4	124	195	2,699,446	2,208,848	4,908,294	1.620
2019	197,347,523	2	69	114	937,073	1,005,984	1,943,057	0.985
2020	245,894,442	3	96	132	3,117,369	2,592,331	5,709,700	2.322
	1,487,194,531	26	674	1,042	14,519,741	13,570,741	28,090,482	
Adjusted Loss to Payroll Ratio:					0.976	0.913	1.889	
Expected Unlimited Loss to Payroll Ratio:					1.108	1.165	2.273	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.008	0.962	1.970	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.976	0.913	1.889	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.052</b>	<b>1.104</b>	<b>2.156</b>	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								208.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	133,275,831	2	45	98	854,719	714,574	1,569,293	1.177
2017	157,023,974	4	83	170	2,024,089	1,880,473	3,904,562	2.487
2018	143,332,319	5	70	125	1,892,328	1,527,733	3,420,061	2.386
2019	146,646,586	3	44	120	769,218	942,059	1,711,277	1.167
2020	152,570,475	1	75	86	1,320,754	1,093,135	2,413,889	1.582
	732,849,185	15	317	599	6,861,109	6,157,975	13,019,084	
Adjusted Loss to Payroll Ratio:					0.936	0.840	1.777	
Expected Unlimited Loss to Payroll Ratio:					0.930	0.883	1.813	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.864	0.777	1.640	
Credibility:					0.80	0.72		
Indicated Limited Loss to Payroll Ratio:					0.922	0.823	1.745	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.983</b>	<b>0.962</b>	<b>1.945</b>	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								188.3%

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Code: 8066 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES – BICYCLES AND BICYCLE ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	133,630,903	2	30	69	423,055	776,471	1,199,526	0.898
2017	147,531,351	0	27	62	213,578	270,627	484,205	0.328
2018	170,409,343	3	51	83	1,019,170	885,446	1,904,616	1.118
2019	163,185,521	2	90	97	2,046,682	1,668,537	3,715,219	2.277
2020	184,517,589	1	73	78	1,675,166	1,141,330	2,816,496	1.526
	799,274,707	8	271	389	5,377,651	4,742,410	10,120,062	
Adjusted Loss to Payroll Ratio:					0.673	0.593	1.266	
Expected Unlimited Loss to Payroll Ratio:					0.494	0.526	1.020	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.459	0.463	0.921	
Credibility:					0.64	0.61		
Indicated Limited Loss to Payroll Ratio:					0.597	0.542	1.139	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.636</b>	<b>0.635</b>	<b>1.271</b>	
Indicated Relativity Change:								24.6%
Relativity to Statewide Average Loss to Payroll Ratio:								123.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	258,786,484	5	40	137	712,722	959,444	1,672,166	0.646
2017	261,730,947	4	50	130	1,230,465	871,482	2,101,947	0.803
2018	255,552,538	1	45	146	527,704	700,459	1,228,163	0.481
2019	211,340,820	1	18	91	394,780	394,028	788,808	0.373
2020	158,187,842	0	24	52	742,365	565,715	1,308,080	0.827
	1,145,598,631	11	177	556	3,608,034	3,491,128	7,099,162	
Adjusted Loss to Payroll Ratio:					0.315	0.305	0.620	
Expected Unlimited Loss to Payroll Ratio:					0.327	0.374	0.702	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.301	0.318	0.619	
Credibility:					0.63	0.61		
Indicated Limited Loss to Payroll Ratio:					0.310	0.310	0.620	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.334</b>	<b>0.375</b>	<b>0.709</b>	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								68.6%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 8078 RHG: 1 NAICS: 72 ILDG: 1 MLDG: 3 CLASS: SANDWICH SHOPS; BEVERAGE PREPARATION SHOPS; ICE CREAM/FROZEN YOGURT SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,849,903,158	19	557	1,273	6,478,754	7,865,643	14,344,397	0.775
2019	1,781,445,657	8	543	1,087	6,614,542	8,250,250	14,864,792	0.834
2020	1,649,978,914	4	460	745	6,168,131	8,050,437	14,218,568	0.862
	5,281,327,729	31	1,560	3,105	19,261,428	24,166,330	43,427,758	
Adjusted Loss to Payroll Ratio:					0.365	0.458	0.822	
Expected Unlimited Loss to Payroll Ratio:					0.363	0.542	0.905	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.350	0.500	0.850	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.365	0.458	0.822	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.386</b>	<b>0.527</b>	<b>0.913</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								88.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 8102 RHG: 2 NAICS: 42 ILDG: 4 MLDG: 4 CLASS: SEED MERCHANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	111,782,335	2	19	74	1,444,082	643,488	2,087,570	1.868
2017	114,364,761	2	24	81	651,326	574,974	1,226,300	1.072
2018	120,461,800	1	17	60	590,171	315,101	905,272	0.752
2019	124,825,779	1	23	66	691,699	773,622	1,465,321	1.174
2020	117,003,789	0	24	79	734,468	1,402,226	2,136,694	1.826
	588,438,464	6	107	360	4,111,746	3,709,412	7,821,158	
Adjusted Loss to Payroll Ratio:					0.699	0.630	1.329	
Expected Unlimited Loss to Payroll Ratio:					0.604	0.555	1.160	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.556	0.474	1.031	
Credibility:					0.62	0.55		
Indicated Limited Loss to Payroll Ratio:					0.644	0.560	1.205	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.687</b>	<b>0.656</b>	<b>1.342</b>	
Indicated Relativity Change:								15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								129.9%

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	
2016	217,992,164	18	139	319	3,465,086	3,373,872	6,838,958	3.137
2017	247,229,495	6	170	364	2,979,050	2,735,524	5,714,574	2.311
2018	264,229,127	11	154	341	4,319,024	3,468,679	7,787,703	2.947
2019	262,415,476	14	173	339	5,344,925	4,110,671	9,455,596	3.603
2020	259,870,724	5	138	291	4,778,665	3,610,230	8,388,895	3.228
	1,251,736,985	54	774	1,654	20,886,750	17,298,976	38,185,725	
Adjusted Loss to Payroll Ratio:					1.669	1.382	3.051	
Expected Unlimited Loss to Payroll Ratio:					1.825	1.779	3.604	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.634	1.402	3.036	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.669	1.382	3.051	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.828</b>	<b>1.752</b>	<b>3.580</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								346.5%



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Code: 8107 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: MACHINERY AND EQUIPMENT DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	367,783,287	5	108	300	2,739,811	2,118,830	4,858,641	1.321
2017	276,227,573	10	51	194	2,028,236	2,176,319	4,204,555	1.522
2018	294,038,230	3	56	176	1,850,919	1,506,733	3,357,652	1.142
2019	304,039,409	6	67	162	2,995,566	2,348,881	5,344,447	1.758
2020	301,468,605	3	61	163	2,014,616	2,093,154	4,107,770	1.363
	1,543,557,104	27	343	995	11,629,148	10,243,916	21,873,064	
Adjusted Loss to Payroll Ratio:					0.753	0.664	1.417	
Expected Unlimited Loss to Payroll Ratio:					0.797	0.691	1.488	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.734	0.590	1.324	
Credibility:					1.00	0.88		
Indicated Limited Loss to Payroll Ratio:					0.753	0.655	1.409	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.803</b>	<b>0.766</b>	<b>1.569</b>	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								151.9%

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	
2016	109,500,325	3	57	134	1,317,561	1,076,453	2,394,014	2.186
2017	102,954,960	3	34	124	1,000,560	863,919	1,864,479	1.811
2018	107,041,147	1	27	105	459,446	571,647	1,031,093	0.963
2019	112,371,981	0	27	105	441,439	539,636	981,075	0.873
2020	120,008,919	1	42	103	876,701	1,062,252	1,938,953	1.616
	551,877,333	8	187	571	4,095,707	4,113,907	8,209,614	
Adjusted Loss to Payroll Ratio:					0.742	0.745	1.488	
Expected Unlimited Loss to Payroll Ratio:					0.921	0.838	1.759	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.854	0.727	1.581	
Credibility:					0.72	0.64		
Indicated Limited Loss to Payroll Ratio:					0.774	0.739	1.513	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.819</b>	<b>0.851</b>	<b>1.670</b>	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								161.7%

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Code: 8117 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES – FEED/TACK/FARM SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	72,006,690	2	42	106	640,596	641,169	1,281,765	1.780
2017	77,099,187	0	33	131	211,294	318,298	529,592	0.687
2018	76,015,940	1	66	107	741,602	772,841	1,514,443	1.992
2019	82,542,072	3	63	161	1,423,805	1,814,478	3,238,283	3.923
2020	97,203,917	0	69	118	1,736,141	1,626,353	3,362,494	3.459
	404,867,805	6	273	623	4,753,437	5,173,139	9,926,576	
Adjusted Loss to Payroll Ratio:					1.174	1.278	2.452	
Expected Unlimited Loss to Payroll Ratio:					1.237	1.408	2.645	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.126	1.163	2.288	
Credibility:					0.71	0.68		
Indicated Limited Loss to Payroll Ratio:					1.160	1.241	2.401	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.250</b>	<b>1.501</b>	<b>2.751</b>	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								266.3%

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Code: 8209 RHG: 1 NAICS: 11 ILDG: 3 MLDG: 3 CLASS: VEGETABLES – FRESH VEGETABLES OR TOMATO PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	333,907,350	22	342	479	7,672,221	8,027,987	15,700,208	4.702
2019	363,039,829	7	333	565	6,722,307	6,763,060	13,485,367	3.715
2020	390,973,036	4	343	537	7,377,502	7,566,829	14,944,331	3.822
	1,087,920,215	33	1,018	1,581	21,772,031	22,357,876	44,129,907	
Adjusted Loss to Payroll Ratio:					2.001	2.055	4.056	
Expected Unlimited Loss to Payroll Ratio:					1.947	2.430	4.377	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.910	2.168	4.078	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.001	2.055	4.056	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.118</b>	<b>2.368</b>	<b>4.486</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								434.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	81,437,722	4	71	137	1,363,055	1,458,492	2,821,547	3.465
2017	75,926,237	5	52	106	1,473,216	1,285,829	2,759,045	3.634
2018	68,081,232	6	58	74	2,258,558	1,671,587	3,930,145	5.773
2019	63,867,202	4	57	78	1,392,187	1,063,857	2,456,044	3.846
2020	63,388,714	2	30	69	1,496,925	1,558,283	3,055,208	4.820
	352,701,107	21	268	464	7,983,942	7,038,049	15,021,991	
Adjusted Loss to Payroll Ratio:					2.264	1.995	4.259	
Expected Unlimited Loss to Payroll Ratio:					2.625	2.774	5.399	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.300	2.050	4.349	
Credibility:					0.89	0.81		
Indicated Limited Loss to Payroll Ratio:					2.268	2.006	4.274	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.535</b>	<b>2.704</b>	<b>5.239</b>	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								507.2%

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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	
2017	439,523,341	17	152	304	5,519,944	3,739,843	9,259,787	2.107
2018	476,673,547	12	134	275	4,214,425	4,130,834	8,345,259	1.751
2019	516,977,118	11	156	242	5,368,650	4,384,471	9,753,121	1.887
2020	536,229,705	3	153	291	5,013,690	5,686,174	10,699,864	1.995
	1,969,403,711	43	595	1,112	20,116,709	17,941,321	38,058,030	
Adjusted Loss to Payroll Ratio:					1.021	0.911	1.932	
Expected Unlimited Loss to Payroll Ratio:					1.228	1.229	2.457	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.062	0.791	1.853	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.021	0.911	1.932	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.153</b>	<b>1.290</b>	<b>2.443</b>	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								236.5%

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Code: 8232 RHG: 5 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,297,256,612	64	712	1,502	23,638,407	19,535,073	43,173,480	3.328
2019	1,353,745,999	33	673	1,356	20,314,742	16,181,442	36,496,184	2.696
2020	1,387,098,525	16	679	1,216	22,751,300	18,570,058	41,321,358	2.979
	4,038,101,136	113	2,064	4,074	66,704,449	54,286,574	120,991,022	
Adjusted Loss to Payroll Ratio:					1.652	1.344	2.996	
Expected Unlimited Loss to Payroll Ratio:					1.796	1.830	3.626	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.573	1.352	2.925	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.652	1.344	2.996	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.847</b>	<b>1.812</b>	<b>3.659</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								354.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	11,692,046	1	4	15	210,402	121,680	332,082	2.840
2017	13,399,916	3	12	20	390,904	295,222	686,126	5.120
2018	13,812,401	0	9	20	229,430	151,532	380,962	2.758
2019	17,718,080	0	7	17	203,089	190,727	393,816	2.223
2020	17,541,842	0	7	17	283,733	215,688	499,421	2.847
74,164,284		4	39	89	1,317,559	974,849	2,292,408	
Adjusted Loss to Payroll Ratio:					1.777	1.314	3.091	
Expected Unlimited Loss to Payroll Ratio:					2.310	2.277	4.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.068	1.795	3.862	
Credibility:					0.46	0.41		
Indicated Limited Loss to Payroll Ratio:					1.935	1.598	3.533	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.120</b>	<b>2.025</b>	<b>4.145</b>	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								401.2%

Code: 8278 RHG: 6 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES – JOCKEYS/HARNESS DRIVERS

POLICY YEAR	PER RACE	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER RACE
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	208.0	0	1	0	1,930	281	2,211	10.630
2017	282.3	1	0	0	152,345	63,757	216,102	765.506
2018	303.2	0	1	0	10,973	11,872	22,845	75.346
2019	250.0	0	0	0	0	0	0	0.000
2020	139.0	0	1	0	40,566	62,702	103,268	742.935
1,182.5		1	3	0	205,815	138,612	344,427	
Adjusted Loss to Payroll Ratio:					174.051	117.219	291.270	
Expected Unlimited Loss to Payroll Ratio:					105.663	55.407	161.070	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					101.652	42.399	144.051	
Credibility:					0.16	0.11		
Indicated Limited Loss to Payroll Ratio:					113.109	50.397	163.506	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>127.652</b>	<b>71.354</b>	<b>199.006</b>	
Indicated Relativity Change:								23.6%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,254,209	1	10	19	148,821	388,908	537,729	7.413
2017	7,694,044	2	7	18	302,188	261,730	563,918	7.329
2018	7,863,572	1	6	11	245,558	435,330	680,888	8.659
2019	7,903,100	0	6	13	35,678	111,444	147,122	1.862
2020	8,089,769	0	4	13	140,282	183,923	324,205	4.008
	38,804,693	4	33	74	872,528	1,381,336	2,253,863	
Adjusted Loss to Payroll Ratio:					2.249	3.560	5.808	
Expected Unlimited Loss to Payroll Ratio:					2.101	3.049	5.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.913	2.517	4.430	
Credibility:					0.34	0.36		
Indicated Limited Loss to Payroll Ratio:					2.027	2.895	4.922	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.185</b>	<b>3.502</b>	<b>5.687</b>	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								550.5%

Code: 8290 RHG: 2 NAICS: 53 ILDG: 2 MLDG: 1 CLASS: WAREHOUSES – SELF STORAGE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	223,942,810	11	92	195	2,637,151	2,056,686	4,693,837	2.096
2017	227,575,639	7	88	215	2,328,901	1,718,907	4,047,808	1.779
2018	242,576,004	13	128	296	3,371,905	3,819,122	7,191,027	2.964
2019	252,085,443	4	103	217	2,268,298	2,326,108	4,594,406	1.823
2020	240,740,692	4	85	161	2,263,583	2,238,754	4,502,337	1.870
	1,186,920,588	39	496	1,084	12,869,838	12,159,577	25,029,415	
Adjusted Loss to Payroll Ratio:					1.084	1.024	2.109	
Expected Unlimited Loss to Payroll Ratio:					1.170	1.213	2.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.094	1.021	2.116	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.084	1.024	2.109	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.156</b>	<b>1.198</b>	<b>2.354</b>	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								227.9%



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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	376,726,345	18	223	454	5,422,322	5,593,514	11,015,836	2.924
2018	395,123,693	13	223	444	5,726,035	5,073,862	10,799,897	2.733
2019	425,604,022	6	229	489	5,646,568	6,564,816	12,211,384	2.869
2020	460,436,095	1	271	508	5,340,532	5,260,547	10,601,079	2.302
	1,657,890,154	38	946	1,895	22,135,456	22,492,738	44,628,195	
Adjusted Loss to Payroll Ratio:					1.335	1.357	2.692	
Expected Unlimited Loss to Payroll Ratio:					1.517	1.816	3.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.391	1.425	2.816	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.335	1.357	2.692	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.493</b>	<b>1.829</b>	<b>3.322</b>	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								321.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,380,399,838	105	1,724	2,564	43,816,474	36,342,181	80,158,655	5.807
2019	1,385,618,287	53	1,744	2,370	39,222,515	34,307,053	73,529,568	5.307
2020	1,458,307,435	26	1,521	2,367	37,983,390	32,574,989	70,558,379	4.838
	4,224,325,560	184	4,989	7,301	121,022,378	103,224,224	224,246,602	
Adjusted Loss to Payroll Ratio:					2.865	2.444	5.308	
Expected Unlimited Loss to Payroll Ratio:					3.097	2.982	6.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.985	2.705	5.690	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.865	2.444	5.308	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.054</b>	<b>2.858</b>	<b>5.912</b>	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								572.3%

Code: 8293 RHG: 4 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: WAREHOUSES – FURNITURE; FURNITURE MOVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	214,047,881	21	302	299	7,649,807	5,918,017	13,567,824	6.339
2019	212,326,374	13	299	309	8,990,576	6,471,688	15,462,264	7.282
2020	227,873,428	9	307	311	10,092,994	7,373,715	17,466,709	7.665
	654,247,683	43	908	919	26,733,378	19,763,420	46,496,798	
Adjusted Loss to Payroll Ratio:					4.086	3.021	7.107	
Expected Unlimited Loss to Payroll Ratio:					4.414	3.685	8.099	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.136	3.082	7.219	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					4.086	3.021	7.107	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.477</b>	<b>3.829</b>	<b>8.305</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								804.0%

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Code: 8304 RHG: 5 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: GRAIN ELEVATORS OR STORAGE WAREHOUSES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	26,548,478	0	23	26	198,099	335,396	533,495	2.010
2017	28,822,858	4	15	35	621,198	468,789	1,089,987	3.782
2018	31,193,268	3	24	28	930,730	706,633	1,637,363	5.249
2019	29,572,152	1	16	41	411,636	465,158	876,794	2.965
2020	30,007,166	3	22	26	1,030,840	1,463,400	2,494,240	8.312
	146,143,922	11	100	156	3,192,503	3,439,376	6,631,879	
Adjusted Loss to Payroll Ratio:					2.184	2.353	4.538	
Expected Unlimited Loss to Payroll Ratio:					2.004	2.416	4.421	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.838	1.895	3.734	
Credibility:					0.56	0.54		
Indicated Limited Loss to Payroll Ratio:					2.033	2.141	4.174	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.273</b>	<b>2.886</b>	<b>5.159</b>	
Indicated Relativity Change:								16.7%
Relativity to Statewide Average Loss to Payroll Ratio:								499.4%

Code: 8324 RHG: 4 NAICS: 44 ILDG: 1 MLDG: 2 CLASS: GASOLINE STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	684,824,755	19	305	307	7,326,590	7,040,082	14,366,672	2.098
2019	682,382,036	12	275	259	5,628,506	5,673,257	11,301,763	1.656
2020	727,793,686	4	251	235	5,096,648	5,751,594	10,848,242	1.491
	2,095,000,477	35	831	801	18,051,744	18,464,933	36,516,677	
Adjusted Loss to Payroll Ratio:					0.862	0.881	1.743	
Expected Unlimited Loss to Payroll Ratio:					1.044	1.144	2.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.943	0.928	1.871	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.862	0.881	1.743	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.944</b>	<b>1.117</b>	<b>2.061</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								199.5%

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Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	359,856,281	17	184	251	6,574,075	4,847,574	11,421,649	3.174
2018	411,493,863	11	191	303	6,667,676	4,533,228	11,200,904	2.722
2019	440,710,343	16	205	269	8,046,535	4,672,063	12,718,598	2.886
2020	427,987,089	6	210	246	8,180,754	6,109,721	14,290,475	3.339
	1,640,047,577	50	790	1,069	29,469,040	20,162,587	49,631,627	
Adjusted Loss to Payroll Ratio:					1.797	1.229	3.026	
Expected Unlimited Loss to Payroll Ratio:					1.988	1.348	3.336	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.830	1.152	2.982	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.797	1.229	3.026	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.915</b>	<b>1.438</b>	<b>3.353</b>	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								324.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2016	33,133,952	0	14	10	280,243	154,899	435,142	1.313
2017	32,652,415	0	8	20	52,803	94,400	147,203	0.451
2018	41,556,673	1	12	21	211,635	215,796	427,431	1.029
2019	50,326,572	1	11	18	500,378	353,220	853,598	1.696
2020	54,383,141	0	8	15	65,526	78,311	143,837	0.264
	212,052,753	2	53	84	1,110,584	896,626	2,007,210	
Adjusted Loss to Payroll Ratio:					0.524	0.423	0.947	
Expected Unlimited Loss to Payroll Ratio:					0.680	0.702	1.382	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.644	0.574	1.218	
Credibility:					0.43	0.39		
Indicated Limited Loss to Payroll Ratio:					0.593	0.515	1.108	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.649</b>	<b>0.653</b>	<b>1.302</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								126.0%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 8387 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO/TRUCK GASOLINE SERVICE STATIONS; AUTO/TRUCK OIL/FLUID SERVICE FACILITIES; AUTO/TRUCK WASHING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,123,359,831	27	708	827	12,514,386	11,685,685	24,200,071	2.154
2019	1,112,306,619	25	643	811	11,523,309	11,931,616	23,454,925	2.109
2020	1,100,577,207	10	511	627	11,561,075	13,960,945	25,522,020	2.319
	3,336,243,657	62	1,862	2,265	35,598,769	37,578,246	73,177,015	
Adjusted Loss to Payroll Ratio:					1.067	1.126	2.193	
Expected Unlimited Loss to Payroll Ratio:					1.088	1.297	2.385	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.048	1.111	2.159	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.067	1.126	2.193	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.150</b>	<b>1.363</b>	<b>2.513</b>	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								243.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2018	710,624,489	32	407	833	10,236,731	9,148,777	19,385,508	2.728
2019	719,346,141	26	414	775	10,367,055	8,428,661	18,795,716	2.613
2020	804,224,697	12	426	829	13,338,059	9,802,176	23,140,235	2.877
	2,234,195,327	70	1,247	2,437	33,941,844	27,379,613	61,321,457	
Adjusted Loss to Payroll Ratio:					1.519	1.225	2.745	
Expected Unlimited Loss to Payroll Ratio:					1.548	1.478	3.027	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.422	1.256	2.678	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.519	1.225	2.745	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.637</b>	<b>1.483</b>	<b>3.120</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								302.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,542,311,379	32	525	888	15,206,432	12,519,538	27,725,970	1.798
2019	1,954,401,112	28	549	821	18,379,520	13,335,862	31,715,382	1.623
2020	2,033,169,842	14	483	798	18,748,539	14,301,909	33,050,448	1.626
	5,529,882,333	74	1,557	2,507	52,334,491	40,157,308	92,491,800	
Adjusted Loss to Payroll Ratio:					0.946	0.726	1.673	
Expected Unlimited Loss to Payroll Ratio:					1.048	0.918	1.966	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.992	0.751	1.743	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.946	0.726	1.673	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.037</b>	<b>0.920</b>	<b>1.957</b>	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								189.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 8390 RHG: 2 NAICS: 81 ILDG: 1 MLDG: 4 CLASS: AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	23,489,106	0	5	28	62,082	63,861	125,943	0.536
2017	30,458,631	1	17	38	527,526	424,208	951,734	3.125
2018	30,871,059	0	18	24	303,285	269,590	572,875	1.856
2019	34,317,345	1	15	27	294,341	296,014	590,355	1.720
2020	42,189,079	0	19	39	439,452	446,356	885,808	2.100
	161,325,221	2	74	156	1,626,687	1,500,029	3,126,716	
Adjusted Loss to Payroll Ratio:					1.008	0.930	1.938	
Expected Unlimited Loss to Payroll Ratio:					1.074	1.101	2.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.046	0.977	2.022	
Credibility:					0.46	0.43		
Indicated Limited Loss to Payroll Ratio:					1.028	0.956	1.985	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.096</b>	<b>1.119</b>	<b>2.215</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								214.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	5,700,532,600	130	2,072	4,562	53,984,365	43,105,979	97,090,344	1.703
2019	6,092,742,937	69	1,877	3,912	50,557,808	39,185,693	89,743,501	1.473
2020	5,847,219,036	21	1,657	3,076	49,405,243	37,580,600	86,985,843	1.488
	17,640,494,573	220	5,606	11,550	153,947,416	119,872,271	273,819,687	
Adjusted Loss to Payroll Ratio:					0.873	0.680	1.552	
Expected Unlimited Loss to Payroll Ratio:					0.987	0.860	1.847	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.907	0.731	1.637	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.873	0.680	1.552	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.940</b>	<b>0.822</b>	<b>1.763</b>	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								170.6%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	552,586,219	12	268	388	5,570,456	5,476,346	11,046,802	1.999
2018	553,130,108	14	265	411	5,732,952	5,427,387	11,160,339	2.018
2019	532,174,757	4	233	338	4,174,804	4,298,179	8,472,983	1.592
2020	352,102,326	1	135	180	3,291,195	4,048,361	7,339,556	2.084
	1,989,993,410	31	901	1,317	18,769,406	19,250,274	38,019,680	
Adjusted Loss to Payroll Ratio:					0.943	0.967	1.911	
Expected Unlimited Loss to Payroll Ratio:					0.996	1.144	2.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.942	0.935	1.878	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.943	0.967	1.911	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.033</b>	<b>1.226</b>	<b>2.259</b>	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								218.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,523,019,014	25	461	634	12,869,937	9,606,772	22,476,709	1.476
2019	1,376,780,633	12	408	446	12,922,121	9,881,711	22,803,832	1.656
2020	1,251,533,199	8	353	364	14,148,573	9,177,174	23,325,747	1.864
	4,151,332,846	45	1,222	1,444	39,940,631	28,665,657	68,606,288	
Adjusted Loss to Payroll Ratio:					0.962	0.691	1.653	
Expected Unlimited Loss to Payroll Ratio:					0.969	0.800	1.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.917	0.654	1.571	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.962	0.691	1.653	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.054</b>	<b>0.875</b>	<b>1.929</b>	
Indicated Relativity Change:								9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								186.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 8397 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 2 CLASS: AUTO OR TRUCK TRANSMISSION REPAIRING AND REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	50,094,648	1	15	31	249,019	414,417	663,436	1.324
2017	48,002,837	4	21	33	727,008	552,337	1,279,345	2.665
2018	47,289,476	5	23	19	991,818	776,274	1,768,092	3.739
2019	49,170,007	3	25	30	1,124,796	682,507	1,807,303	3.676
2020	47,960,281	0	9	18	633,727	291,458	925,185	1.929
	242,517,249	13	93	131	3,726,367	2,716,992	6,443,359	
Adjusted Loss to Payroll Ratio:					1.537	1.120	2.657	
Expected Unlimited Loss to Payroll Ratio:					1.290	1.142	2.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.256	1.013	2.269	
Credibility:					0.59	0.52		
Indicated Limited Loss to Payroll Ratio:					1.421	1.068	2.489	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.514</b>	<b>1.250</b>	<b>2.764</b>	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								267.6%

Code: 8400 RHG: 5 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: MOTORCYCLE DEALERS OR REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	213,724,347	3	70	88	1,548,050	1,623,430	3,171,480	1.484
2017	213,271,096	4	40	93	988,517	832,289	1,820,806	0.854
2018	221,360,197	2	52	74	1,032,273	799,628	1,831,901	0.828
2019	224,079,240	3	102	86	2,811,904	2,359,720	5,171,624	2.308
2020	238,917,765	1	46	69	1,774,092	1,437,263	3,211,355	1.344
	1,111,352,645	13	310	410	8,154,837	7,052,330	15,207,167	
Adjusted Loss to Payroll Ratio:					0.734	0.635	1.368	
Expected Unlimited Loss to Payroll Ratio:					0.827	0.842	1.668	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.731	0.640	1.371	
Credibility:					0.89	0.79		
Indicated Limited Loss to Payroll Ratio:					0.733	0.636	1.369	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.820</b>	<b>0.857</b>	<b>1.677</b>	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								162.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	182,760,637	10	102	224	3,979,184	2,883,942	6,863,126	3.755
2017	179,623,488	21	112	284	3,842,023	3,368,812	7,210,835	4.014
2018	192,766,470	10	118	187	3,525,365	3,393,158	6,918,523	3.589
2019	197,485,330	10	104	174	3,484,557	2,686,018	6,170,575	3.125
2020	199,757,561	3	97	181	4,565,483	3,469,967	8,035,450	4.023
	952,393,486	54	533	1,050	19,396,613	15,801,897	35,198,510	
Adjusted Loss to Payroll Ratio:					2.037	1.659	3.696	
Expected Unlimited Loss to Payroll Ratio:					2.207	2.247	4.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.933	1.661	3.594	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.037	1.659	3.696	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.277</b>	<b>2.237</b>	<b>4.514</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								436.9%

INCLUDES EXPERIENCE OF 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

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	
2018	10,426,848,171	10	297	681	8,853,569	7,269,175	16,122,744	0.155
2019	11,453,278,939	11	268	629	11,258,300	8,698,428	19,956,728	0.174
2020	11,322,264,073	7	261	454	14,376,878	11,606,805	25,983,683	0.229
	33,202,391,183	28	826	1,764	34,488,746	27,574,408	62,063,155	
Adjusted Loss to Payroll Ratio:					0.104	0.083	0.187	
Expected Unlimited Loss to Payroll Ratio:					0.114	0.117	0.231	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.089	0.074	0.163	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.104	0.083	0.187	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.117</b>	<b>0.118</b>	<b>0.235</b>	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								22.7%

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Code: 8631 RHG: 7 NAICS: 71 ILDG: 1 MLDG: 3 CLASS: RACING STABLES – ALL OTHER EMPLOYEES

POLICY YEAR	PER OCCUPIED STALL DAYS	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	8,392	0	0	1	0	214	214	0.026
2017	5,537	1	0	0	174,562	234,042	408,604	73.797
2018	10,984	0	0	1	0	158	158	0.014
2019	2,049	1	0	1	75,577	113,032	188,609	92.049
2020	2,842	0	0	0	0	0	0	0.000
	29,804	2	0	3	250,139	347,446	597,584	
Adjusted Loss to Payroll Ratio:					8.393	11.658	20.051	
Expected Unlimited Loss to Payroll Ratio:					1.312	2.230	3.543	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.191	1.485	2.675	
Credibility:					0.04	0.04		
Indicated Limited Loss to Payroll Ratio:					1.469	1.896	3.366	
Limit Factor:					1.196	1.619		
Indicated (Unlimited) Loss to Payroll Ratio:					1.757	3.071	4.828	
Indicated Relativity Change:								36.3%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.611</b>	<b>2.817</b>	<b>4.428</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 8720 RHG: 4 NAICS: 52 ILDG: 4 MLDG: 2 CLASS: INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR INSPECTING; WEIGHERS/SAMPLERS/INSPECTORS ON DOCKS/RAIL STATIONS/WAREHOUSES; UNMANNED AIRCRAFT SYSTEM OPERATION – LESS THAN 55 POUNDS

Code: 7248 RHG: 4 NAICS: 54 ILDG: 4 MLDG: 2 CLASS: MARINE APPRAISERS OR SURVEYORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	321,732,124	9	67	85	1,485,893	932,009	2,417,902	0.752
2017	339,797,227	6	58	81	1,832,801	1,135,987	2,968,788	0.874
2018	354,180,386	1	67	75	2,144,729	1,138,638	3,283,367	0.927
2019	382,440,248	1	48	71	1,820,788	1,367,454	3,188,242	0.834
2020	423,422,397	3	53	54	5,670,319	2,641,885	8,312,204	1.963
	1,821,572,382	20	293	366	12,954,530	7,215,974	20,170,504	
Adjusted Loss to Payroll Ratio:					0.711	0.396	1.107	
Expected Unlimited Loss to Payroll Ratio:					0.656	0.461	1.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.518	0.328	0.846	
Credibility:					0.99	0.78		
Indicated Limited Loss to Payroll Ratio:					0.710	0.381	1.091	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.778</b>	<b>0.483</b>	<b>1.261</b>	
Indicated Relativity Change:								12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								122.0%

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Code: 8729 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: ELEVATOR SERVICE INSPECTIONS/OILING/ADJUSTING – NO REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	37,430,903	1	4	3	142,719	112,619	255,338	0.682
2017	44,013,351	0	2	3	9,518	12,741	22,259	0.051
2018	43,894,379	1	3	1	52,729	21,957	74,686	0.170
2019	52,022,426	1	3	1	220,936	366,907	587,843	1.130
2020	53,718,896	0	0	1	0	660	660	0.001
	231,079,955	3	12	9	425,902	514,884	940,786	
Adjusted Loss to Payroll Ratio:					0.184	0.223	0.407	
Expected Unlimited Loss to Payroll Ratio:					0.352	0.219	0.571	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.320	0.165	0.485	
Credibility:					0.34	0.26		
Indicated Limited Loss to Payroll Ratio:					0.273	0.180	0.453	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.295</b>	<b>0.218</b>	<b>0.512</b>	
Indicated Relativity Change:								-10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								49.6%

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Code: 8740 RHG: 2 NAICS: 53 ILDG: 4 MLDG: 3 CLASS: APT/CONDO COMPLEX / BLDG / WAREHOUSES / COMM & RES  
MIXED-USE BLDG OPERATION – PROPERTY MGMT  
SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,408,148,131	16	151	251	4,121,356	3,293,213	7,414,569	0.527
2017	1,518,475,950	14	154	248	3,804,931	3,282,731	7,087,662	0.467
2018	1,616,780,306	11	166	273	4,322,961	3,455,601	7,778,562	0.481
2019	1,715,614,472	9	198	283	6,351,092	4,392,041	10,743,133	0.626
2020	1,549,780,489	3	162	225	6,012,887	4,617,720	10,630,607	0.686
	7,808,799,347	53	831	1,280	24,613,228	19,041,307	43,654,535	
Adjusted Loss to Payroll Ratio:					0.315	0.244	0.559	
Expected Unlimited Loss to Payroll Ratio:					0.352	0.287	0.639	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.329	0.242	0.571	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.315	0.244	0.559	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.336</b>	<b>0.285</b>	<b>0.621</b>	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								60.1%



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Code: 8741 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 2 CLASS: REAL ESTATE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	6,171,217,903	6	107	206	2,504,666	2,599,644	5,104,310	0.083
2017	6,723,133,532	13	87	214	2,917,433	2,504,933	5,422,366	0.081
2018	6,710,166,869	12	120	181	3,356,394	3,171,543	6,527,937	0.097
2019	6,748,192,511	4	95	184	2,692,155	3,092,513	5,784,668	0.086
2020	7,926,747,639	2	77	82	2,463,757	1,999,260	4,463,017	0.056
34,279,458,454		37	486	867	13,934,404	13,367,894	27,302,298	
Adjusted Loss to Payroll Ratio:					0.041	0.039	0.080	
Expected Unlimited Loss to Payroll Ratio:					0.058	0.056	0.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.053	0.044	0.097	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.041	0.039	0.080	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.045</b>	<b>0.049</b>	<b>0.094</b>	
Indicated Relativity Change:								-18.0%
Relativity to Statewide Average Loss to Payroll Ratio:								9.1%

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Code: 8742 RHG: 4 NAICS: 8742 ILDG: 2 MLDG: 2 CLASS: SALESPERSONS – OUTSIDE  
Code: 8744 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: BOY/GIRL SCOUT COUNCILS – DISTRICT EXECS  
Code: 8746 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: NEWSPAPER PUBLISHING –  
REPORTERS/PHOTOGRAPHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	50,014,534,740	123	1,762	3,347	48,270,054	41,971,228	90,241,282	0.180
2019	50,575,358,391	69	1,465	2,778	48,819,597	42,269,729	91,089,326	0.180
2020	47,910,138,948	23	1,038	1,668	46,093,978	40,027,451	86,121,429	0.180
148,500,032,079		215	4,265	7,793	143,183,629	124,268,408	267,452,037	
Adjusted Loss to Payroll Ratio:					0.096	0.084	0.180	
Expected Unlimited Loss to Payroll Ratio:					0.115	0.116	0.231	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.095	0.081	0.176	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.096	0.084	0.180	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.106</b>	<b>0.106</b>	<b>0.212</b>	
Indicated Relativity Change:								-8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								20.5%

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

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Code: 8743 RHG: 6 NAICS: 52 ILDG: 4 MLDG: 4 CLASS: MORTGAGE BROKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	622,234,144	0	12	12	190,168	165,485	355,653	0.057
2017	634,416,635	0	7	8	137,922	100,636	238,558	0.038
2018	720,450,829	0	8	16	88,499	123,339	211,838	0.029
2019	1,011,658,753	0	13	5	604,608	526,515	1,131,123	0.112
2020	1,343,022,716	0	6	5	278,597	242,069	520,666	0.039
	4,331,783,077	0	46	46	1,299,793	1,158,044	2,457,837	
Adjusted Loss to Payroll Ratio:					0.030	0.027	0.057	
Expected Unlimited Loss to Payroll Ratio:					0.054	0.064	0.118	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.041	0.041	0.082	
Credibility:					0.51	0.48		
Indicated Limited Loss to Payroll Ratio:					0.035	0.034	0.070	
Limit Factor:					1.129	1.416		
Indicated (Unlimited) Loss to Payroll Ratio:					0.040	0.048	0.088	
Indicated Relativity Change:								-25.1%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.040</b>	<b>0.048</b>	<b>0.088</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								8.6%

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Code: 8745 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: NEWS AGENTS OR DISTRIBUTORS OF MAGAZINES/PERIODICALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	24,528,572	2	17	15	483,663	358,205	841,868	3.432
2017	23,885,295	3	31	17	668,375	504,718	1,173,093	4.911
2018	21,447,709	2	39	26	563,529	380,442	943,971	4.401
2019	19,007,158	1	31	22	681,195	805,560	1,486,755	7.822
2020	17,954,087	0	25	10	518,592	503,784	1,022,376	5.694
	106,822,821	8	143	90	2,915,354	2,552,708	5,468,062	
Adjusted Loss to Payroll Ratio:					2.729	2.390	5.119	
Expected Unlimited Loss to Payroll Ratio:					2.552	2.339	4.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.323	1.931	4.254	
Credibility:					0.55	0.49		
Indicated Limited Loss to Payroll Ratio:					2.548	2.155	4.703	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.746</b>	<b>2.607</b>	<b>5.353</b>	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								518.2%

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Code: 8748 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: AUTO OR TRUCK DEALERS – SALESPERSONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,094,319,995	23	270	465	9,282,272	7,808,726	17,090,998	0.552
2019	3,126,405,951	9	308	517	9,517,179	8,471,671	17,988,850	0.575
2020	3,501,636,073	3	192	313	6,382,908	4,485,451	10,868,359	0.310
	9,722,362,019	35	770	1,295	25,182,359	20,765,848	45,948,207	
Adjusted Loss to Payroll Ratio:					0.259	0.214	0.473	
Expected Unlimited Loss to Payroll Ratio:					0.332	0.336	0.668	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.305	0.285	0.590	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.259	0.214	0.473	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.279</b>	<b>0.258</b>	<b>0.538</b>	
Indicated Relativity Change:								-19.5%
Relativity to Statewide Average Loss to Payroll Ratio:								52.0%

Code: 8749 RHG: 1 NAICS: 52 ILDG: 2 MLDG: 4 CLASS: MORTGAGE BANKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,567,173,353	3	60	115	1,390,536	1,081,700	2,472,236	0.096
2017	2,526,966,388	4	58	112	1,286,940	1,067,692	2,354,632	0.093
2018	2,318,428,450	3	50	96	1,311,753	1,417,821	2,729,574	0.118
2019	2,990,575,809	0	36	65	1,080,484	925,395	2,005,879	0.067
2020	5,015,750,515	0	33	28	1,359,589	919,080	2,278,669	0.045
	15,418,894,516	10	237	416	6,429,301	5,411,688	11,840,989	
Adjusted Loss to Payroll Ratio:					0.042	0.035	0.077	
Expected Unlimited Loss to Payroll Ratio:					0.085	0.077	0.161	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.069	0.060	0.129	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					0.042	0.037	0.079	
Limit Factor:					1.058	1.152		
Indicated (Unlimited) Loss to Payroll Ratio:					0.044	0.043	0.087	
Indicated Relativity Change:								-46.2%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.062</b>	<b>0.059</b>	<b>0.121</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								11.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	520,663,947	7	33	46	1,199,025	906,310	2,105,335	0.404
2017	566,740,593	2	40	68	1,224,332	1,238,810	2,463,142	0.435
2018	600,281,032	2	42	57	1,206,569	695,625	1,902,194	0.317
2019	618,144,810	0	33	41	1,530,710	1,448,392	2,979,102	0.482
2020	610,204,288	1	18	12	1,405,738	454,907	1,860,645	0.305
2,916,034,670		12	166	224	6,566,373	4,744,043	11,310,417	
Adjusted Loss to Payroll Ratio:					0.225	0.163	0.388	
Expected Unlimited Loss to Payroll Ratio:					0.267	0.253	0.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.245	0.185	0.430	
Credibility:					0.83	0.71		
Indicated Limited Loss to Payroll Ratio:					0.229	0.169	0.398	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.258</b>	<b>0.240</b>	<b>0.498</b>	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								48.2%

Code: 8800 RHG: 1 NAICS: 51 ILDG: 3 MLDG: 4 CLASS: MAILING OR ADDRESSING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	311,566,594	9	95	164	3,157,024	2,397,999	5,555,023	1.783
2017	260,945,997	4	96	160	2,637,954	2,031,240	4,669,194	1.789
2018	290,006,033	3	110	193	3,288,244	2,854,064	6,142,308	2.118
2019	318,597,181	2	110	176	3,021,704	2,288,885	5,310,589	1.667
2020	319,449,102	2	116	222	3,064,173	3,055,640	6,119,813	1.916
1,500,564,907		20	527	915	15,169,100	12,627,827	27,796,927	
Adjusted Loss to Payroll Ratio:					1.011	0.842	1.852	
Expected Unlimited Loss to Payroll Ratio:					1.084	1.022	2.106	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.031	0.830	1.861	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.011	0.842	1.852	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.070</b>	<b>0.970</b>	<b>2.040</b>	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								197.4%

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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	
2016	1,073,478,900	9	95	322	1,851,006	1,714,241	3,565,247	0.332
2017	1,134,448,246	12	104	316	2,102,517	1,918,466	4,020,983	0.354
2018	1,207,860,005	4	106	332	2,325,309	2,143,567	4,468,876	0.370
2019	1,374,460,063	0	104	245	2,446,222	2,192,783	4,639,005	0.338
2020	1,509,594,137	0	58	150	1,856,846	1,985,453	3,842,299	0.255
	6,299,841,350	25	467	1,365	10,581,902	9,954,509	20,536,411	
Adjusted Loss to Payroll Ratio:					0.168	0.158	0.326	
Expected Unlimited Loss to Payroll Ratio:					0.229	0.224	0.453	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.187	0.175	0.363	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.168	0.158	0.326	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.178</b>	<b>0.182</b>	<b>0.360</b>	
Indicated Relativity Change:								-20.5%
Relativity to Statewide Average Loss to Payroll Ratio:								34.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,232,738,412	12	116	248	3,283,098	2,444,113	5,727,211	0.079
2017	7,746,645,327	6	126	205	3,072,164	2,650,663	5,722,827	0.074
2018	8,510,458,230	8	110	236	3,367,186	2,818,065	6,185,251	0.073
2019	9,174,763,618	4	105	192	3,832,132	3,064,147	6,896,279	0.075
2020	10,569,281,288	0	60	103	3,139,532	2,060,603	5,200,135	0.049
	43,233,886,875	30	517	984	16,694,113	13,037,590	29,731,703	
Adjusted Loss to Payroll Ratio:					0.039	0.030	0.069	
Expected Unlimited Loss to Payroll Ratio:					0.050	0.043	0.093	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.041	0.032	0.073	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.039	0.030	0.069	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.042</b>	<b>0.036</b>	<b>0.078</b>	
Indicated Relativity Change:								-16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								7.6%

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Code: 8804 RHG: 3 NAICS: 62 ILDG: 1 MLDG: 2 CLASS: SUBSTANCE USE DISORDER RECOVERY HOMES; SOCIAL REHAB FACILITIES FOR ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,062,462,386	28	345	798	7,516,263	7,151,960	14,668,223	1.381
2019	1,105,312,897	16	377	765	8,074,254	8,530,736	16,604,990	1.502
2020	1,282,921,291	12	387	661	10,487,082	10,674,167	21,161,249	1.649
	3,450,696,574	56	1,109	2,224	26,077,599	26,356,864	52,434,463	
Adjusted Loss to Payroll Ratio:					0.756	0.764	1.520	
Expected Unlimited Loss to Payroll Ratio:					0.736	0.824	1.560	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.710	0.714	1.424	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.756	0.764	1.520	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.814</b>	<b>0.924</b>	<b>1.739</b>	
Indicated Relativity Change:								11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								168.3%



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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	118,502,790	2	75	198	526,247	720,865	1,247,112	1.052
2017	116,706,795	2	71	205	707,786	1,399,245	2,107,031	1.805
2018	119,328,975	3	79	209	1,093,152	1,620,855	2,714,007	2.274
2019	104,741,829	3	61	177	1,063,913	823,198	1,887,111	1.802
2020	91,080,713	0	36	65	391,361	546,321	937,682	1.030
	550,361,102	10	322	854	3,782,459	5,110,484	8,892,943	
Adjusted Loss to Payroll Ratio:					0.687	0.929	1.616	
Expected Unlimited Loss to Payroll Ratio:					0.803	1.194	1.997	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.789	1.087	1.876	
Credibility:					0.68	0.73		
Indicated Limited Loss to Payroll Ratio:					0.720	0.971	1.691	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.762</b>	<b>1.119</b>	<b>1.881</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								182.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	585,904,017	0	9	35	171,660	260,988	432,648	0.074
2017	581,296,768	3	11	30	904,890	517,087	1,421,977	0.245
2018	553,620,621	0	7	26	119,490	92,038	211,528	0.038
2019	627,152,079	0	13	12	333,864	235,148	569,012	0.091
2020	576,979,310	0	3	4	149,731	111,409	261,140	0.045
	2,924,952,795	3	43	107	1,679,636	1,216,670	2,896,306	
Adjusted Loss to Payroll Ratio:					0.057	0.042	0.099	
Expected Unlimited Loss to Payroll Ratio:					0.093	0.083	0.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.088	0.067	0.155	
Credibility:					0.56	0.49		
Indicated Limited Loss to Payroll Ratio:					0.071	0.054	0.125	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.076</b>	<b>0.064</b>	<b>0.139</b>	
Indicated Relativity Change:								-21.1%
Relativity to Statewide Average Loss to Payroll Ratio:								13.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	10,541,017,280	51	505	1,021	14,950,968	14,098,924	29,049,892	0.276
2019	11,267,399,332	28	446	866	14,482,963	13,867,018	28,349,981	0.252
2020	11,648,165,087	13	296	600	16,680,137	16,617,202	33,297,339	0.286
	33,456,581,699	92	1,247	2,487	46,114,067	44,583,143	90,697,210	
Adjusted Loss to Payroll Ratio:					0.138	0.133	0.271	
Expected Unlimited Loss to Payroll Ratio:					0.181	0.184	0.365	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.147	0.142	0.289	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.138	0.133	0.271	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.147</b>	<b>0.156</b>	<b>0.303</b>	
Indicated Relativity Change:								-17.1%
Relativity to Statewide Average Loss to Payroll Ratio:								29.3%

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Code: 8810 RHG: 2 NAICS: 8810 ILDG: 3 MLDG: 3 CLASS: CLERICAL OFFICE EMPLOYEES  
Code: 8811 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES  
Code: 8812 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PUBLIC  
Code: 8871 RHG: 2 NAICS: 8810 ILDG: 4 MLDG: 3 CLASS: CLERICAL TELECOMMUTER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	159,633,426,764	263	4,712	9,313	113,018,480	104,247,556	217,266,036	0.136
2019	158,774,851,059	167	3,973	7,456	111,840,289	102,505,412	214,345,701	0.135
2020	172,260,870,588	65	3,146	5,078	122,100,460	110,571,566	232,672,026	0.135
	490,669,148,411	495	11,831	21,847	346,959,229	317,324,534	664,283,764	
Adjusted Loss to Payroll Ratio:					0.071	0.065	0.135	
Expected Unlimited Loss to Payroll Ratio:					0.080	0.081	0.161	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.072	0.069	0.141	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.071	0.065	0.135	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.075</b>	<b>0.076</b>	<b>0.151</b>	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								14.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	621,018,719	3	47	73	795,587	701,283	1,496,870	0.241
2017	629,575,656	1	45	94	897,271	956,663	1,853,934	0.294
2018	559,188,081	4	40	71	1,042,542	1,042,363	2,084,905	0.373
2019	558,747,235	0	30	72	691,392	605,136	1,296,528	0.232
2020	510,045,402	0	31	34	1,019,507	1,129,544	2,149,051	0.421
	2,878,575,092	8	193	344	4,446,298	4,434,988	8,881,287	
Adjusted Loss to Payroll Ratio:					0.154	0.154	0.309	
Expected Unlimited Loss to Payroll Ratio:					0.184	0.183	0.367	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.177	0.163	0.339	
Credibility:					0.73	0.67		
Indicated Limited Loss to Payroll Ratio:					0.161	0.157	0.317	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.170</b>	<b>0.181</b>	<b>0.351</b>	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								33.9%

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Code: 8818 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 4 CLASS: NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	278,969,598	0	14	28	654,918	641,271	1,296,189	0.465
2017	250,567,133	0	11	31	309,657	247,498	557,155	0.222
2018	266,319,274	1	14	24	383,233	195,121	578,354	0.217
2019	258,610,352	0	7	19	48,771	113,769	162,540	0.063
2020	225,323,484	0	3	12	11,606	37,287	48,893	0.022
	1,279,789,841	1	49	114	1,408,185	1,234,946	2,643,131	
Adjusted Loss to Payroll Ratio:					0.110	0.096	0.207	
Expected Unlimited Loss to Payroll Ratio:					0.188	0.191	0.379	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.178	0.153	0.331	
Credibility:					0.53	0.49		
Indicated Limited Loss to Payroll Ratio:					0.142	0.125	0.267	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.151</b>	<b>0.146</b>	<b>0.298</b>	
Indicated Relativity Change:								-21.5%
Relativity to Statewide Average Loss to Payroll Ratio:								28.8%

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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	
2018	8,876,389,350	22	295	467	9,515,563	7,100,812	16,616,375	0.187
2019	9,386,248,826	15	249	379	10,298,376	8,997,419	19,295,795	0.206
2020	11,933,743,263	4	176	183	7,892,096	6,882,547	14,774,643	0.124
	30,196,381,439	41	720	1,029	27,706,035	22,980,779	50,686,814	
Adjusted Loss to Payroll Ratio:					0.092	0.076	0.168	
Expected Unlimited Loss to Payroll Ratio:					0.122	0.107	0.229	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.098	0.076	0.174	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.092	0.076	0.168	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.101</b>	<b>0.096</b>	<b>0.197</b>	
Indicated Relativity Change:								-13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								19.1%

Code: 8821 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: LAW FIRM SUPPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	247,315,734	1	28	26	253,513	315,434	568,947	0.230
2017	255,316,579	2	30	47	770,035	534,959	1,304,994	0.511
2018	249,614,733	3	26	38	755,025	994,432	1,749,457	0.701
2019	234,253,219	0	22	46	227,986	448,347	676,333	0.289
2020	221,703,983	0	14	15	403,533	509,741	913,274	0.412
	1,208,204,248	6	120	172	2,410,092	2,802,914	5,213,006	
Adjusted Loss to Payroll Ratio:					0.199	0.232	0.431	
Expected Unlimited Loss to Payroll Ratio:					0.255	0.255	0.510	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.211	0.197	0.407	
Credibility:					0.58	0.54		
Indicated Limited Loss to Payroll Ratio:					0.204	0.216	0.420	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.218</b>	<b>0.252</b>	<b>0.470</b>	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								45.5%

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Code: 8822 RHG: 3 NAICS: 52 ILDG: 3 MLDG: 3 CLASS: INSURANCE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	6,091,231,974	24	350	637	9,087,505	7,398,860	16,486,365	0.271
2019	6,457,928,188	16	337	555	11,819,778	9,681,689	21,501,467	0.333
2020	6,813,876,702	7	205	314	11,172,045	10,168,067	21,340,112	0.313
	19,363,036,864	47	892	1,506	32,079,327	27,248,616	59,327,944	
Adjusted Loss to Payroll Ratio:					0.166	0.141	0.306	
Expected Unlimited Loss to Payroll Ratio:					0.190	0.180	0.370	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.152	0.134	0.287	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.166	0.141	0.306	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.179</b>	<b>0.170</b>	<b>0.349</b>	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								33.8%

Code: 8823 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 2 CLASS: RESIDENTIAL CARE FACILITIES FOR CHILDREN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	282,970,637	8	170	446	2,697,263	2,713,494	5,410,757	1.912
2017	267,037,481	4	146	445	1,940,812	2,208,941	4,149,753	1.554
2018	280,345,949	13	167	428	4,125,759	3,466,225	7,591,984	2.708
2019	271,010,870	4	169	375	2,703,320	2,939,950	5,643,270	2.082
2020	314,838,195	2	161	300	3,584,707	3,494,747	7,079,454	2.249
	1,416,203,132	31	813	1,994	15,051,861	14,823,356	29,875,217	
Adjusted Loss to Payroll Ratio:					1.063	1.047	2.110	
Expected Unlimited Loss to Payroll Ratio:					1.083	1.231	2.314	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.057	1.104	2.161	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.063	1.047	2.110	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.133</b>	<b>1.224</b>	<b>2.357</b>	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								228.2%

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Code: 8827 RHG: 4 NAICS: 62 ILDG: 2 MLDG: 3 CLASS: HOME CARE SERVICES; NURSING CARE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,096,968,679	73	1,256	2,042	28,520,015	25,009,424	53,529,439	1.728
2019	3,355,911,801	53	1,364	1,728	32,505,210	27,944,718	60,449,928	1.801
2020	3,951,470,203	25	1,416	1,549	37,606,493	30,276,175	67,882,668	1.718
	10,404,350,683	151	4,036	5,319	98,631,718	83,230,317	181,862,035	
Adjusted Loss to Payroll Ratio:					0.948	0.800	1.748	
Expected Unlimited Loss to Payroll Ratio:					1.032	1.024	2.056	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.979	0.847	1.826	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.948	0.800	1.748	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.039</b>	<b>1.014</b>	<b>2.053</b>	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								198.7%



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Code: 8829 RHG: 3 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: SKILLED NURSING FACILITIES; CONVALESCENT NURSING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	4,361,746,322	90	1,909	5,322	42,095,627	38,364,072	80,459,699	1.845
2019	4,458,740,912	58	1,799	5,022	43,007,770	39,918,880	82,926,650	1.860
2020	4,636,704,241	10	1,876	3,958	42,688,330	42,259,501	84,947,831	1.832
	13,457,191,475	158	5,584	14,302	127,791,726	120,542,453	248,334,179	
Adjusted Loss to Payroll Ratio:					0.950	0.896	1.845	
Expected Unlimited Loss to Payroll Ratio:					0.973	1.030	2.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.938	0.892	1.830	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.950	0.896	1.845	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.023</b>	<b>1.084</b>	<b>2.107</b>	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								204.0%

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Code: 8831 RHG: 1 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: HOSPITALS – VETERINARY; KENNELS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,122,174,453	36	699	4,795	8,588,223	9,925,296	18,513,519	0.872
2019	2,027,993,906	10	618	4,170	8,601,392	11,516,791	20,118,183	0.992
2020	2,555,415,396	2	741	4,569	15,878,921	17,671,376	33,550,297	1.313
	6,705,583,755	48	2,058	13,534	33,068,536	39,113,463	72,181,999	
Adjusted Loss to Payroll Ratio:					0.493	0.583	1.076	
Expected Unlimited Loss to Payroll Ratio:					0.482	0.651	1.133	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.401	0.509	0.910	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.493	0.583	1.076	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.522</b>	<b>0.672</b>	<b>1.194</b>	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								115.6%

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	
2018	21,775,006,410	77	1,815	5,931	49,039,577	39,382,504	88,422,081	0.406
2019	23,966,015,712	52	1,683	5,566	52,441,683	42,909,518	95,351,201	0.398
2020	25,509,195,862	17	1,583	4,532	50,035,310	43,467,930	93,503,240	0.367
	71,250,217,984	146	5,081	16,029	151,516,570	125,759,951	277,276,522	
Adjusted Loss to Payroll Ratio:					0.213	0.177	0.389	
Expected Unlimited Loss to Payroll Ratio:					0.230	0.213	0.443	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.224	0.191	0.415	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.213	0.177	0.389	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.227</b>	<b>0.206</b>	<b>0.433</b>	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								41.9%

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Code: 8838 RHG: 4 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: MUSEUMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	595,754,733	7	79	262	1,678,089	2,264,178	3,942,267	0.662
2017	635,403,429	4	85	291	1,557,919	1,881,989	3,439,908	0.541
2018	671,253,762	6	90	346	2,258,447	2,486,217	4,744,664	0.707
2019	690,734,860	3	65	277	1,851,159	1,738,142	3,589,301	0.520
2020	617,358,667	1	57	120	1,286,466	1,114,705	2,401,171	0.389
	3,210,505,451	21	376	1,296	8,632,080	9,485,231	18,117,310	
Adjusted Loss to Payroll Ratio:					0.269	0.295	0.564	
Expected Unlimited Loss to Payroll Ratio:					0.293	0.382	0.675	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.291	0.326	0.617	
Credibility:					0.90	0.91		
Indicated Limited Loss to Payroll Ratio:					0.271	0.298	0.569	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.297</b>	<b>0.378</b>	<b>0.675</b>	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								65.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	5,114,408,191	22	421	2,050	11,964,081	9,828,288	21,792,369	0.426
2019	5,084,786,501	11	399	1,975	11,822,582	10,345,686	22,168,268	0.436
2020	5,065,617,509	7	369	1,477	12,010,544	10,274,468	22,285,012	0.440
	15,264,812,201	40	1,189	5,502	35,797,207	30,448,443	66,245,649	
Adjusted Loss to Payroll Ratio:					0.235	0.199	0.434	
Expected Unlimited Loss to Payroll Ratio:					0.251	0.233	0.485	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.245	0.209	0.454	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.235	0.199	0.434	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.250</b>	<b>0.233</b>	<b>0.483</b>	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								46.8%

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Code: 8840 RHG: 6 NAICS: 81 ILDG: 2 MLDG: 1 CLASS: CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,344,838,235	10	85	245	2,768,812	3,560,783	6,329,595	0.270
2017	2,393,124,072	6	57	223	1,851,404	1,916,250	3,767,654	0.157
2018	2,407,237,208	5	71	228	1,764,528	2,160,997	3,925,525	0.163
2019	2,392,033,149	2	59	174	1,464,054	1,845,855	3,309,909	0.138
2020	2,377,259,113	0	50	127	1,088,425	1,935,122	3,023,547	0.127
	11,914,491,778	23	322	997	8,937,222	11,419,008	20,356,230	
Adjusted Loss to Payroll Ratio:					0.075	0.096	0.171	
Expected Unlimited Loss to Payroll Ratio:					0.090	0.136	0.226	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.082	0.100	0.182	
Credibility:					0.94	0.97		
Indicated Limited Loss to Payroll Ratio:					0.075	0.096	0.171	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.085</b>	<b>0.136</b>	<b>0.221</b>	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								21.4%

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Code: 8846 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PRINTING OPERATION – SCREEN PRINTING – EDITING AND DESIGNING; SCREEN PRINTED MERCHANDISE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	139,767,483	2	36	27	782,989	600,820	1,383,809	0.990
2017	141,706,809	0	22	15	224,077	219,851	443,928	0.313
2018	152,873,691	4	30	23	1,010,551	840,452	1,851,003	1.211
2019	143,240,208	0	22	24	416,384	321,678	738,062	0.515
2020	126,649,507	0	21	18	525,304	401,900	927,204	0.732
	704,237,697	6	131	107	2,959,305	2,384,701	5,344,006	
Adjusted Loss to Payroll Ratio:					0.420	0.339	0.759	
Expected Unlimited Loss to Payroll Ratio:					0.429	0.440	0.870	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.412	0.392	0.804	
Credibility:					0.58	0.54		
Indicated Limited Loss to Payroll Ratio:					0.417	0.363	0.780	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.441</b>	<b>0.418</b>	<b>0.859</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								83.2%

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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	
2016	70,247,334	7	84	202	1,427,820	2,052,346	3,480,166	4.954
2017	66,398,126	4	94	207	1,406,795	1,681,996	3,088,791	4.652
2018	68,724,598	8	71	170	1,684,974	1,585,302	3,270,276	4.759
2019	61,520,243	5	82	118	1,908,657	1,405,820	3,314,477	5.388
2020	46,163,318	2	25	43	713,178	1,416,867	2,130,045	4.614
	313,053,619	26	356	740	7,141,425	8,142,331	15,283,756	
Adjusted Loss to Payroll Ratio:					2.281	2.601	4.882	
Expected Unlimited Loss to Payroll Ratio:					2.473	2.933	5.406	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.277	2.506	4.783	
Credibility:					0.84	0.83		
Indicated Limited Loss to Payroll Ratio:					2.281	2.585	4.866	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.431</b>	<b>3.024</b>	<b>5.455</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								528.0%

Code: 8850 RHG: 2 NAICS: 52 ILDG: 2 MLDG: 4 CLASS: CHECK CASHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	258,749,019	8	87	101	1,166,502	1,281,098	2,447,600	0.946
2017	267,624,960	2	53	81	658,458	823,701	1,482,159	0.554
2018	275,894,688	1	55	77	991,435	1,117,352	2,108,787	0.764
2019	271,439,375	2	64	71	1,551,505	1,663,518	3,215,023	1.184
2020	231,410,480	1	34	33	1,383,555	1,758,274	3,141,829	1.358
	1,305,118,523	14	293	363	5,751,454	6,643,943	12,395,397	
Adjusted Loss to Payroll Ratio:					0.441	0.509	0.950	
Expected Unlimited Loss to Payroll Ratio:					0.545	0.631	1.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.443	0.487	0.930	
Credibility:					0.82	0.80		
Indicated Limited Loss to Payroll Ratio:					0.441	0.505	0.946	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.470</b>	<b>0.590</b>	<b>1.060</b>	
Indicated Relativity Change:								-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								102.6%

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Code: 8851 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 3 CLASS: CONGREGATE LIVING FACILITIES – ELDERLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	196,128,783	5	82	199	1,596,765	1,313,899	2,910,664	1.484
2017	217,887,804	10	94	290	2,242,899	2,204,610	4,447,509	2.041
2018	237,396,378	6	105	225	1,965,490	2,328,182	4,293,672	1.809
2019	280,795,417	5	125	370	2,325,378	2,969,756	5,295,134	1.886
2020	297,551,562	0	100	225	1,890,487	2,083,489	3,973,976	1.336
	1,229,759,943	26	506	1,309	10,021,020	10,899,935	20,920,955	
Adjusted Loss to Payroll Ratio:					0.815	0.886	1.701	
Expected Unlimited Loss to Payroll Ratio:					1.052	1.133	2.185	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.015	0.982	1.997	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.815	0.889	1.704	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.878</b>	<b>1.076</b>	<b>1.954</b>	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								189.1%

Code: 8852 RHG: 5 NAICS: 62 ILDG: 2 MLDG: 1 CLASS: HOME INFUSION THERAPISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	57,727,441	1	12	25	233,540	230,508	464,048	0.804
2017	47,163,755	0	8	20	179,633	219,905	399,538	0.847
2018	48,582,934	0	6	14	77,450	68,255	145,705	0.300
2019	44,818,916	0	8	6	278,832	173,395	452,227	1.009
2020	46,320,131	0	12	16	279,840	161,404	441,244	0.953
	244,613,177	1	46	81	1,049,295	853,467	1,902,762	
Adjusted Loss to Payroll Ratio:					0.429	0.349	0.778	
Expected Unlimited Loss to Payroll Ratio:					0.581	0.515	1.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.540	0.399	0.939	
Credibility:					0.42	0.36		
Indicated Limited Loss to Payroll Ratio:					0.493	0.381	0.874	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.551</b>	<b>0.514</b>	<b>1.065</b>	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								103.1%

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Code: 8859 RHG: 2 NAICS: 54 ILDG: 2 MLDG: 1 CLASS: COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT;  
INTERNET/WEB-BASED APPLICATION DEVELOPMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	79,948,481,490	20	360	1,085	9,594,230	7,896,611	17,490,841	0.022
2019	95,193,204,266	11	320	850	8,880,531	7,450,924	16,331,455	0.017
2020	80,536,478,616	1	199	320	7,355,892	4,906,965	12,262,857	0.015
	255,678,164,372	32	879	2,255	25,830,652	20,254,501	46,085,153	
Adjusted Loss to Payroll Ratio:					0.010	0.008	0.018	
Expected Unlimited Loss to Payroll Ratio:					0.012	0.011	0.023	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.010	0.009	0.019	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.010	0.008	0.018	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.011</b>	<b>0.009</b>	<b>0.020</b>	
Indicated Relativity Change:								-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								1.9%



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Code: 8868 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: COLLEGES OR SCHOOLS – PRIVATE – PROFESSIONALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	12,093,421,589	54	1,450	4,181	20,762,104	22,222,585	42,984,689	0.355
2019	12,366,419,460	28	1,157	3,343	20,475,071	22,724,775	43,199,846	0.349
2020	12,240,079,556	20	714	1,648	21,158,617	22,486,526	43,645,143	0.357
	36,699,920,605	102	3,321	9,172	62,395,791	67,433,886	129,829,678	
Adjusted Loss to Payroll Ratio:					0.170	0.184	0.354	
Expected Unlimited Loss to Payroll Ratio:					0.201	0.254	0.455	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.177	0.196	0.373	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.170	0.184	0.354	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.181</b>	<b>0.215</b>	<b>0.396</b>	
Indicated Relativity Change:								-12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								38.3%

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	
2016	134,563,689	0	24	45	87,884	103,854	191,738	0.142
2017	134,384,941	2	22	63	469,691	406,611	876,302	0.652
2018	278,408,121	0	55	96	577,589	731,595	1,309,184	0.470
2019	386,945,152	3	54	93	868,713	1,081,085	1,949,798	0.504
2020	320,039,059	0	45	39	959,853	1,106,963	2,066,816	0.646
	1,254,340,962	5	200	336	2,963,730	3,430,107	6,393,837	
Adjusted Loss to Payroll Ratio:					0.236	0.273	0.510	
Expected Unlimited Loss to Payroll Ratio:					0.253	0.343	0.596	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.223	0.265	0.488	
Credibility:					0.59	0.62		
Indicated Limited Loss to Payroll Ratio:					0.231	0.270	0.501	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.246</b>	<b>0.316</b>	<b>0.562</b>	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								54.4%

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

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Code: 8874 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: INSTRUMENT MFG-ELECTRONIC-DESIGN; COMPUTER MFG-DESIGN; TELECOMMUNICATIONS EQUIP MFG-DESIGN; AUDIO/VIDEO PRODUCTS MFG-DESIGN; INTEGRATED CIRCUIT MFG-DESIGN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	32,944,662,229	23	351	926	10,198,428	7,768,513	17,966,941	0.055
2019	39,622,851,753	19	247	834	10,618,985	7,769,544	18,388,529	0.046
2020	51,071,085,710	3	197	397	9,454,372	6,985,699	16,440,071	0.032
	123,638,599,692	45	795	2,157	30,271,786	22,523,756	52,795,541	
Adjusted Loss to Payroll Ratio:					0.024	0.018	0.043	
Expected Unlimited Loss to Payroll Ratio:					0.043	0.034	0.077	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.035	0.026	0.062	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.024	0.018	0.043	
Limit Factor:					1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:					0.026	0.021	0.047	
Indicated Relativity Change:								-38.4%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.032</b>	<b>0.026</b>	<b>0.058</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								5.6%

E9-1-22 INCLUDES EXPERIENCE OF 8810 AND 8742; REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.80 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

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Code: 8875 RHG: 3 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,536,426,522	5	172	505	2,035,888	2,685,894	4,721,782	0.307
2018	1,694,439,653	7	206	631	3,906,098	3,881,579	7,787,677	0.460
2019	1,951,769,582	6	187	518	4,159,542	4,069,564	8,229,106	0.422
2020	2,099,984,880	2	114	231	3,234,245	3,265,351	6,499,596	0.310
	7,282,620,638	20	679	1,885	13,335,773	13,902,388	27,238,161	
Adjusted Loss to Payroll Ratio:					0.183	0.191	0.374	
Expected Unlimited Loss to Payroll Ratio:					0.225	0.282	0.507	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.196	0.210	0.407	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.183	0.191	0.374	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.197</b>	<b>0.231</b>	<b>0.428</b>	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								41.5%

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Code: 9007 RHG: 3 NAICS: 53 ILDG: 3 MLDG: 2 CLASS: APT/CONDO OPERATION FOR SENIORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	202,453,792	11	111	160	2,731,836	2,499,929	5,231,765	2.584
2017	216,718,720	8	108	184	2,325,632	1,993,822	4,319,454	1.993
2018	215,700,456	5	108	171	2,324,111	2,245,174	4,569,285	2.118
2019	217,676,325	1	98	141	2,647,350	1,866,827	4,514,177	2.074
2020	226,461,212	2	99	134	4,161,981	2,586,806	6,748,787	2.980
	1,079,010,506	27	524	790	14,190,910	11,192,558	25,383,468	
Adjusted Loss to Payroll Ratio:					1.315	1.037	2.352	
Expected Unlimited Loss to Payroll Ratio:					1.326	1.192	2.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.226	0.969	2.195	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					1.315	1.033	2.348	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.417</b>	<b>1.250</b>	<b>2.667</b>	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								258.2%

Code: 9008 RHG: 2 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: JANITORIAL SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,311,033,634	131	2,529	3,096	53,862,876	53,756,780	107,619,656	4.657
2019	2,462,887,001	79	2,396	2,737	56,232,168	53,709,582	109,941,750	4.464
2020	2,660,705,706	38	2,078	2,294	54,991,495	53,359,021	108,350,516	4.072
	7,434,626,341	248	7,003	8,127	165,086,539	160,825,383	325,911,923	
Adjusted Loss to Payroll Ratio:					2.221	2.163	4.384	
Expected Unlimited Loss to Payroll Ratio:					2.415	2.556	4.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.265	2.193	4.458	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.221	2.163	4.384	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.367</b>	<b>2.530</b>	<b>4.897</b>	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								474.1%

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Code: 9009 RHG: 5 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: COMMERCIAL PROPERTIES – N.O.C. – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	797,258,081	27	271	464	6,741,261	5,332,642	12,073,903	1.514
2019	805,526,462	14	250	386	8,187,602	8,005,491	16,193,093	2.010
2020	903,618,757	5	219	285	7,688,484	7,082,405	14,770,889	1.635
	2,506,403,300	46	740	1,135	22,617,348	20,420,537	43,037,885	
Adjusted Loss to Payroll Ratio:					0.902	0.815	1.717	
Expected Unlimited Loss to Payroll Ratio:					1.121	1.121	2.242	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.997	0.816	1.813	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.902	0.815	1.717	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.009</b>	<b>1.098</b>	<b>2.107</b>	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								204.0%

Code: 9010 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 1 CLASS: MOBILE HOME PARK OPERATION – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	174,510,632	16	89	137	2,903,277	2,617,517	5,520,794	3.164
2017	181,980,526	12	73	140	2,383,089	2,592,257	4,975,346	2.734
2018	183,008,129	12	96	153	2,745,173	3,173,604	5,918,777	3.234
2019	189,298,515	6	81	125	1,853,196	1,756,879	3,610,075	1.907
2020	195,841,321	4	96	127	3,518,233	3,085,730	6,603,963	3.372
	924,639,124	50	435	682	13,402,968	13,225,987	26,628,955	
Adjusted Loss to Payroll Ratio:					1.450	1.430	2.880	
Expected Unlimited Loss to Payroll Ratio:					1.359	1.554	2.912	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.256	1.263	2.519	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.450	1.428	2.877	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.562</b>	<b>1.727</b>	<b>3.289</b>	
Indicated Relativity Change:								12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								318.4%

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Code: 9011 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER;  
COMM/RES MIXED-USE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,741,357,514	97	1,252	2,239	32,429,312	27,409,105	59,838,417	2.183
2019	2,860,423,621	68	1,187	1,967	34,124,840	29,895,790	64,020,630	2.238
2020	2,945,099,697	19	1,242	1,724	36,949,955	33,225,419	70,175,374	2.383
	8,546,880,832	184	3,681	5,930	103,504,106	90,530,314	194,034,420	
Adjusted Loss to Payroll Ratio:					1.211	1.059	2.270	
Expected Unlimited Loss to Payroll Ratio:					1.307	1.304	2.612	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.188	1.012	2.201	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.211	1.059	2.270	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.327</b>	<b>1.342</b>	<b>2.669</b>	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								258.4%

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Code: 9015 RHG: 4 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: BUILDING OPERATION – N.O.C. – OTHER;  
CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHER; LIBRARIES –  
PRIVATE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	846,033,157	31	483	696	10,627,941	10,193,182	20,821,123	2.461
2019	1,033,991,936	22	436	663	12,833,384	11,235,330	24,068,714	2.328
2020	1,080,675,308	8	385	487	12,716,515	10,859,540	23,576,055	2.182
	2,960,700,401	61	1,304	1,846	36,177,840	32,288,052	68,465,892	
Adjusted Loss to Payroll Ratio:					1.222	1.091	2.312	
Expected Unlimited Loss to Payroll Ratio:					1.332	1.544	2.876	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.210	1.198	2.409	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.222	1.091	2.312	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.339</b>	<b>1.382</b>	<b>2.721</b>	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								263.4%

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED TO CODE 5610

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Code: 9016 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: AMUSEMENT/REC FACILITIES; DOG SHOWS; HORSE SHOWS/RODEOS – NOT STABLE EMPLOYEES; BOAT MARINA/RENTAL OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	747,931,613	25	366	1,097	6,821,453	6,378,008	13,199,461	1.765
2018	887,276,914	18	338	1,029	6,774,603	8,201,480	14,976,083	1.688
2019	911,313,474	7	316	877	5,733,783	6,199,387	11,933,170	1.309
2020	614,611,929	5	219	444	5,472,610	5,031,352	10,503,962	1.709
	3,161,133,931	55	1,239	3,447	24,802,449	25,810,227	50,612,675	
Adjusted Loss to Payroll Ratio:					0.785	0.816	1.601	
Expected Unlimited Loss to Payroll Ratio:					0.754	0.977	1.731	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.761	0.874	1.636	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.785	0.816	1.601	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.846</b>	<b>0.988</b>	<b>1.833</b>	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								177.5%



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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	
2017	411,211,707	21	196	438	6,771,094	4,652,999	11,424,093	2.778
2018	436,877,829	17	177	421	5,499,788	5,647,993	11,147,781	2.552
2019	464,601,954	12	205	409	5,670,197	5,130,670	10,800,867	2.325
2020	500,426,000	6	237	360	7,693,482	5,906,169	13,599,651	2.718
	1,813,117,490	56	815	1,628	25,634,561	21,337,831	46,972,392	
Adjusted Loss to Payroll Ratio:					1.414	1.177	2.591	
Expected Unlimited Loss to Payroll Ratio:					1.526	1.425	2.951	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.415	1.181	2.596	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.414	1.177	2.591	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.524</b>	<b>1.424</b>	<b>2.947</b>	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								285.3%

Code: 9033 RHG: 3 NAICS: 92 ILDG: 1 MLDG: 2 CLASS: HOUSING AUTHORITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	9,211,670	2	3	12	144,930	164,573	309,503	3.360
2017	11,047,969	1	3	15	56,122	45,814	101,936	0.923
2018	10,799,428	0	3	20	19,526	21,469	40,995	0.380
2019	14,041,047	0	8	15	210,289	184,892	395,181	2.814
2020	15,221,841	2	4	14	223,785	117,097	340,882	2.239
	60,321,955	5	21	76	654,653	533,845	1,188,498	
Adjusted Loss to Payroll Ratio:					1.085	0.885	1.970	
Expected Unlimited Loss to Payroll Ratio:					1.328	1.502	2.830	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.194	1.223	2.417	
Credibility:					0.34	0.33		
Indicated Limited Loss to Payroll Ratio:					1.157	1.113	2.270	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.247</b>	<b>1.346</b>	<b>2.593</b>	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								251.0%

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Code: 9043 RHG: 3 NAICS: 62 ILDG: 3 MLDG: 3 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	
2018	10,695,188,732	81	1,822	4,940	50,305,184	35,704,174	86,009,358	0.804
2019	10,771,231,599	46	1,808	4,705	54,564,899	36,905,331	91,470,230	0.849
2020	11,675,557,195	19	2,068	4,175	68,210,597	45,057,493	113,268,090	0.970
	33,141,977,526	146	5,698	13,820	173,080,680	117,666,998	290,747,678	
Adjusted Loss to Payroll Ratio:					0.522	0.355	0.877	
Expected Unlimited Loss to Payroll Ratio:					0.532	0.424	0.956	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.513	0.367	0.880	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.522	0.355	0.877	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.563</b>	<b>0.430</b>	<b>0.992</b>	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								96.1%

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Code: 9048 RHG: 1 NAICS: 72 ILDG: 3 MLDG: 1 CLASS: CAMPS; BOY/GIRL SCOUT COUNCILS – CAMP OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	228,557,195	3	98	451	1,352,853	2,030,240	3,383,093	1.480
2017	237,893,782	6	78	380	2,391,993	2,919,826	5,311,819	2.233
2018	251,444,311	6	84	363	1,511,695	1,870,102	3,381,797	1.345
2019	245,193,684	1	71	332	999,051	1,484,499	2,483,550	1.013
2020	170,123,862	0	42	119	778,562	1,245,106	2,023,668	1.190
	1,133,212,834	16	373	1,645	7,034,153	9,549,774	16,583,926	
Adjusted Loss to Payroll Ratio:					0.621	0.843	1.463	
Expected Unlimited Loss to Payroll Ratio:					0.882	1.235	2.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.850	1.139	1.989	
Credibility:					0.94	0.99		
Indicated Limited Loss to Payroll Ratio:					0.635	0.845	1.480	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.672</b>	<b>0.974</b>	<b>1.646</b>	
Indicated Relativity Change:								-22.3%
Relativity to Statewide Average Loss to Payroll Ratio:								159.3%

Code: 9050 RHG: 2 NAICS: 72 ILDG: 3 MLDG: 3 CLASS: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,996,902,768	180	3,656	6,380	81,164,771	76,787,515	157,952,286	3.952
2019	3,876,295,052	115	3,640	5,332	77,798,613	74,561,315	152,359,928	3.931
2020	2,672,507,832	26	2,186	2,681	56,582,278	52,128,830	108,711,108	4.068
	10,545,705,652	321	9,482	14,393	215,545,662	203,477,660	419,023,322	
Adjusted Loss to Payroll Ratio:					2.044	1.929	3.973	
Expected Unlimited Loss to Payroll Ratio:					2.141	2.198	4.339	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.049	1.996	4.045	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.044	1.929	3.973	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.179</b>	<b>2.257</b>	<b>4.436</b>	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								429.4%

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Code: 9053 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: HEALTH CLUBS OR GYMS; SWIMMING POOLS/CLUBS; CLUBS – RACQUET SPORTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,575,272,114	28	418	767	8,257,656	8,665,515	16,923,171	1.074
2018	1,597,424,165	11	426	722	6,937,014	7,652,737	14,589,751	0.913
2019	1,369,191,048	8	343	628	6,286,820	7,286,533	13,573,353	0.991
2020	777,828,694	1	171	285	2,817,263	3,263,558	6,080,821	0.782
	5,319,716,022	48	1,358	2,402	24,298,753	26,868,343	51,167,096	
Adjusted Loss to Payroll Ratio:					0.457	0.505	0.962	
Expected Unlimited Loss to Payroll Ratio:					0.435	0.510	0.945	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.447	0.480	0.927	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.457	0.505	0.962	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.483</b>	<b>0.582</b>	<b>1.065</b>	
Indicated Relativity Change:								12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								103.1%

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.

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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	
2016	88,082,296	1	94	139	1,368,539	1,223,147	2,591,686	2.942
2017	104,725,704	2	82	94	1,901,923	1,176,052	3,077,975	2.939
2018	134,906,022	1	65	100	970,613	973,989	1,944,602	1.441
2019	159,668,344	3	95	105	2,469,278	2,173,871	4,643,149	2.908
2020	61,220,463	0	19	26	469,509	439,545	909,054	1.485
	548,602,829	7	355	464	7,179,862	5,986,603	13,166,465	
Adjusted Loss to Payroll Ratio:					1.309	1.091	2.400	
Expected Unlimited Loss to Payroll Ratio:					1.415	1.271	2.686	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.387	1.144	2.531	
Credibility:					0.85	0.75		
Indicated Limited Loss to Payroll Ratio:					1.321	1.104	2.425	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.398</b>	<b>1.273</b>	<b>2.670</b>	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								258.5%

E1-1-18 INCLUDES EXPERIENCE OF 9053

Code: 9059 RHG: 2 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: DAY CARE CENTERS – CHILD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,267,696,350	44	772	1,860	14,205,320	15,783,072	29,988,392	1.322
2019	2,180,653,713	21	643	1,399	13,188,344	13,492,758	26,681,102	1.224
2020	1,944,584,889	3	475	873	9,671,106	10,860,244	20,531,350	1.056
	6,392,934,952	68	1,890	4,132	37,064,770	40,136,074	77,200,843	
Adjusted Loss to Payroll Ratio:					0.580	0.628	1.208	
Expected Unlimited Loss to Payroll Ratio:					0.604	0.736	1.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.589	0.660	1.250	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.580	0.628	1.208	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.618</b>	<b>0.734</b>	<b>1.352</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								130.9%

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Code: 9060 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 3 CLASS: CLUBS – COUNTRY OR GOLF

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,020,918,551	20	466	1,083	10,181,092	9,399,654	19,580,746	1.918
2019	1,053,498,395	16	501	986	12,156,803	11,469,398	23,626,201	2.243
2020	1,037,407,365	8	434	797	10,222,726	9,451,034	19,673,760	1.896
	3,111,824,311	44	1,401	2,866	32,560,621	30,320,085	62,880,706	
Adjusted Loss to Payroll Ratio:					1.046	0.974	2.021	
Expected Unlimited Loss to Payroll Ratio:					1.082	1.136	2.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.092	1.017	2.109	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.046	0.974	2.021	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.128</b>	<b>1.179</b>	<b>2.306</b>	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								223.3%

Code: 9061 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: CLUBS – N.O.C.

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	199,798,271	5	115	153	1,463,466	1,611,346	3,074,812	1.539
2017	210,787,441	7	113	164	2,766,601	2,970,984	5,737,585	2.722
2018	217,036,472	9	127	243	3,194,952	2,883,998	6,078,950	2.801
2019	199,809,452	6	106	153	3,152,511	2,155,913	5,308,424	2.657
2020	134,502,746	1	61	77	1,397,953	1,113,743	2,511,696	1.867
	961,934,382	28	522	790	11,975,484	10,735,984	22,711,467	
Adjusted Loss to Payroll Ratio:					1.245	1.116	2.361	
Expected Unlimited Loss to Payroll Ratio:					1.222	1.150	2.372	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.257	1.082	2.339	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					1.245	1.113	2.358	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.317</b>	<b>1.282</b>	<b>2.600</b>	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								251.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 9066 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: HOMEOWNERS ASSOCIATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	255,241,879	12	124	216	2,688,612	2,537,478	5,226,090	2.048
2017	259,423,610	12	110	182	2,201,123	1,952,692	4,153,815	1.601
2018	267,741,106	14	119	193	3,311,917	2,975,127	6,287,044	2.348
2019	271,612,619	4	112	181	2,174,254	2,473,535	4,647,789	1.711
2020	268,501,671	3	87	129	2,914,430	2,809,731	5,724,161	2.132
	1,322,520,885	45	552	901	13,290,336	12,748,564	26,038,900	
Adjusted Loss to Payroll Ratio:					1.005	0.964	1.969	
Expected Unlimited Loss to Payroll Ratio:					1.098	1.082	2.180	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.076	0.974	2.050	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.005	0.964	1.969	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.063</b>	<b>1.111</b>	<b>2.174</b>	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								210.5%

Code: 9067 RHG: 3 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: CLUBS – BOYS AND GIRLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	281,627,226	5	83	297	1,237,266	1,078,505	2,315,771	0.822
2017	272,960,274	4	88	267	1,067,029	1,469,930	2,536,959	0.929
2018	281,902,419	4	79	298	1,082,908	1,480,892	2,563,800	0.909
2019	282,257,386	2	67	197	1,298,936	1,508,848	2,807,784	0.995
2020	217,843,010	6	37	107	1,785,402	1,448,140	3,233,542	1.484
	1,336,590,315	21	354	1,166	6,471,541	6,986,314	13,457,855	
Adjusted Loss to Payroll Ratio:					0.484	0.523	1.007	
Expected Unlimited Loss to Payroll Ratio:					0.419	0.557	0.976	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.424	0.498	0.922	
Credibility:					0.74	0.76		
Indicated Limited Loss to Payroll Ratio:					0.468	0.517	0.985	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.505</b>	<b>0.625</b>	<b>1.130</b>	
Indicated Relativity Change:								15.7%
Relativity to Statewide Average Loss to Payroll Ratio:								109.4%

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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	532,785,310	20	310	333	8,275,892	7,357,153	15,633,045	2.934
2018	535,988,558	9	295	338	6,850,567	5,980,532	12,831,099	2.394
2019	497,219,197	5	295	264	7,387,656	6,756,406	14,144,062	2.845
2020	257,155,967	0	357	99	6,737,313	5,911,347	12,648,660	4.919
	1,823,149,032	34	1,257	1,034	29,251,428	26,005,438	55,256,866	
Adjusted Loss to Payroll Ratio:					1.604	1.426	3.031	
Expected Unlimited Loss to Payroll Ratio:					1.357	1.349	2.707	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.386	1.250	2.637	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.604	1.426	3.031	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.710</b>	<b>1.669</b>	<b>3.379</b>	
Indicated Relativity Change:								24.8%
Relativity to Statewide Average Loss to Payroll Ratio:								327.1%

Code: 9070 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: RESIDENTIAL CARE FACILITIES – ELDERLY/ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,825,078,458	53	1,310	3,937	26,028,882	28,159,999	54,188,881	2.969
2019	1,971,120,983	30	1,392	3,526	28,761,237	30,240,163	59,001,400	2.993
2020	2,074,479,873	15	1,259	3,204	27,521,351	30,824,325	58,345,676	2.813
	5,870,679,314	98	3,961	10,667	82,311,470	89,224,487	171,535,957	
Adjusted Loss to Payroll Ratio:					1.402	1.520	2.922	
Expected Unlimited Loss to Payroll Ratio:					1.453	1.689	3.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.417	1.515	2.932	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.402	1.520	2.922	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.494</b>	<b>1.778</b>	<b>3.272</b>	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								316.8%



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Code: 9079 RHG: 2 NAICS: 72 ILDG: 2 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	
2018	26,849,818,994	448	14,279	26,806	217,142,093	240,342,321	457,484,414	1.704
2019	25,708,219,781	315	13,409	22,631	208,456,654	229,306,478	437,763,132	1.703
2020	21,220,633,584	94	9,689	14,575	175,510,760	193,667,190	369,177,950	1.740
	73,778,672,359	857	37,377	64,012	601,109,506	663,315,989	1,264,425,496	
Adjusted Loss to Payroll Ratio:					0.815	0.899	1.714	
Expected Unlimited Loss to Payroll Ratio:					0.869	1.046	1.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.832	0.950	1.782	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.815	0.899	1.714	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.868</b>	<b>1.052</b>	<b>1.920</b>	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								185.9%

Code: 9085 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: RESIDENT CARE – DEVELOPMENTALLY DISABLED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	712,298,264	18	359	620	7,248,991	6,133,893	13,382,884	1.879
2019	827,322,539	9	359	601	6,064,894	6,207,039	12,271,933	1.483
2020	992,882,342	7	375	495	8,047,472	7,088,877	15,136,349	1.524
	2,532,503,145	34	1,093	1,716	21,361,357	19,429,809	40,791,166	
Adjusted Loss to Payroll Ratio:					0.843	0.767	1.611	
Expected Unlimited Loss to Payroll Ratio:					0.912	0.909	1.821	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.880	0.788	1.667	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.843	0.767	1.611	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.909</b>	<b>0.928</b>	<b>1.837</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								177.8%

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Code: 9092 RHG: 2 NAICS: 71 ILDG: 3 MLDG: 1 CLASS: BOWLING CENTERS; BILLIARD HALLS; SKATING CENTERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	156,662,639	1	55	139	563,091	677,364	1,240,455	0.792
2017	164,421,184	4	58	136	698,744	1,084,799	1,783,543	1.085
2018	185,862,329	4	57	157	1,658,467	1,138,783	2,797,250	1.505
2019	157,378,268	1	39	117	492,287	563,996	1,056,283	0.671
2020	70,203,735	0	21	38	298,050	398,150	696,200	0.992
	734,528,155	10	230	587	3,710,639	3,863,091	7,573,730	
Adjusted Loss to Payroll Ratio:					0.505	0.526	1.031	
Expected Unlimited Loss to Payroll Ratio:					0.549	0.697	1.246	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.561	0.645	1.206	
Credibility:					0.65	0.66		
Indicated Limited Loss to Payroll Ratio:					0.525	0.567	1.091	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.559</b>	<b>0.663</b>	<b>1.222</b>	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								118.3%

Code: 9095 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	63,852,408	3	29	69	478,198	595,995	1,074,193	1.682
2017	64,576,269	1	27	63	403,000	353,352	756,352	1.171
2018	61,612,074	3	28	71	491,745	816,736	1,308,481	2.124
2019	61,806,709	1	14	43	611,015	495,066	1,106,081	1.790
2020	48,236,584	0	14	21	366,144	281,848	647,992	1.343
	300,084,044	8	112	267	2,350,102	2,542,997	4,893,100	
Adjusted Loss to Payroll Ratio:					0.783	0.847	1.631	
Expected Unlimited Loss to Payroll Ratio:					0.830	1.101	1.931	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.824	0.941	1.765	
Credibility:					0.53	0.54		
Indicated Limited Loss to Payroll Ratio:					0.802	0.891	1.693	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.879</b>	<b>1.129</b>	<b>2.008</b>	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								194.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9096 RHG: 1 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: RESIDENTIAL CLEANING SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	74,999,523	12	104	123	2,262,638	2,600,498	4,863,136	6.484
2017	80,986,874	5	119	136	2,147,007	2,399,570	4,546,577	5.614
2018	91,311,205	8	109	122	2,554,936	2,481,037	5,035,973	5.515
2019	88,278,112	2	110	109	2,347,315	2,284,747	4,632,062	5.247
2020	93,199,563	2	80	97	1,951,929	2,213,055	4,164,984	4.469
	428,775,277	29	522	587	11,263,825	11,978,907	23,242,733	
Adjusted Loss to Payroll Ratio:					2.627	2.794	5.421	
Expected Unlimited Loss to Payroll Ratio:					2.851	3.301	6.152	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.693	2.875	5.568	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.627	2.794	5.421	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.780</b>	<b>3.220</b>	<b>6.000</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								580.8%

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	
2016	134,798,042	7	71	96	1,329,324	1,277,387	2,606,711	1.934
2017	141,799,968	3	72	101	1,784,381	950,790	2,735,171	1.929
2018	152,055,292	6	68	114	1,427,116	1,552,242	2,979,358	1.959
2019	165,777,154	4	86	97	2,166,583	1,606,974	3,773,557	2.276
2020	183,969,816	1	80	82	1,738,251	1,513,927	3,252,178	1.768
	778,400,272	21	377	490	8,445,654	6,901,321	15,346,975	
Adjusted Loss to Payroll Ratio:					1.085	0.887	1.972	
Expected Unlimited Loss to Payroll Ratio:					1.215	1.013	2.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.126	0.840	1.966	
Credibility:					0.91	0.77		
Indicated Limited Loss to Payroll Ratio:					1.089	0.876	1.965	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.173</b>	<b>1.060</b>	<b>2.233</b>	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								216.2%

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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	
2018	765,584,138	30	431	783	8,483,599	7,026,894	15,510,493	2.026
2019	744,078,518	18	404	733	9,630,012	7,396,724	17,026,736	2.288
2020	666,254,065	2	288	412	9,501,235	8,132,817	17,634,052	2.647
	2,175,916,721	50	1,123	1,928	27,614,846	22,556,435	50,171,281	
Adjusted Loss to Payroll Ratio:					1.269	1.037	2.306	
Expected Unlimited Loss to Payroll Ratio:					1.400	1.359	2.759	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.174	0.907	2.082	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.269	1.037	2.306	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.419</b>	<b>1.397</b>	<b>2.816</b>	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								272.6%

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: 1 MLDG: 3 CLASS: THEATERS – MUSICAL ENTERTAINMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	215,805,258	0	15	17	254,306	196,068	450,374	0.209
2017	233,631,677	1	13	35	218,005	206,577	424,582	0.182
2018	268,306,480	1	11	19	451,436	301,147	752,583	0.280
2019	247,427,896	0	3	16	173,506	172,004	345,510	0.140
2020	128,946,306	0	2	5	51,219	68,169	119,388	0.093
	1,094,117,617	2	44	92	1,148,473	943,965	2,092,438	
Adjusted Loss to Payroll Ratio:					0.105	0.086	0.191	
Expected Unlimited Loss to Payroll Ratio:					0.198	0.177	0.375	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.204	0.166	0.370	
Credibility:					0.51	0.45		
Indicated Limited Loss to Payroll Ratio:					0.153	0.130	0.284	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.162</b>	<b>0.150</b>	<b>0.312</b>	
Indicated Relativity Change:								-16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								30.2%

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Code: 9154 RHG: 3 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: THEATERS – NOT MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	770,659,598	14	196	478	4,459,135	3,868,953	8,328,088	1.081
2018	1,071,601,012	16	275	654	7,117,408	7,552,234	14,669,642	1.369
2019	948,473,456	11	201	440	6,732,455	5,031,000	11,763,455	1.240
2020	408,962,995	1	58	83	1,700,567	1,264,905	2,965,472	0.725
	3,199,697,061	42	730	1,655	20,009,565	17,717,092	37,726,657	
Adjusted Loss to Payroll Ratio:					0.625	0.554	1.179	
Expected Unlimited Loss to Payroll Ratio:					0.673	0.710	1.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.680	0.636	1.316	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.625	0.554	1.179	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.674</b>	<b>0.670</b>	<b>1.344</b>	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								130.1%

Code: 9155 RHG: 3 NAICS: 51 ILDG: 1 MLDG: 1 CLASS: THEATERS – MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	306,270,207	5	63	268	1,000,954	1,039,915	2,040,869	0.666
2017	315,412,808	3	81	303	1,303,960	1,613,860	2,917,820	0.925
2018	366,578,861	2	79	323	1,126,426	1,006,548	2,132,974	0.582
2019	315,731,436	0	71	250	638,442	635,321	1,273,763	0.403
2020	85,681,641	0	9	43	54,709	124,510	179,219	0.209
	1,389,674,953	10	303	1,187	4,124,491	4,420,154	8,544,644	
Adjusted Loss to Payroll Ratio:					0.297	0.318	0.615	
Expected Unlimited Loss to Payroll Ratio:					0.327	0.445	0.773	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.306	0.344	0.650	
Credibility:					0.68	0.70		
Indicated Limited Loss to Payroll Ratio:					0.300	0.326	0.626	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.323</b>	<b>0.394</b>	<b>0.717</b>	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								69.4%

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Effective September 1, 2023 (Draft)

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	
2016	100,584,462	3	79	150	1,601,276	1,106,963	2,708,239	2.693
2017	109,363,163	2	70	157	1,254,865	1,001,368	2,256,233	2.063
2018	116,049,551	1	61	159	1,250,384	910,911	2,161,295	1.862
2019	104,338,857	0	60	109	1,040,760	1,044,410	2,085,170	1.998
2020	44,947,074	1	23	38	408,990	409,288	818,278	1.821
	475,283,107	7	293	613	5,556,276	4,472,941	10,029,217	
Adjusted Loss to Payroll Ratio:					1.169	0.941	2.110	
Expected Unlimited Loss to Payroll Ratio:					1.329	1.123	2.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.367	1.057	2.424	
Credibility:					0.78	0.67		
Indicated Limited Loss to Payroll Ratio:					1.212	0.979	2.191	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.283</b>	<b>1.128</b>	<b>2.411</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								233.4%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 9180 RHG: 5 NAICS: 71 ILDG: 3 MLDG: 1 CLASS: AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS;  
SHOOTING CLUBS/RANGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	192,038,331	6	76	259	1,023,690	1,760,336	2,784,026	1.450
2017	177,728,941	7	65	231	1,307,345	1,525,978	2,833,323	1.594
2018	199,119,776	4	91	283	1,702,270	2,219,510	3,921,780	1.970
2019	185,740,326	2	57	223	1,359,296	1,478,020	2,837,316	1.528
2020	140,632,495	1	56	108	1,877,128	1,452,981	3,330,109	2.368
	895,259,869	20	345	1,104	7,269,729	8,436,824	15,706,553	
Adjusted Loss to Payroll Ratio:					0.812	0.942	1.754	
Expected Unlimited Loss to Payroll Ratio:					0.760	1.104	1.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.738	0.885	1.623	
Credibility:					0.79	0.81		
Indicated Limited Loss to Payroll Ratio:					0.796	0.931	1.728	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.890</b>	<b>1.256</b>	<b>2.146</b>	
Indicated Relativity Change:								15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								207.7%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 4 CLASS: ATHLETIC TEAM/FACILITY – PLAYERS AND OFFICIALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	132,964,721	44	188	632	6,766,204	5,740,720	12,506,924	9.406
2017	126,248,733	12	137	618	3,719,305	3,376,008	7,095,313	5.620
2018	136,244,210	15	132	733	4,562,722	4,668,853	9,231,575	6.776
2019	153,437,706	9	118	826	4,426,777	5,800,308	10,227,085	6.665
2020	136,849,450	2	61	480	2,098,351	4,279,911	6,378,262	4.661
	685,744,820	82	636	3,289	21,573,358	23,865,800	45,439,158	
Adjusted Loss to Payroll Ratio:					3.146	3.480	6.626	
Expected Unlimited Loss to Payroll Ratio:					2.768	3.984	6.752	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.795	3.566	6.361	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.146	3.480	6.626	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.390</b>	<b>4.211</b>	<b>7.601</b>	
Indicated Relativity Change:								12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								735.8%

Code: 9182 RHG: 4 NAICS: 71 ILDG: 2 MLDG: 3 CLASS: ATHLETIC TEAM / FACILITY – MAINTENANCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	430,372,659	4	79	154	1,539,848	1,572,410	3,112,258	0.723
2017	455,371,015	2	51	166	893,651	1,262,837	2,156,488	0.474
2018	482,951,422	5	84	185	2,416,683	2,397,742	4,814,425	0.997
2019	544,023,252	5	69	174	1,920,690	2,477,435	4,398,125	0.808
2020	453,478,176	0	34	50	698,525	763,238	1,461,763	0.322
	2,366,196,524	16	317	729	7,469,398	8,473,663	15,943,061	
Adjusted Loss to Payroll Ratio:					0.316	0.358	0.674	
Expected Unlimited Loss to Payroll Ratio:					0.337	0.469	0.806	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.335	0.401	0.736	
Credibility:					0.85	0.87		
Indicated Limited Loss to Payroll Ratio:					0.319	0.364	0.682	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.349</b>	<b>0.461</b>	<b>0.810</b>	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								78.4%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 9184 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: SKI RESORTS – ALPINE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	81,193,654	4	139	238	2,524,074	2,881,207	5,405,281	6.657
2017	90,619,771	6	80	227	1,541,194	3,071,443	4,612,637	5.090
2018	87,981,719	0	79	271	1,159,992	2,095,417	3,255,409	3.700
2019	75,481,994	0	81	168	685,117	2,393,062	3,078,179	4.078
2020	87,713,825	0	100	215	1,428,823	3,507,012	4,935,835	5.627
	422,990,963	10	479	1,119	7,339,199	13,948,142	21,287,342	
Adjusted Loss to Payroll Ratio:					1.735	3.298	5.033	
Expected Unlimited Loss to Payroll Ratio:					1.847	3.627	5.474	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.886	3.360	5.247	
Credibility:					0.85	1.00		
Indicated Limited Loss to Payroll Ratio:					1.758	3.298	5.056	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.874</b>	<b>3.857</b>	<b>5.731</b>	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								554.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	5,162,445	1	9	4	88,934	92,296	181,230	3.511
2017	5,602,719	1	3	9	344,507	186,422	530,929	9.476
2018	6,136,451	0	2	2	257	6,853	7,110	0.116
2019	5,546,516	0	1	7	27,055	118,996	146,051	2.633
2020	939,240	0	0	1	0	318	318	0.034
	23,387,371	2	15	23	460,753	404,884	865,637	
Adjusted Loss to Payroll Ratio:					1.970	1.731	3.701	
Expected Unlimited Loss to Payroll Ratio:					2.496	4.218	6.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.426	3.380	5.806	
Credibility:					0.29	0.32		
Indicated Limited Loss to Payroll Ratio:					2.292	2.849	5.141	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.563</b>	<b>3.840</b>	<b>6.403</b>	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								619.8%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 9220 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: CEMETERY OPERATION; CREMATORY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	83,789,392	7	73	127	1,307,657	1,233,631	2,541,288	3.033
2017	84,342,467	11	74	138	2,042,991	1,640,993	3,683,984	4.368
2018	89,633,539	5	53	123	1,475,511	1,273,655	2,749,166	3.067
2019	98,134,442	5	95	136	2,648,775	2,078,343	4,727,118	4.817
2020	97,579,938	1	89	90	3,250,177	2,162,641	5,412,818	5.547
	453,479,779	29	384	614	10,725,111	8,389,263	19,114,374	
Adjusted Loss to Payroll Ratio:					2.365	1.850	4.215	
Expected Unlimited Loss to Payroll Ratio:					2.292	2.043	4.334	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.169	1.670	3.839	
Credibility:					0.94	0.81		
Indicated Limited Loss to Payroll Ratio:					2.353	1.816	4.169	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.578</b>	<b>2.301</b>	<b>4.879</b>	
Indicated Relativity Change:								12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								472.4%

Code: 9402 RHG: 5 NAICS: 56 ILDG: 4 MLDG: 3 CLASS: SEWER, TANK OR HAZARDOUS SPILL CLEANING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	192,248,506	10	48	73	2,419,642	1,455,106	3,874,748	2.015
2017	203,367,224	6	47	86	2,285,252	1,643,417	3,928,669	1.932
2018	215,406,092	5	64	96	3,388,074	1,984,369	5,372,443	2.494
2019	216,581,059	3	43	105	2,278,938	2,093,327	4,372,265	2.019
2020	205,148,118	1	48	79	3,154,303	1,802,478	4,956,781	2.416
	1,032,751,000	25	250	439	13,526,209	8,978,696	22,504,905	
Adjusted Loss to Payroll Ratio:					1.310	0.869	2.179	
Expected Unlimited Loss to Payroll Ratio:					1.356	1.019	2.375	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.210	0.756	1.966	
Credibility:					1.00	0.83		
Indicated Limited Loss to Payroll Ratio:					1.310	0.850	2.160	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.464</b>	<b>1.146</b>	<b>2.610</b>	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								252.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 1 CLASS: GARBAGE OR REFUSE COLLECTING; STREET SWEEPING  
SERVICE COMPANIES; DOCUMENT DESTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,093,289,412	50	626	1,179	28,945,906	17,325,649	46,271,555	4.232
2019	1,184,873,920	35	649	1,220	27,415,407	16,648,063	44,063,470	3.719
2020	1,241,572,600	10	836	1,143	33,468,964	17,452,362	50,921,326	4.101
	3,519,735,932	95	2,111	3,542	89,830,278	51,426,073	141,256,351	
Adjusted Loss to Payroll Ratio:					2.552	1.461	4.013	
Expected Unlimited Loss to Payroll Ratio:					2.597	1.720	4.316	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.368	1.361	3.729	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.552	1.461	4.013	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.796</b>	<b>1.852</b>	<b>4.648</b>	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								449.9%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 9410 RHG: 3 NAICS: 92 ILDG: 1 MLDG: 1 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	123,028,174	3	28	46	281,856	288,362	570,218	0.463
2017	122,663,973	1	22	70	221,339	288,074	509,413	0.415
2018	126,960,492	0	23	46	304,158	252,918	557,076	0.439
2019	136,244,966	0	22	33	338,296	482,515	820,811	0.602
2020	156,190,782	1	12	30	352,862	569,794	922,656	0.591
	665,088,386	5	107	225	1,498,511	1,881,663	3,380,174	
Adjusted Loss to Payroll Ratio:					0.225	0.283	0.508	
Expected Unlimited Loss to Payroll Ratio:					0.282	0.367	0.649	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.254	0.299	0.552	
Credibility:					0.48	0.48		
Indicated Limited Loss to Payroll Ratio:					0.240	0.291	0.531	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.259</b>	<b>0.352</b>	<b>0.611</b>	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								59.1%

Code: 9420 RHG: 3 NAICS: 92 ILDG: 1 MLDG: 3 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	25,390,891	3	46	81	696,989	654,343	1,351,332	5.322
2017	31,523,746	2	44	98	739,170	1,037,799	1,776,969	5.637
2018	31,833,350	4	42	91	995,386	957,959	1,953,345	6.136
2019	23,705,314	1	42	123	637,464	544,730	1,182,194	4.987
2020	29,146,259	3	18	39	869,855	1,563,726	2,433,581	8.350
	141,599,560	13	192	432	3,938,864	4,758,557	8,697,421	
Adjusted Loss to Payroll Ratio:					2.782	3.361	6.142	
Expected Unlimited Loss to Payroll Ratio:					2.557	3.504	6.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.298	2.853	5.151	
Credibility:					0.62	0.64		
Indicated Limited Loss to Payroll Ratio:					2.598	3.179	5.777	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.800</b>	<b>3.846</b>	<b>6.646</b>	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								643.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 9422 RHG: 2 NAICS: 92 ILDG: 1 MLDG: 1 CLASS: ROAD DISTRICTS OR DEPARTMENTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	489,150	0	2	1	1,099	1,455	2,554	0.522
2017	1,151,040	0	2	15	19,443	10,262	29,705	2.581
2018	745,302	0	0	5	0	1,787	1,787	0.240
2019	77,766	0	0	0	0	0	0	0.000
2020	50,024	0	0	0	0	0	0	0.000
	2,513,282	0	4	21	20,542	13,504	34,046	
Adjusted Loss to Payroll Ratio:					0.817	0.537	1.355	
Expected Unlimited Loss to Payroll Ratio:					0.620	0.702	1.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.563	0.592	1.155	
Credibility:					0.07	0.07		
Indicated Limited Loss to Payroll Ratio:					0.581	0.588	1.169	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.620</b>	<b>0.688</b>	<b>1.308</b>	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								126.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 9424 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: GARBAGE/TRANSFER STATION/MATERIAL RECOVERY;  
RECYCLED MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	483,112,544	22	338	778	9,815,079	7,859,404	17,674,483	3.658
2019	548,943,764	17	322	732	11,449,957	8,664,922	20,114,879	3.664
2020	555,827,642	9	280	621	9,278,964	7,070,103	16,349,067	2.941
	1,587,883,950	48	940	2,131	30,543,999	23,594,429	54,138,428	
Adjusted Loss to Payroll Ratio:					1.924	1.486	3.409	
Expected Unlimited Loss to Payroll Ratio:					2.143	1.990	4.133	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.954	1.575	3.529	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.924	1.486	3.409	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.107</b>	<b>1.883</b>	<b>3.991</b>	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								386.3%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2023 (Draft)

Code: 9426 RHG: 4 NAICS: 56 ILDG: 1 MLDG: 2 CLASS: SEPTIC/PORTABLE TOILET SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	106,482,609	1	69	119	936,520	818,117	1,754,637	1.648
2017	117,578,363	9	75	86	2,236,305	1,919,791	4,156,096	3.535
2018	130,372,222	7	73	134	2,130,759	1,884,968	4,015,727	3.080
2019	139,795,047	4	53	129	2,126,096	2,069,020	4,195,116	3.001
2020	152,573,517	2	72	86	2,796,384	2,214,958	5,011,342	3.285
	646,801,758	23	342	554	10,226,063	8,906,853	19,132,916	
Adjusted Loss to Payroll Ratio:					1.581	1.377	2.958	
Expected Unlimited Loss to Payroll Ratio:					1.497	1.659	3.156	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.365	1.313	2.678	
Credibility:					0.91	0.86		
Indicated Limited Loss to Payroll Ratio:					1.562	1.368	2.930	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.712</b>	<b>1.734</b>	<b>3.445</b>	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								333.5%

Code: 9501 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 3 CLASS: PAINTING – SHOP ONLY; PAINTING – AUTO/TRUCK BODIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	172,722,372	11	127	184	2,086,690	1,915,834	4,002,524	2.317
2017	185,815,346	9	108	224	3,050,885	2,764,991	5,815,876	3.130
2018	193,511,392	10	113	165	3,344,433	2,995,048	6,339,481	3.276
2019	217,360,124	4	109	151	2,841,238	2,988,590	5,829,828	2.682
2020	188,018,074	3	92	126	2,462,206	2,040,302	4,502,508	2.395
	957,427,307	37	549	850	13,785,452	12,704,766	26,490,218	
Adjusted Loss to Payroll Ratio:					1.440	1.327	2.767	
Expected Unlimited Loss to Payroll Ratio:					1.529	1.579	3.108	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.499	1.421	2.920	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.440	1.327	2.767	
Limit Factor:					1.058	1.152		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.524</b>	<b>1.529</b>	<b>3.053</b>	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								295.5%

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Code: 9507 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 1 CLASS: SIGN PAINTING OR LETTERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	116,382,637	6	46	79	965,680	588,214	1,553,894	1.335
2017	139,043,484	4	51	113	1,130,634	1,043,025	2,173,659	1.563
2018	148,057,806	3	64	85	1,837,673	1,221,987	3,059,660	2.067
2019	140,402,873	4	60	60	2,814,110	1,581,939	4,396,049	3.131
2020	124,970,284	4	31	53	1,739,249	1,460,546	3,199,795	2.560
	668,857,084	21	252	390	8,487,345	5,895,712	14,383,057	
Adjusted Loss to Payroll Ratio:					1.269	0.881	2.150	
Expected Unlimited Loss to Payroll Ratio:					1.270	0.980	2.249	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.050	0.754	1.804	
Credibility:					0.88	0.73		
Indicated Limited Loss to Payroll Ratio:					1.242	0.847	2.089	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.324</b>	<b>0.991</b>	<b>2.314</b>	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								224.0%



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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	
2016	487,790,594	11	124	242	3,630,887	2,685,800	6,316,687	1.295
2017	514,547,063	14	128	221	4,045,912	2,821,295	6,867,207	1.335
2018	517,694,642	4	139	241	4,418,630	3,438,636	7,857,266	1.518
2019	497,444,921	12	101	191	4,727,907	4,982,778	9,710,685	1.952
2020	444,185,459	1	82	118	2,529,484	2,017,370	4,546,854	1.024
	2,461,662,679	42	574	1,013	19,352,820	15,945,878	35,298,699	
Adjusted Loss to Payroll Ratio:					0.786	0.648	1.434	
Expected Unlimited Loss to Payroll Ratio:					0.899	0.848	1.747	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.802	0.609	1.411	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.786	0.648	1.434	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.861</b>	<b>0.821</b>	<b>1.682</b>	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								162.9%

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  
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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	
2018	353,720,130	15	252	303	6,864,132	5,510,351	12,374,483	3.498
2019	405,587,313	14	299	377	8,685,441	6,528,091	15,213,532	3.751
2020	436,145,092	9	403	387	12,889,728	8,671,548	21,561,276	4.944
	1,195,452,535	38	954	1,067	28,439,301	20,709,990	49,149,291	
Adjusted Loss to Payroll Ratio:					2.379	1.732	4.111	
Expected Unlimited Loss to Payroll Ratio:					2.105	1.846	3.952	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.026	1.582	3.608	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.379	1.732	4.111	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.564</b>	<b>2.096</b>	<b>4.660</b>	
Indicated Relativity Change:								17.9%
Relativity to Statewide Average Loss to Payroll Ratio:								451.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	481,417,735	29	245	283	8,867,717	7,474,324	16,342,041	3.395
2018	481,026,319	18	206	282	6,749,118	4,772,729	11,521,847	2.395
2019	497,141,463	6	204	227	7,121,233	5,414,209	12,535,442	2.522
2020	519,521,710	5	204	193	6,374,535	4,677,770	11,052,305	2.127
	1,979,107,227	58	859	985	29,112,603	22,339,032	51,451,635	
Adjusted Loss to Payroll Ratio:					1.471	1.129	2.600	
Expected Unlimited Loss to Payroll Ratio:					1.568	1.260	2.828	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.423	0.948	2.372	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.471	1.129	2.600	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.585</b>	<b>1.366</b>	<b>2.951</b>	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								285.7%

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Code: 9522 RHG: 3 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING;  
UPHOLSTERING – COFFIN/CASKET; UPHOLSTERING –  
WHEELCHAIR; UPHOLSTERING – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	256,546,622	46	332	236	6,259,384	5,731,541	11,990,925	4.674
2017	217,383,654	8	264	232	5,045,578	3,876,867	8,922,445	4.104
2018	205,155,424	13	511	213	7,537,065	5,118,249	12,655,314	6.169
2019	188,295,425	9	132	161	3,168,687	2,830,217	5,998,904	3.186
2020	178,293,220	0	131	185	3,269,857	3,137,430	6,407,287	3.594
	1,045,674,345	76	1,370	1,027	25,280,571	20,694,305	45,974,877	
Adjusted Loss to Payroll Ratio:					2.418	1.979	4.397	
Expected Unlimited Loss to Payroll Ratio:					2.657	2.188	4.844	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.557	1.874	4.431	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.418	1.979	4.397	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.605</b>	<b>2.394</b>	<b>5.000</b>	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								484.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9529 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING; TENT ERECTION/REMOVAL/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	215,948,462	12	91	155	4,071,092	3,200,007	7,271,099	3.367
2017	248,650,059	15	80	129	4,010,566	2,650,393	6,660,959	2.679
2018	271,036,054	11	90	147	3,535,805	2,657,183	6,192,988	2.285
2019	228,345,568	6	85	109	3,838,418	3,432,654	7,271,072	3.184
2020	207,311,379	3	73	77	3,018,023	3,007,569	6,025,592	2.907
	1,171,291,522	47	419	617	18,473,905	14,947,807	33,421,712	
Adjusted Loss to Payroll Ratio:					1.577	1.276	2.853	
Expected Unlimited Loss to Payroll Ratio:					1.783	1.650	3.433	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.557	1.112	2.669	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.577	1.276	2.853	
Limit Factor:					1.118	1.348		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.763</b>	<b>1.720</b>	<b>3.484</b>	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								337.2%

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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	
2016	126,934,739	4	50	96	1,859,864	1,081,851	2,941,715	2.318
2017	114,052,244	4	42	51	1,493,698	1,300,772	2,794,470	2.450
2018	154,565,884	3	42	78	1,877,037	956,047	2,833,084	1.833
2019	179,123,572	1	50	62	1,560,477	1,021,178	2,581,655	1.441
2020	187,592,148	3	55	75	2,376,831	2,165,018	4,541,849	2.421
	762,268,587	15	239	362	9,167,907	6,524,867	15,692,774	
Adjusted Loss to Payroll Ratio:					1.203	0.856	2.059	
Expected Unlimited Loss to Payroll Ratio:					1.115	0.915	2.030	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.995	0.658	1.652	
Credibility:					0.87	0.72		
Indicated Limited Loss to Payroll Ratio:					1.175	0.801	1.976	
Limit Factor:					1.096	1.267		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.287</b>	<b>1.015</b>	<b>2.302</b>	
Indicated Relativity Change:								13.4%
Relativity to Statewide Average Loss to Payroll Ratio:								222.9%

E1-1-18 INCLUDES EXPERIENCE OF 9516

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Code: 9549 RHG: 3 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: ADVERTISING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	23,334,134	2	20	38	746,024	348,704	1,094,728	4.692
2017	23,853,770	3	28	26	1,091,634	546,017	1,637,651	6.865
2018	21,246,867	0	7	22	195,288	123,567	318,855	1.501
2019	24,677,478	1	30	26	1,502,460	560,006	2,062,466	8.358
2020	20,056,585	1	19	22	1,068,220	542,687	1,610,907	8.032
	113,168,834	7	104	134	4,603,626	2,120,981	6,724,608	
Adjusted Loss to Payroll Ratio:					4.068	1.874	5.942	
Expected Unlimited Loss to Payroll Ratio:					5.039	2.127	7.166	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.122	1.581	5.703	
Credibility:					0.74	0.48		
Indicated Limited Loss to Payroll Ratio:					4.082	1.722	5.804	
Limit Factor:					1.078	1.210		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.399</b>	<b>2.084</b>	<b>6.482</b>	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								627.5%

Code: 9552 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 4 CLASS: SIGN ERECTION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	14,801,749	0	11	17	126,414	121,129	247,543	1.672
2017	15,901,029	2	11	8	634,181	497,981	1,132,162	7.120
2018	16,982,738	3	16	22	2,117,633	457,366	2,574,999	15.162
2019	17,347,330	1	6	12	309,310	209,919	519,229	2.993
2020	18,619,704	0	11	13	186,855	150,135	336,990	1.810
	83,652,549	6	55	72	3,374,392	1,436,531	4,810,923	
Adjusted Loss to Payroll Ratio:					4.034	1.717	5.751	
Expected Unlimited Loss to Payroll Ratio:					3.093	2.673	5.766	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.674	1.720	4.394	
Credibility:					0.53	0.44		
Indicated Limited Loss to Payroll Ratio:					3.397	1.719	5.116	
Limit Factor:					1.129	1.416		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.834</b>	<b>2.433</b>	<b>6.268</b>	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								606.7%

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Code: 9586 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: BARBER SHOPS, HAIR STYLING SALONS AND PERSONAL APPEARANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,291,567,128	23	328	371	6,570,275	5,549,940	12,120,215	0.938
2018	1,351,660,165	16	345	329	5,829,776	5,340,037	11,169,813	0.826
2019	1,255,838,648	9	290	254	5,931,136	5,150,385	11,081,521	0.882
2020	854,897,033	2	123	120	3,183,928	2,764,414	5,948,342	0.696
	4,753,962,974	50	1,086	1,074	21,515,114	18,804,776	40,319,890	
Adjusted Loss to Payroll Ratio:					0.453	0.396	0.848	
Expected Unlimited Loss to Payroll Ratio:					0.496	0.480	0.976	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.483	0.425	0.908	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.453	0.396	0.848	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.482</b>	<b>0.463</b>	<b>0.945</b>	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								91.5%



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Code: 9610 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 4 CLASS: MOTION PICTURES – PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	5,497,036,233	83	705	1,615	31,947,961	20,575,680	52,523,641	0.955
2019	5,333,109,436	84	642	1,514	37,274,621	22,340,780	59,615,401	1.118
2020	4,529,159,198	29	367	766	25,888,093	15,542,558	41,430,651	0.915
	15,359,304,867	196	1,714	3,895	95,110,675	58,459,018	153,569,693	
Adjusted Loss to Payroll Ratio:					0.619	0.381	1.000	
Expected Unlimited Loss to Payroll Ratio:					0.696	0.519	1.215	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.657	0.416	1.073	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.619	0.381	1.000	
Limit Factor:					1.066	1.170		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.660</b>	<b>0.445</b>	<b>1.105</b>	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								107.0%

Code: 9620 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: FUNERAL DIRECTORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	153,696,594	8	41	128	1,117,499	963,302	2,080,801	1.354
2017	156,297,702	7	56	144	1,235,477	982,407	2,217,884	1.419
2018	146,756,812	11	61	139	1,744,017	1,825,979	3,569,996	2.433
2019	153,433,497	7	50	131	1,449,040	1,169,104	2,618,144	1.706
2020	163,542,139	2	82	136	2,811,986	2,308,527	5,120,513	3.131
	773,726,744	35	290	678	8,358,019	7,249,319	15,607,337	
Adjusted Loss to Payroll Ratio:					1.080	0.937	2.017	
Expected Unlimited Loss to Payroll Ratio:					0.830	0.912	1.742	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.786	0.746	1.531	
Credibility:					0.77	0.73		
Indicated Limited Loss to Payroll Ratio:					1.014	0.884	1.898	
Limit Factor:					1.096	1.267		
Indicated (Unlimited) Loss to Payroll Ratio:					1.111	1.121	2.232	
Indicated Relativity Change:								28.1%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.084</b>	<b>1.094</b>	<b>2.177</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								210.8%