

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

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	11,693,145	11,943,823	23,636,968	3.060
2019	856,364,529	24	563	1,109	12,867,874	13,596,475	26,464,349	3.090
2020	855,670,475	11	506	1,056	11,662,752	13,017,175	24,679,927	2.884
	2,484,474,112	67	1,565	3,260	36,223,770	38,557,473	74,781,243	
Adjusted Loss to Payroll Ratio:					1.458	1.552	3.010	
Expected Unlimited Loss to Payroll Ratio:					1.492	1.789	3.281	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.440	1.599	3.039	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.458	1.552	3.010	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.543	1.788	3.331	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								320.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	950,659,824	73	886	1,214	18,047,756	20,514,456	38,562,212	4.056
2019	1,015,674,833	57	912	1,254	19,581,869	23,129,924	42,711,793	4.205
2020	1,055,683,713	23	827	1,143	17,490,075	23,239,022	40,729,097	3.858
	3,022,018,370	153	2,625	3,611	55,119,701	66,883,402	122,003,103	
Adjusted Loss to Payroll Ratio:					1.824	2.213	4.037	
Expected Unlimited Loss to Payroll Ratio:					1.953	2.480	4.433	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.871	2.184	4.055	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.824	2.213	4.037	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.944	2.589	4.533	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								436.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	138,479,898	9	139	248	2,372,207	2,303,289	4,675,496	3.376
2017	144,085,416	8	119	254	1,994,703	2,011,090	4,005,793	2.780
2018	172,591,325	15	169	288	4,184,937	4,106,802	8,291,739	4.804
2019	199,504,014	6	191	319	4,088,868	4,223,467	8,312,335	4.167
2020	207,770,213	0	219	355	4,367,968	4,929,900	9,297,868	4.475
	862,430,866	38	837	1,464	17,008,682	17,574,549	34,583,232	
Adjusted Loss to Payroll Ratio:					1.972	2.038	4.010	
Expected Unlimited Loss to Payroll Ratio:					1.934	2.361	4.295	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.832	2.009	3.841	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.972	2.038	4.010	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.125	2.465	4.591	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								442.0%

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	6,147,830	5,599,500	11,747,330	3.163
2019	445,263,893	8	308	519	6,874,994	5,658,503	12,533,497	2.815
2020	534,089,727	3	331	599	8,388,286	7,923,586	16,311,872	3.054
	1,350,779,316	27	894	1,563	21,411,110	19,181,589	40,592,699	
Adjusted Loss to Payroll Ratio:					1.585	1.420	3.005	
Expected Unlimited Loss to Payroll Ratio:					1.634	1.607	3.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.578	1.436	3.014	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.585	1.420	3.005	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.677	1.636	3.314	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								319.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	634,909,515	41	731	1,113	14,655,642	13,805,937	28,461,579	4.483
2019	638,941,716	28	717	1,065	14,247,872	13,705,640	27,953,512	4.375
2020	664,730,621	17	700	906	16,455,460	15,554,603	32,010,063	4.815
	1,938,581,852	86	2,148	3,084	45,358,975	43,066,180	88,425,154	
Adjusted Loss to Payroll Ratio:					2.340	2.222	4.561	
Expected Unlimited Loss to Payroll Ratio:					2.578	2.481	5.059	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.471	2.185	4.655	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.340	2.222	4.561	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.494	2.599	5.093	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								490.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	88,694,587	5	59	117	1,037,789	1,087,379	2,125,168	2.396
2017	93,019,847	10	78	154	2,358,990	2,620,601	4,979,591	5.353
2018	92,267,833	11	107	99	3,014,830	2,668,449	5,683,279	6.160
2019	96,879,179	10	74	110	2,340,918	3,139,642	5,480,560	5.657
2020	104,165,222	6	68	76	2,585,822	3,072,483	5,658,305	5.432
	475,026,668	42	386	556	11,338,349	12,588,554	23,926,903	
Adjusted Loss to Payroll Ratio:					2.387	2.650	5.037	
Expected Unlimited Loss to Payroll Ratio:					2.647	3.358	6.005	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.414	2.557	4.972	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					2.387	2.648	5.035	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					2.669	3.570	6.238	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								600.6%

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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	27,131,675	31,073,887	58,205,562	2.406
2019	2,396,577,032	65	1,287	2,169	27,801,633	31,864,335	59,665,968	2.490
2020	2,285,132,745	33	1,127	1,544	24,032,094	27,795,889	51,827,983	2.268
	7,100,881,185	185	3,952	5,915	78,965,403	90,734,111	169,699,514	
Adjusted Loss to Payroll Ratio:					1.112	1.278	2.390	
Expected Unlimited Loss to Payroll Ratio:					1.193	1.544	2.737	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.143	1.360	2.503	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.112	1.278	2.390	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.185	1.495	2.680	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								258.0%

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	713,014	852,847	1,565,861	2.224
2017	73,682,226	2	50	66	736,860	844,816	1,581,676	2.147
2018	70,789,508	2	40	56	737,098	743,785	1,480,883	2.092
2019	69,676,917	3	43	60	922,080	991,542	1,913,622	2.746
2020	79,316,276	3	30	61	1,069,136	1,055,148	2,124,284	2.678
	363,876,767	18	210	314	4,178,189	4,488,138	8,666,327	
Adjusted Loss to Payroll Ratio:					1.148	1.233	2.382	
Expected Unlimited Loss to Payroll Ratio:					1.269	1.691	2.960	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.157	1.288	2.445	
Credibility:					0.67	0.67		
Indicated Limited Loss to Payroll Ratio:					1.151	1.251	2.403	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.287	1.687	2.974	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								286.3%

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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	43,751,352	38,453,645	82,204,997	3.049
2019	2,831,420,511	82	1,939	2,738	50,066,661	45,321,559	95,388,220	3.369
2020	2,952,983,229	52	1,828	2,520	53,032,133	49,109,260	102,141,393	3.459
	8,480,362,297	246	5,601	8,208	146,850,146	132,884,465	279,734,610	
Adjusted Loss to Payroll Ratio:					1.732	1.567	3.299	
Expected Unlimited Loss to Payroll Ratio:					1.823	1.815	3.638	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.689	1.508	3.197	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.732	1.567	3.299	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.866	1.896	3.762	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								362.2%

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	8,756,049	10,410,566	19,166,615	2.171
2019	942,094,788	37	455	715	12,651,056	11,942,214	24,593,270	2.610
2020	991,497,181	17	423	668	11,658,271	11,842,756	23,501,027	2.370
	2,816,433,275	103	1,235	2,143	33,065,376	34,195,535	67,260,911	
Adjusted Loss to Payroll Ratio:					1.174	1.214	2.388	
Expected Unlimited Loss to Payroll Ratio:					1.303	1.631	2.934	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.215	1.324	2.539	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.174	1.214	2.388	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.286	1.539	2.825	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								272.0%

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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	
2017	289,180,428	12	158	256	3,473,014	3,915,559	7,388,573	2.555
2018	274,842,133	15	165	296	3,846,622	4,862,092	8,708,714	3.169
2019	290,824,224	9	141	295	3,691,318	3,826,547	7,517,865	2.585
2020	311,031,396	10	143	241	6,501,845	5,270,959	11,772,804	3.785
	1,165,878,181	46	607	1,088	17,512,800	17,875,158	35,387,957	
Adjusted Loss to Payroll Ratio:					1.502	1.533	3.035	
Expected Unlimited Loss to Payroll Ratio:					1.382	1.885	3.267	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.261	1.436	2.696	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.502	1.533	3.035	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.679	2.067	3.746	
Indicated Relativity Change:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								360.7%

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	11,175,173	13,066,545	24,241,718	1.848
2019	1,365,903,343	31	472	1,590	9,307,536	12,139,103	21,446,639	1.570
2020	1,498,036,784	14	512	1,410	10,976,098	13,235,136	24,211,234	1.616
	4,175,666,607	81	1,505	4,539	31,458,807	38,440,783	69,899,591	
Adjusted Loss to Payroll Ratio:					0.753	0.921	1.674	
Expected Unlimited Loss to Payroll Ratio:					0.732	0.976	1.708	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.702	0.859	1.561	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.753	0.921	1.674	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.803	1.077	1.880	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								181.0%

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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	
2018	446,457,894	16	212	523	5,040,332	5,402,390	10,442,722	2.339
2019	477,228,462	7	228	467	5,273,067	5,288,030	10,561,097	2.213
2020	523,176,820	9	259	496	5,815,257	6,973,096	12,788,353	2.444
	1,446,863,176	32	699	1,486	16,128,656	17,663,516	33,792,171	
Adjusted Loss to Payroll Ratio:					1.115	1.221	2.336	
Expected Unlimited Loss to Payroll Ratio:					1.186	1.621	2.808	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.106	1.317	2.422	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.115	1.221	2.336	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.221	1.547	2.769	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								266.5%

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	13,608,032	12,100,942	25,708,974	5.973
2019	596,044,716	43	352	675	16,777,450	15,190,481	31,967,931	5.363
2020	787,248,723	27	407	655	17,020,728	15,821,009	32,841,737	4.172
	1,813,714,095	120	1,076	1,941	47,406,210	43,112,432	90,518,642	
Adjusted Loss to Payroll Ratio:					2.614	2.377	4.991	
Expected Unlimited Loss to Payroll Ratio:					3.862	4.420	8.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.215	2.730	5.946	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.614	2.377	4.991	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					3.125	3.849	6.974	
Indicated Relativity Change:								-15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								671.4%

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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	3,759,663	4,377,293	8,136,956	3.243
2017	247,099,633	21	155	264	4,557,543	3,754,773	8,312,316	3.364
2018	246,206,000	14	165	262	3,392,164	3,696,241	7,088,405	2.879
2019	263,226,293	9	147	256	4,047,740	4,095,818	8,143,558	3.094
2020	262,953,746	10	165	226	5,275,088	4,720,917	9,996,005	3.801
	1,270,391,428	74	789	1,278	21,032,198	20,645,042	41,677,240	
Adjusted Loss to Payroll Ratio:					1.656	1.625	3.281	
Expected Unlimited Loss to Payroll Ratio:					1.727	2.087	3.814	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.575	1.589	3.164	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.656	1.625	3.281	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.851	2.191	4.042	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								389.1%

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	23,971,579	26,749,613	50,721,192	2.484
2019	2,112,540,130	56	1,247	2,398	25,603,845	25,814,017	51,417,862	2.434
2020	2,139,927,123	29	1,122	1,998	26,568,067	25,864,791	52,432,858	2.450
	6,294,782,799	157	3,631	6,998	76,143,491	78,428,420	154,571,911	
Adjusted Loss to Payroll Ratio:					1.210	1.246	2.456	
Expected Unlimited Loss to Payroll Ratio:					1.323	1.534	2.857	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.253	1.305	2.559	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.210	1.246	2.456	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.304	1.507	2.811	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								270.6%

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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	344,784	238,943	583,727	1.934
2017	25,295,553	1	11	22	302,220	136,542	438,762	1.735
2018	21,667,118	2	8	20	591,861	223,616	815,477	3.764
2019	20,240,792	0	7	9	196,921	263,150	460,071	2.273
2020	23,770,992	0	10	15	269,077	156,637	425,714	1.791
	121,149,728	5	47	84	1,704,863	1,018,887	2,723,751	
Adjusted Loss to Payroll Ratio:					1.407	0.841	2.248	
Expected Unlimited Loss to Payroll Ratio:					1.379	1.326	2.705	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.213	0.895	2.108	
Credibility:					0.45	0.39		
Indicated Limited Loss to Payroll Ratio:					1.300	0.874	2.174	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.454	1.178	2.631	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								253.3%

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

Code: 0400 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	10,812,581	2	11	15	287,543	235,540	523,083	4.838
2017	11,267,868	2	11	28	246,748	513,889	760,637	6.750
2018	11,359,895	0	4	15	79,976	115,093	195,069	1.717
2019	12,697,118	3	15	12	595,002	710,543	1,305,545	10.282
2020	11,783,599	0	5	8	118,036	81,890	199,926	1.697
	57,921,061	7	46	78	1,327,306	1,656,955	2,984,261	
Adjusted Loss to Payroll Ratio:					2.292	2.861	5.152	
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.):					2.273	2.538	4.810	
Credibility:					0.42	0.42		
Indicated Limited Loss to Payroll Ratio:					2.281	2.674	4.954	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					2.550	3.604	6.154	
Indicated Relativity Change:								5.7%
Indicated Relativity Change (Class 0400 Only)*:								99.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):					1.598	2.258	3.856	
Relativity to Statewide Average Loss to Payroll Ratio:								592.5%

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

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

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	244,738	141,353	386,091	1.171
2017	46,424,249	0	9	34	246,720	309,269	555,989	1.198
2018	54,007,370	0	5	26	125,160	118,500	243,660	0.451
2019	45,644,439	0	9	28	456,068	494,562	950,630	2.083
2020	51,499,435	0	9	26	338,419	246,561	584,980	1.136
	230,560,631	0	38	134	1,411,106	1,310,246	2,721,352	
Adjusted Loss to Payroll Ratio:					0.612	0.568	1.180	
Expected Unlimited Loss to Payroll Ratio:					0.665	0.836	1.501	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.606	0.637	1.243	
Credibility:					0.43	0.42		
Indicated Limited Loss to Payroll Ratio:					0.609	0.608	1.217	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					0.680	0.820	1.500	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								144.4%

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	877,190	822,024	1,699,214	0.670
2017	240,881,785	2	23	40	819,260	695,972	1,515,232	0.629
2018	269,207,981	3	21	59	593,513	614,314	1,207,827	0.449
2019	259,190,655	2	19	48	1,767,482	834,641	2,602,123	1.004
2020	238,882,086	0	18	34	702,777	549,572	1,252,349	0.524
	1,261,912,393	8	101	231	4,760,222	3,516,522	8,276,745	
Adjusted Loss to Payroll Ratio:					0.377	0.279	0.656	
Expected Unlimited Loss to Payroll Ratio:					0.517	0.523	1.040	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.440	0.331	0.771	
Credibility:					0.75	0.64		
Indicated Limited Loss to Payroll Ratio:					0.393	0.298	0.690	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					0.470	0.482	0.952	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								91.6%

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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	1,645,485	815,784	2,461,269	2.477
2017	146,602,721	5	15	51	1,777,734	1,037,425	2,815,159	1.920
2018	148,020,010	1	35	41	2,351,590	1,844,254	4,195,844	2.835
2019	151,923,614	0	30	38	1,920,378	918,566	2,838,944	1.869
2020	91,888,332	0	11	18	353,147	351,984	705,131	0.767
	637,810,920	11	119	192	8,048,335	4,968,013	13,016,348	
Adjusted Loss to Payroll Ratio:					1.262	0.779	2.041	
Expected Unlimited Loss to Payroll Ratio:					1.637	1.539	3.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.394	0.974	2.367	
Credibility:					0.91	0.75		
Indicated Limited Loss to Payroll Ratio:					1.274	0.828	2.102	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					1.523	1.340	2.864	
Indicated Relativity Change:								-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								275.7%

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	11,141	7,511	18,652	0.245
2017	8,401,220	1	2	1	137,547	126,779	264,326	3.146
2018	8,585,921	0	0	1	0	1,086	1,086	0.013
2019	8,177,133	0	1	3	3,604	10,595	14,199	0.174
2020	9,936,322	0	1	2	119,380	65,385	184,765	1.859
	42,719,358	1	6	10	271,672	211,355	483,027	
Adjusted Loss to Payroll Ratio:					0.636	0.495	1.131	
Expected Unlimited Loss to Payroll Ratio:					0.686	0.727	1.413	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.617	0.523	1.139	
Credibility:					0.23	0.21		
Indicated Limited Loss to Payroll Ratio:					0.621	0.517	1.138	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.680	0.655	1.336	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								128.6%

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Effective September 1, 2023 (Approved)

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	915,585	909,843	1,825,428	3.836
2017	58,705,093	7	28	56	1,408,082	911,645	2,319,727	3.951
2018	57,125,147	1	40	66	907,630	804,344	1,711,974	2.997
2019	57,460,610	1	20	59	1,221,949	648,943	1,870,892	3.256
2020	53,372,775	0	35	56	1,020,911	796,677	1,817,588	3.405
274,254,615		13	150	308	5,474,157	4,071,452	9,545,609	
Adjusted Loss to Payroll Ratio:					1.996	1.485	3.481	
Expected Unlimited Loss to Payroll Ratio:					2.119	1.761	3.881	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.022	1.547	3.569	
Credibility:					0.75	0.64		
Indicated Limited Loss to Payroll Ratio:					2.002	1.507	3.509	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.134	1.763	3.897	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								375.2%

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	47,243	41,229	88,472	0.335
2017	27,044,562	1	2	20	403,338	100,026	503,364	1.861
2018	37,700,965	2	6	12	780,989	432,583	1,213,572	3.219
2019	38,644,213	0	5	17	240,034	183,460	423,494	1.096
2020	51,347,347	0	4	25	150,932	172,826	323,758	0.631
181,169,857		3	20	84	1,622,536	930,125	2,552,661	
Adjusted Loss to Payroll Ratio:					0.896	0.513	1.409	
Expected Unlimited Loss to Payroll Ratio:					1.079	0.840	1.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.006	0.682	1.688	
Credibility:					0.48	0.39		
Indicated Limited Loss to Payroll Ratio:					0.953	0.616	1.568	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.044	0.781	1.824	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								175.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	775,358	614,541	1,389,899	1.780
2017	90,327,372	9	24	35	1,080,738	855,258	1,935,996	2.143
2018	92,360,943	4	18	28	1,162,963	1,004,699	2,167,662	2.347
2019	97,835,055	1	20	28	552,084	373,805	925,889	0.946
2020	102,421,732	0	24	24	1,330,077	779,404	2,109,481	2.060
	461,022,163	15	111	142	4,901,221	3,627,707	8,528,928	
Adjusted Loss to Payroll Ratio:					1.063	0.787	1.850	
Expected Unlimited Loss to Payroll Ratio:					1.091	1.157	2.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.981	0.839	1.820	
Credibility:					0.69	0.62		
Indicated Limited Loss to Payroll Ratio:					1.038	0.807	1.845	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.171	1.142	2.314	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								222.7%

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	904,987	322,111	1,227,098	2.213
2017	61,673,849	2	8	12	406,361	231,541	637,902	1.034
2018	69,373,610	2	9	23	318,962	279,203	598,165	0.862
2019	66,526,020	3	15	30	958,339	849,013	1,807,352	2.717
2020	82,598,758	1	20	17	858,929	582,182	1,441,111	1.745
	335,621,312	12	62	109	3,447,578	2,264,050	5,711,628	
Adjusted Loss to Payroll Ratio:					1.027	0.675	1.702	
Expected Unlimited Loss to Payroll Ratio:					1.199	1.146	2.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.093	0.873	1.966	
Credibility:					0.64	0.55		
Indicated Limited Loss to Payroll Ratio:					1.051	0.763	1.814	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.175	1.028	2.204	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								212.1%

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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	753	753	0.004
2017	23,665,506	0	3	6	42,613	31,110	73,723	0.312
2018	21,937,858	0	5	3	76,658	28,785	105,443	0.481
2019	19,358,017	1	1	8	116,033	68,530	184,563	0.953
2020	30,762,978	0	5	9	381,416	496,109	877,525	2.853
	114,594,289	1	14	28	616,720	625,287	1,242,007	
Adjusted Loss to Payroll Ratio:					0.538	0.546	1.084	
Expected Unlimited Loss to Payroll Ratio:					0.520	0.411	0.931	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.490	0.349	0.839	
Credibility:					0.30	0.25		
Indicated Limited Loss to Payroll Ratio:					0.505	0.398	0.903	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.544	0.482	1.026	
Indicated Relativity Change:								10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								98.7%

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	1,208,338	677,184	1,885,522	2.051
2017	94,844,266	3	21	55	883,337	492,121	1,375,458	1.450
2018	105,923,097	3	15	38	515,413	789,397	1,304,810	1.232
2019	108,777,917	0	14	42	546,315	616,135	1,162,450	1.069
2020	105,317,845	1	24	34	811,780	1,117,281	1,929,061	1.832
	506,810,466	11	94	211	3,965,183	3,692,118	7,657,301	
Adjusted Loss to Payroll Ratio:					0.782	0.729	1.511	
Expected Unlimited Loss to Payroll Ratio:					1.018	1.004	2.022	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.915	0.728	1.643	
Credibility:					0.70	0.61		
Indicated Limited Loss to Payroll Ratio:					0.822	0.728	1.551	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.928	1.031	1.959	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								188.6%

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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	1,362,390	819,941	2,182,331	2.807
2017	89,850,992	1	18	49	520,276	869,009	1,389,285	1.546
2018	88,812,057	4	12	36	669,052	678,377	1,347,429	1.517
2019	90,845,814	2	18	34	766,132	787,513	1,553,645	1.710
2020	87,551,000	1	19	31	1,177,170	851,255	2,028,425	2.317
	434,805,389	12	93	194	4,495,020	4,006,095	8,501,115	
Adjusted Loss to Payroll Ratio:					1.034	0.921	1.955	
Expected Unlimited Loss to Payroll Ratio:					1.007	1.264	2.271	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.909	0.920	1.829	
Credibility:					0.66	0.63		
Indicated Limited Loss to Payroll Ratio:					0.991	0.921	1.912	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.118	1.304	2.422	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								233.2%

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	323,549	514,976	838,525	4.201
2017	19,491,295	1	1	6	103,532	116,228	219,760	1.127
2018	21,296,057	0	8	14	168,723	131,430	300,153	1.409
2019	23,379,537	0	5	12	17,289	18,992	36,281	0.155
2020	21,605,941	0	7	14	207,211	302,318	509,529	2.358
	105,732,170	1	29	53	820,305	1,083,945	1,904,249	
Adjusted Loss to Payroll Ratio:					0.776	1.025	1.801	
Expected Unlimited Loss to Payroll Ratio:					0.958	1.334	2.292	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.865	0.970	1.835	
Credibility:					0.37	0.36		
Indicated Limited Loss to Payroll Ratio:					0.832	0.990	1.823	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.939	1.402	2.342	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								225.4%

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Effective September 1, 2023 (Approved)

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	1,516,993	1,528,318	3,045,311	3.077
2017	103,634,204	8	57	154	2,701,056	2,695,289	5,396,345	5.207
2018	118,080,668	10	93	141	3,412,688	3,551,828	6,964,516	5.898
2019	116,644,309	6	93	176	3,367,945	2,876,949	6,244,894	5.354
2020	110,396,832	1	73	149	2,080,473	1,958,407	4,038,880	3.659
	547,732,340	29	394	772	13,079,156	12,610,792	25,689,948	
Adjusted Loss to Payroll Ratio:					2.388	2.302	4.690	
Expected Unlimited Loss to Payroll Ratio:					2.637	2.884	5.521	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.446	2.336	4.782	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.388	2.302	4.690	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.616	2.918	5.534	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								532.8%

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	727,578	1,039,709	1,767,287	6.075
2017	24,965,936	1	27	41	367,759	440,330	808,089	3.237
2018	27,920,631	3	25	60	739,280	997,745	1,737,025	6.221
2019	24,268,289	2	31	66	627,405	1,120,055	1,747,460	7.201
2020	21,933,986	1	34	53	1,083,465	779,944	1,863,409	8.496
	128,178,809	11	148	267	3,545,487	4,377,783	7,923,270	
Adjusted Loss to Payroll Ratio:					2.766	3.415	6.181	
Expected Unlimited Loss to Payroll Ratio:					2.916	3.833	6.748	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.705	3.105	5.810	
Credibility:					0.62	0.63		
Indicated Limited Loss to Payroll Ratio:					2.743	3.300	6.043	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					3.005	4.182	7.187	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								692.0%

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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	1,255,049	1,183,856	2,438,905	4.338
2017	83,422,123	6	93	88	1,615,889	1,434,694	3,050,583	3.657
2018	107,511,197	4	112	147	2,569,950	1,824,952	4,394,902	4.088
2019	111,717,713	3	155	175	3,398,466	2,583,746	5,982,212	5.355
2020	119,138,985	0	173	149	3,630,812	2,987,144	6,617,956	5.555
	478,013,018	19	597	608	12,470,167	10,014,392	22,484,559	
Adjusted Loss to Payroll Ratio:					2.609	2.095	4.704	
Expected Unlimited Loss to Payroll Ratio:					2.315	2.134	4.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.209	1.874	4.083	
Credibility:					0.97	0.87		
Indicated Limited Loss to Payroll Ratio:					2.598	2.066	4.664	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.769	2.417	5.186	
Indicated Relativity Change:								16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								499.3%

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	42,143,539	34,565,088	76,708,627	3.863
2019	2,042,567,335	50	1,398	2,052	37,075,079	31,426,466	68,501,545	3.354
2020	2,082,479,428	16	1,416	1,836	42,742,711	35,428,231	78,170,942	3.754
	6,110,885,807	160	4,322	6,099	121,961,329	101,419,785	223,381,113	
Adjusted Loss to Payroll Ratio:					1.996	1.660	3.655	
Expected Unlimited Loss to Payroll Ratio:					2.138	1.975	4.114	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.040	1.735	3.775	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.996	1.660	3.655	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.127	1.941	4.069	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								391.7%

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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	1,855,533	1,774,203	3,629,736	2.387
2017	154,931,796	13	95	192	2,760,525	2,102,632	4,863,157	3.139
2018	163,338,301	7	74	171	2,535,910	1,681,802	4,217,712	2.582
2019	150,250,854	4	65	132	1,982,531	1,859,574	3,842,105	2.557
2020	159,203,527	5	87	169	3,614,709	3,215,019	6,829,728	4.290
779,764,195		35	394	859	12,749,208	10,633,230	23,382,438	
Adjusted Loss to Payroll Ratio:					1.635	1.364	2.999	
Expected Unlimited Loss to Payroll Ratio:					1.533	1.545	3.078	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.392	1.173	2.565	
Credibility:					0.98	0.88		
Indicated Limited Loss to Payroll Ratio:					1.631	1.340	2.971	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.824	1.806	3.630	
Indicated Relativity Change:								18.0%
Relativity to Statewide Average Loss to Payroll Ratio:								349.5%

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	510,270	607,616	1,117,886	2.612
2017	46,090,025	0	12	29	318,575	215,715	534,290	1.159
2018	46,649,297	0	12	23	314,787	373,970	688,757	1.476
2019	50,355,263	0	16	33	954,162	557,391	1,511,553	3.002
2020	53,903,186	0	20	21	853,058	1,136,045	1,989,103	3.690
239,788,781		1	76	167	2,950,852	2,890,737	5,841,589	
Adjusted Loss to Payroll Ratio:					1.231	1.206	2.436	
Expected Unlimited Loss to Payroll Ratio:					1.150	1.410	2.561	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.045	1.071	2.116	
Credibility:					0.55	0.53		
Indicated Limited Loss to Payroll Ratio:					1.146	1.142	2.288	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.282	1.539	2.821	
Indicated Relativity Change:								10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								271.6%

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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	8,701,574	7,588,504	16,290,078	2.067
2019	821,951,636	18	329	699	9,361,248	7,514,953	16,876,201	2.053
2020	879,767,049	6	371	728	12,300,572	9,398,364	21,698,936	2.466
	2,490,010,336	45	1,063	2,182	30,363,394	24,501,822	54,865,215	
Adjusted Loss to Payroll Ratio:					1.219	0.984	2.203	
Expected Unlimited Loss to Payroll Ratio:					1.223	1.154	2.378	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.154	0.980	2.134	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.219	0.984	2.203	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.314	1.191	2.505	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								241.1%

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	
2017	121,426,385	19	149	415	3,329,995	3,950,882	7,280,877	5.996
2018	136,973,924	11	91	403	2,528,716	2,971,858	5,500,574	4.016
2019	161,537,228	11	114	394	4,000,409	3,547,356	7,547,765	4.672
2020	157,141,333	4	101	366	4,479,620	3,993,601	8,473,221	5.392
	577,078,870	45	455	1,578	14,338,740	14,463,697	28,802,437	
Adjusted Loss to Payroll Ratio:					2.485	2.506	4.991	
Expected Unlimited Loss to Payroll Ratio:					2.589	3.300	5.889	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.351	2.507	4.857	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.485	2.506	4.991	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					2.778	3.379	6.157	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								592.7%

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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	6,166,566	5,744,602	11,911,168	4.599
2019	308,145,470	13	365	520	6,686,554	6,937,969	13,624,523	4.421
2020	390,948,306	7	315	548	6,453,962	6,453,179	12,907,141	3.301
	958,105,386	36	955	1,522	19,307,083	19,135,750	38,442,833	
Adjusted Loss to Payroll Ratio:					2.015	1.997	4.012	
Expected Unlimited Loss to Payroll Ratio:					2.376	2.411	4.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.241	2.046	4.287	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.015	1.997	4.012	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.172	2.416	4.588	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								441.7%

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	1,176,165	1,237,867	2,414,032	4.974
2017	48,131,863	1	35	106	729,829	725,302	1,455,131	3.023
2018	52,852,989	4	30	81	655,661	726,631	1,382,292	2.615
2019	99,468,647	1	57	157	1,104,662	1,729,285	2,833,947	2.849
2020	92,272,333	2	40	115	1,503,096	1,412,083	2,915,179	3.159
	341,261,945	12	215	541	5,169,414	5,831,168	11,000,582	
Adjusted Loss to Payroll Ratio:					1.515	1.709	3.224	
Expected Unlimited Loss to Payroll Ratio:					1.515	2.223	3.738	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.406	1.801	3.206	
Credibility:					0.71	0.75		
Indicated Limited Loss to Payroll Ratio:					1.483	1.732	3.215	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.625	2.195	3.820	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								367.8%

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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	3,703,370	3,936,548	7,639,918	2.739
2018	292,792,599	10	248	561	3,822,551	4,096,093	7,918,644	2.705
2019	311,270,757	9	222	477	3,898,337	4,595,881	8,494,218	2.729
2020	318,737,250	2	254	465	4,413,654	4,913,868	9,327,522	2.926
	1,201,745,753	32	959	2,044	15,837,913	17,542,390	33,380,303	
Adjusted Loss to Payroll Ratio:					1.318	1.460	2.778	
Expected Unlimited Loss to Payroll Ratio:					1.312	1.596	2.907	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.260	1.423	2.683	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.318	1.460	2.778	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.395	1.682	3.077	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								296.2%

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	
2017	231,665,106	10	200	380	3,759,703	3,037,743	6,797,446	2.934
2018	242,877,246	12	201	417	4,142,982	4,028,063	8,171,045	3.364
2019	272,425,546	7	229	379	4,482,966	4,553,523	9,036,489	3.317
2020	299,925,278	6	231	372	4,482,690	4,307,530	8,790,220	2.931
	1,046,893,176	35	861	1,548	16,868,340	15,926,859	32,795,199	
Adjusted Loss to Payroll Ratio:					1.611	1.521	3.133	
Expected Unlimited Loss to Payroll Ratio:					1.682	1.750	3.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.617	1.560	3.177	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.611	1.521	3.133	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.705	1.753	3.458	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								332.9%

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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	1,596,760	1,373,748	2,970,508	2.421
2017	130,797,412	10	98	211	2,789,965	1,656,913	4,446,878	3.400
2018	126,496,899	4	91	173	2,288,041	1,971,880	4,259,921	3.368
2019	122,190,025	7	100	165	2,581,608	1,782,667	4,364,275	3.572
2020	132,464,532	3	93	179	3,702,955	2,788,123	6,491,078	4.900
634,650,129		28	481	878	12,959,330	9,573,331	22,532,661	
Adjusted Loss to Payroll Ratio:					2.042	1.508	3.550	
Expected Unlimited Loss to Payroll Ratio:					1.907	1.595	3.502	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.819	1.401	3.220	
Credibility:					1.00	0.87		
Indicated Limited Loss to Payroll Ratio:					2.042	1.494	3.536	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.177	1.748	3.924	
Indicated Relativity Change:								12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								377.8%

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	
2018	479,692,622	18	273	486	6,337,180	5,877,622	12,214,802	2.546
2019	459,528,749	9	267	443	5,551,397	6,259,328	11,810,725	2.570
2020	442,287,715	6	301	484	8,264,944	7,656,889	15,921,833	3.600
1,381,509,086		33	841	1,413	20,153,521	19,793,839	39,947,360	
Adjusted Loss to Payroll Ratio:					1.459	1.433	2.892	
Expected Unlimited Loss to Payroll Ratio:					1.454	1.554	3.008	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.371	1.319	2.690	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.459	1.433	2.892	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.572	1.733	3.306	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								318.2%

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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	832,603	945,136	1,777,739	4.688
2017	45,659,828	2	57	93	806,938	874,726	1,681,664	3.683
2018	43,455,478	4	51	82	1,087,226	1,055,282	2,142,508	4.930
2019	46,939,336	2	54	59	1,508,906	1,270,654	2,779,560	5.922
2020	50,208,824	0	62	54	1,764,594	1,625,436	3,390,030	6.752
224,180,785		11	266	362	6,000,268	5,771,234	11,771,502	
Adjusted Loss to Payroll Ratio:					2.677	2.574	5.251	
Expected Unlimited Loss to Payroll Ratio:					2.941	2.772	5.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.774	2.353	5.127	
Credibility:					0.79	0.70		
Indicated Limited Loss to Payroll Ratio:					2.697	2.508	5.206	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.907	3.035	5.942	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								572.0%

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	1,416,527	1,582,582	2,999,109	2.990
2017	130,358,023	3	83	226	1,692,380	1,940,753	3,633,133	2.787
2018	136,665,505	3	95	196	1,799,234	1,937,642	3,736,876	2.734
2019	114,895,511	1	75	142	1,345,959	1,638,186	2,984,145	2.597
2020	127,938,812	2	88	136	2,895,581	2,255,267	5,150,848	4.026
610,166,464		14	430	847	9,149,680	9,354,430	18,504,110	
Adjusted Loss to Payroll Ratio:					1.500	1.533	3.033	
Expected Unlimited Loss to Payroll Ratio:					1.489	1.781	3.270	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.431	1.588	3.019	
Credibility:					0.90	0.90		
Indicated Limited Loss to Payroll Ratio:					1.493	1.539	3.032	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.580	1.773	3.353	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								322.8%

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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	2,019,865	1,845,747	3,865,612	4.517
2017	86,689,493	5	66	122	2,083,982	2,294,530	4,378,512	5.051
2018	81,287,589	5	64	107	1,709,694	1,833,920	3,543,614	4.359
2019	74,017,208	1	88	101	1,229,962	1,436,760	2,666,722	3.603
2020	81,054,518	1	68	95	1,884,843	1,741,113	3,625,956	4.473
408,618,590		19	357	566	8,928,345	9,152,070	18,080,415	
Adjusted Loss to Payroll Ratio:					2.185	2.240	4.425	
Expected Unlimited Loss to Payroll Ratio:					2.149	2.661	4.810	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.050	2.338	4.388	
Credibility:					0.89	0.89		
Indicated Limited Loss to Payroll Ratio:					2.170	2.250	4.420	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.313	2.632	4.945	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								476.1%

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	2,637,979	1,944,933	4,582,912	1.449
2017	344,924,376	2	111	299	2,984,541	1,580,857	4,565,398	1.324
2018	347,995,550	4	138	247	3,679,280	2,834,786	6,514,066	1.872
2019	349,614,236	8	148	283	5,680,121	2,884,205	8,564,326	2.450
2020	326,363,979	2	133	236	4,031,932	3,039,979	7,071,911	2.167
1,685,158,048		25	637	1,342	19,013,854	12,284,760	31,298,614	
Adjusted Loss to Payroll Ratio:					1.128	0.729	1.857	
Expected Unlimited Loss to Payroll Ratio:					1.282	0.786	2.069	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.223	0.691	1.914	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.128	0.728	1.856	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.203	0.851	2.054	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								197.7%

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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	9,309,267	8,697,680	18,006,947	4.257
2019	518,924,482	15	434	700	10,288,547	9,374,510	19,663,057	3.789
2020	541,650,638	3	332	760	8,029,979	7,995,314	16,025,293	2.959
	1,483,579,800	37	1,090	2,127	27,627,793	26,067,504	53,695,297	
Adjusted Loss to Payroll Ratio:					1.862	1.757	3.619	
Expected Unlimited Loss to Payroll Ratio:					2.039	2.057	4.097	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.960	1.834	3.794	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.862	1.757	3.619	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.971	2.025	3.996	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								384.7%

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	6,907,946	6,836,306	13,744,252	1.532
2019	923,268,872	12	301	760	7,796,405	6,951,905	14,748,310	1.597
2020	897,103,355	6	315	624	9,075,118	8,052,839	17,127,957	1.909
	2,717,621,848	34	920	2,197	23,779,469	21,841,050	45,620,519	
Adjusted Loss to Payroll Ratio:					0.875	0.804	1.679	
Expected Unlimited Loss to Payroll Ratio:					0.852	0.980	1.832	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.804	0.832	1.636	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.875	0.804	1.679	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.943	0.972	1.915	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								184.4%

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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	20,610,972	18,724,763	39,335,735	4.017
2019	974,245,099	13	686	1,485	21,810,074	18,098,178	39,908,252	4.096
2020	1,097,251,588	4	726	1,619	26,848,603	21,101,359	47,949,962	4.370
	3,050,767,951	59	2,016	4,768	69,269,649	57,924,300	127,193,949	
Adjusted Loss to Payroll Ratio:					2.271	1.899	4.169	
Expected Unlimited Loss to Payroll Ratio:					2.395	2.391	4.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.222	1.937	4.158	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.271	1.899	4.169	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.488	2.406	4.894	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								471.2%

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	614,154	515,749	1,129,903	2.911
2017	38,759,834	3	15	35	607,295	548,408	1,155,703	2.982
2018	36,854,747	3	25	33	566,097	443,698	1,009,795	2.740
2019	35,825,731	0	20	45	429,044	429,500	858,544	2.396
2020	34,868,291	0	15	35	727,384	677,490	1,404,874	4.029
	185,119,838	8	102	179	2,943,975	2,614,845	5,558,820	
Adjusted Loss to Payroll Ratio:					1.590	1.413	3.003	
Expected Unlimited Loss to Payroll Ratio:					1.408	1.511	2.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.343	1.327	2.670	
Credibility:					0.55	0.52		
Indicated Limited Loss to Payroll Ratio:					1.478	1.371	2.849	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.575	1.604	3.179	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								306.1%

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	3,102,138	2,424,434	5,526,572	12.107
2017	30,408,505	1	50	27	1,093,372	850,619	1,943,991	6.393
2018	24,139,936	6	44	13	1,188,291	839,125	2,027,416	8.399
2019	20,147,080	1	34	9	639,657	696,662	1,336,319	6.633
2020	18,598,034	0	12	6	555,309	636,872	1,192,181	6.410
	138,942,553	244	636	105	6,578,767	5,447,712	12,026,479	
Adjusted Loss to Payroll Ratio:					4.735	3.921	8.656	
Expected Unlimited Loss to Payroll Ratio:					5.205	5.029	10.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.678	3.648	8.326	
Credibility:					0.80	0.69		
Indicated Limited Loss to Payroll Ratio:					4.724	3.837	8.560	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					5.331	5.432	10.763	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								1036.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	25,579,300	38	20	36	960,335	630,152	1,590,487	6.218
2017	19,612,502	1	19	25	815,129	663,272	1,478,401	7.538
2018	26,013,516	1	17	35	305,619	309,785	615,404	2.366
2019	17,352,622	1	14	15	595,682	333,313	928,995	5.354
2020	33,176,692	0	24	44	715,616	576,364	1,291,980	3.894
	121,734,632	41	94	155	3,392,381	2,512,886	5,905,267	
Adjusted Loss to Payroll Ratio:					2.787	2.064	4.851	
Expected Unlimited Loss to Payroll Ratio:					3.798	3.007	6.805	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.583	2.552	6.135	
Credibility:					0.68	0.57		
Indicated Limited Loss to Payroll Ratio:					3.039	2.275	5.313	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					3.274	2.752	6.027	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								580.2%

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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	1,719,041	1,448,386	3,167,427	2.947
2017	105,182,637	7	70	79	1,803,870	1,401,281	3,205,151	3.047
2018	125,388,630	6	69	67	1,920,506	1,385,913	3,306,419	2.637
2019	116,456,953	0	70	67	1,779,691	1,252,394	3,032,085	2.604
2020	105,037,374	2	46	63	1,621,065	1,085,894	2,706,959	2.577
559,543,190		21	331	363	8,844,173	6,573,867	15,418,041	
Adjusted Loss to Payroll Ratio:					1.581	1.175	2.755	
Expected Unlimited Loss to Payroll Ratio:					1.848	1.606	3.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.744	1.363	3.107	
Credibility:					0.94	0.81		
Indicated Limited Loss to Payroll Ratio:					1.590	1.210	2.800	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.713	1.464	3.177	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								305.9%

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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	24,131,021	21,884,138	46,015,159	3.876
2019	1,057,313,445	27	1,027	736	23,259,222	22,248,681	45,507,903	4.304
2020	987,504,673	15	647	662	19,171,827	17,955,559	37,127,386	3.760
	3,231,850,442	110	2,619	2,337	66,562,071	62,088,378	128,650,450	
Adjusted Loss to Payroll Ratio:					2.060	1.921	3.981	
Expected Unlimited Loss to Payroll Ratio:					2.090	2.140	4.230	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.008	1.908	3.916	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.060	1.921	3.981	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					2.180	2.214	4.393	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								423.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	77,819,847	10	65	69	2,417,476	1,606,556	4,024,032	5.171
2017	72,443,531	4	78	119	1,905,502	1,565,638	3,471,140	4.792
2018	68,929,448	0	82	128	2,370,024	2,188,378	4,558,402	6.613
2019	65,431,953	1	47	92	1,297,750	1,233,833	2,531,583	3.869
2020	76,703,447	0	70	119	1,767,187	1,787,216	3,554,403	4.634
	361,328,226	15	342	527	9,757,939	8,381,621	18,139,560	
Adjusted Loss to Payroll Ratio:					2.701	2.320	5.020	
Expected Unlimited Loss to Payroll Ratio:					3.162	2.834	5.996	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.983	2.405	5.388	
Credibility:					0.98	0.86		
Indicated Limited Loss to Payroll Ratio:					2.706	2.332	5.038	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.916	2.821	5.737	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								552.3%

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	1,424,452	1,353,204	2,777,656	4.384
2017	67,852,370	4	70	96	1,804,676	1,473,563	3,278,239	4.831
2018	68,613,176	10	77	130	2,108,601	1,601,585	3,710,186	5.407
2019	75,106,308	0	106	131	3,012,521	2,060,325	5,072,846	6.754
2020	72,455,438	1	53	99	1,487,714	1,315,757	2,803,471	3.869
	347,379,685	19	375	580	9,837,964	7,804,434	17,642,398	
Adjusted Loss to Payroll Ratio:					2.832	2.247	5.079	
Expected Unlimited Loss to Payroll Ratio:					3.011	2.806	5.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.841	2.381	5.222	
Credibility:					0.95	0.84		
Indicated Limited Loss to Payroll Ratio:					2.833	2.268	5.101	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					3.052	2.744	5.796	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								558.0%

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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	1,341,729	1,620,604	2,962,333	3.049
2017	94,349,400	7	60	112	2,322,120	2,181,118	4,503,238	4.773
2018	100,195,580	4	64	152	2,051,596	2,146,437	4,198,033	4.190
2019	102,340,214	5	67	110	1,780,705	1,678,323	3,459,028	3.380
2020	105,916,650	0	74	97	2,657,050	2,050,321	4,707,371	4.444
	499,950,706	23	332	566	10,153,201	9,676,803	19,830,004	
Adjusted Loss to Payroll Ratio:					2.031	1.936	3.966	
Expected Unlimited Loss to Payroll Ratio:					1.888	2.174	4.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.752	1.761	3.513	
Credibility:					0.90	0.86		
Indicated Limited Loss to Payroll Ratio:					2.004	1.912	3.915	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.195	2.423	4.618	
Indicated Relativity Change:								13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								444.6%

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	1,449,147	1,472,551	2,921,698	3.343
2017	89,784,554	3	83	80	1,608,970	1,343,870	2,952,840	3.289
2018	86,364,930	3	69	67	1,269,419	907,681	2,177,100	2.521
2019	86,853,304	1	75	78	1,619,306	1,605,901	3,225,207	3.713
2020	85,112,577	1	62	38	1,872,788	1,208,501	3,081,289	3.620
	435,503,870	13	380	373	7,819,629	6,538,503	14,358,133	
Adjusted Loss to Payroll Ratio:					1.796	1.501	3.297	
Expected Unlimited Loss to Payroll Ratio:					1.812	1.753	3.566	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.710	1.530	3.241	
Credibility:					0.85	0.78		
Indicated Limited Loss to Payroll Ratio:					1.783	1.508	3.291	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.887	1.738	3.624	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								348.9%

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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	14,779,974	12,977,049	27,757,023	4.432
2019	606,552,396	17	667	834	15,954,352	13,785,322	29,739,674	4.903
2020	525,542,120	0	343	542	10,846,859	8,938,921	19,785,780	3.765
	1,758,407,409	41	1,598	2,431	41,581,186	35,701,292	77,282,478	
Adjusted Loss to Payroll Ratio:					2.365	2.030	4.395	
Expected Unlimited Loss to Payroll Ratio:					2.662	2.482	5.144	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.538	2.239	4.776	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.365	2.030	4.395	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					2.502	2.340	4.842	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								466.2%

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	3,060,435	3,476,603	6,537,038	2.926
2017	218,039,336	12	143	91	2,815,187	2,521,342	5,336,529	2.448
2018	220,941,455	6	164	81	3,389,605	3,457,234	6,846,839	3.099
2019	201,240,121	4	147	73	3,146,462	3,247,699	6,394,161	3.177
2020	143,403,271	2	78	48	1,756,578	2,280,723	4,037,301	2.815
	1,007,013,834	37	690	376	14,168,267	14,983,603	29,151,870	
Adjusted Loss to Payroll Ratio:					1.407	1.488	2.895	
Expected Unlimited Loss to Payroll Ratio:					1.542	1.670	3.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.443	1.434	2.877	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.407	1.488	2.895	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.516	1.800	3.316	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								319.3%

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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	120,572	79,680	200,252	1.454
2017	12,624,671	0	15	18	278,343	267,677	546,020	4.325
2018	11,971,112	5	14	6	702,845	475,830	1,178,675	9.846
2019	10,986,805	2	10	7	450,016	272,764	722,780	6.579
2020	7,927,482	0	4	2	153,760	97,840	251,600	3.174
	57,280,231	7	50	34	1,705,536	1,193,792	2,899,328	
Adjusted Loss to Payroll Ratio:					2.978	2.084	5.062	
Expected Unlimited Loss to Payroll Ratio:					2.956	2.839	5.795	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.820	2.494	5.314	
Credibility:					0.46	0.42		
Indicated Limited Loss to Payroll Ratio:					2.892	2.323	5.216	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					3.083	2.718	5.801	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								558.4%

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	117,976	171,599	289,575	2.335
2017	12,843,352	0	10	28	136,327	78,873	215,200	1.676
2018	12,172,919	1	6	17	223,523	202,299	425,822	3.498
2019	9,930,825	0	6	10	74,557	192,473	267,030	2.689
2020	8,546,896	0	2	7	130,788	79,071	209,859	2.455
	55,893,363	2	32	81	683,172	724,315	1,407,487	
Adjusted Loss to Payroll Ratio:					1.222	1.296	2.518	
Expected Unlimited Loss to Payroll Ratio:					1.619	1.714	3.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.545	1.505	3.050	
Credibility:					0.36	0.34		
Indicated Limited Loss to Payroll Ratio:					1.429	1.435	2.864	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.524	1.678	3.202	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								308.2%

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Code: 2688 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: LEATHER GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	54,490,921	2	44	55	690,897	764,929	1,455,826	2.672
2017	52,663,745	1	40	66	691,622	643,124	1,334,746	2.534
2018	53,158,548	1	43	58	1,485,742	1,206,947	2,692,689	5.065
2019	38,306,967	3	54	30	1,731,162	1,263,863	2,995,025	7.818
2020	38,455,347	0	18	24	426,262	380,564	806,826	2.098
	237,075,528	7	199	233	5,025,686	4,259,427	9,285,113	
Adjusted Loss to Payroll Ratio:					2.120	1.797	3.917	
Expected Unlimited Loss to Payroll Ratio:					2.204	2.053	4.257	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.118	1.831	3.949	
Credibility:					0.72	0.65		
Indicated Limited Loss to Payroll Ratio:					2.119	1.809	3.928	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					2.243	2.084	4.327	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								416.6%

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	3,545,073	3,244,428	6,789,501	12.442
2017	64,625,795	10	64	63	3,134,153	2,456,856	5,591,009	8.651
2018	65,090,829	6	55	46	1,816,805	1,649,517	3,466,322	5.325
2019	70,728,454	7	61	75	2,463,790	3,642,775	6,106,565	8.634
2020	81,958,792	10	47	48	3,473,905	3,835,194	7,309,099	8.918
	336,971,180	46	296	278	14,433,726	14,828,769	29,262,495	
Adjusted Loss to Payroll Ratio:					4.283	4.401	8.684	
Expected Unlimited Loss to Payroll Ratio:					5.383	6.779	12.162	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.584	4.288	8.873	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					4.283	4.401	8.684	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					5.121	7.126	12.248	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								1179.1%

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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	1,885,807	1,820,628	3,706,435	5.442
2017	73,618,335	1	59	99	1,030,053	1,253,692	2,283,745	3.102
2018	74,844,425	3	55	91	1,815,430	1,352,208	3,167,638	4.232
2019	73,007,259	2	51	90	1,966,379	1,409,096	3,375,475	4.623
2020	80,202,142	1	53	94	1,705,135	2,584,658	4,289,793	5.349
	369,779,727	17	271	486	8,402,804	8,420,282	16,823,086	
Adjusted Loss to Payroll Ratio:					2.272	2.277	4.549	
Expected Unlimited Loss to Payroll Ratio:					2.391	2.196	4.586	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.297	1.958	4.255	
Credibility:					0.89	0.80		
Indicated Limited Loss to Payroll Ratio:					2.275	2.212	4.488	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					2.408	2.550	4.957	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								477.3%

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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	337,567	367,698	705,265	5.315
2017	14,889,024	4	13	10	1,389,503	556,686	1,946,189	13.071
2018	14,570,643	2	10	9	545,436	336,365	881,801	6.052
2019	15,010,529	4	13	8	1,401,489	1,735,421	3,136,910	20.898
2020	17,593,415	1	3	2	463,252	994,497	1,457,749	8.286
	75,333,512	12	48	36	4,137,247	3,990,668	8,127,915	
Adjusted Loss to Payroll Ratio:					5.492	5.297	10.789	
Expected Unlimited Loss to Payroll Ratio:					5.072	4.305	9.377	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.319	2.723	7.043	
Credibility:					0.61	0.48		
Indicated Limited Loss to Payroll Ratio:					5.031	3.962	8.993	
Limit Factor:					1.196	1.619		
Indicated (Unlimited) Loss to Payroll Ratio:					6.015	6.416	12.431	
Indicated Relativity Change:								32.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					5.672	6.049	11.721	
Relativity to Statewide Average Loss to Payroll Ratio:								1128.4%

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	1,096,186	920,105	2,016,291	2.585
2017	82,691,933	5	56	118	1,524,887	1,371,337	2,896,224	3.502
2018	94,909,156	4	54	125	1,630,693	1,821,280	3,451,973	3.637
2019	92,554,580	8	56	142	2,112,853	1,805,752	3,918,605	4.234
2020	88,226,948	0	45	111	1,115,080	1,060,853	2,175,933	2.466
	436,371,257	18	263	591	7,479,700	6,979,327	14,459,026	
Adjusted Loss to Payroll Ratio:					1.714	1.599	3.313	
Expected Unlimited Loss to Payroll Ratio:					1.596	1.818	3.414	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.523	1.597	3.120	
Credibility:					0.81	0.79		
Indicated Limited Loss to Payroll Ratio:					1.677	1.599	3.276	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.788	1.870	3.658	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								352.2%

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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	2,678,496	2,639,841	5,318,337	4.452
2017	117,454,896	8	174	326	2,327,369	2,775,470	5,102,839	4.345
2018	130,485,353	4	170	286	2,595,237	2,731,581	5,326,818	4.082
2019	131,578,439	8	136	224	3,037,858	2,987,453	6,025,311	4.579
2020	145,706,011	3	152	243	4,921,873	4,087,337	9,009,210	6.183
	644,684,434	34	814	1,350	15,560,833	15,221,681	30,782,515	
Adjusted Loss to Payroll Ratio:					2.414	2.361	4.775	
Expected Unlimited Loss to Payroll Ratio:					2.293	2.636	4.929	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.164	2.237	4.400	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.414	2.361	4.775	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.601	2.857	5.458	
Indicated Relativity Change:								10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								525.4%

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	1,144,407	791,463	1,935,870	3.743
2017	58,212,300	5	67	134	1,157,597	1,602,122	2,759,719	4.741
2018	58,469,487	2	57	103	1,034,559	1,131,818	2,166,377	3.705
2019	68,196,619	0	54	144	786,795	722,418	1,509,213	2.213
2020	61,878,478	2	61	60	1,629,014	1,595,382	3,224,396	5.211
	298,472,280	14	296	517	5,752,372	5,843,203	11,595,575	
Adjusted Loss to Payroll Ratio:					1.927	1.958	3.885	
Expected Unlimited Loss to Payroll Ratio:					2.007	2.479	4.486	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.893	2.104	3.997	
Credibility:					0.76	0.75		
Indicated Limited Loss to Payroll Ratio:					1.919	1.994	3.913	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.068	2.412	4.480	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								431.3%

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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	641,013	515,342	1,156,355	0.952
2017	130,920,474	2	41	103	1,009,864	950,325	1,960,189	1.497
2018	140,364,084	6	31	102	1,130,799	921,469	2,052,268	1.462
2019	151,801,349	0	29	80	437,782	537,601	975,383	0.643
2020	131,038,075	1	25	52	969,756	753,285	1,723,041	1.315
	675,628,474	10	149	429	4,189,213	3,678,022	7,867,235	
Adjusted Loss to Payroll Ratio:					0.620	0.544	1.164	
Expected Unlimited Loss to Payroll Ratio:					0.644	0.623	1.267	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.619	0.555	1.174	
Credibility:					0.67	0.61		
Indicated Limited Loss to Payroll Ratio:					0.620	0.549	1.168	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.656	0.632	1.288	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								124.0%

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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	2,118,351	2,158,964	4,277,315	3.756
2017	121,164,603	9	152	487	2,898,383	2,580,891	5,479,274	4.522
2018	164,233,835	6	164	505	3,340,277	3,281,318	6,621,595	4.032
2019	178,555,412	7	174	425	4,738,275	5,091,000	9,829,275	5.505
2020	184,257,158	2	219	558	6,700,882	6,056,089	12,756,971	6.923
	762,091,677	33	822	2,418	19,796,168	19,168,263	38,964,431	
Adjusted Loss to Payroll Ratio:					2.598	2.515	5.113	
Expected Unlimited Loss to Payroll Ratio:					2.468	2.686	5.154	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.354	2.360	4.714	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.598	2.515	5.113	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.769	2.942	5.711	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								549.8%

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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	1,924,937	1,658,540	3,583,477	2.816
2017	133,098,729	5	100	253	1,688,498	1,817,302	3,505,800	2.634
2018	144,012,047	12	113	278	3,473,292	3,081,124	6,554,416	4.551
2019	153,936,988	6	114	251	3,252,538	2,748,685	6,001,223	3.898
2020	159,996,089	4	107	225	2,929,238	2,762,602	5,691,840	3.557
	718,283,484	34	520	1,213	13,268,503	12,068,254	25,336,756	
Adjusted Loss to Payroll Ratio:					1.847	1.680	3.527	
Expected Unlimited Loss to Payroll Ratio:					1.922	1.927	3.850	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.813	1.636	3.449	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.847	1.679	3.526	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.991	2.031	4.022	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								387.2%

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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	9,732,427	9,323,555	19,055,982	3.249
2019	564,214,004	16	369	496	8,676,053	7,308,741	15,984,794	2.833
2020	510,613,840	7	301	454	9,974,641	8,778,882	18,753,523	3.673
	1,661,314,001	51	1,041	1,492	28,383,121	25,411,177	53,794,298	
Adjusted Loss to Payroll Ratio:					1.708	1.530	3.238	
Expected Unlimited Loss to Payroll Ratio:					1.758	1.801	3.559	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.631	1.459	3.090	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.708	1.530	3.238	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.872	1.939	3.810	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								366.8%

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	1,525,206	1,588,815	3,114,021	4.323
2017	81,760,524	4	81	250	1,901,793	2,054,515	3,956,308	4.839
2018	105,776,890	3	98	253	1,879,221	1,656,948	3,536,169	3.343
2019	112,085,726	6	95	219	2,869,878	2,772,977	5,642,855	5.034
2020	131,363,711	2	70	226	1,416,079	1,702,699	3,118,778	2.374
	503,018,364	20	415	1,153	9,592,178	9,775,954	19,368,132	
Adjusted Loss to Payroll Ratio:					1.907	1.943	3.850	
Expected Unlimited Loss to Payroll Ratio:					2.202	2.682	4.885	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.101	2.356	4.457	
Credibility:					0.97	0.97		
Indicated Limited Loss to Payroll Ratio:					1.912	1.955	3.867	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.038	2.287	4.325	
Indicated Relativity Change:								-11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								416.4%

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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	272,577	432,565	705,142	2.177
2017	45,517,930	0	40	67	503,177	523,760	1,026,937	2.256
2018	49,973,720	1	25	61	511,071	526,716	1,037,787	2.077
2019	47,270,012	0	31	53	426,893	515,606	942,499	1.994
2020	44,517,462	0	15	46	324,744	357,509	682,253	1.533
219,669,749		2	133	257	2,038,461	2,356,156	4,394,617	
Adjusted Loss to Payroll Ratio:					0.928	1.073	2.001	
Expected Unlimited Loss to Payroll Ratio:					1.186	1.288	2.474	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.140	1.148	2.288	
Credibility:					0.55	0.52		
Indicated Limited Loss to Payroll Ratio:					1.024	1.109	2.133	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.084	1.278	2.361	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								227.3%

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	1,085,348	1,309,213	2,394,561	2.675
2017	92,789,970	2	74	168	1,325,995	1,306,879	2,632,874	2.837
2018	100,023,502	5	82	164	2,232,323	2,128,318	4,360,641	4.360
2019	91,911,478	0	77	147	1,337,366	1,388,905	2,726,271	2.966
2020	88,576,439	1	53	144	1,433,886	1,298,460	2,732,346	3.085
462,823,798		9	356	776	7,414,918	7,431,776	14,846,695	
Adjusted Loss to Payroll Ratio:					1.602	1.606	3.208	
Expected Unlimited Loss to Payroll Ratio:					1.887	2.041	3.928	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.780	1.732	3.513	
Credibility:					0.88	0.83		
Indicated Limited Loss to Payroll Ratio:					1.623	1.627	3.250	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.749	1.969	3.718	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								357.9%

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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	1,002,569	703,435	1,706,004	4.371
2017	39,368,167	1	30	113	732,961	798,810	1,531,771	3.891
2018	37,647,402	2	44	91	1,141,709	1,214,835	2,356,544	6.260
2019	37,721,088	1	50	56	669,289	835,685	1,504,974	3.990
2020	32,837,823	0	44	52	1,437,302	1,344,250	2,781,552	8.471
	186,602,368	10	189	383	4,983,829	4,897,015	9,880,844	
Adjusted Loss to Payroll Ratio:					2.671	2.624	5.295	
Expected Unlimited Loss to Payroll Ratio:					2.698	2.784	5.482	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.574	2.446	5.020	
Credibility:					0.71	0.66		
Indicated Limited Loss to Payroll Ratio:					2.643	2.564	5.207	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.817	2.999	5.816	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								560.0%

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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	158,230	167,446	325,676	2.883
2017	11,622,827	2	9	16	150,034	194,697	344,731	2.966
2018	12,368,284	2	15	31	481,291	314,922	796,213	6.438
2019	13,742,061	0	14	23	359,332	223,237	582,569	4.239
2020	13,426,744	1	22	20	1,007,147	965,604	1,972,751	14.693
	62,458,144	7	69	101	2,156,034	1,865,908	4,021,942	
Adjusted Loss to Payroll Ratio:					3.452	2.987	6.439	
Expected Unlimited Loss to Payroll Ratio:					2.035	1.956	3.991	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.941	1.718	3.660	
Credibility:					0.41	0.37		
Indicated Limited Loss to Payroll Ratio:					2.560	2.190	4.750	
Limit Factor:					1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:					2.729	2.562	5.291	
Indicated Relativity Change:								32.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					2.573	2.416	4.989	
Relativity to Statewide Average Loss to Payroll Ratio:								480.3%

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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	4,744,965	5,202,026	9,946,991	8.397
2017	103,085,744	18	202	254	4,074,413	3,626,057	7,700,470	7.470
2018	83,174,358	10	107	218	2,573,093	2,515,701	5,088,794	6.118
2019	77,364,056	3	109	151	2,454,221	2,328,659	4,782,880	6.182
2020	72,560,799	0	73	137	1,855,810	1,603,726	3,459,536	4.768
	454,641,586	88	773	1,018	15,702,502	15,276,168	30,978,670	
Adjusted Loss to Payroll Ratio:					3.454	3.360	6.814	
Expected Unlimited Loss to Payroll Ratio:					4.043	4.636	8.678	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.751	3.755	7.506	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.454	3.360	6.814	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					3.784	4.259	8.043	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								774.3%

Code: 2915 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: VENEER OR VENEER PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	15,262,559	2	4	15	240,726	203,521	444,247	2.911
2017	14,080,908	1	14	13	295,840	280,061	575,901	4.090
2018	14,699,314	1	7	25	102,050	153,198	255,248	1.736
2019	15,854,199	0	3	14	26,510	44,860	71,370	0.450
2020	15,237,581	1	8	21	380,889	303,321	684,210	4.490
	75,134,560	5	36	88	1,046,014	984,960	2,030,974	
Adjusted Loss to Payroll Ratio:					1.392	1.311	2.703	
Expected Unlimited Loss to Payroll Ratio:					1.442	1.796	3.238	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.338	1.455	2.792	
Credibility:					0.38	0.37		
Indicated Limited Loss to Payroll Ratio:					1.358	1.401	2.759	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.488	1.775	3.264	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								314.2%

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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	724,477	630,845	1,355,322	1.974
2017	74,454,658	1	37	74	589,734	695,999	1,285,733	1.727
2018	78,537,471	1	43	97	1,077,553	982,693	2,060,246	2.623
2019	81,759,471	1	40	80	996,909	1,050,532	2,047,441	2.504
2020	78,614,748	0	27	74	565,348	696,714	1,262,062	1.605
	382,032,378	4	186	370	3,954,021	4,056,782	8,010,803	
Adjusted Loss to Payroll Ratio:					1.035	1.062	2.097	
Expected Unlimited Loss to Payroll Ratio:					1.099	1.361	2.460	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.998	1.034	2.032	
Credibility:					0.65	0.63		
Indicated Limited Loss to Payroll Ratio:					1.022	1.052	2.073	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.143	1.417	2.560	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								246.5%

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	2,168,198	748,059	2,916,257	2.562
2017	111,597,134	4	25	71	1,110,229	696,656	1,806,885	1.619
2018	110,736,272	1	18	45	713,728	321,643	1,035,371	0.935
2019	84,431,774	1	23	39	816,946	555,728	1,372,674	1.626
2020	96,355,296	1	20	34	699,526	386,376	1,085,902	1.127
	516,939,384	13	114	234	5,508,626	2,708,462	8,217,088	
Adjusted Loss to Payroll Ratio:					1.066	0.524	1.590	
Expected Unlimited Loss to Payroll Ratio:					1.227	0.781	2.008	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.179	0.697	1.876	
Credibility:					0.78	0.60		
Indicated Limited Loss to Payroll Ratio:					1.090	0.593	1.683	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.154	0.683	1.837	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								176.8%

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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	1,442,027	1,324,472	2,766,499	3.999
2017	81,237,877	6	73	132	1,674,096	1,294,807	2,968,903	3.655
2018	76,034,027	2	45	94	1,178,471	680,126	1,858,597	2.444
2019	95,072,358	4	58	71	1,756,132	1,343,724	3,099,856	3.261
2020	90,667,068	1	75	87	2,027,235	2,085,855	4,113,090	4.536
412,190,891		15	307	491	8,077,961	6,728,984	14,806,944	
Adjusted Loss to Payroll Ratio:					1.960	1.632	3.592	
Expected Unlimited Loss to Payroll Ratio:					1.924	1.663	3.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.849	1.483	3.332	
Credibility:					0.85	0.75		
Indicated Limited Loss to Payroll Ratio:					1.944	1.594	3.538	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					2.057	1.837	3.894	
Indicated Relativity Change:								8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								374.9%

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	2,796,597	2,551,392	5,347,989	4.212
2017	143,868,371	9	105	199	3,011,159	2,605,616	5,616,775	3.904
2018	143,615,001	6	94	196	2,799,628	2,642,729	5,442,357	3.790
2019	146,872,456	3	95	181	2,557,665	2,864,963	5,422,628	3.692
2020	144,339,883	3	82	162	3,779,096	2,971,854	6,750,950	4.677
705,674,025		30	456	917	14,944,144	13,636,555	28,580,699	
Adjusted Loss to Payroll Ratio:					2.118	1.932	4.050	
Expected Unlimited Loss to Payroll Ratio:					2.419	2.639	5.058	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.174	1.915	4.089	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.118	1.932	4.050	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					2.390	2.736	5.126	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								493.5%

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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	835,097	864,925	1,700,022	2.576
2017	69,491,713	7	56	99	1,947,155	1,653,904	3,601,059	5.182
2018	111,651,534	5	78	115	3,347,267	2,378,892	5,726,159	5.129
2019	90,906,631	6	55	97	2,505,304	2,063,521	4,568,825	5.026
2020	86,864,692	0	41	56	1,751,781	1,297,598	3,049,379	3.510
424,916,393		22	253	416	10,386,605	8,258,840	18,645,445	
Adjusted Loss to Payroll Ratio:					2.444	1.944	4.388	
Expected Unlimited Loss to Payroll Ratio:					2.295	2.234	4.529	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.129	1.810	3.939	
Credibility:					0.92	0.82		
Indicated Limited Loss to Payroll Ratio:					2.418	1.919	4.337	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.649	2.432	5.081	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								489.2%

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	3,793,049	3,503,615	7,296,664	3.962
2018	206,038,823	8	150	271	3,643,026	3,654,733	7,297,759	3.542
2019	228,804,624	10	127	257	4,416,154	4,073,194	8,489,348	3.710
2020	225,418,136	5	137	265	5,676,381	4,640,214	10,316,595	4.577
844,415,090		33	570	1,077	17,528,610	15,871,756	33,400,366	
Adjusted Loss to Payroll Ratio:					2.076	1.880	3.955	
Expected Unlimited Loss to Payroll Ratio:					2.044	2.162	4.206	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.964	1.928	3.892	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.076	1.880	3.955	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					2.197	2.166	4.363	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								420.0%

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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	8,552,405	7,725,744	16,278,149	4.041
2019	409,010,306	14	350	568	9,921,287	9,110,939	19,032,226	4.653
2020	406,800,092	9	277	527	9,870,502	7,985,239	17,855,741	4.389
	1,218,669,934	60	883	1,615	28,344,193	24,821,921	53,166,114	
Adjusted Loss to Payroll Ratio:					2.326	2.037	4.363	
Expected Unlimited Loss to Payroll Ratio:					2.546	2.275	4.821	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.402	1.931	4.332	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.326	2.037	4.363	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.506	2.464	4.971	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								478.5%

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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	9,385,164	9,240,591	18,625,755	2.398
2019	778,218,067	13	418	879	9,820,469	9,540,414	19,360,883	2.488
2020	774,694,058	8	401	727	11,589,203	11,359,075	22,948,278	2.962
	2,329,506,546	35	1,225	2,581	30,794,837	30,140,081	60,934,918	
Adjusted Loss to Payroll Ratio:					1.322	1.294	2.616	
Expected Unlimited Loss to Payroll Ratio:					1.476	1.559	3.035	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.369	1.263	2.632	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.322	1.294	2.616	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.448	1.640	3.088	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								297.3%

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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	2,703	18,563	21,266	0.101
2017	18,543,207	0	1	6	9,634	4,884	14,518	0.078
2018	67,365,742	0	1	5	133	12,452	12,585	0.019
2019	84,431,907	0	2	0	25,981	35,504	61,485	0.073
2020	79,546,819	0	2	1	64,703	42,848	107,551	0.135
	270,939,602	0	8	18	103,153	114,251	217,404	
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	0.186	
Credibility:					0.22	0.21		
Indicated Limited Loss to Payroll Ratio:					0.082	0.082	0.163	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.088	0.099	0.186	
Indicated Relativity Change:								-10.1%
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	3,575,708	2,702,929	6,278,637	2.933
2017	217,560,301	15	150	300	3,750,026	2,825,163	6,575,189	3.022
2018	229,799,039	3	140	303	2,941,451	3,122,963	6,064,414	2.639
2019	235,886,411	7	154	289	4,314,887	4,132,526	8,447,413	3.581
2020	226,943,703	3	149	219	3,889,910	3,616,636	7,506,546	3.308
	1,124,249,288	43	730	1,436	18,471,981	16,400,216	34,872,197	
Adjusted Loss to Payroll Ratio:					1.643	1.459	3.102	
Expected Unlimited Loss to Payroll Ratio:					1.714	1.671	3.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.617	1.418	3.034	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.643	1.459	3.102	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.771	1.765	3.536	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								340.4%

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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	264,579	158,828	423,407	2.461
2017	19,864,014	6	15	39	751,075	999,771	1,750,846	8.814
2018	18,773,392	2	15	51	1,209,003	637,050	1,846,053	9.833
2019	19,850,515	2	18	29	866,314	569,344	1,435,658	7.232
2020	12,892,975	0	22	18	731,834	455,424	1,187,258	9.209
	88,586,496	11	82	159	3,822,806	2,820,416	6,643,223	
Adjusted Loss to Payroll Ratio:					4.315	3.184	7.499	
Expected Unlimited Loss to Payroll Ratio:					3.268	3.183	6.451	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.118	2.796	5.914	
Credibility:					0.57	0.52		
Indicated Limited Loss to Payroll Ratio:					3.800	2.997	6.797	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					4.050	3.506	7.556	
Indicated Relativity Change:								17.1%
Relativity to Statewide Average Loss to Payroll Ratio:								727.5%

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	714,371	471,037	1,185,408	4.567
2017	20,798,558	2	21	48	733,953	574,944	1,308,897	6.293
2018	14,030,525	2	16	25	457,236	363,959	821,195	5.853
2019	29,050,610	1	22	39	787,144	641,284	1,428,428	4.917
2020	16,546,630	0	14	16	495,705	511,641	1,007,346	6.088
	106,382,057	8	97	171	3,188,409	2,562,864	5,751,273	
Adjusted Loss to Payroll Ratio:					2.997	2.409	5.406	
Expected Unlimited Loss to Payroll Ratio:					4.270	4.228	8.498	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.028	3.588	7.617	
Credibility:					0.68	0.62		
Indicated Limited Loss to Payroll Ratio:					3.328	2.860	6.189	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					3.587	3.460	7.047	
Indicated Relativity Change:								-17.1%
Relativity to Statewide Average Loss to Payroll Ratio:								678.5%

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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	1,112,809	1,031,374	2,144,183	5.787
2017	42,599,029	5	62	88	1,422,708	1,257,267	2,679,975	6.291
2018	45,679,816	3	77	93	1,091,044	1,036,443	2,127,487	4.657
2019	42,025,407	2	90	74	1,637,402	1,395,909	3,033,311	7.218
2020	38,956,289	3	35	72	2,314,625	2,195,766	4,510,391	11.578
	206,313,727	17	305	402	7,578,587	6,916,759	14,495,346	
Adjusted Loss to Payroll Ratio:					3.673	3.353	7.026	
Expected Unlimited Loss to Payroll Ratio:					3.250	3.182	6.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.066	2.701	5.766	
Credibility:					0.79	0.72		
Indicated Limited Loss to Payroll Ratio:					3.548	3.169	6.716	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					3.823	3.834	7.657	
Indicated Relativity Change:								19.1%
Relativity to Statewide Average Loss to Payroll Ratio:								737.2%

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	3,778,092	3,213,847	6,991,939	2.306
2017	318,803,746	14	130	251	3,262,681	2,955,690	6,218,371	1.951
2018	309,552,398	5	152	223	3,678,052	3,286,019	6,964,071	2.250
2019	294,630,161	6	128	221	3,158,601	2,996,367	6,154,968	2.089
2020	280,018,223	1	132	257	3,911,489	3,277,966	7,189,455	2.567
	1,506,269,848	42	667	1,202	17,788,915	15,729,889	33,518,803	
Adjusted Loss to Payroll Ratio:					1.181	1.044	2.225	
Expected Unlimited Loss to Payroll Ratio:					1.260	1.267	2.528	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.169	1.027	2.196	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.181	1.044	2.225	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.294	1.324	2.617	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								252.0%

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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	2,225,031	1,852,027	4,077,058	3.240
2017	129,414,570	2	70	190	1,918,405	1,628,189	3,546,594	2.740
2018	149,080,905	6	79	219	2,123,030	2,127,697	4,250,727	2.851
2019	152,065,914	3	95	230	2,899,548	2,630,474	5,530,022	3.637
2020	117,900,536	3	73	98	3,113,908	3,069,938	6,183,846	5.245
	674,288,883	21	402	908	12,279,922	11,308,325	23,588,247	
Adjusted Loss to Payroll Ratio:					1.821	1.677	3.498	
Expected Unlimited Loss to Payroll Ratio:					1.961	2.192	4.152	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.762	1.590	3.352	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.821	1.671	3.492	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					2.055	2.366	4.422	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								425.7%

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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	713,794	743,932	1,457,726	3.478
2017	47,544,373	4	28	47	751,397	614,668	1,366,065	2.873
2018	47,639,381	1	24	43	636,528	466,140	1,102,668	2.315
2019	47,917,560	0	24	43	909,631	833,086	1,742,717	3.637
2020	45,373,226	0	11	28	308,478	297,996	606,474	1.337
	230,387,195	10	113	195	3,319,827	2,955,821	6,275,648	
Adjusted Loss to Payroll Ratio:					1.441	1.283	2.724	
Expected Unlimited Loss to Payroll Ratio:					1.552	1.688	3.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.465	1.433	2.897	
Credibility:					0.62	0.58		
Indicated Limited Loss to Payroll Ratio:					1.450	1.345	2.796	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.563	1.628	3.190	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								307.2%

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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	2,419,452	2,306,576	4,726,028	1.728
2017	297,985,872	4	98	248	2,109,125	1,941,546	4,050,671	1.359
2018	296,836,013	11	121	244	2,944,650	2,919,370	5,864,020	1.976
2019	314,221,816	10	110	189	2,735,506	2,655,267	5,390,773	1.716
2020	284,823,161	5	104	163	3,277,110	3,128,247	6,405,357	2.249
	1,467,331,117	41	532	1,064	13,485,842	12,951,005	26,436,847	
Adjusted Loss to Payroll Ratio:					0.919	0.883	1.802	
Expected Unlimited Loss to Payroll Ratio:					0.874	0.911	1.785	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.840	0.812	1.652	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.919	0.881	1.800	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.973	1.015	1.988	
Indicated Relativity Change:								11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								191.4%

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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	5,988,647	4,489,455	10,478,102	2.410
2017	470,640,493	16	152	302	4,568,617	3,930,402	8,499,019	1.806
2018	485,700,412	11	133	263	5,283,083	3,866,721	9,149,804	1.884
2019	361,178,342	12	142	201	5,304,723	3,916,637	9,221,360	2.553
2020	389,272,964	3	125	133	6,786,071	4,580,395	11,366,466	2.920
	2,141,544,119	60	704	1,205	27,931,141	20,783,609	48,714,750	
Adjusted Loss to Payroll Ratio:					1.304	0.970	2.275	
Expected Unlimited Loss to Payroll Ratio:					1.232	1.045	2.277	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.175	0.918	2.094	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.304	0.970	2.275	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.390	1.135	2.525	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								243.1%

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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	963,279	874,022	1,837,301	2.008
2017	91,514,424	3	42	80	1,337,452	1,073,043	2,410,495	2.634
2018	100,063,321	2	31	87	700,778	713,339	1,414,117	1.413
2019	95,099,167	1	40	60	1,386,177	1,503,043	2,889,220	3.038
2020	94,977,912	0	36	70	1,693,206	1,410,424	3,103,630	3.268
	473,167,494	7	190	391	6,080,892	5,573,871	11,654,762	
Adjusted Loss to Payroll Ratio:					1.285	1.178	2.463	
Expected Unlimited Loss to Payroll Ratio:					1.293	1.380	2.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.234	1.212	2.446	
Credibility:					0.77	0.73		
Indicated Limited Loss to Payroll Ratio:					1.273	1.187	2.461	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.357	1.389	2.746	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								264.4%

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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	81,157,843	0	48	109	809,909	713,802	1,523,711	1.877
2017	76,420,040	1	40	85	710,564	605,118	1,315,682	1.722
2018	84,164,710	4	50	78	1,387,194	1,163,474	2,550,668	3.031
2019	84,373,497	0	42	71	1,635,215	978,982	2,614,197	3.098
2020	77,326,635	0	20	67	804,705	556,073	1,360,778	1.760
	403,442,724	5	200	410	5,347,586	4,017,449	9,365,035	
Adjusted Loss to Payroll Ratio:					1.325	0.996	2.321	
Expected Unlimited Loss to Payroll Ratio:					1.516	1.338	2.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.430	1.135	2.566	
Credibility:					0.76	0.66		
Indicated Limited Loss to Payroll Ratio:					1.350	1.043	2.393	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.455	1.262	2.717	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								261.5%

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	341,029	209,358	550,387	2.295
2017	25,357,281	2	17	32	367,960	337,432	705,392	2.782
2018	22,197,172	1	11	21	425,030	368,170	793,200	3.573
2019	22,155,380	1	15	29	250,498	238,972	489,470	2.209
2020	24,480,674	0	7	13	270,807	227,184	497,991	2.034
	118,174,581	5	69	118	1,655,324	1,381,116	3,036,440	
Adjusted Loss to Payroll Ratio:					1.401	1.169	2.569	
Expected Unlimited Loss to Payroll Ratio:					1.437	1.019	2.455	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.355	0.864	2.220	
Credibility:					0.46	0.36		
Indicated Limited Loss to Payroll Ratio:					1.376	0.975	2.351	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.483	1.180	2.663	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								256.4%

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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	1,060,692	1,021,067	2,081,759	0.882
2017	231,186,184	5	60	175	1,336,381	1,327,630	2,664,011	1.152
2018	263,011,637	3	74	153	2,232,949	1,863,424	4,096,373	1.557
2019	228,311,618	5	60	111	1,902,555	1,757,082	3,659,637	1.603
2020	246,107,867	1	47	106	1,223,630	1,401,519	2,625,149	1.067
1,204,569,088		18	300	679	7,756,207	7,370,722	15,126,929	
Adjusted Loss to Payroll Ratio:					0.644	0.612	1.256	
Expected Unlimited Loss to Payroll Ratio:					0.689	0.683	1.371	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.662	0.609	1.270	
Credibility:					0.87	0.80		
Indicated Limited Loss to Payroll Ratio:					0.646	0.611	1.257	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.684	0.704	1.388	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								133.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	345,256,053	12	78	237	2,622,953	1,830,992	4,453,945	1.290
2017	373,087,631	7	122	242	2,869,292	2,083,571	4,952,863	1.328
2018	348,893,114	7	81	177	2,608,550	2,180,811	4,789,361	1.373
2019	332,052,704	5	80	126	2,600,070	2,234,894	4,834,964	1.456
2020	401,653,149	3	92	175	3,667,822	2,999,299	6,667,121	1.660
1,800,942,650		34	453	957	14,368,687	11,329,567	25,698,254	
Adjusted Loss to Payroll Ratio:					0.798	0.629	1.427	
Expected Unlimited Loss to Payroll Ratio:					0.912	0.767	1.679	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.876	0.684	1.560	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.798	0.630	1.428	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.844	0.726	1.570	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								151.2%

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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	2,011,838	2,020,302	4,032,140	2.664
2017	166,079,832	9	95	179	2,426,273	2,273,802	4,700,075	2.830
2018	142,750,463	4	86	162	2,632,351	2,389,738	5,022,089	3.518
2019	140,385,677	2	65	129	1,215,725	1,471,138	2,686,863	1.914
2020	120,493,440	0	46	106	1,216,732	1,184,793	2,401,525	1.993
	721,067,896	25	380	724	9,502,918	9,339,773	18,842,692	
Adjusted Loss to Payroll Ratio:					1.318	1.295	2.613	
Expected Unlimited Loss to Payroll Ratio:					1.646	1.806	3.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.495	1.372	2.867	
Credibility:					0.98	0.90		
Indicated Limited Loss to Payroll Ratio:					1.321	1.303	2.624	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.477	1.756	3.233	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								311.3%

Code: 3220 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 1 CLASS: CAN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	76,150,264	0	13	38	318,314	178,802	497,116	0.653
2017	53,354,008	1	12	40	451,431	279,351	730,782	1.370
2018	56,811,765	0	20	60	567,055	596,412	1,163,467	2.048
2019	52,993,024	0	7	16	263,936	190,845	454,781	0.858
2020	55,936,591	0	8	13	264,892	274,593	539,485	0.964
	295,245,652	1	60	167	1,865,628	1,520,003	3,385,631	
Adjusted Loss to Payroll Ratio:					0.632	0.515	1.147	
Expected Unlimited Loss to Payroll Ratio:					0.827	0.627	1.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.781	0.532	1.313	
Credibility:					0.53	0.43		
Indicated Limited Loss to Payroll Ratio:					0.702	0.525	1.226	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.756	0.635	1.391	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								133.9%

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Effective September 1, 2023 (Approved)

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	187,211	259,388	446,599	1.453
2017	29,402,998	2	6	27	393,506	548,250	941,756	3.203
2018	31,158,772	1	9	34	391,655	295,782	687,437	2.206
2019	33,043,059	0	11	35	417,046	371,026	788,072	2.385
2020	31,125,222	1	16	35	495,987	432,962	928,949	2.985
	155,472,707	4	53	161	1,885,405	1,907,408	3,792,813	
Adjusted Loss to Payroll Ratio:					1.213	1.227	2.440	
Expected Unlimited Loss to Payroll Ratio:					1.085	1.443	2.527	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.042	1.286	2.329	
Credibility:					0.46	0.48		
Indicated Limited Loss to Payroll Ratio:					1.121	1.258	2.379	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.186	1.450	2.636	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								253.7%

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	1,294,593	1,396,831	2,691,424	2.984
2017	100,690,560	3	70	154	1,265,691	1,422,804	2,688,495	2.670
2018	109,468,306	5	64	166	1,798,686	1,644,930	3,443,616	3.146
2019	107,514,106	3	71	121	1,489,092	1,456,183	2,945,275	2.739
2020	101,569,085	0	44	110	1,413,317	1,153,435	2,566,752	2.527
	509,426,320	13	326	685	7,261,380	7,074,182	14,335,562	
Adjusted Loss to Payroll Ratio:					1.425	1.389	2.814	
Expected Unlimited Loss to Payroll Ratio:					1.609	1.776	3.385	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.546	1.583	3.130	
Credibility:					0.87	0.83		
Indicated Limited Loss to Payroll Ratio:					1.442	1.421	2.863	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.526	1.638	3.163	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								304.5%

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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	771,075	785,870	1,556,945	2.399
2017	71,464,663	2	34	90	603,949	802,193	1,406,142	1.968
2018	80,001,744	3	40	104	827,846	904,046	1,731,892	2.165
2019	74,284,221	24	53	92	1,935,556	1,354,622	3,290,178	4.429
2020	69,820,612	0	40	66	1,805,781	1,392,012	3,197,793	4.580
360,460,232		32	200	434	5,944,207	5,238,744	11,182,951	
Adjusted Loss to Payroll Ratio:					1.649	1.453	3.102	
Expected Unlimited Loss to Payroll Ratio:					1.982	2.359	4.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.799	1.792	3.591	
Credibility:					0.80	0.76		
Indicated Limited Loss to Payroll Ratio:					1.679	1.534	3.213	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.877	2.068	3.945	
Indicated Relativity Change:								-9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								379.8%

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	917,739	799,542	1,717,281	2.264
2017	74,913,805	5	39	83	1,090,027	1,116,726	2,206,753	2.946
2018	81,873,706	3	48	83	1,309,548	1,432,184	2,741,732	3.349
2019	80,743,281	1	37	74	964,823	778,515	1,743,338	2.159
2020	78,241,676	1	35	59	2,088,129	1,520,787	3,608,916	4.613
391,617,954		14	192	371	6,370,267	5,647,755	12,018,021	
Adjusted Loss to Payroll Ratio:					1.627	1.442	3.069	
Expected Unlimited Loss to Payroll Ratio:					1.711	1.705	3.416	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.633	1.497	3.130	
Credibility:					0.80	0.73		
Indicated Limited Loss to Payroll Ratio:					1.628	1.457	3.085	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.735	1.704	3.439	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								331.1%

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Effective September 1, 2023 (Approved)

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	
2017	295,769,438	14	166	284	3,968,972	4,247,833	8,216,805	2.778
2018	303,080,069	12	141	289	4,963,014	3,975,082	8,938,096	2.949
2019	302,913,433	14	153	250	5,871,833	3,957,009	9,828,842	3.245
2020	297,351,994	2	188	209	7,732,966	5,036,723	12,769,689	4.294
	1,199,114,934	42	648	1,032	22,536,786	17,216,647	39,753,432	
Adjusted Loss to Payroll Ratio:					1.879	1.436	3.315	
Expected Unlimited Loss to Payroll Ratio:					1.828	1.709	3.537	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.696	1.384	3.080	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.879	1.436	3.315	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.059	1.820	3.879	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								373.4%

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	1,224,091	1,160,125	2,384,216	2.449
2017	101,517,534	1	47	32	973,724	773,830	1,747,554	1.721
2018	97,984,531	2	22	16	547,219	432,051	979,270	0.999
2019	89,050,810	0	29	37	775,814	680,236	1,456,050	1.635
2020	78,076,717	0	34	23	1,148,756	770,939	1,919,695	2.459
	463,971,136	6	189	133	4,669,604	3,817,181	8,486,785	
Adjusted Loss to Payroll Ratio:					1.006	0.823	1.829	
Expected Unlimited Loss to Payroll Ratio:					1.123	1.055	2.179	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.060	0.896	1.956	
Credibility:					0.72	0.64		
Indicated Limited Loss to Payroll Ratio:					1.022	0.849	1.871	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.101	1.027	2.128	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								204.9%

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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	
2017	232,381,660	16	146	347	4,843,588	3,412,447	8,256,035	3.553
2018	232,323,040	9	124	282	3,325,017	2,973,356	6,298,373	2.711
2019	229,136,450	8	107	251	3,124,845	3,411,571	6,536,416	2.853
2020	220,926,884	5	139	244	4,877,194	3,880,998	8,758,192	3.964
	914,768,033	38	516	1,124	16,170,644	13,678,371	29,849,015	
Adjusted Loss to Payroll Ratio:					1.768	1.495	3.263	
Expected Unlimited Loss to Payroll Ratio:					1.962	1.994	3.957	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.782	1.515	3.297	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.768	1.495	3.263	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.976	2.016	3.992	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								384.3%

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	1,760,527	1,644,584	3,405,111	2.514
2017	138,533,076	3	76	177	1,022,295	1,060,147	2,082,442	1.503
2018	138,411,867	7	86	169	1,901,898	1,717,132	3,619,030	2.615
2019	132,361,414	3	73	138	1,232,425	1,552,537	2,784,962	2.104
2020	140,730,242	1	66	155	1,739,306	2,134,467	3,873,773	2.753
	685,470,074	21	390	810	7,656,452	8,108,868	15,765,320	
Adjusted Loss to Payroll Ratio:					1.117	1.183	2.300	
Expected Unlimited Loss to Payroll Ratio:					1.352	1.630	2.982	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.227	1.238	2.466	
Credibility:					0.89	0.85		
Indicated Limited Loss to Payroll Ratio:					1.129	1.191	2.320	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.263	1.606	2.868	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								276.1%

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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	937,702	1,288,637	2,226,339	3.288
2017	63,848,769	5	43	87	1,480,737	1,126,903	2,607,640	4.084
2018	78,198,960	4	45	65	1,605,386	1,482,743	3,088,129	3.949
2019	76,216,275	1	48	92	1,340,956	1,387,824	2,728,780	3.580
2020	86,876,175	1	35	88	1,378,933	1,017,307	2,396,240	2.758
	372,860,465	17	205	392	6,743,714	6,303,413	13,047,128	
Adjusted Loss to Payroll Ratio:					1.809	1.691	3.499	
Expected Unlimited Loss to Payroll Ratio:					1.937	2.260	4.197	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.827	1.918	3.745	
Credibility:					0.82	0.79		
Indicated Limited Loss to Payroll Ratio:					1.812	1.737	3.549	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.953	2.102	4.055	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								390.4%

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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	3,767,213	3,204,711	6,971,924	3.038
2017	233,993,920	7	138	499	3,492,125	3,193,608	6,685,733	2.857
2018	219,142,639	5	126	335	2,843,150	2,493,214	5,336,364	2.435
2019	229,182,752	6	133	329	3,983,799	2,756,114	6,739,913	2.941
2020	261,526,683	0	108	320	2,303,958	2,089,682	4,393,640	1.680
1,173,369,500		32	645	1,838	16,390,246	13,737,329	30,127,574	
Adjusted Loss to Payroll Ratio:					1.397	1.171	2.568	
Expected Unlimited Loss to Payroll Ratio:					1.710	1.595	3.305	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.587	1.292	2.878	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.397	1.171	2.568	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.530	1.484	3.014	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								290.2%

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	4,285,017	4,287,166	8,572,183	1.695
2018	549,028,158	8	196	526	5,123,488	4,280,535	9,404,023	1.713
2019	556,028,469	8	186	466	4,847,338	4,981,092	9,828,430	1.768
2020	558,540,566	3	169	443	4,406,287	4,356,641	8,762,928	1.569
2,169,314,127		27	766	1,995	18,662,130	17,905,434	36,567,564	
Adjusted Loss to Payroll Ratio:					0.860	0.825	1.686	
Expected Unlimited Loss to Payroll Ratio:					0.908	0.996	1.904	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.866	0.874	1.741	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.860	0.825	1.686	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.917	0.966	1.882	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								181.2%

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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	359,076	422,335	781,411	0.759
2017	108,352,771	1	27	42	708,462	535,934	1,244,396	1.148
2018	122,386,344	3	21	46	836,112	586,329	1,422,441	1.162
2019	123,475,058	6	37	34	1,705,505	1,383,224	3,088,729	2.502
2020	123,339,083	0	19	33	899,699	659,585	1,559,284	1.264
	580,552,075	10	127	184	4,508,854	3,587,407	8,096,261	
Adjusted Loss to Payroll Ratio:					0.777	0.618	1.395	
Expected Unlimited Loss to Payroll Ratio:					1.006	0.858	1.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.967	0.765	1.732	
Credibility:					0.76	0.66		
Indicated Limited Loss to Payroll Ratio:					0.823	0.668	1.491	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.871	0.770	1.641	
Indicated Relativity Change:								-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								158.0%

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	358,651	319,673	678,324	0.938
2017	79,596,935	1	18	53	351,320	292,605	643,925	0.809
2018	79,446,924	2	17	39	437,392	353,506	790,898	0.996
2019	74,693,099	1	19	38	760,512	556,409	1,316,921	1.763
2020	69,395,672	0	16	23	329,626	413,745	743,371	1.071
	375,429,304	5	93	194	2,237,501	1,935,939	4,173,440	
Adjusted Loss to Payroll Ratio:					0.596	0.516	1.112	
Expected Unlimited Loss to Payroll Ratio:					0.674	0.539	1.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.643	0.474	1.117	
Credibility:					0.54	0.45		
Indicated Limited Loss to Payroll Ratio:					0.618	0.493	1.111	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.658	0.577	1.235	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								118.9%

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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	846,436	935,459	1,781,895	2.086
2017	104,883,662	6	25	61	975,254	882,864	1,858,118	1.772
2018	105,181,501	2	29	50	992,556	1,118,429	2,110,985	2.007
2019	116,829,281	1	25	38	613,995	547,935	1,161,930	0.995
2020	91,498,299	3	29	38	1,919,613	1,286,083	3,205,696	3.504
	503,823,855	14	140	259	5,347,855	4,770,769	10,118,624	
Adjusted Loss to Payroll Ratio:					1.061	0.947	2.008	
Expected Unlimited Loss to Payroll Ratio:					0.964	1.215	2.178	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.894	0.984	1.878	
Credibility:					0.69	0.69		
Indicated Limited Loss to Payroll Ratio:					1.010	0.959	1.968	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.107	1.215	2.321	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								223.5%

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	4,636,696	3,719,534	8,356,230	0.589
2018	1,541,716,287	4	135	508	3,779,747	3,559,355	7,339,102	0.476
2019	1,691,412,156	7	149	450	5,043,714	4,523,281	9,566,995	0.566
2020	2,013,551,749	0	150	390	4,745,049	4,568,391	9,313,440	0.463
	6,665,663,184	25	584	1,824	18,205,206	16,370,561	34,575,766	
Adjusted Loss to Payroll Ratio:					0.273	0.246	0.519	
Expected Unlimited Loss to Payroll Ratio:					0.332	0.301	0.633	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.316	0.265	0.581	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.273	0.246	0.519	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.291	0.287	0.578	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								55.7%

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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	150,825	184,328	335,153	0.569
2017	56,927,149	1	7	26	246,612	398,746	645,358	1.134
2018	56,793,914	0	10	20	137,253	126,256	263,509	0.464
2019	54,980,301	2	10	13	299,464	195,404	494,868	0.900
2020	80,913,999	0	12	13	365,189	426,177	791,366	0.978
	308,500,189	3	50	95	1,199,343	1,330,912	2,530,255	
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.):					0.411	0.369	0.779	
Credibility:					0.42	0.38		
Indicated Limited Loss to Payroll Ratio:					0.401	0.392	0.794	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.433	0.475	0.907	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								87.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	247,285,301	7	101	200	2,201,076	2,069,209	4,270,285	1.727
2017	235,677,232	9	84	175	2,135,452	1,546,386	3,681,838	1.562
2018	230,817,361	3	85	188	1,541,399	1,567,344	3,108,743	1.347
2019	265,025,270	5	95	195	3,558,323	2,451,271	6,009,594	2.268
2020	249,370,494	1	67	125	1,665,397	1,405,910	3,071,307	1.232
	1,228,175,658	25	432	883	11,101,646	9,040,121	20,141,766	
Adjusted Loss to Payroll Ratio:					0.904	0.736	1.640	
Expected Unlimited Loss to Payroll Ratio:					1.194	1.071	2.265	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.084	0.814	1.898	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.904	0.743	1.647	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.011	1.002	2.013	
Indicated Relativity Change:								-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								193.8%

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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	1,623,019	1,502,951	3,125,970	0.769
2017	411,202,250	4	53	112	1,373,687	1,244,629	2,618,316	0.637
2018	437,069,991	4	46	123	1,250,673	1,171,638	2,422,311	0.554
2019	431,676,612	2	46	119	1,098,535	1,247,149	2,345,684	0.543
2020	456,142,558	0	33	77	1,168,290	1,325,717	2,494,007	0.547
2,142,378,800		17	244	554	6,514,204	6,492,084	13,006,288	
Adjusted Loss to Payroll Ratio:					0.304	0.303	0.607	
Expected Unlimited Loss to Payroll Ratio:					0.379	0.370	0.749	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.362	0.325	0.687	
Credibility:					0.86	0.79		
Indicated Limited Loss to Payroll Ratio:					0.312	0.308	0.620	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.333	0.360	0.693	
Indicated Relativity Change:								-7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								66.7%

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	1,811,307	1,367,731	3,179,038	1.645
2017	191,227,893	3	45	156	1,478,827	1,348,389	2,827,216	1.478
2018	204,145,003	3	54	124	1,504,222	1,380,417	2,884,639	1.413
2019	208,530,113	5	59	144	2,141,519	1,992,053	4,133,572	1.982
2020	204,235,185	2	45	111	1,494,905	1,218,787	2,713,692	1.329
1,001,389,612		19	265	679	8,430,780	7,307,375	15,738,155	
Adjusted Loss to Payroll Ratio:					0.842	0.730	1.572	
Expected Unlimited Loss to Payroll Ratio:					1.026	0.979	2.005	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.967	0.831	1.798	
Credibility:					0.94	0.84		
Indicated Limited Loss to Payroll Ratio:					0.849	0.746	1.595	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.915	0.902	1.817	
Indicated Relativity Change:								-9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								175.0%

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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	911,064	731,944	1,643,008	2.724
2017	58,689,915	0	41	100	714,223	885,297	1,599,520	2.725
2018	59,729,481	3	36	89	1,127,840	1,382,142	2,509,982	4.202
2019	50,350,825	2	39	80	1,296,676	1,108,192	2,404,868	4.776
2020	48,869,871	1	33	53	742,282	623,653	1,365,935	2.795
	277,965,562	8	200	402	4,792,085	4,731,228	9,523,314	
Adjusted Loss to Payroll Ratio:					1.724	1.702	3.426	
Expected Unlimited Loss to Payroll Ratio:					1.884	2.176	4.060	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.748	1.762	3.510	
Credibility:					0.71	0.68		
Indicated Limited Loss to Payroll Ratio:					1.731	1.721	3.452	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.896	2.182	4.078	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								392.6%

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	18,533,942	15,846,179	34,380,121	1.507
2019	2,386,545,484	32	696	1,370	21,516,826	18,069,346	39,586,172	1.659
2020	2,226,260,931	17	646	1,053	18,379,083	16,431,485	34,810,568	1.564
	6,893,445,976	86	1,986	3,912	58,429,851	50,347,010	108,776,861	
Adjusted Loss to Payroll Ratio:					0.848	0.730	1.578	
Expected Unlimited Loss to Payroll Ratio:					0.871	0.888	1.759	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.822	0.754	1.575	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.848	0.730	1.578	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.913	0.884	1.797	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								173.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	98,375,759	3	40	68	991,840	840,804	1,832,644	1.863
2017	116,017,404	8	48	100	1,670,853	1,728,986	3,399,839	2.930
2018	119,247,064	2	30	97	807,965	742,083	1,550,048	1.300
2019	136,488,863	3	42	88	1,613,710	1,282,198	2,895,908	2.122
2020	142,403,189	1	34	80	920,572	877,567	1,798,139	1.263
	612,532,279	17	194	433	6,004,940	5,471,639	11,476,578	
Adjusted Loss to Payroll Ratio:					0.980	0.893	1.874	
Expected Unlimited Loss to Payroll Ratio:					1.030	1.060	2.090	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.983	0.931	1.914	
Credibility:					0.78	0.73		
Indicated Limited Loss to Payroll Ratio:					0.981	0.904	1.885	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.046	1.057	2.103	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								202.4%

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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	2,613,427	1,833,322	4,446,749	1.409
2017	376,692,057	12	115	257	2,668,703	2,342,936	5,011,639	1.330
2018	407,386,096	8	98	245	2,657,948	2,718,569	5,376,517	1.320
2019	454,072,900	4	88	226	3,010,840	2,177,892	5,188,732	1.143
2020	448,669,269	0	75	197	2,273,538	2,109,872	4,383,410	0.977
	2,002,340,084	32	450	1,144	13,224,455	11,182,592	24,407,048	
Adjusted Loss to Payroll Ratio:					0.660	0.558	1.219	
Expected Unlimited Loss to Payroll Ratio:					0.758	0.721	1.479	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.729	0.643	1.371	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.660	0.558	1.219	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.699	0.644	1.343	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								129.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	948,342	696,855	1,645,197	2.724
2017	65,350,076	1	31	50	728,212	575,625	1,303,837	1.995
2018	62,942,584	0	35	54	681,973	507,977	1,189,950	1.891
2019	56,288,557	1	23	46	927,197	576,588	1,503,785	2.672
2020	65,418,111	0	26	48	1,078,127	781,878	1,860,005	2.843
310,385,921		5	140	262	4,363,851	3,138,923	7,502,774	
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.):					1.531	1.171	2.702	
Credibility:					0.71	0.61		
Indicated Limited Loss to Payroll Ratio:					1.442	1.074	2.517	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.554	1.300	2.854	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								274.8%

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	2,030,650	1,793,471	3,824,121	1.590
2017	248,100,895	7	77	140	1,986,826	1,748,734	3,735,560	1.506
2018	260,594,841	4	94	130	2,388,887	2,414,058	4,802,945	1.843
2019	287,663,716	5	118	156	2,652,467	2,787,232	5,439,699	1.891
2020	269,258,894	3	81	118	2,600,726	2,299,154	4,899,880	1.820
1,306,154,336		29	453	673	11,659,556	11,042,649	22,702,205	
Adjusted Loss to Payroll Ratio:					0.893	0.845	1.738	
Expected Unlimited Loss to Payroll Ratio:					0.933	0.960	1.893	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.890	0.844	1.733	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					0.893	0.845	1.738	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.951	0.989	1.940	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								186.8%

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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	16,888,197	14,459,747	31,347,944	0.337
2019	9,504,253,815	17	517	1,314	16,734,780	13,507,224	30,242,004	0.318
2020	12,162,826,707	4	427	1,123	14,049,582	14,305,552	28,355,134	0.233
	30,956,947,663	61	1,484	4,057	47,672,559	42,272,524	89,945,083	
Adjusted Loss to Payroll Ratio:					0.154	0.137	0.291	
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	0.137	0.291	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.169	0.173	0.342	
Indicated Relativity Change:								-12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								32.9%

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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	5,710,833	4,661,691	10,372,524	0.812
2018	1,368,997,380	9	190	419	6,226,258	4,687,109	10,913,367	0.797
2019	1,509,443,391	4	166	347	5,362,033	3,933,214	9,295,247	0.616
2020	1,640,280,729	2	189	283	5,999,775	5,189,503	11,189,278	0.682
	5,795,477,858	17	740	1,456	23,298,899	18,471,516	41,770,415	
Adjusted Loss to Payroll Ratio:					0.402	0.319	0.721	
Expected Unlimited Loss to Payroll Ratio:					0.458	0.380	0.838	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.440	0.339	0.779	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.402	0.319	0.721	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.425	0.367	0.793	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								76.3%

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	180,617	101,077	281,694	0.588
2017	71,408,605	0	7	3	72,629	64,048	136,677	0.191
2018	48,329,178	0	3	14	7,435	20,890	28,325	0.059
2019	44,599,805	1	3	9	95,654	50,225	145,879	0.327
2020	41,506,468	0	2	4	8,778	18,611	27,389	0.066
	253,777,966	2	18	41	365,113	254,851	619,963	
Adjusted Loss to Payroll Ratio:					0.144	0.100	0.244	
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	0.512	
Credibility:					0.33	0.30		
Indicated Limited Loss to Payroll Ratio:					0.229	0.200	0.429	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.244	0.233	0.478	
Indicated Relativity Change:								-14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								46.0%

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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	1,043,546	762,249	1,805,795	0.885
2017	298,116,803	3	32	31	2,023,545	1,441,140	3,464,685	1.162
2018	470,001,101	3	34	53	3,654,806	1,875,321	5,530,127	1.177
2019	294,950,101	2	19	26	1,818,576	1,167,054	2,985,630	1.012
2020	268,449,487	0	14	29	442,077	357,864	799,941	0.298
	1,535,548,212	11	121	164	8,982,550	5,603,629	14,586,179	
Adjusted Loss to Payroll Ratio:					0.585	0.365	0.950	
Expected Unlimited Loss to Payroll Ratio:					0.836	0.664	1.500	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.686	0.372	1.058	
Credibility:					0.99	0.76		
Indicated Limited Loss to Payroll Ratio:					0.586	0.367	0.953	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					0.701	0.594	1.295	
Indicated Relativity Change:								-13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								124.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,855,446,168	42	593	1,181	20,203,726	17,240,198	37,443,924	2.018
2019	2,068,701,919	43	656	1,178	26,210,818	21,496,149	47,706,967	2.306
2020	2,274,987,398	25	728	1,186	34,845,110	25,454,415	60,299,525	2.651
	6,199,135,485	110	1,977	3,545	81,259,654	64,190,763	145,450,417	
Adjusted Loss to Payroll Ratio:					1.311	1.035	2.346	
Expected Unlimited Loss to Payroll Ratio:					1.354	1.346	2.700	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.191	0.908	2.099	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.311	1.035	2.346	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.466	1.396	2.861	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								275.5%

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

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	387,665	330,063	717,728	1.449
2017	42,244,519	2	8	9	461,566	236,095	697,661	1.651
2018	70,737,348	1	6	13	585,508	314,060	899,568	1.272
2019	68,598,750	0	11	28	483,833	336,033	819,866	1.195
2020	82,092,554	0	11	14	738,987	311,761	1,050,748	1.280
	313,199,143	4	43	71	2,657,559	1,528,012	4,185,571	
Adjusted Loss to Payroll Ratio:					0.849	0.488	1.336	
Expected Unlimited Loss to Payroll Ratio:					0.902	0.656	1.558	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.812	0.504	1.316	
Credibility:					0.55	0.43		
Indicated Limited Loss to Payroll Ratio:					0.832	0.497	1.329	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					0.931	0.670	1.600	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								154.1%

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

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	408,874	353,033	761,907	0.398
2017	127,313,702	2	14	33	472,512	411,189	883,701	0.694
2018	127,163,781	3	18	40	1,024,538	491,337	1,515,875	1.192
2019	104,966,553	1	12	28	655,810	399,752	1,055,562	1.006
2020	89,019,657	2	6	11	849,457	351,813	1,201,270	1.349
	640,043,967	9	71	156	3,411,192	2,007,124	5,418,316	
Adjusted Loss to Payroll Ratio:					0.533	0.314	0.847	
Expected Unlimited Loss to Payroll Ratio:					0.418	0.292	0.710	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.395	0.248	0.643	
Credibility:					0.55	0.43		
Indicated Limited Loss to Payroll Ratio:					0.471	0.276	0.747	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.507	0.334	0.842	
Indicated Relativity Change:								18.5%
Relativity to Statewide Average Loss to Payroll Ratio:								81.0%

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

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	3,015,329	1,945,127	4,960,456	3.101
2017	118,329,202	2	79	197	1,577,512	1,131,952	2,709,464	2.290
2018	174,709,271	4	127	525	2,452,587	2,049,931	4,502,518	2.577
2019	145,520,603	0	110	228	2,913,892	2,134,623	5,048,515	3.469
2020	155,559,579	1	160	250	4,951,588	3,261,073	8,212,661	5.279
	754,059,115	17	569	1,528	14,910,908	10,522,705	25,433,613	
Adjusted Loss to Payroll Ratio:					1.977	1.395	3.373	
Expected Unlimited Loss to Payroll Ratio:					1.604	1.397	3.001	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.542	1.246	2.787	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					1.977	1.378	3.356	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					2.093	1.588	3.681	
Indicated Relativity Change:								22.6%
Relativity to Statewide Average Loss to Payroll Ratio:								354.4%

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

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	2,561,315	2,210,768	4,772,083	2.724
2017	185,091,770	13	136	391	3,204,573	3,199,483	6,404,056	3.460
2018	214,012,060	6	146	359	3,174,198	2,467,446	5,641,644	2.636
2019	216,876,848	3	129	333	2,864,871	2,855,767	5,720,638	2.638
2020	239,773,040	2	125	382	2,896,519	3,470,116	6,366,635	2.655
	1,030,969,262	34	656	1,771	14,701,477	14,203,580	28,905,057	
Adjusted Loss to Payroll Ratio:					1.426	1.378	2.804	
Expected Unlimited Loss to Payroll Ratio:					1.755	1.696	3.451	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.656	1.440	3.095	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.426	1.378	2.804	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.537	1.667	3.204	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								308.4%

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

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	1,514,420	1,321,500	2,835,920	3.675
2017	81,549,532	5	78	156	2,232,349	1,618,608	3,850,957	4.722
2018	84,951,349	0	71	165	1,327,221	1,244,713	2,571,934	3.028
2019	88,313,331	3	83	152	1,731,329	1,617,194	3,348,523	3.792
2020	85,545,626	0	62	125	1,131,711	1,070,415	2,202,126	2.574
	417,534,587	17	355	761	7,937,030	6,872,429	14,809,459	
Adjusted Loss to Payroll Ratio:					1.901	1.646	3.547	
Expected Unlimited Loss to Payroll Ratio:					2.409	2.381	4.790	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.190	1.970	4.159	
Credibility:					0.93	0.85		
Indicated Limited Loss to Payroll Ratio:					1.920	1.695	3.616	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.069	2.051	4.120	
Indicated Relativity Change:								-14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								396.7%

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	975,371	941,653	1,917,024	2.278
2017	92,682,026	3	40	93	1,117,195	725,266	1,842,461	1.988
2018	82,942,953	6	62	71	2,028,032	1,299,124	3,327,156	4.011
2019	83,727,816	1	59	54	1,434,295	1,474,489	2,908,784	3.474
2020	75,391,345	0	21	46	392,507	507,072	899,579	1.193
	418,890,761	13	233	363	5,947,400	4,947,604	10,895,004	
Adjusted Loss to Payroll Ratio:					1.420	1.181	2.601	
Expected Unlimited Loss to Payroll Ratio:					1.414	1.418	2.831	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.349	1.245	2.594	
Credibility:					0.76	0.70		
Indicated Limited Loss to Payroll Ratio:					1.403	1.200	2.603	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.495	1.404	2.899	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								279.1%

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

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	8,432,595	5,964,242	14,396,837	0.867
2017	641,780,598	15	161	391	6,371,977	4,137,463	10,509,440	1.638
2018	751,078,243	9	178	492	6,267,700	4,452,208	10,719,908	1.427
2019	828,488,043	2	130	396	3,651,950	3,009,378	6,661,328	0.804
2020	918,975,842	0	182	391	7,641,364	4,341,363	11,982,727	1.304
	4,801,656,111	60	861	2,067	32,365,586	21,904,654	54,270,240	
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	0.482	1.188	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.674	0.456	1.130	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					0.754	0.615	1.369	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								131.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,320,101,461	39	371	789	13,631,455	11,140,403	24,771,858	1.877
2019	1,296,048,999	24	346	689	14,204,919	11,384,758	25,589,677	1.974
2020	1,117,685,356	5	258	431	11,557,702	9,273,822	20,831,524	1.864
	3,733,835,816	68	975	1,909	39,394,075	31,798,983	71,193,059	
Adjusted Loss to Payroll Ratio:					1.055	0.852	1.907	
Expected Unlimited Loss to Payroll Ratio:					1.178	1.048	2.226	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.124	0.921	2.045	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.055	0.852	1.907	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.125	0.996	2.121	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								204.2%

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	4,172,426	4,249,116	8,421,542	2.267
2018	395,193,921	24	418	480	5,721,716	5,334,603	11,056,319	2.798
2019	391,121,836	8	376	443	7,417,434	5,520,199	12,937,633	3.308
2020	380,239,097	1	212	387	5,337,714	4,674,742	10,012,456	2.633
	1,538,055,328	48	1,206	1,786	22,649,290	19,778,660	42,427,950	
Adjusted Loss to Payroll Ratio:					1.473	1.286	2.759	
Expected Unlimited Loss to Payroll Ratio:					1.867	1.580	3.447	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.761	1.341	3.102	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.473	1.286	2.759	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.587	1.556	3.143	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								302.6%

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Effective September 1, 2023 (Approved)

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	1,367,731	1,011,410	2,379,141	2.020
2017	114,535,326	5	25	42	1,296,187	791,150	2,087,337	1.822
2018	123,089,730	1	36	45	1,726,502	956,625	2,683,127	2.180
2019	122,619,758	4	29	44	1,199,604	711,647	1,911,251	1.559
2020	125,258,198	2	19	63	855,310	766,932	1,622,242	1.295
	603,262,287	17	130	235	6,445,334	4,237,763	10,683,097	
Adjusted Loss to Payroll Ratio:					1.068	0.702	1.771	
Expected Unlimited Loss to Payroll Ratio:					1.066	0.965	2.031	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.993	0.784	1.777	
Credibility:					0.77	0.67		
Indicated Limited Loss to Payroll Ratio:					1.051	0.729	1.781	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.152	0.924	2.076	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								199.9%

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Effective September 1, 2023 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	221,162,976	8	150	251	2,852,059	2,692,368	5,544,427	2.507
2017	228,094,956	12	130	307	3,438,253	3,050,571	6,488,824	2.845
2018	254,863,294	9	130	387	3,126,332	3,134,065	6,260,397	2.456
2019	251,343,346	6	140	325	3,769,179	3,469,788	7,238,967	2.880
2020	259,045,214	3	136	265	3,643,559	4,401,728	8,045,287	3.106
	1,214,509,785	38	686	1,535	16,829,382	16,748,519	33,577,901	
Adjusted Loss to Payroll Ratio:					1.386	1.379	2.765	
Expected Unlimited Loss to Payroll Ratio:					1.574	1.797	3.371	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.429	1.365	2.794	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.386	1.379	2.765	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.549	1.859	3.408	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								328.1%

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	525,713	514,442	1,040,155	3.991
2017	34,372,629	2	13	16	433,465	372,654	806,119	2.345
2018	37,350,510	0	14	18	390,780	324,667	715,447	1.915
2019	43,401,790	0	10	31	231,734	307,474	539,208	1.242
2020	41,019,810	2	10	21	738,152	680,336	1,418,488	3.458
	182,208,197	7	55	96	2,319,844	2,199,572	4,519,416	
Adjusted Loss to Payroll Ratio:					1.273	1.207	2.480	
Expected Unlimited Loss to Payroll Ratio:					1.367	1.412	2.780	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.269	1.144	2.413	
Credibility:					0.53	0.48		
Indicated Limited Loss to Payroll Ratio:					1.271	1.175	2.446	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.393	1.489	2.881	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								277.4%

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

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	440,342	485,727	926,069	3.355
2017	25,042,341	4	17	19	587,097	442,965	1,030,062	4.113
2018	23,021,769	1	20	27	465,902	688,308	1,154,210	5.014
2019	22,559,980	0	15	19	423,363	342,248	765,611	3.394
2020	24,697,833	0	15	16	758,850	494,374	1,253,224	5.074
	122,920,979	8	90	114	2,675,553	2,453,622	5,129,175	
Adjusted Loss to Payroll Ratio:					2.177	1.996	4.173	
Expected Unlimited Loss to Payroll Ratio:					2.188	2.434	4.623	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.065	2.066	4.131	
Credibility:					0.55	0.52		
Indicated Limited Loss to Payroll Ratio:					2.126	2.029	4.156	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.291	2.455	4.747	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								457.0%

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

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	143,076	164,561	307,637	1.473
2017	22,031,574	0	16	34	180,093	212,748	392,841	1.783
2018	20,078,169	1	5	27	388,489	139,245	527,734	2.628
2019	21,694,634	0	12	21	237,613	318,140	555,753	2.562
2020	20,149,835	0	7	21	130,992	172,093	303,085	1.504
	104,832,764	1	59	127	1,080,263	1,006,788	2,087,050	
Adjusted Loss to Payroll Ratio:					1.030	0.960	1.991	
Expected Unlimited Loss to Payroll Ratio:					1.084	1.134	2.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.023	0.962	1.985	
Credibility:					0.39	0.36		
Indicated Limited Loss to Payroll Ratio:					1.026	0.962	1.988	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.106	1.163	2.269	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								218.4%

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	578,393	472,598	1,050,991	1.783
2017	58,426,518	1	21	51	417,883	445,962	863,845	1.479
2018	63,580,039	2	35	56	1,131,201	766,567	1,897,768	2.985
2019	60,881,532	1	32	45	906,685	673,701	1,580,386	2.596
2020	54,886,924	0	35	29	1,164,439	732,543	1,896,982	3.456
	296,733,921	7	147	215	4,198,602	3,091,372	7,289,974	
Adjusted Loss to Payroll Ratio:					1.415	1.042	2.457	
Expected Unlimited Loss to Payroll Ratio:					1.407	1.106	2.513	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.305	0.896	2.201	
Credibility:					0.65	0.53		
Indicated Limited Loss to Payroll Ratio:					1.377	0.974	2.351	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.508	1.234	2.743	
Indicated Relativity Change:								9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								264.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	86,672,785	3	30	52	599,634	622,385	1,222,019	1.410
2017	83,510,754	1	28	58	717,179	494,811	1,211,990	1.451
2018	83,313,509	0	29	44	604,332	504,093	1,108,425	1.330
2019	77,290,351	3	17	40	861,586	1,074,838	1,936,424	2.505
2020	70,904,704	0	19	36	391,666	409,277	800,943	1.130
	401,692,102	7	123	230	3,174,398	3,105,404	6,279,801	
Adjusted Loss to Payroll Ratio:					0.790	0.773	1.563	
Expected Unlimited Loss to Payroll Ratio:					1.008	0.963	1.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.935	0.780	1.716	
Credibility:					0.64	0.57		
Indicated Limited Loss to Payroll Ratio:					0.842	0.776	1.618	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.922	0.984	1.906	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								183.5%

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

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	2,215,009	2,176,812	4,391,821	0.237
2017	1,882,766,905	4	85	212	2,409,272	2,392,988	4,802,260	0.255
2018	1,899,159,735	4	62	227	1,580,931	1,545,903	3,126,834	0.165
2019	1,902,205,052	3	64	185	1,585,356	1,637,155	3,222,511	0.169
2020	2,123,459,021	1	62	127	2,049,544	2,175,964	4,225,508	0.199
	9,657,664,122	17	358	985	9,840,113	9,928,823	19,768,936	
Adjusted Loss to Payroll Ratio:					0.102	0.103	0.205	
Expected Unlimited Loss to Payroll Ratio:					0.133	0.136	0.269	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.127	0.120	0.247	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.102	0.103	0.205	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.109	0.121	0.230	
Indicated Relativity Change:								-14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								22.1%

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	381,834	284,784	666,618	1.873
2017	43,330,726	1	7	37	151,906	253,313	405,219	0.935
2018	58,534,993	3	15	51	497,823	389,908	887,731	1.517
2019	66,210,586	1	13	38	419,055	381,715	800,770	1.209
2020	57,508,605	0	18	46	785,785	673,043	1,458,828	2.537
	261,179,124	7	67	200	2,236,403	1,982,763	4,219,166	
Adjusted Loss to Payroll Ratio:					0.856	0.759	1.615	
Expected Unlimited Loss to Payroll Ratio:					0.856	0.878	1.734	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.794	0.711	1.505	
Credibility:					0.51	0.46		
Indicated Limited Loss to Payroll Ratio:					0.826	0.733	1.559	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.905	0.930	1.834	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								176.6%

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

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	2,373,776	2,172,061	4,545,837	3.622
2017	125,913,131	9	123	191	2,549,405	2,090,644	4,640,049	3.685
2018	132,823,648	7	133	232	3,347,936	2,890,437	6,238,373	4.697
2019	142,420,171	3	72	189	1,821,137	1,709,005	3,530,142	2.479
2020	138,787,350	2	88	166	2,382,879	2,285,891	4,668,770	3.364
	665,446,012	26	518	983	12,475,134	11,148,039	23,623,173	
Adjusted Loss to Payroll Ratio:					1.875	1.675	3.550	
Expected Unlimited Loss to Payroll Ratio:					2.414	2.464	4.878	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.112	1.825	3.937	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.875	1.677	3.551	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					2.096	2.260	4.356	
Indicated Relativity Change:								-10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								419.4%

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	1,639,108	1,574,038	3,213,146	1.184
2017	260,010,927	5	104	200	2,982,227	2,214,317	5,196,544	1.999
2018	280,325,906	5	88	189	2,273,112	1,821,070	4,094,182	1.461
2019	307,920,142	4	111	141	3,009,536	2,379,036	5,388,572	1.750
2020	329,297,679	2	78	140	2,771,353	2,604,407	5,375,760	1.632
	1,448,844,895	21	454	925	12,675,336	10,592,868	23,268,204	
Adjusted Loss to Payroll Ratio:					0.875	0.731	1.606	
Expected Unlimited Loss to Payroll Ratio:					0.971	0.971	1.942	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.916	0.824	1.740	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.875	0.734	1.608	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.943	0.887	1.830	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								176.2%

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

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	862,423	462,459	1,324,882	1.972
2017	69,595,322	2	23	47	649,415	636,687	1,286,102	1.848
2018	63,630,232	0	21	39	1,062,175	840,615	1,902,790	2.990
2019	71,933,932	1	22	23	637,274	473,258	1,110,532	1.544
2020	67,672,564	1	18	39	457,528	402,399	859,927	1.271
340,002,169		7	111	188	3,668,815	2,815,417	6,484,232	
Adjusted Loss to Payroll Ratio:					1.079	0.828	1.907	
Expected Unlimited Loss to Payroll Ratio:					1.125	1.001	2.126	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.062	0.849	1.911	
Credibility:					0.63	0.55		
Indicated Limited Loss to Payroll Ratio:					1.073	0.837	1.910	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.156	1.013	2.169	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								208.8%

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	324,772	178,921	503,693	6.362
2017	8,043,579	3	10	8	471,496	246,525	718,021	8.927
2018	7,116,051	0	3	2	55,852	26,222	82,074	1.153
2019	6,202,327	0	5	1	263,745	92,863	356,608	5.750
2020	4,974,865	0	1	2	2,902	5,173	8,075	0.162
34,253,707		6	23	17	1,118,766	549,704	1,668,470	
Adjusted Loss to Payroll Ratio:					3.266	1.605	4.871	
Expected Unlimited Loss to Payroll Ratio:					3.510	2.653	6.163	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.349	2.330	5.679	
Credibility:					0.40	0.33		
Indicated Limited Loss to Payroll Ratio:					3.316	2.091	5.406	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					3.534	2.446	5.980	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								575.7%

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

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	1,013,363	1,013,379	2,026,742	1.769
2017	124,877,738	9	71	94	2,286,311	2,080,880	4,367,191	3.497
2018	134,929,053	2	59	124	1,145,097	1,075,386	2,220,483	1.646
2019	139,864,903	1	40	90	1,273,436	970,758	2,244,194	1.605
2020	143,083,667	0	68	102	1,873,110	1,743,544	3,616,654	2.528
657,349,873		17	290	484	7,591,316	6,883,946	14,475,262	
Adjusted Loss to Payroll Ratio:					1.155	1.047	2.202	
Expected Unlimited Loss to Payroll Ratio:					1.096	1.090	2.185	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.053	0.972	2.025	
Credibility:					0.82	0.76		
Indicated Limited Loss to Payroll Ratio:					1.137	1.029	2.166	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.203	1.186	2.389	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								230.0%

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	
2018	496,574,866	29	175	367	7,001,304	5,752,357	12,753,661	2.568
2019	497,948,931	14	180	375	5,470,147	4,959,123	10,429,270	2.094
2020	530,052,572	6	199	386	6,497,441	5,272,226	11,769,667	2.220
1,524,576,369		49	554	1,128	18,968,892	15,983,706	34,952,598	
Adjusted Loss to Payroll Ratio:					1.244	1.048	2.293	
Expected Unlimited Loss to Payroll Ratio:					1.431	1.374	2.805	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.327	1.113	2.440	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.244	1.048	2.293	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.363	1.329	2.692	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								259.2%

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

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	529,509	577,158	1,106,667	1.973
2017	60,195,193	0	28	44	431,024	319,413	750,437	1.247
2018	49,793,111	1	20	38	566,429	561,271	1,127,700	2.265
2019	54,076,496	1	21	35	501,381	537,629	1,039,010	1.921
2020	52,173,487	0	15	59	333,858	743,489	1,077,347	2.065
	272,315,607	2	110	234	2,362,201	2,738,960	5,101,160	
Adjusted Loss to Payroll Ratio:					0.867	1.006	1.873	
Expected Unlimited Loss to Payroll Ratio:					1.130	1.279	2.408	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.048	1.036	2.084	
Credibility:					0.58	0.55		
Indicated Limited Loss to Payroll Ratio:					0.944	1.019	1.963	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.034	1.292	2.326	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								223.9%

INCLUDES 4922 D1-1-19

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Effective September 1, 2023 (Approved)

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	204,780	138,627	343,407	1.634
2017	25,604,806	4	13	15	477,355	391,826	869,181	3.395
2018	28,591,949	0	14	22	161,421	105,103	266,524	0.932
2019	31,480,873	1	18	25	466,655	371,404	838,059	2.662
2020	26,906,580	1	12	13	293,141	297,051	590,192	2.193
	133,596,609	6	70	83	1,603,351	1,304,011	2,907,362	
Adjusted Loss to Payroll Ratio:					1.200	0.976	2.176	
Expected Unlimited Loss to Payroll Ratio:					1.265	1.133	2.398	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.207	0.995	2.202	
Credibility:					0.46	0.40		
Indicated Limited Loss to Payroll Ratio:					1.204	0.988	2.191	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.283	1.155	2.438	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								234.7%

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	2,348,343	2,072,072	4,420,415	2.751
2017	160,855,772	4	81	135	1,417,786	1,320,304	2,738,090	1.702
2018	141,621,979	7	101	174	2,850,868	2,576,413	5,427,281	3.832
2019	174,934,606	2	98	121	2,981,307	2,389,637	5,370,944	3.070
2020	146,789,935	0	79	113	2,122,040	2,120,563	4,242,603	2.890
	784,859,687	22	469	697	11,720,344	10,478,988	22,199,332	
Adjusted Loss to Payroll Ratio:					1.493	1.335	2.828	
Expected Unlimited Loss to Payroll Ratio:					1.688	1.856	3.543	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.592	1.575	3.167	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.493	1.338	2.831	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.609	1.619	3.228	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								310.8%

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

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	205,435	203,186	408,621	1.378
2017	30,128,526	1	3	9	146,996	128,255	275,251	0.914
2018	35,309,159	1	10	21	317,458	192,979	510,437	1.446
2019	30,687,492	1	12	10	299,629	261,209	560,838	1.828
2020	47,184,175	1	21	25	534,993	543,088	1,078,081	2.285
	172,967,416	5	54	76	1,504,511	1,328,716	2,833,227	
Adjusted Loss to Payroll Ratio:					0.870	0.768	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	0.734	1.620	
Credibility:					0.45	0.40		
Indicated Limited Loss to Payroll Ratio:					0.878	0.748	1.626	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.947	0.905	1.851	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								178.2%

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	2,606,643	2,067,567	4,674,210	3.391
2017	141,458,078	11	117	177	2,834,029	2,349,431	5,183,460	3.664
2018	151,347,230	14	127	177	4,219,440	2,790,268	7,009,708	4.632
2019	156,287,293	8	136	179	3,546,735	2,485,583	6,032,318	3.860
2020	154,458,674	6	106	125	2,087,032	1,682,273	3,769,305	2.440
	741,411,930	59	589	854	15,293,878	11,375,121	26,668,999	
Adjusted Loss to Payroll Ratio:					2.063	1.534	3.597	
Expected Unlimited Loss to Payroll Ratio:					2.256	2.048	4.304	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.153	1.799	3.951	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.063	1.534	3.597	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.199	1.795	3.993	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								384.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	204,307,978	8	199	189	2,963,805	3,022,396	5,986,201	2.930
2017	212,263,622	14	202	191	4,694,445	4,444,197	9,138,642	4.305
2018	212,069,539	18	142	153	3,407,076	3,173,528	6,580,604	3.103
2019	199,256,016	4	130	115	2,957,871	2,686,932	5,644,803	2.833
2020	194,507,020	3	128	135	3,594,329	3,660,815	7,255,144	3.730
	1,022,404,175	47	801	783	17,617,526	16,987,868	34,605,394	
Adjusted Loss to Payroll Ratio:					1.723	1.662	3.385	
Expected Unlimited Loss to Payroll Ratio:					1.884	2.011	3.895	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.748	1.629	3.377	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.723	1.662	3.385	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.888	2.106	3.994	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								384.5%

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

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	119,632	189,547	309,179	0.083
2017	384,255,561	0	5	16	47,542	108,978	156,520	0.041
2018	399,833,962	1	5	21	286,425	338,483	624,908	0.156
2019	405,994,693	1	5	13	325,328	185,160	510,488	0.126
2020	388,685,261	0	9	8	244,668	164,363	409,031	0.105
	1,950,824,713	2	34	73	1,023,594	986,531	2,010,125	
Adjusted Loss to Payroll Ratio:					0.052	0.051	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	0.135	
Credibility:					0.43	0.40		
Indicated Limited Loss to Payroll Ratio:					0.062	0.059	0.122	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.067	0.072	0.139	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								13.4%

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

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	8,354,241	6,111,675	14,465,916	2.179
2019	647,883,686	19	316	446	10,824,321	8,550,689	19,375,010	2.991
2020	577,416,060	2	307	366	9,489,761	7,379,879	16,869,640	2.922
	1,889,281,010	40	931	1,330	28,668,323	22,042,243	50,710,566	
Adjusted Loss to Payroll Ratio:					1.517	1.167	2.684	
Expected Unlimited Loss to Payroll Ratio:					1.491	1.367	2.858	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.407	1.160	2.567	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.517	1.167	2.684	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.635	1.412	3.047	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								293.3%

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

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	2,387,660	1,947,954	4,335,614	5.159
2017	75,359,433	1	60	91	1,519,646	1,554,943	3,074,589	4.080
2018	67,304,671	2	47	74	1,386,804	1,068,423	2,455,227	3.648
2019	68,230,466	0	35	68	747,937	668,737	1,416,674	2.076
2020	108,908,473	2	33	46	2,042,549	978,721	3,021,270	2.774
	403,850,833	9	245	379	8,084,596	6,218,779	14,303,375	
Adjusted Loss to Payroll Ratio:					2.002	1.540	3.542	
Expected Unlimited Loss to Payroll Ratio:					2.782	2.591	5.372	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.410	2.010	4.420	
Credibility:					0.97	0.87		
Indicated Limited Loss to Payroll Ratio:					2.012	1.603	3.615	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.168	1.940	4.108	
Indicated Relativity Change:								-23.5%
Relativity to Statewide Average Loss to Payroll Ratio:								395.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	20,382,406	0	5	10	141,741	167,529	309,270	1.517
2017	22,741,433	1	4	13	149,782	63,227	213,009	0.937
2018	21,545,391	0	5	7	109,955	99,101	209,056	0.970
2019	21,028,432	1	8	9	418,750	308,203	726,953	3.457
2020	20,264,696	0	2	13	162,076	295,945	458,021	2.260
	105,962,359	2	24	52	982,304	934,006	1,916,309	
Adjusted Loss to Payroll Ratio:					0.927	0.881	1.808	
Expected Unlimited Loss to Payroll Ratio:					0.940	0.944	1.884	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.887	0.802	1.688	
Credibility:					0.37	0.34		
Indicated Limited Loss to Payroll Ratio:					0.902	0.829	1.730	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.972	1.002	1.974	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								190.1%

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	1,729,340	1,771,003	3,500,343	1.670
2017	218,527,199	6	57	146	1,759,944	1,970,481	3,730,425	1.707
2018	253,042,152	3	60	142	1,908,738	1,772,115	3,680,853	1.455
2019	269,774,349	6	46	123	1,863,979	1,504,304	3,368,283	1.249
2020	272,302,393	2	59	123	1,796,739	1,707,621	3,504,360	1.287
	1,223,200,613	23	306	725	9,058,741	8,725,523	17,784,264	
Adjusted Loss to Payroll Ratio:					0.741	0.713	1.454	
Expected Unlimited Loss to Payroll Ratio:					0.800	0.873	1.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.769	0.778	1.547	
Credibility:					0.93	0.89		
Indicated Limited Loss to Payroll Ratio:					0.743	0.720	1.463	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.786	0.830	1.616	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								155.6%

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

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	810,232	778,624	1,588,856	0.873
2017	181,291,977	1	49	110	446,170	753,947	1,200,117	0.662
2018	178,855,011	1	45	121	734,906	1,116,962	1,851,868	1.035
2019	161,324,304	2	28	67	336,561	448,601	785,162	0.487
2020	132,149,477	1	28	42	968,627	954,244	1,922,871	1.455
	835,646,470	7	206	435	3,296,495	4,052,378	7,348,873	
Adjusted Loss to Payroll Ratio:					0.394	0.485	0.879	
Expected Unlimited Loss to Payroll Ratio:					0.429	0.492	0.921	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.336	0.373	0.709	
Credibility:					0.62	0.61		
Indicated Limited Loss to Payroll Ratio:					0.372	0.441	0.813	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.394	0.508	0.902	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								86.9%

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	88,273	64,694	152,967	0.324
2017	16,685,148	0	1	7	28,141	57,946	86,087	0.516
2018	21,516,987	0	1	5	5,163	15,803	20,966	0.097
2019	20,982,929	0	3	3	167,839	50,791	218,630	1.042
2020	10,354,196	0	0	2	0	1,535	1,535	0.015
	116,808,115	0	11	24	289,415	190,770	480,185	
Adjusted Loss to Payroll Ratio:					0.248	0.163	0.411	
Expected Unlimited Loss to Payroll Ratio:					0.621	0.522	1.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.538	0.405	0.943	
Credibility:					0.33	0.28		
Indicated Limited Loss to Payroll Ratio:					0.443	0.338	0.781	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.478	0.409	0.886	
Indicated Relativity Change:								-22.4%
Relativity to Statewide Average Loss to Payroll Ratio:								85.3%

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

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	3,901,081	2,858,491	6,759,572	4.519
2017	156,216,692	10	117	257	3,430,437	3,177,495	6,607,932	4.230
2018	170,323,447	9	105	256	3,349,528	2,958,974	6,308,502	3.704
2019	175,416,147	2	112	173	2,137,533	2,300,840	4,438,373	2.530
2020	158,423,512	0	118	217	2,815,075	2,605,750	5,420,825	3.422
809,950,131		39	567	1,117	15,633,654	13,901,549	29,535,203	
Adjusted Loss to Payroll Ratio:					1.930	1.716	3.647	
Expected Unlimited Loss to Payroll Ratio:					2.112	2.108	4.220	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.993	1.789	3.781	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.930	1.716	3.647	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.080	2.077	4.157	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								400.2%

Code: 4420 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 1 CLASS: RUBBER TIRE RECAPING OR RETREADING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	17,215,802	2	21	20	321,669	433,097	754,766	4.384
2017	18,667,068	1	35	46	620,368	663,908	1,284,276	6.880
2018	17,320,001	2	40	32	788,435	724,346	1,512,781	8.734
2019	20,418,589	1	34	20	577,705	474,552	1,052,257	5.153
2020	20,360,785	3	14	23	403,653	225,904	629,557	3.092
93,982,246		9	144	141	2,711,831	2,521,806	5,233,637	
Adjusted Loss to Payroll Ratio:					2.885	2.683	5.569	
Expected Unlimited Loss to Payroll Ratio:					3.015	3.152	6.167	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.876	2.769	5.645	
Credibility:					0.56	0.53		
Indicated Limited Loss to Payroll Ratio:					2.882	2.724	5.605	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					3.071	3.186	6.257	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								602.4%

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

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	189,455	218,401	407,856	2.257
2017	17,246,040	1	6	31	232,604	231,740	464,344	2.692
2018	17,776,491	1	13	16	229,321	128,640	357,961	2.014
2019	46,613,129	0	16	38	365,706	393,693	759,399	1.629
2020	19,284,984	1	8	6	443,849	622,189	1,066,038	5.528
	118,994,910	4	55	120	1,460,934	1,594,662	3,055,597	
Adjusted Loss to Payroll Ratio:					1.228	1.340	2.568	
Expected Unlimited Loss to Payroll Ratio:					0.993	1.259	2.252	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.921	1.020	1.941	
Credibility:					0.39	0.39		
Indicated Limited Loss to Payroll Ratio:					1.042	1.145	2.187	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.141	1.451	2.593	
Indicated Relativity Change:								15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								249.6%

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	322,436	227,235	549,671	1.306
2017	51,905,370	0	17	59	369,027	333,029	702,056	1.353
2018	55,560,973	2	19	41	872,217	590,082	1,462,299	2.632
2019	66,208,684	1	18	43	438,709	336,594	775,303	1.171
2020	64,518,957	0	14	27	301,447	310,246	611,693	0.948
	280,278,228	5	75	193	2,303,836	1,797,186	4,101,021	
Adjusted Loss to Payroll Ratio:					0.822	0.641	1.463	
Expected Unlimited Loss to Payroll Ratio:					0.822	0.773	1.596	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.763	0.627	1.389	
Credibility:					0.51	0.45		
Indicated Limited Loss to Payroll Ratio:					0.793	0.633	1.426	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.869	0.802	1.671	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								160.9%

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

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	4,021,409	3,654,312	7,675,721	2.704
2018	278,170,815	13	193	350	5,554,769	4,904,547	10,459,316	3.760
2019	290,058,130	4	174	237	4,711,123	4,056,588	8,767,711	3.023
2020	297,742,948	1	172	314	4,748,359	4,485,811	9,234,170	3.101
	1,149,836,776	34	706	1,196	19,035,661	17,101,258	36,136,919	
Adjusted Loss to Payroll Ratio:					1.656	1.487	3.143	
Expected Unlimited Loss to Payroll Ratio:					1.773	1.933	3.705	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.644	1.566	3.210	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.656	1.487	3.143	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.814	1.885	3.699	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								356.1%

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	1,758,888	1,671,347	3,430,235	4.291
2017	80,358,365	5	38	108	924,655	1,094,313	2,018,968	2.512
2018	87,778,780	10	55	98	1,776,241	1,582,471	3,358,712	3.826
2019	86,060,081	3	62	96	1,446,525	1,547,112	2,993,637	3.479
2020	82,498,675	0	47	56	1,263,483	1,056,044	2,319,527	2.812
	416,644,702	25	255	478	7,169,793	6,951,288	14,121,081	
Adjusted Loss to Payroll Ratio:					1.721	1.668	3.389	
Expected Unlimited Loss to Payroll Ratio:					1.809	2.040	3.849	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.726	1.792	3.518	
Credibility:					0.83	0.81		
Indicated Limited Loss to Payroll Ratio:					1.722	1.692	3.414	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.835	1.979	3.815	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								367.2%

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

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	2,537,903	1,592,495	4,130,398	3.157
2017	134,458,532	8	77	118	2,912,314	2,324,464	5,236,778	3.895
2018	137,040,824	3	92	145	2,844,605	1,710,241	4,554,846	3.324
2019	157,513,859	5	109	130	3,279,251	3,365,413	6,644,664	4.218
2020	159,185,613	1	65	114	2,519,069	2,004,310	4,523,379	2.842
	719,025,568	28	421	627	14,093,143	10,996,922	25,090,065	
Adjusted Loss to Payroll Ratio:					1.960	1.529	3.489	
Expected Unlimited Loss to Payroll Ratio:					2.083	1.866	3.949	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.987	1.639	3.626	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.960	1.533	3.493	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.089	1.793	3.882	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								373.8%

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	2,655,626	2,264,024	4,919,650	2.336
2017	224,067,494	13	99	211	2,392,711	2,135,803	4,528,514	2.021
2018	251,249,300	9	86	224	2,371,090	1,931,378	4,302,468	1.712
2019	249,004,025	1	119	192	2,265,541	2,457,466	4,723,007	1.897
2020	274,300,664	4	92	185	3,931,876	3,603,373	7,535,249	2.747
	1,209,265,226	38	500	1,016	13,616,844	12,392,045	26,008,889	
Adjusted Loss to Payroll Ratio:					1.126	1.025	2.151	
Expected Unlimited Loss to Payroll Ratio:					1.125	1.067	2.192	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.081	0.951	2.032	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.126	1.022	2.148	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.192	1.178	2.369	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								228.1%

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Effective September 1, 2023 (Approved)

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	1,962,272	1,635,582	3,597,854	2.997
2017	120,993,469	5	71	144	1,445,404	1,597,231	3,042,635	2.515
2018	122,222,398	2	71	148	1,308,482	1,321,222	2,629,704	2.152
2019	124,428,192	5	95	133	3,102,379	2,250,722	5,353,101	4.302
2020	124,051,222	2	76	101	2,323,710	2,158,053	4,481,763	3.613
	611,761,446	20	392	665	10,142,247	8,962,810	19,105,057	
Adjusted Loss to Payroll Ratio:					1.658	1.465	3.123	
Expected Unlimited Loss to Payroll Ratio:					1.833	1.748	3.581	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.729	1.484	3.213	
Credibility:					0.97	0.87		
Indicated Limited Loss to Payroll Ratio:					1.660	1.467	3.127	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.789	1.775	3.564	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								343.1%

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	2,918,109	2,605,958	5,524,067	2.220
2017	247,830,707	4	129	245	2,583,578	2,507,878	5,091,456	2.054
2018	248,181,508	4	130	315	3,335,612	3,002,387	6,337,999	2.554
2019	231,564,260	1	107	261	2,017,059	2,297,983	4,315,042	1.863
2020	240,504,121	6	151	255	5,888,382	5,239,085	11,127,467	4.627
	1,216,857,884	23	646	1,334	16,742,740	15,653,291	32,396,031	
Adjusted Loss to Payroll Ratio:					1.376	1.286	2.662	
Expected Unlimited Loss to Payroll Ratio:					1.203	1.290	2.493	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.135	1.095	2.229	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.376	1.286	2.662	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.483	1.556	3.039	
Indicated Relativity Change:								21.9%
Relativity to Statewide Average Loss to Payroll Ratio:								292.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	524,043,062	15	315	456	8,043,158	7,072,807	15,115,965	2.884
2019	554,017,210	14	333	504	9,379,125	9,021,326	18,400,451	3.321
2020	634,519,250	4	312	506	9,420,763	8,542,161	17,962,924	2.831
	1,712,579,522	33	960	1,466	26,843,046	24,636,295	51,479,341	
Adjusted Loss to Payroll Ratio:					1.567	1.439	3.006	
Expected Unlimited Loss to Payroll Ratio:					1.719	1.661	3.380	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.640	1.459	3.099	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.567	1.439	3.006	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.671	1.683	3.353	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								322.8%

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	4,070,301	3,782,710	7,853,011	4.959
2017	152,906,641	5	84	173	2,048,168	1,904,812	3,952,980	2.585
2018	137,229,943	4	79	163	1,976,240	1,896,544	3,872,784	2.822
2019	201,881,028	2	96	198	2,903,588	2,691,944	5,595,532	2.772
2020	178,943,962	6	104	122	3,708,649	3,829,083	7,537,732	4.212
	829,326,491	32	514	876	14,706,947	14,105,093	28,812,040	
Adjusted Loss to Payroll Ratio:					1.773	1.701	3.474	
Expected Unlimited Loss to Payroll Ratio:					1.686	1.926	3.612	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.531	1.463	2.994	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.773	1.696	3.470	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.983	2.286	4.269	
Indicated Relativity Change:								18.2%
Relativity to Statewide Average Loss to Payroll Ratio:								411.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,774,041,112	11	229	691	6,243,445	4,673,754	10,917,199	0.289
2019	5,278,523,945	10	253	756	8,876,163	7,446,515	16,322,678	0.309
2020	4,952,257,676	3	204	455	7,818,787	6,696,509	14,515,296	0.293
	14,004,822,733	24	686	1,902	22,938,395	18,816,779	41,755,174	
Adjusted Loss to Payroll Ratio:					0.164	0.134	0.298	
Expected Unlimited Loss to Payroll Ratio:					0.179	0.166	0.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.138	0.119	0.257	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.164	0.134	0.298	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.177	0.163	0.339	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								32.6%

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	15,816,106,650	9	326	1,064	6,290,597	5,840,770	12,131,367	0.077
2019	17,354,975,390	9	358	979	9,957,226	8,004,915	17,962,141	0.103
2020	19,127,890,424	4	196	683	7,761,991	6,598,978	14,360,969	0.075
	52,298,972,464	22	880	2,726	24,009,814	20,444,663	44,454,477	
Adjusted Loss to Payroll Ratio:					0.046	0.039	0.085	
Expected Unlimited Loss to Payroll Ratio:					0.059	0.057	0.116	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.046	0.041	0.086	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.046	0.039	0.085	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.049	0.047	0.097	
Indicated Relativity Change:								-16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								9.3%

INCLUDES 8810 EXPERIENCE OF EMPLOYERS ASSIGNED TO 4512 9-1-22

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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	923,017	633,865	1,556,882	1.858
2017	101,147,559	1	56	80	1,114,776	811,995	1,926,771	1.905
2018	95,997,109	2	50	62	1,180,905	986,581	2,167,486	2.258
2019	102,342,690	1	46	72	990,939	864,906	1,855,845	1.813
2020	100,981,787	0	51	65	1,326,108	1,178,438	2,504,546	2.480
	484,240,707	8	237	335	5,535,745	4,475,786	10,011,531	
Adjusted Loss to Payroll Ratio:					1.143	0.924	2.067	
Expected Unlimited Loss to Payroll Ratio:					1.311	1.216	2.527	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.191	0.923	2.114	
Credibility:					0.76	0.66		
Indicated Limited Loss to Payroll Ratio:					1.154	0.924	2.078	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.291	1.246	2.536	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								244.2%

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	2,153,672	2,114,866	4,268,538	2.625
2017	174,913,712	13	48	101	2,539,411	1,924,241	4,463,652	2.552
2018	183,892,572	6	40	117	1,039,454	916,488	1,955,942	1.064
2019	192,645,712	3	45	89	1,148,873	1,181,267	2,330,140	1.210
2020	196,803,072	0	53	97	1,362,755	1,154,106	2,516,861	1.279
	910,845,743	32	249	510	8,244,165	7,290,968	15,535,133	
Adjusted Loss to Payroll Ratio:					0.905	0.800	1.706	
Expected Unlimited Loss to Payroll Ratio:					1.059	0.988	2.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.011	0.868	1.879	
Credibility:					0.92	0.83		
Indicated Limited Loss to Payroll Ratio:					0.913	0.812	1.726	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.974	0.950	1.924	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								185.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,129,643,657	11	223	451	6,457,956	5,199,646	11,657,602	1.032
2019	1,448,213,528	9	195	458	5,432,337	5,044,304	10,476,641	0.723
2020	1,555,641,539	6	213	485	7,787,826	7,822,261	15,610,087	1.003
	4,133,498,724	26	631	1,394	19,678,119	18,066,211	37,744,330	
Adjusted Loss to Payroll Ratio:					0.476	0.437	0.913	
Expected Unlimited Loss to Payroll Ratio:					0.521	0.512	1.033	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.491	0.435	0.926	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.476	0.437	0.913	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.513	0.529	1.042	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								100.3%

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	5,049,556	5,107,673	10,157,229	3.015
2019	363,618,851	75	255	344	7,463,828	6,826,894	14,290,722	3.930
2020	397,841,317	5	265	312	7,990,427	7,074,520	15,064,947	3.787
	1,098,355,760	89	737	975	20,503,811	19,009,086	39,512,898	
Adjusted Loss to Payroll Ratio:					1.867	1.731	3.597	
Expected Unlimited Loss to Payroll Ratio:					2.164	2.171	4.335	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.008	1.758	3.766	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.867	1.731	3.597	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.045	2.194	4.239	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								408.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	191,542,460	8	32	62	1,841,801	1,186,287	3,028,088	1.581
2017	166,068,515	5	31	44	1,350,924	1,161,063	2,511,987	1.513
2018	181,386,563	7	21	45	1,510,186	732,717	2,242,903	1.237
2019	213,742,255	8	42	53	2,365,837	1,242,734	3,608,571	1.688
2020	203,259,302	0	41	62	1,819,892	1,417,889	3,237,781	1.593
	955,999,095	28	167	266	8,888,640	5,740,690	14,629,330	
Adjusted Loss to Payroll Ratio:					0.930	0.600	1.530	
Expected Unlimited Loss to Payroll Ratio:					1.025	0.811	1.835	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.930	0.616	1.546	
Credibility:					0.91	0.73		
Indicated Limited Loss to Payroll Ratio:					0.930	0.605	1.534	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.040	0.815	1.855	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								178.5%

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	1,467,628	976,472	2,444,100	3.851
2017	66,718,635	4	59	80	1,144,203	1,340,718	2,484,921	3.724
2018	65,314,314	3	64	82	1,625,479	890,253	2,515,732	3.852
2019	73,878,243	3	55	73	2,148,807	2,009,810	4,158,617	5.629
2020	78,432,889	0	67	101	2,578,794	1,643,287	4,222,081	5.383
	347,805,055	14	298	412	8,964,910	6,860,541	15,825,451	
Adjusted Loss to Payroll Ratio:					2.578	1.973	4.550	
Expected Unlimited Loss to Payroll Ratio:					2.676	2.418	5.094	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.525	2.052	4.576	
Credibility:					0.90	0.79		
Indicated Limited Loss to Payroll Ratio:					2.573	1.989	4.561	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.772	2.406	5.179	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								498.6%

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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	278,158	201,788	479,946	1.103
2017	44,717,305	2	16	39	326,753	333,071	659,824	1.476
2018	49,425,050	2	11	46	280,531	386,706	667,237	1.350
2019	32,849,235	1	19	16	750,578	570,230	1,320,808	4.021
2020	38,344,193	0	15	28	172,611	355,148	527,759	1.376
	208,840,618	6	81	165	1,808,631	1,846,942	3,655,573	
Adjusted Loss to Payroll Ratio:					0.866	0.884	1.750	
Expected Unlimited Loss to Payroll Ratio:					1.036	1.129	2.166	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.978	0.959	1.936	
Credibility:					0.50	0.48		
Indicated Limited Loss to Payroll Ratio:					0.921	0.923	1.844	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.993	1.117	2.110	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								203.1%

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Effective September 1, 2023 (Approved)

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	576,004	354,832	930,836	0.933
2017	111,185,146	1	12	50	279,688	244,275	523,963	0.471
2018	102,249,719	0	13	45	313,729	269,061	582,790	0.570
2019	105,891,216	2	23	51	1,178,901	703,367	1,882,268	1.778
2020	101,232,796	0	10	53	385,396	306,330	691,726	0.683
	520,281,200	6	74	252	2,733,719	1,877,865	4,611,584	
Adjusted Loss to Payroll Ratio:					0.525	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	0.777	
Credibility:					0.53	0.45		
Indicated Limited Loss to Payroll Ratio:					0.485	0.348	0.833	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.523	0.421	0.944	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								90.9%

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	1,937,879	1,757,808	3,695,687	1.110
2017	336,060,253	8	59	211	1,392,154	1,625,710	3,017,864	0.898
2018	337,995,228	5	49	187	1,547,841	1,905,339	3,453,180	1.022
2019	308,561,088	1	53	159	1,486,438	1,309,999	2,796,437	0.906
2020	340,789,638	4	33	141	1,222,379	1,280,199	2,502,578	0.734
	1,656,256,612	25	274	884	7,586,692	7,879,055	15,465,747	
Adjusted Loss to Payroll Ratio:					0.458	0.476	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	0.503	0.999	
Credibility:					0.88	0.84		
Indicated Limited Loss to Payroll Ratio:					0.463	0.480	0.943	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.499	0.581	1.079	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								103.9%

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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	216,645	247,513	464,158	2.434
2017	23,644,769	0	19	41	483,753	474,916	958,669	4.054
2018	23,787,509	0	9	30	283,094	261,054	544,148	2.288
2019	22,304,742	0	6	12	162,345	202,307	364,652	1.635
2020	22,144,814	0	6	14	382,322	267,292	649,614	2.933
	110,952,141	1	44	108	1,528,159	1,453,083	2,981,242	
Adjusted Loss to Payroll Ratio:					1.377	1.310	2.687	
Expected Unlimited Loss to Payroll Ratio:					1.378	1.448	2.825	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.300	1.228	2.528	
Credibility:					0.44	0.41		
Indicated Limited Loss to Payroll Ratio:					1.334	1.262	2.596	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.437	1.526	2.964	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								285.3%

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	312,184	336,060	648,244	1.010
2017	75,350,909	6	34	101	861,958	548,586	1,410,544	1.872
2018	78,169,115	2	44	102	897,666	757,712	1,655,378	2.118
2019	63,451,805	0	32	78	610,198	589,598	1,199,796	1.891
2020	74,936,279	0	43	54	819,980	967,473	1,787,453	2.385
	356,110,445	9	182	389	3,501,986	3,199,429	6,701,415	
Adjusted Loss to Payroll Ratio:					0.983	0.898	1.882	
Expected Unlimited Loss to Payroll Ratio:					1.109	1.120	2.229	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.058	0.984	2.042	
Credibility:					0.64	0.60		
Indicated Limited Loss to Payroll Ratio:					1.010	0.933	1.943	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.076	1.091	2.168	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								208.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	2,308,269	1,207,253	3,515,522	0.502
2017	730,583,499	5	41	79	1,951,190	1,016,040	2,967,230	0.406
2018	808,028,838	9	44	82	2,847,691	1,536,111	4,383,802	0.543
2019	861,593,898	3	41	71	2,146,199	1,082,901	3,229,100	0.375
2020	888,254,540	1	51	100	2,366,276	2,132,109	4,498,385	0.506
	3,988,483,949	23	230	429	11,619,625	6,974,415	18,594,039	
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.):					0.328	0.185	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		
Selected (Unlimited) Loss to Payroll Ratio:					0.326	0.238	0.564	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								54.3%

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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	677,950	579,120	1,257,070	1.480
2017	78,796,758	0	14	29	252,871	259,387	512,258	0.650
2018	78,546,239	0	11	33	260,840	325,857	586,697	0.747
2019	91,056,931	0	6	26	29,579	123,670	153,249	0.168
2020	86,617,365	0	4	19	55,964	109,854	165,818	0.191
419,980,140		3	52	128	1,277,204	1,397,888	2,675,092	
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	0.825	
Credibility:					0.47	0.46		
Indicated Limited Loss to Payroll Ratio:					0.355	0.383	0.738	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.383	0.463	0.846	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								81.4%

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	2,704,193	2,060,654	4,764,847	1.685
2017	342,972,954	11	77	186	2,345,165	1,936,463	4,281,628	1.248
2018	318,670,829	9	87	230	3,059,238	2,707,179	5,766,417	1.810
2019	333,627,567	1	96	202	2,567,318	2,108,910	4,676,228	1.402
2020	338,924,527	1	103	164	3,559,469	3,040,541	6,600,010	1.947
1,616,932,265		31	435	972	14,235,383	11,853,748	26,089,131	
Adjusted Loss to Payroll Ratio:					0.880	0.733	1.613	
Expected Unlimited Loss to Payroll Ratio:					0.870	0.786	1.657	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.821	0.667	1.488	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					0.880	0.729	1.609	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.949	0.882	1.831	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								176.2%

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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	1,040,181	609,013	1,649,194	0.647
2017	259,855,505	3	56	98	1,459,471	983,994	2,443,465	0.940
2018	282,253,286	4	46	124	1,478,789	1,158,374	2,637,163	0.934
2019	267,797,483	2	32	115	1,233,453	890,707	2,124,160	0.793
2020	272,031,594	0	32	99	762,352	716,663	1,479,015	0.544
	1,337,004,799	12	187	535	5,974,246	4,358,751	10,332,997	
Adjusted Loss to Payroll Ratio:					0.447	0.326	0.773	
Expected Unlimited Loss to Payroll Ratio:					0.574	0.479	1.053	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.521	0.364	0.885	
Credibility:					0.82	0.68		
Indicated Limited Loss to Payroll Ratio:					0.460	0.338	0.798	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					0.514	0.456	0.970	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								93.4%

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	4,296,405	4,367,225	8,663,630	2.588
2018	353,521,683	4	213	387	5,071,298	4,780,266	9,851,564	2.787
2019	399,853,534	3	242	389	6,124,613	5,809,493	11,934,106	2.985
2020	421,564,317	4	215	415	5,975,870	5,775,231	11,751,101	2.787
	1,509,759,723	25	853	1,584	21,468,186	20,732,216	42,200,402	
Adjusted Loss to Payroll Ratio:					1.422	1.373	2.795	
Expected Unlimited Loss to Payroll Ratio:					1.444	1.634	3.078	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.340	1.323	2.663	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.422	1.373	2.795	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.558	1.740	3.298	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								317.5%

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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	151,854	221,908	373,762	1.414
2017	38,138,537	1	15	33	263,837	266,925	530,762	1.392
2018	40,815,111	0	17	18	305,903	283,730	589,633	1.445
2019	46,301,583	1	18	22	476,931	541,742	1,018,673	2.200
2020	35,862,816	2	15	26	679,348	1,141,063	1,820,411	5.076
	187,558,237	5	77	116	1,877,873	2,455,368	4,333,242	
Adjusted Loss to Payroll Ratio:					1.001	1.309	2.310	
Expected Unlimited Loss to Payroll Ratio:					0.869	1.096	1.965	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.789	0.833	1.622	
Credibility:					0.44	0.43		
Indicated Limited Loss to Payroll Ratio:					0.883	1.038	1.922	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					0.987	1.400	2.387	
Indicated Relativity Change:								21.5%
Relativity to Statewide Average Loss to Payroll Ratio:								229.8%

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	1,796,618	1,191,030	2,987,648	2.202
2017	144,394,413	9	39	57	1,943,049	1,478,241	3,421,290	2.369
2018	152,742,790	4	53	58	2,236,786	1,600,934	3,837,720	2.513
2019	158,029,561	5	34	34	1,868,526	1,187,992	3,056,518	1.934
2020	159,363,995	3	24	32	1,557,495	1,041,974	2,599,469	1.631
	750,212,508	31	188	230	9,402,474	6,500,171	15,902,645	
Adjusted Loss to Payroll Ratio:					1.253	0.866	2.120	
Expected Unlimited Loss to Payroll Ratio:					1.336	1.070	2.406	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.175	0.722	1.897	
Credibility:					0.92	0.74		
Indicated Limited Loss to Payroll Ratio:					1.247	0.830	2.076	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.394	1.118	2.512	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								241.9%

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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	3,712,576	3,201,224	6,913,800	4.878
2017	153,469,550	11	109	164	3,729,305	3,170,872	6,900,177	4.496
2018	155,863,107	8	141	139	4,067,614	3,111,770	7,179,384	4.606
2019	146,648,633	1	117	140	3,225,873	2,372,945	5,598,818	3.818
2020	155,611,085	4	108	131	4,107,915	3,903,339	8,011,254	5.148
	753,314,942	35	628	725	18,843,283	15,760,151	34,603,433	
Adjusted Loss to Payroll Ratio:					2.501	2.092	4.593	
Expected Unlimited Loss to Payroll Ratio:					2.754	2.707	5.461	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.398	1.744	4.142	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.501	2.092	4.593	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					2.823	2.962	5.785	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								556.9%

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	2,316,820	1,740,782	4,057,602	2.261
2017	200,117,205	5	66	109	2,167,475	1,726,759	3,894,234	1.946
2018	197,007,779	9	70	85	3,160,377	2,528,437	5,688,814	2.888
2019	216,062,863	5	70	60	3,941,224	2,203,215	6,144,439	2.844
2020	222,763,115	1	74	81	2,814,517	2,136,241	4,950,758	2.222
	1,015,414,733	25	348	395	14,400,412	10,335,434	24,735,846	
Adjusted Loss to Payroll Ratio:					1.418	1.018	2.436	
Expected Unlimited Loss to Payroll Ratio:					1.622	1.410	3.032	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.426	0.951	2.378	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					1.418	1.014	2.432	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.586	1.367	2.952	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								284.2%

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

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	986,042	699,163	1,685,205	2.507
2017	78,404,030	4	28	45	729,713	659,739	1,389,452	1.772
2018	87,371,861	2	38	35	1,668,756	1,332,823	3,001,579	3.435
2019	88,061,985	3	24	35	1,676,049	1,316,851	2,992,900	3.399
2020	77,639,788	2	26	24	1,126,750	734,255	1,861,005	2.397
	398,691,285	15	145	163	6,187,310	4,742,831	10,930,141	
Adjusted Loss to Payroll Ratio:					1.552	1.190	2.742	
Expected Unlimited Loss to Payroll Ratio:					1.944	1.743	3.687	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.710	1.176	2.886	
Credibility:					0.83	0.70		
Indicated Limited Loss to Payroll Ratio:					1.579	1.186	2.765	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.765	1.598	3.364	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								323.8%

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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	5,676,094	3,779,828	9,455,922	4.529
2018	238,042,688	17	101	261	5,148,081	3,846,156	8,994,237	3.778
2019	246,101,976	9	81	139	5,644,144	4,244,845	9,888,989	4.018
2020	291,796,851	7	94	166	6,281,748	4,895,024	11,176,772	3.830
	984,722,344	51	368	737	22,750,066	16,765,852	39,515,919	
Adjusted Loss to Payroll Ratio:					2.310	1.703	4.013	
Expected Unlimited Loss to Payroll Ratio:					2.982	2.776	5.758	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.449	1.556	4.005	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.310	1.703	4.013	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					2.762	2.757	5.519	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								531.4%

INCLUDES EXPERIENCE OF 5059 D9-1-21

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

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	
2018	385,258,059	16	154	263	6,295,384	5,187,869	11,483,253	2.981
2019	423,307,497	12	144	218	7,592,848	5,248,105	12,840,953	3.033
2020	413,433,199	10	157	226	6,913,695	6,315,169	13,228,864	3.200
	1,221,998,755	38	455	707	20,801,927	16,751,142	37,553,069	
Adjusted Loss to Payroll Ratio:					1.702	1.371	3.073	
Expected Unlimited Loss to Payroll Ratio:					2.009	1.854	3.863	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.767	1.251	3.018	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.702	1.371	3.073	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.903	1.848	3.751	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								361.1%

INCLUDES EXPERIENCE OF 5057 D9-1-21

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

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	8,431,299	5,950,077	14,381,376	3.596
2019	404,358,197	19	205	328	7,182,419	6,081,650	13,264,069	3.280
2020	416,763,532	5	224	297	7,590,228	4,852,427	12,442,655	2.986
	1,221,094,977	46	673	965	23,203,946	16,884,154	40,088,100	
Adjusted Loss to Payroll Ratio:					1.900	1.383	3.283	
Expected Unlimited Loss to Payroll Ratio:					1.985	1.866	3.852	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.814	1.407	3.221	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.900	1.383	3.283	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.048	1.673	3.721	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								358.2%

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	1,750,297	1,285,335	3,035,632	5.341
2017	63,004,196	8	53	75	1,499,559	1,053,983	2,553,542	4.053
2018	64,705,804	6	59	70	1,783,222	1,256,005	3,039,227	4.697
2019	73,773,408	1	54	61	1,691,742	1,315,969	3,007,711	4.077
2020	80,030,618	2	50	73	2,682,772	1,951,511	4,634,283	5.791
	338,351,438	25	274	346	9,407,591	6,862,802	16,270,394	
Adjusted Loss to Payroll Ratio:					2.780	2.028	4.809	
Expected Unlimited Loss to Payroll Ratio:					2.830	2.429	5.259	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.488	1.639	4.128	
Credibility:					0.90	0.75		
Indicated Limited Loss to Payroll Ratio:					2.751	1.932	4.683	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					3.076	2.604	5.680	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								546.8%

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

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	1,771,168	1,140,229	2,911,397	0.719
2017	393,836,756	5	46	114	1,261,035	1,107,594	2,368,629	0.601
2018	414,848,683	3	48	98	1,998,486	1,046,042	3,044,528	0.734
2019	415,102,652	0	59	121	1,720,849	1,440,975	3,161,824	0.762
2020	624,611,520	0	40	101	1,212,468	910,836	2,123,304	0.340
	2,253,100,738	13	254	574	7,964,005	5,645,676	13,609,681	
Adjusted Loss to Payroll Ratio:					0.353	0.251	0.604	
Expected Unlimited Loss to Payroll Ratio:					0.472	0.409	0.881	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.421	0.300	0.721	
Credibility:					0.94	0.77		
Indicated Limited Loss to Payroll Ratio:					0.358	0.262	0.620	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.404	0.371	0.775	
Indicated Relativity Change:								-12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								74.6%

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 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	110,457,308	2	6	14	248,738	209,372	458,110	0.415
2017	117,226,849	0	1	25	4,625	43,902	48,527	0.041
2018	135,463,379	1	7	24	124,662	113,217	237,879	0.176
2019	199,174,932	0	2	5	12,687	80,226	92,913	0.047
2020	189,966,235	0	4	24	329,196	658,370	987,566	0.520
	752,288,703	3	20	92	719,907	1,105,087	1,824,995	
Adjusted Loss to Payroll Ratio:					0.096	0.147	0.243	
Expected Unlimited Loss to Payroll Ratio:					0.135	0.151	0.286	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.120	0.111	0.231	
Credibility:					0.37	0.33		
Indicated Limited Loss to Payroll Ratio:					0.111	0.123	0.234	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.125	0.174	0.300	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								28.8%

E1-1-18 INCLUDES EXPERIENCE OF 5128

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	169,775,983	2	10	36	380,706	319,599	700,305	0.412
2017	175,186,939	3	10	38	486,748	469,676	956,424	0.546
2018	221,630,858	5	15	36	1,206,215	1,119,501	2,325,716	1.049
2019	207,200,828	1	19	40	955,041	493,911	1,448,952	0.699
2020	202,621,774	1	18	32	1,193,413	846,833	2,040,246	1.007
	976,416,382	12	72	182	4,222,123	3,249,520	7,471,643	
Adjusted Loss to Payroll Ratio:					0.432	0.333	0.765	
Expected Unlimited Loss to Payroll Ratio:					0.431	0.358	0.789	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.376	0.231	0.606	
Credibility:					0.65	0.52		
Indicated Limited Loss to Payroll Ratio:					0.412	0.284	0.696	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.465	0.402	0.868	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								83.5%

E1-1-18 INCLUDES EXPERIENCE OF 5128

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

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	15,337,999	10,175,260	25,513,259	0.982
2019	2,939,837,591	32	375	506	19,681,330	13,571,516	33,252,846	1.131
2020	2,967,085,650	14	383	479	18,333,925	13,486,308	31,820,233	1.072
	8,506,135,577	75	1,123	1,525	53,353,254	37,233,084	90,586,339	
Adjusted Loss to Payroll Ratio:					0.627	0.438	1.065	
Expected Unlimited Loss to Payroll Ratio:					0.610	0.541	1.151	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.537	0.365	0.901	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.627	0.438	1.065	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					0.701	0.590	1.291	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								124.3%

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	16,021,239	12,679,324	28,700,563	2.813
2019	1,002,143,045	18	517	584	16,192,077	11,701,140	27,893,217	2.783
2020	942,947,246	8	486	564	17,214,225	11,700,552	28,914,777	3.066
	2,965,461,362	67	1,493	1,950	49,427,540	36,081,016	85,508,557	
Adjusted Loss to Payroll Ratio:					1.667	1.217	2.883	
Expected Unlimited Loss to Payroll Ratio:					1.755	1.439	3.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.577	1.035	2.612	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.667	1.217	2.883	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.826	1.542	3.368	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								324.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	354,173,158	10	42	63	2,731,436	1,744,205	4,475,641	1.264
2017	369,663,538	4	37	69	1,064,857	802,542	1,867,399	0.505
2018	392,978,295	2	37	51	2,060,123	836,313	2,896,436	0.737
2019	356,299,803	3	33	53	1,250,205	921,137	2,171,342	0.609
2020	391,977,525	2	27	54	2,779,299	1,435,296	4,214,595	1.075
	1,865,092,318	21	176	290	9,885,921	5,739,493	15,625,414	
Adjusted Loss to Payroll Ratio:					0.530	0.308	0.838	
Expected Unlimited Loss to Payroll Ratio:					0.662	0.496	1.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.544	0.278	0.822	
Credibility:					0.97	0.73		
Indicated Limited Loss to Payroll Ratio:					0.530	0.300	0.830	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					0.634	0.486	1.120	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								107.8%

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

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	23,555,072	19,054,065	42,609,137	3.360
2019	1,221,235,532	33	778	1,103	23,103,588	18,657,239	41,760,827	3.420
2020	1,294,514,724	9	844	1,156	26,790,078	19,429,312	46,219,390	3.570
	3,783,924,950	108	2,434	3,506	73,448,738	57,140,616	130,589,354	
Adjusted Loss to Payroll Ratio:					1.941	1.510	3.451	
Expected Unlimited Loss to Payroll Ratio:					2.071	1.921	3.992	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.861	1.382	3.243	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.941	1.510	3.451	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.127	1.914	4.041	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								389.0%

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

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	922,175	290,790	1,212,965	1.299
2017	117,018,677	1	17	24	747,249	399,721	1,146,970	0.980
2018	124,239,824	0	15	13	709,237	329,192	1,038,429	0.836
2019	111,617,873	0	13	23	593,649	399,739	993,388	0.890
2020	108,048,759	0	11	22	934,573	504,815	1,439,388	1.332
	554,320,272	4	67	108	3,906,884	1,924,257	5,831,141	
Adjusted Loss to Payroll Ratio:					0.705	0.347	1.052	
Expected Unlimited Loss to Payroll Ratio:					0.765	0.524	1.289	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.666	0.338	1.004	
Credibility:					0.65	0.49		
Indicated Limited Loss to Payroll Ratio:					0.691	0.342	1.034	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.780	0.485	1.265	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								121.8%

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	1,738,204	1,423,728	3,161,932	1.995
2017	153,319,530	4	70	139	1,861,476	1,519,163	3,380,639	2.205
2018	148,165,383	5	80	133	2,271,036	1,602,335	3,873,371	2.614
2019	158,268,177	5	90	127	2,462,491	1,905,236	4,367,727	2.760
2020	171,104,967	4	73	119	2,124,066	1,790,779	3,914,845	2.288
	789,375,400	27	393	667	10,457,274	8,241,243	18,698,516	
Adjusted Loss to Payroll Ratio:					1.325	1.044	2.369	
Expected Unlimited Loss to Payroll Ratio:					1.550	1.477	3.027	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.363	0.997	2.360	
Credibility:					0.99	0.86		
Indicated Limited Loss to Payroll Ratio:					1.325	1.038	2.363	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.481	1.399	2.880	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								277.3%

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

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	2,585,707	1,586,585	4,172,292	1.906
2017	256,702,290	4	32	66	1,691,296	917,734	2,609,030	1.016
2018	283,741,581	3	33	59	1,137,561	687,771	1,825,332	0.643
2019	308,697,556	4	47	74	2,966,291	1,747,213	4,713,504	1.527
2020	278,745,800	0	52	69	1,429,133	761,118	2,190,251	0.786
	1,346,824,833	19	212	328	9,809,988	5,700,421	15,510,409	
Adjusted Loss to Payroll Ratio:					0.728	0.423	1.152	
Expected Unlimited Loss to Payroll Ratio:					0.818	0.519	1.337	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.747	0.391	1.139	
Credibility:					0.97	0.74		
Indicated Limited Loss to Payroll Ratio:					0.729	0.415	1.144	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.786	0.502	1.288	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								124.0%

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

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	21,942,697	14,253,412	36,196,109	1.486
2019	2,683,428,170	41	554	744	25,411,319	16,145,523	41,556,842	1.549
2020	2,674,315,771	21	593	692	24,839,205	16,101,364	40,940,569	1.531
	7,793,982,603	119	1,657	2,158	72,193,222	46,500,298	118,693,520	
Adjusted Loss to Payroll Ratio:					0.926	0.597	1.523	
Expected Unlimited Loss to Payroll Ratio:					0.989	0.768	1.757	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.861	0.495	1.356	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.926	0.597	1.523	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.045	0.845	1.890	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								182.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	17,489,853	14,734,243	32,224,096	2.172
2019	1,487,590,032	34	460	702	17,224,191	13,846,486	31,070,677	2.089
2020	1,435,836,987	10	494	603	17,160,517	12,067,575	29,228,092	2.036
	4,407,361,676	81	1,460	2,084	51,874,562	40,648,303	92,522,865	
Adjusted Loss to Payroll Ratio:					1.177	0.922	2.099	
Expected Unlimited Loss to Payroll Ratio:					1.218	1.239	2.457	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.060	0.798	1.858	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.177	0.922	2.099	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.328	1.306	2.634	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								253.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2017	897,467,589	18	185	300	4,746,705	4,579,599	9,326,304	1.039
2018	879,456,828	8	178	242	4,932,714	3,965,118	8,897,832	1.012
2019	763,956,141	6	167	232	6,556,141	4,297,703	10,853,844	1.421
2020	713,693,816	4	110	155	5,586,784	5,205,898	10,792,682	1.512
	3,254,574,375	36	640	929	21,822,344	18,048,317	39,870,662	
Adjusted Loss to Payroll Ratio:					0.671	0.555	1.225	
Expected Unlimited Loss to Payroll Ratio:					0.710	0.677	1.387	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.639	0.520	1.160	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.671	0.555	1.225	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					0.750	0.748	1.497	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								144.1%

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 (Approved)

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	2,756,815	1,869,309	4,626,124	3.004
2017	177,067,904	4	75	184	1,455,155	1,425,288	2,880,443	1.627
2018	218,165,991	10	98	250	3,192,764	2,873,743	6,066,507	2.781
2019	218,390,628	3	81	121	2,694,001	2,333,296	5,027,297	2.302
2020	181,157,996	2	51	101	2,077,415	1,646,069	3,723,484	2.055
	948,782,322	31	361	876	12,176,151	10,147,705	22,323,856	
Adjusted Loss to Payroll Ratio:					1.283	1.070	2.353	
Expected Unlimited Loss to Payroll Ratio:					1.420	1.388	2.808	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.320	1.181	2.501	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.283	1.075	2.359	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.383	1.301	2.684	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								258.4%

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Effective September 1, 2023 (Approved)

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	1,051,174,141	8	120	220	3,057,574	2,458,243	5,515,817	0.525
2017	985,272,568	5	102	183	2,916,319	2,791,551	5,707,870	0.579
2018	1,050,214,499	3	89	183	2,854,686	2,261,395	5,116,081	0.487
2019	1,162,375,668	4	97	217	2,841,339	3,229,025	6,070,364	0.522
2020	1,239,189,421	2	98	141	4,404,786	2,648,457	7,053,243	0.569
	5,488,226,297	22	506	944	16,074,704	13,388,672	29,463,375	
Adjusted Loss to Payroll Ratio:					0.293	0.244	0.537	
Expected Unlimited Loss to Payroll Ratio:					0.340	0.360	0.700	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.299	0.243	0.542	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.293	0.244	0.537	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					0.327	0.329	0.656	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								63.2%

E1-1-18 INCLUDES EXPERIENCE OF 5191

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Effective September 1, 2023 (Approved)

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	2,518,216	2,431,234	4,949,450	1.679
2017	318,673,184	7	121	151	3,001,004	2,443,567	5,444,571	1.709
2018	346,459,460	12	93	115	3,696,577	3,026,750	6,723,327	1.941
2019	347,492,833	5	72	108	2,575,155	2,118,058	4,693,213	1.351
2020	316,388,047	0	84	89	2,967,518	1,924,635	4,892,153	1.546
	1,623,720,719	30	491	600	14,758,470	11,944,244	26,702,714	
Adjusted Loss to Payroll Ratio:					0.909	0.736	1.645	
Expected Unlimited Loss to Payroll Ratio:					0.977	0.914	1.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.892	0.689	1.582	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.909	0.735	1.644	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.979	0.890	1.869	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								180.0%

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	15,188,061	13,753,782	28,941,843	4.430
2019	661,909,362	35	525	556	19,273,325	14,933,988	34,207,313	5.168
2020	783,601,867	19	539	588	22,286,264	16,753,822	39,040,086	4.982
	2,098,833,168	98	1,602	1,788	56,747,650	45,441,592	102,189,242	
Adjusted Loss to Payroll Ratio:					2.704	2.165	4.869	
Expected Unlimited Loss to Payroll Ratio:					2.931	2.667	5.599	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.679	2.011	4.689	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.704	2.165	4.869	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.914	2.619	5.533	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								532.7%

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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	17,529,554	14,023,902	31,553,456	2.445
2019	1,441,538,126	34	380	496	20,001,823	12,824,155	32,825,978	2.277
2020	1,360,404,626	17	338	353	17,405,423	11,571,241	28,976,664	2.130
	4,092,612,636	90	1,081	1,341	54,936,800	38,419,297	93,356,097	
Adjusted Loss to Payroll Ratio:					1.342	0.939	2.281	
Expected Unlimited Loss to Payroll Ratio:					1.555	1.545	3.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.277	0.866	2.143	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.342	0.939	2.281	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					1.605	1.520	3.125	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								300.9%

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	738,668	521,260	1,259,928	2.933
2017	47,127,807	1	14	20	377,557	384,782	762,339	1.618
2018	51,271,750	3	18	18	1,126,990	1,131,481	2,258,471	4.405
2019	53,660,646	1	9	26	407,289	229,508	636,797	1.187
2020	53,483,139	0	23	14	1,803,315	857,638	2,660,953	4.975
	248,499,676	10	82	97	4,453,820	3,124,669	7,578,488	
Adjusted Loss to Payroll Ratio:					1.792	1.257	3.050	
Expected Unlimited Loss to Payroll Ratio:					1.674	1.867	3.541	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.457	1.203	2.660	
Credibility:					0.64	0.59		
Indicated Limited Loss to Payroll Ratio:					1.673	1.235	2.908	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.888	1.749	3.636	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								350.1%

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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	23,962,587	15,814,991	39,777,578	2.906
2019	1,457,164,985	31	350	623	20,168,264	14,311,658	34,479,922	2.366
2020	1,327,822,181	10	334	454	17,778,692	13,395,224	31,173,916	2.348
	4,153,910,983	91	1,105	1,768	61,909,543	43,521,873	105,431,417	
Adjusted Loss to Payroll Ratio:					1.490	1.048	2.538	
Expected Unlimited Loss to Payroll Ratio:					1.726	1.495	3.221	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.502	0.963	2.465	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.490	1.048	2.538	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.682	1.483	3.165	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								304.7%

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	1,767,928	1,760,944	3,528,872	3.030
2017	148,233,607	9	64	81	2,787,477	2,413,769	5,201,246	3.509
2018	145,486,613	2	60	73	1,729,741	1,647,016	3,376,757	2.321
2019	144,704,171	5	52	64	2,304,738	1,640,296	3,945,034	2.726
2020	143,486,790	0	41	44	2,216,651	1,328,809	3,545,460	2.471
	698,385,971	21	273	342	10,806,536	8,790,833	19,597,369	
Adjusted Loss to Payroll Ratio:					1.547	1.259	2.806	
Expected Unlimited Loss to Payroll Ratio:					1.642	1.553	3.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.500	1.170	2.671	
Credibility:					0.98	0.88		
Indicated Limited Loss to Payroll Ratio:					1.547	1.248	2.795	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.667	1.510	3.177	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								305.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	1,697,044	1,132,056	2,829,100	1.671
2017	124,014,220	7	30	38	2,388,827	1,754,234	4,143,061	3.341
2018	121,545,381	2	15	41	1,631,618	988,413	2,620,031	2.156
2019	145,041,211	2	33	55	2,152,818	1,733,604	3,886,422	2.680
2020	173,390,289	1	36	45	2,218,304	1,491,981	3,710,285	2.140
	733,319,683	16	135	232	10,088,611	7,100,287	17,188,898	
Adjusted Loss to Payroll Ratio:					1.376	0.968	2.344	
Expected Unlimited Loss to Payroll Ratio:					1.878	1.841	3.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.635	1.186	2.821	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					1.376	0.990	2.366	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.553	1.402	2.954	
Indicated Relativity Change:								-20.6%
Relativity to Statewide Average Loss to Payroll Ratio:								284.4%

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

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	3,331,277	1,892,269	5,223,546	2.296
2017	291,181,340	21	123	213	6,919,911	5,324,905	12,244,816	4.205
2018	312,192,243	18	118	166	6,289,754	3,977,851	10,267,605	3.289
2019	311,299,245	6	100	132	4,815,094	2,271,846	7,086,940	2.277
2020	312,809,470	4	91	147	4,008,883	3,468,767	7,477,650	2.390
1,455,030,238		61	501	773	25,364,920	16,935,637	42,300,556	
Adjusted Loss to Payroll Ratio:					1.743	1.164	2.907	
Expected Unlimited Loss to Payroll Ratio:					2.107	1.582	3.689	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.835	1.019	2.854	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.743	1.164	2.907	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.967	1.648	3.615	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								348.1%

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	12,258,531	9,701,804	21,960,335	3.374
2019	685,652,684	21	333	382	11,498,750	9,114,556	20,613,306	3.006
2020	687,703,572	8	320	327	10,688,646	8,165,382	18,854,028	2.742
2,024,160,593		60	1,020	1,112	34,445,928	26,981,742	61,427,670	
Adjusted Loss to Payroll Ratio:					1.702	1.333	3.035	
Expected Unlimited Loss to Payroll Ratio:					1.781	1.517	3.298	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.646	1.184	2.830	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.702	1.333	3.035	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.814	1.559	3.373	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								324.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	57,171,281	47,816,954	104,988,235	6.396
2019	1,549,016,770	123	1,320	1,725	55,145,507	49,202,598	104,348,105	6.736
2020	1,732,788,750	69	1,452	1,637	56,377,748	49,907,721	106,285,469	6.134
	4,923,219,897	350	4,259	5,506	168,694,535	146,927,273	315,621,808	
Adjusted Loss to Payroll Ratio:					3.427	2.984	6.411	
Expected Unlimited Loss to Payroll Ratio:					3.918	4.373	8.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.411	2.818	6.228	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.427	2.984	6.411	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					3.867	4.225	8.092	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								779.1%

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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	33,353,343	27,848,452	61,201,795	2.556
2019	2,573,921,415	82	774	964	39,001,929	29,980,055	68,981,984	2.680
2020	2,445,438,544	41	680	774	34,712,341	28,082,464	62,794,805	2.568
	7,414,189,447	216	2,221	2,711	107,067,612	85,910,970	192,978,583	
Adjusted Loss to Payroll Ratio:					1.444	1.159	2.603	
Expected Unlimited Loss to Payroll Ratio:					1.560	1.581	3.141	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.372	1.067	2.438	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.444	1.159	2.603	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.615	1.562	3.177	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								305.8%

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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	1,505,372	1,353,351	2,858,723	2.395
2017	115,526,793	9	51	56	1,859,438	1,437,198	3,296,636	2.854
2018	134,226,133	8	84	71	3,064,271	1,811,944	4,876,215	3.633
2019	128,071,040	1	45	48	1,784,602	1,483,401	3,268,003	2.552
2020	133,929,685	1	68	47	2,550,354	2,001,278	4,551,632	3.399
	631,136,343	24	319	280	10,764,037	8,087,172	18,851,208	
Adjusted Loss to Payroll Ratio:					1.706	1.281	2.987	
Expected Unlimited Loss to Payroll Ratio:					1.780	1.356	3.135	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.645	1.058	2.702	
Credibility:					0.98	0.81		
Indicated Limited Loss to Payroll Ratio:					1.704	1.239	2.943	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.817	1.449	3.266	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								314.4%

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	1,783,196	2,007,724	3,790,920	2.106
2017	192,453,553	10	112	189	3,015,484	2,502,825	5,518,309	2.867
2018	227,130,088	13	148	253	3,991,695	3,438,439	7,430,134	3.271
2019	239,677,613	9	134	205	3,880,564	4,102,757	7,983,321	3.331
2020	230,365,374	1	117	139	4,699,230	2,912,063	7,611,293	3.304
	1,069,606,531	36	623	909	17,370,167	14,963,808	32,333,975	
Adjusted Loss to Payroll Ratio:					1.624	1.399	3.023	
Expected Unlimited Loss to Payroll Ratio:					1.689	1.887	3.576	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.518	1.358	2.876	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.624	1.399	3.023	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.779	1.773	3.552	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								342.0%

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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	17,762,058	13,925,972	31,688,030	3.281
2019	990,921,198	38	618	661	22,069,543	16,683,647	38,753,190	3.911
2020	1,053,013,515	15	583	557	21,030,570	18,017,787	39,048,357	3.708
	3,009,727,232	95	1,789	1,900	60,862,170	48,627,406	109,489,576	
Adjusted Loss to Payroll Ratio:					2.022	1.616	3.638	
Expected Unlimited Loss to Payroll Ratio:					2.094	1.921	4.015	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.913	1.448	3.361	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.022	1.616	3.638	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.179	1.955	4.134	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								398.0%

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	11,776,025	8,232,942	20,008,967	1.670
2019	1,450,982,612	26	239	261	13,360,956	8,080,827	21,441,783	1.478
2020	1,260,881,276	14	233	271	16,001,876	8,552,874	24,554,750	1.947
	3,909,838,201	73	680	810	41,138,857	24,866,643	66,005,501	
Adjusted Loss to Payroll Ratio:					1.052	0.636	1.688	
Expected Unlimited Loss to Payroll Ratio:					1.024	0.808	1.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.891	0.521	1.412	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.052	0.636	1.688	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.187	0.900	2.088	
Indicated Relativity Change:								13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								201.0%

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

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	2,731,689	2,109,228	4,840,917	5.105
2017	106,897,846	10	67	115	2,664,976	2,023,093	4,688,069	4.386
2018	106,994,280	7	73	90	3,275,767	2,189,452	5,465,219	5.108
2019	110,077,734	2	73	110	2,153,631	1,886,122	4,039,753	3.670
2020	127,332,419	3	74	81	2,794,635	1,988,332	4,782,967	3.756
	546,136,680	30	371	500	13,620,698	10,196,226	23,816,924	
Adjusted Loss to Payroll Ratio:					2.494	1.867	4.361	
Expected Unlimited Loss to Payroll Ratio:					2.722	2.280	5.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.446	1.641	4.086	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					2.494	1.847	4.341	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.732	2.341	5.073	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								488.4%

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	2,056,423	1,262,007	3,318,430	2.065
2017	177,545,183	5	44	55	2,745,296	1,612,466	4,357,762	2.454
2018	182,294,812	2	34	49	1,230,758	695,317	1,926,075	1.057
2019	204,804,776	7	42	52	2,371,796	1,301,434	3,673,230	1.794
2020	217,696,939	3	45	51	2,070,118	1,107,496	3,177,614	1.460
	943,060,692	25	199	275	10,474,391	5,978,719	16,453,110	
Adjusted Loss to Payroll Ratio:					1.111	0.634	1.745	
Expected Unlimited Loss to Payroll Ratio:					1.189	0.823	2.011	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.068	0.592	1.660	
Credibility:					0.97	0.75		
Indicated Limited Loss to Payroll Ratio:					1.109	0.624	1.733	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.215	0.790	2.006	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								193.1%

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

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	4,360,850	2,901,361	7,262,211	4.792
2018	174,249,904	15	89	173	4,088,858	3,654,977	7,743,835	4.444
2019	191,795,152	15	99	183	6,220,724	5,492,339	11,713,063	6.107
2020	184,625,399	6	112	133	5,725,849	5,542,981	11,268,830	6.104
	702,219,482	55	378	635	20,396,281	17,591,658	37,987,938	
Adjusted Loss to Payroll Ratio:					2.905	2.505	5.410	
Expected Unlimited Loss to Payroll Ratio:					3.445	3.533	6.978	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.041	2.509	5.550	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.905	2.505	5.410	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					3.278	3.547	6.825	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								657.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	943,385,309	78	633	667	22,714,969	21,435,290	44,150,259	4.680
2019	946,271,125	49	594	622	21,378,330	19,549,824	40,928,154	4.325
2020	988,993,258	29	626	527	26,195,274	24,209,587	50,404,861	5.097
	2,878,649,692	156	1,853	1,816	70,288,573	65,194,701	135,483,273	
Adjusted Loss to Payroll Ratio:					2.442	2.265	4.706	
Expected Unlimited Loss to Payroll Ratio:					2.582	2.892	5.474	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.271	1.951	4.222	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.442	2.265	4.706	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					2.730	3.053	5.783	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								556.7%

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

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	2,706,473	2,097,961	4,804,434	3.393
2017	150,058,194	11	94	172	3,765,616	3,388,992	7,154,608	4.768
2018	176,666,108	6	85	184	2,989,398	2,160,838	5,150,236	2.915
2019	196,411,741	5	86	170	1,576,142	2,095,346	3,671,488	1.869
2020	214,098,968	1	71	147	2,484,581	2,045,154	4,529,735	2.116
878,835,235		28	431	837	13,522,210	11,788,291	25,310,501	
Adjusted Loss to Payroll Ratio:					1.539	1.341	2.880	
Expected Unlimited Loss to Payroll Ratio:					1.904	1.896	3.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.711	1.364	3.075	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.539	1.341	2.880	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.686	1.700	3.386	
Indicated Relativity Change:								-10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								326.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	861,271,822	27	246	260	12,163,954	7,793,827	19,957,781	2.317
2019	954,341,037	25	277	250	15,007,631	10,384,593	25,392,224	2.661
2020	885,578,119	10	192	206	11,312,544	7,874,589	19,187,133	2.167
	2,701,190,978	62	715	716	38,484,129	26,053,009	64,537,138	
Adjusted Loss to Payroll Ratio:					1.425	0.965	2.389	
Expected Unlimited Loss to Payroll Ratio:					1.776	1.548	3.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.458	0.868	2.326	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.425	0.965	2.389	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					1.703	1.562	3.265	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								314.4%

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

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	7,571,460	7,378,190	14,949,650	7.001
2019	216,802,236	9	241	241	7,450,162	7,567,276	15,017,438	6.927
2020	232,008,569	10	228	195	7,698,172	6,990,857	14,689,029	6.331
	662,358,732	41	708	750	22,719,794	21,936,324	44,656,118	
Adjusted Loss to Payroll Ratio:					3.430	3.312	6.742	
Expected Unlimited Loss to Payroll Ratio:					3.747	4.109	7.856	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.424	3.097	6.521	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.430	3.312	6.742	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					3.696	4.007	7.703	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								741.6%

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	2,148,056	1,382,830	3,530,886	3.041
2017	129,692,990	9	53	70	2,067,972	1,989,335	4,057,307	3.128
2018	148,112,635	12	42	59	2,306,250	1,684,492	3,990,742	2.694
2019	172,665,624	4	51	57	3,334,197	2,032,708	5,366,905	3.108
2020	169,911,361	0	56	65	2,299,131	2,001,970	4,301,101	2.531
	736,510,489	36	248	323	12,155,605	9,091,335	21,246,939	
Adjusted Loss to Payroll Ratio:					1.650	1.234	2.885	
Expected Unlimited Loss to Payroll Ratio:					1.933	2.006	3.939	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.588	1.124	2.712	
Credibility:					1.00	0.88		
Indicated Limited Loss to Payroll Ratio:					1.650	1.221	2.872	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					1.973	1.978	3.951	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								380.4%

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

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	5,214,245	3,808,456	9,022,701	1.807
2018	513,403,097	13	153	177	8,218,811	4,627,734	12,846,545	2.502
2019	593,915,346	6	169	164	8,273,928	6,217,255	14,491,183	2.440
2020	646,995,688	7	166	186	7,364,311	5,431,685	12,795,996	1.978
	2,253,726,538	42	626	709	29,071,295	20,085,130	49,156,424	
Adjusted Loss to Payroll Ratio:					1.290	0.891	2.181	
Expected Unlimited Loss to Payroll Ratio:					1.517	1.251	2.768	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.321	0.806	2.127	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.290	0.891	2.181	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.456	1.262	2.718	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								261.6%

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	
2017	465,859,730	7	114	152	4,869,722	3,708,186	8,577,908	1.841
2018	500,960,345	12	83	149	4,657,958	3,141,903	7,799,861	1.557
2019	566,584,808	12	124	157	6,474,393	4,870,414	11,344,807	2.002
2020	540,705,895	2	76	130	3,954,393	3,965,351	7,919,744	1.465
	2,074,110,779	33	397	588	19,956,466	15,685,854	35,642,320	
Adjusted Loss to Payroll Ratio:					0.962	0.756	1.718	
Expected Unlimited Loss to Payroll Ratio:					1.127	1.217	2.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.925	0.682	1.608	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.962	0.756	1.718	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					1.150	1.225	2.375	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								228.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	679,149,071	32	447	673	11,577,055	10,909,787	22,486,842	3.311
2019	639,230,900	28	408	657	12,207,006	11,493,026	23,700,032	3.708
2020	600,943,766	12	362	579	10,916,147	11,176,236	22,092,383	3.676
	1,919,323,737	72	1,217	1,909	34,700,208	33,579,049	68,279,256	
Adjusted Loss to Payroll Ratio:					1.808	1.750	3.557	
Expected Unlimited Loss to Payroll Ratio:					1.960	2.183	4.143	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.724	1.473	3.197	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.808	1.750	3.557	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					2.021	2.358	4.380	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								421.6%

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

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	8,414,808	6,018,396	14,433,204	1.362
2019	1,192,724,705	20	224	374	12,174,258	8,987,668	21,161,926	1.774
2020	1,268,967,979	10	218	352	9,909,245	6,518,656	16,427,901	1.295
	3,521,363,734	49	637	1,068	30,498,311	21,524,719	52,023,030	
Adjusted Loss to Payroll Ratio:					0.866	0.611	1.477	
Expected Unlimited Loss to Payroll Ratio:					1.015	0.939	1.954	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.884	0.605	1.489	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.866	0.611	1.477	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.977	0.865	1.843	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								177.4%

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

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	9,594,668	8,938,849	18,533,517	10.133
2019	202,303,640	28	270	287	11,395,014	12,243,744	23,638,758	11.685
2020	229,852,830	28	298	303	12,737,485	16,225,949	28,963,434	12.601
	615,065,629	90	835	888	33,727,166	37,408,542	71,135,708	
Adjusted Loss to Payroll Ratio:					5.484	6.082	11.566	
Expected Unlimited Loss to Payroll Ratio:					6.586	8.262	14.848	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.408	4.631	10.039	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.484	6.082	11.566	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					6.556	9.849	16.405	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								1579.4%

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	14,432,549	14,335,436	28,767,985	4.953
2019	650,605,808	63	418	389	20,344,156	19,190,099	39,534,255	6.077
2020	679,977,362	35	440	374	22,976,279	20,680,523	43,656,802	6.420
	1,911,348,149	161	1,167	1,121	57,752,984	54,206,057	111,959,041	
Adjusted Loss to Payroll Ratio:					3.022	2.836	5.858	
Expected Unlimited Loss to Payroll Ratio:					3.257	3.825	7.083	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.835	2.465	5.300	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.022	2.836	5.858	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					3.410	4.015	7.425	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								714.9%

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

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	8,927,964	7,539,661	16,467,625	0.484
2019	3,803,261,242	9	184	373	8,132,951	6,567,680	14,700,631	0.387
2020	3,949,544,860	5	168	295	8,526,558	6,535,393	15,061,951	0.381
	11,153,026,935	27	539	981	25,587,473	20,642,734	46,230,207	
Adjusted Loss to Payroll Ratio:					0.229	0.185	0.415	
Expected Unlimited Loss to Payroll Ratio:					0.245	0.251	0.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.221	0.180	0.401	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.229	0.185	0.415	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.251	0.235	0.486	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								46.8%

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	191,484,460	12	44	101	2,523,792	2,709,868	5,233,660	2.733
2017	233,807,188	9	66	110	2,529,680	1,845,324	4,375,004	1.871
2018	267,798,253	6	92	153	2,795,653	2,817,426	5,613,079	2.096
2019	278,673,366	5	78	147	2,491,973	2,186,751	4,678,724	1.679
2020	286,814,669	5	84	102	3,370,701	2,562,178	5,932,879	2.069
	1,258,577,936	37	364	613	13,711,800	12,121,546	25,833,345	
Adjusted Loss to Payroll Ratio:					1.089	0.963	2.053	
Expected Unlimited Loss to Payroll Ratio:					1.218	1.227	2.446	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.095	0.883	1.978	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.089	0.963	2.052	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.194	1.220	2.414	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								232.4%

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

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

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	4,340,697	3,606,495	7,947,192	4.418
2017	191,082,255	9	110	155	3,578,977	2,554,810	6,133,787	3.210
2018	188,766,579	8	123	199	3,612,747	3,284,957	6,897,704	3.654
2019	186,824,000	7	107	164	4,032,772	3,555,085	7,587,857	4.062
2020	199,549,496	6	123	127	4,821,262	3,431,547	8,252,809	4.136
	946,097,420	44	562	804	20,386,456	16,432,894	36,819,349	
Adjusted Loss to Payroll Ratio:					2.155	1.737	3.892	
Expected Unlimited Loss to Payroll Ratio:					2.197	2.136	4.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.036	1.774	3.810	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.155	1.737	3.892	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.322	2.101	4.424	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								425.9%

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	3,224,085	3,356,838	6,580,923	0.339
2017	2,172,417,300	13	130	403	4,566,956	3,284,177	7,851,133	0.361
2018	2,254,748,810	4	130	459	3,215,584	2,890,655	6,106,239	0.271
2019	2,303,234,319	1	111	387	1,867,286	2,957,197	4,824,483	0.209
2020	2,170,320,815	2	95	328	2,756,408	3,558,754	6,315,162	0.291
	10,843,245,220	29	582	2,060	15,630,318	16,047,621	31,677,939	
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	0.305	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.144	0.148	0.292	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.155	0.179	0.334	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								32.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	366,531	169,039	535,570	3.240
2017	18,496,144	2	5	1	698,504	346,672	1,045,176	5.651
2018	20,161,922	0	3	9	66,138	84,544	150,682	0.747
2019	24,716,110	2	8	10	928,583	1,039,352	1,967,935	7.962
2020	30,695,442	0	4	8	218,119	150,917	369,036	1.202
	110,598,445	6	24	37	2,277,874	1,790,525	4,068,399	
Adjusted Loss to Payroll Ratio:					2.060	1.619	3.679	
Expected Unlimited Loss to Payroll Ratio:					4.082	3.529	7.611	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.352	1.978	5.330	
Credibility:					0.65	0.52		
Indicated Limited Loss to Payroll Ratio:					2.514	1.792	4.305	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					3.005	2.902	5.907	
Indicated Relativity Change:								-22.4%
Relativity to Statewide Average Loss to Payroll Ratio:								568.7%

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	2,919	2,919	0.027
2017	14,780,750	1	3	4	347,912	165,424	513,336	3.473
2018	13,330,753	0	1	1	4,336	24,516	28,852	0.216
2019	24,359,462	1	0	2	162,105	77,403	239,508	0.983
2020	23,069,255	0	1	1	54,867	15,648	70,515	0.306
	86,518,409	2	5	12	569,220	285,911	855,131	
Adjusted Loss to Payroll Ratio:					0.658	0.330	0.988	
Expected Unlimited Loss to Payroll Ratio:					1.847	1.345	3.192	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.516	0.754	2.270	
Credibility:					0.43	0.32		
Indicated Limited Loss to Payroll Ratio:					1.149	0.619	1.768	
Limit Factor:					1.196	1.619		
Indicated (Unlimited) Loss to Payroll Ratio:					1.374	1.002	2.376	
Indicated Relativity Change:								-25.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.384	1.010	2.394	
Relativity to Statewide Average Loss to Payroll Ratio:								230.5%

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	1,299,025	1,074,437	2,373,462	2.300
2017	82,904,316	7	41	52	2,144,710	1,439,744	3,584,454	4.324
2018	93,052,228	4	43	59	2,154,860	1,678,342	3,833,202	4.119
2019	101,815,895	2	35	40	1,529,231	1,332,037	2,861,268	2.810
2020	97,314,830	1	45	41	2,264,751	1,697,490	3,962,241	4.072
	478,281,709	15	224	267	9,392,577	7,222,050	16,614,627	
Adjusted Loss to Payroll Ratio:					1.964	1.510	3.474	
Expected Unlimited Loss to Payroll Ratio:					2.066	2.184	4.250	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.760	1.381	3.141	
Credibility:					0.89	0.77		
Indicated Limited Loss to Payroll Ratio:					1.941	1.480	3.421	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					2.321	2.397	4.718	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								454.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	632,627	581,432	1,214,059	1.415
2017	95,153,822	4	24	19	1,624,435	1,142,889	2,767,324	2.908
2018	120,416,322	0	32	17	1,150,226	834,676	1,984,902	1.648
2019	126,111,589	0	16	29	516,922	439,571	956,493	0.758
2020	74,065,190	0	8	11	388,790	262,509	651,299	0.879
	501,552,736	5	97	86	4,313,001	3,261,078	7,574,078	
Adjusted Loss to Payroll Ratio:					0.860	0.650	1.510	
Expected Unlimited Loss to Payroll Ratio:					0.977	1.107	2.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.882	0.805	1.687	
Credibility:					0.69	0.63		
Indicated Limited Loss to Payroll Ratio:					0.867	0.707	1.574	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.978	1.002	1.980	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								190.6%

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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	308,396	93,262	401,658	0.925
2017	62,212,165	0	4	11	171,075	200,775	371,850	0.598
2018	50,118,437	1	2	13	295,965	124,713	420,678	0.839
2019	67,075,909	0	4	4	357,517	300,871	658,388	0.982
2020	40,124,979	0	2	4	122,113	819,717	941,830	2.347
	262,968,745	2	17	56	1,255,067	1,539,338	2,794,404	
Adjusted Loss to Payroll Ratio:					0.477	0.585	1.063	
Expected Unlimited Loss to Payroll Ratio:					0.538	0.558	1.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.486	0.406	0.892	
Credibility:					0.42	0.37		
Indicated Limited Loss to Payroll Ratio:					0.482	0.472	0.955	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.544	0.669	1.213	
Indicated Relativity Change:								10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								116.8%

Code: 6216 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 1 CLASS: OIL/GAS LEASE WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	55,871,463	0	8	17	388,070	297,637	685,707	1.227
2017	66,307,232	2	17	17	1,016,123	826,505	1,842,628	2.779
2018	75,034,660	2	12	31	1,226,846	766,339	1,993,185	2.656
2019	71,821,629	1	9	8	420,759	711,550	1,132,309	1.577
2020	55,540,903	0	9	13	693,750	250,544	944,294	1.700
	324,575,887	5	55	86	3,745,548	2,852,576	6,598,124	
Adjusted Loss to Payroll Ratio:					1.154	0.879	2.033	
Expected Unlimited Loss to Payroll Ratio:					1.072	1.018	2.090	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.968	0.741	1.708	
Credibility:					0.60	0.51		
Indicated Limited Loss to Payroll Ratio:					1.079	0.811	1.891	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.218	1.149	2.367	
Indicated Relativity Change:								13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								227.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	6,770,864	6,500,883	13,271,747	2.674
2019	510,006,021	17	186	233	8,698,760	6,977,573	15,676,333	3.074
2020	590,849,737	8	191	233	9,414,026	6,078,988	15,493,014	2.622
	1,597,125,117	48	565	732	24,883,650	19,557,444	44,441,094	
Adjusted Loss to Payroll Ratio:					1.558	1.225	2.783	
Expected Unlimited Loss to Payroll Ratio:					1.707	1.930	3.637	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.486	1.244	2.730	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.558	1.225	2.783	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.758	1.734	3.492	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								336.2%

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	
2018	1,035,779,112	25	145	172	10,439,400	6,673,419	17,112,819	1.652
2019	1,087,397,813	13	129	146	7,999,566	4,724,339	12,723,905	1.170
2020	1,057,439,074	14	127	145	9,500,566	7,489,864	16,990,430	1.607
	3,180,615,999	52	401	463	27,939,533	18,887,621	46,827,154	
Adjusted Loss to Payroll Ratio:					0.878	0.594	1.472	
Expected Unlimited Loss to Payroll Ratio:					0.985	0.819	1.804	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.809	0.459	1.268	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.878	0.594	1.472	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					1.050	0.962	2.012	
Indicated Relativity Change:								11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								193.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	329,538	336,823	666,361	0.489
2017	159,428,070	3	17	27	715,491	836,040	1,551,531	0.973
2018	224,836,971	4	19	32	1,456,035	652,693	2,108,728	0.938
2019	182,845,762	2	20	32	1,019,006	765,316	1,784,322	0.976
2020	169,811,113	0	13	20	924,064	1,176,886	2,100,950	1.237
	873,215,419	10	78	128	4,444,135	3,767,758	8,211,893	
Adjusted Loss to Payroll Ratio:					0.509	0.431	0.940	
Expected Unlimited Loss to Payroll Ratio:					0.554	0.649	1.203	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.455	0.364	0.819	
Credibility:					0.67	0.60		
Indicated Limited Loss to Payroll Ratio:					0.491	0.405	0.896	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					0.587	0.655	1.242	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								119.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	645,809	424,626	1,070,435	2.273
2017	68,260,721	0	10	16	421,696	262,650	684,346	1.003
2018	80,984,218	1	16	17	975,509	722,044	1,697,553	2.096
2019	68,603,196	1	17	14	1,169,991	1,214,856	2,384,847	3.476
2020	42,694,496	0	6	10	492,560	175,107	667,667	1.564
	307,638,786	4	52	66	3,705,566	2,799,283	6,504,849	
Adjusted Loss to Payroll Ratio:					1.205	0.910	2.114	
Expected Unlimited Loss to Payroll Ratio:					1.626	1.437	3.063	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.384	0.909	2.294	
Credibility:					0.68	0.54		
Indicated Limited Loss to Payroll Ratio:					1.263	0.910	2.172	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					1.510	1.473	2.983	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								287.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	47,923	44,555	92,478	0.266
2017	39,432,349	0	4	8	124,155	194,297	318,452	0.808
2018	42,998,029	0	4	9	451,818	246,541	698,359	1.624
2019	45,033,675	0	5	8	114,589	112,140	226,729	0.503
2020	38,666,376	0	6	9	432,937	317,113	750,050	1.940
	200,960,291	1	20	37	1,171,422	914,646	2,086,068	
Adjusted Loss to Payroll Ratio:					0.583	0.455	1.038	
Expected Unlimited Loss to Payroll Ratio:					0.894	0.819	1.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.761	0.518	1.279	
Credibility:					0.45	0.37		
Indicated Limited Loss to Payroll Ratio:					0.681	0.495	1.176	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					0.815	0.802	1.616	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								155.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	161,482	171,141	332,623	1.211
2017	23,957,336	0	3	10	253,513	447,674	701,187	2.927
2018	34,412,491	0	4	5	247,320	127,571	374,891	1.089
2019	76,494,934	0	12	12	822,721	641,145	1,463,866	1.914
2020	42,053,369	0	3	10	44,618	35,063	79,681	0.189
	204,380,582	1	27	42	1,529,654	1,422,594	2,952,249	
Adjusted Loss to Payroll Ratio:					0.748	0.696	1.444	
Expected Unlimited Loss to Payroll Ratio:					1.358	1.109	2.466	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.220	0.798	2.018	
Credibility:					0.55	0.46		
Indicated Limited Loss to Payroll Ratio:					0.959	0.751	1.710	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.051	0.952	2.002	
Indicated Relativity Change:								-18.8%
Relativity to Statewide Average Loss to Payroll Ratio:								192.8%

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	1,668,161	1,080,947	2,749,108	2.875
2017	117,155,066	4	42	65	2,053,644	1,708,331	3,761,975	3.211
2018	118,234,542	4	45	67	1,787,497	1,308,918	3,096,415	2.619
2019	123,010,432	1	39	62	2,252,940	1,858,579	4,111,519	3.342
2020	122,015,735	1	30	49	1,575,699	1,496,301	3,072,000	2.518
	576,028,786	19	181	295	9,337,940	7,453,076	16,791,016	
Adjusted Loss to Payroll Ratio:					1.621	1.294	2.915	
Expected Unlimited Loss to Payroll Ratio:					2.130	1.859	3.989	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.854	1.198	3.052	
Credibility:					0.99	0.82		
Indicated Limited Loss to Payroll Ratio:					1.623	1.277	2.900	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.832	1.808	3.640	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								350.4%

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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	2,533,949	1,460,574	3,994,523	6.108
2017	75,335,904	3	40	57	1,686,471	1,099,787	2,786,258	3.698
2018	62,457,063	3	31	41	951,676	865,205	1,816,881	2.909
2019	75,594,023	0	43	34	1,774,601	1,055,351	2,829,952	3.744
2020	77,299,308	2	32	38	1,730,519	701,123	2,431,642	3.146
	356,086,599	16	189	211	8,677,216	5,182,041	13,859,256	
Adjusted Loss to Payroll Ratio:					2.437	1.455	3.892	
Expected Unlimited Loss to Payroll Ratio:					2.698	2.132	4.830	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.373	1.438	3.811	
Credibility:					0.90	0.73		
Indicated Limited Loss to Payroll Ratio:					2.431	1.451	3.881	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					2.717	1.956	4.673	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								449.9%

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	1,153,845	875,924	2,029,769	1.159
2017	209,547,537	6	40	52	1,733,615	1,274,925	3,008,540	1.436
2018	223,240,486	9	49	45	3,108,498	2,458,303	5,566,801	2.494
2019	227,935,626	5	41	55	3,095,472	2,108,520	5,203,992	2.283
2020	246,570,660	2	32	40	2,288,810	1,659,959	3,948,769	1.601
	1,082,389,110	27	181	247	11,380,239	8,377,631	19,757,871	
Adjusted Loss to Payroll Ratio:					1.051	0.774	1.825	
Expected Unlimited Loss to Payroll Ratio:					1.153	1.016	2.169	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.003	0.655	1.658	
Credibility:					1.00	0.83		
Indicated Limited Loss to Payroll Ratio:					1.051	0.754	1.805	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.186	1.067	2.254	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								217.0%

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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	1,333,337	1,315,571	2,648,908	1.871
2017	165,773,377	5	68	88	1,794,343	2,045,887	3,840,230	2.317
2018	160,708,282	4	66	77	2,378,492	2,006,008	4,384,500	2.728
2019	161,414,113	2	59	74	1,940,235	1,543,910	3,484,145	2.159
2020	199,593,996	3	49	77	2,275,416	2,511,289	4,786,705	2.398
	829,068,309	18	279	394	9,721,822	9,422,665	19,144,487	
Adjusted Loss to Payroll Ratio:					1.173	1.137	2.309	
Expected Unlimited Loss to Payroll Ratio:					1.360	1.507	2.868	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.184	0.971	2.156	
Credibility:					0.96	0.87		
Indicated Limited Loss to Payroll Ratio:					1.173	1.116	2.289	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.324	1.579	2.903	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								279.5%

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	3,483,758	1,988,769	5,472,527	1.882
2017	336,647,183	11	55	76	3,240,919	2,660,841	5,901,760	1.753
2018	366,493,997	12	62	70	3,815,979	2,679,490	6,495,469	1.772
2019	402,325,654	3	58	77	2,679,810	1,904,968	4,584,778	1.140
2020	404,495,643	2	42	63	2,842,632	1,600,726	4,443,358	1.098
	1,800,802,981	39	272	365	16,063,097	10,834,794	26,897,891	
Adjusted Loss to Payroll Ratio:					0.892	0.602	1.494	
Expected Unlimited Loss to Payroll Ratio:					1.113	1.049	2.161	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.914	0.588	1.501	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.892	0.601	1.493	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					1.067	0.974	2.040	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								196.4%

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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	5,572,917	4,620,486	10,193,403	1.487
2019	767,297,862	11	205	280	7,773,856	6,389,693	14,163,549	1.846
2020	818,375,209	6	182	265	7,515,287	6,566,546	14,081,833	1.721
	2,271,391,469	26	566	846	20,862,059	17,576,725	38,438,784	
Adjusted Loss to Payroll Ratio:					0.918	0.774	1.692	
Expected Unlimited Loss to Payroll Ratio:					1.087	1.069	2.156	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.956	0.721	1.677	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.918	0.774	1.692	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.027	1.043	2.070	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								199.3%

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Code: 6361 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: CANAL/JETTY/BREAKWATER CONSTRUCTION; CROSS-COUNTRY WATER PIPELINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	19,482,727	0	3	2	118,026	84,043	202,069	1.037
2017	25,007,764	1	1	7	40,579	80,444	121,023	0.484
2018	40,849,849	0	5	10	312,099	210,493	522,592	1.279
2019	23,163,608	0	9	13	671,043	227,336	898,379	3.878
2020	26,422,235	0	5	8	286,833	125,248	412,081	1.560
	134,926,183	1	23	40	1,428,580	727,564	2,156,144	
Adjusted Loss to Payroll Ratio:					1.059	0.539	1.598	
Expected Unlimited Loss to Payroll Ratio:					0.982	0.869	1.851	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.882	0.625	1.507	
Credibility:					0.41	0.35		
Indicated Limited Loss to Payroll Ratio:					0.955	0.595	1.550	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.046	0.754	1.800	
Indicated Relativity Change:								-2.7%
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	433,453	396,260	829,713	1.923
2017	49,606,428	1	28	75	411,789	484,923	896,712	1.808
2018	53,424,604	5	38	91	1,288,926	1,173,182	2,462,108	4.609
2019	57,516,733	1	43	75	715,544	769,970	1,485,514	2.583
2020	62,208,258	2	55	70	1,236,144	1,319,120	2,555,264	4.108
	265,893,952	12	181	379	4,085,855	4,143,454	8,229,310	
Adjusted Loss to Payroll Ratio:					1.537	1.558	3.095	
Expected Unlimited Loss to Payroll Ratio:					1.361	1.681	3.041	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.243	1.267	2.510	
Credibility:					0.62	0.62		
Indicated Limited Loss to Payroll Ratio:					1.425	1.446	2.872	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.536	1.750	3.286	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								316.3%

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	2,973,927	2,312,223	5,286,150	2.934
2017	206,930,733	5	135	226	3,512,083	2,526,093	6,038,176	2.918
2018	215,794,731	6	127	209	3,383,731	2,753,456	6,137,187	2.844
2019	231,873,065	6	121	202	3,092,404	2,855,755	5,948,159	2.565
2020	263,372,779	5	151	200	5,689,310	4,149,669	9,838,979	3.736
	1,098,125,201	29	637	1,058	18,651,454	14,597,195	33,248,649	
Adjusted Loss to Payroll Ratio:					1.698	1.329	3.028	
Expected Unlimited Loss to Payroll Ratio:					1.611	1.506	3.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.500	1.193	2.692	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.698	1.329	3.028	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.797	1.532	3.329	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								320.5%

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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	40,350,343	34,713,603	75,063,946	4.139
2019	1,970,340,365	49	1,541	2,507	40,499,092	35,349,928	75,849,020	3.850
2020	2,091,125,204	14	1,470	2,449	45,806,249	38,167,378	83,973,627	4.016
	5,875,049,941	142	4,664	7,726	126,655,684	108,230,910	234,886,594	
Adjusted Loss to Payroll Ratio:					2.156	1.842	3.998	
Expected Unlimited Loss to Payroll Ratio:					2.347	2.276	4.623	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.214	1.932	4.146	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.156	1.842	3.998	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.323	2.229	4.552	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								438.2%

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	936,025	922,388	1,858,413	3.280
2017	65,932,718	4	56	92	2,019,005	1,301,765	3,320,770	5.037
2018	64,343,313	2	36	68	582,909	815,157	1,398,066	2.173
2019	76,568,209	1	52	69	1,178,033	941,621	2,119,654	2.768
2020	86,266,268	2	48	69	1,379,280	1,093,530	2,472,810	2.866
	349,761,044	12	231	375	6,095,253	5,074,462	11,169,715	
Adjusted Loss to Payroll Ratio:					1.743	1.451	3.194	
Expected Unlimited Loss to Payroll Ratio:					1.928	1.829	3.757	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.819	1.552	3.371	
Credibility:					0.80	0.71		
Indicated Limited Loss to Payroll Ratio:					1.758	1.480	3.239	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.895	1.791	3.686	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								354.8%

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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	200,129	375,694	575,823	1.443
2017	49,441,423	0	4	33	10,046	43,101	53,147	0.107
2018	52,584,665	0	13	33	172,049	202,218	374,267	0.712
2019	75,470,556	1	8	31	241,024	392,809	633,833	0.840
2020	57,648,688	0	14	20	335,577	219,777	555,354	0.963
275,057,464		3	47	136	958,825	1,233,598	2,192,424	
Adjusted Loss to Payroll Ratio:					0.349	0.448	0.797	
Expected Unlimited Loss to Payroll Ratio:					0.605	0.936	1.541	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.515	0.611	1.126	
Credibility:					0.44	0.44		
Indicated Limited Loss to Payroll Ratio:					0.442	0.540	0.982	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					0.529	0.874	1.403	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								135.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,515,841,421	161	2,137	3,152	83,759,852	51,623,020	135,382,872	5.381
2019	2,929,202,848	164	2,915	3,743	102,219,358	64,884,067	167,103,425	5.705
2020	3,787,295,939	100	4,529	4,785	140,368,215	89,399,544	229,767,759	6.067
	9,232,340,208	425	9,581	11,680	: 326,347,425	205,906,632	532,254,056	
Adjusted Loss to Payroll Ratio:					3.535	2.230	5.765	
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.):					3.347	1.950	5.297	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.535	2.230	5.765	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					3.809	2.698	6.508	
Indicated Relativity Change:								13.1%
Indicated Relativity Change (Class 4312 Only)*:								47.9%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 4312 Only):					3.220	2.281	5.500	
Relativity to Statewide Average Loss to Payroll Ratio:								626.5%

*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	1,683,927	1,942,767	3,626,694	4.504
2017	79,593,430	6	49	90	1,559,606	1,492,746	3,052,352	3.835
2018	85,040,072	9	71	105	3,155,457	2,521,589	5,677,046	6.676
2019	89,586,305	8	82	96	2,725,419	2,811,961	5,537,380	6.181
2020	95,964,609	5	59	70	2,124,605	1,911,126	4,035,731	4.205
	430,705,056	40	340	459	11,249,015	10,680,189	21,929,203	
Adjusted Loss to Payroll Ratio:					2.612	2.480	5.091	
Expected Unlimited Loss to Payroll Ratio:					3.016	3.043	6.058	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.074	2.605	5.679	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					2.612	2.489	5.100	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.861	3.154	6.015	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								579.1%

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

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	97,126,504	63,482,084	160,608,588	4.266
2019	3,961,333,352	188	2,563	2,415	105,955,048	67,211,848	173,166,896	4.371
2020	4,272,292,513	115	2,624	2,229	105,435,281	70,422,739	175,858,020	4.116
	11,998,179,775	541	7,774	7,218	: 308,516,833	201,116,672	509,633,505	
Adjusted Loss to Payroll Ratio:					2.571	1.676	4.248	
Expected Unlimited Loss to Payroll Ratio:					2.761	2.035	4.796	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.572	1.705	4.277	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.571	1.676	4.248	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.817	2.124	4.942	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								475.8%

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

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	
2018	333,231,698	10	207	257	5,219,789	4,577,714	9,797,503	2.940
2019	344,175,460	19	245	211	8,133,355	7,446,072	15,579,427	4.527
2020	338,320,198	12	200	190	9,253,937	7,000,953	16,254,890	4.805
	1,015,727,356	41	652	658	22,607,081	19,024,740	41,631,821	
Adjusted Loss to Payroll Ratio:					2.226	1.873	4.099	
Expected Unlimited Loss to Payroll Ratio:					2.215	2.193	4.408	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.064	1.838	3.902	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.226	1.873	4.099	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.438	2.374	4.812	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								463.3%

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

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	1,261,617	907,246	2,168,863	4.131
2017	48,512,911	7	36	20	2,501,544	1,476,356	3,977,900	8.200
2018	60,469,351	2	25	35	1,826,510	733,179	2,559,689	4.233
2019	76,867,601	1	40	61	1,399,422	892,052	2,291,474	2.981
2020	89,864,766	1	43	47	1,252,144	1,011,078	2,263,222	2.518
328,220,340		14	178	189	8,241,237	5,019,910	13,261,147	
Adjusted Loss to Payroll Ratio:					2.511	1.529	4.040	
Expected Unlimited Loss to Payroll Ratio:					3.096	2.276	5.372	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.794	1.709	4.503	
Credibility:					0.92	0.71		
Indicated Limited Loss to Payroll Ratio:					2.534	1.581	4.115	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					2.860	2.239	5.099	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								490.9%

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	269,396	322,670	592,066	7.090
2017	9,530,448	0	3	4	157,300	131,461	288,761	3.030
2018	10,837,262	2	5	2	561,569	526,914	1,088,483	10.044
2019	11,278,552	1	1	2	358,020	8,084	366,104	3.246
2020	17,950,372	1	5	4	430,583	704,866	1,135,449	6.325
57,947,312		5	16	15	1,776,868	1,693,995	3,470,863	
Adjusted Loss to Payroll Ratio:					3.066	2.923	5.990	
Expected Unlimited Loss to Payroll Ratio:					3.550	2.091	5.641	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.090	1.348	4.438	
Credibility:					0.48	0.34		
Indicated Limited Loss to Payroll Ratio:					3.079	1.888	4.967	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					3.475	2.674	6.148	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								591.9%

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Effective September 1, 2023 (Approved)

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	5,539,319	4,507,723	10,047,042	1.586
2018	682,864,334	19	448	946	7,331,144	4,930,271	12,261,415	1.796
2019	726,033,036	8	513	924	8,574,285	6,491,952	15,066,237	2.075
2020	706,035,279	6	569	740	9,510,246	7,167,268	16,677,514	2.362
2,748,497,039		45	1,977	3,572	30,954,995	23,097,215	54,052,210	
Adjusted Loss to Payroll Ratio:					1.126	0.840	1.967	
Expected Unlimited Loss to Payroll Ratio:					1.052	0.900	1.953	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.058	0.821	1.880	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.126	0.840	1.967	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.192	0.968	2.160	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								208.0%

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

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	11,111,736	9,391,931	20,503,667	3.752
2019	565,363,388	25	455	664	12,946,133	10,002,564	22,948,697	4.059
2020	669,243,849	4	508	689	11,603,426	9,639,772	21,243,198	3.174
	1,781,064,722	65	1,443	2,173	35,661,296	29,034,266	64,695,562	
Adjusted Loss to Payroll Ratio:					2.002	1.630	3.632	
Expected Unlimited Loss to Payroll Ratio:					2.100	2.136	4.236	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.012	1.942	3.953	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.002	1.630	3.632	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.134	1.907	4.041	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								389.0%

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

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	222,804	329,348	552,152	3.650
2017	8,062,674	2	3	4	305,619	381,679	687,298	8.524
2018	13,668,538	1	5	34	89,732	116,906	206,638	1.512
2019	10,696,223	0	2	8	81,204	69,848	151,052	1.412
2020	4,118,728	1	1	2	121,435	597,252	718,687	17.449
	51,673,547	5	17	52	820,793	1,495,033	2,315,826	
Adjusted Loss to Payroll Ratio:					1.588	2.893	4.482	
Expected Unlimited Loss to Payroll Ratio:					2.105	1.937	4.042	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.919	1.523	3.442	
Credibility:					0.38	0.32		
Indicated Limited Loss to Payroll Ratio:					1.794	1.967	3.761	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					2.006	2.651	4.657	
Indicated Relativity Change:								15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								448.3%

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	31,020,727	24,609,041	55,629,768	4.955
2019	1,187,363,260	64	772	1,030	25,695,468	20,583,598	46,279,066	3.898
2020	780,824,329	23	506	551	17,295,517	13,007,120	30,302,637	3.881
	3,090,848,910	188	2,112	2,685	74,011,712	58,199,759	132,211,470	
Adjusted Loss to Payroll Ratio:					2.395	1.883	4.278	
Expected Unlimited Loss to Payroll Ratio:					2.607	2.289	4.896	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.469	2.011	4.480	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.395	1.883	4.278	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.580	2.278	4.859	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								467.8%

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

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	5,371,505	4,390,271	9,761,776	3.618
2018	290,339,213	8	331	604	6,112,744	5,451,541	11,564,285	3.983
2019	308,713,429	4	374	530	8,030,090	5,950,497	13,980,587	4.529
2020	358,642,495	5	305	538	11,209,306	7,913,698	19,123,004	5.332
	1,227,524,329	29	1,294	2,270	30,723,645	23,706,006	54,429,651	
Adjusted Loss to Payroll Ratio:					2.503	1.931	4.434	
Expected Unlimited Loss to Payroll Ratio:					2.479	2.033	4.511	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.295	1.767	4.062	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.503	1.931	4.434	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					2.649	2.225	4.874	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								469.3%

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	24,514,392	17,198,577	41,712,969	3.979
2019	1,152,838,858	33	844	1,404	24,163,813	17,580,385	41,744,198	3.621
2020	1,015,722,679	4	566	1,041	15,690,576	12,274,763	27,965,339	2.753
	3,216,764,999	71	2,240	4,074	64,368,782	47,053,725	111,422,507	
Adjusted Loss to Payroll Ratio:					2.001	1.463	3.464	
Expected Unlimited Loss to Payroll Ratio:					2.127	1.786	3.913	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.038	1.623	3.661	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.001	1.463	3.464	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.133	1.711	3.844	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								370.1%

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

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	14,977,401	8,346,954	23,324,355	1.128
2019	2,129,249,022	10	579	521	16,972,229	8,946,046	25,918,275	1.217
2020	1,813,368,201	1	223	167	7,897,852	3,448,179	11,346,031	0.626
	6,010,588,018	25	1,410	1,250	39,847,482	20,741,179	60,588,661	
Adjusted Loss to Payroll Ratio:					0.663	0.345	1.008	
Expected Unlimited Loss to Payroll Ratio:					0.803	0.406	1.209	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.775	0.374	1.150	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.663	0.345	1.008	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.702	0.398	1.099	
Indicated Relativity Change:								-9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								105.8%

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	799,764	349,665	1,149,429	6.015
2017	18,470,384	2	1	2	852,029	89,176	941,205	5.096
2018	18,191,121	0	2	1	5,078	15,980	21,058	0.116
2019	18,588,341	0	4	0	65,240	247,060	312,300	1.680
2020	17,995,320	0	0	1	0	313	313	0.002
	92,355,692	4	10	7	1,722,111	702,195	2,424,306	
Adjusted Loss to Payroll Ratio:					1.865	0.760	2.625	
Expected Unlimited Loss to Payroll Ratio:					2.959	1.833	4.792	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.520	1.160	3.680	
Credibility:					0.53	0.37		
Indicated Limited Loss to Payroll Ratio:					2.172	1.012	3.184	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					2.597	1.638	4.235	
Indicated Relativity Change:								-11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								407.7%

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

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	442,341	466,321	908,662	4.661
2017	19,231,493	3	7	8	535,026	532,949	1,067,975	5.553
2018	20,025,936	1	7	13	238,746	192,114	430,860	2.152
2019	20,424,672	1	3	13	223,533	391,540	615,073	3.011
2020	19,629,987	2	4	9	1,446,757	244,267	1,691,024	8.614
	98,806,344	8	30	60	2,886,403	1,827,190	4,713,594	
Adjusted Loss to Payroll Ratio:					2.921	1.849	4.771	
Expected Unlimited Loss to Payroll Ratio:					1.721	1.559	3.279	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.649	1.373	3.022	
Credibility:					0.46	0.41		
Indicated Limited Loss to Payroll Ratio:					2.235	1.567	3.801	
Limit Factor:					1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:					2.382	1.833	4.215	
Indicated Relativity Change:								28.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					2.317	1.783	4.099	
Relativity to Statewide Average Loss to Payroll Ratio:								394.6%

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

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	471,924	427,138	899,062	1.010
2017	95,837,802	0	5	25	164,045	176,067	340,112	0.355
2018	105,425,057	1	7	11	237,906	147,002	384,908	0.365
2019	113,812,401	0	12	28	358,288	297,905	656,193	0.577
2020	115,100,300	0	11	14	133,399	130,105	263,504	0.229
	519,234,816	1	46	99	1,365,562	1,178,217	2,543,779	
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.):					0.439	0.420	0.859	
Credibility:					0.53	0.49		
Indicated Limited Loss to Payroll Ratio:					0.346	0.326	0.672	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.369	0.381	0.750	
Indicated Relativity Change:								-18.4%
Relativity to Statewide Average Loss to Payroll Ratio:								72.2%

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Effective September 1, 2023 (Approved)

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	3,907,637	906,752	4,814,389	1.298
2017	361,975,643	6	25	56	1,495,263	535,789	2,031,052	0.561
2018	384,436,676	2	38	60	1,120,104	1,069,322	2,189,426	0.570
2019	442,445,124	8	38	68	3,675,097	1,337,828	5,012,925	1.133
2020	457,866,581	4	46	60	3,164,904	1,806,395	4,971,299	1.086
2,017,539,234		30	181	288	13,363,005	5,656,086	19,019,091	
Adjusted Loss to Payroll Ratio:					0.662	0.280	0.943	
Expected Unlimited Loss to Payroll Ratio:					0.787	0.370	1.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.710	0.278	0.988	
Credibility:					1.00	0.71		
Indicated Limited Loss to Payroll Ratio:					0.662	0.280	0.942	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.747	0.396	1.143	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								110.1%

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	
2018	751,439,274	18	283	669	10,064,837	6,539,181	16,604,018	2.210
2019	766,111,103	6	262	588	6,685,899	4,913,157	11,599,056	1.514
2020	743,195,655	3	170	340	7,656,913	5,042,258	12,699,171	1.709
2,260,746,032		27	715	1,597	24,407,649	16,494,596	40,902,246	
Adjusted Loss to Payroll Ratio:					1.080	0.730	1.809	
Expected Unlimited Loss to Payroll Ratio:					1.173	0.820	1.993	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.123	0.746	1.869	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.080	0.730	1.809	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.151	0.853	2.004	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								193.0%

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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	767,596	451,179	1,218,775	1.713
2017	70,227,636	1	12	65	248,144	336,967	585,111	0.833
2018	86,061,774	1	9	39	355,279	309,216	664,495	0.772
2019	91,076,734	0	10	34	291,502	209,331	500,833	0.550
2020	137,438,095	3	33	57	1,154,032	931,277	2,085,309	1.517
	455,958,175	7	81	238	2,816,554	2,237,969	5,054,523	
Adjusted Loss to Payroll Ratio:					0.618	0.491	1.109	
Expected Unlimited Loss to Payroll Ratio:					0.695	0.612	1.307	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.666	0.556	1.222	
Credibility:					0.59	0.52		
Indicated Limited Loss to Payroll Ratio:					0.637	0.522	1.160	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.679	0.611	1.290	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								124.2%

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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	1,391,307	1,034,869	2,426,176	2.073
2017	111,360,339	2	33	90	703,772	459,969	1,163,741	1.045
2018	121,951,941	4	36	88	1,186,040	1,264,317	2,450,357	2.009
2019	133,064,142	0	37	80	779,984	728,759	1,508,743	1.134
2020	140,095,604	1	42	61	1,277,649	1,270,518	2,548,167	1.819
	623,499,408	10	203	419	5,338,752	4,758,432	10,097,184	
Adjusted Loss to Payroll Ratio:					0.856	0.763	1.619	
Expected Unlimited Loss to Payroll Ratio:					0.973	0.936	1.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.855	0.632	1.487	
Credibility:					0.75	0.66		
Indicated Limited Loss to Payroll Ratio:					0.856	0.718	1.574	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					0.957	0.968	1.925	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								185.3%

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Effective September 1, 2023 (Approved)

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	274,847	210,376	485,223	0.773
2017	71,905,952	1	9	8	362,514	237,208	599,722	0.834
2018	74,252,820	0	7	10	253,517	165,828	419,345	0.565
2019	78,362,560	1	4	13	207,142	255,980	463,122	0.591
2020	87,696,447	1	12	8	483,379	259,526	742,905	0.847
374,977,357		4	39	53	1,581,398	1,128,917	2,710,315	
Adjusted Loss to Payroll Ratio:					0.422	0.301	0.723	
Expected Unlimited Loss to Payroll Ratio:					0.396	0.336	0.731	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.357	0.252	0.609	
Credibility:					0.43	0.35		
Indicated Limited Loss to Payroll Ratio:					0.385	0.269	0.654	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.434	0.381	0.815	
Indicated Relativity Change:								11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								78.5%

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	2,053,851	1,522,723	3,576,574	1.511
2017	295,907,067	7	27	56	1,272,441	855,533	2,127,974	0.719
2018	487,884,457	10	45	86	4,034,017	3,433,133	7,467,150	1.531
2019	619,043,811	9	39	84	3,327,013	2,940,260	6,267,273	1.012
2020	733,898,667	6	53	93	3,943,448	3,791,247	7,734,695	1.054
2,373,468,064		37	190	369	14,630,770	12,542,896	27,173,666	
Adjusted Loss to Payroll Ratio:					0.616	0.528	1.145	
Expected Unlimited Loss to Payroll Ratio:					0.738	0.816	1.553	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.606	0.457	1.063	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.616	0.527	1.144	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					0.737	0.854	1.591	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								153.2%

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

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	2,270,888	1,696,259	3,967,147	0.878
2017	432,930,744	7	41	93	2,015,083	1,647,228	3,662,311	0.846
2018	515,408,517	4	52	107	2,341,565	1,860,344	4,201,909	0.815
2019	530,914,215	2	37	81	2,763,948	1,439,270	4,203,218	0.792
2020	417,023,396	0	36	64	1,575,371	1,523,394	3,098,765	0.743
	2,348,322,333	21	213	435	10,966,855	8,166,495	19,133,350	
Adjusted Loss to Payroll Ratio:					0.467	0.348	0.815	
Expected Unlimited Loss to Payroll Ratio:					0.559	0.557	1.116	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.459	0.312	0.771	
Credibility:					0.99	0.84		
Indicated Limited Loss to Payroll Ratio:					0.467	0.342	0.809	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					0.558	0.554	1.112	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								107.1%

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	281,328	224,907	506,235	1.035
2017	59,911,845	1	8	27	246,614	404,862	651,476	1.087
2018	55,525,430	1	19	23	576,139	423,589	999,728	1.800
2019	48,200,311	1	9	23	323,703	335,138	658,841	1.367
2020	47,020,025	0	15	13	485,939	322,827	808,766	1.720
	259,560,505	4	58	110	1,913,723	1,711,324	3,625,047	
Adjusted Loss to Payroll Ratio:					0.737	0.659	1.397	
Expected Unlimited Loss to Payroll Ratio:					1.070	0.984	2.053	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.931	0.634	1.565	
Credibility:					0.55	0.46		
Indicated Limited Loss to Payroll Ratio:					0.825	0.646	1.471	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.931	0.914	1.845	
Indicated Relativity Change:								-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								177.7%

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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	58,826,329	29,691,857	88,518,186	4.908
2019	1,660,907,471	149	1,153	1,182	52,912,883	27,725,426	80,638,309	4.855
2020	1,712,625,235	83	961	742	56,548,895	30,519,147	87,068,042	5.084
	5,176,953,733	397	3,485	2,996	168,288,107	87,936,430	256,224,537	
Adjusted Loss to Payroll Ratio:					3.251	1.699	4.949	
Expected Unlimited Loss to Payroll Ratio:					3.593	2.080	5.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.113	1.613	4.727	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.251	1.699	4.949	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					3.503	2.055	5.558	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								535.1%

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	493,484	394,851	888,335	1.530
2017	47,379,459	3	5	28	544,125	193,947	738,072	1.558
2018	99,966,487	0	22	61	867,659	729,017	1,596,676	1.597
2019	99,976,850	2	48	122	1,032,595	1,341,440	2,374,035	2.375
2020	91,475,494	0	30	53	942,054	1,251,079	2,193,133	2.398
	396,877,096	5	133	308	3,879,918	3,910,334	7,790,252	
Adjusted Loss to Payroll Ratio:					0.978	0.985	1.963	
Expected Unlimited Loss to Payroll Ratio:					1.124	0.852	1.977	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.027	0.643	1.670	
Credibility:					0.67	0.55		
Indicated Limited Loss to Payroll Ratio:					0.994	0.831	1.825	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.071	1.006	2.077	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								200.0%

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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	
2017	601,481,324	15	165	316	4,972,368	4,313,751	9,286,119	1.544
2018	644,787,698	18	168	325	5,174,375	3,509,858	8,684,233	1.347
2019	675,096,749	11	170	250	6,282,402	4,575,429	10,857,831	1.608
2020	685,676,219	3	173	256	5,534,330	3,612,121	9,146,451	1.334
	2,607,041,990	47	676	1,147	21,963,474	16,011,159	37,974,633	
Adjusted Loss to Payroll Ratio:					0.842	0.614	1.457	
Expected Unlimited Loss to Payroll Ratio:					0.823	0.747	1.570	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.740	0.537	1.277	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.842	0.614	1.457	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.923	0.778	1.701	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								163.8%

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

Code: 7607 RHG: 4 NAICS: 51 ILDG: 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	1,211,272	899,365	2,110,637	0.183
2017	1,186,141,783	2	23	66	524,822	400,140	924,962	0.078
2018	1,240,704,654	1	17	52	292,104	252,374	544,478	0.044
2019	1,207,445,908	0	22	37	171,527	224,331	395,858	0.033
2020	1,276,302,287	0	12	19	368,615	323,966	692,581	0.054
	6,060,831,552	5	106	251	2,568,340	2,100,176	4,668,515	
Adjusted Loss to Payroll Ratio:					0.042	0.035	0.077	
Expected Unlimited Loss to Payroll Ratio:					0.073	0.066	0.138	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.062	0.049	0.111	
Credibility:					0.67	0.58		
Indicated Limited Loss to Payroll Ratio:					0.049	0.041	0.089	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.054	0.051	0.105	
Indicated Relativity Change:								-24.1%
Relativity to Statewide Average Loss to Payroll Ratio:								10.1%

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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	
2017	3,500,475,043	13	144	343	5,203,666	3,839,375	9,043,041	0.258
2018	3,175,546,360	14	129	350	5,418,988	3,475,261	8,894,249	0.280
2019	3,354,331,743	9	166	371	6,959,244	4,550,654	11,509,898	0.343
2020	3,364,842,249	3	121	201	6,103,604	3,830,992	9,934,596	0.295
	13,395,195,395	39	560	1,265	23,685,503	15,696,281	39,381,784	
Adjusted Loss to Payroll Ratio:					0.177	0.117	0.294	
Expected Unlimited Loss to Payroll Ratio:					0.209	0.157	0.366	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.178	0.116	0.294	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.177	0.117	0.294	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.194	0.149	0.342	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								32.9%

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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	665,224	818,647	1,483,871	3.980
2017	43,229,214	2	25	33	454,656	441,777	896,433	2.074
2018	49,513,091	0	23	72	372,365	430,812	803,177	1.622
2019	49,519,659	4	19	102	1,774,766	1,408,334	3,183,100	6.428
2020	66,979,707	1	33	52	1,845,371	1,472,747	3,318,118	4.954
246,526,682		9	122	311	5,112,382	4,572,317	9,684,700	
Adjusted Loss to Payroll Ratio:					2.074	1.855	3.928	
Expected Unlimited Loss to Payroll Ratio:					2.192	2.205	4.397	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.884	1.496	3.380	
Credibility:					0.71	0.63		
Indicated Limited Loss to Payroll Ratio:					2.019	1.720	3.740	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					2.279	2.436	4.715	
Indicated Relativity Change:								7.2%
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	65,006	110,968	175,974	224.686
2017	750.4	0	1	5	88	4,285	4,373	5.828
2018	697.0	1	2	7	89,673	132,696	222,369	319.038
2019	631.9	0	0	2	0	187	187	0.296
2020	624.2	1	2	5	401,816	183,335	585,151	937.442
3,486.7		2	10	26	556,583	431,472	988,055	
Adjusted Loss to Payroll Ratio:					159.630	123.748	283.378	
Expected Unlimited Loss to Payroll Ratio:					80.024	125.955	205.979	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					64.873	74.340	139.214	
Credibility:					0.21	0.22		
Indicated Limited Loss to Payroll Ratio:					85.062	85.025	170.087	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					101.705	137.685	239.389	
Indicated Relativity Change:								16.2%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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Effective September 1, 2023 (Approved)

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	1,834,072	1,503,944	3,338,016	1.373
2017	273,037,440	8	71	234	2,450,567	1,854,852	4,305,419	1.577
2018	296,208,673	6	113	212	3,995,610	2,466,670	6,462,280	2.182
2019	306,895,462	5	76	188	3,409,573	2,800,013	6,209,586	2.023
2020	328,393,016	0	68	149	2,567,014	2,671,313	5,238,327	1.595
	1,447,719,372	26	409	1,012	14,256,836	11,296,792	25,553,628	
Adjusted Loss to Payroll Ratio:					0.985	0.780	1.765	
Expected Unlimited Loss to Payroll Ratio:					1.020	0.942	1.962	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.905	0.713	1.618	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					0.985	0.777	1.761	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.079	0.984	2.063	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								198.6%

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

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	21,112,678	18,512,619	39,625,297	1.975
2019	2,130,911,128	48	779	842	21,518,346	18,958,993	40,477,339	1.900
2020	2,199,203,321	40	722	769	25,413,930	27,099,872	52,513,802	2.388
	6,336,277,876	146	2,282	2,525	68,044,953	64,571,485	132,616,438	
Adjusted Loss to Payroll Ratio:					1.074	1.019	2.093	
Expected Unlimited Loss to Payroll Ratio:					1.039	1.105	2.144	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.963	0.918	1.881	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.074	1.019	2.093	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.157	1.233	2.390	
Indicated Relativity Change:								11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								230.1%

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

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

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	.1	0	0	0	0	0	0	0.000
2017	.0	0	0	1	0	424	424	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	424	424	
Adjusted Loss to Payroll Ratio:					0.000	4,238.373	4,238.373	
Expected Unlimited Loss to Payroll Ratio:					39.624	54.046	93.670	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					34.400	38.401	72.801	
Credibility:					0.00	0.00		
Indicated Limited Loss to Payroll Ratio:					34.313	49.030	83.344	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					38.364	66.093	104.457	
Indicated Relativity Change:								11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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

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	356,888	195,009	551,897	0.780
2017	66,942,938	2	13	14	418,110	350,985	769,095	1.149
2018	68,421,146	1	12	19	727,725	497,340	1,225,065	1.790
2019	78,994,861	0	9	14	461,659	777,380	1,239,039	1.569
2020	67,093,758	1	9	10	256,302	208,899	465,201	0.693
	352,245,607	5	50	72	2,220,684	2,029,613	4,250,297	
Adjusted Loss to Payroll Ratio:					0.630	0.576	1.207	
Expected Unlimited Loss to Payroll Ratio:					0.984	1.059	2.043	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.808	0.593	1.402	
Credibility:					0.58	0.51		
Indicated Limited Loss to Payroll Ratio:					0.704	0.585	1.289	
Limit Factor:					1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:					0.842	0.947	1.789	
Indicated Relativity Change:								-12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								172.2%

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	2,755,258	3,121,553	5,876,811	3.277
2017	190,291,649	12	120	209	2,395,002	2,514,792	4,909,794	2.580
2018	202,183,402	7	124	209	2,379,068	2,605,354	4,984,422	2.465
2019	205,055,028	6	160	195	2,923,098	3,191,957	6,115,055	2.982
2020	184,185,602	4	132	112	3,355,600	4,058,294	7,413,894	4.025
	961,025,301	39	647	915	13,808,026	15,491,950	29,299,976	
Adjusted Loss to Payroll Ratio:					1.437	1.612	3.049	
Expected Unlimited Loss to Payroll Ratio:					1.487	1.711	3.198	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.377	1.487	2.864	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.437	1.612	3.049	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.521	1.858	3.378	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								325.2%

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

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	617,178	895,809	1,512,987	1.184
2017	132,809,717	3	78	172	1,366,486	1,753,735	3,120,221	2.349
2018	130,305,372	5	69	191	1,397,901	1,648,918	3,046,819	2.338
2019	137,229,258	1	58	182	1,063,823	1,206,866	2,270,689	1.655
2020	162,965,698	0	54	141	1,055,484	1,743,416	2,798,900	1.717
	691,073,405	10	323	820	5,500,871	7,248,744	12,749,615	
Adjusted Loss to Payroll Ratio:					0.796	1.049	1.845	
Expected Unlimited Loss to Payroll Ratio:					1.009	1.473	2.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.874	1.042	1.916	
Credibility:					0.79	0.80		
Indicated Limited Loss to Payroll Ratio:					0.812	1.048	1.860	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.917	1.483	2.400	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								231.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,670,657,848	134	2,704	5,095	45,586,623	44,626,849	90,213,472	2.458
2019	4,395,818,491	111	2,874	5,425	50,407,457	51,627,194	102,034,651	2.321
2020	5,138,394,734	18	3,099	5,167	64,456,782	58,989,997	123,446,779	2.402
	13,204,871,073	263	8,677	15,687	160,450,862	155,244,040	315,694,902	
Adjusted Loss to Payroll Ratio:					1.215	1.176	2.391	
Expected Unlimited Loss to Payroll Ratio:					1.272	1.410	2.682	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.196	1.242	2.438	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.215	1.176	2.391	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.295	1.375	2.670	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								257.1%

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

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	35,835,252	32,376,333	68,211,585	1.587
2019	4,210,246,967	32	2,123	3,010	39,792,583	33,712,788	73,505,371	1.746
2020	3,619,458,582	5	1,131	2,164	24,817,092	22,694,217	47,511,309	1.313
	12,127,492,889	82	5,048	8,754	100,444,927	88,783,338	189,228,264	
Adjusted Loss to Payroll Ratio:					0.828	0.732	1.560	
Expected Unlimited Loss to Payroll Ratio:					0.930	0.893	1.822	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.880	0.798	1.678	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.828	0.732	1.560	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.877	0.844	1.720	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								165.6%

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

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	1,266,599,628	19	429	1,107	10,427,338	8,541,739	18,969,077	1.498
2019	1,305,739,106	14	497	995	10,838,308	9,398,795	20,237,103	1.550
2020	1,435,766,201	4	508	1,030	10,586,281	10,159,955	20,746,236	1.445
	4,008,104,935	37	1,434	3,132	31,851,927	28,100,489	59,952,416	
Adjusted Loss to Payroll Ratio:					0.795	0.701	1.496	
Expected Unlimited Loss to Payroll Ratio:					0.886	0.848	1.734	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.833	0.747	1.580	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.795	0.701	1.496	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.847	0.820	1.667	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								160.5%

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	3,610,004	2,660,952	6,270,956	0.693
2017	905,007,103	7	119	163	3,162,551	2,583,345	5,745,896	0.635
2018	936,065,729	2	153	214	4,166,992	3,164,388	7,331,380	0.783
2019	904,813,554	2	112	172	3,529,732	2,478,653	6,008,385	0.664
2020	876,623,207	1	99	118	2,603,301	3,056,061	5,659,362	0.646
	4,526,996,001	20	623	823	17,072,579	13,943,398	31,015,977	
Adjusted Loss to Payroll Ratio:					0.377	0.308	0.685	
Expected Unlimited Loss to Payroll Ratio:					0.398	0.371	0.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.363	0.302	0.665	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.377	0.308	0.685	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.413	0.390	0.804	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								77.4%

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

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	12,728,880	10,776,275	23,505,155	2.420
2019	961,082,875	13	777	1,004	17,214,663	13,824,314	31,038,977	3.230
2020	1,006,966,403	5	612	969	15,724,172	13,599,310	29,323,482	2.912
2,939,231,704		43	2,004	3,060	45,667,715	38,199,899	83,867,614	
Adjusted Loss to Payroll Ratio:					1.554	1.300	2.853	
Expected Unlimited Loss to Payroll Ratio:					1.640	1.622	3.262	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.500	1.317	2.817	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.554	1.300	2.853	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.702	1.647	3.349	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								322.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	13,086,617,574	194	4,755	11,244	112,929,377	100,625,968	213,555,345	1.632
2019	13,312,105,171	124	4,789	10,596	117,172,733	107,565,483	224,738,216	1.688
2020	13,372,366,231	48	4,119	10,510	121,592,088	114,090,803	235,682,891	1.762
	39,771,088,976	366	13,663	32,350	351,694,198	322,282,255	673,976,453	
Adjusted Loss to Payroll Ratio:					0.884	0.810	1.695	
Expected Unlimited Loss to Payroll Ratio:					0.956	0.937	1.893	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.899	0.825	1.724	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.884	0.810	1.695	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.943	0.948	1.890	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								182.0%

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

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

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	7,886,078,184	263	7,186	9,349	145,347,951	123,587,451	268,935,402	3.410
2019	7,996,590,029	199	7,914	9,990	153,062,597	133,331,595	286,394,192	3.581
2020	10,313,265,652	74	7,888	10,847	182,054,618	156,089,662	338,144,280	3.279
	26,195,933,865	536	22,988	30,186	480,465,167	413,008,709	893,473,876	
Adjusted Loss to Payroll Ratio:					1.834	1.577	3.411	
Expected Unlimited Loss to Payroll Ratio:					2.076	1.953	4.029	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.887	1.616	3.503	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.834	1.577	3.411	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.977	1.907	3.884	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								373.9%

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

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	1,860,172	1,677,499	3,537,671	0.931
2017	384,449,138	8	78	189	1,946,268	1,819,206	3,765,474	0.979
2018	378,622,348	5	68	151	1,469,435	1,396,906	2,866,341	0.757
2019	336,286,600	1	54	128	1,800,145	1,434,052	3,234,197	0.962
2020	319,812,950	1	80	132	2,717,148	1,939,390	4,656,538	1.456
	1,798,967,565	24	364	825	9,793,168	8,267,051	18,060,219	
Adjusted Loss to Payroll Ratio:					0.544	0.460	1.004	
Expected Unlimited Loss to Payroll Ratio:					0.497	0.559	1.056	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.469	0.475	0.944	
Credibility:					0.89	0.85		
Indicated Limited Loss to Payroll Ratio:					0.536	0.462	0.998	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.578	0.559	1.136	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								109.4%

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

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	7,124,082	6,898,861	14,022,943	4.675
2019	340,517,696	7	315	377	6,680,403	5,874,829	12,555,232	3.687
2020	333,253,581	6	330	392	10,809,913	8,908,685	19,718,598	5.917
	973,757,658	27	953	1,187	24,614,398	21,682,374	46,296,772	
Adjusted Loss to Payroll Ratio:					2.528	2.227	4.754	
Expected Unlimited Loss to Payroll Ratio:					2.340	2.404	4.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.127	1.989	4.116	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.528	2.227	4.754	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.724	2.694	5.418	
Indicated Relativity Change:								14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								521.6%

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	
2018	540,689,731	19	194	318	8,676,890	6,525,364	15,202,254	2.812
2019	557,240,490	10	191	345	6,274,522	5,044,993	11,319,515	2.031
2020	549,311,251	8	144	226	8,086,432	7,743,944	15,830,376	2.882
	1,647,241,472	37	529	889	23,037,843	19,314,300	42,352,144	
Adjusted Loss to Payroll Ratio:					1.399	1.173	2.571	
Expected Unlimited Loss to Payroll Ratio:					1.362	1.318	2.679	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.240	1.025	2.264	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.399	1.173	2.571	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.532	1.486	3.018	
Indicated Relativity Change:								12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								290.6%

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

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	10,718,953	10,700,631	21,419,584	3.244
2019	732,362,217	23	491	903	8,921,893	9,530,012	18,451,905	2.520
2020	719,444,066	5	467	811	10,328,953	10,796,123	21,125,076	2.936
	2,112,142,642	72	1,492	2,690	29,969,799	31,026,766	60,996,565	
Adjusted Loss to Payroll Ratio:					1.419	1.469	2.888	
Expected Unlimited Loss to Payroll Ratio:					1.501	1.740	3.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.411	1.533	2.944	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.419	1.469	2.888	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.512	1.718	3.231	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								311.0%

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

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	9,791,239	8,693,396	18,484,635	3.490
2019	533,143,097	9	397	459	8,317,326	8,061,902	16,379,228	3.072
2020	541,034,687	4	355	415	10,057,185	8,752,155	18,809,340	3.477
	1,603,799,409	37	1,138	1,405	28,165,751	25,507,453	53,673,204	
Adjusted Loss to Payroll Ratio:					1.756	1.590	3.347	
Expected Unlimited Loss to Payroll Ratio:					1.788	1.949	3.737	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.626	1.612	3.238	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.756	1.590	3.347	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.893	1.924	3.817	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								367.5%

INCLUDES EXPERIENCE OF 8264 D1-1-19

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

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	5,938,830	7,913,411	13,852,241	1.757
2019	800,573,930	11	263	771	6,470,043	7,535,636	14,005,679	1.749
2020	783,939,968	1	242	704	6,797,843	8,375,363	15,173,206	1.936
	2,372,838,527	22	813	2,444	19,206,716	23,824,409	43,031,125	
Adjusted Loss to Payroll Ratio:					0.809	1.004	1.813	
Expected Unlimited Loss to Payroll Ratio:					0.879	1.200	2.079	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.826	1.057	1.883	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.809	1.004	1.813	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.863	1.174	2.037	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								196.1%

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	2,964,816	1,938,759	4,903,575	4.089
2017	122,984,424	13	79	143	2,218,410	1,486,645	3,705,055	3.013
2018	129,735,425	14	109	157	2,314,076	1,348,832	3,662,908	2.823
2019	156,704,304	16	133	128	3,617,510	2,510,921	6,128,431	3.911
2020	230,009,490	1	177	157	4,254,663	2,761,395	7,016,058	3.050
	759,352,891	63	590	730	15,369,475	10,046,552	25,416,027	
Adjusted Loss to Payroll Ratio:					2.024	1.323	3.347	
Expected Unlimited Loss to Payroll Ratio:					2.465	1.873	4.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.204	1.479	3.683	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					2.024	1.329	3.353	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.218	1.685	3.902	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								375.7%

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

Code: 8042 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: STORES – FLOOR COVERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	222,942,299	9	75	145	2,256,959	2,048,653	4,305,612	1.931
2017	234,790,751	7	87	142	2,615,372	2,214,244	4,829,616	2.057
2018	231,817,320	7	119	142	3,307,424	2,652,117	5,959,541	2.571
2019	235,746,339	0	81	137	1,853,985	1,240,863	3,094,848	1.313
2020	224,923,689	1	77	121	2,401,850	1,644,346	4,046,196	1.799
	1,150,220,398	24	439	687	12,435,589	9,800,221	22,235,810	
Adjusted Loss to Payroll Ratio:					1.081	0.852	1.933	
Expected Unlimited Loss to Payroll Ratio:					1.232	1.094	2.326	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.120	0.905	2.025	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.081	0.856	1.937	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.165	1.035	2.200	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								211.8%

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	11,642,474	11,397,809	23,040,283	1.745
2019	1,281,007,835	16	549	1,177	11,127,224	10,336,496	21,463,720	1.676
2020	1,343,859,618	8	552	1,130	12,676,424	12,202,505	24,878,929	1.851
	3,945,024,515	39	1,705	3,632	35,446,122	33,936,811	69,382,933	
Adjusted Loss to Payroll Ratio:					0.899	0.860	1.759	
Expected Unlimited Loss to Payroll Ratio:					0.965	0.954	1.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.897	0.811	1.709	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.899	0.860	1.759	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.968	1.041	2.009	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								193.4%

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

Code: 8057 RHG: 4 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: BOAT DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	43,943,711	1	13	30	388,821	357,266	746,087	1.698
2017	44,231,674	2	19	33	545,566	322,558	868,124	1.963
2018	43,697,569	1	23	48	475,728	349,502	825,230	1.889
2019	46,278,303	0	21	25	415,609	649,540	1,065,149	2.302
2020	51,941,981	0	15	34	373,192	269,436	642,628	1.237
230,093,238		4	91	170	2,198,916	1,948,301	4,147,217	
Adjusted Loss to Payroll Ratio:					0.956	0.847	1.802	
Expected Unlimited Loss to Payroll Ratio:					1.239	1.216	2.455	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.133	0.988	2.120	
Credibility:					0.56	0.50		
Indicated Limited Loss to Payroll Ratio:					1.034	0.917	1.951	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.132	1.162	2.295	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								220.9%

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	901,885	1,092,545	1,994,430	1.513
2017	123,847,821	3	60	137	1,205,750	1,271,366	2,477,116	2.000
2018	121,406,449	2	48	139	1,325,626	1,463,180	2,788,806	2.297
2019	105,748,777	2	42	97	664,897	891,005	1,555,902	1.471
2020	113,923,845	1	46	95	1,546,787	1,297,193	2,843,980	2.496
596,788,715		8	261	570	5,644,945	6,015,289	11,660,234	
Adjusted Loss to Payroll Ratio:					0.946	1.008	1.954	
Expected Unlimited Loss to Payroll Ratio:					0.985	1.115	2.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.905	0.955	1.860	
Credibility:					0.76	0.73		
Indicated Limited Loss to Payroll Ratio:					0.936	0.994	1.930	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.998	1.162	2.160	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								208.0%

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

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	2,095,323	2,034,561	4,129,884	0.869
2017	518,857,046	11	130	307	2,886,406	3,163,255	6,049,661	1.166
2018	521,658,436	6	124	275	2,949,036	3,266,379	6,215,415	1.191
2019	557,536,072	5	140	279	3,239,055	2,957,531	6,196,586	1.111
2020	560,383,440	2	113	233	2,895,449	2,939,152	5,834,601	1.041
2,633,730,692		32	613	1,359	14,065,269	14,360,878	28,426,147	
Adjusted Loss to Payroll Ratio:					0.534	0.545	1.079	
Expected Unlimited Loss to Payroll Ratio:					0.596	0.623	1.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.554	0.530	1.084	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.534	0.545	1.079	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.576	0.660	1.235	
Indicated Relativity Change:								1.3%
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	3,913,833	3,780,383	7,694,216	1.831
2018	428,974,028	8	166	199	4,116,501	4,264,884	8,381,385	1.954
2019	460,626,765	4	175	177	3,649,275	3,492,869	7,142,144	1.551
2020	565,611,867	11	221	196	9,436,441	7,622,642	17,059,083	3.016
1,875,502,744		30	731	798	21,116,050	19,160,778	40,276,829	
Adjusted Loss to Payroll Ratio:					1.126	1.022	2.148	
Expected Unlimited Loss to Payroll Ratio:					0.999	1.092	2.091	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.928	0.929	1.858	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.126	1.022	2.148	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.213	1.236	2.449	
Indicated Relativity Change:								17.1%
Relativity to Statewide Average Loss to Payroll Ratio:								235.8%

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

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	659,448	851,081	1,510,529	0.668
2017	238,203,648	3	47	94	1,219,529	745,575	1,965,104	0.825
2018	232,710,363	1	33	94	480,017	698,470	1,178,487	0.506
2019	257,846,404	1	37	94	1,173,392	1,004,152	2,177,544	0.845
2020	263,839,770	0	35	95	954,525	1,007,001	1,961,526	0.743
	1,218,620,688	5	199	488	4,486,911	4,306,278	8,793,190	
Adjusted Loss to Payroll Ratio:					0.368	0.353	0.722	
Expected Unlimited Loss to Payroll Ratio:					0.391	0.445	0.837	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.358	0.362	0.719	
Credibility:					0.69	0.65		
Indicated Limited Loss to Payroll Ratio:					0.365	0.356	0.721	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.400	0.452	0.851	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								82.0%

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	1,036,164	896,615	1,932,779	1.788
2017	116,903,864	5	44	97	1,468,522	1,441,384	2,909,906	2.489
2018	114,947,474	3	69	90	1,523,094	1,981,071	3,504,165	3.048
2019	119,260,294	3	48	96	1,167,760	1,160,095	2,327,855	1.952
2020	124,148,177	1	57	89	1,618,229	1,549,041	3,167,270	2.551
	583,372,208	17	257	450	6,813,770	7,028,206	13,841,976	
Adjusted Loss to Payroll Ratio:					1.168	1.205	2.373	
Expected Unlimited Loss to Payroll Ratio:					1.354	1.324	2.678	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.245	1.134	2.378	
Credibility:					0.85	0.78		
Indicated Limited Loss to Payroll Ratio:					1.179	1.189	2.368	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.257	1.391	2.648	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								254.9%

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

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	4,035,464	4,008,049	8,043,513	2.482
2017	417,029,564	6	220	328	3,727,831	3,761,460	7,489,291	1.796
2018	302,889,950	4	124	195	2,691,025	2,212,166	4,903,191	1.619
2019	197,347,523	2	69	114	935,093	1,007,453	1,942,546	0.984
2020	245,894,442	3	96	132	3,112,007	2,596,201	5,708,208	2.321
	1,487,194,531	26	674	1,042	14,501,420	13,585,329	28,086,749	
Adjusted Loss to Payroll Ratio:					0.975	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.):					1.007	0.964	1.971	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.975	0.913	1.889	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.051	1.105	2.156	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								207.6%

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	863,975	716,046	1,580,021	1.186
2017	157,023,974	4	83	170	2,042,415	1,882,185	3,924,600	2.499
2018	143,332,319	5	70	125	1,904,021	1,530,138	3,434,159	2.396
2019	146,646,586	3	44	120	777,400	943,364	1,720,764	1.173
2020	152,570,475	1	75	86	1,338,044	1,094,760	2,432,804	1.595
	732,849,185	15	317	599	6,925,855	6,166,493	13,092,348	
Adjusted Loss to Payroll Ratio:					0.945	0.841	1.786	
Expected Unlimited Loss to Payroll Ratio:					0.930	0.883	1.813	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.874	0.778	1.652	
Credibility:					0.80	0.72		
Indicated Limited Loss to Payroll Ratio:					0.931	0.824	1.755	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.992	0.964	1.956	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								188.3%

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

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	429,168	771,318	1,200,486	0.898
2017	147,531,351	0	27	62	216,965	270,873	487,838	0.331
2018	170,409,343	3	51	83	1,032,329	886,840	1,919,169	1.126
2019	163,185,521	2	90	97	2,072,289	1,670,849	3,743,138	2.294
2020	184,517,589	1	73	78	1,686,984	1,143,027	2,830,011	1.534
	799,274,707	8	271	389	5,437,734	4,742,906	10,180,640	
Adjusted Loss to Payroll Ratio:					0.680	0.593	1.274	
Expected Unlimited Loss to Payroll Ratio:					0.494	0.526	1.020	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.464	0.463	0.928	
Credibility:					0.64	0.61		
Indicated Limited Loss to Payroll Ratio:					0.603	0.543	1.146	
Limit Factor:					1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:					0.643	0.635	1.278	
Indicated Relativity Change:								25.3%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.642	0.633	1.275	
Relativity to Statewide Average Loss to Payroll Ratio:								122.7%

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

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	718,091	956,061	1,674,152	0.647
2017	261,730,947	4	50	130	1,243,149	872,275	2,115,424	0.808
2018	255,552,538	1	45	146	532,362	701,561	1,233,923	0.483
2019	211,340,820	1	18	91	397,471	394,574	792,045	0.375
2020	158,187,842	0	24	52	754,969	566,556	1,321,525	0.835
	1,145,598,631	11	177	556	3,646,043	3,491,027	7,137,070	
Adjusted Loss to Payroll Ratio:					0.318	0.305	0.623	
Expected Unlimited Loss to Payroll Ratio:					0.327	0.374	0.702	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.304	0.318	0.623	
Credibility:					0.63	0.61		
Indicated Limited Loss to Payroll Ratio:					0.313	0.310	0.623	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.337	0.375	0.713	
Indicated Relativity Change:								1.6%
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
Effective September 1, 2023 (Approved)

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	6,521,309	7,877,382	14,398,691	0.778
2019	1,781,445,657	8	543	1,087	6,671,936	8,261,468	14,933,404	0.838
2020	1,649,978,914	4	460	745	6,223,158	8,061,142	14,284,300	0.866
	5,281,327,729	31	1,560	3,105	19,416,403	24,199,992	43,616,394	
Adjusted Loss to Payroll Ratio:					0.368	0.458	0.826	
Expected Unlimited Loss to Payroll Ratio:					0.363	0.542	0.905	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.352	0.501	0.853	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.368	0.458	0.826	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.389	0.528	0.917	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								88.3%

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

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	1,427,037	639,186	2,066,223	1.848
2017	114,364,761	2	24	81	648,023	575,837	1,223,860	1.070
2018	120,461,800	1	17	60	592,103	315,574	907,677	0.753
2019	124,825,779	1	23	66	688,845	774,752	1,463,597	1.173
2020	117,003,789	0	24	79	734,449	1,404,320	2,138,769	1.828
	588,438,464	6	107	360	4,090,458	3,709,669	7,800,126	
Adjusted Loss to Payroll Ratio:					0.695	0.630	1.326	
Expected Unlimited Loss to Payroll Ratio:					0.604	0.555	1.160	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.556	0.475	1.031	
Credibility:					0.62	0.55		
Indicated Limited Loss to Payroll Ratio:					0.642	0.561	1.203	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.684	0.656	1.340	
Indicated Relativity Change:								15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								129.0%

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	
2017	247,229,495	6	170	364	2,977,100	2,739,630	5,716,730	2.312
2018	264,229,127	11	154	341	4,312,075	3,473,265	7,785,340	2.946
2019	262,415,476	14	173	339	5,323,160	4,116,672	9,439,832	3.597
2020	259,870,724	5	138	291	4,767,307	3,615,621	8,382,928	3.226
	1,033,744,821	36	635	1,335	17,379,642	13,945,188	31,324,829	
Adjusted Loss to Payroll Ratio:					1.681	1.349	3.030	
Expected Unlimited Loss to Payroll Ratio:					1.825	1.779	3.604	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.632	1.405	3.036	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.681	1.349	3.030	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.842	1.710	3.552	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								341.9%

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

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	2,744,213	2,117,202	4,861,415	1.322
2017	276,227,573	10	51	194	2,015,282	2,179,185	4,194,467	1.518
2018	294,038,230	3	56	176	1,847,356	1,508,995	3,356,351	1.141
2019	304,039,409	6	67	162	2,981,783	2,351,827	5,333,610	1.754
2020	301,468,605	3	61	163	2,003,439	2,095,914	4,099,353	1.360
	1,543,557,104	27	343	995	11,592,072	10,253,123	21,845,195	
Adjusted Loss to Payroll Ratio:					0.751	0.664	1.415	
Expected Unlimited Loss to Payroll Ratio:					0.797	0.691	1.488	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.733	0.592	1.324	
Credibility:					1.00	0.88		
Indicated Limited Loss to Payroll Ratio:					0.751	0.656	1.407	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.800	0.767	1.568	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								150.9%

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	1,308,375	1,081,192	2,389,567	2.182
2017	102,954,960	3	34	124	996,482	865,216	1,861,698	1.808
2018	107,041,147	1	27	105	456,663	572,506	1,029,169	0.961
2019	112,371,981	0	27	105	442,086	540,423	982,509	0.874
2020	120,008,919	1	42	103	872,035	1,063,838	1,935,873	1.613
	551,877,333	8	187	571	4,075,641	4,123,175	8,198,815	
Adjusted Loss to Payroll Ratio:					0.739	0.747	1.486	
Expected Unlimited Loss to Payroll Ratio:					0.921	0.838	1.759	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.853	0.728	1.581	
Credibility:					0.72	0.64		
Indicated Limited Loss to Payroll Ratio:					0.771	0.740	1.511	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.816	0.853	1.669	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								160.7%

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

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	640,078	645,410	1,285,488	1.785
2017	77,099,187	0	33	131	213,007	318,776	531,783	0.690
2018	76,015,940	1	66	107	739,761	774,001	1,513,762	1.991
2019	82,542,072	3	63	161	1,417,294	1,816,301	3,233,595	3.918
2020	97,203,917	0	69	118	1,734,026	1,628,781	3,362,807	3.460
	404,867,805	6	273	623	4,744,166	5,183,269	9,927,435	
Adjusted Loss to Payroll Ratio:					1.172	1.280	2.452	
Expected Unlimited Loss to Payroll Ratio:					1.237	1.408	2.645	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.124	1.165	2.289	
Credibility:					0.71	0.68		
Indicated Limited Loss to Payroll Ratio:					1.158	1.243	2.401	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.248	1.504	2.752	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								264.9%

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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	7,561,468	8,029,922	15,591,390	4.669
2019	363,039,829	7	333	565	6,618,062	6,774,074	13,392,136	3.689
2020	390,973,036	4	343	537	7,268,326	7,577,849	14,846,175	3.797
	1,087,920,215	33	1,018	1,581	21,447,856	22,381,845	43,829,701	
Adjusted Loss to Payroll Ratio:					1.971	2.057	4.029	
Expected Unlimited Loss to Payroll Ratio:					1.947	2.430	4.377	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.879	2.172	4.051	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.971	2.057	4.029	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					2.086	2.371	4.457	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								429.1%

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

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	1,356,435	1,460,764	2,817,199	3.459
2017	75,926,237	5	52	106	1,468,628	1,287,759	2,756,387	3.630
2018	68,081,232	6	58	74	2,238,455	1,673,518	3,911,973	5.746
2019	63,867,202	4	57	78	1,384,038	1,065,410	2,449,448	3.835
2020	63,388,714	2	30	69	1,485,398	1,560,194	3,045,592	4.805
	352,701,107	21	268	464	7,932,954	7,047,647	14,980,601	
Adjusted Loss to Payroll Ratio:					2.249	1.998	4.247	
Expected Unlimited Loss to Payroll Ratio:					2.625	2.774	5.399	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.297	2.054	4.351	
Credibility:					0.89	0.81		
Indicated Limited Loss to Payroll Ratio:					2.254	2.009	4.263	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					2.521	2.708	5.229	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								503.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	439,523,341	17	152	304	5,549,798	3,745,422	9,295,220	2.115
2018	476,673,547	12	134	275	4,251,101	4,135,779	8,386,880	1.759
2019	516,977,118	11	156	242	5,404,829	4,390,793	9,795,622	1.895
2020	536,229,705	3	153	291	5,060,217	5,694,840	10,755,057	2.006
	1,969,403,711	43	595	1,112	20,265,945	17,966,834	38,232,780	
Adjusted Loss to Payroll Ratio:					1.029	0.912	1.941	
Expected Unlimited Loss to Payroll Ratio:					1.228	1.229	2.457	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.069	0.792	1.861	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.029	0.912	1.941	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					1.161	1.292	2.453	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								236.2%

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

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	23,545,030	19,558,474	43,103,504	3.323
2019	1,353,745,999	33	673	1,356	20,239,632	16,203,790	36,443,422	2.692
2020	1,387,098,525	16	679	1,216	22,665,458	18,594,225	41,259,683	2.975
	4,038,101,136	113	2,064	4,074	66,450,119	54,356,489	120,806,609	
Adjusted Loss to Payroll Ratio:					1.646	1.346	2.992	
Expected Unlimited Loss to Payroll Ratio:					1.796	1.830	3.626	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.571	1.355	2.926	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.646	1.346	2.992	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.840	1.815	3.654	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								351.8%

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

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	210,099	122,173	332,272	2.842
2017	13,399,916	3	12	20	388,345	295,666	684,011	5.105
2018	13,812,401	0	9	20	228,786	151,759	380,545	2.755
2019	17,718,080	0	7	17	203,034	191,005	394,039	2.224
2020	17,541,842	0	7	17	283,771	216,010	499,781	2.849
	74,164,284	4	39	89	1,314,035	976,613	2,290,648	
Adjusted Loss to Payroll Ratio:					1.772	1.317	3.089	
Expected Unlimited Loss to Payroll Ratio:					2.310	2.277	4.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.065	1.798	3.863	
Credibility:					0.46	0.41		
Indicated Limited Loss to Payroll Ratio:					1.931	1.601	3.532	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.116	2.029	4.145	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								399.1%

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	2,069	283	2,352	11.306
2017	282.3	1	0	0	153,637	63,855	217,492	770.430
2018	303.2	0	1	0	11,152	11,889	23,041	75.992
2019	250.0	0	0	0	0	0	0	0.000
2020	139.0	0	1	0	41,056	62,805	103,861	747.201
	1,182.5	1	3	0	207,914	138,832	346,746	
Adjusted Loss to Payroll Ratio:					175.826	117.405	293.231	
Expected Unlimited Loss to Payroll Ratio:					105.663	55.407	161.070	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					104.332	42.486	146.818	
Credibility:					0.16	0.11		
Indicated Limited Loss to Payroll Ratio:					115.639	50.489	166.128	
Limit Factor:					1.129	1.416		
Indicated (Unlimited) Loss to Payroll Ratio:					130.507	71.486	201.992	
Indicated Relativity Change:								25.4%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					130.084	71.254	201.338	
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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

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	148,376	388,572	536,948	7.402
2017	7,694,044	2	7	18	300,011	262,123	562,134	7.306
2018	7,863,572	1	6	11	243,236	435,723	678,959	8.634
2019	7,903,100	0	6	13	35,624	111,607	147,231	1.863
2020	8,089,769	0	4	13	139,262	184,198	323,460	3.998
	38,804,693	4	33	74	866,508	1,382,222	2,248,730	
Adjusted Loss to Payroll Ratio:					2.233	3.562	5.795	
Expected Unlimited Loss to Payroll Ratio:					2.101	3.049	5.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.910	2.522	4.432	
Credibility:					0.34	0.36		
Indicated Limited Loss to Payroll Ratio:					2.020	2.899	4.919	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.177	3.507	5.684	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								547.2%

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	2,644,602	2,060,779	4,705,381	2.101
2017	227,575,639	7	88	215	2,334,272	1,722,047	4,056,319	1.782
2018	242,576,004	13	128	296	3,379,608	3,825,285	7,204,893	2.970
2019	252,085,443	4	103	217	2,274,107	2,329,460	4,603,567	1.826
2020	240,740,692	4	85	161	2,268,543	2,241,852	4,510,395	1.874
	1,186,920,588	39	496	1,084	12,901,132	12,179,423	25,080,554	
Adjusted Loss to Payroll Ratio:					1.087	1.026	2.113	
Expected Unlimited Loss to Payroll Ratio:					1.170	1.213	2.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.096	1.023	2.119	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.087	1.026	2.113	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.159	1.200	2.359	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								227.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	5,388,533	5,603,956	10,992,489	2.918
2018	395,123,693	13	223	444	5,703,162	5,081,146	10,784,308	2.729
2019	425,604,022	6	229	489	5,613,589	6,572,829	12,186,418	2.863
2020	460,436,095	1	271	508	5,321,508	5,268,533	10,590,041	2.300
	1,657,890,154	38	946	1,895	22,026,792	22,526,463	44,553,256	
Adjusted Loss to Payroll Ratio:					1.329	1.359	2.687	
Expected Unlimited Loss to Payroll Ratio:					1.517	1.816	3.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.383	1.428	2.811	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.329	1.359	2.687	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.485	1.832	3.317	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								319.3%

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

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	43,606,141	36,396,150	80,002,291	5.796
2019	1,385,618,287	53	1,744	2,370	39,065,660	34,358,327	73,423,987	5.299
2020	1,458,307,435	26	1,521	2,367	37,793,954	32,622,152	70,416,106	4.829
	4,224,325,560	184	4,989	7,301	120,465,755	103,376,628	223,842,383	
Adjusted Loss to Payroll Ratio:					2.852	2.447	5.299	
Expected Unlimited Loss to Payroll Ratio:					3.097	2.982	6.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.967	2.711	5.678	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.852	2.447	5.299	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					3.040	2.863	5.902	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								568.2%

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	7,590,984	5,929,576	13,520,560	6.317
2019	212,326,374	13	299	309	8,933,425	6,481,360	15,414,785	7.260
2020	227,873,428	9	307	311	10,019,136	7,383,909	17,403,045	7.637
	654,247,683	43	908	919	26,543,544	19,794,846	46,338,390	
Adjusted Loss to Payroll Ratio:					4.057	3.026	7.083	
Expected Unlimited Loss to Payroll Ratio:					4.414	3.685	8.099	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.112	3.089	7.200	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					4.057	3.026	7.083	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					4.445	3.835	8.280	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								797.1%

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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	199,033	337,868	536,901	2.022
2017	28,822,858	4	15	35	616,683	469,411	1,086,094	3.768
2018	31,193,268	3	24	28	922,224	707,648	1,629,872	5.225
2019	29,572,152	1	16	41	406,512	465,853	872,365	2.950
2020	30,007,166	3	22	26	1,017,562	1,467,114	2,484,676	8.280
	146,143,922	11	100	156	3,162,014	3,447,894	6,609,908	
Adjusted Loss to Payroll Ratio:					2.164	2.359	4.523	
Expected Unlimited Loss to Payroll Ratio:					2.004	2.416	4.421	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.827	1.899	3.727	
Credibility:					0.56	0.54		
Indicated Limited Loss to Payroll Ratio:					2.016	2.146	4.162	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					2.254	2.893	5.147	
Indicated Relativity Change:								16.4%
Relativity to Statewide Average Loss to Payroll Ratio:								495.5%

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	7,392,124	7,048,615	14,440,739	2.109
2019	682,382,036	12	275	259	5,676,926	5,677,922	11,354,848	1.664
2020	727,793,686	4	251	235	5,157,674	5,760,143	10,917,817	1.500
	2,095,000,477	35	831	801	18,226,724	18,486,679	36,713,403	
Adjusted Loss to Payroll Ratio:					0.870	0.882	1.752	
Expected Unlimited Loss to Payroll Ratio:					1.044	1.144	2.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.955	0.929	1.884	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.870	0.882	1.752	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.953	1.118	2.072	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								199.4%

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Effective September 1, 2023 (Approved)

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	6,546,868	4,853,840	11,400,708	3.168
2018	411,493,863	11	191	303	6,657,386	4,539,606	11,196,992	2.721
2019	440,710,343	16	205	269	8,014,456	4,678,883	12,693,339	2.880
2020	427,987,089	6	210	246	8,166,168	6,116,241	14,282,409	3.337
	1,640,047,577	50	790	1,069	29,384,879	20,188,570	49,573,449	
Adjusted Loss to Payroll Ratio:					1.792	1.231	3.023	
Expected Unlimited Loss to Payroll Ratio:					1.988	1.348	3.336	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.828	1.154	2.982	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.792	1.231	3.023	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.910	1.440	3.350	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								322.5%

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

Code: 8370 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	33,133,952	0	14	10	272,986	154,725	427,711	1.291
2017	32,652,415	0	8	20	51,379	94,545	145,924	0.447
2018	41,556,673	1	12	21	205,368	216,114	421,482	1.014
2019	50,326,572	1	11	18	484,917	353,755	838,672	1.666
2020	54,383,141	0	8	15	63,695	78,427	142,122	0.261
	212,052,753	2	53	84	1,078,344	897,565	1,975,910	
Adjusted Loss to Payroll Ratio:					0.509	0.423	0.932	
Expected Unlimited Loss to Payroll Ratio:					0.680	0.702	1.382	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.626	0.575	1.201	
Credibility:					0.43	0.39		
Indicated Limited Loss to Payroll Ratio:					0.576	0.516	1.092	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.631	0.654	1.285	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								123.7%

E1-1-18 INCLUDES EXPERIENCE OF 9516

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

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	12,167,430	11,706,675	23,874,105	2.125
2019	1,112,306,619	25	643	811	11,207,284	11,951,901	23,159,185	2.082
2020	1,100,577,207	10	511	627	11,234,550	13,983,921	25,218,471	2.291
	3,336,243,657	62	1,862	2,265	34,609,265	37,642,498	72,251,762	
Adjusted Loss to Payroll Ratio:					1.037	1.128	2.166	
Expected Unlimited Loss to Payroll Ratio:					1.088	1.297	2.385	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.018	1.113	2.132	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.037	1.128	2.166	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.118	1.365	2.483	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								239.0%

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Effective September 1, 2023 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	710,624,489	32	407	833	10,360,811	9,161,450	19,522,261	2.747
2019	719,346,141	26	414	775	10,470,742	8,439,499	18,910,241	2.629
2020	804,224,697	12	426	829	13,494,774	9,816,746	23,311,520	2.899
	2,234,195,327	70	1,247	2,437	34,326,328	27,417,694	61,744,023	
Adjusted Loss to Payroll Ratio:					1.536	1.227	2.764	
Expected Unlimited Loss to Payroll Ratio:					1.548	1.478	3.027	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.439	1.258	2.697	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.536	1.227	2.764	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.656	1.485	3.140	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								302.3%

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	14,783,789	12,542,557	27,326,346	1.772
2019	1,954,401,112	28	549	821	17,856,113	13,358,164	31,214,277	1.597
2020	2,033,169,842	14	483	798	18,216,477	14,324,545	32,541,022	1.601
	5,529,882,333	74	1,557	2,507	50,856,378	40,225,266	91,081,644	
Adjusted Loss to Payroll Ratio:					0.920	0.727	1.647	
Expected Unlimited Loss to Payroll Ratio:					1.048	0.918	1.966	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.964	0.752	1.717	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.920	0.727	1.647	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.008	0.922	1.930	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								185.8%

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

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	60,269	64,332	124,601	0.530
2017	30,458,631	1	17	38	511,619	424,860	936,479	3.075
2018	30,871,059	0	18	24	295,871	269,987	565,858	1.833
2019	34,317,345	1	15	27	285,954	296,462	582,416	1.697
2020	42,189,079	0	19	39	426,634	447,017	873,651	2.071
	161,325,221	2	74	156	1,580,346	1,502,658	3,083,004	
Adjusted Loss to Payroll Ratio:					0.980	0.931	1.911	
Expected Unlimited Loss to Payroll Ratio:					1.074	1.101	2.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.017	0.979	1.995	
Credibility:					0.46	0.43		
Indicated Limited Loss to Payroll Ratio:					0.999	0.958	1.958	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.065	1.121	2.186	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								210.5%

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	54,509,271	43,165,063	97,674,334	1.713
2019	6,092,742,937	69	1,877	3,912	51,065,444	39,239,979	90,305,423	1.482
2020	5,847,219,036	21	1,657	3,076	49,925,040	37,627,672	87,552,712	1.497
	17,640,494,573	220	5,606	11,550	155,499,754	120,032,713	275,532,468	
Adjusted Loss to Payroll Ratio:					0.881	0.680	1.562	
Expected Unlimited Loss to Payroll Ratio:					0.987	0.860	1.847	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.918	0.732	1.649	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.881	0.680	1.562	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.950	0.823	1.773	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								170.7%

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

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	5,424,499	5,484,757	10,909,256	1.974
2018	553,130,108	14	265	411	5,572,236	5,437,858	11,010,094	1.991
2019	532,174,757	4	233	338	4,060,857	4,304,680	8,365,537	1.572
2020	352,102,326	1	135	180	3,198,522	4,055,674	7,254,196	2.060
	1,989,993,410	31	901	1,317	18,256,114	19,282,968	37,539,083	
Adjusted Loss to Payroll Ratio:					0.917	0.969	1.886	
Expected Unlimited Loss to Payroll Ratio:					0.996	1.144	2.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.916	0.937	1.853	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.917	0.969	1.886	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.005	1.228	2.233	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								215.0%

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	12,509,572	9,622,802	22,132,374	1.453
2019	1,376,780,633	12	408	446	12,570,262	9,898,480	22,468,742	1.632
2020	1,251,533,199	8	353	364	13,772,176	9,190,771	22,962,947	1.835
	4,151,332,846	45	1,222	1,444	38,852,011	28,712,053	67,564,064	
Adjusted Loss to Payroll Ratio:					0.936	0.692	1.628	
Expected Unlimited Loss to Payroll Ratio:					0.969	0.800	1.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.892	0.655	1.547	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.936	0.692	1.628	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.025	0.877	1.902	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								183.1%

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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	241,391	417,472	658,863	1.315
2017	48,002,837	4	21	33	704,938	553,185	1,258,123	2.621
2018	47,289,476	5	23	19	961,149	777,418	1,738,567	3.676
2019	49,170,007	3	25	30	1,090,429	683,539	1,773,968	3.608
2020	47,960,281	0	9	18	615,661	291,889	907,550	1.892
	242,517,249	13	93	131	3,613,568	2,723,503	6,337,072	
Adjusted Loss to Payroll Ratio:					1.490	1.123	2.613	
Expected Unlimited Loss to Payroll Ratio:					1.290	1.142	2.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.221	1.015	2.236	
Credibility:					0.59	0.52		
Indicated Limited Loss to Payroll Ratio:					1.379	1.071	2.450	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.470	1.252	2.722	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								262.1%

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	1,571,852	1,622,240	3,194,092	1.494
2017	213,271,096	4	40	93	998,937	833,047	1,831,984	0.859
2018	221,360,197	2	52	74	1,045,404	800,887	1,846,291	0.834
2019	224,079,240	3	102	86	2,841,143	2,361,306	5,202,449	2.322
2020	238,917,765	1	46	69	1,792,345	1,439,399	3,231,744	1.353
	1,111,352,645	13	310	410	8,249,681	7,056,878	15,306,559	
Adjusted Loss to Payroll Ratio:					0.742	0.635	1.377	
Expected Unlimited Loss to Payroll Ratio:					0.827	0.842	1.668	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.740	0.641	1.381	
Credibility:					0.89	0.79		
Indicated Limited Loss to Payroll Ratio:					0.742	0.636	1.378	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					0.830	0.858	1.687	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								162.4%

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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	3,961,229	2,891,390	6,852,619	3.750
2017	179,623,488	21	112	284	3,827,604	3,373,431	7,201,035	4.009
2018	192,766,470	10	118	187	3,514,910	3,397,677	6,912,587	3.586
2019	197,485,330	10	104	174	3,471,849	2,689,940	6,161,789	3.120
2020	199,757,561	3	97	181	4,536,785	3,475,148	8,011,933	4.011
	952,393,486	54	533	1,050	19,312,377	15,827,585	35,139,962	
Adjusted Loss to Payroll Ratio:					2.028	1.662	3.690	
Expected Unlimited Loss to Payroll Ratio:					2.207	2.247	4.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.931	1.664	3.595	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.028	1.662	3.690	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					2.267	2.240	4.507	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								433.9%

INCLUDES EXPERIENCE OF 8265 D1-1-19

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

Code: 8601 RHG: 6 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: ENGINEERS – CONSULTING; OIL OR GAS
GEOLOGISTS/SCOUTS; FOREST ENGINEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	10,560,853,537	10	301	682	8,974,589	7,451,115	16,425,704	0.156
2019	11,582,556,342	11	269	633	10,983,282	8,693,494	19,676,776	0.170
2020	11,449,622,381	7	261	456	14,039,351	11,600,712	25,640,063	0.224
	33,593,032,260	28	831	1,771	33,997,221	27,745,320	61,742,541	
Adjusted Loss to Payroll Ratio:					0.101	0.083	0.184	
Expected Unlimited Loss to Payroll Ratio:					0.114	0.117	0.231	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.083	0.072	0.155	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.101	0.083	0.184	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.114	0.117	0.231	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								22.3%

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Effective September 1, 2023 (Approved)

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	216	216	0.026
2017	5,537	1	0	0	177,441	230,886	408,327	73.747
2018	10,984	0	0	1	0	158	158	0.014
2019	2,049	1	0	1	76,277	113,192	189,469	92.469
2020	2,842	0	0	0	0	0	0	0.000
	29,804	2	0	3	253,718	344,451	598,169	
Adjusted Loss to Payroll Ratio:					8.513	11.557	20.070	
Expected Unlimited Loss to Payroll Ratio:					1.312	2.230	3.543	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.222	1.488	2.710	
Credibility:					0.04	0.04		
Indicated Limited Loss to Payroll Ratio:					1.504	1.895	3.399	
Limit Factor:					1.196	1.619		
Indicated (Unlimited) Loss to Payroll Ratio:					1.798	3.069	4.867	
Indicated Relativity Change:								37.4%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.636	2.792	4.428	
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	1,509,049	932,659	2,441,708	0.759
2017	339,797,227	6	58	81	1,854,400	1,137,658	2,992,058	0.881
2018	354,180,386	1	67	75	2,201,209	1,139,816	3,341,025	0.943
2019	382,440,248	1	48	71	1,853,980	1,369,184	3,223,164	0.843
2020	423,422,397	3	53	54	5,735,545	2,645,230	8,380,775	1.979
	1,821,572,382	20	293	366	13,154,183	7,224,547	20,378,730	
Adjusted Loss to Payroll Ratio:					0.722	0.397	1.119	
Expected Unlimited Loss to Payroll Ratio:					0.656	0.461	1.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.527	0.329	0.856	
Credibility:					0.99	0.78		
Indicated Limited Loss to Payroll Ratio:					0.721	0.381	1.102	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.790	0.483	1.273	
Indicated Relativity Change:								14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								122.6%

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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	143,539	113,477	257,016	0.687
2017	44,013,351	0	2	3	9,632	12,760	22,392	0.051
2018	43,894,379	1	3	1	52,987	21,990	74,977	0.171
2019	52,022,426	1	3	1	220,596	365,747	586,343	1.127
2020	53,718,896	0	0	1	0	661	661	0.001
	231,079,955	3	12	9	426,754	514,635	941,388	
Adjusted Loss to Payroll Ratio:					0.185	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.):					0.322	0.165	0.487	
Credibility:					0.34	0.26		
Indicated Limited Loss to Payroll Ratio:					0.275	0.180	0.455	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.296	0.218	0.514	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								49.5%

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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	
2017	1,518,475,950	14	154	248	3,811,802	3,288,728	7,100,530	0.468
2018	1,616,780,306	11	166	273	4,339,342	3,461,178	7,800,520	0.482
2019	1,715,614,472	9	198	283	6,348,849	4,398,370	10,747,219	0.626
2020	1,549,780,489	3	162	225	6,025,116	4,624,109	10,649,225	0.687
	6,400,651,216	37	680	1,029	20,525,108	15,772,386	36,297,494	
Adjusted Loss to Payroll Ratio:					0.321	0.246	0.567	
Expected Unlimited Loss to Payroll Ratio:					0.352	0.287	0.639	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.330	0.242	0.572	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.321	0.246	0.567	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.342	0.288	0.630	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								60.7%

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	2,509,899	2,606,435	5,116,334	0.083
2017	6,723,133,532	13	87	214	2,921,038	2,509,509	5,430,547	0.081
2018	6,710,166,869	12	120	181	3,357,607	3,176,661	6,534,268	0.097
2019	6,748,192,511	4	95	184	2,697,201	3,096,969	5,794,170	0.086
2020	7,926,747,639	2	77	82	2,468,611	2,002,027	4,470,638	0.056
34,279,458,454		37	486	867	13,954,357	13,391,601	27,345,957	
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		
Selected (Unlimited) Loss to Payroll Ratio:					0.045	0.050	0.094	
Indicated Relativity Change:								-17.9%
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	51,536,383,256	124	1,819	3,444	49,689,228	42,503,762	92,192,990	0.179
2019	52,216,206,892	70	1,486	2,870	50,348,669	42,890,333	93,239,002	0.179
2020	49,471,456,466	23	1,044	1,687	47,544,966	40,620,734	88,165,700	0.178
	153,224,046,614	217	4,349	8,001	147,582,863	126,014,829	273,597,692	
Adjusted Loss to Payroll Ratio:					0.096	0.082	0.179	
Expected Unlimited Loss to Payroll Ratio:					0.115	0.116	0.231	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.095	0.080	0.174	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.096	0.082	0.179	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.106	0.104	0.210	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								20.2%

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

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

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	195,479	166,876	362,355	0.058
2017	634,416,635	0	7	8	140,905	100,793	241,698	0.038
2018	720,450,829	0	8	16	90,344	123,561	213,905	0.030
2019	1,011,658,753	0	13	5	615,903	527,181	1,143,084	0.113
2020	1,343,022,716	0	6	5	284,092	242,376	526,468	0.039
	4,331,783,077	0	46	46	1,326,723	1,160,787	2,487,510	
Adjusted Loss to Payroll Ratio:					0.031	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.):					0.042	0.041	0.083	
Credibility:					0.51	0.48		
Indicated Limited Loss to Payroll Ratio:					0.036	0.034	0.070	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.041	0.048	0.089	
Indicated Relativity Change:								-24.3%
Relativity to Statewide Average Loss to Payroll Ratio:								8.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	482,350	359,803	842,153	3.433
2017	23,885,295	3	31	17	669,117	505,476	1,174,593	4.918
2018	21,447,709	2	39	26	564,488	381,013	945,501	4.408
2019	19,007,158	1	31	22	678,793	806,278	1,485,071	7.813
2020	17,954,087	0	25	10	519,554	504,536	1,024,090	5.704
	106,822,821	8	143	90	2,914,302	2,557,106	5,471,408	
Adjusted Loss to Payroll Ratio:					2.728	2.394	5.122	
Expected Unlimited Loss to Payroll Ratio:					2.552	2.339	4.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.320	1.935	4.255	
Credibility:					0.55	0.49		
Indicated Limited Loss to Payroll Ratio:					2.546	2.159	4.705	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.743	2.612	5.355	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								515.6%

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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	9,368,475	7,816,558	17,185,033	0.555
2019	3,126,405,951	9	308	517	9,609,031	8,482,166	18,091,197	0.579
2020	3,501,636,073	3	192	313	6,435,526	4,492,118	10,927,644	0.312
	9,722,362,019	35	770	1,295	25,413,032	20,790,842	46,203,874	
Adjusted Loss to Payroll Ratio:					0.261	0.214	0.475	
Expected Unlimited Loss to Payroll Ratio:					0.332	0.336	0.668	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.309	0.286	0.594	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.261	0.214	0.475	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.282	0.259	0.540	
Indicated Relativity Change:								-19.1%
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	1,412,497	1,083,343	2,495,840	0.097
2017	2,526,966,388	4	58	112	1,312,128	1,067,222	2,379,350	0.094
2018	2,318,428,450	3	50	96	1,338,962	1,416,430	2,755,392	0.119
2019	2,990,575,809	0	36	65	1,102,796	926,566	2,029,362	0.068
2020	5,015,750,515	0	33	28	1,389,935	920,243	2,310,178	0.046
	15,418,894,516	10	237	416	6,556,318	5,413,805	11,970,123	
Adjusted Loss to Payroll Ratio:					0.043	0.035	0.078	
Expected Unlimited Loss to Payroll Ratio:					0.085	0.077	0.161	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.071	0.060	0.131	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					0.043	0.037	0.079	
Limit Factor:					1.058	1.152		
Indicated (Unlimited) Loss to Payroll Ratio:					0.045	0.043	0.088	
Indicated Relativity Change:								-45.7%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.062	0.059	0.121	
Relativity to Statewide Average Loss to Payroll Ratio:								11.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	520,663,947	7	33	46	1,165,522	911,717	2,077,239	0.399
2017	566,740,593	2	40	68	1,189,666	1,240,712	2,430,378	0.429
2018	600,281,032	2	42	57	1,170,525	696,650	1,867,175	0.311
2019	618,144,810	0	33	41	1,488,129	1,450,583	2,938,712	0.475
2020	610,204,288	1	18	12	1,364,396	455,581	1,819,977	0.298
2,916,034,670		12	166	224	6,378,238	4,755,243	11,133,481	
Adjusted Loss to Payroll Ratio:					0.219	0.163	0.382	
Expected Unlimited Loss to Payroll Ratio:					0.267	0.253	0.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.238	0.185	0.423	
Credibility:					0.83	0.71		
Indicated Limited Loss to Payroll Ratio:					0.222	0.170	0.392	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.251	0.240	0.491	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								47.2%

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	2,939,657	2,398,307	5,337,964	1.713
2017	260,945,997	4	96	160	2,472,503	2,044,927	4,517,430	1.731
2018	290,006,033	3	110	193	3,079,763	2,857,068	5,936,831	2.047
2019	318,597,181	2	110	176	2,837,729	2,292,552	5,130,281	1.610
2020	319,449,102	2	116	222	2,857,337	3,061,390	5,918,727	1.853
1,500,564,907		20	527	915	14,186,989	12,654,244	26,841,233	
Adjusted Loss to Payroll Ratio:					0.945	0.843	1.789	
Expected Unlimited Loss to Payroll Ratio:					1.084	1.022	2.106	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.956	0.833	1.789	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.945	0.843	1.789	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.001	0.972	1.972	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								189.9%

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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	1,886,041	1,722,449	3,608,490	0.336
2017	1,134,448,246	12	104	316	2,135,546	1,921,453	4,056,999	0.358
2018	1,207,860,005	4	106	332	2,372,339	2,147,416	4,519,755	0.374
2019	1,374,460,063	0	104	245	2,501,431	2,195,558	4,696,989	0.342
2020	1,509,594,137	0	58	150	1,901,395	1,987,966	3,889,361	0.258
6,299,841,350		25	467	1,365	10,796,752	9,974,843	20,771,596	
Adjusted Loss to Payroll Ratio:					0.171	0.158	0.330	
Expected Unlimited Loss to Payroll Ratio:					0.229	0.224	0.453	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.191	0.176	0.366	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.171	0.158	0.330	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.181	0.183	0.364	
Indicated Relativity Change:								-19.6%
Relativity to Statewide Average Loss to Payroll Ratio:								35.0%

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	3,119,363	2,431,629	5,550,992	0.077
2017	7,746,645,327	6	126	205	2,963,301	2,630,892	5,594,193	0.072
2018	8,510,458,230	8	110	236	3,355,140	2,850,501	6,205,641	0.073
2019	9,174,763,618	4	105	192	3,736,632	3,044,241	6,780,873	0.074
2020	10,569,281,288	0	60	103	3,070,884	2,059,277	5,130,161	0.049
43,233,886,875		30	517	984	16,245,319	13,016,540	29,261,858	
Adjusted Loss to Payroll Ratio:					0.038	0.030	0.068	
Expected Unlimited Loss to Payroll Ratio:					0.050	0.043	0.093	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.039	0.031	0.070	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.038	0.030	0.068	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.040	0.036	0.077	
Indicated Relativity Change:								-17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								7.4%

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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	7,678,279	7,161,597	14,839,876	1.397
2019	1,105,312,897	16	377	765	8,255,457	8,543,367	16,798,824	1.520
2020	1,282,921,291	12	387	661	10,719,864	10,688,823	21,408,687	1.669
	3,450,696,574	56	1,109	2,224	26,653,600	26,393,787	53,047,387	
Adjusted Loss to Payroll Ratio:					0.772	0.765	1.537	
Expected Unlimited Loss to Payroll Ratio:					0.736	0.824	1.560	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.727	0.715	1.443	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.772	0.765	1.537	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.832	0.925	1.758	
Indicated Relativity Change:								12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								169.2%

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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	539,276	725,256	1,264,532	1.067
2017	116,706,795	2	71	205	726,571	1,401,412	2,127,983	1.823
2018	119,328,975	3	79	209	1,118,605	1,623,318	2,741,923	2.298
2019	104,741,829	3	61	177	1,068,309	824,417	1,892,726	1.807
2020	91,080,713	0	36	65	402,063	547,114	949,177	1.042
	550,361,102	10	322	854	3,854,824	5,121,517	8,976,341	
Adjusted Loss to Payroll Ratio:					0.700	0.931	1.631	
Expected Unlimited Loss to Payroll Ratio:					0.803	1.194	1.997	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.807	1.089	1.896	
Credibility:					0.68	0.73		
Indicated Limited Loss to Payroll Ratio:					0.735	0.973	1.708	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.778	1.121	1.899	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								182.8%

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	162,804	262,897	425,701	0.073
2017	581,296,768	3	11	30	852,393	517,855	1,370,248	0.236
2018	553,620,621	0	7	26	112,055	92,135	204,190	0.037
2019	627,152,079	0	13	12	313,358	235,525	548,883	0.088
2020	576,979,310	0	3	4	140,158	111,619	251,777	0.044
	2,924,952,795	3	43	107	1,580,767	1,220,031	2,800,798	
Adjusted Loss to Payroll Ratio:					0.054	0.042	0.096	
Expected Unlimited Loss to Payroll Ratio:					0.093	0.083	0.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.082	0.067	0.148	
Credibility:					0.56	0.49		
Indicated Limited Loss to Payroll Ratio:					0.066	0.055	0.121	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.071	0.064	0.134	
Indicated Relativity Change:								-23.8%
Relativity to Statewide Average Loss to Payroll Ratio:								12.9%

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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	15,210,722	14,120,985	29,331,707	0.278
2019	11,267,399,332	28	446	866	14,737,463	13,884,572	28,622,035	0.254
2020	11,648,165,087	13	296	600	17,008,939	16,638,237	33,647,176	0.289
	33,456,581,699	92	1,247	2,487	46,957,124	44,643,794	91,600,918	
Adjusted Loss to Payroll Ratio:					0.140	0.133	0.274	
Expected Unlimited Loss to Payroll Ratio:					0.181	0.184	0.365	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.150	0.142	0.292	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.140	0.133	0.274	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.150	0.156	0.306	
Indicated Relativity Change:								-16.3%
Relativity to Statewide Average Loss to Payroll Ratio:								29.4%

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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	168,270,720,200	279	4,866	9,661	119,540,743	106,935,548	226,476,291	0.135
2019	170,915,149,527	176	4,108	7,866	120,840,829	107,395,133	228,235,962	0.134
2020	183,144,403,887	66	3,275	5,263	130,224,285	114,479,251	244,703,536	0.134
	522,330,273,614	521	12,249	22,790	370,605,857	328,809,933	699,415,789	
Adjusted Loss to Payroll Ratio:					0.071	0.063	0.134	
Expected Unlimited Loss to Payroll Ratio:					0.080	0.081	0.161	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.073	0.067	0.140	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.071	0.063	0.134	
Limit Factor:					1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:					0.076	0.074	0.149	
Indicated Relativity Change (before Adjustments):								-7.4%
Selected Loss to Payroll Ratio (Class 8871 Only)*:					0.061	0.060	0.121	
Indicated Relativity Change (Class 8871 Only):								-25.0%
Adjustment to Offset Class 8871 Selected:								+2.5%
Indicated Loss to Payroll Ratio (Class 8810, 8811, 8812):					0.078	0.075	0.153	
Relativity to Statewide Average Loss to Payroll Ratio:								14.4%

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

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

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Code: 8813 RHG: 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	796,949	705,074	1,502,023	0.242
2017	629,575,656	1	45	94	903,322	958,082	1,861,404	0.296
2018	559,188,081	4	40	71	1,042,495	1,043,918	2,086,413	0.373
2019	558,747,235	0	30	72	693,140	606,025	1,299,165	0.233
2020	510,045,402	0	31	34	1,021,850	1,131,231	2,153,081	0.422
	2,878,575,092	8	193	344	4,457,756	4,444,330	8,902,085	
Adjusted Loss to Payroll Ratio:					0.155	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	0.340	
Credibility:					0.73	0.67		
Indicated Limited Loss to Payroll Ratio:					0.161	0.157	0.318	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.170	0.181	0.351	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								33.8%

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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	618,780	640,027	1,258,807	0.451
2017	250,567,133	0	11	31	292,862	247,866	540,728	0.216
2018	266,319,274	1	14	24	357,022	195,326	552,348	0.207
2019	258,610,352	0	7	19	45,811	113,951	159,762	0.062
2020	225,323,484	0	3	12	10,864	37,357	48,221	0.021
	1,279,789,841	1	49	114	1,325,339	1,234,527	2,559,866	
Adjusted Loss to Payroll Ratio:					0.104	0.096	0.200	
Expected Unlimited Loss to Payroll Ratio:					0.188	0.191	0.379	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.165	0.153	0.318	
Credibility:					0.53	0.49		
Indicated Limited Loss to Payroll Ratio:					0.133	0.125	0.258	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.141	0.147	0.288	
Indicated Relativity Change:								-24.1%
Relativity to Statewide Average Loss to Payroll Ratio:								27.7%

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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	9,489,042	7,180,088	16,669,130	0.188
2019	9,386,248,826	15	249	379	10,027,610	8,938,729	18,966,339	0.202
2020	11,933,743,263	4	176	183	7,718,910	6,878,120	14,597,030	0.122
	30,196,381,439	41	720	1,029	27,235,561	22,996,937	50,232,498	
Adjusted Loss to Payroll Ratio:					0.090	0.076	0.166	
Expected Unlimited Loss to Payroll Ratio:					0.122	0.107	0.229	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.092	0.073	0.166	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.090	0.076	0.166	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.099	0.097	0.195	
Indicated Relativity Change:								-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								18.8%

Code: 8821 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: LAW FIRM SUPPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	247,315,734	1	28	26	241,259	315,009	556,268	0.225
2017	255,316,579	2	30	47	740,449	530,969	1,271,418	0.498
2018	249,614,733	3	26	38	751,626	1,005,278	1,756,904	0.704
2019	234,253,219	0	22	46	222,821	445,435	668,256	0.285
2020	221,703,983	0	14	15	394,991	509,414	904,405	0.408
	1,208,204,248	6	120	172	2,351,146	2,806,105	5,157,251	
Adjusted Loss to Payroll Ratio:					0.195	0.232	0.427	
Expected Unlimited Loss to Payroll Ratio:					0.255	0.255	0.510	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.198	0.191	0.389	
Credibility:					0.58	0.54		
Indicated Limited Loss to Payroll Ratio:					0.196	0.213	0.409	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.209	0.249	0.458	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								44.1%

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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	9,259,177	7,404,841	16,664,018	0.274
2019	6,457,928,188	16	337	555	12,043,736	9,693,944	21,737,680	0.337
2020	6,813,876,702	7	205	314	11,382,857	10,180,939	21,563,796	0.316
	19,363,036,864	47	892	1,506	32,685,771	27,279,724	59,965,495	
Adjusted Loss to Payroll Ratio:					0.169	0.141	0.310	
Expected Unlimited Loss to Payroll Ratio:					0.190	0.180	0.370	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.155	0.135	0.290	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.169	0.141	0.310	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.182	0.170	0.352	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								33.9%

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	2,758,715	2,721,933	5,480,648	1.937
2017	267,037,481	4	146	445	1,994,559	2,212,363	4,206,922	1.575
2018	280,345,949	13	167	428	4,214,279	3,466,452	7,680,731	2.740
2019	271,010,870	4	169	375	2,761,122	2,944,303	5,705,425	2.105
2020	314,838,195	2	161	300	3,668,070	3,499,816	7,167,886	2.277
	1,416,203,132	31	813	1,994	15,396,746	14,844,866	30,241,612	
Adjusted Loss to Payroll Ratio:					1.087	1.048	2.135	
Expected Unlimited Loss to Payroll Ratio:					1.083	1.231	2.314	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.082	1.106	2.188	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.087	1.048	2.135	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.159	1.226	2.385	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								229.6%

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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	29,162,620	25,043,998	54,206,618	1.750
2019	3,355,911,801	53	1,364	1,728	33,263,593	27,977,937	61,241,530	1.825
2020	3,951,470,203	25	1,416	1,549	38,416,376	30,320,095	68,736,471	1.740
	10,404,350,683	151	4,036	5,319	100,842,590	83,342,030	184,184,620	
Adjusted Loss to Payroll Ratio:					0.969	0.801	1.770	
Expected Unlimited Loss to Payroll Ratio:					1.032	1.024	2.056	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.003	0.848	1.851	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.969	0.801	1.770	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.062	1.015	2.077	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								200.0%

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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	43,152,300	38,421,341	81,573,641	1.870
2019	4,458,740,912	58	1,799	5,022	44,074,931	39,974,113	84,049,044	1.885
2020	4,636,704,241	10	1,876	3,958	43,712,936	42,320,805	86,033,741	1.855
	13,457,191,475	158	5,584	14,302	130,940,167	120,716,259	251,656,426	
Adjusted Loss to Payroll Ratio:					0.973	0.897	1.870	
Expected Unlimited Loss to Payroll Ratio:					0.973	1.030	2.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.961	0.894	1.855	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.973	0.897	1.870	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.049	1.085	2.134	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								205.4%

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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	8,581,214	10,033,551	18,614,765	0.877
2019	2,027,993,906	10	618	4,170	8,403,120	11,443,096	19,846,216	0.979
2020	2,555,415,396	2	741	4,569	15,541,854	17,660,009	33,201,863	1.299
	6,705,583,755	48	2,058	13,534	32,526,188	39,136,656	71,662,844	
Adjusted Loss to Payroll Ratio:					0.485	0.584	1.069	
Expected Unlimited Loss to Payroll Ratio:					0.482	0.651	1.133	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.377	0.493	0.871	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.485	0.584	1.069	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.513	0.673	1.186	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								114.2%

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	50,217,943	39,438,039	89,655,982	0.412
2019	23,966,015,712	52	1,683	5,566	53,616,300	42,973,049	96,589,349	0.403
2020	25,509,195,862	17	1,583	4,532	51,178,035	43,525,889	94,703,924	0.371
	71,250,217,984	146	5,081	16,029	155,012,279	125,936,977	280,949,256	
Adjusted Loss to Payroll Ratio:					0.218	0.177	0.394	
Expected Unlimited Loss to Payroll Ratio:					0.230	0.213	0.443	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.229	0.191	0.421	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.218	0.177	0.394	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.232	0.207	0.439	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								42.2%

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Effective September 1, 2023 (Approved)

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	1,710,362	2,272,483	3,982,845	0.669
2017	635,403,429	4	85	291	1,602,831	1,884,890	3,487,721	0.549
2018	671,253,762	6	90	346	2,301,234	2,488,341	4,789,575	0.714
2019	690,734,860	3	65	277	1,896,282	1,740,600	3,636,882	0.527
2020	617,358,667	1	57	120	1,319,139	1,116,529	2,435,668	0.395
	3,210,505,451	21	376	1,296	8,829,848	9,502,844	18,332,692	
Adjusted Loss to Payroll Ratio:					0.275	0.296	0.571	
Expected Unlimited Loss to Payroll Ratio:					0.293	0.382	0.675	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.299	0.327	0.625	
Credibility:					0.90	0.91		
Indicated Limited Loss to Payroll Ratio:					0.277	0.299	0.576	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.304	0.379	0.683	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								65.7%

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	12,228,722	9,843,222	22,071,944	0.432
2019	5,084,786,501	11	399	1,975	12,079,785	10,361,004	22,440,789	0.441
2020	5,065,617,509	7	369	1,477	12,262,688	10,289,373	22,552,061	0.445
	15,264,812,201	40	1,189	5,502	36,571,195	30,493,599	67,064,794	
Adjusted Loss to Payroll Ratio:					0.240	0.200	0.439	
Expected Unlimited Loss to Payroll Ratio:					0.251	0.233	0.485	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.251	0.210	0.461	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.240	0.200	0.439	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.255	0.234	0.489	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								47.1%

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Effective September 1, 2023 (Approved)

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	2,703,632	3,550,714	6,254,346	0.267
2017	2,393,124,072	6	57	223	1,796,954	1,919,193	3,716,147	0.155
2018	2,407,237,208	5	71	228	1,718,439	2,166,135	3,884,574	0.161
2019	2,392,033,149	2	59	174	1,424,652	1,848,647	3,273,299	0.137
2020	2,377,259,113	0	50	127	1,057,716	1,937,989	2,995,705	0.126
	11,914,491,778	23	322	997	8,701,392	11,422,678	20,124,070	
Adjusted Loss to Payroll Ratio:					0.073	0.096	0.169	
Expected Unlimited Loss to Payroll Ratio:					0.090	0.136	0.226	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.080	0.100	0.180	
Credibility:					0.94	0.97		
Indicated Limited Loss to Payroll Ratio:					0.073	0.096	0.169	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					0.083	0.136	0.219	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								21.1%

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

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	783,790	600,465	1,384,255	0.990
2017	141,706,809	0	22	15	225,946	220,177	446,123	0.315
2018	152,873,691	4	30	23	1,008,149	841,706	1,849,855	1.210
2019	143,240,208	0	22	24	417,624	322,151	739,775	0.516
2020	126,649,507	0	21	18	526,864	402,500	929,364	0.734
	704,237,697	6	131	107	2,962,372	2,386,998	5,349,371	
Adjusted Loss to Payroll Ratio:					0.421	0.339	0.760	
Expected Unlimited Loss to Payroll Ratio:					0.429	0.440	0.870	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.413	0.393	0.805	
Credibility:					0.58	0.54		
Indicated Limited Loss to Payroll Ratio:					0.417	0.363	0.781	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.442	0.419	0.861	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								82.8%

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

Code: 8847 RHG: 2 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: BEVERAGE CONTAINER COLLECTION OR REDEMPTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	70,247,334	7	84	202	1,423,363	2,047,727	3,471,090	4.941
2017	66,398,126	4	94	207	1,403,430	1,683,970	3,087,400	4.650
2018	68,724,598	8	71	170	1,681,543	1,587,683	3,269,226	4.757
2019	61,520,243	5	82	118	1,894,057	1,407,293	3,301,350	5.366
2020	46,163,318	2	25	43	708,736	1,418,604	2,127,340	4.608
	313,053,619	26	356	740	7,111,130	8,145,276	15,256,407	
Adjusted Loss to Payroll Ratio:					2.272	2.602	4.873	
Expected Unlimited Loss to Payroll Ratio:					2.473	2.933	5.406	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.274	2.511	4.785	
Credibility:					0.84	0.83		
Indicated Limited Loss to Payroll Ratio:					2.272	2.587	4.859	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.422	3.026	5.447	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								524.4%

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	1,189,090	1,281,081	2,470,171	0.955
2017	267,624,960	2	53	81	673,489	824,984	1,498,473	0.560
2018	275,894,688	1	55	77	1,011,442	1,119,359	2,130,801	0.772
2019	271,439,375	2	64	71	1,577,763	1,665,624	3,243,387	1.195
2020	231,410,480	1	34	33	1,410,232	1,760,500	3,170,732	1.370
	1,305,118,523	14	293	363	5,862,015	6,651,547	12,513,562	
Adjusted Loss to Payroll Ratio:					0.449	0.510	0.959	
Expected Unlimited Loss to Payroll Ratio:					0.545	0.631	1.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.451	0.488	0.939	
Credibility:					0.82	0.80		
Indicated Limited Loss to Payroll Ratio:					0.449	0.505	0.955	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.479	0.591	1.070	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								103.0%

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Effective September 1, 2023 (Approved)

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	1,631,077	1,317,968	2,949,045	1.504
2017	217,887,804	10	94	290	2,291,294	2,208,025	4,499,319	2.065
2018	237,396,378	6	105	225	2,004,785	2,331,719	4,336,504	1.827
2019	280,795,417	5	125	370	2,380,738	2,974,153	5,354,891	1.907
2020	297,551,562	0	100	225	1,932,088	2,086,511	4,018,599	1.351
	1,229,759,943	26	506	1,309	10,239,982	10,918,376	21,158,358	
Adjusted Loss to Payroll Ratio:					0.833	0.888	1.721	
Expected Unlimited Loss to Payroll Ratio:					1.052	1.133	2.185	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.039	0.984	2.023	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.833	0.891	1.723	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.897	1.078	1.975	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								190.1%

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	239,282	231,575	470,857	0.816
2017	47,163,755	0	8	20	184,339	220,246	404,585	0.858
2018	48,582,934	0	6	14	79,621	68,358	147,979	0.305
2019	44,818,916	0	8	6	285,992	173,652	459,644	1.026
2020	46,320,131	0	12	16	288,535	161,638	450,173	0.972
	244,613,177	1	46	81	1,077,769	855,469	1,933,238	
Adjusted Loss to Payroll Ratio:					0.441	0.350	0.790	
Expected Unlimited Loss to Payroll Ratio:					0.581	0.515	1.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.553	0.400	0.952	
Credibility:					0.42	0.35		
Indicated Limited Loss to Payroll Ratio:					0.506	0.382	0.888	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					0.565	0.515	1.080	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								104.0%

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

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	9,588,774	7,982,740	17,571,514	0.022
2019	95,193,204,266	11	320	850	8,659,685	7,402,520	16,062,205	0.017
2020	80,536,478,616	1	199	320	7,188,733	4,903,809	12,092,542	0.015
	255,678,164,372	32	879	2,255	25,437,193	20,289,069	45,726,262	
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.):					0.009	0.008	0.018	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.010	0.008	0.018	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.011	0.009	0.020	
Indicated Relativity Change:								-15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								1.9%

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

Code: 8868 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: COLLEGES OR SCHOOLS – PRIVATE – PROFESSIONALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	12,093,421,589	54	1,450	4,181	21,092,877	22,248,101	43,340,978	0.358
2019	12,366,419,460	28	1,157	3,343	20,790,740	22,752,933	43,543,673	0.352
2020	12,240,079,556	20	714	1,648	21,444,566	22,512,217	43,956,783	0.359
	36,699,920,605	102	3,321	9,172	63,328,183	67,513,252	130,841,435	
Adjusted Loss to Payroll Ratio:					0.173	0.184	0.357	
Expected Unlimited Loss to Payroll Ratio:					0.201	0.254	0.455	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.180	0.196	0.376	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.173	0.184	0.357	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.184	0.215	0.399	
Indicated Relativity Change:								-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								38.4%

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	90,812	104,620	195,432	0.145
2017	134,384,941	2	22	63	473,719	407,402	881,121	0.656
2018	278,408,121	0	55	96	586,238	732,769	1,319,007	0.474
2019	386,945,152	3	54	93	877,908	1,082,628	1,960,536	0.507
2020	320,039,059	0	45	39	975,161	1,108,475	2,083,636	0.651
	1,254,340,962	5	200	336	3,003,837	3,435,894	6,439,731	
Adjusted Loss to Payroll Ratio:					0.239	0.274	0.513	
Expected Unlimited Loss to Payroll Ratio:					0.253	0.343	0.596	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.226	0.266	0.492	
Credibility:					0.59	0.62		
Indicated Limited Loss to Payroll Ratio:					0.234	0.271	0.505	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.250	0.317	0.566	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								54.5%

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

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

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	24,584,413,745	6	134	473	3,549,428	3,539,244	7,088,672	0.029
2019	28,375,478,178	8	96	327	3,818,416	3,397,057	7,215,473	0.025
2020	40,815,011,890	2	67	186	3,351,590	2,728,573	6,080,163	0.015
	93,774,903,813	16	297	986	10,719,434	9,664,874	20,384,308	
Adjusted Loss to Payroll Ratio:					0.011	0.010	0.022	
Expected Unlimited Loss to Payroll Ratio:					0.043	0.034	0.077	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.033	0.025	0.059	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.011	0.010	0.022	
Limit Factor:					1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:					0.012	0.012	0.024	
Indicated Relativity Change:								-68.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.029	0.029	0.058	
Relativity to Statewide Average Loss to Payroll Ratio:								5.6%

E9-1-22 INCLUDES EXPERIENCE OF 8810 AND 8742

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

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	2,071,127	2,691,118	4,762,245	0.310
2018	1,694,439,653	7	206	631	3,955,235	3,886,092	7,841,327	0.463
2019	1,951,769,582	6	187	518	4,219,893	4,072,423	8,292,316	0.425
2020	2,099,984,880	2	114	231	3,290,241	3,269,813	6,560,054	0.312
	7,282,620,638	20	679	1,885	13,536,496	13,919,445	27,455,941	
Adjusted Loss to Payroll Ratio:					0.186	0.191	0.377	
Expected Unlimited Loss to Payroll Ratio:					0.225	0.282	0.507	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.200	0.211	0.410	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.186	0.191	0.377	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.200	0.231	0.432	
Indicated Relativity Change:								-14.9%
Relativity to Statewide Average Loss to Payroll Ratio:								41.5%

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

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	2,739,192	2,499,144	5,238,336	2.587
2017	216,718,720	8	108	184	2,329,167	1,997,464	4,326,631	1.996
2018	215,700,456	5	108	171	2,328,213	2,248,797	4,577,010	2.122
2019	217,676,325	1	98	141	2,650,335	1,869,517	4,519,852	2.076
2020	226,461,212	2	99	134	4,174,272	2,590,385	6,764,657	2.987
	1,079,010,506	27	524	790	14,221,179	11,205,307	25,426,486	
Adjusted Loss to Payroll Ratio:					1.318	1.038	2.356	
Expected Unlimited Loss to Payroll Ratio:					1.326	1.192	2.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.228	0.971	2.199	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					1.318	1.034	2.352	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.420	1.252	2.672	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								257.2%

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	53,830,827	53,834,775	107,665,602	4.659
2019	2,462,887,001	79	2,396	2,737	56,212,971	53,787,491	110,000,462	4.466
2020	2,660,705,706	38	2,078	2,294	54,972,837	53,436,992	108,409,829	4.074
	7,434,626,341	248	7,003	8,127	165,016,636	161,059,258	326,075,894	
Adjusted Loss to Payroll Ratio:					2.220	2.166	4.386	
Expected Unlimited Loss to Payroll Ratio:					2.415	2.556	4.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.263	2.198	4.460	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.220	2.166	4.386	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.366	2.534	4.900	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								471.7%

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Effective September 1, 2023 (Approved)

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	6,751,433	5,341,248	12,092,681	1.517
2019	805,526,462	14	250	386	8,204,352	8,014,882	16,219,234	2.013
2020	903,618,757	5	219	285	7,690,162	7,092,204	14,782,366	1.636
	2,506,403,300	46	740	1,135	22,645,947	20,448,333	43,094,280	
Adjusted Loss to Payroll Ratio:					0.904	0.816	1.719	
Expected Unlimited Loss to Payroll Ratio:					1.121	1.121	2.242	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.999	0.817	1.816	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.904	0.816	1.719	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.010	1.100	2.110	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								203.1%

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	2,892,127	2,618,701	5,510,828	3.158
2017	181,980,526	12	73	140	2,378,711	2,593,004	4,971,715	2.732
2018	183,008,129	12	96	153	2,739,391	3,176,627	5,916,018	3.233
2019	189,298,515	6	81	125	1,853,281	1,759,411	3,612,692	1.908
2020	195,841,321	4	96	127	3,518,377	3,089,999	6,608,376	3.374
	924,639,124	50	435	682	13,381,887	13,237,742	26,619,629	
Adjusted Loss to Payroll Ratio:					1.447	1.432	2.879	
Expected Unlimited Loss to Payroll Ratio:					1.359	1.554	2.912	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.258	1.266	2.524	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.447	1.429	2.876	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.560	1.729	3.288	
Indicated Relativity Change:								12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								316.6%

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Effective September 1, 2023 (Approved)

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	32,482,300	27,447,563	59,929,863	2.186
2019	2,860,423,621	68	1,187	1,967	34,176,281	29,935,814	64,112,095	2.241
2020	2,945,099,697	19	1,242	1,724	37,025,276	33,271,390	70,296,666	2.387
	8,546,880,832	184	3,681	5,930	103,683,856	90,654,766	194,338,623	
Adjusted Loss to Payroll Ratio:					1.213	1.061	2.274	
Expected Unlimited Loss to Payroll Ratio:					1.307	1.304	2.612	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.190	1.014	2.205	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.213	1.061	2.274	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.329	1.344	2.673	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								257.4%

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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	845,976,308	31	483	696	10,652,329	10,207,608	20,859,937	2.466
2019	1,033,991,936	22	436	663	12,844,351	11,251,519	24,095,870	2.330
2020	1,080,675,308	8	385	487	12,724,585	10,874,565	23,599,150	2.184
	2,960,643,552	61	1,304	1,846	36,221,265	32,333,693	68,554,957	
Adjusted Loss to Payroll Ratio:					1.223	1.092	2.316	
Expected Unlimited Loss to Payroll Ratio:					1.332	1.544	2.876	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.212	1.201	2.413	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.223	1.092	2.316	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.340	1.384	2.725	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								262.3%

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED TO CODE 5610

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

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	
2018	887,276,914	18	338	1,029	6,955,073	8,212,409	15,167,482	1.709
2019	911,313,474	7	316	877	5,923,346	6,208,156	12,131,502	1.331
2020	614,611,929	5	219	444	5,667,654	5,039,585	10,707,239	1.742
	2,413,202,317	30	873	2,350	18,546,073	19,460,150	38,006,223	
Adjusted Loss to Payroll Ratio:					0.769	0.806	1.575	
Expected Unlimited Loss to Payroll Ratio:					0.754	0.977	1.731	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.781	0.876	1.658	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.769	0.806	1.575	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.828	0.976	1.804	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								173.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	6,757,460	4,659,433	11,416,893	2.776
2018	436,877,829	17	177	421	5,493,123	5,654,993	11,148,116	2.552
2019	464,601,954	12	205	409	5,670,919	5,137,985	10,808,904	2.326
2020	500,426,000	6	237	360	7,696,102	5,914,878	13,610,980	2.720
	1,813,117,490	56	815	1,628	25,617,604	21,367,290	46,984,894	
Adjusted Loss to Payroll Ratio:					1.413	1.178	2.591	
Expected Unlimited Loss to Payroll Ratio:					1.526	1.425	2.951	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.414	1.184	2.598	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.413	1.178	2.591	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.523	1.426	2.948	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								283.9%

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	148,404	165,441	313,845	3.407
2017	11,047,969	1	3	15	57,849	46,099	103,948	0.941
2018	10,799,428	0	3	20	19,820	21,279	41,099	0.381
2019	14,041,047	0	8	15	217,004	187,747	404,751	2.883
2020	15,221,841	2	4	14	228,991	116,810	345,801	2.272
	60,321,955	5	21	76	672,069	537,376	1,209,445	
Adjusted Loss to Payroll Ratio:					1.114	0.891	2.005	
Expected Unlimited Loss to Payroll Ratio:					1.328	1.502	2.830	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.198	1.192	2.391	
Credibility:					0.34	0.33		
Indicated Limited Loss to Payroll Ratio:					1.170	1.094	2.264	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.261	1.324	2.584	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								248.8%

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

Code: 8830 RHG: 3 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: INSTITUTIONAL EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	10,695,188,732	81	1,822	4,940	51,536,591	35,752,478	87,289,069	0.816
2019	10,771,231,599	46	1,808	4,705	55,920,977	36,956,684	92,877,661	0.862
2020	11,675,557,195	19	2,068	4,175	69,995,719	45,121,699	115,117,418	0.986
	33,141,977,526	146	5,698	13,820	177,453,287	117,830,861	295,284,148	
Adjusted Loss to Payroll Ratio:					0.535	0.356	0.891	
Expected Unlimited Loss to Payroll Ratio:					0.532	0.424	0.956	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.525	0.368	0.893	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.535	0.356	0.891	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.577	0.430	1.007	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								97.0%

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

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	1,366,402	2,032,482	3,398,884	1.487
2017	237,893,782	6	78	380	2,391,059	2,924,080	5,315,139	2.234
2018	251,444,311	6	84	363	1,516,188	1,872,894	3,389,082	1.348
2019	245,193,684	1	71	332	1,009,343	1,486,699	2,496,042	1.018
2020	170,123,862	0	42	119	783,488	1,246,945	2,030,433	1.194
	1,133,212,834	16	373	1,645	7,066,481	9,563,099	16,629,580	
Adjusted Loss to Payroll Ratio:					0.624	0.844	1.467	
Expected Unlimited Loss to Payroll Ratio:					0.882	1.235	2.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.856	1.141	1.997	
Credibility:					0.94	0.99		
Indicated Limited Loss to Payroll Ratio:					0.638	0.846	1.485	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.675	0.975	1.651	
Indicated Relativity Change:								-22.0%
Relativity to Statewide Average Loss to Payroll Ratio:								158.9%

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	81,713,705	76,900,293	158,613,998	3.968
2019	3,876,295,052	115	3,640	5,332	78,387,185	74,670,949	153,058,134	3.949
2020	2,672,507,832	26	2,186	2,681	57,003,687	52,204,117	109,207,804	4.086
	10,545,705,652	321	9,482	14,393	217,104,576	203,775,359	420,879,935	
Adjusted Loss to Payroll Ratio:					2.059	1.932	3.991	
Expected Unlimited Loss to Payroll Ratio:					2.141	2.198	4.339	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.063	2.000	4.064	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.059	1.932	3.991	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					2.194	2.260	4.455	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								428.9%

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Code: 9053 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: HEALTH CLUBS OR GYMS; SWIMMING POOLS/CLUBS; CLUBS – RACQUET SPORTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,595,177,451	11	426	722	7,112,301	7,663,822	14,776,123	0.926
2019	1,367,090,935	8	343	628	6,435,585	7,294,323	13,729,908	1.004
2020	777,289,875	1	171	285	2,902,863	3,268,898	6,171,761	0.794
	3,739,558,261	20	940	1,635	16,450,749	18,227,043	34,677,793	
Adjusted Loss to Payroll Ratio:					0.440	0.487	0.927	
Expected Unlimited Loss to Payroll Ratio:					0.435	0.510	0.945	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.459	0.481	0.940	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.440	0.487	0.927	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.466	0.562	1.027	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								98.9%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870. EXPERIENCE RELATED TO SPAS OR BATHS TRANSFERRED TO CODE 9054; 8870, 9054 E1-1-18.

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

Code: 9054 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: SPAS OR BATHS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	90,291,333	1	95	140	1,339,245	1,229,593	2,568,838	2.845
2017	107,009,980	2	82	94	1,859,956	1,177,858	3,037,814	2.839
2018	137,152,736	1	65	100	945,072	975,424	1,920,496	1.400
2019	161,768,457	3	95	105	2,403,922	2,177,159	4,581,081	2.832
2020	61,759,282	0	19	26	458,479	440,196	898,675	1.455
	557,981,789	7	356	465	7,006,675	6,000,230	13,006,905	
Adjusted Loss to Payroll Ratio:					1.256	1.075	2.331	
Expected Unlimited Loss to Payroll Ratio:					1.415	1.271	2.686	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.348	1.147	2.495	
Credibility:					0.85	0.76		
Indicated Limited Loss to Payroll Ratio:					1.269	1.093	2.362	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.343	1.259	2.603	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								250.6%

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	14,496,897	15,807,054	30,303,951	1.336
2019	2,180,653,713	21	643	1,399	13,465,264	13,512,735	26,977,999	1.237
2020	1,944,584,889	3	475	873	9,887,412	10,874,124	20,761,536	1.068
	6,392,934,952	68	1,890	4,132	37,849,573	40,193,913	78,043,485	
Adjusted Loss to Payroll Ratio:					0.592	0.629	1.221	
Expected Unlimited Loss to Payroll Ratio:					0.604	0.736	1.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.603	0.662	1.265	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.592	0.629	1.221	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.631	0.735	1.367	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								131.6%

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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	10,431,333	9,413,269	19,844,602	1.944
2019	1,053,498,395	16	501	986	12,419,717	11,485,620	23,905,337	2.269
2020	1,037,407,365	8	434	797	10,488,968	9,466,498	19,955,466	1.924
	3,111,824,311	44	1,401	2,866	33,340,018	30,365,388	63,705,406	
Adjusted Loss to Payroll Ratio:					1.071	0.976	2.047	
Expected Unlimited Loss to Payroll Ratio:					1.082	1.136	2.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.121	1.019	2.140	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.071	0.976	2.047	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.155	1.181	2.335	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								224.8%

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	1,501,417	1,614,593	3,116,010	1.560
2017	210,787,441	7	113	164	2,827,262	2,975,564	5,802,826	2.753
2018	217,036,472	9	127	243	3,254,973	2,888,175	6,143,148	2.830
2019	199,809,452	6	106	153	3,255,992	2,158,962	5,414,954	2.710
2020	134,502,746	1	61	77	1,443,048	1,115,566	2,558,614	1.902
	961,934,382	28	522	790	12,282,692	10,752,860	23,035,552	
Adjusted Loss to Payroll Ratio:					1.277	1.118	2.395	
Expected Unlimited Loss to Payroll Ratio:					1.222	1.150	2.372	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.290	1.084	2.374	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					1.277	1.115	2.391	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.351	1.284	2.636	
Indicated Relativity Change:								11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								253.7%

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

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	2,607,457	2,541,704	5,149,161	2.017
2017	259,423,610	12	110	182	2,134,915	1,955,691	4,090,606	1.577
2018	267,741,106	14	119	193	3,219,482	2,979,513	6,198,995	2.315
2019	271,612,619	4	112	181	2,113,759	2,477,276	4,591,035	1.690
2020	268,501,671	3	87	129	2,826,066	2,813,894	5,639,960	2.101
	1,322,520,885	45	552	901	12,901,679	12,768,078	25,669,757	
Adjusted Loss to Payroll Ratio:					0.976	0.965	1.941	
Expected Unlimited Loss to Payroll Ratio:					1.098	1.082	2.180	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.047	0.976	2.022	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.976	0.965	1.941	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.032	1.113	2.145	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								206.5%

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	1,256,476	1,083,312	2,339,788	0.831
2017	272,960,274	4	88	267	1,099,137	1,472,196	2,571,333	0.942
2018	281,902,419	4	79	298	1,117,529	1,483,037	2,600,566	0.923
2019	282,257,386	2	67	197	1,333,225	1,510,982	2,844,207	1.008
2020	217,843,010	6	37	107	1,800,977	1,446,969	3,247,946	1.491
	1,336,590,315	21	354	1,166	6,607,344	6,996,495	13,603,839	
Adjusted Loss to Payroll Ratio:					0.494	0.523	1.018	
Expected Unlimited Loss to Payroll Ratio:					0.419	0.557	0.976	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.435	0.499	0.934	
Credibility:					0.74	0.76		
Indicated Limited Loss to Payroll Ratio:					0.479	0.518	0.996	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.516	0.626	1.142	
Indicated Relativity Change:								17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								110.0%

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Effective September 1, 2023 (Approved)

Code: 9069 RHG: 2 NAICS: 71 ILDG: 4 MLDG: 4 CLASS: CLUBS – GAMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	535,988,558	9	295	338	6,985,924	5,989,195	12,975,119	2.421
2019	497,219,197	5	295	264	7,554,633	6,765,962	14,320,595	2.880
2020	257,155,967	0	357	99	6,841,461	5,921,019	12,762,480	4.963
	1,290,363,722	14	947	701	21,382,018	18,676,177	40,058,195	
Adjusted Loss to Payroll Ratio:					1.657	1.447	3.104	
Expected Unlimited Loss to Payroll Ratio:					1.357	1.349	2.707	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.423	1.253	2.676	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.657	1.447	3.104	
Limit Factor:					1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:					1.766	1.693	3.459	
Indicated Relativity Change:								27.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.728	1.656	3.384	
Relativity to Statewide Average Loss to Payroll Ratio:								325.7%

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	26,661,895	28,200,770	54,862,665	3.006
2019	1,971,120,983	30	1,392	3,526	29,462,441	30,284,937	59,747,378	3.031
2020	2,074,479,873	15	1,259	3,204	28,162,833	30,869,041	59,031,874	2.846
	5,870,679,314	98	3,961	10,667	84,287,169	89,354,748	173,641,917	
Adjusted Loss to Payroll Ratio:					1.436	1.522	2.958	
Expected Unlimited Loss to Payroll Ratio:					1.453	1.689	3.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.451	1.518	2.969	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.436	1.522	2.958	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.530	1.780	3.311	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								318.7%

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Effective September 1, 2023 (Approved)

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	218,715,133	240,690,686	459,405,819	1.711
2019	25,708,219,781	315	13,409	22,631	209,881,408	229,639,800	439,521,208	1.710
2020	21,220,633,584	94	9,689	14,575	176,722,141	193,950,584	370,672,725	1.747
	73,778,672,359	857	37,377	64,012	605,318,682	664,281,070	1,269,599,752	
Adjusted Loss to Payroll Ratio:					0.820	0.900	1.721	
Expected Unlimited Loss to Payroll Ratio:					0.869	1.046	1.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.838	0.952	1.789	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.820	0.900	1.721	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.875	1.053	1.928	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								185.6%

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	7,411,558	6,143,213	13,554,771	1.903
2019	827,322,539	9	359	601	6,206,567	6,216,229	12,422,796	1.502
2020	992,882,342	7	375	495	8,212,662	7,099,161	15,311,823	1.542
	2,532,503,145	34	1,093	1,716	21,830,787	19,458,603	41,289,390	
Adjusted Loss to Payroll Ratio:					0.862	0.768	1.630	
Expected Unlimited Loss to Payroll Ratio:					0.912	0.909	1.821	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.900	0.789	1.690	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.862	0.768	1.630	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.929	0.930	1.859	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								178.9%

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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	583,899	680,591	1,264,490	0.807
2017	164,421,184	4	58	136	718,343	1,086,471	1,804,814	1.098
2018	185,862,329	4	57	157	1,701,437	1,140,433	2,841,870	1.529
2019	157,378,268	1	39	117	508,403	564,794	1,073,197	0.682
2020	70,203,735	0	21	38	306,668	398,801	705,469	1.005
	734,528,155	10	230	587	3,818,749	3,871,090	7,689,839	
Adjusted Loss to Payroll Ratio:					0.520	0.527	1.047	
Expected Unlimited Loss to Payroll Ratio:					0.549	0.697	1.246	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.576	0.647	1.222	
Credibility:					0.65	0.66		
Indicated Limited Loss to Payroll Ratio:					0.539	0.568	1.107	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.575	0.664	1.239	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								119.3%

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	492,601	598,080	1,090,681	1.708
2017	64,576,269	1	27	63	412,348	353,897	766,245	1.187
2018	61,612,074	3	28	71	499,509	816,571	1,316,080	2.136
2019	61,806,709	1	14	43	620,140	495,766	1,115,906	1.805
2020	48,236,584	0	14	21	379,687	282,309	661,996	1.372
	300,084,044	8	112	267	2,404,285	2,546,622	4,950,908	
Adjusted Loss to Payroll Ratio:					0.801	0.849	1.650	
Expected Unlimited Loss to Payroll Ratio:					0.830	1.101	1.931	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.846	0.943	1.789	
Credibility:					0.53	0.54		
Indicated Limited Loss to Payroll Ratio:					0.822	0.892	1.715	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.901	1.131	2.032	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								195.6%

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

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	2,260,826	2,608,001	4,868,827	6.492
2017	80,986,874	5	119	136	2,145,932	2,402,741	4,548,673	5.617
2018	91,311,205	8	109	122	2,557,236	2,484,709	5,041,945	5.522
2019	88,278,112	2	110	109	2,350,324	2,288,172	4,638,496	5.254
2020	93,199,563	2	80	97	1,948,790	2,216,319	4,165,109	4.469
	428,775,277	29	522	587	11,263,108	11,999,941	23,263,049	
Adjusted Loss to Payroll Ratio:					2.627	2.799	5.425	
Expected Unlimited Loss to Payroll Ratio:					2.851	3.301	6.152	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.691	2.881	5.572	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.627	2.799	5.426	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					2.780	3.225	6.005	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								578.2%

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	1,328,052	1,280,279	2,608,331	1.935
2017	141,799,968	3	72	101	1,777,847	952,187	2,730,034	1.925
2018	152,055,292	6	68	114	1,421,116	1,554,540	2,975,656	1.957
2019	165,777,154	4	86	97	2,154,111	1,609,383	3,763,494	2.270
2020	183,969,816	1	80	82	1,735,072	1,516,160	3,251,232	1.767
	778,400,272	21	377	490	8,416,197	6,912,548	15,328,746	
Adjusted Loss to Payroll Ratio:					1.081	0.888	1.969	
Expected Unlimited Loss to Payroll Ratio:					1.215	1.013	2.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.125	0.842	1.967	
Credibility:					0.91	0.77		
Indicated Limited Loss to Payroll Ratio:					1.085	0.878	1.963	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.169	1.062	2.231	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								214.8%

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Effective September 1, 2023 (Approved)

Code: 9101 RHG: 5 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: COLLEGES OR SCHOOLS – PRIVATE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	765,584,138	30	431	783	8,623,872	7,037,089	15,660,961	2.046
2019	744,078,518	18	404	733	9,795,641	7,407,284	17,202,925	2.312
2020	666,254,065	2	288	412	9,690,445	8,143,930	17,834,375	2.677
	2,175,916,721	50	1,123	1,928	28,109,958	22,588,304	50,698,262	
Adjusted Loss to Payroll Ratio:					1.292	1.038	2.330	
Expected Unlimited Loss to Payroll Ratio:					1.400	1.359	2.759	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.193	0.909	2.102	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.292	1.038	2.330	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.444	1.399	2.844	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								273.8%

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	268,146	196,920	465,066	0.216
2017	233,631,677	1	13	35	226,086	206,895	432,981	0.185
2018	268,306,480	1	11	19	459,206	301,584	760,790	0.284
2019	247,427,896	0	3	16	177,096	172,248	349,344	0.141
2020	128,946,306	0	2	5	53,820	68,280	122,100	0.095
	1,094,117,617	2	44	92	1,184,355	945,927	2,130,282	
Adjusted Loss to Payroll Ratio:					0.108	0.086	0.195	
Expected Unlimited Loss to Payroll Ratio:					0.198	0.177	0.375	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.209	0.166	0.375	
Credibility:					0.51	0.45		
Indicated Limited Loss to Payroll Ratio:					0.158	0.130	0.288	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					0.167	0.150	0.317	
Indicated Relativity Change:								-15.3%
Relativity to Statewide Average Loss to Payroll Ratio:								30.6%

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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	
2018	1,071,601,012	16	275	654	7,326,913	7,559,324	14,886,237	1.389
2019	948,473,456	11	201	440	6,910,567	5,038,116	11,948,683	1.260
2020	408,962,995	1	58	83	1,754,458	1,266,975	3,021,433	0.739
	2,429,037,463	28	534	1,177	15,991,937	13,864,414	29,856,351	
Adjusted Loss to Payroll Ratio:					0.658	0.571	1.229	
Expected Unlimited Loss to Payroll Ratio:					0.673	0.710	1.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.698	0.637	1.335	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.658	0.571	1.229	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.709	0.691	1.400	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								134.8%

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	927,209	1,045,475	1,972,684	0.644
2017	315,412,808	3	81	303	1,222,792	1,616,258	2,839,050	0.900
2018	366,578,861	2	79	323	1,052,497	1,007,607	2,060,104	0.562
2019	315,731,436	0	71	250	600,283	636,339	1,236,622	0.392
2020	85,681,641	0	9	43	51,025	124,744	175,769	0.205
	1,389,674,953	10	303	1,187	3,853,806	4,430,423	8,284,229	
Adjusted Loss to Payroll Ratio:					0.277	0.319	0.596	
Expected Unlimited Loss to Payroll Ratio:					0.327	0.445	0.773	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.284	0.346	0.629	
Credibility:					0.68	0.70		
Indicated Limited Loss to Payroll Ratio:					0.279	0.327	0.606	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.301	0.395	0.696	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								67.0%

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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	1,658,830	1,105,549	2,764,379	2.748
2017	109,363,163	2	70	157	1,292,705	1,002,912	2,295,617	2.099
2018	116,049,551	1	61	159	1,301,475	912,231	2,213,706	1.908
2019	104,338,857	0	60	109	1,069,545	1,045,887	2,115,432	2.027
2020	44,947,074	1	23	38	422,679	409,958	832,637	1.852
	475,283,107	7	293	613	5,745,233	4,476,537	10,221,770	
Adjusted Loss to Payroll Ratio:					1.209	0.942	2.151	
Expected Unlimited Loss to Payroll Ratio:					1.329	1.123	2.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.403	1.059	2.462	
Credibility:					0.78	0.67		
Indicated Limited Loss to Payroll Ratio:					1.251	0.980	2.231	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.324	1.129	2.454	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								236.2%

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

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Effective September 1, 2023 (Approved)

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	1,046,516	1,763,172	2,809,688	1.463
2017	177,728,941	7	65	231	1,329,556	1,528,330	2,857,886	1.608
2018	199,119,776	4	91	283	1,749,309	2,221,496	3,970,805	1.994
2019	185,740,326	2	57	223	1,382,118	1,474,123	2,856,241	1.538
2020	140,632,495	1	56	108	1,906,940	1,451,958	3,358,898	2.388
	895,259,869	20	345	1,104	7,414,439	8,439,080	15,853,519	
Adjusted Loss to Payroll Ratio:					0.828	0.943	1.771	
Expected Unlimited Loss to Payroll Ratio:					0.760	1.104	1.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.758	0.887	1.645	
Credibility:					0.79	0.81		
Indicated Limited Loss to Payroll Ratio:					0.813	0.932	1.745	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					0.909	1.256	2.165	
Indicated Relativity Change:								16.2%
Relativity to Statewide Average Loss to Payroll Ratio:								208.5%

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

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

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	7,003,758	5,743,473	12,747,231	9.587
2017	126,248,733	12	137	618	3,880,284	3,381,212	7,261,496	5.752
2018	136,244,210	15	132	733	4,747,870	4,675,616	9,423,486	6.917
2019	153,437,706	9	118	826	4,641,003	5,808,512	10,449,515	6.810
2020	136,849,450	2	61	480	2,180,912	4,286,914	6,467,826	4.726
	685,744,820	82	636	3,289	22,453,826	23,895,727	46,349,554	
Adjusted Loss to Payroll Ratio:					3.274	3.485	6.759	
Expected Unlimited Loss to Payroll Ratio:					2.768	3.984	6.752	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.868	3.574	6.442	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.274	3.485	6.759	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					3.529	4.216	7.745	
Indicated Relativity Change:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								745.6%

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	1,578,815	1,570,432	3,149,247	0.732
2017	455,371,015	2	51	166	920,440	1,263,497	2,183,937	0.480
2018	482,951,422	5	84	185	2,486,259	2,401,215	4,887,474	1.012
2019	544,023,252	5	69	174	1,959,601	2,480,940	4,440,541	0.816
2020	453,478,176	0	34	50	729,611	764,486	1,494,097	0.329
	2,366,196,524	16	317	729	7,674,726	8,480,571	16,155,297	
Adjusted Loss to Payroll Ratio:					0.324	0.358	0.683	
Expected Unlimited Loss to Payroll Ratio:					0.337	0.469	0.806	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.344	0.402	0.745	
Credibility:					0.84	0.87		
Indicated Limited Loss to Payroll Ratio:					0.327	0.364	0.691	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.359	0.461	0.820	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								78.9%

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

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	2,597,715	2,889,836	5,487,551	6.759
2017	90,619,771	6	80	227	1,604,339	3,075,534	4,679,873	5.164
2018	87,981,719	0	79	271	1,221,338	2,095,915	3,317,253	3.770
2019	75,481,994	0	81	168	721,516	2,396,447	3,117,963	4.131
2020	87,713,825	0	100	215	1,501,678	3,512,751	5,014,429	5.717
422,990,963		10	479	1,119	7,646,586	13,970,482	21,617,068	
Adjusted Loss to Payroll Ratio:					1.808	3.303	5.111	
Expected Unlimited Loss to Payroll Ratio:					1.847	3.627	5.474	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.936	3.367	5.303	
Credibility:					0.85	1.00		
Indicated Limited Loss to Payroll Ratio:					1.827	3.303	5.130	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.948	3.863	5.811	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								559.5%

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	91,826	92,667	184,493	3.574
2017	5,602,719	1	3	9	347,940	183,583	531,523	9.487
2018	6,136,451	0	2	2	273	6,863	7,136	0.116
2019	5,546,516	0	1	7	27,444	119,165	146,609	2.643
2020	939,240	0	0	1	0	318	318	0.034
23,387,371		2	15	23	467,482	402,595	870,078	
Adjusted Loss to Payroll Ratio:					1.999	1.721	3.720	
Expected Unlimited Loss to Payroll Ratio:					2.496	4.218	6.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.490	3.387	5.877	
Credibility:					0.29	0.32		
Indicated Limited Loss to Payroll Ratio:					2.346	2.851	5.196	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					2.623	3.843	6.465	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								622.4%

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

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

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	1,272,718	1,232,349	2,505,067	2.990
2017	84,342,467	11	74	138	1,985,881	1,643,513	3,629,394	4.303
2018	89,633,539	5	53	123	1,431,204	1,275,532	2,706,736	3.020
2019	98,134,442	5	95	136	2,574,198	2,081,487	4,655,685	4.744
2020	97,579,938	1	89	90	3,155,046	2,165,845	5,320,891	5.453
	453,479,779	29	384	614	10,419,047	8,398,726	18,817,773	
Adjusted Loss to Payroll Ratio:					2.298	1.852	4.150	
Expected Unlimited Loss to Payroll Ratio:					2.292	2.043	4.334	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.109	1.674	3.782	
Credibility:					0.94	0.81		
Indicated Limited Loss to Payroll Ratio:					2.286	1.818	4.104	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.505	2.304	4.809	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								463.0%

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	2,402,081	1,455,303	3,857,384	2.006
2017	203,367,224	6	47	86	2,285,944	1,645,832	3,931,776	1.933
2018	215,406,092	5	64	96	3,390,466	1,987,306	5,377,772	2.497
2019	216,581,059	3	43	105	2,277,146	2,096,465	4,373,611	2.019
2020	205,148,118	1	48	79	3,155,166	1,804,341	4,959,507	2.418
	1,032,751,000	25	250	439	13,510,802	8,989,246	22,500,049	
Adjusted Loss to Payroll Ratio:					1.308	0.870	2.179	
Expected Unlimited Loss to Payroll Ratio:					1.356	1.019	2.375	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.209	0.758	1.967	
Credibility:					1.00	0.83		
Indicated Limited Loss to Payroll Ratio:					1.308	0.851	2.160	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.463	1.148	2.610	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								251.3%

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

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	28,972,044	17,349,512	46,321,556	4.237
2019	1,184,873,920	35	649	1,220	27,442,630	16,672,544	44,115,174	3.723
2020	1,241,572,600	10	836	1,143	33,601,780	17,478,097	51,079,877	4.114
	3,519,735,932	95	2,111	3,542	90,016,455	51,500,154	141,516,609	
Adjusted Loss to Payroll Ratio:					2.557	1.463	4.021	
Expected Unlimited Loss to Payroll Ratio:					2.597	1.720	4.316	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.366	1.364	3.729	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.557	1.463	4.021	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.802	1.854	4.656	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								448.3%

INCLUDES EXPERIENCE OF 8264 D1-1-19

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

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	294,580	290,716	585,296	0.476
2017	122,663,973	1	22	70	231,594	289,868	521,462	0.425
2018	126,960,492	0	23	46	309,270	250,683	559,953	0.441
2019	136,244,966	0	22	33	350,091	489,964	840,055	0.617
2020	156,190,782	1	12	30	358,781	568,395	927,176	0.594
	665,088,386	5	107	225	1,544,316	1,889,626	3,433,942	
Adjusted Loss to Payroll Ratio:					0.232	0.284	0.516	
Expected Unlimited Loss to Payroll Ratio:					0.282	0.367	0.649	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.255	0.291	0.546	
Credibility:					0.48	0.48		
Indicated Limited Loss to Payroll Ratio:					0.244	0.288	0.532	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					0.263	0.348	0.611	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								58.8%

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	727,048	660,648	1,387,696	5.465
2017	31,523,746	2	44	98	776,887	1,044,262	1,821,149	5.777
2018	31,833,350	4	42	91	997,049	949,493	1,946,542	6.115
2019	23,705,314	1	42	123	660,606	553,139	1,213,745	5.120
2020	29,146,259	3	18	39	887,536	1,556,089	2,443,625	8.384
	141,599,560	13	192	432	4,049,128	4,763,632	8,812,759	
Adjusted Loss to Payroll Ratio:					2.860	3.364	6.224	
Expected Unlimited Loss to Payroll Ratio:					2.557	3.504	6.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.307	2.782	5.088	
Credibility:					0.62	0.64		
Indicated Limited Loss to Payroll Ratio:					2.649	3.156	5.805	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.855	3.818	6.673	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								642.4%

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

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	1,176	1,474	2,650	0.542
2017	1,151,040	0	2	15	20,680	10,326	31,006	2.694
2018	745,302	0	0	5	0	1,771	1,771	0.238
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	21,856	13,572	35,428	
Adjusted Loss to Payroll Ratio:					0.870	0.540	1.410	
Expected Unlimited Loss to Payroll Ratio:					0.620	0.702	1.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.566	0.577	1.143	
Credibility:					0.07	0.07		
Indicated Limited Loss to Payroll Ratio:					0.587	0.574	1.161	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.626	0.672	1.298	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								124.9%

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

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	9,816,602	7,871,036	17,687,638	3.661
2019	548,943,764	17	322	732	11,454,117	8,677,201	20,131,318	3.667
2020	555,827,642	9	280	621	9,264,916	7,080,528	16,345,444	2.941
	1,587,883,950	48	940	2,131	30,535,634	23,628,765	54,164,400	
Adjusted Loss to Payroll Ratio:					1.923	1.488	3.411	
Expected Unlimited Loss to Payroll Ratio:					2.143	1.990	4.133	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.953	1.578	3.531	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.923	1.488	3.411	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					2.107	1.886	3.993	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								384.4%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

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

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	940,336	822,111	1,762,447	1.655
2017	117,578,363	9	75	86	2,234,501	1,922,611	4,157,112	3.536
2018	130,372,222	7	73	134	2,126,366	1,887,259	4,013,625	3.079
2019	139,795,047	4	53	129	2,124,748	2,071,592	4,196,340	3.002
2020	152,573,517	2	72	86	2,791,876	2,218,224	5,010,100	3.284
	646,801,758	23	342	554	10,217,827	8,921,796	19,139,623	
Adjusted Loss to Payroll Ratio:					1.580	1.379	2.959	
Expected Unlimited Loss to Payroll Ratio:					1.497	1.659	3.156	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.364	1.316	2.679	
Credibility:					0.91	0.86		
Indicated Limited Loss to Payroll Ratio:					1.561	1.370	2.931	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.710	1.737	3.447	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								331.8%

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	2,026,311	1,922,021	3,948,332	2.286
2017	185,815,346	9	108	224	2,965,895	2,769,238	5,735,133	3.086
2018	193,511,392	10	113	165	3,252,179	2,999,463	6,251,642	3.231
2019	217,360,124	4	109	151	2,760,499	2,993,111	5,753,610	2.647
2020	188,018,074	3	92	126	2,389,307	2,043,325	4,432,632	2.358
	957,427,307	37	549	850	13,394,191	12,727,157	26,121,349	
Adjusted Loss to Payroll Ratio:					1.399	1.329	2.728	
Expected Unlimited Loss to Payroll Ratio:					1.529	1.579	3.108	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.457	1.424	2.882	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.399	1.329	2.728	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					1.480	1.532	3.012	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								290.0%

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

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	912,772	588,261	1,501,033	1.290
2017	139,043,484	4	51	113	1,088,944	1,037,313	2,126,257	1.529
2018	148,057,806	3	64	85	1,833,875	1,234,323	3,068,198	2.072
2019	140,402,873	4	60	60	2,747,489	1,568,473	4,315,962	3.074
2020	124,970,284	4	31	53	1,689,538	1,460,296	3,149,834	2.520
	668,857,084	21	252	390	8,272,618	5,888,666	14,161,284	
Adjusted Loss to Payroll Ratio:					1.237	0.880	2.117	
Expected Unlimited Loss to Payroll Ratio:					1.270	0.980	2.249	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.987	0.731	1.718	
Credibility:					0.88	0.73		
Indicated Limited Loss to Payroll Ratio:					1.206	0.840	2.046	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					1.285	0.982	2.268	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								218.3%

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

Code: 9516 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: TELEVISION/VIDEO/AUDIO/RADIO EQUIPMENT – INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	487,790,594	11	124	242	3,659,257	2,687,018	6,346,275	1.301
2017	514,547,063	14	128	221	4,078,881	2,825,503	6,904,384	1.342
2018	517,694,642	4	139	241	4,462,038	3,437,323	7,899,361	1.526
2019	497,444,921	12	101	191	4,760,461	4,985,312	9,745,773	1.959
2020	444,185,459	1	82	118	2,551,886	2,020,445	4,572,331	1.029
	2,461,662,679	42	574	1,013	19,512,523	15,955,601	35,468,124	
Adjusted Loss to Payroll Ratio:					0.793	0.648	1.441	
Expected Unlimited Loss to Payroll Ratio:					0.899	0.848	1.747	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.808	0.610	1.418	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.793	0.648	1.441	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					0.868	0.821	1.690	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								162.7%

EXPERIENCE OF AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR TRANSFERRED TO CODE 8370; 8730 E1-1-18. EXPERIENCE OF TELECOMMUNICATION ANTENNA EQUIPMENT INSTALLATION OR REPAIR TRANSFERRED TO CODE 9531; 9531 E1-1-18.

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

Code: 9519 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOUSEHOLD APPLIANCES; WATER
SOFTEN/CONDITION/FILTRATION SYSTEM

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	353,720,130	15	252	303	6,670,988	5,521,849	12,192,837	3.447
2019	405,587,313	14	299	377	8,442,208	6,543,067	14,985,275	3.695
2020	436,145,092	9	403	387	12,533,873	8,684,396	21,218,269	4.865
	1,195,452,535	38	954	1,067	27,647,069	20,749,312	48,396,381	
Adjusted Loss to Payroll Ratio:					2.313	1.736	4.048	
Expected Unlimited Loss to Payroll Ratio:					2.105	1.846	3.952	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.970	1.585	3.555	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.313	1.736	4.048	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.492	2.100	4.592	
Indicated Relativity Change:								16.2%
Relativity to Statewide Average Loss to Payroll Ratio:								442.1%

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

Code: 9521 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: HOUSE FURNISHINGS; FLOOR COVERING; WINDOW COVERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	481,026,319	18	206	282	6,809,835	4,778,484	11,588,319	2.409
2019	497,141,463	6	204	227	7,184,679	5,418,750	12,603,429	2.535
2020	519,521,710	5	204	193	6,429,885	4,684,899	11,114,784	2.139
	1,497,689,492	29	614	702	20,424,399	14,882,133	35,306,533	
Adjusted Loss to Payroll Ratio:					1.364	0.994	2.357	
Expected Unlimited Loss to Payroll Ratio:					1.568	1.260	2.828	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.433	0.950	2.382	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.364	0.994	2.357	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					1.470	1.202	2.672	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								257.2%

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

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	
2017	217,383,654	8	264	232	4,919,420	3,882,821	8,802,241	4.049
2018	205,155,424	13	511	213	7,352,397	5,125,794	12,478,191	6.082
2019	188,295,425	9	132	161	3,074,526	2,834,498	5,909,024	3.138
2020	178,293,220	0	131	185	3,176,980	3,142,079	6,319,059	3.544
	789,127,723	30	1,038	791	18,523,323	14,985,192	33,508,515	
Adjusted Loss to Payroll Ratio:					2.347	1.899	4.246	
Expected Unlimited Loss to Payroll Ratio:					2.657	2.188	4.844	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.486	1.878	4.364	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.347	1.899	4.246	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					2.530	2.297	4.827	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								464.7%

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	4,100,727	3,201,640	7,302,367	3.382
2017	248,650,059	15	80	129	4,019,623	2,650,344	6,669,967	2.682
2018	271,036,054	11	90	147	3,549,767	2,658,679	6,208,446	2.291
2019	228,345,568	6	85	109	3,863,654	3,437,604	7,301,258	3.197
2020	207,311,379	3	73	77	3,046,323	3,008,553	6,054,876	2.921
	1,171,291,522	47	419	617	18,580,093	14,956,820	33,536,913	
Adjusted Loss to Payroll Ratio:					1.586	1.277	2.863	
Expected Unlimited Loss to Payroll Ratio:					1.783	1.650	3.433	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.568	1.114	2.681	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.586	1.277	2.863	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					1.774	1.721	3.495	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								336.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	1,878,190	1,084,036	2,962,226	2.334
2017	114,052,244	4	42	51	1,504,703	1,302,713	2,807,416	2.462
2018	154,565,884	3	42	78	1,882,986	957,472	2,840,458	1.838
2019	179,123,572	1	50	62	1,578,014	1,022,651	2,600,665	1.452
2020	187,592,148	3	55	75	2,387,586	2,163,900	4,551,486	2.426
	762,268,587	15	239	362	9,231,480	6,530,771	15,762,252	
Adjusted Loss to Payroll Ratio:					1.211	0.857	2.068	
Expected Unlimited Loss to Payroll Ratio:					1.115	0.915	2.030	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.001	0.658	1.660	
Credibility:					0.87	0.72		
Indicated Limited Loss to Payroll Ratio:					1.183	0.802	1.985	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					1.296	1.016	2.312	
Indicated Relativity Change:								13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								222.6%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	709,838	347,674	1,057,512	4.532
2017	23,853,770	3	28	26	1,050,846	543,762	1,594,608	6.685
2018	21,246,867	0	7	22	194,631	124,915	319,546	1.504
2019	24,677,478	1	30	26	1,469,431	556,368	2,025,799	8.209
2020	20,056,585	1	19	22	1,049,561	542,338	1,591,899	7.937
113,168,834		7	104	134	4,474,306	2,115,057	6,589,363	
Adjusted Loss to Payroll Ratio:					3.954	1.869	5.823	
Expected Unlimited Loss to Payroll Ratio:					5.039	2.127	7.166	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.873	1.534	5.407	
Credibility:					0.74	0.48		
Indicated Limited Loss to Payroll Ratio:					3.933	1.695	5.628	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					4.238	2.051	6.289	
Indicated Relativity Change:								-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								605.5%

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	128,285	121,045	249,330	1.684
2017	15,901,029	2	11	8	638,464	498,724	1,137,188	7.152
2018	16,982,738	3	16	22	2,110,911	458,047	2,568,958	15.127
2019	17,347,330	1	6	12	310,143	210,222	520,365	3.000
2020	18,619,704	0	11	13	188,816	150,364	339,180	1.822
83,652,549		6	55	72	3,376,619	1,438,402	4,815,021	
Adjusted Loss to Payroll Ratio:					4.036	1.719	5.756	
Expected Unlimited Loss to Payroll Ratio:					3.093	2.673	5.766	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.692	1.722	4.415	
Credibility:					0.53	0.44		
Indicated Limited Loss to Payroll Ratio:					3.407	1.721	5.128	
Limit Factor:					1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:					3.845	2.437	6.282	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								604.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	6,389,143	5,561,022	11,950,165	0.925
2018	1,351,660,165	16	345	329	5,662,727	5,347,908	11,010,635	0.815
2019	1,255,838,648	9	290	254	5,766,073	5,158,175	10,924,248	0.870
2020	854,897,033	2	123	120	3,092,646	2,768,510	5,861,156	0.686
	4,753,962,974	50	1,086	1,074	20,910,589	18,835,616	39,746,205	
Adjusted Loss to Payroll Ratio:					0.440	0.396	0.836	
Expected Unlimited Loss to Payroll Ratio:					0.496	0.480	0.976	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.469	0.426	0.896	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.440	0.396	0.836	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.469	0.463	0.932	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								89.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	29,578,173	20,670,858	50,249,031	0.914
2019	5,333,109,436	84	642	1,514	34,538,913	22,422,278	56,961,191	1.068
2020	4,529,159,198	29	367	766	23,944,967	15,595,728	39,540,695	0.873
	15,359,304,867	196	1,714	3,895	88,062,053	58,688,864	146,750,917	
Adjusted Loss to Payroll Ratio:					0.573	0.382	0.955	
Expected Unlimited Loss to Payroll Ratio:					0.696	0.519	1.215	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.610	0.417	1.026	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.573	0.382	0.955	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					0.611	0.447	1.058	
Indicated Relativity Change:								-12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								101.9%

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	1,080,956	962,141	2,043,097	1.329
2017	156,297,702	7	56	144	1,200,064	983,916	2,183,980	1.397
2018	146,756,812	11	61	139	1,689,919	1,828,670	3,518,589	2.398
2019	153,433,497	7	50	131	1,407,271	1,170,872	2,578,143	1.680
2020	163,542,139	2	82	136	2,730,377	2,311,948	5,042,325	3.083
	773,726,744	35	290	678	8,108,587	7,257,547	15,366,134	
Adjusted Loss to Payroll Ratio:					1.048	0.938	1.986	
Expected Unlimited Loss to Payroll Ratio:					0.830	0.912	1.742	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.764	0.747	1.511	
Credibility:					0.77	0.73		
Indicated Limited Loss to Payroll Ratio:					0.984	0.886	1.870	
Limit Factor:					1.096	1.267		
Indicated (Unlimited) Loss to Payroll Ratio:					1.078	1.122	2.200	
Indicated Relativity Change:								26.3%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.067	1.111	2.177	
Relativity to Statewide Average Loss to Payroll Ratio:								209.6%