

Classification and Rating Committee

Meeting Agenda

Date	Time	Location	Staff Contact
January 30, 2025	9:30 AM	Microsoft Teams Webinar	Kristen Marsh

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I. Approval of Minutes

Meeting held November 12, 2024

II. Unfinished Business

III. New Business

A. 2025 Classification Relativities

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IV. Matters Arising at Time of Meeting

V. Next Meeting Date: May 20, 2025

VI. Adjournment

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Item III-A

2025 Classification Relativities

WCIRB staff has computed preliminary classification relativity review sheets to be effective September 1, 2025, which are attached. These review sheets are preliminary in that staff is continuing the process of validating the underlying data and factors used in the computation of these classification relativities. The methodologies and processes used to compute the September 1, 2025 classification relativities are generally consistent with those used in the computation of the September 1, 2024 relativities. These preliminary September 1, 2025 classification relativities also reflect the classification changes recommended by the Classification and Rating Committee for inclusion in the September 1, 2025 Regulatory Filing.

The preliminary September 1, 2025 classification relativities have been computed as follows:

Derivation of Rates Based on Classification Relativity Review Sheets

The specific advisory pure premium rate and experience rating expected loss rate recommended for each classification reflects, in part, the calculated change in each classification's relative share of the total statewide losses. Each classification's relativity is based on the claim and payroll experience of employers assigned to that classification compared to the average claim and payroll experience of employers assigned to other classifications. The most recent claim and payroll experience by classification reported in accordance with the *California Workers' Compensation Uniform Statistical Reporting Plan—1995 (USRP)* is the basis of the analysis.¹

Each classification's relativity is determined through an analysis of the ratio of losses to payroll that emerges for a particular classification in the most recent two, three, four, or five years, depending on the size of the classification. For certain classifications, five years of loss and payroll experience is not, by itself, sufficiently large or "credible" to establish the relativity for the classification. For each of these classifications, selected relativities are determined as the weighted average of the adjusted loss to payroll ratio based on that classification's five-year loss experience and the loss to payroll ratio expected to emerge based on the current (i.e., September 1, 2024) advisory pure premium rate adjusted for the relativity change of the broader industrial sector to which the classification is assigned. The determination of the expected loss to payroll ratios, the adjusted loss to payroll ratios based on policy year experience, and the selected loss to payroll ratios indicated for September 1, 2025 are discussed below.

Expected Loss to Payroll Ratios

For each standard classification, the expected limited loss to payroll ratio underlying the September 1, 2025 classification relativities is computed. An illustrative example computation of these expected ratios using Classification 4496, *Plastics – fabricated products mfg.*, is shown in Exhibit 1. The procedure used to compute expected limited loss to payroll ratios for other classifications is identical.

Line 1 of Exhibit 1 shows the September 1, 2024 selected (unlimited) loss to payroll ratios for Classification 4496, expressed as losses per \$100 of payroll, separately for indemnity and medical as reflected in the WCIRB's September 1, 2024 Regulatory Filing.² The ratios shown on line 1 of Exhibit 1 do not reflect the impact of the average September 1, 2024 advisory pure premium rate level change on losses. The adjustment to reflect this impact is shown in line 2 of Exhibit 1. Inasmuch as the classification relativity analysis is based on loss amounts (excluding loss adjustment expenses), the factors shown in line 2 of Exhibit 1 reflect only the loss components of the approved September 1, 2024 advisory pure premium rate change. Line 3 of Exhibit 1 shows the expected unlimited loss to payroll ratio underlying the September 1, 2024 relativity for Classification 4496, adjusted for the impact of the September 1, 2024

¹ As discussed later in this item, COVID-19 claims are excluded from the computation of the September 1, 2024 classification relativities.

² Based on Section C, Appendix C of the WCIRB's September 1, 2024 Regulatory Filing.

pure premium rate change on losses. (To obtain the September 1, 2024 advisory pure premium rate for the classification, the expected unlimited loss to payroll ratio is multiplied by the September 1, 2024 loss adjustment expense provision of 1.354 and the September 1, 2024 experience rating off-balance correction factor of 1.048.)

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

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

The expected unlimited loss to payroll ratios are then adjusted to remove the portion of each classification's expected loss to payroll ratio anticipated to provide for large losses. To mitigate the impact of exceptionally large claims on a classification's relativity, the cost of a single claim that is used in the policy year experience underlying the computation of the adjusted loss to payroll ratio is limited to \$500,000. Consequently, the expected loss to payroll ratio that will be combined with the adjusted loss to payroll ratio for partially credible classifications is also limited. The computation of the indemnity and medical limit factors for each classification (shown in line 6 of Exhibit 1 for Classification 4496) reflects the expected percentage of losses in excess of the current loss limitation of \$500,000 for the applicable retrospective rating hazard group (RHG) for that classification. The limit factor is based on the experience underlying the total incurred loss elimination ratios included in the *California Retrospective Rating Plan* based on the average level for policies incepting between September 1, 2024 and August 31, 2025³. The classifications assigned to each of the RHGs for the purposes of this adjustment are shown in Exhibit 9.3.

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

Adjusted Loss to Payroll Ratios

The payroll and claim information from the latest available unit statistical summary for each classification is shown on the classification relativity review sheet for that classification by policy year. For the September 1, 2025 classification relativities, each "policy year" referenced herein and shown in Exhibits 1 through 9 and the classification relativity review sheet for each classification represents data from policies incepting December 1 of the prior year through November 30 of the year. (For example, "policy year" 2022 reflects data from policies incepting between December 1, 2021 and November 30, 2022.)

Thousands of COVID-19 workers' compensation claims have been filed in California. As discussed in the WCIRB's January 1, 2021 Pure Premium Rate Filing, the rate of COVID-19 claims differs significantly by

³ The limit factors were included in Section C, Appendix C, Exhibit 9.1 of the WCIRB's September 1, 2024 Regulatory Filing.

industry and classification, particularly during the initial pandemic period. However, given that COVID-19 claim costs from policies incepting in 2019 through 2022 represent earlier and different periods of the pandemic, the WCIRB does not believe the relative differences in COVID-19 claim costs by classification from this experience is appropriate to project in classification relativities for policies incepting September 1, 2025 and later. As a result, and consistent with the September 1, 2024 Regulatory Filing, the WCIRB excluded COVID-19 claims from the experience underlying the computation of the September 1, 2025 classification relativities.

For illustrative purposes, Exhibit 3 shows the September 1, 2025 classification relativity review sheet for Classification 4496, *Plastics – fabricated products mfg*. The payroll amount shown for each policy year is based on the total payroll reported for Classification 4496 on all policies providing California workers' compensation coverage. For informational purposes, the number of reported serious (major permanent partial disability, permanent total disability, and death), non-serious (temporary-only and minor permanent partial disability) and medical-only claims are shown separately. In addition, incurred indemnity, incurred medical and total incurred loss amounts are also shown for each policy year. (The payroll and loss experience of a number of insurers that were in liquidation by January 1, 2025 has not been reported to the WCIRB and is therefore not included in this analysis.) To facilitate a consistent comparison of losses to payroll across classifications, the following adjustments have been made to the reported payroll and incurred loss amounts:

1. Changes in Average Wage Levels. The payroll reported for each policy year reflects the wages earned during that year. In 2016, the WCIRB studied the impacts of wage level changes by industry and noted that changes in wage levels can differ significantly across classification, particularly during periods of minimum wage increases.⁴ If no adjustment for these differences is made, the loss to payroll ratios underlying the classification relativities may be distorted as, in effect, a statewide level of wage inflation would be assumed for each classification. In 2021, the WCIRB retrospectively reviewed this approach and found that, although reflecting wage level changes by classification using historical data remains appropriate, reflecting differences in projections of wage level changes by classification did not increase the accuracy of the projections inasmuch as there is significant uncertainty as to how future wage level changes will impact individual classifications.⁵ As a result, the WCIRB is only adjusting the reported payroll amounts by policy year to the level underlying the latest available historical data (policy year 2019).⁶

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

⁴ See Item AC16-12-02 of the December 6, 2016 WCIRB Actuarial Committee Agenda.

⁵ See Item AC21-12-09 of the December 9, 2021 WCIRB Actuarial Committee Agenda.

⁶ The WCIRB reviewed the external wage data series for 2020, 2021, and 2022 and found limitations and anomalies in the data resulting from the pandemic for these years. As a result, the latest available historical data used in this analysis is for policy year 2019.

2. Adjustment of Losses to Current Benefit Level. The losses reported for each policy year reflect the benefit levels in effect during that year. Consequently, to ensure consistent valuation across classifications, each year's losses are adjusted to the current level of statutory benefits. The benefit level adjustment factors for each policy year, injury type, and classification are shown in Exhibits 5.1 through 5.45. These factors reflect the impact of statutory and regulatory changes on benefit costs from the time that the losses on those policies were incurred until the period underlying policies incepting between September 1, 2025 and August 31, 2026 for the classifications' NAICS Sector grouping. These factors also reflect the estimated relative impact of wage inflation on indemnity benefit levels by classification based on the wage level changes by industry discussed above.
3. Limitation of Large Losses. The presence of an atypically large claim can significantly distort the relativity computation for a classification. Similarly, because a classification has not experienced a very large claim during the two-, three-, four-, or five-year period used in that classification's relativity computation does not mean it will not experience one in the future. Therefore, individual claims are limited with the maximum value of a claim set to \$500,000 per claim at a policy year 2022 level. Average loss amounts can differ by policy year due to inflationary trends and other factors impacting the average cost of a claim over time. To limit the losses for each policy year at a relatively consistent level, the loss limitation amounts for policy years 2018 through 2022 are determined by detrending the \$500,000 per claim limit at a policy year 2022 level to the level underlying each policy year based on the WCIRB's most recent projections of average on-level indemnity and medical costs by accident year.⁷ The individual loss limitations applied by policy year are shown in Exhibit 6. A 2020 WCIRB study found that applying the loss limitation prior to developing losses to an estimated ultimate level increases accuracy and reduces volatility in the loss development projections.⁸ As a result, the individual loss limitations shown in Exhibit 6 are applied to the cost of individual claims after the losses have been adjusted to the current benefit level but prior to developing them to an estimate ultimate level.⁹
4. Loss Development. Reported incurred loss amounts, once the benefit level adjustments and large loss limitations are applied, are adjusted to an estimated ultimate value for indemnity and medical losses. Indemnity and medical loss development factors to tenth report level were computed based on specific loss development groupings. These groupings were developed by the WCIRB to enhance the accuracy of the loss development component of the classification relativity analysis and updated based on a 2020 WCIRB study of loss development for classification ratemaking.¹⁰ The study found that basing the loss development groupings on limited incurred loss development on open claims only enhanced the accuracy of the loss development projections. As a result, the loss development groupings for indemnity and medical losses assigned to each classification shown in Exhibits 7.3 and 7.4 and at the top of each classification relativity review sheet are based on open claims only. The WCIRB's study did not find that development on closed claims differed significantly by classification and, as a result, projected development on closed claims is based on limited loss development for all classifications combined rather than the assigned loss development groupings for the classification.

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

⁷ See Exhibits 6.2 and 6.3 of Item AC24-12-01 of the December 10, 2024 WCIRB Actuarial Committee Agenda which is based on September 30, 2024 experience.

⁸ See Item AC20-12-03 of the December 11, 2020 WCIRB Actuarial Committee Agenda.

⁹ To the extent that an anomalously large number of post-termination cumulative trauma claims were filed for a single employer within a classification, to limit the impact on the indicated classification relativities, the limitation is applied to the group of these claims rather than on an individual claim basis. The net impact of these limitations is spread across all classifications.

¹⁰ See Item AC20-12-03 of the December 11, 2020 WCIRB Actuarial Committee Agenda.

through tenth report level was computed in a similar way but based on the experience of closed claims for all classifications combined. In addition, losses for open claims were developed from tenth report level to an estimated ultimate value by indemnity and medical component based on statewide incurred loss development factors,¹¹ adjusted to reflect the assumption that the incurred development after tenth report level will occur on open claims only. The development factors for each loss development grouping for open claims and for all classifications for closed claims are shown for indemnity losses in Exhibit 7.1, medical losses in Exhibit 7.2, and on a cumulative basis for both indemnity and medical in Exhibit 7.3. The classifications assigned to each of the indemnity and medical loss development groupings for open claims are shown in Exhibits 7.4 and 7.5, respectively.

5. Adjustment to Individual Year Experience. Classifications may use two, three, four or five years of actual experience in computing relativities depending on the volume of payroll and loss experience in the classification. In order to ensure that a particular classification's relativity is not impacted by whether a particular year of experience was or was not used, an adjustment is made to the losses reported on the years used in the calculation. Specifically, Exhibits 8.1 and 8.2 show the factor for each policy year, NAICS Sector grouping and loss component. The factors represent the ratio of the average dollars of loss per \$100 of payroll for that NAICS Sector grouping and loss component for the two most recent policy years of experience (2021 and 2022) to the comparable loss per \$100 of payroll for each of the 2018 through 2022 policy years.
6. Adjustment to Overall Average Level of Experience. Even after the aforementioned adjustments, the actual losses reflected in the calculation are not necessarily consistent with the overall level of losses underlying the current advisory pure premium rates. For example, losses are adjusted to a current benefit level but have not been adjusted for other loss cost trends. To address this, an additional adjustment factor is applied to losses so that the average indicated loss to payroll ratio over all classifications balances to the average loss to payroll ratio underlying the current (September 1, 2024) advisory pure premium rates. This adjustment is applied separately to indemnity and medical losses. For the September 1, 2025 classification relativities, a factor of 0.942 is applied to indemnity losses so that the average indemnity loss to payroll ratio over all classifications balances to the average indemnity loss to payroll ratio underlying the approved September 1, 2024 advisory pure premium rates. Similarly, a factor of 0.907 is applied to medical losses so that the average medical loss to payroll ratio over all classifications balances to the average medical loss to payroll ratio underlying the approved September 1, 2024 advisory pure premium rates.

In summary, the reported unadjusted payroll and losses for a particular classification reported for each policy year are modified by (a) the estimated annual changes in wage levels for the classification relative to the statewide average annual changes in wage levels (Exhibit 4); (b) the appropriate benefit level adjustment factor (Exhibit 5); (c) the individual loss limit for the policy year (Exhibit 6); (d) the specified indemnity and medical loss development factors for the appropriate report level and, for open claims, the indemnity and medical loss development groupings to which the classification is assigned (Exhibit 7); (e) the appropriate factor to adjust for the use of earlier years of experience (Exhibit 8); and (f) the adjustment to the overall average level of experience. For example, to calculate the medical losses shown in Exhibit 3 for policy year 2019 for Classification 4496, the reported unadjusted medical losses for this classification are (a) multiplied by a benefit adjustment factor of 1.041 for policy year 2019 (Exhibit 5.13), (b) limited to be no more than \$486,134 for each individual loss for policy year 2019 (Exhibit 6), (c) multiplied by the development factor of 1.134 for fourth report level medical losses for medical loss development group 3 for open claims and the fourth report level medical loss development factor of 1.021 for closed claims (Exhibit 7.3), (d) multiplied by a factor of 0.874 to adjust policy year 2019 NAICS Sector 31 medical losses to the level of the 2021 and 2022 experience (Exhibit 8.2), and (e) multiplied by the overall medical adjustment factor of 0.968.

¹¹ These factors are based on Exhibits 2.1 and 2.2 of Item AC24-09-02 of the September 11, 2024 WCIRB Actuarial Committee Agenda, which is based on June 30, 2024 experience.

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

Effective January 1, 2020, annual payroll limitations are applied to all employees in five classifications, including 7607, *Video Post-Production/Audio Post-Production*; 8743, *Mortgage Brokers*; 8803, *Auditing, Accounting or Management Consulting Services*; 8820, *Law Firms*; and 8859, *Computer Programming or Software Development/Internet or Web-Based Application Development or Operation*. Effective September 1, 2022, annual payroll limitations are applied to employees in seven additional classifications, including 8601, *Engineers/Oil or Gas Geologists or Scouts/Forest Engineers*; 8741, *Real Estate Agencies*; 8749, *Mortgage Bankers*; 8801, *Credit Unions*; 8808, *Banks*; 8822, *Insurance Companies*; and 8874, *Instrument Mfg. – electronic/Computer or Computer Peripheral Equipment Mfg./Telecommunications Equipment Mfg./Audio/Video Electronic Products Mfg./Integrated Circuit and Semiconductor Wafer Mfg.* Effective September 1, 2024, annual payroll limitations are applied to employees in six additional classifications, including 4297, *Electronic Pre-press/Graphic Design*; 4512, *Biomedical Research Laboratories*; 8807, *Newspaper, Magazine or Book Publishing*; 8834, *Physicians' Practices and Outpatient Clinics*; 8839, *Dental or Orthodontia Practices*; and 9043, *Hospitals*.

In order to reflect the new payroll limitation in the proposed advisory pure premium rate and expected loss rate for these classifications, the payroll reported on an unlimited basis for these classifications is adjusted to a limited basis in the classification relativities analysis. The factors used to adjust the payroll for these classifications are based on a review of payroll expected to be above the payroll limitation based on ACS data that includes information on annual wages by industry and occupation. The factors estimated for each classification are shown in Table 1. These factors are applied to the adjusted payroll amounts and expected loss to payroll ratios for the classification in order to compute its September 1, 2025 classification relativity on a limited payroll basis.¹²

Table 1 – Adjustments for Payroll Limitations

Classification	Effective Date	Adjustment Factor
7607	1/1/2020	0.80
8743	1/1/2020	0.71
8803	1/1/2020	0.81
8820	1/1/2020	0.67
8859	1/1/2020	0.73
8601	9/1/2022	0.86
8741	9/1/2022	0.70
8749	9/1/2022	0.73
8801	9/1/2022	0.78
8808	9/1/2022	0.78
8822	9/1/2022	0.81
8874	9/1/2022	0.80
4297	9/1/2024	0.87
4512	9/1/2024	0.82
8807	9/1/2024	0.80
8834	9/1/2024	0.65
8839	9/1/2024	0.82
9043	9/1/2024	0.83

At least two years of experience are used for each classification to determine the adjusted loss to payroll ratio. For smaller classifications, three, four, or five years of experience are used, depending on the

¹² See Item AC18-06-03 of the June 14, 2019 and Item AC22-02-02 of the February 15, 2022 WCIRB Actuarial Committee Agendas and Minutes for more information.

amount of expected losses needed to meet the full credibility requirement (see discussion of selected loss to payroll ratios below). For classifications determined to be fully credible with two, three, four, or five years of experience used, adjusted loss to payroll ratios are derived by dividing the total losses, adjusted as described above, for the experience period by the total adjusted payroll (in hundreds) for the same period.¹³

Selected Loss to Payroll Ratios

For classifications that are not fully credible (i.e., credibility of less than 1.00), the “indicated” limited loss to payroll ratio, which is the basis of the selected loss to payroll ratio, is a weighted average of the adjusted loss to payroll ratio and the expected limited loss to payroll ratio adjusted for NAICS Sector differential, computed as discussed above. The credibility assigned to a particular classification’s experience is based on expected limited losses. The expected limited losses are calculated by multiplying the payroll for the experience period (beginning with two years and up to five years) by the expected limited loss to payroll ratio (line 3 of Exhibit 1 divided by line 6 of Exhibit 1 in the illustrative example for Classification 4496). These expected limited losses are then compared to the full credibility standard to determine the credibility assigned to each classification’s indemnity and medical loss components. The standard to be used for 100% credibility corresponds to 400 indemnity claims multiplied by the average adjusted indemnity cost per claim and 1,365 medical claims multiplied by the average adjusted medical cost per claim. For the September 1, 2025 classification relativities, these full credibility standards are equal to \$10,414,919 for the indemnity component and \$13,040,596 for the medical component.

If the expected losses generated by five policy years of experience in the classification are not sufficient to meet the full credibility standard, partial credibility is utilized in the computation of the indicated limited loss to payroll ratio. Partial credibility is determined as the two-fifths power of the ratio of a classification’s expected losses by loss component to the full credibility standard. For Classification 4496, five-year expected losses resulted in 92% credibility for the indemnity component and 87% credibility for the medical component. These credibility factors are shown for each classification in the classification relativity review sheets and in Exhibit 3 for Classification 4496.

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

For Classification 4496, as shown in Exhibit 3, the indicated limited loss to payroll ratio of 1.440 for the medical component is calculated by combining 87% of 1.426 and 13% of 1.533 (the medical component of the expected limited loss to payroll ratio adjusted for NAICS Sector differential, shown in line 7 of Exhibit 1 and in Exhibit 3). The indemnity component of the indicated limited loss to payroll ratio of 1.496 is calculated in an analogous way with 92% as the indicated indemnity credibility for Classification 4496.

Both actual and expected losses have been adjusted to a limited loss basis. To adjust losses to an unlimited basis, the loss limit factor is applied to the indicated limited loss to payroll ratio to produce the “selected” (unlimited) loss to payroll ratio, which is the basis of the pure premium rate for the classification. The indemnity and medical loss limit factors by RHG are based on the loss elimination ratios included in the WCIRB’s advisory *California Retrospective Rating Plan*. Exhibit 9.1 shows the September 1, 2025 limit factors by RHG to account for claims in excess of the loss limit threshold (\$500,000). These factors are developed from the database underlying the computation of loss elimination ratios and adjusted to the level underlying policies incepting between September 1, 2025 and August 31, 2026, which are shown in Exhibit 9.2. The classifications assigned by the WCIRB to each of

¹³ In the September 1, 2023 and September 1, 2024 Regulatory Filings, an additional year of experience was included for each classification (up to five years total) to mitigate the impact of the pandemic-period experience. Given that the most recent two years (2021 and 2022) are post-pandemic, the WCIRB is no longer applying this approach. See Item AC22-09-03 of the December 10, 2024 WCIRB Actuarial Committee Agenda for more information.

the retrospective rating hazard groups are shown in Exhibit 9.3. For Classification 4496, the limit factors used to adjust the indicated limited loss to payroll ratios to an unlimited basis are 1.079 for indemnity and 1.184 for medical, based on RHG 2, to which Classification 4496 is assigned.

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

In the WCIRB's 2019 study of the cotton merchants and warehouses industry,¹⁴ the Classification and Rating and Governing Committees approved "combining Classification 0400 with Classification 0401 for ratemaking purposes and limiting the advisory pure premium rate for constituents of Classification 0400 to 25% each year until the rate better aligns with that of Classification 0401, at which time consideration can be given to eliminating Classification 0400 and reassigning all constituents of that classification to Classification 0401." For the indicated September 1, 2025 classification relativities, the relativity for the combined experience of Classifications 0400 and 0401 is within 25% of the expected loss to payroll ratio of Classification 0400. As a result, staff is recommending the elimination of Classification 0400 to be effective September 1, 2025. Exhibit 11 includes staff's proposed USRP changes intended to facilitate the elimination of Classification 0400.

In the WCIRB's 2022 study of the newspaper delivery industry,¹⁵ the Classification and Rating and Governing Committees approved (a) "combining the loss and payroll experience of employers that deliver newspapers to customers for their personal use on a fee basis, assigned to Classification 4312, with Classification 7198(1), *Parcel Delivery and Messenger Service Companies*, for ratemaking purposes and limiting the advisory pure premium rate relativity change for constituents of Classification 4312 to 25% each year until the advisory pure premium rate for Classification 4312 better aligns with that of Classification 7198(1), at which time Classification 4312 would be eliminated and the fee-based 4312 employers assigned to Classification 7198(1)" and (b) "combining the loss and payroll experience of operations comprising the sale or delivery of newspapers to customers for their personal use by newspaper publishers or printers, assigned to Classification 4312, with Classification 4304, *Newspaper Publishing or Printing*, for ratemaking purposes and limiting the advisory pure premium rate relativity change for constituents of Classification 4312 to 25% each year until the advisory pure premium rate for Classification 4312 better aligns with that of Classification 4304, at which time Classification 4312 would be eliminated and the newspaper delivery operations of newspaper publishing 4312 employers assigned to Classification 4304." For the indicated September 1, 2025 classification relativities, the relativity for the combined experience of Classifications 4312 and 7198 is within 25% of the expected loss to payroll ratio of Classification 4312. As a result, staff is recommending the elimination of Classification 4312 to be effective September 1, 2025. Exhibit 11 includes staff's proposed USRP changes intended to facilitate the elimination of Classification 4312.

For informational purposes, each classification relativity review sheet also provides the indicated relativity change (prior to application of the 25% restriction where applicable). This is determined by comparing the selected or indicated (unlimited) loss to payroll ratio to the expected unlimited loss to payroll ratio. Also, for informational purposes, the last line of each classification's relativity review sheet shows the relativity of the selected loss to payroll ratio for the particular classification to the statewide average for all classifications. The statewide average loss to payroll ratio for the September 1, 2025 classification relativities is 0.989 (with the indemnity component of the ratio at 0.481 and the medical component at 0.508).

¹⁴ See *Report on the Cotton Merchants and Warehouses Study*, WCIRB, October 2019.

¹⁵ See *Report on the Newspaper Delivery Study*, WCIRB, June 2022.

Derivation of Expected Limited Loss to Payroll Ratio

Classification 4496 - PLASTICS - FABRICATED PRODUCTS MFG

	Indemnity	Medical	Total
1 Selected (unlimited) loss to Payroll Ratio September 1, 2024	1.532	1.747	3.279
2 Adjustment to Reflect Distribution of Losses in September 1, 2024 Pure Premium Rates	0.936	0.968	
3 Expected Unlimited Loss to Payroll Ratio (1) x (2)	1.433	1.691	3.124
4 Adjustment for NAICS Sector Differential (for NAICS Sector 31)	1.043	1.067	
5 Expected Unlimited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (3) x (4)	1.495	1.804	3.299
6 Limit Factor - September 1, 2024 (for RHG 2)	1.077	1.177	
7 Expected Limited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (5) / (6)	1.387	1.533	2.920

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

<u>NAICS Sector(s)</u>	<u>Sector Name(s)</u>	<u>Indemnity</u>	<u>Medical</u>
11 & 21	Agriculture & Mining	0.964	0.975
22 & 23	Utilities & Construction	0.929	0.843
31	Manufacturing	1.043	1.067
42	Wholesale	1.041	1.039
44	Retail	1.024	1.073
48	Transportation & Warehousing	0.985	0.942
51	Information	1.016	0.999
52	Finance & Insurance	1.004	0.992
53	Real Estate	1.050	1.037
54	Professional Services	0.901	0.886
56	Administrative	1.012	0.991
61	Education	1.126	1.183
62	Health	1.026	1.062
71	Arts & Entertainment	0.953	1.038
72	Hospitality	0.980	1.058
81	Other	1.026	1.029
8742	Outside Sales	1.077	1.009
8810 & 92	Clerical & Public Admin	1.027	1.096

Note:

These factors represent the ratio of actual to expected losses for policy years 2021 to 2022

NAICS Sectors Classification Assignments

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

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

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

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

NAICS Sector 31 (Manufacturing) Classifications			
1438	2117	2790	3076
1463	2121	2797	3081
1699	2123	2806	3082
1701	2142	2812	3085
1803	2163	2819	3099
1925	2222	2840	3110
2002	2362	2842	3131
2003	2402	2852	3146
2004	2413	2881	3152
2014	2501	2883	3165
2063	2570	2915	3169
2081	2571	2923	3175
2095	2576	3018	3178
2102	2660	3022	3179
2107	2683	3030	3180
2108	2688	3039	3220
2109	2710	3040	3241
2111	2731	3060	3257
2113	2757	3066	3339
2116	2759	3070	3365

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

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

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

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

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

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

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

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

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

NAICS Sector 61 (Education) Classifications			
8868	8870	8875	9101

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

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

NAICS Sector 72 (Hospitality) Classifications		
8078	9058	9082
9048	9080	9083
9050	9081	9084

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

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

NAICS Sector 8742 (Outside Sales) Classifications
8742

NAICS Sector 8810 (Clerical) Classifications	
8810	8871

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 4496 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PLASTICS – FABRICATED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	119,905,250	4	67	145	1,188,415	1,248,414	2,436,829	2.032
2019	124,428,192	5	100	130	2,057,319	2,180,732	4,238,051	3.406
2020	123,936,353	6	79	100	1,896,808	2,151,477	4,048,285	3.266
2021	129,413,964	3	64	106	1,901,146	1,927,650	3,828,796	2.959
2022	135,376,884	3	75	98	2,485,395	1,518,271	4,003,666	2.957
633,060,643		21	385	579	9,529,082	9,026,544	18,555,627	
Adjusted Loss to Payroll Ratio:					1.505	1.426	2.931	
Expected Unlimited Loss to Payroll Ratio:					1.433	1.691	3.124	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.387	1.533	2.920	
Credibility:					0.92	0.87		
Indicated Limited Loss to Payroll Ratio:					1.496	1.440	2.936	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.613	1.706	3.319	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								335.6%

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification Code	Adjustment Factor by Policy Year				
	2018	2019	2020	2021	2022
0005	1.003	1.000	1.000	1.000	1.000
0016	1.009	1.000	1.000	1.000	1.000
0034	0.999	1.000	1.000	1.000	1.000
0035	1.003	1.000	1.000	1.000	1.000
0036	1.006	1.000	1.000	1.000	1.000
0038	1.012	1.000	1.000	1.000	1.000
0040	1.007	1.000	1.000	1.000	1.000
0041	1.007	1.000	1.000	1.000	1.000
0042	1.010	1.000	1.000	1.000	1.000
0045	1.008	1.000	1.000	1.000	1.000
0050	1.008	1.000	1.000	1.000	1.000
0079	1.008	1.000	1.000	1.000	1.000
0096	1.008	1.000	1.000	1.000	1.000
0106	1.011	1.000	1.000	1.000	1.000
0171	1.021	1.000	1.000	1.000	1.000
0172	1.009	1.000	1.000	1.000	1.000
0251	0.997	1.000	1.000	1.000	1.000
0401	1.011	1.000	1.000	1.000	1.000
1122	0.985	1.000	1.000	1.000	1.000
1320	0.994	1.000	1.000	1.000	1.000
1322	0.992	1.000	1.000	1.000	1.000
1330	0.995	1.000	1.000	1.000	1.000
1438	0.995	1.000	1.000	1.000	1.000
1452	0.991	1.000	1.000	1.000	1.000
1463	0.995	1.000	1.000	1.000	1.000
1624	0.996	1.000	1.000	1.000	1.000
1699	1.000	1.000	1.000	1.000	1.000
1701	0.999	1.000	1.000	1.000	1.000
1710	0.993	1.000	1.000	1.000	1.000
1741	0.995	1.000	1.000	1.000	1.000
1803	1.000	1.000	1.000	1.000	1.000
1925	0.997	1.000	1.000	1.000	1.000
2002	1.007	1.000	1.000	1.000	1.000
2003	1.009	1.000	1.000	1.000	1.000
2004	1.009	1.000	1.000	1.000	1.000
2014	1.007	1.000	1.000	1.000	1.000
2063	1.001	1.000	1.000	1.000	1.000
2081	1.002	1.000	1.000	1.000	1.000
2095	1.002	1.000	1.000	1.000	1.000
2102	1.009	1.000	1.000	1.000	1.000
2107	1.009	1.000	1.000	1.000	1.000
2108	1.010	1.000	1.000	1.000	1.000
2109	1.010	1.000	1.000	1.000	1.000
2111	1.006	1.000	1.000	1.000	1.000
2113	1.003	1.000	1.000	1.000	1.000
2116	1.007	1.000	1.000	1.000	1.000
2117	1.005	1.000	1.000	1.000	1.000
2121	1.005	1.000	1.000	1.000	1.000
2123	1.011	1.000	1.000	1.000	1.000
2142	1.005	1.000	1.000	1.000	1.000
2163	1.003	1.000	1.000	1.000	1.000
2222	1.008	1.000	1.000	1.000	1.000
2362	1.009	1.000	1.000	1.000	1.000
2402	1.010	1.000	1.000	1.000	1.000
2413	0.995	1.000	1.000	1.000	1.000
2501	1.003	1.000	1.000	1.000	1.000

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

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification Code	Adjustment Factor by Policy Year				
	2018	2019	2020	2021	2022
2570	1.006	1.000	1.000	1.000	1.000
2571	1.004	1.000	1.000	1.000	1.000
2576	1.008	1.000	1.000	1.000	1.000
2584	1.007	1.000	1.000	1.000	1.000
2585	1.016	1.000	1.000	1.000	1.000
2589	1.016	1.000	1.000	1.000	1.000
2660	1.006	1.000	1.000	1.000	1.000
2683	1.000	1.000	1.000	1.000	1.000
2688	1.008	1.000	1.000	1.000	1.000
2702	1.008	1.000	1.000	1.000	1.000
2710	1.005	1.000	1.000	1.000	1.000
2727	1.006	1.000	1.000	1.000	1.000
2731	1.003	1.000	1.000	1.000	1.000
2757	1.001	1.000	1.000	1.000	1.000
2759	1.001	1.000	1.000	1.000	1.000
2790	0.999	1.000	1.000	1.000	1.000
2797	1.000	1.000	1.000	1.000	1.000
2806	1.002	1.000	1.000	1.000	1.000
2812	1.001	1.000	1.000	1.000	1.000
2819	1.002	1.000	1.000	1.000	1.000
2840	1.007	1.000	1.000	1.000	1.000
2842	1.000	1.000	1.000	1.000	1.000
2852	1.005	1.000	1.000	1.000	1.000
2881	1.004	1.000	1.000	1.000	1.000
2883	1.003	1.000	1.000	1.000	1.000
2915	1.001	1.000	1.000	1.000	1.000
2923	1.004	1.000	1.000	1.000	1.000
3018	0.995	1.000	1.000	1.000	1.000
3022	0.996	1.000	1.000	1.000	1.000
3030	1.000	1.000	1.000	1.000	1.000
3039	1.000	1.000	1.000	1.000	1.000
3040	0.997	1.000	1.000	1.000	1.000
3060	0.999	1.000	1.000	1.000	1.000
3066	1.000	1.000	1.000	1.000	1.000
3070	1.001	1.000	1.000	1.000	1.000
3076	1.003	1.000	1.000	1.000	1.000
3081	0.997	1.000	1.000	1.000	1.000
3082	0.999	1.000	1.000	1.000	1.000
3085	0.999	1.000	1.000	1.000	1.000
3099	0.996	1.000	1.000	1.000	1.000
3110	0.995	1.000	1.000	1.000	1.000
3131	0.999	1.000	1.000	1.000	1.000
3146	0.997	1.000	1.000	1.000	1.000
3152	0.996	1.000	1.000	1.000	1.000
3165	1.000	1.000	1.000	1.000	1.000
3169	1.001	1.000	1.000	1.000	1.000
3175	1.001	1.000	1.000	1.000	1.000
3178	1.002	1.000	1.000	1.000	1.000
3179	1.002	1.000	1.000	1.000	1.000
3180	1.000	1.000	1.000	1.000	1.000
3220	1.001	1.000	1.000	1.000	1.000
3241	0.997	1.000	1.000	1.000	1.000
3257	1.000	1.000	1.000	1.000	1.000
3339	0.997	1.000	1.000	1.000	1.000
3365	0.998	1.000	1.000	1.000	1.000
3372	1.000	1.000	1.000	1.000	1.000

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

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification Code	Adjustment Factor by Policy Year				
	2018	2019	2020	2021	2022
3383	1.003	1.000	1.000	1.000	1.000
3400	0.999	1.000	1.000	1.000	1.000
3401	0.999	1.000	1.000	1.000	1.000
3501	1.000	1.000	1.000	1.000	1.000
3507	0.998	1.000	1.000	1.000	1.000
3560	0.997	1.000	1.000	1.000	1.000
3568	1.003	1.000	1.000	1.000	1.000
3569	0.998	1.000	1.000	1.000	1.000
3570	1.000	1.000	1.000	1.000	1.000
3572	1.001	1.000	1.000	1.000	1.000
3573	1.001	1.000	1.000	1.000	1.000
3574	1.001	1.000	1.000	1.000	1.000
3577	0.998	1.000	1.000	1.000	1.000
3612	0.997	1.000	1.000	1.000	1.000
3620	1.001	1.000	1.000	1.000	1.000
3632	0.996	1.000	1.000	1.000	1.000
3634	0.999	1.000	1.000	1.000	1.000
3643	0.998	1.000	1.000	1.000	1.000
3647	0.997	1.000	1.000	1.000	1.000
3651	1.003	1.000	1.000	1.000	1.000
3681	1.001	1.000	1.000	1.000	1.000
3682	1.003	1.000	1.000	1.000	1.000
3683	1.001	1.000	1.000	1.000	1.000
3719	0.985	1.000	1.000	1.000	1.000
3724	0.993	1.000	1.000	1.000	1.000
3726	0.998	1.000	1.000	1.000	1.000
3805	0.995	1.000	1.000	1.000	1.000
3808	1.002	1.000	1.000	1.000	1.000
3815	1.001	1.000	1.000	1.000	1.000
3821	0.997	1.000	1.000	1.000	1.000
3828	0.999	1.000	1.000	1.000	1.000
3830	0.993	1.000	1.000	1.000	1.000
3831	0.993	1.000	1.000	1.000	1.000
3840	1.000	1.000	1.000	1.000	1.000
4000	0.996	1.000	1.000	1.000	1.000
4034	0.999	1.000	1.000	1.000	1.000
4036	1.000	1.000	1.000	1.000	1.000
4038	0.998	1.000	1.000	1.000	1.000
4041	1.000	1.000	1.000	1.000	1.000
4049	1.000	1.000	1.000	1.000	1.000
4111	1.002	1.000	1.000	1.000	1.000
4112	1.000	1.000	1.000	1.000	1.000
4114	1.002	1.000	1.000	1.000	1.000
4130	0.999	1.000	1.000	1.000	1.000
4150	0.999	1.000	1.000	1.000	1.000
4239	1.001	1.000	1.000	1.000	1.000
4240	1.000	1.000	1.000	1.000	1.000
4243	0.999	1.000	1.000	1.000	1.000
4244	0.999	1.000	1.000	1.000	1.000
4250	0.999	1.000	1.000	1.000	1.000
4251	0.998	1.000	1.000	1.000	1.000
4279	0.999	1.000	1.000	1.000	1.000
4283	0.999	1.000	1.000	1.000	1.000
4286	0.998	1.000	1.000	1.000	1.000
4295	1.001	1.000	1.000	1.000	1.000
4297	1.000	1.000	1.000	1.000	1.000

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

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification Code	Adjustment Factor by Policy Year				
	2018	2019	2020	2021	2022
4299	0.997	1.000	1.000	1.000	1.000
4304	0.995	1.000	1.000	1.000	1.000
4351	0.999	1.000	1.000	1.000	1.000
4354	0.995	1.000	1.000	1.000	1.000
4361	1.003	1.000	1.000	1.000	1.000
4362	1.006	1.000	1.000	1.000	1.000
4410	0.998	1.000	1.000	1.000	1.000
4420	0.996	1.000	1.000	1.000	1.000
4432	0.997	1.000	1.000	1.000	1.000
4470	0.996	1.000	1.000	1.000	1.000
4478	0.999	1.000	1.000	1.000	1.000
4492	0.998	1.000	1.000	1.000	1.000
4494	0.999	1.000	1.000	1.000	1.000
4495	0.998	1.000	1.000	1.000	1.000
4496	0.999	1.000	1.000	1.000	1.000
4497	0.998	1.000	1.000	1.000	1.000
4498	0.999	1.000	1.000	1.000	1.000
4499	0.999	1.000	1.000	1.000	1.000
4511	1.005	1.000	1.000	1.000	1.000
4512	1.009	1.000	1.000	1.000	1.000
4557	1.001	1.000	1.000	1.000	1.000
4558	0.998	1.000	1.000	1.000	1.000
4611	1.001	1.000	1.000	1.000	1.000
4623	1.001	1.000	1.000	1.000	1.000
4635	0.994	1.000	1.000	1.000	1.000
4665	1.002	1.000	1.000	1.000	1.000
4683	1.003	1.000	1.000	1.000	1.000
4691	1.010	1.000	1.000	1.000	1.000
4692	0.996	1.000	1.000	1.000	1.000
4720	0.999	1.000	1.000	1.000	1.000
4740	1.002	1.000	1.000	1.000	1.000
4771	0.994	1.000	1.000	1.000	1.000
4828	0.996	1.000	1.000	1.000	1.000
4829	1.000	1.000	1.000	1.000	1.000
4831	0.998	1.000	1.000	1.000	1.000
4983	1.000	1.000	1.000	1.000	1.000
5020	0.964	1.000	1.000	1.000	1.000
5027	0.994	1.000	1.000	1.000	1.000
5028	0.995	1.000	1.000	1.000	1.000
5029	0.995	1.000	1.000	1.000	1.000
5040	0.995	1.000	1.000	1.000	1.000
5102	0.993	1.000	1.000	1.000	1.000
5107	0.997	1.000	1.000	1.000	1.000
5108	0.999	1.000	1.000	1.000	1.000
5128	0.997	1.000	1.000	1.000	1.000
5129	0.997	1.000	1.000	1.000	1.000
5130	0.997	1.000	1.000	1.000	1.000
5140	0.988	1.000	1.000	1.000	1.000
5146	0.997	1.000	1.000	1.000	1.000
5160	0.970	1.000	1.000	1.000	1.000
5183	0.998	1.000	1.000	1.000	1.000
5184	0.972	1.000	1.000	1.000	1.000
5185	0.997	1.000	1.000	1.000	1.000
5186	0.988	1.000	1.000	1.000	1.000
5187	0.997	1.000	1.000	1.000	1.000
5190	0.990	1.000	1.000	1.000	1.000

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

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification Code	Adjustment Factor by Policy Year				
	2018	2019	2020	2021	2022
5191	0.998	1.000	1.000	1.000	1.000
5192	0.999	1.000	1.000	1.000	1.000
5193	0.998	1.000	1.000	1.000	1.000
5195	0.992	1.000	1.000	1.000	1.000
5201	0.995	1.000	1.000	1.000	1.000
5205	0.994	1.000	1.000	1.000	1.000
5212	0.993	1.000	1.000	1.000	1.000
5213	0.995	1.000	1.000	1.000	1.000
5214	0.995	1.000	1.000	1.000	1.000
5222	0.995	1.000	1.000	1.000	1.000
5225	0.998	1.000	1.000	1.000	1.000
5348	0.998	1.000	1.000	1.000	1.000
5403	0.998	1.000	1.000	1.000	1.000
5432	0.996	1.000	1.000	1.000	1.000
5436	1.003	1.000	1.000	1.000	1.000
5443	0.965	1.000	1.000	1.000	1.000
5446	0.973	1.000	1.000	1.000	1.000
5447	0.968	1.000	1.000	1.000	1.000
5467	1.005	1.000	1.000	1.000	1.000
5470	1.002	1.000	1.000	1.000	1.000
5473	0.997	1.000	1.000	1.000	1.000
5474	0.995	1.000	1.000	1.000	1.000
5479	0.963	1.000	1.000	1.000	1.000
5482	0.996	1.000	1.000	1.000	1.000
5484	0.967	1.000	1.000	1.000	1.000
5485	0.967	1.000	1.000	1.000	1.000
5506	0.991	1.000	1.000	1.000	1.000
5507	0.992	1.000	1.000	1.000	1.000
5538	0.998	1.000	1.000	1.000	1.000
5542	0.997	1.000	1.000	1.000	1.000
5552	1.015	1.000	1.000	1.000	1.000
5553	1.016	1.000	1.000	1.000	1.000
5606	0.995	1.000	1.000	1.000	1.000
5610	1.000	1.000	1.000	1.000	1.000
5632	0.984	1.000	1.000	1.000	1.000
5633	0.971	1.000	1.000	1.000	1.000
5650	1.019	1.000	1.000	1.000	1.000
5951	1.006	1.000	1.000	1.000	1.000
6003	0.996	1.000	1.000	1.000	1.000
6011	0.989	1.000	1.000	1.000	1.000
6204	0.997	1.000	1.000	1.000	1.000
6206	0.999	1.000	1.000	1.000	1.000
6213	0.996	1.000	1.000	1.000	1.000
6216	0.998	1.000	1.000	1.000	1.000
6218	0.997	1.000	1.000	1.000	1.000
6220	0.995	1.000	1.000	1.000	1.000
6233	0.993	1.000	1.000	1.000	1.000
6235	0.993	1.000	1.000	1.000	1.000
6237	0.997	1.000	1.000	1.000	1.000
6251	0.996	1.000	1.000	1.000	1.000
6258	0.995	1.000	1.000	1.000	1.000
6307	0.994	1.000	1.000	1.000	1.000
6308	0.995	1.000	1.000	1.000	1.000
6315	0.995	1.000	1.000	1.000	1.000
6316	0.995	1.000	1.000	1.000	1.000
6325	0.995	1.000	1.000	1.000	1.000

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

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification Code	Adjustment Factor by Policy Year				
	2018	2019	2020	2021	2022
6361	0.995	1.000	1.000	1.000	1.000
6364	0.998	1.000	1.000	1.000	1.000
6400	0.997	1.000	1.000	1.000	1.000
6504	1.002	1.000	1.000	1.000	1.000
6834	1.000	1.000	1.000	1.000	1.000
7133	1.004	1.000	1.000	1.000	1.000
7198	0.998	1.000	1.000	1.000	1.000
7207	1.009	1.000	1.000	1.000	1.000
7219	1.001	1.000	1.000	1.000	1.000
7227	1.003	1.000	1.000	1.000	1.000
7232	1.003	1.000	1.000	1.000	1.000
7248	0.996	1.000	1.000	1.000	1.000
7272	1.021	1.000	1.000	1.000	1.000
7332	1.030	1.000	1.000	1.000	1.000
7360	1.000	1.000	1.000	1.000	1.000
7365	1.071	1.000	1.000	1.000	1.000
7382	1.008	1.000	1.000	1.000	1.000
7392	0.998	1.000	1.000	1.000	1.000
7403	1.006	1.000	1.000	1.000	1.000
7405	1.005	1.000	1.000	1.000	1.000
7409	1.010	1.000	1.000	1.000	1.000
7410	1.010	1.000	1.000	1.000	1.000
7421	0.995	1.000	1.000	1.000	1.000
7424	1.005	1.000	1.000	1.000	1.000
7428	0.997	1.000	1.000	1.000	1.000
7429	0.996	1.000	1.000	1.000	1.000
7500	1.003	1.000	1.000	1.000	1.000
7515	0.995	1.000	1.000	1.000	1.000
7520	0.996	1.000	1.000	1.000	1.000
7538	0.996	1.000	1.000	1.000	1.000
7539	0.997	1.000	1.000	1.000	1.000
7580	0.999	1.000	1.000	1.000	1.000
7600	0.996	1.000	1.000	1.000	1.000
7601	0.998	1.000	1.000	1.000	1.000
7605	0.990	1.000	1.000	1.000	1.000
7607	1.009	1.000	1.000	1.000	1.000
7610	1.010	1.000	1.000	1.000	1.000
7706	1.001	1.000	1.000	1.000	1.000
7707	1.000	1.000	1.000	1.000	1.000
7720	1.002	1.000	1.000	1.000	1.000
7721	0.995	1.000	1.000	1.000	1.000
7722	1.000	1.000	1.000	1.000	1.000
7855	0.996	1.000	1.000	1.000	1.000
8001	1.001	1.000	1.000	1.000	1.000
8004	1.007	1.000	1.000	1.000	1.000
8006	1.009	1.000	1.000	1.000	1.000
8008	1.009	1.000	1.000	1.000	1.000
8010	1.005	1.000	1.000	1.000	1.000
8013	1.005	1.000	1.000	1.000	1.000
8015	1.005	1.000	1.000	1.000	1.000
8017	1.005	1.000	1.000	1.000	1.000
8018	1.002	1.000	1.000	1.000	1.000
8019	0.998	1.000	1.000	1.000	1.000
8021	1.004	1.000	1.000	1.000	1.000
8028	0.999	1.000	1.000	1.000	1.000
8031	1.009	1.000	1.000	1.000	1.000

^[1] Each factor is determined based on the classification’s cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification Code	Adjustment Factor by Policy Year				
	2018	2019	2020	2021	2022
8032	1.002	1.000	1.000	1.000	1.000
8039	1.005	1.000	1.000	1.000	1.000
8041	1.003	1.000	1.000	1.000	1.000
8042	1.004	1.000	1.000	1.000	1.000
8046	0.999	1.000	1.000	1.000	1.000
8057	1.004	1.000	1.000	1.000	1.000
8059	1.004	1.000	1.000	1.000	1.000
8060	1.009	1.000	1.000	1.000	1.000
8061	1.011	1.000	1.000	1.000	1.000
8062	0.998	1.000	1.000	1.000	1.000
8063	1.003	1.000	1.000	1.000	1.000
8064	1.006	1.000	1.000	1.000	1.000
8065	1.004	1.000	1.000	1.000	1.000
8066	1.010	1.000	1.000	1.000	1.000
8071	1.009	1.000	1.000	1.000	1.000
8078	1.014	1.000	1.000	1.000	1.000
8102	1.009	1.000	1.000	1.000	1.000
8106	0.998	1.000	1.000	1.000	1.000
8107	0.998	1.000	1.000	1.000	1.000
8116	1.000	1.000	1.000	1.000	1.000
8117	1.007	1.000	1.000	1.000	1.000
8209	1.008	1.000	1.000	1.000	1.000
8215	1.004	1.000	1.000	1.000	1.000
8227	0.993	1.000	1.000	1.000	1.000
8232	1.003	1.000	1.000	1.000	1.000
8267	1.000	1.000	1.000	1.000	1.000
8278	1.000	1.000	1.000	1.000	1.000
8286	1.006	1.000	1.000	1.000	1.000
8290	1.004	1.000	1.000	1.000	1.000
8291	1.005	1.000	1.000	1.000	1.000
8292	1.003	1.000	1.000	1.000	1.000
8293	0.999	1.000	1.000	1.000	1.000
8304	1.009	1.000	1.000	1.000	1.000
8324	1.017	1.000	1.000	1.000	1.000
8350	1.002	1.000	1.000	1.000	1.000
8370	0.999	1.000	1.000	1.000	1.000
8387	1.015	1.000	1.000	1.000	1.000
8388	1.001	1.000	1.000	1.000	1.000
8389	0.997	1.000	1.000	1.000	1.000
8390	1.017	1.000	1.000	1.000	1.000
8391	1.004	1.000	1.000	1.000	1.000
8392	1.015	1.000	1.000	1.000	1.000
8393	1.005	1.000	1.000	1.000	1.000
8397	0.995	1.000	1.000	1.000	1.000
8400	1.005	1.000	1.000	1.000	1.000
8500	1.002	1.000	1.000	1.000	1.000
8601	0.996	1.000	1.000	1.000	1.000
8631	0.969	1.000	1.000	1.000	1.000
8720	0.993	1.000	1.000	1.000	1.000
8729	0.968	1.000	1.000	1.000	1.000
8740	1.002	1.000	1.000	1.000	1.000
8741	1.001	1.000	1.000	1.000	1.000
8742	0.997	1.000	1.000	1.000	1.000
8743	0.984	1.000	1.000	1.000	1.000
8744	0.997	1.000	1.000	1.000	1.000
8745	1.002	1.000	1.000	1.000	1.000

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

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification Code	Adjustment Factor by Policy Year				
	2018	2019	2020	2021	2022
8746	0.997	1.000	1.000	1.000	1.000
8748	1.002	1.000	1.000	1.000	1.000
8749	0.986	1.000	1.000	1.000	1.000
8755	0.993	1.000	1.000	1.000	1.000
8800	1.000	1.000	1.000	1.000	1.000
8801	0.989	1.000	1.000	1.000	1.000
8803	0.991	1.000	1.000	1.000	1.000
8804	1.004	1.000	1.000	1.000	1.000
8806	1.021	1.000	1.000	1.000	1.000
8807	0.997	1.000	1.000	1.000	1.000
8808	0.987	1.000	1.000	1.000	1.000
8810	0.997	1.000	1.000	1.000	1.000
8811	0.997	1.000	1.000	1.000	1.000
8812	0.997	1.000	1.000	1.000	1.000
8813	0.998	1.000	1.000	1.000	1.000
8818	0.994	1.000	1.000	1.000	1.000
8820	0.991	1.000	1.000	1.000	1.000
8821	0.994	1.000	1.000	1.000	1.000
8822	0.975	1.000	1.000	1.000	1.000
8823	1.004	1.000	1.000	1.000	1.000
8827	1.017	1.000	1.000	1.000	1.000
8829	1.007	1.000	1.000	1.000	1.000
8830	1.006	1.000	1.000	1.000	1.000
8831	1.003	1.000	1.000	1.000	1.000
8834	1.007	1.000	1.000	1.000	1.000
8838	1.000	1.000	1.000	1.000	1.000
8839	1.007	1.000	1.000	1.000	1.000
8840	1.008	1.000	1.000	1.000	1.000
8846	1.000	1.000	1.000	1.000	1.000
8847	1.005	1.000	1.000	1.000	1.000
8850	0.989	1.000	1.000	1.000	1.000
8851	1.013	1.000	1.000	1.000	1.000
8852	1.012	1.000	1.000	1.000	1.000
8859	0.999	1.000	1.000	1.000	1.000
8868	1.002	1.000	1.000	1.000	1.000
8870	1.002	1.000	1.000	1.000	1.000
8871	0.997	1.000	1.000	1.000	1.000
8874	0.997	1.000	1.000	1.000	1.000
8875	1.001	1.000	1.000	1.000	1.000
9007	1.010	1.000	1.000	1.000	1.000
9008	0.997	1.000	1.000	1.000	1.000
9009	1.002	1.000	1.000	1.000	1.000
9010	1.003	1.000	1.000	1.000	1.000
9011	1.002	1.000	1.000	1.000	1.000
9015	1.000	1.000	1.000	1.000	1.000
9016	1.004	1.000	1.000	1.000	1.000
9031	1.020	1.000	1.000	1.000	1.000
9033	1.006	1.000	1.000	1.000	1.000
9043	1.011	1.000	1.000	1.000	1.000
9048	0.998	1.000	1.000	1.000	1.000
9050	1.000	1.000	1.000	1.000	1.000
9053	1.002	1.000	1.000	1.000	1.000
9054	1.002	1.000	1.000	1.000	1.000
9058	1.021	1.000	1.000	1.000	1.000
9059	1.005	1.000	1.000	1.000	1.000
9060	1.003	1.000	1.000	1.000	1.000

^[1] Each factor is determined based on the classification’s cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification Code	Adjustment Factor by Policy Year				
	2018	2019	2020	2021	2022
9061	1.010	1.000	1.000	1.000	1.000
9066	1.007	1.000	1.000	1.000	1.000
9067	1.007	1.000	1.000	1.000	1.000
9069	1.009	1.000	1.000	1.000	1.000
9070	1.015	1.000	1.000	1.000	1.000
9080	1.021	1.000	1.000	1.000	1.000
9081	1.021	1.000	1.000	1.000	1.000
9082	1.021	1.000	1.000	1.000	1.000
9083	1.021	1.000	1.000	1.000	1.000
9084	1.021	1.000	1.000	1.000	1.000
9085	1.025	1.000	1.000	1.000	1.000
9092	1.011	1.000	1.000	1.000	1.000
9095	1.001	1.000	1.000	1.000	1.000
9096	1.002	1.000	1.000	1.000	1.000
9097	0.999	1.000	1.000	1.000	1.000
9101	1.003	1.000	1.000	1.000	1.000
9151	0.999	1.000	1.000	1.000	1.000
9154	1.006	1.000	1.000	1.000	1.000
9155	1.015	1.000	1.000	1.000	1.000
9156	1.006	1.000	1.000	1.000	1.000
9180	1.008	1.000	1.000	1.000	1.000
9181	1.001	1.000	1.000	1.000	1.000
9182	1.001	1.000	1.000	1.000	1.000
9184	0.997	1.000	1.000	1.000	1.000
9185	1.009	1.000	1.000	1.000	1.000
9220	0.995	1.000	1.000	1.000	1.000
9402	1.005	1.000	1.000	1.000	1.000
9403	1.005	1.000	1.000	1.000	1.000
9410	1.008	1.000	1.000	1.000	1.000
9420	1.008	1.000	1.000	1.000	1.000
9422	1.006	1.000	1.000	1.000	1.000
9424	1.005	1.000	1.000	1.000	1.000
9426	1.003	1.000	1.000	1.000	1.000
9501	0.997	1.000	1.000	1.000	1.000
9507	0.998	1.000	1.000	1.000	1.000
9516	0.999	1.000	1.000	1.000	1.000
9519	1.003	1.000	1.000	1.000	1.000
9521	1.002	1.000	1.000	1.000	1.000
9522	1.003	1.000	1.000	1.000	1.000
9529	0.993	1.000	1.000	1.000	1.000
9531	0.999	1.000	1.000	1.000	1.000
9549	1.001	1.000	1.000	1.000	1.000
9552	0.996	1.000	1.000	1.000	1.000
9586	1.016	1.000	1.000	1.000	1.000
9610	0.995	1.000	1.000	1.000	1.000
9620	0.993	1.000	1.000	1.000	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.016	1.100	1.010	1.014	1.026	1.041
0016	1.017	1.104	1.012	1.017	1.030	1.041
0034	1.015	1.098	1.009	1.013	1.024	1.041
0035	1.016	1.100	1.010	1.014	1.026	1.041
0036	1.016	1.102	1.011	1.016	1.028	1.041
0038	1.017	1.105	1.012	1.018	1.031	1.041
0040	1.017	1.103	1.011	1.016	1.029	1.041
0041	1.016	1.102	1.011	1.016	1.028	1.041
0042	1.006	1.018	1.011	1.024	1.041	1.041
0045	1.017	1.103	1.011	1.016	1.029	1.041
0050	1.017	1.103	1.011	1.016	1.029	1.041
0079	1.017	1.103	1.011	1.016	1.029	1.041
0096	1.017	1.103	1.011	1.016	1.029	1.041
0106	1.006	1.019	1.011	1.024	1.042	1.041
0171	1.019	1.110	1.015	1.022	1.036	1.041
0172	1.017	1.104	1.012	1.017	1.030	1.041
0251	1.013	1.054	1.030	1.038	1.051	1.041
0401	1.017	1.105	1.012	1.018	1.031	1.041
1122	1.013	1.091	1.006	1.007	1.017	1.041
1320	1.014	1.096	1.008	1.011	1.022	1.041
1322	1.014	1.095	1.008	1.010	1.021	1.041
1330	1.013	1.053	1.029	1.038	1.050	1.041
1438	1.015	1.041	1.013	1.027	1.037	1.041
1452	1.014	1.094	1.007	1.010	1.020	1.041
1463	1.015	1.041	1.013	1.027	1.037	1.041
1624	1.015	1.097	1.008	1.011	1.023	1.041
1699	1.016	1.043	1.014	1.029	1.039	1.041
1701	1.016	1.043	1.014	1.028	1.039	1.041
1710	1.014	1.095	1.008	1.010	1.021	1.041
1741	1.014	1.096	1.008	1.011	1.022	1.041
1803	1.016	1.044	1.015	1.029	1.039	1.041
1925	1.015	1.042	1.014	1.027	1.037	1.041
2002	1.017	1.047	1.016	1.032	1.043	1.041
2003	1.017	1.048	1.017	1.032	1.044	1.041
2004	1.017	1.048	1.017	1.032	1.044	1.041
2014	1.017	1.047	1.016	1.032	1.043	1.041
2063	1.016	1.044	1.015	1.029	1.040	1.041
2081	1.016	1.044	1.015	1.029	1.040	1.041
2095	1.016	1.045	1.015	1.030	1.040	1.041
2102	1.017	1.048	1.017	1.032	1.044	1.041
2107	1.017	1.048	1.017	1.032	1.044	1.041
2108	1.017	1.048	1.017	1.033	1.044	1.041
2109	1.018	1.049	1.017	1.033	1.045	1.041
2111	1.017	1.047	1.016	1.031	1.043	1.041
2113	1.016	1.045	1.015	1.030	1.041	1.041
2116	1.017	1.047	1.016	1.032	1.043	1.041
2117	1.017	1.046	1.016	1.031	1.042	1.041
2121	1.017	1.046	1.016	1.031	1.042	1.041
2123	1.018	1.049	1.017	1.033	1.045	1.041
2142	1.017	1.046	1.016	1.031	1.042	1.041
2163	1.016	1.045	1.015	1.030	1.041	1.041
2222	1.017	1.048	1.016	1.032	1.043	1.041
2362	1.017	1.048	1.017	1.032	1.044	1.041
2402	1.017	1.048	1.017	1.033	1.044	1.041
2413	1.015	1.041	1.013	1.027	1.037	1.041
2501	1.016	1.045	1.015	1.030	1.041	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2570	1.017	1.047	1.016	1.031	1.043	1.041
2571	1.016	1.045	1.015	1.030	1.041	1.041
2576	1.017	1.047	1.016	1.032	1.043	1.041
2584	1.005	1.017	1.010	1.022	1.040	1.041
2585	1.053	1.018	1.023	1.033	1.049	1.041
2589	1.053	1.018	1.023	1.033	1.049	1.041
2660	1.017	1.047	1.016	1.031	1.042	1.041
2683	1.016	1.044	1.015	1.029	1.039	1.041
2688	1.017	1.048	1.016	1.032	1.043	1.041
2702	1.017	1.103	1.011	1.016	1.029	1.041
2710	1.017	1.046	1.016	1.031	1.042	1.041
2727	1.016	1.102	1.011	1.015	1.028	1.041
2731	1.016	1.045	1.015	1.030	1.041	1.041
2757	1.016	1.044	1.015	1.029	1.040	1.041
2759	1.016	1.044	1.015	1.029	1.040	1.041
2790	1.016	1.043	1.014	1.028	1.039	1.041
2797	1.016	1.043	1.014	1.029	1.039	1.041
2806	1.016	1.045	1.015	1.030	1.040	1.041
2812	1.016	1.044	1.015	1.029	1.040	1.041
2819	1.016	1.044	1.015	1.030	1.040	1.041
2840	1.017	1.047	1.016	1.032	1.043	1.041
2842	1.016	1.044	1.015	1.029	1.039	1.041
2852	1.017	1.046	1.016	1.031	1.042	1.041
2881	1.016	1.046	1.016	1.030	1.041	1.041
2883	1.016	1.045	1.015	1.030	1.041	1.041
2915	1.016	1.044	1.015	1.029	1.040	1.041
2923	1.016	1.046	1.015	1.030	1.041	1.041
3018	1.015	1.041	1.013	1.027	1.037	1.041
3022	1.015	1.041	1.013	1.027	1.037	1.041
3030	1.016	1.044	1.015	1.029	1.039	1.041
3039	1.016	1.044	1.015	1.029	1.039	1.041
3040	1.015	1.042	1.014	1.028	1.038	1.041
3060	1.016	1.043	1.014	1.028	1.039	1.041
3066	1.016	1.043	1.015	1.029	1.039	1.041
3070	1.016	1.044	1.015	1.029	1.040	1.041
3076	1.016	1.045	1.015	1.030	1.041	1.041
3081	1.015	1.042	1.014	1.028	1.038	1.041
3082	1.016	1.043	1.014	1.028	1.039	1.041
3085	1.016	1.043	1.014	1.028	1.039	1.041
3099	1.015	1.042	1.014	1.027	1.037	1.041
3110	1.015	1.041	1.013	1.027	1.037	1.041
3131	1.016	1.043	1.014	1.028	1.039	1.041
3146	1.015	1.042	1.014	1.028	1.038	1.041
3152	1.015	1.041	1.013	1.027	1.037	1.041
3165	1.016	1.043	1.014	1.029	1.039	1.041
3169	1.016	1.044	1.015	1.029	1.040	1.041
3175	1.016	1.044	1.015	1.029	1.040	1.041
3178	1.016	1.044	1.015	1.029	1.040	1.041
3179	1.016	1.045	1.015	1.030	1.040	1.041
3180	1.016	1.044	1.015	1.029	1.039	1.041
3220	1.016	1.044	1.015	1.029	1.040	1.041
3241	1.015	1.042	1.014	1.027	1.037	1.041
3257	1.016	1.043	1.014	1.029	1.039	1.041
3339	1.015	1.042	1.014	1.028	1.038	1.041
3365	1.015	1.042	1.014	1.028	1.038	1.041
3372	1.016	1.043	1.014	1.029	1.039	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3383	1.016	1.045	1.015	1.030	1.041	1.041
3400	1.016	1.043	1.014	1.028	1.039	1.041
3401	1.016	1.043	1.014	1.028	1.039	1.041
3501	1.016	1.043	1.014	1.029	1.039	1.041
3507	1.015	1.042	1.014	1.028	1.038	1.041
3560	1.015	1.042	1.014	1.027	1.037	1.041
3568	1.016	1.045	1.015	1.030	1.041	1.041
3569	1.015	1.043	1.014	1.028	1.038	1.041
3570	1.016	1.043	1.014	1.029	1.039	1.041
3572	1.016	1.044	1.015	1.029	1.040	1.041
3573	1.016	1.044	1.015	1.029	1.040	1.041
3574	1.016	1.044	1.015	1.029	1.040	1.041
3577	1.015	1.042	1.014	1.028	1.038	1.041
3612	1.015	1.042	1.014	1.028	1.038	1.041
3620	1.016	1.044	1.015	1.029	1.040	1.041
3632	1.015	1.041	1.013	1.027	1.037	1.041
3634	1.016	1.043	1.014	1.028	1.039	1.041
3643	1.015	1.042	1.014	1.028	1.038	1.041
3647	1.015	1.042	1.014	1.028	1.038	1.041
3651	1.016	1.045	1.015	1.030	1.041	1.041
3681	1.016	1.044	1.015	1.029	1.040	1.041
3682	1.016	1.045	1.015	1.030	1.041	1.041
3683	1.016	1.044	1.015	1.029	1.040	1.041
3719	1.011	1.048	1.027	1.034	1.044	1.041
3724	1.013	1.052	1.029	1.037	1.049	1.041
3726	1.049	1.009	1.018	1.026	1.039	1.041
3805	1.015	1.041	1.013	1.027	1.036	1.041
3808	1.016	1.044	1.015	1.029	1.040	1.041
3815	1.016	1.044	1.015	1.029	1.039	1.041
3821	1.001	1.010	1.007	1.014	1.030	1.041
3828	1.015	1.043	1.014	1.028	1.038	1.041
3830	1.014	1.040	1.013	1.026	1.035	1.041
3831	1.014	1.040	1.013	1.026	1.035	1.041
3840	1.016	1.044	1.015	1.029	1.039	1.041
4000	1.015	1.097	1.009	1.012	1.023	1.041
4034	1.016	1.043	1.014	1.029	1.039	1.041
4036	1.016	1.043	1.014	1.029	1.039	1.041
4038	1.015	1.042	1.014	1.028	1.038	1.041
4041	1.016	1.043	1.014	1.029	1.039	1.041
4049	1.016	1.043	1.014	1.029	1.039	1.041
4111	1.016	1.045	1.015	1.030	1.040	1.041
4112	1.016	1.043	1.014	1.029	1.039	1.041
4114	1.016	1.044	1.015	1.029	1.040	1.041
4130	1.002	1.012	1.008	1.015	1.031	1.041
4150	1.016	1.043	1.014	1.028	1.039	1.041
4239	1.016	1.044	1.015	1.029	1.040	1.041
4240	1.016	1.044	1.015	1.029	1.039	1.041
4243	1.016	1.043	1.014	1.028	1.039	1.041
4244	1.015	1.043	1.014	1.028	1.038	1.041
4250	1.015	1.043	1.014	1.028	1.038	1.041
4251	1.015	1.043	1.014	1.028	1.038	1.041
4279	1.015	1.043	1.014	1.028	1.038	1.041
4283	1.015	1.043	1.014	1.028	1.038	1.041
4286	1.015	1.042	1.014	1.028	1.038	1.041
4295	1.016	1.044	1.015	1.029	1.040	1.041
4297	1.016	1.043	1.014	1.029	1.039	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4299	1.015	1.042	1.014	1.028	1.038	1.041
4304	1.146	1.069	1.041	1.085	1.094	1.041
4351	1.016	1.043	1.014	1.028	1.039	1.041
4354	1.015	1.041	1.013	1.027	1.037	1.041
4361	1.107	1.103	1.073	1.092	1.105	1.041
4362	1.148	1.075	1.044	1.090	1.100	1.041
4410	1.015	1.042	1.014	1.028	1.038	1.041
4420	1.015	1.042	1.014	1.027	1.037	1.041
4432	1.015	1.042	1.014	1.028	1.038	1.041
4470	1.015	1.041	1.014	1.027	1.037	1.041
4478	1.016	1.043	1.014	1.028	1.039	1.041
4492	1.015	1.043	1.014	1.028	1.038	1.041
4494	1.016	1.043	1.014	1.028	1.039	1.041
4495	1.015	1.042	1.014	1.028	1.038	1.041
4496	1.016	1.043	1.014	1.028	1.039	1.041
4497	1.015	1.043	1.014	1.028	1.038	1.041
4498	1.016	1.043	1.014	1.028	1.039	1.041
4499	1.015	1.043	1.014	1.028	1.039	1.041
4511	1.108	1.104	1.074	1.092	1.106	1.041
4512	1.108	1.105	1.075	1.094	1.108	1.041
4557	1.016	1.044	1.015	1.029	1.040	1.041
4558	1.015	1.042	1.014	1.028	1.038	1.041
4611	1.016	1.044	1.015	1.029	1.040	1.041
4623	1.016	1.044	1.015	1.029	1.040	1.041
4635	1.015	1.040	1.013	1.026	1.036	1.041
4665	1.016	1.044	1.015	1.029	1.040	1.041
4683	1.016	1.045	1.015	1.030	1.041	1.041
4691	1.018	1.049	1.017	1.033	1.045	1.041
4692	1.015	1.042	1.014	1.027	1.037	1.041
4720	1.016	1.043	1.014	1.029	1.039	1.041
4740	1.016	1.044	1.015	1.029	1.040	1.041
4771	1.015	1.040	1.013	1.026	1.036	1.041
4828	1.015	1.041	1.014	1.027	1.037	1.041
4829	1.016	1.044	1.015	1.029	1.039	1.041
4831	1.015	1.043	1.014	1.028	1.038	1.041
4983	1.016	1.043	1.014	1.029	1.039	1.041
5020	1.007	1.037	1.022	1.025	1.033	1.041
5027	1.013	1.052	1.029	1.037	1.049	1.041
5028	1.013	1.053	1.030	1.038	1.050	1.041
5029	1.013	1.053	1.029	1.038	1.050	1.041
5040	1.013	1.053	1.030	1.038	1.050	1.041
5102	1.013	1.052	1.029	1.037	1.049	1.041
5107	1.013	1.054	1.030	1.039	1.051	1.041
5108	1.014	1.055	1.030	1.039	1.052	1.041
5128	1.049	1.009	1.018	1.025	1.038	1.041
5129	1.049	1.009	1.018	1.025	1.038	1.041
5130	1.013	1.054	1.030	1.038	1.051	1.041
5140	1.012	1.049	1.028	1.035	1.046	1.041
5146	1.013	1.054	1.030	1.039	1.051	1.041
5160	1.008	1.040	1.023	1.028	1.036	1.041
5183	1.013	1.054	1.030	1.039	1.051	1.041
5184	1.009	1.041	1.024	1.028	1.037	1.041
5185	1.013	1.054	1.030	1.038	1.051	1.041
5186	1.012	1.049	1.028	1.035	1.046	1.041
5187	1.013	1.054	1.030	1.039	1.051	1.041
5190	1.012	1.050	1.028	1.036	1.047	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5191	1.050	1.010	1.018	1.026	1.039	1.041
5192	1.005	1.036	1.021	1.030	1.048	1.041
5193	1.013	1.054	1.030	1.038	1.051	1.041
5195	1.012	1.051	1.029	1.036	1.048	1.041
5201	1.013	1.053	1.029	1.038	1.050	1.041
5205	1.013	1.052	1.029	1.037	1.049	1.041
5212	1.013	1.052	1.029	1.037	1.049	1.041
5213	1.013	1.053	1.029	1.037	1.050	1.041
5214	1.013	1.053	1.029	1.038	1.050	1.041
5222	1.013	1.053	1.029	1.038	1.050	1.041
5225	1.013	1.055	1.030	1.039	1.051	1.041
5348	1.013	1.054	1.030	1.039	1.051	1.041
5403	1.013	1.054	1.030	1.039	1.051	1.041
5432	1.013	1.053	1.030	1.038	1.050	1.041
5436	1.014	1.057	1.031	1.041	1.054	1.041
5443	1.007	1.037	1.022	1.025	1.033	1.041
5446	1.009	1.041	1.024	1.029	1.038	1.041
5447	1.008	1.039	1.023	1.027	1.035	1.041
5467	1.015	1.058	1.032	1.042	1.055	1.041
5470	1.014	1.057	1.031	1.041	1.054	1.041
5473	1.003	1.012	1.008	1.018	1.034	1.041
5474	1.013	1.053	1.029	1.038	1.050	1.041
5479	1.007	1.036	1.022	1.025	1.032	1.041
5482	1.013	1.053	1.030	1.038	1.050	1.041
5484	1.008	1.038	1.023	1.026	1.035	1.041
5485	1.008	1.039	1.023	1.026	1.035	1.041
5506	1.012	1.051	1.028	1.036	1.047	1.041
5507	1.012	1.051	1.029	1.036	1.048	1.041
5538	1.013	1.055	1.030	1.039	1.052	1.041
5542	1.013	1.054	1.030	1.039	1.051	1.041
5552	1.017	1.064	1.034	1.046	1.061	1.041
5553	1.017	1.064	1.034	1.046	1.061	1.041
5606	1.013	1.053	1.029	1.038	1.050	1.041
5610	1.014	1.056	1.031	1.040	1.053	1.041
5632	1.011	1.047	1.027	1.033	1.044	1.041
5633	1.009	1.041	1.024	1.028	1.037	1.041
5650	1.007	1.022	1.013	1.027	1.046	1.041
5951	1.017	1.046	1.016	1.031	1.042	1.041
6003	1.013	1.053	1.030	1.038	1.050	1.041
6011	1.012	1.050	1.028	1.035	1.047	1.041
6204	1.015	1.097	1.009	1.012	1.023	1.041
6206	1.015	1.098	1.009	1.013	1.024	1.041
6213	1.015	1.097	1.009	1.012	1.023	1.041
6216	1.015	1.097	1.009	1.012	1.024	1.041
6218	1.013	1.054	1.030	1.038	1.051	1.041
6220	1.013	1.053	1.030	1.038	1.050	1.041
6233	1.013	1.052	1.029	1.037	1.049	1.041
6235	1.014	1.095	1.008	1.010	1.021	1.041
6237	1.015	1.097	1.009	1.012	1.023	1.041
6251	1.013	1.054	1.030	1.038	1.050	1.041
6258	1.013	1.053	1.029	1.038	1.050	1.041
6307	1.013	1.053	1.029	1.037	1.049	1.041
6308	1.013	1.053	1.029	1.038	1.050	1.041
6315	1.013	1.053	1.029	1.038	1.050	1.041
6316	1.013	1.053	1.029	1.037	1.050	1.041
6325	1.013	1.053	1.029	1.038	1.050	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6361	1.013	1.053	1.029	1.038	1.050	1.041
6364	1.013	1.054	1.030	1.039	1.051	1.041
6400	1.013	1.054	1.030	1.039	1.051	1.041
6504	1.016	1.044	1.015	1.030	1.040	1.041
6834	1.016	1.044	1.015	1.029	1.039	1.041
7133	1.037	1.036	1.024	1.049	1.050	1.041
7198	1.036	1.033	1.023	1.047	1.047	1.041
7207	1.015	1.053	1.039	1.047	1.097	1.041
7219	1.037	1.034	1.024	1.048	1.048	1.041
7227	1.037	1.035	1.024	1.049	1.050	1.041
7232	1.037	1.035	1.024	1.049	1.049	1.041
7248	1.106	1.099	1.072	1.088	1.101	1.041
7272	1.017	1.066	1.036	1.048	1.064	1.041
7332	1.014	1.091	1.039	1.056	1.094	1.041
7360	1.037	1.034	1.023	1.047	1.048	1.041
7365	1.050	1.070	1.041	1.077	1.086	1.041
7382	1.038	1.038	1.025	1.051	1.052	1.041
7392	1.001	1.011	1.007	1.015	1.031	1.041
7403	1.038	1.037	1.025	1.050	1.051	1.041
7405	1.038	1.036	1.025	1.049	1.050	1.041
7409	1.017	1.104	1.012	1.017	1.030	1.041
7410	1.017	1.104	1.012	1.017	1.030	1.041
7421	1.036	1.031	1.022	1.046	1.045	1.041
7424	1.038	1.036	1.025	1.049	1.050	1.041
7428	1.036	1.032	1.023	1.046	1.046	1.041
7429	1.036	1.032	1.022	1.046	1.046	1.041
7500	1.014	1.057	1.031	1.041	1.054	1.041
7515	1.036	1.031	1.022	1.045	1.045	1.041
7520	1.013	1.053	1.030	1.038	1.050	1.041
7538	1.013	1.054	1.030	1.038	1.050	1.041
7539	1.013	1.054	1.030	1.039	1.051	1.041
7580	1.014	1.055	1.030	1.039	1.052	1.041
7600	1.146	1.070	1.041	1.085	1.094	1.041
7601	1.013	1.054	1.030	1.039	1.051	1.041
7605	1.012	1.050	1.028	1.035	1.047	1.041
7607	1.149	1.077	1.045	1.091	1.102	1.041
7610	1.149	1.078	1.045	1.091	1.102	1.041
7706	1.009	1.048	1.037	1.056	1.079	1.041
7707	1.004	1.031	1.030	1.043	1.061	1.041
7720	1.010	1.048	1.038	1.056	1.079	1.041
7721	1.003	1.011	1.008	1.018	1.034	1.041
7722	1.004	1.031	1.030	1.043	1.061	1.041
7855	1.013	1.053	1.030	1.038	1.050	1.041
8001	1.002	1.012	1.008	1.016	1.032	1.041
8004	1.003	1.016	1.009	1.018	1.035	1.041
8006	1.007	1.041	1.024	1.034	1.054	1.041
8008	1.007	1.041	1.024	1.034	1.054	1.041
8010	1.007	1.041	1.024	1.034	1.054	1.041
8013	1.006	1.039	1.023	1.032	1.051	1.041
8015	1.006	1.039	1.023	1.032	1.051	1.041
8017	1.006	1.039	1.023	1.032	1.051	1.041
8018	1.002	1.013	1.008	1.016	1.032	1.041
8019	1.015	1.042	1.014	1.028	1.038	1.041
8021	1.002	1.014	1.009	1.017	1.034	1.041
8028	1.001	1.013	1.016	1.021	1.036	1.041
8031	1.007	1.041	1.024	1.033	1.053	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8032	1.002	1.013	1.008	1.016	1.033	1.041
8039	1.006	1.039	1.023	1.032	1.051	1.041
8041	1.002	1.013	1.008	1.017	1.033	1.041
8042	1.002	1.014	1.009	1.017	1.034	1.041
8046	1.005	1.036	1.021	1.030	1.048	1.041
8057	1.006	1.038	1.023	1.032	1.051	1.041
8059	1.002	1.014	1.009	1.017	1.034	1.041
8060	1.007	1.041	1.024	1.034	1.054	1.041
8061	1.007	1.042	1.024	1.035	1.055	1.041
8062	1.005	1.036	1.021	1.029	1.048	1.041
8063	1.002	1.013	1.008	1.017	1.033	1.041
8064	1.003	1.015	1.009	1.018	1.035	1.041
8065	1.006	1.039	1.023	1.032	1.051	1.041
8066	1.007	1.042	1.024	1.034	1.054	1.041
8071	1.007	1.041	1.024	1.034	1.054	1.041
8078	1.007	1.020	1.015	1.030	1.053	1.041
8102	1.003	1.017	1.010	1.019	1.037	1.041
8106	1.001	1.011	1.007	1.015	1.031	1.041
8107	1.001	1.011	1.007	1.015	1.031	1.041
8116	1.002	1.012	1.008	1.016	1.032	1.041
8117	1.003	1.016	1.010	1.019	1.035	1.041
8209	1.017	1.103	1.011	1.016	1.029	1.041
8215	1.002	1.014	1.009	1.017	1.033	1.041
8227	1.013	1.052	1.029	1.037	1.049	1.041
8232	1.002	1.013	1.008	1.017	1.033	1.041
8267	1.002	1.012	1.008	1.016	1.032	1.041
8278	1.008	1.032	1.029	1.031	1.075	1.041
8286	1.003	1.015	1.009	1.018	1.035	1.041
8290	1.002	1.015	1.017	1.023	1.039	1.041
8291	1.038	1.036	1.025	1.050	1.050	1.041
8292	1.037	1.035	1.024	1.049	1.050	1.041
8293	1.037	1.033	1.023	1.047	1.047	1.041
8304	1.038	1.038	1.026	1.051	1.053	1.041
8324	1.008	1.046	1.026	1.037	1.058	1.041
8350	1.002	1.013	1.008	1.016	1.033	1.041
8370	1.050	1.010	1.019	1.026	1.040	1.041
8387	1.053	1.018	1.022	1.032	1.048	1.041
8388	1.005	1.037	1.022	1.030	1.049	1.041
8389	1.049	1.009	1.018	1.025	1.039	1.041
8390	1.053	1.019	1.023	1.033	1.049	1.041
8391	1.006	1.039	1.023	1.032	1.051	1.041
8392	1.053	1.018	1.023	1.033	1.048	1.041
8393	1.051	1.013	1.020	1.029	1.043	1.041
8397	1.049	1.008	1.018	1.025	1.038	1.041
8400	1.006	1.039	1.023	1.032	1.051	1.041
8500	1.002	1.013	1.008	1.016	1.033	1.041
8601	1.106	1.099	1.072	1.088	1.101	1.041
8631	1.008	1.032	1.029	1.031	1.075	1.041
8720	1.018	1.062	1.036	1.054	1.068	1.041
8729	1.008	1.039	1.023	1.027	1.035	1.041
8740	1.002	1.014	1.017	1.022	1.038	1.041
8741	1.002	1.014	1.016	1.022	1.038	1.041
8742	1.049	1.117	1.063	1.072	1.091	1.041
8743	1.016	1.057	1.033	1.050	1.063	1.041
8744	1.049	1.009	1.018	1.025	1.038	1.041
8745	1.002	1.013	1.008	1.016	1.033	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8746	1.013	1.046	1.036	1.042	1.091	1.041
8748	1.006	1.038	1.022	1.031	1.050	1.041
8749	1.017	1.058	1.034	1.051	1.065	1.041
8755	1.049	1.007	1.017	1.024	1.037	1.041
8800	1.147	1.072	1.043	1.087	1.097	1.041
8801	1.017	1.060	1.035	1.052	1.066	1.041
8803	1.105	1.096	1.070	1.086	1.098	1.041
8804	1.009	1.077	1.033	1.045	1.079	1.041
8806	1.012	1.086	1.037	1.052	1.089	1.041
8807	1.146	1.071	1.042	1.086	1.095	1.041
8808	1.017	1.059	1.034	1.051	1.065	1.041
8810	1.009	1.045	1.036	1.054	1.076	1.041
8811	1.146	1.070	1.042	1.086	1.095	1.041
8812	1.146	1.070	1.042	1.086	1.095	1.041
8813	1.015	1.042	1.014	1.028	1.038	1.041
8818	1.146	1.069	1.041	1.085	1.094	1.041
8820	1.105	1.096	1.070	1.086	1.098	1.041
8821	1.105	1.098	1.071	1.088	1.100	1.041
8822	1.015	1.052	1.031	1.046	1.059	1.041
8823	1.009	1.077	1.033	1.045	1.079	1.041
8827	1.012	1.084	1.036	1.051	1.087	1.041
8829	1.010	1.079	1.034	1.047	1.081	1.041
8830	1.010	1.079	1.033	1.046	1.081	1.041
8831	1.107	1.102	1.073	1.091	1.105	1.041
8834	1.010	1.079	1.034	1.046	1.081	1.041
8838	1.013	1.048	1.037	1.043	1.093	1.041
8839	1.010	1.079	1.034	1.046	1.081	1.041
8840	1.051	1.015	1.021	1.030	1.045	1.041
8846	1.016	1.043	1.014	1.029	1.039	1.041
8847	1.002	1.014	1.009	1.017	1.034	1.041
8850	1.017	1.059	1.035	1.052	1.066	1.041
8851	1.011	1.082	1.035	1.049	1.084	1.041
8852	1.011	1.081	1.035	1.048	1.083	1.041
8859	1.106	1.100	1.072	1.090	1.103	1.041
8868	1.005	1.158	1.030	1.039	1.062	1.041
8870	1.005	1.158	1.030	1.039	1.062	1.041
8871	1.009	1.045	1.036	1.054	1.076	1.041
8874	1.015	1.042	1.014	1.027	1.037	1.041
8875	1.005	1.158	1.030	1.039	1.061	1.041
9007	1.003	1.018	1.019	1.025	1.042	1.041
9008	1.003	1.012	1.008	1.019	1.035	1.041
9009	1.002	1.014	1.017	1.022	1.038	1.041
9010	1.002	1.015	1.017	1.022	1.038	1.041
9011	1.002	1.015	1.017	1.022	1.038	1.041
9015	1.002	1.014	1.016	1.021	1.037	1.041
9016	1.014	1.051	1.038	1.045	1.095	1.041
9031	1.007	1.023	1.014	1.028	1.047	1.041
9033	1.010	1.050	1.039	1.058	1.081	1.041
9043	1.011	1.081	1.035	1.048	1.083	1.041
9048	1.004	1.012	1.012	1.023	1.044	1.041
9050	1.004	1.013	1.012	1.024	1.046	1.041
9053	1.014	1.049	1.037	1.044	1.094	1.041
9054	1.050	1.011	1.019	1.027	1.041	1.041
9058	1.008	1.023	1.017	1.033	1.057	1.041
9059	1.009	1.078	1.033	1.046	1.080	1.041
9060	1.014	1.050	1.037	1.044	1.094	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9061	1.015	1.053	1.039	1.048	1.098	1.041
9066	1.051	1.014	1.021	1.029	1.044	1.041
9067	1.015	1.052	1.038	1.046	1.097	1.041
9069	1.015	1.053	1.039	1.047	1.098	1.041
9070	1.011	1.083	1.036	1.050	1.085	1.041
9080	1.008	1.023	1.017	1.033	1.057	1.041
9081	1.008	1.023	1.017	1.033	1.057	1.041
9082	1.008	1.023	1.017	1.033	1.057	1.041
9083	1.008	1.023	1.017	1.033	1.057	1.041
9084	1.008	1.023	1.017	1.033	1.057	1.041
9085	1.013	1.089	1.038	1.054	1.091	1.041
9092	1.015	1.054	1.039	1.048	1.099	1.041
9095	1.013	1.048	1.037	1.044	1.093	1.041
9096	1.004	1.014	1.009	1.020	1.037	1.041
9097	1.004	1.013	1.008	1.019	1.036	1.041
9101	1.005	1.159	1.030	1.040	1.062	1.041
9151	1.013	1.048	1.036	1.043	1.092	1.041
9154	1.014	1.051	1.038	1.046	1.096	1.041
9155	1.150	1.080	1.046	1.093	1.105	1.041
9156	1.014	1.052	1.038	1.046	1.096	1.041
9180	1.015	1.052	1.039	1.047	1.097	1.041
9181	1.014	1.049	1.037	1.044	1.093	1.041
9182	1.013	1.049	1.037	1.044	1.093	1.041
9184	1.013	1.046	1.036	1.042	1.091	1.041
9185	1.015	1.053	1.039	1.047	1.097	1.041
9220	1.049	1.008	1.018	1.025	1.038	1.041
9402	1.005	1.015	1.010	1.021	1.039	1.041
9403	1.005	1.016	1.010	1.022	1.039	1.041
9410	1.011	1.051	1.039	1.059	1.083	1.041
9420	1.011	1.051	1.039	1.059	1.083	1.041
9422	1.010	1.050	1.039	1.058	1.081	1.041
9424	1.005	1.015	1.010	1.022	1.039	1.041
9426	1.004	1.014	1.009	1.021	1.038	1.041
9501	1.049	1.009	1.018	1.025	1.039	1.041
9507	1.106	1.100	1.072	1.089	1.102	1.041
9516	1.014	1.055	1.031	1.039	1.052	1.041
9519	1.051	1.012	1.020	1.028	1.042	1.041
9521	1.014	1.057	1.031	1.041	1.054	1.041
9522	1.050	1.012	1.020	1.028	1.042	1.041
9529	1.013	1.052	1.029	1.037	1.049	1.041
9531	1.014	1.055	1.031	1.039	1.052	1.041
9549	1.107	1.101	1.073	1.090	1.104	1.041
9552	1.013	1.054	1.030	1.038	1.050	1.041
9586	1.053	1.019	1.023	1.033	1.049	1.041
9610	1.146	1.069	1.041	1.085	1.094	1.041
9620	1.049	1.007	1.017	1.024	1.037	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.014	1.097	1.008	1.011	1.024	1.041
0016	1.014	1.098	1.008	1.011	1.024	1.041
0034	1.014	1.097	1.008	1.011	1.024	1.041
0035	1.014	1.097	1.008	1.011	1.024	1.041
0036	1.014	1.097	1.008	1.011	1.024	1.041
0038	1.014	1.098	1.008	1.011	1.024	1.041
0040	1.014	1.097	1.008	1.011	1.024	1.041
0041	1.014	1.097	1.008	1.011	1.024	1.041
0042	1.001	1.012	1.007	1.017	1.034	1.041
0045	1.014	1.097	1.008	1.011	1.024	1.041
0050	1.014	1.097	1.008	1.011	1.024	1.041
0079	1.014	1.097	1.008	1.011	1.024	1.041
0096	1.014	1.097	1.008	1.011	1.024	1.041
0106	1.001	1.012	1.007	1.017	1.034	1.041
0171	1.014	1.098	1.008	1.011	1.024	1.041
0172	1.014	1.098	1.008	1.011	1.024	1.041
0251	1.007	1.048	1.026	1.034	1.048	1.041
0401	1.014	1.098	1.008	1.011	1.024	1.041
1122	1.014	1.097	1.008	1.011	1.024	1.041
1320	1.014	1.097	1.008	1.011	1.024	1.041
1322	1.014	1.097	1.008	1.011	1.024	1.041
1330	1.007	1.048	1.026	1.034	1.048	1.041
1438	1.010	1.042	1.012	1.025	1.036	1.041
1452	1.014	1.097	1.008	1.011	1.024	1.041
1463	1.010	1.042	1.012	1.025	1.036	1.041
1624	1.014	1.097	1.008	1.011	1.024	1.041
1699	1.010	1.042	1.012	1.025	1.036	1.041
1701	1.010	1.042	1.012	1.025	1.036	1.041
1710	1.014	1.097	1.008	1.011	1.024	1.041
1741	1.014	1.097	1.008	1.011	1.024	1.041
1803	1.010	1.042	1.012	1.025	1.036	1.041
1925	1.010	1.042	1.012	1.025	1.036	1.041
2002	1.010	1.042	1.012	1.025	1.036	1.041
2003	1.010	1.042	1.012	1.025	1.036	1.041
2004	1.010	1.042	1.012	1.025	1.036	1.041
2014	1.010	1.042	1.012	1.025	1.036	1.041
2063	1.010	1.042	1.012	1.025	1.036	1.041
2081	1.010	1.042	1.012	1.025	1.036	1.041
2095	1.010	1.042	1.012	1.025	1.036	1.041
2102	1.010	1.042	1.012	1.025	1.036	1.041
2107	1.010	1.042	1.012	1.025	1.036	1.041
2108	1.010	1.042	1.012	1.025	1.036	1.041
2109	1.010	1.042	1.012	1.025	1.036	1.041
2111	1.010	1.042	1.012	1.025	1.036	1.041
2113	1.010	1.042	1.012	1.025	1.036	1.041
2116	1.010	1.042	1.012	1.025	1.036	1.041
2117	1.010	1.042	1.012	1.025	1.036	1.041
2121	1.010	1.042	1.012	1.025	1.036	1.041
2123	1.010	1.042	1.012	1.025	1.036	1.041
2142	1.010	1.042	1.012	1.025	1.036	1.041
2163	1.010	1.042	1.012	1.025	1.036	1.041
2222	1.010	1.042	1.012	1.025	1.036	1.041
2362	1.010	1.042	1.012	1.025	1.036	1.041
2402	1.010	1.042	1.012	1.025	1.036	1.041
2413	1.010	1.042	1.012	1.025	1.036	1.041
2501	1.010	1.042	1.012	1.025	1.036	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2570	1.010	1.042	1.012	1.025	1.036	1.041
2571	1.010	1.042	1.012	1.025	1.036	1.041
2576	1.010	1.042	1.012	1.025	1.036	1.041
2584	1.001	1.012	1.007	1.017	1.034	1.041
2585	1.040	1.009	1.016	1.023	1.038	1.041
2589	1.040	1.009	1.016	1.023	1.038	1.041
2660	1.010	1.042	1.012	1.025	1.036	1.041
2683	1.010	1.042	1.012	1.025	1.036	1.041
2688	1.010	1.042	1.012	1.025	1.036	1.041
2702	1.014	1.097	1.008	1.011	1.024	1.041
2710	1.010	1.042	1.012	1.025	1.036	1.041
2727	1.014	1.097	1.008	1.011	1.024	1.041
2731	1.010	1.042	1.012	1.025	1.036	1.041
2757	1.010	1.042	1.012	1.025	1.036	1.041
2759	1.010	1.042	1.012	1.025	1.036	1.041
2790	1.010	1.042	1.012	1.025	1.036	1.041
2797	1.010	1.042	1.012	1.025	1.036	1.041
2806	1.010	1.042	1.012	1.025	1.036	1.041
2812	1.010	1.042	1.012	1.025	1.036	1.041
2819	1.010	1.042	1.012	1.025	1.036	1.041
2840	1.010	1.042	1.012	1.025	1.036	1.041
2842	1.010	1.042	1.012	1.025	1.036	1.041
2852	1.010	1.042	1.012	1.025	1.036	1.041
2881	1.010	1.042	1.012	1.025	1.036	1.041
2883	1.010	1.042	1.012	1.025	1.036	1.041
2915	1.010	1.042	1.012	1.025	1.036	1.041
2923	1.010	1.042	1.012	1.025	1.036	1.041
3018	1.010	1.042	1.012	1.025	1.036	1.041
3022	1.010	1.042	1.012	1.025	1.036	1.041
3030	1.010	1.042	1.012	1.025	1.036	1.041
3039	1.010	1.042	1.012	1.025	1.036	1.041
3040	1.010	1.042	1.012	1.025	1.036	1.041
3060	1.010	1.042	1.012	1.025	1.036	1.041
3066	1.010	1.042	1.012	1.025	1.036	1.041
3070	1.010	1.042	1.012	1.025	1.036	1.041
3076	1.010	1.042	1.012	1.025	1.036	1.041
3081	1.010	1.042	1.012	1.025	1.036	1.041
3082	1.010	1.042	1.012	1.025	1.036	1.041
3085	1.010	1.042	1.012	1.025	1.036	1.041
3099	1.010	1.042	1.012	1.025	1.036	1.041
3110	1.010	1.042	1.012	1.025	1.036	1.041
3131	1.010	1.042	1.012	1.025	1.036	1.041
3146	1.010	1.042	1.012	1.025	1.036	1.041
3152	1.010	1.042	1.012	1.025	1.036	1.041
3165	1.010	1.042	1.012	1.025	1.036	1.041
3169	1.010	1.042	1.012	1.025	1.036	1.041
3175	1.010	1.042	1.012	1.025	1.036	1.041
3178	1.010	1.042	1.012	1.025	1.036	1.041
3179	1.010	1.042	1.012	1.025	1.036	1.041
3180	1.010	1.042	1.012	1.025	1.036	1.041
3220	1.010	1.042	1.012	1.025	1.036	1.041
3241	1.010	1.042	1.012	1.025	1.036	1.041
3257	1.010	1.042	1.012	1.025	1.036	1.041
3339	1.010	1.042	1.012	1.025	1.036	1.041
3365	1.010	1.042	1.012	1.025	1.036	1.041
3372	1.010	1.042	1.012	1.025	1.036	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3383	1.010	1.042	1.012	1.025	1.036	1.041
3400	1.010	1.042	1.012	1.025	1.036	1.041
3401	1.010	1.042	1.012	1.025	1.036	1.041
3501	1.010	1.042	1.012	1.025	1.036	1.041
3507	1.010	1.042	1.012	1.025	1.036	1.041
3560	1.010	1.042	1.012	1.025	1.036	1.041
3568	1.010	1.042	1.012	1.025	1.036	1.041
3569	1.010	1.042	1.012	1.025	1.036	1.041
3570	1.010	1.042	1.012	1.025	1.036	1.041
3572	1.010	1.042	1.012	1.025	1.036	1.041
3573	1.010	1.042	1.012	1.025	1.036	1.041
3574	1.010	1.042	1.012	1.025	1.036	1.041
3577	1.010	1.042	1.012	1.025	1.036	1.041
3612	1.010	1.042	1.012	1.025	1.036	1.041
3620	1.010	1.042	1.012	1.025	1.036	1.041
3632	1.010	1.042	1.012	1.025	1.036	1.041
3634	1.010	1.042	1.012	1.025	1.036	1.041
3643	1.010	1.042	1.012	1.025	1.036	1.041
3647	1.010	1.042	1.012	1.025	1.036	1.041
3651	1.010	1.042	1.012	1.025	1.036	1.041
3681	1.010	1.042	1.012	1.025	1.036	1.041
3682	1.010	1.042	1.012	1.025	1.036	1.041
3683	1.010	1.042	1.012	1.025	1.036	1.041
3719	1.007	1.048	1.026	1.034	1.048	1.041
3724	1.007	1.048	1.026	1.034	1.048	1.041
3726	1.040	1.009	1.016	1.023	1.037	1.041
3805	1.010	1.042	1.012	1.025	1.036	1.041
3808	1.010	1.042	1.012	1.025	1.036	1.041
3815	1.010	1.042	1.012	1.025	1.036	1.041
3821	1.000	1.011	1.006	1.013	1.030	1.041
3828	1.010	1.042	1.012	1.025	1.036	1.041
3830	1.010	1.042	1.012	1.025	1.036	1.041
3831	1.010	1.042	1.012	1.025	1.036	1.041
3840	1.010	1.042	1.012	1.025	1.036	1.041
4000	1.014	1.097	1.008	1.011	1.024	1.041
4034	1.010	1.042	1.012	1.025	1.036	1.041
4036	1.010	1.042	1.012	1.025	1.036	1.041
4038	1.010	1.042	1.012	1.025	1.036	1.041
4041	1.010	1.042	1.012	1.025	1.036	1.041
4049	1.010	1.042	1.012	1.025	1.036	1.041
4111	1.010	1.042	1.012	1.025	1.036	1.041
4112	1.010	1.042	1.012	1.025	1.036	1.041
4114	1.010	1.042	1.012	1.025	1.036	1.041
4130	1.000	1.011	1.006	1.013	1.030	1.041
4150	1.010	1.042	1.012	1.025	1.036	1.041
4239	1.010	1.042	1.012	1.025	1.036	1.041
4240	1.010	1.042	1.012	1.025	1.036	1.041
4243	1.010	1.042	1.012	1.025	1.036	1.041
4244	1.010	1.042	1.012	1.025	1.036	1.041
4250	1.010	1.042	1.012	1.025	1.036	1.041
4251	1.010	1.042	1.012	1.025	1.036	1.041
4279	1.010	1.042	1.012	1.025	1.036	1.041
4283	1.010	1.042	1.012	1.025	1.036	1.041
4286	1.010	1.042	1.012	1.025	1.036	1.041
4295	1.010	1.042	1.012	1.025	1.036	1.041
4297	1.010	1.042	1.012	1.025	1.036	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4299	1.010	1.042	1.012	1.025	1.036	1.041
4304	1.135	1.060	1.036	1.076	1.087	1.041
4351	1.010	1.042	1.012	1.025	1.036	1.041
4354	1.010	1.042	1.012	1.025	1.036	1.041
4361	1.083	1.092	1.064	1.078	1.093	1.041
4362	1.135	1.060	1.036	1.076	1.087	1.041
4410	1.010	1.042	1.012	1.025	1.036	1.041
4420	1.010	1.042	1.012	1.025	1.036	1.041
4432	1.010	1.042	1.012	1.025	1.036	1.041
4470	1.010	1.042	1.012	1.025	1.036	1.041
4478	1.010	1.042	1.012	1.025	1.036	1.041
4492	1.010	1.042	1.012	1.025	1.036	1.041
4494	1.010	1.042	1.012	1.025	1.036	1.041
4495	1.010	1.042	1.012	1.025	1.036	1.041
4496	1.010	1.042	1.012	1.025	1.036	1.041
4497	1.010	1.042	1.012	1.025	1.036	1.041
4498	1.010	1.042	1.012	1.025	1.036	1.041
4499	1.010	1.042	1.012	1.025	1.036	1.041
4511	1.083	1.092	1.064	1.078	1.093	1.041
4512	1.083	1.092	1.064	1.078	1.093	1.041
4557	1.010	1.042	1.012	1.025	1.036	1.041
4558	1.010	1.042	1.012	1.025	1.036	1.041
4611	1.010	1.042	1.012	1.025	1.036	1.041
4623	1.010	1.042	1.012	1.025	1.036	1.041
4635	1.010	1.042	1.012	1.025	1.036	1.041
4665	1.010	1.042	1.012	1.025	1.036	1.041
4683	1.010	1.042	1.012	1.025	1.036	1.041
4691	1.010	1.042	1.012	1.025	1.036	1.041
4692	1.010	1.042	1.012	1.025	1.036	1.041
4720	1.010	1.042	1.012	1.025	1.036	1.041
4740	1.010	1.042	1.012	1.025	1.036	1.041
4771	1.010	1.042	1.012	1.025	1.036	1.041
4828	1.010	1.042	1.012	1.025	1.036	1.041
4829	1.010	1.042	1.012	1.025	1.036	1.041
4831	1.010	1.042	1.012	1.025	1.036	1.041
4983	1.010	1.042	1.012	1.025	1.036	1.041
5020	1.007	1.048	1.026	1.034	1.048	1.041
5027	1.007	1.048	1.026	1.034	1.048	1.041
5028	1.007	1.048	1.026	1.034	1.048	1.041
5029	1.007	1.048	1.026	1.034	1.048	1.041
5040	1.007	1.048	1.026	1.034	1.048	1.041
5102	1.007	1.048	1.026	1.034	1.048	1.041
5107	1.007	1.048	1.026	1.034	1.048	1.041
5108	1.007	1.048	1.026	1.034	1.048	1.041
5128	1.040	1.009	1.016	1.023	1.037	1.041
5129	1.040	1.009	1.016	1.023	1.037	1.041
5130	1.007	1.048	1.026	1.034	1.048	1.041
5140	1.007	1.048	1.026	1.034	1.048	1.041
5146	1.007	1.048	1.026	1.034	1.048	1.041
5160	1.007	1.048	1.026	1.034	1.048	1.041
5183	1.007	1.048	1.026	1.034	1.048	1.041
5184	1.007	1.048	1.026	1.034	1.048	1.041
5185	1.007	1.048	1.026	1.034	1.048	1.041
5186	1.007	1.048	1.026	1.034	1.048	1.041
5187	1.007	1.048	1.026	1.034	1.048	1.041
5190	1.007	1.048	1.026	1.034	1.048	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5191	1.040	1.009	1.016	1.023	1.037	1.041
5192	1.001	1.030	1.020	1.027	1.046	1.041
5193	1.007	1.048	1.026	1.034	1.048	1.041
5195	1.007	1.048	1.026	1.034	1.048	1.041
5201	1.007	1.048	1.026	1.034	1.048	1.041
5205	1.007	1.048	1.026	1.034	1.048	1.041
5212	1.007	1.048	1.026	1.034	1.048	1.041
5213	1.007	1.048	1.026	1.034	1.048	1.041
5214	1.007	1.048	1.026	1.034	1.048	1.041
5222	1.007	1.048	1.026	1.034	1.048	1.041
5225	1.007	1.048	1.026	1.034	1.048	1.041
5348	1.007	1.048	1.026	1.034	1.048	1.041
5403	1.007	1.048	1.026	1.034	1.048	1.041
5432	1.007	1.048	1.026	1.034	1.048	1.041
5436	1.007	1.048	1.026	1.034	1.048	1.041
5443	1.007	1.048	1.026	1.034	1.048	1.041
5446	1.007	1.048	1.026	1.034	1.048	1.041
5447	1.007	1.048	1.026	1.034	1.048	1.041
5467	1.007	1.048	1.026	1.034	1.048	1.041
5470	1.007	1.048	1.026	1.034	1.048	1.041
5473	1.001	1.012	1.007	1.017	1.034	1.041
5474	1.007	1.048	1.026	1.034	1.048	1.041
5479	1.007	1.048	1.026	1.034	1.048	1.041
5482	1.007	1.048	1.026	1.034	1.048	1.041
5484	1.007	1.048	1.026	1.034	1.048	1.041
5485	1.007	1.048	1.026	1.034	1.048	1.041
5506	1.007	1.048	1.026	1.034	1.048	1.041
5507	1.007	1.048	1.026	1.034	1.048	1.041
5538	1.007	1.048	1.026	1.034	1.048	1.041
5542	1.007	1.048	1.026	1.034	1.048	1.041
5552	1.007	1.049	1.026	1.034	1.048	1.041
5553	1.007	1.049	1.026	1.034	1.048	1.041
5606	1.007	1.048	1.026	1.034	1.048	1.041
5610	1.007	1.048	1.026	1.034	1.048	1.041
5632	1.007	1.048	1.026	1.034	1.048	1.041
5633	1.007	1.048	1.026	1.034	1.048	1.041
5650	1.001	1.012	1.007	1.017	1.034	1.041
5951	1.010	1.042	1.012	1.025	1.036	1.041
6003	1.007	1.048	1.026	1.034	1.048	1.041
6011	1.007	1.048	1.026	1.034	1.048	1.041
6204	1.014	1.097	1.008	1.011	1.024	1.041
6206	1.014	1.097	1.008	1.011	1.024	1.041
6213	1.014	1.097	1.008	1.011	1.024	1.041
6216	1.014	1.097	1.008	1.011	1.024	1.041
6218	1.007	1.048	1.026	1.034	1.048	1.041
6220	1.007	1.048	1.026	1.034	1.048	1.041
6233	1.007	1.048	1.026	1.034	1.048	1.041
6235	1.014	1.097	1.008	1.011	1.024	1.041
6237	1.014	1.097	1.008	1.011	1.024	1.041
6251	1.007	1.048	1.026	1.034	1.048	1.041
6258	1.007	1.048	1.026	1.034	1.048	1.041
6307	1.007	1.048	1.026	1.034	1.048	1.041
6308	1.007	1.048	1.026	1.034	1.048	1.041
6315	1.007	1.048	1.026	1.034	1.048	1.041
6316	1.007	1.048	1.026	1.034	1.048	1.041
6325	1.007	1.048	1.026	1.034	1.048	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6361	1.007	1.048	1.026	1.034	1.048	1.041
6364	1.007	1.048	1.026	1.034	1.048	1.041
6400	1.007	1.048	1.026	1.034	1.048	1.041
6504	1.010	1.042	1.012	1.025	1.036	1.041
6834	1.010	1.042	1.012	1.025	1.036	1.041
7133	1.027	1.031	1.021	1.041	1.043	1.041
7198	1.027	1.031	1.021	1.041	1.043	1.041
7207	1.000	1.046	1.032	1.037	1.086	1.041
7219	1.027	1.031	1.021	1.041	1.043	1.041
7227	1.027	1.031	1.021	1.041	1.043	1.041
7232	1.027	1.031	1.021	1.041	1.043	1.041
7248	1.083	1.092	1.064	1.078	1.093	1.041
7272	1.007	1.049	1.026	1.034	1.048	1.041
7332	1.000	1.062	1.028	1.038	1.071	1.041
7360	1.027	1.031	1.021	1.041	1.043	1.041
7365	1.027	1.031	1.021	1.041	1.044	1.041
7382	1.027	1.031	1.021	1.041	1.043	1.041
7392	1.000	1.011	1.006	1.013	1.030	1.041
7403	1.027	1.031	1.021	1.041	1.043	1.041
7405	1.027	1.031	1.021	1.041	1.043	1.041
7409	1.014	1.098	1.008	1.011	1.024	1.041
7410	1.014	1.098	1.008	1.011	1.024	1.041
7421	1.027	1.031	1.021	1.041	1.043	1.041
7424	1.027	1.031	1.021	1.041	1.043	1.041
7428	1.027	1.031	1.021	1.041	1.043	1.041
7429	1.027	1.031	1.021	1.041	1.043	1.041
7500	1.007	1.048	1.026	1.034	1.048	1.041
7515	1.027	1.031	1.021	1.041	1.043	1.041
7520	1.007	1.048	1.026	1.034	1.048	1.041
7538	1.007	1.048	1.026	1.034	1.048	1.041
7539	1.007	1.048	1.026	1.034	1.048	1.041
7580	1.007	1.048	1.026	1.034	1.048	1.041
7600	1.135	1.060	1.036	1.076	1.087	1.041
7601	1.007	1.048	1.026	1.034	1.048	1.041
7605	1.007	1.048	1.026	1.034	1.048	1.041
7607	1.135	1.060	1.036	1.076	1.087	1.041
7610	1.135	1.060	1.036	1.076	1.087	1.041
7706	1.004	1.044	1.032	1.048	1.072	1.041
7707	1.004	1.044	1.032	1.048	1.072	1.041
7720	1.004	1.044	1.032	1.048	1.072	1.041
7721	1.001	1.012	1.007	1.017	1.034	1.041
7722	1.004	1.044	1.032	1.048	1.072	1.041
7855	1.007	1.048	1.026	1.034	1.048	1.041
8001	1.000	1.011	1.006	1.013	1.030	1.041
8004	1.000	1.011	1.006	1.013	1.030	1.041
8006	1.001	1.030	1.020	1.027	1.046	1.041
8008	1.001	1.030	1.020	1.027	1.046	1.041
8010	1.001	1.030	1.020	1.027	1.046	1.041
8013	1.001	1.030	1.020	1.027	1.046	1.041
8015	1.001	1.030	1.020	1.027	1.046	1.041
8017	1.001	1.030	1.020	1.027	1.046	1.041
8018	1.000	1.011	1.006	1.013	1.030	1.041
8019	1.010	1.042	1.012	1.025	1.036	1.041
8021	1.000	1.011	1.006	1.013	1.030	1.041
8028	1.001	1.012	1.014	1.018	1.035	1.041
8031	1.001	1.030	1.020	1.027	1.046	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8032	1.000	1.011	1.006	1.013	1.030	1.041
8039	1.001	1.030	1.020	1.027	1.046	1.041
8041	1.000	1.011	1.006	1.013	1.030	1.041
8042	1.000	1.011	1.006	1.013	1.030	1.041
8046	1.001	1.030	1.020	1.027	1.046	1.041
8057	1.001	1.030	1.020	1.027	1.046	1.041
8059	1.000	1.011	1.006	1.013	1.030	1.041
8060	1.001	1.030	1.020	1.027	1.046	1.041
8061	1.001	1.030	1.020	1.027	1.046	1.041
8062	1.001	1.030	1.020	1.027	1.046	1.041
8063	1.000	1.011	1.006	1.013	1.030	1.041
8064	1.000	1.011	1.006	1.013	1.030	1.041
8065	1.001	1.030	1.020	1.027	1.046	1.041
8066	1.001	1.030	1.020	1.027	1.046	1.041
8071	1.001	1.030	1.020	1.027	1.046	1.041
8078	1.001	1.012	1.011	1.021	1.043	1.041
8102	1.000	1.011	1.006	1.013	1.030	1.041
8106	1.000	1.011	1.006	1.013	1.030	1.041
8107	1.000	1.011	1.006	1.013	1.030	1.041
8116	1.000	1.011	1.006	1.013	1.030	1.041
8117	1.000	1.011	1.006	1.013	1.030	1.041
8209	1.014	1.097	1.008	1.011	1.024	1.041
8215	1.000	1.011	1.006	1.013	1.030	1.041
8227	1.007	1.048	1.026	1.034	1.048	1.041
8232	1.000	1.011	1.006	1.013	1.030	1.041
8267	1.000	1.011	1.006	1.013	1.030	1.041
8278	1.000	1.046	1.032	1.037	1.086	1.041
8286	1.000	1.011	1.006	1.013	1.030	1.041
8290	1.001	1.012	1.014	1.018	1.035	1.041
8291	1.027	1.031	1.021	1.041	1.043	1.041
8292	1.027	1.031	1.021	1.041	1.043	1.041
8293	1.027	1.031	1.021	1.041	1.043	1.041
8304	1.027	1.031	1.021	1.041	1.043	1.041
8324	1.001	1.030	1.020	1.027	1.046	1.041
8350	1.000	1.011	1.006	1.013	1.030	1.041
8370	1.040	1.009	1.016	1.023	1.037	1.041
8387	1.040	1.009	1.016	1.023	1.038	1.041
8388	1.001	1.030	1.020	1.027	1.046	1.041
8389	1.040	1.009	1.016	1.023	1.037	1.041
8390	1.040	1.009	1.016	1.023	1.038	1.041
8391	1.001	1.030	1.020	1.027	1.046	1.041
8392	1.040	1.009	1.016	1.023	1.038	1.041
8393	1.040	1.009	1.016	1.023	1.038	1.041
8397	1.040	1.009	1.016	1.023	1.037	1.041
8400	1.001	1.030	1.020	1.027	1.046	1.041
8500	1.000	1.011	1.006	1.013	1.030	1.041
8601	1.083	1.092	1.064	1.078	1.093	1.041
8631	1.000	1.046	1.032	1.037	1.086	1.041
8720	1.008	1.051	1.032	1.049	1.066	1.041
8729	1.007	1.048	1.026	1.034	1.048	1.041
8740	1.001	1.012	1.014	1.018	1.035	1.041
8741	1.001	1.012	1.014	1.018	1.035	1.041
8742	1.036	1.112	1.056	1.065	1.084	1.041
8743	1.008	1.051	1.032	1.049	1.066	1.041
8744	1.040	1.009	1.016	1.023	1.037	1.041
8745	1.000	1.011	1.006	1.013	1.030	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8746	1.000	1.046	1.032	1.037	1.086	1.041
8748	1.001	1.030	1.020	1.027	1.046	1.041
8749	1.008	1.051	1.032	1.049	1.066	1.041
8755	1.040	1.009	1.016	1.023	1.037	1.041
8800	1.135	1.060	1.036	1.076	1.087	1.041
8801	1.008	1.051	1.032	1.049	1.066	1.041
8803	1.083	1.092	1.064	1.078	1.093	1.041
8804	1.000	1.062	1.028	1.038	1.071	1.041
8806	1.000	1.062	1.028	1.038	1.071	1.041
8807	1.135	1.060	1.036	1.076	1.087	1.041
8808	1.008	1.051	1.032	1.049	1.066	1.041
8810	1.004	1.044	1.032	1.048	1.072	1.041
8811	1.135	1.060	1.036	1.076	1.087	1.041
8812	1.135	1.060	1.036	1.076	1.087	1.041
8813	1.010	1.042	1.012	1.025	1.036	1.041
8818	1.135	1.060	1.036	1.076	1.087	1.041
8820	1.083	1.092	1.064	1.078	1.093	1.041
8821	1.083	1.092	1.064	1.078	1.093	1.041
8822	1.008	1.051	1.032	1.049	1.066	1.041
8823	1.000	1.062	1.028	1.038	1.071	1.041
8827	1.000	1.062	1.028	1.038	1.071	1.041
8829	1.000	1.062	1.028	1.038	1.071	1.041
8830	1.000	1.062	1.028	1.038	1.071	1.041
8831	1.083	1.092	1.064	1.078	1.093	1.041
8834	1.000	1.062	1.028	1.038	1.071	1.041
8838	1.000	1.046	1.032	1.037	1.086	1.041
8839	1.000	1.062	1.028	1.038	1.071	1.041
8840	1.040	1.009	1.016	1.023	1.038	1.041
8846	1.010	1.042	1.012	1.025	1.036	1.041
8847	1.000	1.011	1.006	1.013	1.030	1.041
8850	1.008	1.051	1.032	1.049	1.066	1.041
8851	1.000	1.062	1.028	1.038	1.071	1.041
8852	1.000	1.062	1.028	1.038	1.071	1.041
8859	1.083	1.092	1.064	1.078	1.093	1.041
8868	1.004	1.156	1.026	1.034	1.056	1.041
8870	1.004	1.156	1.026	1.034	1.056	1.041
8871	1.004	1.044	1.032	1.048	1.072	1.041
8874	1.010	1.042	1.012	1.025	1.036	1.041
8875	1.004	1.156	1.026	1.034	1.056	1.041
9007	1.001	1.012	1.014	1.018	1.035	1.041
9008	1.001	1.012	1.007	1.017	1.034	1.041
9009	1.001	1.012	1.014	1.018	1.035	1.041
9010	1.001	1.012	1.014	1.018	1.035	1.041
9011	1.001	1.012	1.014	1.018	1.035	1.041
9015	1.001	1.012	1.014	1.018	1.035	1.041
9016	1.000	1.046	1.032	1.037	1.086	1.041
9031	1.001	1.012	1.007	1.017	1.034	1.041
9033	1.004	1.044	1.032	1.048	1.072	1.041
9043	1.000	1.062	1.028	1.038	1.071	1.041
9048	1.000	1.012	1.011	1.021	1.043	1.041
9050	1.000	1.012	1.011	1.021	1.043	1.041
9053	1.000	1.046	1.032	1.037	1.086	1.041
9054	1.040	1.009	1.016	1.023	1.037	1.041
9058	1.001	1.012	1.011	1.021	1.043	1.041
9059	1.000	1.062	1.028	1.038	1.071	1.041
9060	1.000	1.046	1.032	1.037	1.086	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9061	1.000	1.046	1.032	1.037	1.086	1.041
9066	1.040	1.009	1.016	1.023	1.038	1.041
9067	1.000	1.046	1.032	1.037	1.086	1.041
9069	1.000	1.046	1.032	1.037	1.086	1.041
9070	1.000	1.062	1.028	1.038	1.071	1.041
9080	1.001	1.012	1.011	1.021	1.043	1.041
9081	1.001	1.012	1.011	1.021	1.043	1.041
9082	1.001	1.012	1.011	1.021	1.043	1.041
9083	1.001	1.012	1.011	1.021	1.043	1.041
9084	1.001	1.012	1.011	1.021	1.043	1.041
9085	1.000	1.062	1.028	1.038	1.071	1.041
9092	1.000	1.046	1.032	1.037	1.086	1.041
9095	1.000	1.046	1.032	1.037	1.086	1.041
9096	1.001	1.012	1.007	1.017	1.034	1.041
9097	1.001	1.012	1.007	1.017	1.034	1.041
9101	1.004	1.156	1.026	1.034	1.056	1.041
9151	1.000	1.046	1.032	1.037	1.086	1.041
9154	1.000	1.046	1.032	1.037	1.086	1.041
9155	1.135	1.060	1.036	1.076	1.087	1.041
9156	1.000	1.046	1.032	1.037	1.086	1.041
9180	1.000	1.046	1.032	1.037	1.086	1.041
9181	1.000	1.046	1.032	1.037	1.086	1.041
9182	1.000	1.046	1.032	1.037	1.086	1.041
9184	1.000	1.046	1.032	1.037	1.086	1.041
9185	1.000	1.046	1.032	1.037	1.086	1.041
9220	1.040	1.009	1.016	1.023	1.037	1.041
9402	1.001	1.012	1.007	1.017	1.034	1.041
9403	1.001	1.012	1.007	1.017	1.034	1.041
9410	1.004	1.044	1.032	1.048	1.072	1.041
9420	1.004	1.044	1.032	1.048	1.072	1.041
9422	1.004	1.044	1.032	1.048	1.072	1.041
9424	1.001	1.012	1.007	1.017	1.034	1.041
9426	1.001	1.012	1.007	1.017	1.034	1.041
9501	1.040	1.009	1.016	1.023	1.037	1.041
9507	1.083	1.092	1.064	1.078	1.093	1.041
9516	1.007	1.048	1.026	1.034	1.048	1.041
9519	1.040	1.009	1.016	1.023	1.038	1.041
9521	1.007	1.048	1.026	1.034	1.048	1.041
9522	1.040	1.009	1.016	1.023	1.038	1.041
9529	1.007	1.048	1.026	1.034	1.048	1.041
9531	1.007	1.048	1.026	1.034	1.048	1.041
9549	1.083	1.092	1.064	1.078	1.093	1.041
9552	1.007	1.048	1.026	1.034	1.048	1.041
9586	1.040	1.009	1.016	1.023	1.038	1.041
9610	1.135	1.060	1.036	1.076	1.087	1.041
9620	1.040	1.009	1.016	1.023	1.037	1.041

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.012	1.096	1.007	1.010	1.020	1.023
0016	1.012	1.096	1.007	1.010	1.020	1.023
0034	1.012	1.096	1.007	1.010	1.020	1.023
0035	1.012	1.096	1.007	1.010	1.020	1.023
0036	1.012	1.096	1.007	1.010	1.020	1.023
0038	1.012	1.096	1.007	1.010	1.020	1.023
0040	1.012	1.096	1.007	1.010	1.020	1.023
0041	1.012	1.096	1.007	1.010	1.020	1.023
0042	1.001	1.011	1.006	1.015	1.029	1.023
0045	1.012	1.096	1.007	1.010	1.020	1.023
0050	1.012	1.096	1.007	1.010	1.020	1.023
0079	1.012	1.096	1.007	1.010	1.020	1.023
0096	1.012	1.096	1.007	1.010	1.020	1.023
0106	1.001	1.011	1.006	1.015	1.029	1.023
0171	1.012	1.096	1.007	1.010	1.020	1.023
0172	1.012	1.096	1.007	1.010	1.020	1.023
0251	1.006	1.038	1.023	1.029	1.041	1.023
0401	1.012	1.096	1.007	1.010	1.020	1.023
1122	1.012	1.096	1.007	1.010	1.020	1.023
1320	1.012	1.096	1.007	1.010	1.020	1.023
1322	1.012	1.096	1.007	1.010	1.020	1.023
1330	1.006	1.038	1.023	1.029	1.041	1.023
1438	1.008	1.041	1.010	1.022	1.030	1.023
1452	1.012	1.096	1.007	1.010	1.020	1.023
1463	1.008	1.041	1.010	1.022	1.030	1.023
1624	1.012	1.096	1.007	1.010	1.020	1.023
1699	1.008	1.041	1.010	1.022	1.030	1.023
1701	1.008	1.041	1.010	1.022	1.030	1.023
1710	1.012	1.096	1.007	1.010	1.020	1.023
1741	1.012	1.096	1.007	1.010	1.020	1.023
1803	1.008	1.041	1.010	1.022	1.030	1.023
1925	1.008	1.041	1.010	1.022	1.030	1.023
2002	1.008	1.041	1.010	1.022	1.030	1.023
2003	1.008	1.041	1.010	1.022	1.030	1.023
2004	1.008	1.041	1.010	1.022	1.030	1.023
2014	1.008	1.041	1.010	1.022	1.030	1.023
2063	1.008	1.041	1.010	1.022	1.030	1.023
2081	1.008	1.041	1.010	1.022	1.030	1.023
2095	1.008	1.041	1.010	1.022	1.030	1.023
2102	1.008	1.041	1.010	1.022	1.030	1.023
2107	1.008	1.041	1.010	1.022	1.030	1.023
2108	1.008	1.041	1.010	1.022	1.030	1.023
2109	1.008	1.041	1.010	1.022	1.030	1.023
2111	1.008	1.041	1.010	1.022	1.030	1.023
2113	1.008	1.041	1.010	1.022	1.030	1.023
2116	1.008	1.041	1.010	1.022	1.030	1.023
2117	1.008	1.041	1.010	1.022	1.030	1.023
2121	1.008	1.041	1.010	1.022	1.030	1.023
2123	1.008	1.041	1.010	1.022	1.030	1.023
2142	1.008	1.041	1.010	1.022	1.030	1.023
2163	1.008	1.041	1.010	1.022	1.030	1.023
2222	1.008	1.041	1.010	1.022	1.030	1.023
2362	1.008	1.041	1.010	1.022	1.030	1.023
2402	1.008	1.041	1.010	1.022	1.030	1.023
2413	1.008	1.041	1.010	1.022	1.030	1.023
2501	1.008	1.041	1.010	1.022	1.030	1.023

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2570	1.008	1.041	1.010	1.022	1.030	1.023
2571	1.008	1.041	1.010	1.022	1.030	1.023
2576	1.008	1.041	1.010	1.022	1.030	1.023
2584	1.001	1.011	1.006	1.015	1.029	1.023
2585	1.036	1.007	1.014	1.020	1.032	1.023
2589	1.036	1.007	1.014	1.020	1.032	1.023
2660	1.008	1.041	1.010	1.022	1.030	1.023
2683	1.008	1.041	1.010	1.022	1.030	1.023
2688	1.008	1.041	1.010	1.022	1.030	1.023
2702	1.012	1.096	1.007	1.010	1.020	1.023
2710	1.008	1.041	1.010	1.022	1.030	1.023
2727	1.012	1.096	1.007	1.010	1.020	1.023
2731	1.008	1.041	1.010	1.022	1.030	1.023
2757	1.008	1.041	1.010	1.022	1.030	1.023
2759	1.008	1.041	1.010	1.022	1.030	1.023
2790	1.008	1.041	1.010	1.022	1.030	1.023
2797	1.008	1.041	1.010	1.022	1.030	1.023
2806	1.008	1.041	1.010	1.022	1.030	1.023
2812	1.008	1.041	1.010	1.022	1.030	1.023
2819	1.008	1.041	1.010	1.022	1.030	1.023
2840	1.008	1.041	1.010	1.022	1.030	1.023
2842	1.008	1.041	1.010	1.022	1.030	1.023
2852	1.008	1.041	1.010	1.022	1.030	1.023
2881	1.008	1.041	1.010	1.022	1.030	1.023
2883	1.008	1.041	1.010	1.022	1.030	1.023
2915	1.008	1.041	1.010	1.022	1.030	1.023
2923	1.008	1.041	1.010	1.022	1.030	1.023
3018	1.008	1.041	1.010	1.022	1.030	1.023
3022	1.008	1.041	1.010	1.022	1.030	1.023
3030	1.008	1.041	1.010	1.022	1.030	1.023
3039	1.008	1.041	1.010	1.022	1.030	1.023
3040	1.008	1.041	1.010	1.022	1.030	1.023
3060	1.008	1.041	1.010	1.022	1.030	1.023
3066	1.008	1.041	1.010	1.022	1.030	1.023
3070	1.008	1.041	1.010	1.022	1.030	1.023
3076	1.008	1.041	1.010	1.022	1.030	1.023
3081	1.008	1.041	1.010	1.022	1.030	1.023
3082	1.008	1.041	1.010	1.022	1.030	1.023
3085	1.008	1.041	1.010	1.022	1.030	1.023
3099	1.008	1.041	1.010	1.022	1.030	1.023
3110	1.008	1.041	1.010	1.022	1.030	1.023
3131	1.008	1.041	1.010	1.022	1.030	1.023
3146	1.008	1.041	1.010	1.022	1.030	1.023
3152	1.008	1.041	1.010	1.022	1.030	1.023
3165	1.008	1.041	1.010	1.022	1.030	1.023
3169	1.008	1.041	1.010	1.022	1.030	1.023
3175	1.008	1.041	1.010	1.022	1.030	1.023
3178	1.008	1.041	1.010	1.022	1.030	1.023
3179	1.008	1.041	1.010	1.022	1.030	1.023
3180	1.008	1.041	1.010	1.022	1.030	1.023
3220	1.008	1.041	1.010	1.022	1.030	1.023
3241	1.008	1.041	1.010	1.022	1.030	1.023
3257	1.008	1.041	1.010	1.022	1.030	1.023
3339	1.008	1.041	1.010	1.022	1.030	1.023
3365	1.008	1.041	1.010	1.022	1.030	1.023
3372	1.008	1.041	1.010	1.022	1.030	1.023

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3383	1.008	1.041	1.010	1.022	1.030	1.023
3400	1.008	1.041	1.010	1.022	1.030	1.023
3401	1.008	1.041	1.010	1.022	1.030	1.023
3501	1.008	1.041	1.010	1.022	1.030	1.023
3507	1.008	1.041	1.010	1.022	1.030	1.023
3560	1.008	1.041	1.010	1.022	1.030	1.023
3568	1.008	1.041	1.010	1.022	1.030	1.023
3569	1.008	1.041	1.010	1.022	1.030	1.023
3570	1.008	1.041	1.010	1.022	1.030	1.023
3572	1.008	1.041	1.010	1.022	1.030	1.023
3573	1.008	1.041	1.010	1.022	1.030	1.023
3574	1.008	1.041	1.010	1.022	1.030	1.023
3577	1.008	1.041	1.010	1.022	1.030	1.023
3612	1.008	1.041	1.010	1.022	1.030	1.023
3620	1.008	1.041	1.010	1.022	1.030	1.023
3632	1.008	1.041	1.010	1.022	1.030	1.023
3634	1.008	1.041	1.010	1.022	1.030	1.023
3643	1.008	1.041	1.010	1.022	1.030	1.023
3647	1.008	1.041	1.010	1.022	1.030	1.023
3651	1.008	1.041	1.010	1.022	1.030	1.023
3681	1.008	1.041	1.010	1.022	1.030	1.023
3682	1.008	1.041	1.010	1.022	1.030	1.023
3683	1.008	1.041	1.010	1.022	1.030	1.023
3719	1.006	1.038	1.023	1.029	1.041	1.023
3724	1.006	1.038	1.023	1.029	1.041	1.023
3726	1.036	1.007	1.014	1.020	1.032	1.023
3805	1.008	1.041	1.010	1.022	1.030	1.023
3808	1.008	1.041	1.010	1.022	1.030	1.023
3815	1.008	1.041	1.010	1.022	1.030	1.023
3821	1.000	1.010	1.005	1.011	1.025	1.023
3828	1.008	1.041	1.010	1.022	1.030	1.023
3830	1.008	1.041	1.010	1.022	1.030	1.023
3831	1.008	1.041	1.010	1.022	1.030	1.023
3840	1.008	1.041	1.010	1.022	1.030	1.023
4000	1.012	1.096	1.007	1.010	1.020	1.023
4034	1.008	1.041	1.010	1.022	1.030	1.023
4036	1.008	1.041	1.010	1.022	1.030	1.023
4038	1.008	1.041	1.010	1.022	1.030	1.023
4041	1.008	1.041	1.010	1.022	1.030	1.023
4049	1.008	1.041	1.010	1.022	1.030	1.023
4111	1.008	1.041	1.010	1.022	1.030	1.023
4112	1.008	1.041	1.010	1.022	1.030	1.023
4114	1.008	1.041	1.010	1.022	1.030	1.023
4130	1.000	1.010	1.005	1.011	1.025	1.023
4150	1.008	1.041	1.010	1.022	1.030	1.023
4239	1.008	1.041	1.010	1.022	1.030	1.023
4240	1.008	1.041	1.010	1.022	1.030	1.023
4243	1.008	1.041	1.010	1.022	1.030	1.023
4244	1.008	1.041	1.010	1.022	1.030	1.023
4250	1.008	1.041	1.010	1.022	1.030	1.023
4251	1.008	1.041	1.010	1.022	1.030	1.023
4279	1.008	1.041	1.010	1.022	1.030	1.023
4283	1.008	1.041	1.010	1.022	1.030	1.023
4286	1.008	1.041	1.010	1.022	1.030	1.023
4295	1.008	1.041	1.010	1.022	1.030	1.023
4297	1.008	1.041	1.010	1.022	1.030	1.023

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4299	1.008	1.041	1.010	1.022	1.030	1.023
4304	1.119	1.040	1.033	1.065	1.073	1.023
4351	1.008	1.041	1.010	1.022	1.030	1.023
4354	1.008	1.041	1.010	1.022	1.030	1.023
4361	1.071	1.083	1.055	1.068	1.079	1.023
4362	1.119	1.040	1.033	1.065	1.073	1.023
4410	1.008	1.041	1.010	1.022	1.030	1.023
4420	1.008	1.041	1.010	1.022	1.030	1.023
4432	1.008	1.041	1.010	1.022	1.030	1.023
4470	1.008	1.041	1.010	1.022	1.030	1.023
4478	1.008	1.041	1.010	1.022	1.030	1.023
4492	1.008	1.041	1.010	1.022	1.030	1.023
4494	1.008	1.041	1.010	1.022	1.030	1.023
4495	1.008	1.041	1.010	1.022	1.030	1.023
4496	1.008	1.041	1.010	1.022	1.030	1.023
4497	1.008	1.041	1.010	1.022	1.030	1.023
4498	1.008	1.041	1.010	1.022	1.030	1.023
4499	1.008	1.041	1.010	1.022	1.030	1.023
4511	1.071	1.083	1.055	1.068	1.079	1.023
4512	1.071	1.083	1.055	1.068	1.079	1.023
4557	1.008	1.041	1.010	1.022	1.030	1.023
4558	1.008	1.041	1.010	1.022	1.030	1.023
4611	1.008	1.041	1.010	1.022	1.030	1.023
4623	1.008	1.041	1.010	1.022	1.030	1.023
4635	1.008	1.041	1.010	1.022	1.030	1.023
4665	1.008	1.041	1.010	1.022	1.030	1.023
4683	1.008	1.041	1.010	1.022	1.030	1.023
4691	1.008	1.041	1.010	1.022	1.030	1.023
4692	1.008	1.041	1.010	1.022	1.030	1.023
4720	1.008	1.041	1.010	1.022	1.030	1.023
4740	1.008	1.041	1.010	1.022	1.030	1.023
4771	1.008	1.041	1.010	1.022	1.030	1.023
4828	1.008	1.041	1.010	1.022	1.030	1.023
4829	1.008	1.041	1.010	1.022	1.030	1.023
4831	1.008	1.041	1.010	1.022	1.030	1.023
4983	1.008	1.041	1.010	1.022	1.030	1.023
5020	1.006	1.038	1.023	1.029	1.041	1.023
5027	1.006	1.038	1.023	1.029	1.041	1.023
5028	1.006	1.038	1.023	1.029	1.041	1.023
5029	1.006	1.038	1.023	1.029	1.041	1.023
5040	1.006	1.038	1.023	1.029	1.041	1.023
5102	1.006	1.038	1.023	1.029	1.041	1.023
5107	1.006	1.038	1.023	1.029	1.041	1.023
5108	1.006	1.038	1.023	1.029	1.041	1.023
5128	1.036	1.007	1.014	1.020	1.032	1.023
5129	1.036	1.007	1.014	1.020	1.032	1.023
5130	1.006	1.038	1.023	1.029	1.041	1.023
5140	1.006	1.038	1.023	1.029	1.041	1.023
5146	1.006	1.038	1.023	1.029	1.041	1.023
5160	1.006	1.038	1.023	1.029	1.041	1.023
5183	1.006	1.038	1.023	1.029	1.041	1.023
5184	1.006	1.038	1.023	1.029	1.041	1.023
5185	1.006	1.038	1.023	1.029	1.041	1.023
5186	1.006	1.038	1.023	1.029	1.041	1.023
5187	1.006	1.038	1.023	1.029	1.041	1.023
5190	1.006	1.038	1.023	1.029	1.041	1.023

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5191	1.036	1.007	1.014	1.020	1.032	1.023
5192	1.001	1.015	1.017	1.023	1.039	1.023
5193	1.006	1.038	1.023	1.029	1.041	1.023
5195	1.006	1.038	1.023	1.029	1.041	1.023
5201	1.006	1.038	1.023	1.029	1.041	1.023
5205	1.006	1.038	1.023	1.029	1.041	1.023
5212	1.006	1.038	1.023	1.029	1.041	1.023
5213	1.006	1.038	1.023	1.029	1.041	1.023
5214	1.006	1.038	1.023	1.029	1.041	1.023
5222	1.006	1.038	1.023	1.029	1.041	1.023
5225	1.006	1.038	1.023	1.029	1.041	1.023
5348	1.006	1.038	1.023	1.029	1.041	1.023
5403	1.006	1.038	1.023	1.029	1.041	1.023
5432	1.006	1.038	1.023	1.029	1.041	1.023
5436	1.006	1.038	1.023	1.029	1.041	1.023
5443	1.006	1.038	1.023	1.029	1.041	1.023
5446	1.006	1.038	1.023	1.029	1.041	1.023
5447	1.006	1.038	1.023	1.029	1.041	1.023
5467	1.006	1.038	1.023	1.029	1.041	1.023
5470	1.006	1.038	1.023	1.029	1.041	1.023
5473	1.001	1.011	1.006	1.015	1.029	1.023
5474	1.006	1.038	1.023	1.029	1.041	1.023
5479	1.006	1.038	1.023	1.029	1.041	1.023
5482	1.006	1.038	1.023	1.029	1.041	1.023
5484	1.006	1.038	1.023	1.029	1.041	1.023
5485	1.006	1.038	1.023	1.029	1.041	1.023
5506	1.006	1.038	1.023	1.029	1.041	1.023
5507	1.006	1.038	1.023	1.029	1.041	1.023
5538	1.006	1.038	1.023	1.029	1.041	1.023
5542	1.006	1.038	1.023	1.029	1.041	1.023
5552	1.006	1.038	1.023	1.029	1.041	1.023
5553	1.006	1.038	1.023	1.029	1.041	1.023
5606	1.006	1.038	1.023	1.029	1.041	1.023
5610	1.006	1.038	1.023	1.029	1.041	1.023
5632	1.006	1.038	1.023	1.029	1.041	1.023
5633	1.006	1.038	1.023	1.029	1.041	1.023
5650	1.001	1.011	1.006	1.015	1.029	1.023
5951	1.008	1.041	1.010	1.022	1.030	1.023
6003	1.006	1.038	1.023	1.029	1.041	1.023
6011	1.006	1.038	1.023	1.029	1.041	1.023
6204	1.012	1.096	1.007	1.010	1.020	1.023
6206	1.012	1.096	1.007	1.010	1.020	1.023
6213	1.012	1.096	1.007	1.010	1.020	1.023
6216	1.012	1.096	1.007	1.010	1.020	1.023
6218	1.006	1.038	1.023	1.029	1.041	1.023
6220	1.006	1.038	1.023	1.029	1.041	1.023
6233	1.006	1.038	1.023	1.029	1.041	1.023
6235	1.012	1.096	1.007	1.010	1.020	1.023
6237	1.012	1.096	1.007	1.010	1.020	1.023
6251	1.006	1.038	1.023	1.029	1.041	1.023
6258	1.006	1.038	1.023	1.029	1.041	1.023
6307	1.006	1.038	1.023	1.029	1.041	1.023
6308	1.006	1.038	1.023	1.029	1.041	1.023
6315	1.006	1.038	1.023	1.029	1.041	1.023
6316	1.006	1.038	1.023	1.029	1.041	1.023
6325	1.006	1.038	1.023	1.029	1.041	1.023

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6361	1.006	1.038	1.023	1.029	1.041	1.023
6364	1.006	1.038	1.023	1.029	1.041	1.023
6400	1.006	1.038	1.023	1.029	1.041	1.023
6504	1.008	1.041	1.010	1.022	1.030	1.023
6834	1.008	1.041	1.010	1.022	1.030	1.023
7133	1.024	1.030	1.018	1.034	1.037	1.023
7198	1.024	1.030	1.018	1.034	1.037	1.023
7207	1.000	1.045	1.028	1.032	1.075	1.023
7219	1.024	1.030	1.018	1.034	1.037	1.023
7227	1.024	1.030	1.018	1.034	1.037	1.023
7232	1.024	1.030	1.018	1.034	1.037	1.023
7248	1.071	1.083	1.055	1.068	1.079	1.023
7272	1.006	1.038	1.023	1.029	1.041	1.023
7332	1.000	1.037	1.025	1.033	1.060	1.023
7360	1.024	1.030	1.018	1.034	1.037	1.023
7365	1.024	1.030	1.018	1.034	1.037	1.023
7382	1.024	1.030	1.018	1.034	1.037	1.023
7392	1.000	1.010	1.005	1.011	1.025	1.023
7403	1.024	1.030	1.018	1.034	1.037	1.023
7405	1.024	1.030	1.018	1.034	1.037	1.023
7409	1.012	1.096	1.007	1.010	1.020	1.023
7410	1.012	1.096	1.007	1.010	1.020	1.023
7421	1.024	1.030	1.018	1.034	1.037	1.023
7424	1.024	1.030	1.018	1.034	1.037	1.023
7428	1.024	1.030	1.018	1.034	1.037	1.023
7429	1.024	1.030	1.018	1.034	1.037	1.023
7500	1.006	1.038	1.023	1.029	1.041	1.023
7515	1.024	1.030	1.018	1.034	1.037	1.023
7520	1.006	1.038	1.023	1.029	1.041	1.023
7538	1.006	1.038	1.023	1.029	1.041	1.023
7539	1.006	1.038	1.023	1.029	1.041	1.023
7580	1.006	1.038	1.023	1.029	1.041	1.023
7600	1.119	1.040	1.033	1.065	1.073	1.023
7601	1.006	1.038	1.023	1.029	1.041	1.023
7605	1.006	1.038	1.023	1.029	1.041	1.023
7607	1.119	1.040	1.033	1.065	1.073	1.023
7610	1.119	1.040	1.033	1.065	1.073	1.023
7706	1.003	1.043	1.028	1.041	1.062	1.023
7707	1.003	1.043	1.028	1.041	1.062	1.023
7720	1.003	1.043	1.028	1.041	1.062	1.023
7721	1.001	1.011	1.006	1.015	1.029	1.023
7722	1.003	1.043	1.028	1.041	1.062	1.023
7855	1.006	1.038	1.023	1.029	1.041	1.023
8001	1.000	1.010	1.005	1.011	1.025	1.023
8004	1.000	1.010	1.005	1.011	1.025	1.023
8006	1.001	1.015	1.017	1.023	1.039	1.023
8008	1.001	1.015	1.017	1.023	1.039	1.023
8010	1.001	1.015	1.017	1.023	1.039	1.023
8013	1.001	1.015	1.017	1.023	1.039	1.023
8015	1.001	1.015	1.017	1.023	1.039	1.023
8017	1.001	1.015	1.017	1.023	1.039	1.023
8018	1.000	1.010	1.005	1.011	1.025	1.023
8019	1.008	1.041	1.010	1.022	1.030	1.023
8021	1.000	1.010	1.005	1.011	1.025	1.023
8028	1.001	1.011	1.011	1.015	1.029	1.023
8031	1.001	1.015	1.017	1.023	1.039	1.023

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8032	1.000	1.010	1.005	1.011	1.025	1.023
8039	1.001	1.015	1.017	1.023	1.039	1.023
8041	1.000	1.010	1.005	1.011	1.025	1.023
8042	1.000	1.010	1.005	1.011	1.025	1.023
8046	1.001	1.015	1.017	1.023	1.039	1.023
8057	1.001	1.015	1.017	1.023	1.039	1.023
8059	1.000	1.010	1.005	1.011	1.025	1.023
8060	1.001	1.015	1.017	1.023	1.039	1.023
8061	1.001	1.015	1.017	1.023	1.039	1.023
8062	1.001	1.015	1.017	1.023	1.039	1.023
8063	1.000	1.010	1.005	1.011	1.025	1.023
8064	1.000	1.010	1.005	1.011	1.025	1.023
8065	1.001	1.015	1.017	1.023	1.039	1.023
8066	1.001	1.015	1.017	1.023	1.039	1.023
8071	1.001	1.015	1.017	1.023	1.039	1.023
8078	1.000	1.010	1.009	1.019	1.037	1.023
8102	1.000	1.010	1.005	1.011	1.025	1.023
8106	1.000	1.010	1.005	1.011	1.025	1.023
8107	1.000	1.010	1.005	1.011	1.025	1.023
8116	1.000	1.010	1.005	1.011	1.025	1.023
8117	1.000	1.010	1.005	1.011	1.025	1.023
8209	1.012	1.096	1.007	1.010	1.020	1.023
8215	1.000	1.010	1.005	1.011	1.025	1.023
8227	1.006	1.038	1.023	1.029	1.041	1.023
8232	1.000	1.010	1.005	1.011	1.025	1.023
8267	1.000	1.010	1.005	1.011	1.025	1.023
8278	1.000	1.045	1.028	1.032	1.075	1.023
8286	1.000	1.010	1.005	1.011	1.025	1.023
8290	1.001	1.011	1.011	1.015	1.029	1.023
8291	1.024	1.030	1.018	1.034	1.037	1.023
8292	1.024	1.030	1.018	1.034	1.037	1.023
8293	1.024	1.030	1.018	1.034	1.037	1.023
8304	1.024	1.030	1.018	1.034	1.037	1.023
8324	1.001	1.015	1.017	1.023	1.039	1.023
8350	1.000	1.010	1.005	1.011	1.025	1.023
8370	1.036	1.007	1.014	1.020	1.032	1.023
8387	1.036	1.007	1.014	1.020	1.032	1.023
8388	1.001	1.015	1.017	1.023	1.039	1.023
8389	1.036	1.007	1.014	1.020	1.032	1.023
8390	1.036	1.007	1.014	1.020	1.032	1.023
8391	1.001	1.015	1.017	1.023	1.039	1.023
8392	1.036	1.007	1.014	1.020	1.032	1.023
8393	1.036	1.007	1.014	1.020	1.032	1.023
8397	1.036	1.007	1.014	1.020	1.032	1.023
8400	1.001	1.015	1.017	1.023	1.039	1.023
8500	1.000	1.010	1.005	1.011	1.025	1.023
8601	1.071	1.083	1.055	1.068	1.079	1.023
8631	1.000	1.045	1.028	1.032	1.075	1.023
8720	1.006	1.025	1.028	1.042	1.057	1.023
8729	1.006	1.038	1.023	1.029	1.041	1.023
8740	1.001	1.011	1.011	1.015	1.029	1.023
8741	1.001	1.011	1.011	1.015	1.029	1.023
8742	1.030	1.105	1.050	1.056	1.072	1.023
8743	1.006	1.025	1.028	1.042	1.057	1.023
8744	1.036	1.007	1.014	1.020	1.032	1.023
8745	1.000	1.010	1.005	1.011	1.025	1.023

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8746	1.000	1.045	1.028	1.032	1.075	1.023
8748	1.001	1.015	1.017	1.023	1.039	1.023
8749	1.006	1.025	1.028	1.042	1.057	1.023
8755	1.036	1.007	1.014	1.020	1.032	1.023
8800	1.119	1.040	1.033	1.065	1.073	1.023
8801	1.006	1.025	1.028	1.042	1.057	1.023
8803	1.071	1.083	1.055	1.068	1.079	1.023
8804	1.000	1.037	1.025	1.033	1.060	1.023
8806	1.000	1.037	1.025	1.033	1.060	1.023
8807	1.119	1.040	1.033	1.065	1.073	1.023
8808	1.006	1.025	1.028	1.042	1.057	1.023
8810	1.003	1.043	1.028	1.041	1.062	1.023
8811	1.119	1.040	1.033	1.065	1.073	1.023
8812	1.119	1.040	1.033	1.065	1.073	1.023
8813	1.008	1.041	1.010	1.022	1.030	1.023
8818	1.119	1.040	1.033	1.065	1.073	1.023
8820	1.071	1.083	1.055	1.068	1.079	1.023
8821	1.071	1.083	1.055	1.068	1.079	1.023
8822	1.006	1.025	1.028	1.042	1.057	1.023
8823	1.000	1.037	1.025	1.033	1.060	1.023
8827	1.000	1.037	1.025	1.033	1.060	1.023
8829	1.000	1.037	1.025	1.033	1.060	1.023
8830	1.000	1.037	1.025	1.033	1.060	1.023
8831	1.071	1.083	1.055	1.068	1.079	1.023
8834	1.000	1.037	1.025	1.033	1.060	1.023
8838	1.000	1.045	1.028	1.032	1.075	1.023
8839	1.000	1.037	1.025	1.033	1.060	1.023
8840	1.036	1.007	1.014	1.020	1.032	1.023
8846	1.008	1.041	1.010	1.022	1.030	1.023
8847	1.000	1.010	1.005	1.011	1.025	1.023
8850	1.006	1.025	1.028	1.042	1.057	1.023
8851	1.000	1.037	1.025	1.033	1.060	1.023
8852	1.000	1.037	1.025	1.033	1.060	1.023
8859	1.071	1.083	1.055	1.068	1.079	1.023
8868	1.004	1.154	1.023	1.029	1.049	1.023
8870	1.004	1.154	1.023	1.029	1.049	1.023
8871	1.003	1.043	1.028	1.041	1.062	1.023
8874	1.008	1.041	1.010	1.022	1.030	1.023
8875	1.004	1.154	1.023	1.029	1.049	1.023
9007	1.001	1.011	1.011	1.015	1.029	1.023
9008	1.001	1.011	1.006	1.015	1.029	1.023
9009	1.001	1.011	1.011	1.015	1.029	1.023
9010	1.001	1.011	1.011	1.015	1.029	1.023
9011	1.001	1.011	1.011	1.015	1.029	1.023
9015	1.001	1.011	1.011	1.015	1.029	1.023
9016	1.000	1.045	1.028	1.032	1.075	1.023
9031	1.001	1.011	1.006	1.015	1.029	1.023
9033	1.003	1.043	1.028	1.041	1.062	1.023
9043	1.000	1.037	1.025	1.033	1.060	1.023
9048	1.000	1.010	1.009	1.019	1.037	1.023
9050	1.000	1.010	1.009	1.019	1.037	1.023
9053	1.000	1.045	1.028	1.032	1.075	1.023
9054	1.036	1.007	1.014	1.020	1.032	1.023
9058	1.000	1.010	1.009	1.019	1.037	1.023
9059	1.000	1.037	1.025	1.033	1.060	1.023
9060	1.000	1.045	1.028	1.032	1.075	1.023

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9061	1.000	1.045	1.028	1.032	1.075	1.023
9066	1.036	1.007	1.014	1.020	1.032	1.023
9067	1.000	1.045	1.028	1.032	1.075	1.023
9069	1.000	1.045	1.028	1.032	1.075	1.023
9070	1.000	1.037	1.025	1.033	1.060	1.023
9080	1.000	1.010	1.009	1.019	1.037	1.023
9081	1.000	1.010	1.009	1.019	1.037	1.023
9082	1.000	1.010	1.009	1.019	1.037	1.023
9083	1.000	1.010	1.009	1.019	1.037	1.023
9084	1.000	1.010	1.009	1.019	1.037	1.023
9085	1.000	1.037	1.025	1.033	1.060	1.023
9092	1.000	1.045	1.028	1.032	1.075	1.023
9095	1.000	1.045	1.028	1.032	1.075	1.023
9096	1.001	1.011	1.006	1.015	1.029	1.023
9097	1.001	1.011	1.006	1.015	1.029	1.023
9101	1.004	1.154	1.023	1.029	1.049	1.023
9151	1.000	1.045	1.028	1.032	1.075	1.023
9154	1.000	1.045	1.028	1.032	1.075	1.023
9155	1.119	1.040	1.033	1.065	1.073	1.023
9156	1.000	1.045	1.028	1.032	1.075	1.023
9180	1.000	1.045	1.028	1.032	1.075	1.023
9181	1.000	1.045	1.028	1.032	1.075	1.023
9182	1.000	1.045	1.028	1.032	1.075	1.023
9184	1.000	1.045	1.028	1.032	1.075	1.023
9185	1.000	1.045	1.028	1.032	1.075	1.023
9220	1.036	1.007	1.014	1.020	1.032	1.023
9402	1.001	1.011	1.006	1.015	1.029	1.023
9403	1.001	1.011	1.006	1.015	1.029	1.023
9410	1.003	1.043	1.028	1.041	1.062	1.023
9420	1.003	1.043	1.028	1.041	1.062	1.023
9422	1.003	1.043	1.028	1.041	1.062	1.023
9424	1.001	1.011	1.006	1.015	1.029	1.023
9426	1.001	1.011	1.006	1.015	1.029	1.023
9501	1.036	1.007	1.014	1.020	1.032	1.023
9507	1.071	1.083	1.055	1.068	1.079	1.023
9516	1.006	1.038	1.023	1.029	1.041	1.023
9519	1.036	1.007	1.014	1.020	1.032	1.023
9521	1.006	1.038	1.023	1.029	1.041	1.023
9522	1.036	1.007	1.014	1.020	1.032	1.023
9529	1.006	1.038	1.023	1.029	1.041	1.023
9531	1.006	1.038	1.023	1.029	1.041	1.023
9549	1.071	1.083	1.055	1.068	1.079	1.023
9552	1.006	1.038	1.023	1.029	1.041	1.023
9586	1.036	1.007	1.014	1.020	1.032	1.023
9610	1.119	1.040	1.033	1.065	1.073	1.023
9620	1.036	1.007	1.014	1.020	1.032	1.023

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.009	1.066	1.005	1.007	1.014	1.000
0016	1.009	1.066	1.005	1.007	1.014	1.000
0034	1.009	1.066	1.005	1.007	1.014	1.000
0035	1.009	1.066	1.005	1.007	1.014	1.000
0036	1.009	1.066	1.005	1.007	1.014	1.000
0038	1.009	1.066	1.005	1.007	1.014	1.000
0040	1.009	1.066	1.005	1.007	1.014	1.000
0041	1.009	1.066	1.005	1.007	1.014	1.000
0042	1.001	1.010	1.004	1.010	1.020	1.000
0045	1.009	1.066	1.005	1.007	1.014	1.000
0050	1.009	1.066	1.005	1.007	1.014	1.000
0079	1.009	1.066	1.005	1.007	1.014	1.000
0096	1.009	1.066	1.005	1.007	1.014	1.000
0106	1.001	1.010	1.004	1.010	1.020	1.000
0171	1.009	1.066	1.005	1.007	1.014	1.000
0172	1.009	1.066	1.005	1.007	1.014	1.000
0251	1.004	1.028	1.016	1.021	1.029	1.000
0401	1.009	1.066	1.005	1.007	1.014	1.000
1122	1.009	1.066	1.005	1.007	1.014	1.000
1320	1.009	1.066	1.005	1.007	1.014	1.000
1322	1.009	1.066	1.005	1.007	1.014	1.000
1330	1.004	1.028	1.016	1.021	1.029	1.000
1438	1.005	1.030	1.007	1.016	1.021	1.000
1452	1.009	1.066	1.005	1.007	1.014	1.000
1463	1.005	1.030	1.007	1.016	1.021	1.000
1624	1.009	1.066	1.005	1.007	1.014	1.000
1699	1.005	1.030	1.007	1.016	1.021	1.000
1701	1.005	1.030	1.007	1.016	1.021	1.000
1710	1.009	1.066	1.005	1.007	1.014	1.000
1741	1.009	1.066	1.005	1.007	1.014	1.000
1803	1.005	1.030	1.007	1.016	1.021	1.000
1925	1.005	1.030	1.007	1.016	1.021	1.000
2002	1.005	1.030	1.007	1.016	1.021	1.000
2003	1.005	1.030	1.007	1.016	1.021	1.000
2004	1.005	1.030	1.007	1.016	1.021	1.000
2014	1.005	1.030	1.007	1.016	1.021	1.000
2063	1.005	1.030	1.007	1.016	1.021	1.000
2081	1.005	1.030	1.007	1.016	1.021	1.000
2095	1.005	1.030	1.007	1.016	1.021	1.000
2102	1.005	1.030	1.007	1.016	1.021	1.000
2107	1.005	1.030	1.007	1.016	1.021	1.000
2108	1.005	1.030	1.007	1.016	1.021	1.000
2109	1.005	1.030	1.007	1.016	1.021	1.000
2111	1.005	1.030	1.007	1.016	1.021	1.000
2113	1.005	1.030	1.007	1.016	1.021	1.000
2116	1.005	1.030	1.007	1.016	1.021	1.000
2117	1.005	1.030	1.007	1.016	1.021	1.000
2121	1.005	1.030	1.007	1.016	1.021	1.000
2123	1.005	1.030	1.007	1.016	1.021	1.000
2142	1.005	1.030	1.007	1.016	1.021	1.000
2163	1.005	1.030	1.007	1.016	1.021	1.000
2222	1.005	1.030	1.007	1.016	1.021	1.000
2362	1.005	1.030	1.007	1.016	1.021	1.000
2402	1.005	1.030	1.007	1.016	1.021	1.000
2413	1.005	1.030	1.007	1.016	1.021	1.000
2501	1.005	1.030	1.007	1.016	1.021	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2570	1.005	1.030	1.007	1.016	1.021	1.000
2571	1.005	1.030	1.007	1.016	1.021	1.000
2576	1.005	1.030	1.007	1.016	1.021	1.000
2584	1.001	1.010	1.004	1.010	1.020	1.000
2585	1.027	1.006	1.009	1.014	1.023	1.000
2589	1.027	1.006	1.009	1.014	1.023	1.000
2660	1.005	1.030	1.007	1.016	1.021	1.000
2683	1.005	1.030	1.007	1.016	1.021	1.000
2688	1.005	1.030	1.007	1.016	1.021	1.000
2702	1.009	1.066	1.005	1.007	1.014	1.000
2710	1.005	1.030	1.007	1.016	1.021	1.000
2727	1.009	1.066	1.005	1.007	1.014	1.000
2731	1.005	1.030	1.007	1.016	1.021	1.000
2757	1.005	1.030	1.007	1.016	1.021	1.000
2759	1.005	1.030	1.007	1.016	1.021	1.000
2790	1.005	1.030	1.007	1.016	1.021	1.000
2797	1.005	1.030	1.007	1.016	1.021	1.000
2806	1.005	1.030	1.007	1.016	1.021	1.000
2812	1.005	1.030	1.007	1.016	1.021	1.000
2819	1.005	1.030	1.007	1.016	1.021	1.000
2840	1.005	1.030	1.007	1.016	1.021	1.000
2842	1.005	1.030	1.007	1.016	1.021	1.000
2852	1.005	1.030	1.007	1.016	1.021	1.000
2881	1.005	1.030	1.007	1.016	1.021	1.000
2883	1.005	1.030	1.007	1.016	1.021	1.000
2915	1.005	1.030	1.007	1.016	1.021	1.000
2923	1.005	1.030	1.007	1.016	1.021	1.000
3018	1.005	1.030	1.007	1.016	1.021	1.000
3022	1.005	1.030	1.007	1.016	1.021	1.000
3030	1.005	1.030	1.007	1.016	1.021	1.000
3039	1.005	1.030	1.007	1.016	1.021	1.000
3040	1.005	1.030	1.007	1.016	1.021	1.000
3060	1.005	1.030	1.007	1.016	1.021	1.000
3066	1.005	1.030	1.007	1.016	1.021	1.000
3070	1.005	1.030	1.007	1.016	1.021	1.000
3076	1.005	1.030	1.007	1.016	1.021	1.000
3081	1.005	1.030	1.007	1.016	1.021	1.000
3082	1.005	1.030	1.007	1.016	1.021	1.000
3085	1.005	1.030	1.007	1.016	1.021	1.000
3099	1.005	1.030	1.007	1.016	1.021	1.000
3110	1.005	1.030	1.007	1.016	1.021	1.000
3131	1.005	1.030	1.007	1.016	1.021	1.000
3146	1.005	1.030	1.007	1.016	1.021	1.000
3152	1.005	1.030	1.007	1.016	1.021	1.000
3165	1.005	1.030	1.007	1.016	1.021	1.000
3169	1.005	1.030	1.007	1.016	1.021	1.000
3175	1.005	1.030	1.007	1.016	1.021	1.000
3178	1.005	1.030	1.007	1.016	1.021	1.000
3179	1.005	1.030	1.007	1.016	1.021	1.000
3180	1.005	1.030	1.007	1.016	1.021	1.000
3220	1.005	1.030	1.007	1.016	1.021	1.000
3241	1.005	1.030	1.007	1.016	1.021	1.000
3257	1.005	1.030	1.007	1.016	1.021	1.000
3339	1.005	1.030	1.007	1.016	1.021	1.000
3365	1.005	1.030	1.007	1.016	1.021	1.000
3372	1.005	1.030	1.007	1.016	1.021	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3383	1.005	1.030	1.007	1.016	1.021	1.000
3400	1.005	1.030	1.007	1.016	1.021	1.000
3401	1.005	1.030	1.007	1.016	1.021	1.000
3501	1.005	1.030	1.007	1.016	1.021	1.000
3507	1.005	1.030	1.007	1.016	1.021	1.000
3560	1.005	1.030	1.007	1.016	1.021	1.000
3568	1.005	1.030	1.007	1.016	1.021	1.000
3569	1.005	1.030	1.007	1.016	1.021	1.000
3570	1.005	1.030	1.007	1.016	1.021	1.000
3572	1.005	1.030	1.007	1.016	1.021	1.000
3573	1.005	1.030	1.007	1.016	1.021	1.000
3574	1.005	1.030	1.007	1.016	1.021	1.000
3577	1.005	1.030	1.007	1.016	1.021	1.000
3612	1.005	1.030	1.007	1.016	1.021	1.000
3620	1.005	1.030	1.007	1.016	1.021	1.000
3632	1.005	1.030	1.007	1.016	1.021	1.000
3634	1.005	1.030	1.007	1.016	1.021	1.000
3643	1.005	1.030	1.007	1.016	1.021	1.000
3647	1.005	1.030	1.007	1.016	1.021	1.000
3651	1.005	1.030	1.007	1.016	1.021	1.000
3681	1.005	1.030	1.007	1.016	1.021	1.000
3682	1.005	1.030	1.007	1.016	1.021	1.000
3683	1.005	1.030	1.007	1.016	1.021	1.000
3719	1.004	1.028	1.016	1.021	1.029	1.000
3724	1.004	1.028	1.016	1.021	1.029	1.000
3726	1.027	1.006	1.009	1.014	1.023	1.000
3805	1.005	1.030	1.007	1.016	1.021	1.000
3808	1.005	1.030	1.007	1.016	1.021	1.000
3815	1.005	1.030	1.007	1.016	1.021	1.000
3821	1.000	1.009	1.004	1.008	1.018	1.000
3828	1.005	1.030	1.007	1.016	1.021	1.000
3830	1.005	1.030	1.007	1.016	1.021	1.000
3831	1.005	1.030	1.007	1.016	1.021	1.000
3840	1.005	1.030	1.007	1.016	1.021	1.000
4000	1.009	1.066	1.005	1.007	1.014	1.000
4034	1.005	1.030	1.007	1.016	1.021	1.000
4036	1.005	1.030	1.007	1.016	1.021	1.000
4038	1.005	1.030	1.007	1.016	1.021	1.000
4041	1.005	1.030	1.007	1.016	1.021	1.000
4049	1.005	1.030	1.007	1.016	1.021	1.000
4111	1.005	1.030	1.007	1.016	1.021	1.000
4112	1.005	1.030	1.007	1.016	1.021	1.000
4114	1.005	1.030	1.007	1.016	1.021	1.000
4130	1.000	1.009	1.004	1.008	1.018	1.000
4150	1.005	1.030	1.007	1.016	1.021	1.000
4239	1.005	1.030	1.007	1.016	1.021	1.000
4240	1.005	1.030	1.007	1.016	1.021	1.000
4243	1.005	1.030	1.007	1.016	1.021	1.000
4244	1.005	1.030	1.007	1.016	1.021	1.000
4250	1.005	1.030	1.007	1.016	1.021	1.000
4251	1.005	1.030	1.007	1.016	1.021	1.000
4279	1.005	1.030	1.007	1.016	1.021	1.000
4283	1.005	1.030	1.007	1.016	1.021	1.000
4286	1.005	1.030	1.007	1.016	1.021	1.000
4295	1.005	1.030	1.007	1.016	1.021	1.000
4297	1.005	1.030	1.007	1.016	1.021	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4299	1.005	1.030	1.007	1.016	1.021	1.000
4304	1.085	1.028	1.024	1.046	1.050	1.000
4351	1.005	1.030	1.007	1.016	1.021	1.000
4354	1.005	1.030	1.007	1.016	1.021	1.000
4361	1.051	1.058	1.038	1.048	1.055	1.000
4362	1.085	1.028	1.024	1.046	1.050	1.000
4410	1.005	1.030	1.007	1.016	1.021	1.000
4420	1.005	1.030	1.007	1.016	1.021	1.000
4432	1.005	1.030	1.007	1.016	1.021	1.000
4470	1.005	1.030	1.007	1.016	1.021	1.000
4478	1.005	1.030	1.007	1.016	1.021	1.000
4492	1.005	1.030	1.007	1.016	1.021	1.000
4494	1.005	1.030	1.007	1.016	1.021	1.000
4495	1.005	1.030	1.007	1.016	1.021	1.000
4496	1.005	1.030	1.007	1.016	1.021	1.000
4497	1.005	1.030	1.007	1.016	1.021	1.000
4498	1.005	1.030	1.007	1.016	1.021	1.000
4499	1.005	1.030	1.007	1.016	1.021	1.000
4511	1.051	1.058	1.038	1.048	1.055	1.000
4512	1.051	1.058	1.038	1.048	1.055	1.000
4557	1.005	1.030	1.007	1.016	1.021	1.000
4558	1.005	1.030	1.007	1.016	1.021	1.000
4611	1.005	1.030	1.007	1.016	1.021	1.000
4623	1.005	1.030	1.007	1.016	1.021	1.000
4635	1.005	1.030	1.007	1.016	1.021	1.000
4665	1.005	1.030	1.007	1.016	1.021	1.000
4683	1.005	1.030	1.007	1.016	1.021	1.000
4691	1.005	1.030	1.007	1.016	1.021	1.000
4692	1.005	1.030	1.007	1.016	1.021	1.000
4720	1.005	1.030	1.007	1.016	1.021	1.000
4740	1.005	1.030	1.007	1.016	1.021	1.000
4771	1.005	1.030	1.007	1.016	1.021	1.000
4828	1.005	1.030	1.007	1.016	1.021	1.000
4829	1.005	1.030	1.007	1.016	1.021	1.000
4831	1.005	1.030	1.007	1.016	1.021	1.000
4983	1.005	1.030	1.007	1.016	1.021	1.000
5020	1.004	1.028	1.016	1.021	1.029	1.000
5027	1.004	1.028	1.016	1.021	1.029	1.000
5028	1.004	1.028	1.016	1.021	1.029	1.000
5029	1.004	1.028	1.016	1.021	1.029	1.000
5040	1.004	1.028	1.016	1.021	1.029	1.000
5102	1.004	1.028	1.016	1.021	1.029	1.000
5107	1.004	1.028	1.016	1.021	1.029	1.000
5108	1.004	1.028	1.016	1.021	1.029	1.000
5128	1.027	1.006	1.009	1.014	1.023	1.000
5129	1.027	1.006	1.009	1.014	1.023	1.000
5130	1.004	1.028	1.016	1.021	1.029	1.000
5140	1.004	1.028	1.016	1.021	1.029	1.000
5146	1.004	1.028	1.016	1.021	1.029	1.000
5160	1.004	1.028	1.016	1.021	1.029	1.000
5183	1.004	1.028	1.016	1.021	1.029	1.000
5184	1.004	1.028	1.016	1.021	1.029	1.000
5185	1.004	1.028	1.016	1.021	1.029	1.000
5186	1.004	1.028	1.016	1.021	1.029	1.000
5187	1.004	1.028	1.016	1.021	1.029	1.000
5190	1.004	1.028	1.016	1.021	1.029	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5191	1.027	1.006	1.009	1.014	1.023	1.000
5192	1.000	1.006	1.012	1.017	1.027	1.000
5193	1.004	1.028	1.016	1.021	1.029	1.000
5195	1.004	1.028	1.016	1.021	1.029	1.000
5201	1.004	1.028	1.016	1.021	1.029	1.000
5205	1.004	1.028	1.016	1.021	1.029	1.000
5212	1.004	1.028	1.016	1.021	1.029	1.000
5213	1.004	1.028	1.016	1.021	1.029	1.000
5214	1.004	1.028	1.016	1.021	1.029	1.000
5222	1.004	1.028	1.016	1.021	1.029	1.000
5225	1.004	1.028	1.016	1.021	1.029	1.000
5348	1.004	1.028	1.016	1.021	1.029	1.000
5403	1.004	1.028	1.016	1.021	1.029	1.000
5432	1.004	1.028	1.016	1.021	1.029	1.000
5436	1.004	1.028	1.016	1.021	1.029	1.000
5443	1.004	1.028	1.016	1.021	1.029	1.000
5446	1.004	1.028	1.016	1.021	1.029	1.000
5447	1.004	1.028	1.016	1.021	1.029	1.000
5467	1.004	1.028	1.016	1.021	1.029	1.000
5470	1.004	1.028	1.016	1.021	1.029	1.000
5473	1.001	1.010	1.004	1.010	1.020	1.000
5474	1.004	1.028	1.016	1.021	1.029	1.000
5479	1.004	1.028	1.016	1.021	1.029	1.000
5482	1.004	1.028	1.016	1.021	1.029	1.000
5484	1.004	1.028	1.016	1.021	1.029	1.000
5485	1.004	1.028	1.016	1.021	1.029	1.000
5506	1.004	1.028	1.016	1.021	1.029	1.000
5507	1.004	1.028	1.016	1.021	1.029	1.000
5538	1.004	1.028	1.016	1.021	1.029	1.000
5542	1.004	1.028	1.016	1.021	1.029	1.000
5552	1.004	1.028	1.016	1.021	1.029	1.000
5553	1.004	1.028	1.016	1.021	1.029	1.000
5606	1.004	1.028	1.016	1.021	1.029	1.000
5610	1.004	1.028	1.016	1.021	1.029	1.000
5632	1.004	1.028	1.016	1.021	1.029	1.000
5633	1.004	1.028	1.016	1.021	1.029	1.000
5650	1.001	1.010	1.004	1.010	1.020	1.000
5951	1.005	1.030	1.007	1.016	1.021	1.000
6003	1.004	1.028	1.016	1.021	1.029	1.000
6011	1.004	1.028	1.016	1.021	1.029	1.000
6204	1.009	1.066	1.005	1.007	1.014	1.000
6206	1.009	1.066	1.005	1.007	1.014	1.000
6213	1.009	1.066	1.005	1.007	1.014	1.000
6216	1.009	1.066	1.005	1.007	1.014	1.000
6218	1.004	1.028	1.016	1.021	1.029	1.000
6220	1.004	1.028	1.016	1.021	1.029	1.000
6233	1.004	1.028	1.016	1.021	1.029	1.000
6235	1.009	1.066	1.005	1.007	1.014	1.000
6237	1.009	1.066	1.005	1.007	1.014	1.000
6251	1.004	1.028	1.016	1.021	1.029	1.000
6258	1.004	1.028	1.016	1.021	1.029	1.000
6307	1.004	1.028	1.016	1.021	1.029	1.000
6308	1.004	1.028	1.016	1.021	1.029	1.000
6315	1.004	1.028	1.016	1.021	1.029	1.000
6316	1.004	1.028	1.016	1.021	1.029	1.000
6325	1.004	1.028	1.016	1.021	1.029	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6361	1.004	1.028	1.016	1.021	1.029	1.000
6364	1.004	1.028	1.016	1.021	1.029	1.000
6400	1.004	1.028	1.016	1.021	1.029	1.000
6504	1.005	1.030	1.007	1.016	1.021	1.000
6834	1.005	1.030	1.007	1.016	1.021	1.000
7133	1.017	1.027	1.013	1.023	1.026	1.000
7198	1.017	1.027	1.013	1.023	1.026	1.000
7207	1.000	1.034	1.020	1.023	1.054	1.000
7219	1.017	1.027	1.013	1.023	1.026	1.000
7227	1.017	1.027	1.013	1.023	1.026	1.000
7232	1.017	1.027	1.013	1.023	1.026	1.000
7248	1.051	1.058	1.038	1.048	1.055	1.000
7272	1.004	1.028	1.016	1.021	1.029	1.000
7332	1.000	1.021	1.018	1.024	1.042	1.000
7360	1.017	1.027	1.013	1.023	1.026	1.000
7365	1.017	1.027	1.013	1.023	1.026	1.000
7382	1.017	1.027	1.013	1.023	1.026	1.000
7392	1.000	1.009	1.004	1.008	1.018	1.000
7403	1.017	1.027	1.013	1.023	1.026	1.000
7405	1.017	1.027	1.013	1.023	1.026	1.000
7409	1.009	1.066	1.005	1.007	1.014	1.000
7410	1.009	1.066	1.005	1.007	1.014	1.000
7421	1.017	1.027	1.013	1.023	1.026	1.000
7424	1.017	1.027	1.013	1.023	1.026	1.000
7428	1.017	1.027	1.013	1.023	1.026	1.000
7429	1.017	1.027	1.013	1.023	1.026	1.000
7500	1.004	1.028	1.016	1.021	1.029	1.000
7515	1.017	1.027	1.013	1.023	1.026	1.000
7520	1.004	1.028	1.016	1.021	1.029	1.000
7538	1.004	1.028	1.016	1.021	1.029	1.000
7539	1.004	1.028	1.016	1.021	1.029	1.000
7580	1.004	1.028	1.016	1.021	1.029	1.000
7600	1.085	1.028	1.024	1.046	1.050	1.000
7601	1.004	1.028	1.016	1.021	1.029	1.000
7605	1.004	1.028	1.016	1.021	1.029	1.000
7607	1.085	1.028	1.024	1.046	1.050	1.000
7610	1.085	1.028	1.024	1.046	1.050	1.000
7706	1.002	1.042	1.020	1.029	1.043	1.000
7707	1.002	1.042	1.020	1.029	1.043	1.000
7720	1.002	1.042	1.020	1.029	1.043	1.000
7721	1.001	1.010	1.004	1.010	1.020	1.000
7722	1.002	1.042	1.020	1.029	1.043	1.000
7855	1.004	1.028	1.016	1.021	1.029	1.000
8001	1.000	1.009	1.004	1.008	1.018	1.000
8004	1.000	1.009	1.004	1.008	1.018	1.000
8006	1.000	1.006	1.012	1.017	1.027	1.000
8008	1.000	1.006	1.012	1.017	1.027	1.000
8010	1.000	1.006	1.012	1.017	1.027	1.000
8013	1.000	1.006	1.012	1.017	1.027	1.000
8015	1.000	1.006	1.012	1.017	1.027	1.000
8017	1.000	1.006	1.012	1.017	1.027	1.000
8018	1.000	1.009	1.004	1.008	1.018	1.000
8019	1.005	1.030	1.007	1.016	1.021	1.000
8021	1.000	1.009	1.004	1.008	1.018	1.000
8028	1.001	1.010	1.007	1.011	1.021	1.000
8031	1.000	1.006	1.012	1.017	1.027	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8032	1.000	1.009	1.004	1.008	1.018	1.000
8039	1.000	1.006	1.012	1.017	1.027	1.000
8041	1.000	1.009	1.004	1.008	1.018	1.000
8042	1.000	1.009	1.004	1.008	1.018	1.000
8046	1.000	1.006	1.012	1.017	1.027	1.000
8057	1.000	1.006	1.012	1.017	1.027	1.000
8059	1.000	1.009	1.004	1.008	1.018	1.000
8060	1.000	1.006	1.012	1.017	1.027	1.000
8061	1.000	1.006	1.012	1.017	1.027	1.000
8062	1.000	1.006	1.012	1.017	1.027	1.000
8063	1.000	1.009	1.004	1.008	1.018	1.000
8064	1.000	1.009	1.004	1.008	1.018	1.000
8065	1.000	1.006	1.012	1.017	1.027	1.000
8066	1.000	1.006	1.012	1.017	1.027	1.000
8071	1.000	1.006	1.012	1.017	1.027	1.000
8078	1.000	1.009	1.007	1.013	1.026	1.000
8102	1.000	1.009	1.004	1.008	1.018	1.000
8106	1.000	1.009	1.004	1.008	1.018	1.000
8107	1.000	1.009	1.004	1.008	1.018	1.000
8116	1.000	1.009	1.004	1.008	1.018	1.000
8117	1.000	1.009	1.004	1.008	1.018	1.000
8209	1.009	1.066	1.005	1.007	1.014	1.000
8215	1.000	1.009	1.004	1.008	1.018	1.000
8227	1.004	1.028	1.016	1.021	1.029	1.000
8232	1.000	1.009	1.004	1.008	1.018	1.000
8267	1.000	1.009	1.004	1.008	1.018	1.000
8278	1.000	1.034	1.020	1.023	1.054	1.000
8286	1.000	1.009	1.004	1.008	1.018	1.000
8290	1.001	1.010	1.007	1.011	1.021	1.000
8291	1.017	1.027	1.013	1.023	1.026	1.000
8292	1.017	1.027	1.013	1.023	1.026	1.000
8293	1.017	1.027	1.013	1.023	1.026	1.000
8304	1.017	1.027	1.013	1.023	1.026	1.000
8324	1.000	1.006	1.012	1.017	1.027	1.000
8350	1.000	1.009	1.004	1.008	1.018	1.000
8370	1.027	1.006	1.009	1.014	1.023	1.000
8387	1.027	1.006	1.009	1.014	1.023	1.000
8388	1.000	1.006	1.012	1.017	1.027	1.000
8389	1.027	1.006	1.009	1.014	1.023	1.000
8390	1.027	1.006	1.009	1.014	1.023	1.000
8391	1.000	1.006	1.012	1.017	1.027	1.000
8392	1.027	1.006	1.009	1.014	1.023	1.000
8393	1.027	1.006	1.009	1.014	1.023	1.000
8397	1.027	1.006	1.009	1.014	1.023	1.000
8400	1.000	1.006	1.012	1.017	1.027	1.000
8500	1.000	1.009	1.004	1.008	1.018	1.000
8601	1.051	1.058	1.038	1.048	1.055	1.000
8631	1.000	1.034	1.020	1.023	1.054	1.000
8720	1.005	1.010	1.019	1.029	1.041	1.000
8729	1.004	1.028	1.016	1.021	1.029	1.000
8740	1.001	1.010	1.007	1.011	1.021	1.000
8741	1.001	1.010	1.007	1.011	1.021	1.000
8742	1.022	1.081	1.035	1.039	1.050	1.000
8743	1.005	1.010	1.019	1.029	1.041	1.000
8744	1.027	1.006	1.009	1.014	1.023	1.000
8745	1.000	1.009	1.004	1.008	1.018	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8746	1.000	1.034	1.020	1.023	1.054	1.000
8748	1.000	1.006	1.012	1.017	1.027	1.000
8749	1.005	1.010	1.019	1.029	1.041	1.000
8755	1.027	1.006	1.009	1.014	1.023	1.000
8800	1.085	1.028	1.024	1.046	1.050	1.000
8801	1.005	1.010	1.019	1.029	1.041	1.000
8803	1.051	1.058	1.038	1.048	1.055	1.000
8804	1.000	1.021	1.018	1.024	1.042	1.000
8806	1.000	1.021	1.018	1.024	1.042	1.000
8807	1.085	1.028	1.024	1.046	1.050	1.000
8808	1.005	1.010	1.019	1.029	1.041	1.000
8810	1.002	1.042	1.020	1.029	1.043	1.000
8811	1.085	1.028	1.024	1.046	1.050	1.000
8812	1.085	1.028	1.024	1.046	1.050	1.000
8813	1.005	1.030	1.007	1.016	1.021	1.000
8818	1.085	1.028	1.024	1.046	1.050	1.000
8820	1.051	1.058	1.038	1.048	1.055	1.000
8821	1.051	1.058	1.038	1.048	1.055	1.000
8822	1.005	1.010	1.019	1.029	1.041	1.000
8823	1.000	1.021	1.018	1.024	1.042	1.000
8827	1.000	1.021	1.018	1.024	1.042	1.000
8829	1.000	1.021	1.018	1.024	1.042	1.000
8830	1.000	1.021	1.018	1.024	1.042	1.000
8831	1.051	1.058	1.038	1.048	1.055	1.000
8834	1.000	1.021	1.018	1.024	1.042	1.000
8838	1.000	1.034	1.020	1.023	1.054	1.000
8839	1.000	1.021	1.018	1.024	1.042	1.000
8840	1.027	1.006	1.009	1.014	1.023	1.000
8846	1.005	1.030	1.007	1.016	1.021	1.000
8847	1.000	1.009	1.004	1.008	1.018	1.000
8850	1.005	1.010	1.019	1.029	1.041	1.000
8851	1.000	1.021	1.018	1.024	1.042	1.000
8852	1.000	1.021	1.018	1.024	1.042	1.000
8859	1.051	1.058	1.038	1.048	1.055	1.000
8868	1.003	1.126	1.016	1.020	1.034	1.000
8870	1.003	1.126	1.016	1.020	1.034	1.000
8871	1.002	1.042	1.020	1.029	1.043	1.000
8874	1.005	1.030	1.007	1.016	1.021	1.000
8875	1.003	1.126	1.016	1.020	1.034	1.000
9007	1.001	1.010	1.007	1.011	1.021	1.000
9008	1.001	1.010	1.004	1.010	1.020	1.000
9009	1.001	1.010	1.007	1.011	1.021	1.000
9010	1.001	1.010	1.007	1.011	1.021	1.000
9011	1.001	1.010	1.007	1.011	1.021	1.000
9015	1.001	1.010	1.007	1.011	1.021	1.000
9016	1.000	1.034	1.020	1.023	1.054	1.000
9031	1.001	1.010	1.004	1.010	1.020	1.000
9033	1.002	1.042	1.020	1.029	1.043	1.000
9043	1.000	1.021	1.018	1.024	1.042	1.000
9048	1.000	1.009	1.007	1.013	1.026	1.000
9050	1.000	1.009	1.007	1.013	1.026	1.000
9053	1.000	1.034	1.020	1.023	1.054	1.000
9054	1.027	1.006	1.009	1.014	1.023	1.000
9058	1.000	1.009	1.007	1.013	1.026	1.000
9059	1.000	1.021	1.018	1.024	1.042	1.000
9060	1.000	1.034	1.020	1.023	1.054	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9061	1.000	1.034	1.020	1.023	1.054	1.000
9066	1.027	1.006	1.009	1.014	1.023	1.000
9067	1.000	1.034	1.020	1.023	1.054	1.000
9069	1.000	1.034	1.020	1.023	1.054	1.000
9070	1.000	1.021	1.018	1.024	1.042	1.000
9080	1.000	1.009	1.007	1.013	1.026	1.000
9081	1.000	1.009	1.007	1.013	1.026	1.000
9082	1.000	1.009	1.007	1.013	1.026	1.000
9083	1.000	1.009	1.007	1.013	1.026	1.000
9084	1.000	1.009	1.007	1.013	1.026	1.000
9085	1.000	1.021	1.018	1.024	1.042	1.000
9092	1.000	1.034	1.020	1.023	1.054	1.000
9095	1.000	1.034	1.020	1.023	1.054	1.000
9096	1.001	1.010	1.004	1.010	1.020	1.000
9097	1.001	1.010	1.004	1.010	1.020	1.000
9101	1.003	1.126	1.016	1.020	1.034	1.000
9151	1.000	1.034	1.020	1.023	1.054	1.000
9154	1.000	1.034	1.020	1.023	1.054	1.000
9155	1.085	1.028	1.024	1.046	1.050	1.000
9156	1.000	1.034	1.020	1.023	1.054	1.000
9180	1.000	1.034	1.020	1.023	1.054	1.000
9181	1.000	1.034	1.020	1.023	1.054	1.000
9182	1.000	1.034	1.020	1.023	1.054	1.000
9184	1.000	1.034	1.020	1.023	1.054	1.000
9185	1.000	1.034	1.020	1.023	1.054	1.000
9220	1.027	1.006	1.009	1.014	1.023	1.000
9402	1.001	1.010	1.004	1.010	1.020	1.000
9403	1.001	1.010	1.004	1.010	1.020	1.000
9410	1.002	1.042	1.020	1.029	1.043	1.000
9420	1.002	1.042	1.020	1.029	1.043	1.000
9422	1.002	1.042	1.020	1.029	1.043	1.000
9424	1.001	1.010	1.004	1.010	1.020	1.000
9426	1.001	1.010	1.004	1.010	1.020	1.000
9501	1.027	1.006	1.009	1.014	1.023	1.000
9507	1.051	1.058	1.038	1.048	1.055	1.000
9516	1.004	1.028	1.016	1.021	1.029	1.000
9519	1.027	1.006	1.009	1.014	1.023	1.000
9521	1.004	1.028	1.016	1.021	1.029	1.000
9522	1.027	1.006	1.009	1.014	1.023	1.000
9529	1.004	1.028	1.016	1.021	1.029	1.000
9531	1.004	1.028	1.016	1.021	1.029	1.000
9549	1.051	1.058	1.038	1.048	1.055	1.000
9552	1.004	1.028	1.016	1.021	1.029	1.000
9586	1.027	1.006	1.009	1.014	1.023	1.000
9610	1.085	1.028	1.024	1.046	1.050	1.000
9620	1.027	1.006	1.009	1.014	1.023	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2022

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.006	1.017	1.002	1.004	1.008	1.000
0016	1.006	1.017	1.002	1.004	1.008	1.000
0034	1.006	1.017	1.002	1.004	1.008	1.000
0035	1.006	1.017	1.002	1.004	1.008	1.000
0036	1.006	1.017	1.002	1.004	1.008	1.000
0038	1.006	1.017	1.002	1.004	1.008	1.000
0040	1.006	1.017	1.002	1.004	1.008	1.000
0041	1.006	1.017	1.002	1.004	1.008	1.000
0042	1.001	1.010	1.003	1.006	1.012	1.000
0045	1.006	1.017	1.002	1.004	1.008	1.000
0050	1.006	1.017	1.002	1.004	1.008	1.000
0079	1.006	1.017	1.002	1.004	1.008	1.000
0096	1.006	1.017	1.002	1.004	1.008	1.000
0106	1.001	1.010	1.003	1.006	1.012	1.000
0171	1.006	1.017	1.002	1.004	1.008	1.000
0172	1.006	1.017	1.002	1.004	1.008	1.000
0251	1.003	1.025	1.010	1.012	1.017	1.000
0401	1.006	1.017	1.002	1.004	1.008	1.000
1122	1.006	1.017	1.002	1.004	1.008	1.000
1320	1.006	1.017	1.002	1.004	1.008	1.000
1322	1.006	1.017	1.002	1.004	1.008	1.000
1330	1.003	1.025	1.010	1.012	1.017	1.000
1438	1.005	1.020	1.004	1.007	1.012	1.000
1452	1.006	1.017	1.002	1.004	1.008	1.000
1463	1.005	1.020	1.004	1.007	1.012	1.000
1624	1.006	1.017	1.002	1.004	1.008	1.000
1699	1.005	1.020	1.004	1.007	1.012	1.000
1701	1.005	1.020	1.004	1.007	1.012	1.000
1710	1.006	1.017	1.002	1.004	1.008	1.000
1741	1.006	1.017	1.002	1.004	1.008	1.000
1803	1.005	1.020	1.004	1.007	1.012	1.000
1925	1.005	1.020	1.004	1.007	1.012	1.000
2002	1.005	1.020	1.004	1.007	1.012	1.000
2003	1.005	1.020	1.004	1.007	1.012	1.000
2004	1.005	1.020	1.004	1.007	1.012	1.000
2014	1.005	1.020	1.004	1.007	1.012	1.000
2063	1.005	1.020	1.004	1.007	1.012	1.000
2081	1.005	1.020	1.004	1.007	1.012	1.000
2095	1.005	1.020	1.004	1.007	1.012	1.000
2102	1.005	1.020	1.004	1.007	1.012	1.000
2107	1.005	1.020	1.004	1.007	1.012	1.000
2108	1.005	1.020	1.004	1.007	1.012	1.000
2109	1.005	1.020	1.004	1.007	1.012	1.000
2111	1.005	1.020	1.004	1.007	1.012	1.000
2113	1.005	1.020	1.004	1.007	1.012	1.000
2116	1.005	1.020	1.004	1.007	1.012	1.000
2117	1.005	1.020	1.004	1.007	1.012	1.000
2121	1.005	1.020	1.004	1.007	1.012	1.000
2123	1.005	1.020	1.004	1.007	1.012	1.000
2142	1.005	1.020	1.004	1.007	1.012	1.000
2163	1.005	1.020	1.004	1.007	1.012	1.000
2222	1.005	1.020	1.004	1.007	1.012	1.000
2362	1.005	1.020	1.004	1.007	1.012	1.000
2402	1.005	1.020	1.004	1.007	1.012	1.000
2413	1.005	1.020	1.004	1.007	1.012	1.000
2501	1.005	1.020	1.004	1.007	1.012	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2022

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2570	1.005	1.020	1.004	1.007	1.012	1.000
2571	1.005	1.020	1.004	1.007	1.012	1.000
2576	1.005	1.020	1.004	1.007	1.012	1.000
2584	1.001	1.010	1.003	1.006	1.012	1.000
2585	1.019	1.003	1.004	1.008	1.013	1.000
2589	1.019	1.003	1.004	1.008	1.013	1.000
2660	1.005	1.020	1.004	1.007	1.012	1.000
2683	1.005	1.020	1.004	1.007	1.012	1.000
2688	1.005	1.020	1.004	1.007	1.012	1.000
2702	1.006	1.017	1.002	1.004	1.008	1.000
2710	1.005	1.020	1.004	1.007	1.012	1.000
2727	1.006	1.017	1.002	1.004	1.008	1.000
2731	1.005	1.020	1.004	1.007	1.012	1.000
2757	1.005	1.020	1.004	1.007	1.012	1.000
2759	1.005	1.020	1.004	1.007	1.012	1.000
2790	1.005	1.020	1.004	1.007	1.012	1.000
2797	1.005	1.020	1.004	1.007	1.012	1.000
2806	1.005	1.020	1.004	1.007	1.012	1.000
2812	1.005	1.020	1.004	1.007	1.012	1.000
2819	1.005	1.020	1.004	1.007	1.012	1.000
2840	1.005	1.020	1.004	1.007	1.012	1.000
2842	1.005	1.020	1.004	1.007	1.012	1.000
2852	1.005	1.020	1.004	1.007	1.012	1.000
2881	1.005	1.020	1.004	1.007	1.012	1.000
2883	1.005	1.020	1.004	1.007	1.012	1.000
2915	1.005	1.020	1.004	1.007	1.012	1.000
2923	1.005	1.020	1.004	1.007	1.012	1.000
3018	1.005	1.020	1.004	1.007	1.012	1.000
3022	1.005	1.020	1.004	1.007	1.012	1.000
3030	1.005	1.020	1.004	1.007	1.012	1.000
3039	1.005	1.020	1.004	1.007	1.012	1.000
3040	1.005	1.020	1.004	1.007	1.012	1.000
3060	1.005	1.020	1.004	1.007	1.012	1.000
3066	1.005	1.020	1.004	1.007	1.012	1.000
3070	1.005	1.020	1.004	1.007	1.012	1.000
3076	1.005	1.020	1.004	1.007	1.012	1.000
3081	1.005	1.020	1.004	1.007	1.012	1.000
3082	1.005	1.020	1.004	1.007	1.012	1.000
3085	1.005	1.020	1.004	1.007	1.012	1.000
3099	1.005	1.020	1.004	1.007	1.012	1.000
3110	1.005	1.020	1.004	1.007	1.012	1.000
3131	1.005	1.020	1.004	1.007	1.012	1.000
3146	1.005	1.020	1.004	1.007	1.012	1.000
3152	1.005	1.020	1.004	1.007	1.012	1.000
3165	1.005	1.020	1.004	1.007	1.012	1.000
3169	1.005	1.020	1.004	1.007	1.012	1.000
3175	1.005	1.020	1.004	1.007	1.012	1.000
3178	1.005	1.020	1.004	1.007	1.012	1.000
3179	1.005	1.020	1.004	1.007	1.012	1.000
3180	1.005	1.020	1.004	1.007	1.012	1.000
3220	1.005	1.020	1.004	1.007	1.012	1.000
3241	1.005	1.020	1.004	1.007	1.012	1.000
3257	1.005	1.020	1.004	1.007	1.012	1.000
3339	1.005	1.020	1.004	1.007	1.012	1.000
3365	1.005	1.020	1.004	1.007	1.012	1.000
3372	1.005	1.020	1.004	1.007	1.012	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2022

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3383	1.005	1.020	1.004	1.007	1.012	1.000
3400	1.005	1.020	1.004	1.007	1.012	1.000
3401	1.005	1.020	1.004	1.007	1.012	1.000
3501	1.005	1.020	1.004	1.007	1.012	1.000
3507	1.005	1.020	1.004	1.007	1.012	1.000
3560	1.005	1.020	1.004	1.007	1.012	1.000
3568	1.005	1.020	1.004	1.007	1.012	1.000
3569	1.005	1.020	1.004	1.007	1.012	1.000
3570	1.005	1.020	1.004	1.007	1.012	1.000
3572	1.005	1.020	1.004	1.007	1.012	1.000
3573	1.005	1.020	1.004	1.007	1.012	1.000
3574	1.005	1.020	1.004	1.007	1.012	1.000
3577	1.005	1.020	1.004	1.007	1.012	1.000
3612	1.005	1.020	1.004	1.007	1.012	1.000
3620	1.005	1.020	1.004	1.007	1.012	1.000
3632	1.005	1.020	1.004	1.007	1.012	1.000
3634	1.005	1.020	1.004	1.007	1.012	1.000
3643	1.005	1.020	1.004	1.007	1.012	1.000
3647	1.005	1.020	1.004	1.007	1.012	1.000
3651	1.005	1.020	1.004	1.007	1.012	1.000
3681	1.005	1.020	1.004	1.007	1.012	1.000
3682	1.005	1.020	1.004	1.007	1.012	1.000
3683	1.005	1.020	1.004	1.007	1.012	1.000
3719	1.003	1.025	1.010	1.012	1.017	1.000
3724	1.003	1.025	1.010	1.012	1.017	1.000
3726	1.019	1.003	1.004	1.008	1.013	1.000
3805	1.005	1.020	1.004	1.007	1.012	1.000
3808	1.005	1.020	1.004	1.007	1.012	1.000
3815	1.005	1.020	1.004	1.007	1.012	1.000
3821	1.000	1.012	1.003	1.004	1.011	1.000
3828	1.005	1.020	1.004	1.007	1.012	1.000
3830	1.005	1.020	1.004	1.007	1.012	1.000
3831	1.005	1.020	1.004	1.007	1.012	1.000
3840	1.005	1.020	1.004	1.007	1.012	1.000
4000	1.006	1.017	1.002	1.004	1.008	1.000
4034	1.005	1.020	1.004	1.007	1.012	1.000
4036	1.005	1.020	1.004	1.007	1.012	1.000
4038	1.005	1.020	1.004	1.007	1.012	1.000
4041	1.005	1.020	1.004	1.007	1.012	1.000
4049	1.005	1.020	1.004	1.007	1.012	1.000
4111	1.005	1.020	1.004	1.007	1.012	1.000
4112	1.005	1.020	1.004	1.007	1.012	1.000
4114	1.005	1.020	1.004	1.007	1.012	1.000
4130	1.000	1.012	1.003	1.004	1.011	1.000
4150	1.005	1.020	1.004	1.007	1.012	1.000
4239	1.005	1.020	1.004	1.007	1.012	1.000
4240	1.005	1.020	1.004	1.007	1.012	1.000
4243	1.005	1.020	1.004	1.007	1.012	1.000
4244	1.005	1.020	1.004	1.007	1.012	1.000
4250	1.005	1.020	1.004	1.007	1.012	1.000
4251	1.005	1.020	1.004	1.007	1.012	1.000
4279	1.005	1.020	1.004	1.007	1.012	1.000
4283	1.005	1.020	1.004	1.007	1.012	1.000
4286	1.005	1.020	1.004	1.007	1.012	1.000
4295	1.005	1.020	1.004	1.007	1.012	1.000
4297	1.005	1.020	1.004	1.007	1.012	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2022

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4299	1.005	1.020	1.004	1.007	1.012	1.000
4304	1.049	1.033	1.017	1.025	1.029	1.000
4351	1.005	1.020	1.004	1.007	1.012	1.000
4354	1.005	1.020	1.004	1.007	1.012	1.000
4361	1.035	1.012	1.019	1.027	1.029	1.000
4362	1.049	1.033	1.017	1.025	1.029	1.000
4410	1.005	1.020	1.004	1.007	1.012	1.000
4420	1.005	1.020	1.004	1.007	1.012	1.000
4432	1.005	1.020	1.004	1.007	1.012	1.000
4470	1.005	1.020	1.004	1.007	1.012	1.000
4478	1.005	1.020	1.004	1.007	1.012	1.000
4492	1.005	1.020	1.004	1.007	1.012	1.000
4494	1.005	1.020	1.004	1.007	1.012	1.000
4495	1.005	1.020	1.004	1.007	1.012	1.000
4496	1.005	1.020	1.004	1.007	1.012	1.000
4497	1.005	1.020	1.004	1.007	1.012	1.000
4498	1.005	1.020	1.004	1.007	1.012	1.000
4499	1.005	1.020	1.004	1.007	1.012	1.000
4511	1.035	1.012	1.019	1.027	1.029	1.000
4512	1.035	1.012	1.019	1.027	1.029	1.000
4557	1.005	1.020	1.004	1.007	1.012	1.000
4558	1.005	1.020	1.004	1.007	1.012	1.000
4611	1.005	1.020	1.004	1.007	1.012	1.000
4623	1.005	1.020	1.004	1.007	1.012	1.000
4635	1.005	1.020	1.004	1.007	1.012	1.000
4665	1.005	1.020	1.004	1.007	1.012	1.000
4683	1.005	1.020	1.004	1.007	1.012	1.000
4691	1.005	1.020	1.004	1.007	1.012	1.000
4692	1.005	1.020	1.004	1.007	1.012	1.000
4720	1.005	1.020	1.004	1.007	1.012	1.000
4740	1.005	1.020	1.004	1.007	1.012	1.000
4771	1.005	1.020	1.004	1.007	1.012	1.000
4828	1.005	1.020	1.004	1.007	1.012	1.000
4829	1.005	1.020	1.004	1.007	1.012	1.000
4831	1.005	1.020	1.004	1.007	1.012	1.000
4983	1.005	1.020	1.004	1.007	1.012	1.000
5020	1.003	1.025	1.010	1.012	1.017	1.000
5027	1.003	1.025	1.010	1.012	1.017	1.000
5028	1.003	1.025	1.010	1.012	1.017	1.000
5029	1.003	1.025	1.010	1.012	1.017	1.000
5040	1.003	1.025	1.010	1.012	1.017	1.000
5102	1.003	1.025	1.010	1.012	1.017	1.000
5107	1.003	1.025	1.010	1.012	1.017	1.000
5108	1.003	1.025	1.010	1.012	1.017	1.000
5128	1.019	1.003	1.004	1.008	1.013	1.000
5129	1.019	1.003	1.004	1.008	1.013	1.000
5130	1.003	1.025	1.010	1.012	1.017	1.000
5140	1.003	1.025	1.010	1.012	1.017	1.000
5146	1.003	1.025	1.010	1.012	1.017	1.000
5160	1.003	1.025	1.010	1.012	1.017	1.000
5183	1.003	1.025	1.010	1.012	1.017	1.000
5184	1.003	1.025	1.010	1.012	1.017	1.000
5185	1.003	1.025	1.010	1.012	1.017	1.000
5186	1.003	1.025	1.010	1.012	1.017	1.000
5187	1.003	1.025	1.010	1.012	1.017	1.000
5190	1.003	1.025	1.010	1.012	1.017	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2022

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5191	1.019	1.003	1.004	1.008	1.013	1.000
5192	1.000	1.005	1.006	1.009	1.014	1.000
5193	1.003	1.025	1.010	1.012	1.017	1.000
5195	1.003	1.025	1.010	1.012	1.017	1.000
5201	1.003	1.025	1.010	1.012	1.017	1.000
5205	1.003	1.025	1.010	1.012	1.017	1.000
5212	1.003	1.025	1.010	1.012	1.017	1.000
5213	1.003	1.025	1.010	1.012	1.017	1.000
5214	1.003	1.025	1.010	1.012	1.017	1.000
5222	1.003	1.025	1.010	1.012	1.017	1.000
5225	1.003	1.025	1.010	1.012	1.017	1.000
5348	1.003	1.025	1.010	1.012	1.017	1.000
5403	1.003	1.025	1.010	1.012	1.017	1.000
5432	1.003	1.025	1.010	1.012	1.017	1.000
5436	1.003	1.025	1.010	1.012	1.017	1.000
5443	1.003	1.025	1.010	1.012	1.017	1.000
5446	1.003	1.025	1.010	1.012	1.017	1.000
5447	1.003	1.025	1.010	1.012	1.017	1.000
5467	1.003	1.025	1.010	1.012	1.017	1.000
5470	1.003	1.025	1.010	1.012	1.017	1.000
5473	1.001	1.010	1.003	1.006	1.012	1.000
5474	1.003	1.025	1.010	1.012	1.017	1.000
5479	1.003	1.025	1.010	1.012	1.017	1.000
5482	1.003	1.025	1.010	1.012	1.017	1.000
5484	1.003	1.025	1.010	1.012	1.017	1.000
5485	1.003	1.025	1.010	1.012	1.017	1.000
5506	1.003	1.025	1.010	1.012	1.017	1.000
5507	1.003	1.025	1.010	1.012	1.017	1.000
5538	1.003	1.025	1.010	1.012	1.017	1.000
5542	1.003	1.025	1.010	1.012	1.017	1.000
5552	1.003	1.025	1.010	1.012	1.017	1.000
5553	1.003	1.025	1.010	1.012	1.017	1.000
5606	1.003	1.025	1.010	1.012	1.017	1.000
5610	1.003	1.025	1.010	1.012	1.017	1.000
5632	1.003	1.025	1.010	1.012	1.017	1.000
5633	1.003	1.025	1.010	1.012	1.017	1.000
5650	1.001	1.010	1.003	1.006	1.012	1.000
5951	1.005	1.020	1.004	1.007	1.012	1.000
6003	1.003	1.025	1.010	1.012	1.017	1.000
6011	1.003	1.025	1.010	1.012	1.017	1.000
6204	1.006	1.017	1.002	1.004	1.008	1.000
6206	1.006	1.017	1.002	1.004	1.008	1.000
6213	1.006	1.017	1.002	1.004	1.008	1.000
6216	1.006	1.017	1.002	1.004	1.008	1.000
6218	1.003	1.025	1.010	1.012	1.017	1.000
6220	1.003	1.025	1.010	1.012	1.017	1.000
6233	1.003	1.025	1.010	1.012	1.017	1.000
6235	1.006	1.017	1.002	1.004	1.008	1.000
6237	1.006	1.017	1.002	1.004	1.008	1.000
6251	1.003	1.025	1.010	1.012	1.017	1.000
6258	1.003	1.025	1.010	1.012	1.017	1.000
6307	1.003	1.025	1.010	1.012	1.017	1.000
6308	1.003	1.025	1.010	1.012	1.017	1.000
6315	1.003	1.025	1.010	1.012	1.017	1.000
6316	1.003	1.025	1.010	1.012	1.017	1.000
6325	1.003	1.025	1.010	1.012	1.017	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2022

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6361	1.003	1.025	1.010	1.012	1.017	1.000
6364	1.003	1.025	1.010	1.012	1.017	1.000
6400	1.003	1.025	1.010	1.012	1.017	1.000
6504	1.005	1.020	1.004	1.007	1.012	1.000
6834	1.005	1.020	1.004	1.007	1.012	1.000
7133	1.010	1.031	1.009	1.012	1.014	1.000
7198	1.010	1.031	1.009	1.012	1.014	1.000
7207	1.000	1.023	1.011	1.012	1.030	1.000
7219	1.010	1.031	1.009	1.012	1.014	1.000
7227	1.010	1.031	1.009	1.012	1.014	1.000
7232	1.010	1.031	1.009	1.012	1.014	1.000
7248	1.035	1.012	1.019	1.027	1.029	1.000
7272	1.003	1.025	1.010	1.012	1.017	1.000
7332	1.000	1.023	1.010	1.015	1.024	1.000
7360	1.010	1.031	1.009	1.012	1.014	1.000
7365	1.010	1.031	1.009	1.012	1.014	1.000
7382	1.010	1.031	1.009	1.012	1.014	1.000
7392	1.000	1.012	1.003	1.004	1.011	1.000
7403	1.010	1.031	1.009	1.012	1.014	1.000
7405	1.010	1.031	1.009	1.012	1.014	1.000
7409	1.006	1.017	1.002	1.004	1.008	1.000
7410	1.006	1.017	1.002	1.004	1.008	1.000
7421	1.010	1.031	1.009	1.012	1.014	1.000
7424	1.010	1.031	1.009	1.012	1.014	1.000
7428	1.010	1.031	1.009	1.012	1.014	1.000
7429	1.010	1.031	1.009	1.012	1.014	1.000
7500	1.003	1.025	1.010	1.012	1.017	1.000
7515	1.010	1.031	1.009	1.012	1.014	1.000
7520	1.003	1.025	1.010	1.012	1.017	1.000
7538	1.003	1.025	1.010	1.012	1.017	1.000
7539	1.003	1.025	1.010	1.012	1.017	1.000
7580	1.003	1.025	1.010	1.012	1.017	1.000
7600	1.049	1.033	1.017	1.025	1.029	1.000
7601	1.003	1.025	1.010	1.012	1.017	1.000
7605	1.003	1.025	1.010	1.012	1.017	1.000
7607	1.049	1.033	1.017	1.025	1.029	1.000
7610	1.049	1.033	1.017	1.025	1.029	1.000
7706	1.001	1.063	1.011	1.017	1.024	1.000
7707	1.001	1.063	1.011	1.017	1.024	1.000
7720	1.001	1.063	1.011	1.017	1.024	1.000
7721	1.001	1.010	1.003	1.006	1.012	1.000
7722	1.001	1.063	1.011	1.017	1.024	1.000
7855	1.003	1.025	1.010	1.012	1.017	1.000
8001	1.000	1.012	1.003	1.004	1.011	1.000
8004	1.000	1.012	1.003	1.004	1.011	1.000
8006	1.000	1.005	1.006	1.009	1.014	1.000
8008	1.000	1.005	1.006	1.009	1.014	1.000
8010	1.000	1.005	1.006	1.009	1.014	1.000
8013	1.000	1.005	1.006	1.009	1.014	1.000
8015	1.000	1.005	1.006	1.009	1.014	1.000
8017	1.000	1.005	1.006	1.009	1.014	1.000
8018	1.000	1.012	1.003	1.004	1.011	1.000
8019	1.005	1.020	1.004	1.007	1.012	1.000
8021	1.000	1.012	1.003	1.004	1.011	1.000
8028	1.000	1.002	1.003	1.006	1.011	1.000
8031	1.000	1.005	1.006	1.009	1.014	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2022

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8032	1.000	1.012	1.003	1.004	1.011	1.000
8039	1.000	1.005	1.006	1.009	1.014	1.000
8041	1.000	1.012	1.003	1.004	1.011	1.000
8042	1.000	1.012	1.003	1.004	1.011	1.000
8046	1.000	1.005	1.006	1.009	1.014	1.000
8057	1.000	1.005	1.006	1.009	1.014	1.000
8059	1.000	1.012	1.003	1.004	1.011	1.000
8060	1.000	1.005	1.006	1.009	1.014	1.000
8061	1.000	1.005	1.006	1.009	1.014	1.000
8062	1.000	1.005	1.006	1.009	1.014	1.000
8063	1.000	1.012	1.003	1.004	1.011	1.000
8064	1.000	1.012	1.003	1.004	1.011	1.000
8065	1.000	1.005	1.006	1.009	1.014	1.000
8066	1.000	1.005	1.006	1.009	1.014	1.000
8071	1.000	1.005	1.006	1.009	1.014	1.000
8078	1.000	1.010	1.004	1.007	1.015	1.000
8102	1.000	1.012	1.003	1.004	1.011	1.000
8106	1.000	1.012	1.003	1.004	1.011	1.000
8107	1.000	1.012	1.003	1.004	1.011	1.000
8116	1.000	1.012	1.003	1.004	1.011	1.000
8117	1.000	1.012	1.003	1.004	1.011	1.000
8209	1.006	1.017	1.002	1.004	1.008	1.000
8215	1.000	1.012	1.003	1.004	1.011	1.000
8227	1.003	1.025	1.010	1.012	1.017	1.000
8232	1.000	1.012	1.003	1.004	1.011	1.000
8267	1.000	1.012	1.003	1.004	1.011	1.000
8278	1.000	1.023	1.011	1.012	1.030	1.000
8286	1.000	1.012	1.003	1.004	1.011	1.000
8290	1.000	1.002	1.003	1.006	1.011	1.000
8291	1.010	1.031	1.009	1.012	1.014	1.000
8292	1.010	1.031	1.009	1.012	1.014	1.000
8293	1.010	1.031	1.009	1.012	1.014	1.000
8304	1.010	1.031	1.009	1.012	1.014	1.000
8324	1.000	1.005	1.006	1.009	1.014	1.000
8350	1.000	1.012	1.003	1.004	1.011	1.000
8370	1.019	1.003	1.004	1.008	1.013	1.000
8387	1.019	1.003	1.004	1.008	1.013	1.000
8388	1.000	1.005	1.006	1.009	1.014	1.000
8389	1.019	1.003	1.004	1.008	1.013	1.000
8390	1.019	1.003	1.004	1.008	1.013	1.000
8391	1.000	1.005	1.006	1.009	1.014	1.000
8392	1.019	1.003	1.004	1.008	1.013	1.000
8393	1.019	1.003	1.004	1.008	1.013	1.000
8397	1.019	1.003	1.004	1.008	1.013	1.000
8400	1.000	1.005	1.006	1.009	1.014	1.000
8500	1.000	1.012	1.003	1.004	1.011	1.000
8601	1.035	1.012	1.019	1.027	1.029	1.000
8631	1.000	1.023	1.011	1.012	1.030	1.000
8720	1.003	1.002	1.010	1.017	1.024	1.000
8729	1.003	1.025	1.010	1.012	1.017	1.000
8740	1.000	1.002	1.003	1.006	1.011	1.000
8741	1.000	1.002	1.003	1.006	1.011	1.000
8742	1.017	1.058	1.019	1.022	1.028	1.000
8743	1.003	1.002	1.010	1.017	1.024	1.000
8744	1.019	1.003	1.004	1.008	1.013	1.000
8745	1.000	1.012	1.003	1.004	1.011	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2022

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8746	1.000	1.023	1.011	1.012	1.030	1.000
8748	1.000	1.005	1.006	1.009	1.014	1.000
8749	1.003	1.002	1.010	1.017	1.024	1.000
8755	1.019	1.003	1.004	1.008	1.013	1.000
8800	1.049	1.033	1.017	1.025	1.029	1.000
8801	1.003	1.002	1.010	1.017	1.024	1.000
8803	1.035	1.012	1.019	1.027	1.029	1.000
8804	1.000	1.023	1.010	1.015	1.024	1.000
8806	1.000	1.023	1.010	1.015	1.024	1.000
8807	1.049	1.033	1.017	1.025	1.029	1.000
8808	1.003	1.002	1.010	1.017	1.024	1.000
8810	1.001	1.063	1.011	1.017	1.024	1.000
8811	1.049	1.033	1.017	1.025	1.029	1.000
8812	1.049	1.033	1.017	1.025	1.029	1.000
8813	1.005	1.020	1.004	1.007	1.012	1.000
8818	1.049	1.033	1.017	1.025	1.029	1.000
8820	1.035	1.012	1.019	1.027	1.029	1.000
8821	1.035	1.012	1.019	1.027	1.029	1.000
8822	1.003	1.002	1.010	1.017	1.024	1.000
8823	1.000	1.023	1.010	1.015	1.024	1.000
8827	1.000	1.023	1.010	1.015	1.024	1.000
8829	1.000	1.023	1.010	1.015	1.024	1.000
8830	1.000	1.023	1.010	1.015	1.024	1.000
8831	1.035	1.012	1.019	1.027	1.029	1.000
8834	1.000	1.023	1.010	1.015	1.024	1.000
8838	1.000	1.023	1.011	1.012	1.030	1.000
8839	1.000	1.023	1.010	1.015	1.024	1.000
8840	1.019	1.003	1.004	1.008	1.013	1.000
8846	1.005	1.020	1.004	1.007	1.012	1.000
8847	1.000	1.012	1.003	1.004	1.011	1.000
8850	1.003	1.002	1.010	1.017	1.024	1.000
8851	1.000	1.023	1.010	1.015	1.024	1.000
8852	1.000	1.023	1.010	1.015	1.024	1.000
8859	1.035	1.012	1.019	1.027	1.029	1.000
8868	1.001	1.094	1.008	1.011	1.019	1.000
8870	1.001	1.094	1.008	1.011	1.019	1.000
8871	1.001	1.063	1.011	1.017	1.024	1.000
8874	1.005	1.020	1.004	1.007	1.012	1.000
8875	1.001	1.094	1.008	1.011	1.019	1.000
9007	1.000	1.002	1.003	1.006	1.011	1.000
9008	1.001	1.010	1.003	1.006	1.012	1.000
9009	1.000	1.002	1.003	1.006	1.011	1.000
9010	1.000	1.002	1.003	1.006	1.011	1.000
9011	1.000	1.002	1.003	1.006	1.011	1.000
9015	1.000	1.002	1.003	1.006	1.011	1.000
9016	1.000	1.023	1.011	1.012	1.030	1.000
9031	1.001	1.010	1.003	1.006	1.012	1.000
9033	1.001	1.063	1.011	1.017	1.024	1.000
9043	1.000	1.023	1.010	1.015	1.024	1.000
9048	1.000	1.010	1.004	1.007	1.015	1.000
9050	1.000	1.010	1.004	1.007	1.015	1.000
9053	1.000	1.023	1.011	1.012	1.030	1.000
9054	1.019	1.003	1.004	1.008	1.013	1.000
9058	1.000	1.010	1.004	1.007	1.015	1.000
9059	1.000	1.023	1.010	1.015	1.024	1.000
9060	1.000	1.023	1.011	1.012	1.030	1.000

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

Factor to Adjust Losses to September 1, 2025 Benefit Level ^[1]

Policy Year 2022

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9061	1.000	1.023	1.011	1.012	1.030	1.000
9066	1.019	1.003	1.004	1.008	1.013	1.000
9067	1.000	1.023	1.011	1.012	1.030	1.000
9069	1.000	1.023	1.011	1.012	1.030	1.000
9070	1.000	1.023	1.010	1.015	1.024	1.000
9080	1.000	1.010	1.004	1.007	1.015	1.000
9081	1.000	1.010	1.004	1.007	1.015	1.000
9082	1.000	1.010	1.004	1.007	1.015	1.000
9083	1.000	1.010	1.004	1.007	1.015	1.000
9084	1.000	1.010	1.004	1.007	1.015	1.000
9085	1.000	1.023	1.010	1.015	1.024	1.000
9092	1.000	1.023	1.011	1.012	1.030	1.000
9095	1.000	1.023	1.011	1.012	1.030	1.000
9096	1.001	1.010	1.003	1.006	1.012	1.000
9097	1.001	1.010	1.003	1.006	1.012	1.000
9101	1.001	1.094	1.008	1.011	1.019	1.000
9151	1.000	1.023	1.011	1.012	1.030	1.000
9154	1.000	1.023	1.011	1.012	1.030	1.000
9155	1.049	1.033	1.017	1.025	1.029	1.000
9156	1.000	1.023	1.011	1.012	1.030	1.000
9180	1.000	1.023	1.011	1.012	1.030	1.000
9181	1.000	1.023	1.011	1.012	1.030	1.000
9182	1.000	1.023	1.011	1.012	1.030	1.000
9184	1.000	1.023	1.011	1.012	1.030	1.000
9185	1.000	1.023	1.011	1.012	1.030	1.000
9220	1.019	1.003	1.004	1.008	1.013	1.000
9402	1.001	1.010	1.003	1.006	1.012	1.000
9403	1.001	1.010	1.003	1.006	1.012	1.000
9410	1.001	1.063	1.011	1.017	1.024	1.000
9420	1.001	1.063	1.011	1.017	1.024	1.000
9422	1.001	1.063	1.011	1.017	1.024	1.000
9424	1.001	1.010	1.003	1.006	1.012	1.000
9426	1.001	1.010	1.003	1.006	1.012	1.000
9501	1.019	1.003	1.004	1.008	1.013	1.000
9507	1.035	1.012	1.019	1.027	1.029	1.000
9516	1.003	1.025	1.010	1.012	1.017	1.000
9519	1.019	1.003	1.004	1.008	1.013	1.000
9521	1.003	1.025	1.010	1.012	1.017	1.000
9522	1.019	1.003	1.004	1.008	1.013	1.000
9529	1.003	1.025	1.010	1.012	1.017	1.000
9531	1.003	1.025	1.010	1.012	1.017	1.000
9549	1.035	1.012	1.019	1.027	1.029	1.000
9552	1.003	1.025	1.010	1.012	1.017	1.000
9586	1.019	1.003	1.004	1.008	1.013	1.000
9610	1.049	1.033	1.017	1.025	1.029	1.000
9620	1.019	1.003	1.004	1.008	1.013	1.000

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

**Detrended Loss Limitations by Policy Year
Based on \$500,000 at a Policy Year 2022 Level**

<u>Policy Year</u>	<u>Loss Limit (a)</u>
2012	479,189
2013	470,172
2014	469,446
2015	462,647
2016	453,322
2017	457,978
2018	471,241
2019	486,134
2020	491,515
2021	492,119
2022	500,000

(a) Each loss limit is detrended to the equivalent of \$500,000 at a policy year 2022 level based on the WCIRB's projected changes in on-level average indemnity and medical costs included in Exhibits 6.2 and 6.4 of Item AC24-12-01 of the December 10, 2024 Actuarial Committee Agenda.

Indemnity Loss Development Factors

Selected Age-to-Age Loss Development Factors for Policy Year 2022 (a)

Report Level	Indemnity Loss Development Group (ILDG)				Claims Closed at 1st
	Claims Open at 1st				
	1	2	3	4	
1st to 2nd	1.343	1.416	1.494	1.594	1.061
2nd to 3rd	1.110	1.131	1.160	1.197	1.045
3rd to 4th	1.042	1.057	1.069	1.080	1.024
4th to 5th	1.023	1.025	1.032	1.043	1.015
5th to 6th	1.007	1.017	1.023	1.022	1.009
6th to 7th	1.005	1.008	1.008	1.014	1.005
7th to 8th	1.003	1.007	1.007	1.010	1.004
8th to 9th	1.004	1.004	1.004	1.005	1.002
9th to 10th	1.001	1.004	1.002	1.006	1.002
10th to Ult	1.047	1.047	1.047	1.047	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2021 (a)

Report Level	Indemnity Loss Development Group (ILDG)				Claims Closed at 2nd
	Claims Open at 2nd				
	1	2	3	4	
2nd to 3rd	1.144	1.170	1.207	1.260	1.017
3rd to 4th	1.053	1.073	1.087	1.102	1.010
4th to 5th	1.029	1.032	1.040	1.055	1.007
5th to 6th	1.010	1.021	1.029	1.028	1.003
6th to 7th	1.007	1.009	1.009	1.016	1.002
7th to 8th	1.003	1.008	1.008	1.011	1.002
8th to 9th	1.005	1.004	1.005	1.006	1.002
9th to 10th	1.001	1.005	1.002	1.006	1.001
10th to Ult	1.055	1.055	1.055	1.055	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2020 (a)

Report Level	Indemnity Loss Development Group (ILDG)				Claims Closed at 3rd
	Claims Open at 3rd				
	1	2	3	4	
3rd to 4th	1.076	1.101	1.119	1.144	1.007
4th to 5th	1.041	1.044	1.055	1.078	1.005
5th to 6th	1.014	1.029	1.040	1.038	1.002
6th to 7th	1.009	1.012	1.012	1.022	1.001
7th to 8th	1.004	1.011	1.011	1.015	1.001
8th to 9th	1.006	1.005	1.006	1.008	1.001
9th to 10th	1.002	1.006	1.002	1.008	1.001
10th to Ult	1.072	1.072	1.072	1.072	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2019 (a)

Report Level	Indemnity Loss Development Group (ILDG)				Claims Closed at 4th
	Claims Open at 4th				
	1	2	3	4	
4th to 5th	1.058	1.062	1.077	1.107	1.004
5th to 6th	1.019	1.041	1.056	1.054	1.002
6th to 7th	1.014	1.018	1.018	1.032	1.001
7th to 8th	1.007	1.016	1.015	1.020	1.001
8th to 9th	1.009	1.007	1.008	1.010	1.001
9th to 10th	1.002	1.008	1.003	1.010	1.001
10th to Ult	1.095	1.095	1.095	1.095	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2018 (a)

Report Level	Indemnity Loss Development Group (ILDG)				Claims Closed at 5th
	Claims Open at 5th				
	1	2	3	4	
5th to 6th	1.025	1.055	1.076	1.075	1.002
6th to 7th	1.018	1.024	1.024	1.043	1.001
7th to 8th	1.009	1.022	1.021	1.029	1.001
8th to 9th	1.011	1.009	1.011	1.014	1.001
9th to 10th	1.002	1.011	1.004	1.013	1.001
10th to Ult	1.129	1.129	1.129	1.129	1.000

Note:

(a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.

Medical Loss Development Factors

Selected Age-to-Age Loss Development Factors for Policy Year 2022 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 1st				Claims Closed at 1st
	1	2	3	4	
1st to 2nd	1.178	1.208	1.286	1.348	1.074
2nd to 3rd	1.075	1.087	1.116	1.146	1.031
3rd to 4th	1.032	1.039	1.054	1.063	1.016
4th to 5th	1.013	1.019	1.027	1.039	1.009
5th to 6th	1.008	1.014	1.020	1.024	1.005
6th to 7th	1.003	1.002	1.006	1.010	1.004
7th to 8th	1.001	1.003	1.005	1.008	1.003
8th to 9th	1.000	1.001	1.002	1.000	1.001
9th to 10th	1.006	1.001	1.002	1.009	1.002
10th to Ult	1.007	1.007	1.007	1.007	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2021 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 2nd				Claims Closed at 2nd
	1	2	3	4	
2nd to 3rd	1.090	1.105	1.140	1.173	1.028
3rd to 4th	1.037	1.048	1.067	1.078	1.011
4th to 5th	1.016	1.023	1.033	1.046	1.007
5th to 6th	1.009	1.017	1.024	1.028	1.005
6th to 7th	1.005	1.002	1.007	1.011	1.002
7th to 8th	1.002	1.003	1.006	1.009	1.002
8th to 9th	1.000	1.001	1.002	1.000	1.002
9th to 10th	1.007	1.002	1.002	1.009	1.001
10th to Ult	1.008	1.008	1.008	1.008	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2020 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 3rd				Claims Closed at 3rd
	1	2	3	4	
3rd to 4th	1.042	1.061	1.084	1.096	1.013
4th to 5th	1.017	1.030	1.043	1.059	1.007
5th to 6th	1.009	1.022	1.031	1.035	1.004
6th to 7th	1.005	1.002	1.008	1.013	1.002
7th to 8th	1.001	1.004	1.008	1.011	1.002
8th to 9th	1.001	1.001	1.001	1.000	1.002
9th to 10th	1.007	1.003	1.002	1.011	1.001
10th to Ult	1.010	1.010	1.010	1.010	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2019 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 4th				Claims Closed at 4th
	1	2	3	4	
4th to 5th	1.015	1.035	1.050	1.071	1.009
5th to 6th	1.012	1.027	1.040	1.045	1.005
6th to 7th	1.007	1.003	1.010	1.019	1.002
7th to 8th	1.003	1.005	1.010	1.014	1.002
8th to 9th	1.000	1.002	1.002	0.999	1.002
9th to 10th	1.009	1.001	1.003	1.012	1.002
10th to Ult	1.013	1.013	1.013	1.013	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2018 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 5th				Claims Closed at 5th
	1	2	3	4	
5th to 6th	1.008	1.031	1.046	1.053	1.006
6th to 7th	1.006	1.000	1.012	1.023	1.003
7th to 8th	1.001	1.006	1.013	1.016	1.002
8th to 9th	0.999	1.002	1.003	0.997	1.002
9th to 10th	1.011	1.002	1.003	1.015	1.002
10th to Ult	1.013	1.013	1.013	1.013	1.000

Note:

(a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.

Cumulative Loss Development Factors

Indemnity Loss Development Factors to Ultimate Level (a)

Policy Year	Report Level	Indemnity Loss Development Group (ILDG)				Closed
		1	2	3	4	
2022	1st	1.699	1.889	2.092	2.382	1.176
2021	2nd	1.343	1.431	1.517	1.652	1.045
2020	3rd	1.244	1.314	1.359	1.445	1.018
2019	4th	1.218	1.269	1.300	1.374	1.009
2018	5th	1.205	1.271	1.289	1.339	1.005

Medical Loss Development Factors to Ultimate Level (a)

Policy Year	Report Level	Medical Loss Development Group (MLDG)				Closed
		1	2	3	4	
2022	1st	1.358	1.429	1.621	1.806	1.153
2021	2nd	1.182	1.224	1.320	1.410	1.060
2020	3rd	1.095	1.138	1.200	1.257	1.032
2019	4th	1.061	1.089	1.134	1.184	1.021
2018	5th	1.038	1.055	1.093	1.123	1.014

Note:

(a) Factors based on successive multiplication of age-to-age factors from Exhibits 7.1 and 7.2.

Indemnity Loss Development Groups (ILDG)
Classification Assignments

ILDG 1			
Classifications			
0016	4041	7332	8821
0034	4114	7403	8823
0036	4432	7405	8847
0038	4683	7409	9033
0040	4720	7421	9067
0041	5140	7424	9095
0045	5185	7500	9097
0050	5187	7520	9151
0079	5190	7538	9154
0096	5432	7600	9155
0171	5443	8004	9156
0251	5446	8041	9185
0401	5470	8057	9410
1122	5485	8059	9420
1330	5507	8078	9422
1699	5538	8116	9426
1710	5552	8215	9501
1741	5553	8278	9519
2002	5633	8286	9549
2102	6011	8304	9552
2108	6325	8324	
2117	6361	8387	
2222	6364	8390	
2702	7133	8631	
2915	7198	8729	
3081	7227	8804	
3241	7232	8806	
3569	7272	8807	

ILDG 2			
Classifications (Continued)			
5482	8001	8742	9066
5484	8010	8748	9080
5506	8031	8749	9081
5542	8046	8820	9082
5632	8060	8827	9083
6003	8062	8831	9084
6206	8065	8838	9085
6218	8066	8840	9096
6220	8106	8850	9101
6308	8107	8852	9182
6315	8227	8859	9184
6316	8232	8868	9403
6400	8267	8870	9424
7219	8290	8875	9516
7360	8291	9009	9521
7365	8350	9010	9522
7539	8370	9015	9529
7601	8388	9016	9531
7605	8389	9053	9586
7607	8392	9054	9620
7610	8400	9058	
7720	8500	9059	
7721	8601	9061	

ILDG 3			
Classifications (Continued)			
7722	8209	8830	9070
7855	8391	8834	9092
8006	8393	8839	9180
8013	8397	8846	9507
8015	8741	8874	9610
8018	8755	9007	
8021	8800	9008	
8028	8801	9011	
8032	8803	9031	
8042	8810	9043	
8061	8818	9048	
8064	8822	9050	
8071	8829	9060	

ILDG 4			
Classifications			
1322	3152	4251	8019
1438	3165	4304	8039
1452	3169	4362	8063
1701	3175	4494	8102
1925	3179	4496	8117
2081	3220	4498	8292
2109	3257	4557	8293
2111	3339	4611	8720
2113	3365	4623	8740
2121	3372	4635	8743
2123	3383	4691	8744
2362	3501	5129	8745
2402	3568	5130	8746
2413	3570	5160	8808
2501	3572	5192	8811
2570	3574	5193	8812
2571	3651	5473	8813
2576	3719	6233	8851
2585	3726	6235	8871
2688	3808	6237	9069
2710	3830	6307	9181
2790	3831	6504	9220
2797	4038	7207	9402
2852	4049	7248	
3018	4111	7410	
3022	4130	7428	
3060	4150	7429	
3070	4239	7580	
3082	4240	8008	
3131	4243	8017	

ILDG 2			
Classifications			
0005	2759	4286	5146
0042	2812	4297	5183
0106	2842	4351	5186
0172	2881	4354	5195
2003	3040	4470	5205
2004	3401	4511	5212
2014	3560	4512	5214
2063	3573	4558	5222
2107	3632	5020	5225
2142	3724	5027	5348
2163	3821	5028	5403
2589	4000	5040	5436
2683	4034	5102	5447
2731	4250	5107	5467
2757	4283	5108	5474

ILDG 3			
Classifications			
0035	3110	4244	5128
1320	3146	4279	5184
1463	3178	4295	5191
1624	3180	4299	5201
1803	3400	4361	5213
2095	3507	4410	5479
2116	3577	4420	5606
2584	3612	4478	5610
2660	3620	4492	5650
2727	3634	4495	5951
2806	3643	4497	6204
2819	3647	4499	6213
2840	3681	4665	6216
2883	3682	4692	6251
2923	3683	4740	6258
3030	3805	4771	6834
3039	3815	4828	7382
3066	3828	4829	7392
3076	3840	4831	7515
3085	4036	4983	7706
3099	4112	5029	7707

Medical Loss Development Groups (MLDG)
Classification Assignments

MLDG 1			
Classifications			
0016	4114	7405	8840
0036	4420	7409	8847
0038	4432	7421	8852
0041	4512	7424	8859
0050	4558	7500	9010
0079	4691	7515	9048
0106	5020	7520	9061
0171	5108	7538	9067
0251	5128	7600	9092
0401	5186	7601	9095
1122	5187	7610	9097
1330	5190	8046	9154
1463	5443	8057	9155
1699	5467	8059	9156
1741	5470	8060	9180
2014	5538	8066	9184
2107	5552	8107	9185
2121	5553	8116	9403
2702	6011	8215	9410
2727	6204	8278	9422
2757	6216	8286	9507
2759	6361	8290	9549
2881	7133	8304	
2915	7198	8400	
2923	7207	8729	
3081	7227	8807	
3220	7232	8821	
4049	7272	8838	

MLDG 2			
Classifications			
0005	2710	3815	5129
0034	2806	3821	5130
0035	2812	4000	5140
0040	2819	4034	5146
0042	3030	4240	5160
0045	3040	4243	5183
0096	3131	4244	5184
0172	3241	4283	5185
1624	3365	4286	5195
1710	3400	4297	5212
2063	3507	4470	5225
2108	3569	4495	5348
2109	3634	4511	5403
2116	3682	4720	5432
2660	3724	5027	5446

MLDG 2			
Classifications (Continued)			
5474	7605	8500	9059
5482	7607	8601	9085
5484	7706	8720	9096
5485	7707	8741	9101
5506	7720	8742	9424
5507	8010	8755	9426
5542	8042	8801	9516
5632	8065	8804	9519
5633	8106	8806	9522
6218	8227	8820	9531
6220	8232	8823	9620
6307	8267	8831	
6400	8324	8868	
6834	8350	8870	
7219	8370	8875	
7248	8387	9007	
7332	8388	9015	
7392	8389	9016	
7410	8392	9033	
7539	8397	9053	

MLDG 3			
Classifications			
1701	3066	4150	5201
1803	3070	4295	5205
2002	3076	4299	5213
2003	3099	4354	5222
2004	3146	4361	5436
2081	3169	4410	5447
2095	3175	4492	5479
2102	3178	4496	5610
2111	3180	4497	5650
2117	3372	4499	6258
2142	3401	4665	6308
2163	3560	4683	6315
2222	3574	4692	6316
2576	3612	4740	6325
2584	3620	4828	6364
2589	3632	4831	7360
2688	3643	5028	7365
2840	3647	5029	7403
2842	3681	5040	7428
2883	3726	5102	7721
3022	3840	5107	7722
3039	4041	5191	7855
3060	4130	5193	8001

MLDG 3			
Classifications (Continued)			
8004	8291	8830	9080
8006	8293	8834	9081
8013	8391	8839	9082
8015	8393	8851	9083
8017	8631	8871	9084
8018	8740	8874	9151
8021	8744	9008	9182
8028	8745	9009	9220
8031	8746	9011	9402
8032	8748	9031	9420
8041	8803	9043	9501
8061	8810	9050	9521
8062	8811	9054	9529
8071	8812	9058	9586
8078	8822	9060	
8117	8827	9066	
8209	8829	9070	

MLDG 4			
Classifications			
1320	3257	4351	7429
1322	3339	4362	7580
1438	3383	4478	8008
1452	3501	4494	8019
1925	3568	4498	8039
2113	3570	4557	8063
2123	3572	4611	8064
2362	3573	4623	8102
2402	3577	4635	8292
2413	3651	4771	8390
2501	3683	4829	8743
2570	3719	4983	8749
2571	3805	5192	8800
2585	3808	5214	8808
2683	3828	5473	8813
2731	3830	5606	8818
2790	3831	5951	8846
2797	4036	6003	8850
2852	4038	6206	9069
3018	4111	6213	9181
3082	4112	6233	9552
3085	4239	6235	9610
3110	4250	6237	
3152	4251	6251	
3165	4279	6504	
3179	4304	7382	

Factors to Adjust Earlier Year Losses
To Current Years' (2021 and 2022) Average Losses ^[1]

Indemnity

NAICS Sector(s) Sector Name(s)		Policy Year										
		2021-2022	2022		2021		2020		2019		2018	
		Loss to Payroll Ratio (1)	Loss to Payroll Ratio (2)	Adjustment Factor (1)/(2) (3)	Loss to Payroll Ratio (4)	Adjustment Factor (1)/(4) (5)	Loss to Payroll Ratio (6)	Adjustment Factor (1)/(6) (7)	Loss to Payroll Ratio (8)	Adjustment Factor (1)/(8) (9)	Loss to Payroll Ratio (10)	Adjustment Factor (1)/(10) (11)
11 & 21	Agriculture & Mining	1.218	1.201	1.014	1.236	0.986	1.282	0.950	1.352	0.901	1.240	0.983
22 & 23	Utilities & Construction	1.207	1.187	1.017	1.228	0.983	1.249	0.966	1.266	0.953	1.271	0.950
31	Manufacturing	0.935	0.912	1.025	0.959	0.975	0.949	0.985	1.034	0.904	1.019	0.917
42	Wholesale	1.655	1.716	0.964	1.592	1.039	1.579	1.048	1.871	0.884	1.684	0.983
44	Retail	0.793	0.788	1.006	0.798	0.994	0.818	0.969	0.955	0.830	0.900	0.881
48	Transportation & Warehousing	2.193	2.118	1.035	2.278	0.963	2.217	0.989	2.225	0.986	2.117	1.036
51	Information	0.659	0.650	1.015	0.670	0.985	0.636	1.037	0.734	0.898	0.815	0.809
52	Finance & Insurance	0.116	0.108	1.078	0.124	0.934	0.098	1.177	0.143	0.809	0.181	0.641
53	Real Estate	0.481	0.511	0.942	0.452	1.064	0.450	1.070	0.527	0.913	0.518	0.930
54	Professional Services	0.032	0.032	1.003	0.032	0.997	0.031	1.017	0.036	0.879	0.045	0.704
56	Administrative	1.759	1.750	1.005	1.770	0.994	1.789	0.983	1.852	0.950	1.860	0.946
61	Education	0.239	0.251	0.951	0.225	1.062	0.172	1.390	0.231	1.035	0.249	0.959
62	Health	0.581	0.568	1.024	0.596	0.976	0.601	0.966	0.608	0.956	0.636	0.914
71	Arts & Entertainment	0.738	0.780	0.946	0.686	1.076	0.826	0.893	0.815	0.906	0.761	0.970
72	Hospitality	0.795	0.794	1.001	0.795	0.999	0.847	0.938	1.008	0.788	0.919	0.865
81	Other	0.753	0.758	0.994	0.748	1.007	0.728	1.035	0.843	0.893	0.854	0.882
8742	Outside Sales	0.091	0.097	0.941	0.085	1.072	0.080	1.140	0.098	0.928	0.122	0.749
8810 & 92	Clerical & Public Admin	0.062	0.063	0.981	0.060	1.020	0.061	1.014	0.080	0.770	0.091	0.673

^[1]Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the two most recent policy years.

Factors to Adjust Earlier Year Losses
To Current Years' (2021 and 2022) Average Losses ^[1]

Medical

NAICS Sector(s) Sector Name(s)		Policy Year											
		2021-2022		2022		2021		2020		2019		2018	
		Loss to Payroll Ratio (1)	Loss to Payroll Ratio (2)	Adjustment Factor (1)/(2) (3)	Loss to Payroll Ratio (4)	Adjustment Factor (1)/(4) (5)	Loss to Payroll Ratio (6)	Adjustment Factor (1)/(6) (7)	Loss to Payroll Ratio (8)	Adjustment Factor (1)/(8) (9)	Loss to Payroll Ratio (10)	Adjustment Factor (1)/(10) (11)	
11 & 21	Agriculture & Mining	1.400	1.353	1.035	1.448	0.967	1.531	0.915	1.649	0.849	1.611	0.869	
22 & 23	Utilities & Construction	1.085	1.061	1.022	1.110	0.978	1.145	0.948	1.181	0.919	1.180	0.919	
31	Manufacturing	0.936	0.910	1.029	0.964	0.971	0.990	0.946	1.071	0.874	1.076	0.870	
42	Wholesale	1.550	1.585	0.978	1.513	1.024	1.660	0.934	1.944	0.797	1.817	0.853	
44	Retail	0.816	0.816	1.000	0.816	1.000	0.875	0.933	0.969	0.843	0.964	0.847	
48	Transportation & Warehousing	1.657	1.555	1.066	1.772	0.935	1.879	0.882	1.836	0.903	1.747	0.948	
51	Information	0.446	0.431	1.034	0.461	0.966	0.433	1.030	0.547	0.816	0.564	0.791	
52	Finance & Insurance	0.113	0.109	1.031	0.116	0.971	0.106	1.064	0.155	0.729	0.196	0.575	
53	Real Estate	0.462	0.485	0.951	0.439	1.052	0.465	0.993	0.551	0.837	0.562	0.821	
54	Professional Services	0.032	0.032	1.003	0.032	0.996	0.032	1.005	0.037	0.856	0.049	0.656	
56	Administrative	1.717	1.696	1.012	1.740	0.987	1.810	0.948	1.921	0.894	1.950	0.880	
61	Education	0.273	0.276	0.989	0.269	1.013	0.184	1.485	0.268	1.016	0.324	0.843	
62	Health	0.531	0.527	1.009	0.536	0.991	0.586	0.907	0.618	0.860	0.659	0.806	
71	Arts & Entertainment	0.894	0.912	0.981	0.873	1.025	0.946	0.946	0.911	0.982	0.935	0.956	
72	Hospitality	0.972	0.983	0.990	0.960	1.012	1.088	0.894	1.237	0.786	1.182	0.822	
81	Other	0.719	0.717	1.003	0.722	0.997	0.764	0.941	0.865	0.832	0.900	0.799	
8742	Outside Sales	0.086	0.090	0.959	0.082	1.048	0.079	1.085	0.099	0.867	0.122	0.707	
8810 & 92	Clerical & Public Admin	0.064	0.066	0.961	0.061	1.043	0.062	1.037	0.083	0.768	0.093	0.682	

^[1]Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the two most recent policy years.

Limit Factors to Account for Claims in Excess of the Loss Limit Threshold (\$500,000)

Limit Factors Underlying September 1, 2025
Classification Relativities (a)

<u>RHG</u>	<u>Indemnity</u>	<u>Medical</u>
1	1.064	1.141
2	1.079	1.184
3	1.098	1.239
4	1.132	1.343
5	1.154	1.403
6	1.218	1.616
7	1.313	1.817

(a) The limit loadings by indemnity and medical component are based on the pure loss total incurred loss elimination ratios at a September 1, 2025 cost level for the \$500,000 per accident limit (Exhibit 9.2).

Policy Year September 1, 2025 Table of Ultimate Incurred
 Loss Elimination Ratios by California Hazard Group

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.629	0.678	0.719	0.746	0.773	0.815	0.850	0.704
35,000	0.554	0.608	0.655	0.688	0.720	0.769	0.811	0.639
50,000	0.467	0.524	0.577	0.616	0.653	0.711	0.761	0.561
75,000	0.364	0.422	0.478	0.526	0.567	0.633	0.694	0.465
100,000	0.296	0.352	0.407	0.459	0.501	0.572	0.641	0.397
150,000	0.219	0.266	0.315	0.371	0.410	0.488	0.564	0.311
200,000	0.178	0.218	0.260	0.317	0.353	0.432	0.511	0.261
250,000	0.153	0.188	0.226	0.281	0.315	0.395	0.473	0.230
300,000	0.136	0.167	0.202	0.256	0.287	0.368	0.444	0.207
400,000	0.114	0.140	0.170	0.222	0.250	0.330	0.401	0.178
500,000	0.100	0.123	0.150	0.199	0.226	0.304	0.371	0.159
600,000	0.090	0.111	0.136	0.183	0.208	0.285	0.347	0.145
700,000	0.083	0.102	0.125	0.170	0.194	0.269	0.327	0.134
800,000	0.077	0.095	0.116	0.159	0.182	0.255	0.310	0.126
900,000	0.072	0.089	0.109	0.150	0.171	0.243	0.296	0.118
1,000,000	0.068	0.084	0.103	0.143	0.162	0.233	0.282	0.112
2,000,000	0.045	0.055	0.068	0.097	0.109	0.163	0.195	0.076
3,000,000	0.034	0.042	0.051	0.073	0.083	0.123	0.148	0.057
4,000,000	0.027	0.034	0.041	0.059	0.066	0.099	0.118	0.046
5,000,000	0.023	0.028	0.034	0.049	0.055	0.082	0.098	0.038
6,000,000	0.019	0.023	0.029	0.041	0.046	0.069	0.082	0.032
7,000,000	0.016	0.020	0.024	0.035	0.039	0.058	0.070	0.027
8,000,000	0.014	0.017	0.021	0.030	0.034	0.050	0.060	0.023
9,000,000	0.012	0.015	0.018	0.026	0.029	0.043	0.052	0.020
10,000,000	0.010	0.013	0.016	0.022	0.025	0.038	0.045	0.018
15,000,000	0.005	0.007	0.008	0.012	0.013	0.019	0.023	0.009
20,000,000	0.003	0.003	0.004	0.006	0.007	0.010	0.012	0.005

Note: Loss elimination ratios have been brought to a September 1, 2025 cost level using the latest indemnity and medical trend factors (1.0% and 2.0%; see the 12/10/2024 Actuarial Committee Agenda), and the latest benefit on-level factors. The cost of medical cost containment programs (MCCP) was implicitly removed in the derivation of the medical trend factor.

**Retrospective Rating Hazard Group (RHG)
Classification Assignments**

RHG 1 Classifications			
2002	3569	8062	9058
2107	3577	8071	9067
2116	3651	8078	9069
2121	3828	8116	9070
2501	4041	8117	9080
2584	4112	8209	9081
2585	4251	8292	9082
2688	4361	8390	9083
2710	4420	8806	9084
2840	4720	8818	9096
2852	7332	8831	9151
3165	7392	8851	9156
3178	8001	9050	9410
3257	8006	9053	9501
3568	8008	9054	9586

RHG 2 Classifications			
0005	3152	6834	8810
0016	3179	7360	8811
0035	3241	7403	8812
0036	3401	7405	8813
0040	3501	7421	8821
0041	3560	7428	8823
0042	3643	7429	8827
0079	3682	7600	8829
0172	3683	7601	8830
1699	3805	7607	8834
2003	3815	8010	8839
2004	3821	8015	8846
2081	3831	8017	8847
2095	3840	8018	8850
2108	4038	8019	8859
2111	4049	8031	8868
2117	4111	8032	8870
2123	4150	8039	8871
2142	4240	8046	8874
2570	4279	8059	9007
2571	4283	8060	9008
2589	4297	8064	9016
2660	4304	8066	9033
2683	4351	8387	9043
2757	4354	8388	9048
2759	4362	8391	9059
2790	4478	8397	9060
2797	4495	8729	9061
2842	4496	8740	9066
2881	4497	8745	9085
2883	4498	8748	9092
3060	4623	8800	9155
3070	4691	8801	9184
3076	4831	8803	9420
3082	5214	8804	9422
3085	6400	8807	9519
3146	6504	8808	9522

RHG 3 Classifications (Continued)			
0034	3570	4611	8290
1438	3572	4665	8324
2063	3573	4683	8350
2109	3574	4829	8389
2113	3612	5107	8392
2163	3620	5183	8393
2222	3632	5192	8400
2402	3634	5201	8720
2413	3647	5436	8741
2576	3681	5443	8743
2806	3808	5446	8822
2819	4114	5470	9009
2923	4239	5484	9010
3022	4243	6364	9011
3040	4250	7198	9031
3066	4286	7248	9097
3081	4295	7382	9181
3099	4299	7410	9424
3131	4410	8041	9426
3175	4432	8042	9507
3220	4470	8063	9521
3365	4492	8065	9620
3372	4494	8102	
3383	4512	8107	
3507	4558	8267	

RHG 4 Classifications			
0045	4034	5951	8744
0096	4036	6251	8746
0171	4130	6361	8749
1122	4499	7219	8820
1330	4511	7227	8838
1452	4557	7605	8852
1624	4635	7610	8875
1803	4692	7720	9015
1925	4771	7721	9095
2102	4828	8004	9101
2362	4983	8013	9154
2731	5020	8021	9182
2812	5108	8057	9220
2915	5146	8061	9403
3018	5185	8106	9516
3039	5186	8286	9531
3169	5193	8293	9549
3180	5348	8304	9610
3339	5467	8370	
4000	5650	8742	

RHG 5 Classifications (Continued)			
0038	5027	5479	8227
0251	5028	5606	8232
0401	5029	5610	8291
2014	5128	6206	8500
3110	5140	7207	8840
3724	5187	7365	9180
3726	5191	7500	9185
3830	5195	7520	9402
4244	5447	7722	
4740	5474	8028	

RHG 6 Classifications			
0050	5212	6213	7580
1320	5213	6216	7706
1322	5225	6218	7707
1463	5403	6233	7855
1741	5432	6307	8215
3030	5473	6315	8278
3400	5482	6316	8601
3719	5485	6325	8755
5102	5507	7133	9529
5129	5538	7232	9552
5130	5542	7272	
5190	5632	7515	
5205	5633	7539	

RHG 7 Classifications		
0106	5222	6235
1701	5506	6237
1710	5552	6258
2702	5553	6308
2727	6003	7409
5040	6011	7424
5160	6204	7538
5184	6220	8631

Classifications Affected by Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
	Limited to a 25% Increase	
2222	SPINNING, WEAVING, OR FIBER PROCESSING	37.2%
3070	COMPUTER MEMORY DISK MFG	30.9%
3647	BATTERY MFG; LEAD, RECLAIMING OR ALLOYING	35.9%
4740	OIL REFINING – PETROLEUM; ASPHALT/TAR DISTILLING/REFINING; GASOLINE RECOVERY	30.5%
8021	STORES – MEAT/FISH/POULTRY – WHOLESALE	39.2%

Classifications Affected by Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
	Limited to a 25% Decrease	
8871	CLERICAL TELECOMMUTER EMPLOYEES	-29.5%
8874	INSTRUMENT MFG-ELECTRONIC-DESIGN; COMPUTER MFG-DESIGN; TELECOMMUNICATIONS EQUIP MFG-DESIGN; AUDIO/VIDEO PRODUCTS MFG-DESIGN; INTEGRATED CIRCUIT MFG-DESIGN	-49.0%
9069	CLUBS – GAMING	-37.6%

Proposed Changes

Recommendation

Amend Classification 0401, *Cotton Gin Operation*, to include cotton dealers or merchants and cotton warehousing and clarify the intended application.

PROPOSED

COTTON GIN OPERATION ~~PROCESSING OR WAREHOUSES~~ – during both active and dormant seasons – including installation or repair of equipment; yard employees; seed or fuel haulers all operations 0401

This classification applies to the ginning (removing cotton fibers from their seeds) or processing of cotton during both active and dormant seasons, including but not limited to drying, raking, compressing and/or baling of cotton, when performed for other concerns on a fee basis or when performed in connection with the purchase and sale of cotton. This classification also applies to cotton dealers or merchants or the storage of cotton for other concerns on a fee basis.

The cultivation and harvesting of cotton shall be separately classified as 0171, *Field Crops*.

~~The contract storage of baled cotton or purchase and sale of cotton, including cotton compressing, when no ginning operations are performed, shall be classified as 0400, Warehouses – cotton.~~

Cotton batting manufacturing shall be classified as 2222, *Spinning, Weaving or Fiber Processing*.

* * * * *

Recommendation

Amend Classification 0171, *Field Crops*, for consistency with other proposed changes and to provide direction as to how related operations should be classified.

PROPOSED

FIELD CROPS 0171

This classification applies to all acreage devoted to the cultivation and harvesting of hay; alfalfa; flax; safflower; maize; all sorghums; or all the cereal grains, including but not limited to wheat, barley, rice, field corn and oats. This classification also applies to all acreage devoted to the cultivation and harvesting of cotton.

Cotton dealers or merchants, cotton ginning or processing operations, including cotton compressing, or storage of cotton for other concerns on a fee basis shall be separately classified as 0401, *Cotton Gin ~~Operation~~ Processing or Warehouses*.

~~The contract storage of baled cotton or the purchase and sale of cotton, including cotton compressing, when no ginning operations are performed, shall be classified as 0400, Warehouses – cotton.~~

The cultivation and harvesting, including field packing, of sweet (edible) corn shall be classified as 0172, *Truck Farms*.

The cultivation and harvesting of grass sod for use in landscaping shall be classified as 0005, *Nurseries*.

Providing machinery and operating crews to conduct mechanized farming or harvesting operations for separate concerns on a fee basis shall be classified as 0050, *Farm Machinery Operation*.

* * * * *

Recommendation

Consistent with the recommendations of the WCIRB's 2022 Newspaper Delivery Study, eliminate Classification 4312, *Newspaper Delivery*, which is part of the Printing, Publishing and Duplicating Industry Group, as, after combining for ratemaking purposes due to low statistical credibility, its advisory pure premium rate has reached alignment with that of the destination classes, and reassign (1) the employers that deliver newspapers on a fee basis to customers for their personal use to Classification 7198(1), *Parcel Delivery and Messenger Service Companies*, and (2) the operations comprising the sale or delivery of newspapers by newspaper publishers or printers to customers for their personal use to Classification 4304, *Newspaper Publishing or Printing*.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

NEWSPAPER DELIVERY

4312

~~This classification applies to the sale and/or delivery of newspapers to customers for their personal use and not for resale. This classification applies to such sale and delivery operations by employers engaged in the publishing or printing of newspapers, tabloids, advertising newspapers, and specialty sections, and to such operations performed on a fee basis.~~

* * * * *

Recommendation

Amend Classification 7198(1), *Parcel Delivery and Messenger Service Companies*, to include employers that deliver newspapers on a fee basis to customers for their personal use and for consistency with previously approved changes.

PROPOSED

PARCEL DELIVERY AND MESSENGER SERVICE COMPANIES – including terminal employees and mechanics – no handling of bulk merchandise or freight 7198(1)

This classification applies to the delivery of lightweight parcels on a fee basis if (1) less than 10% of the individual parcels and packages delivered weigh in excess of one hundred pounds and (2) less than 10% of all deliveries have a total combined weight of all items delivered at any one stop exceeding two hundred pounds. This classification also applies to app-based on-demand Delivery Network Companies (DNC) that deliver restaurant meals, groceries or various store merchandise, or perform errands such as dropping off or picking up dry cleaning.

This classification applies to the delivery of newspapers, tabloids, advertising newspapers or specialty sections on a fee basis to customers for their personal use and not for resale.

Transport of the United States mail under contract to the United States Postal Service shall be classified as 7232, *Mail Delivery Service Companies*.

When employees furnish the vehicles utilized in these operations the determination of reportable remuneration shall be made in accordance with Section V, Rule 4, *Drivers' and Their Helpers' Payroll*.

~~Transport of the United States mail under contract to the United States Postal Service shall be classified as 7232, *Mail Delivery Service Companies*.~~

* * * * *

Recommendation

Amend Classification 4304, *Newspaper Publishing or Printing*, which is part of the Printing, Publishing and Duplicating Industry Group, to include operations comprising the sale or delivery operations by newspaper publishers or printers to customers for their personal use and for consistency with other proposed changes.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

NEWSPAPER PUBLISHING OR PRINTING – all other employees – including drivers and their helpers 4304

This classification applies to employers engaged in the publishing or printing of newspapers, tabloids, advertising newspapers, and specialty sections, including but not limited to the comics and television sections of newspapers. This classification includes sale or delivery operations by employers engaged in publishing or printing newspapers, tabloids, advertising newspapers and specialty sections.

This classification applies to newspaper publishers that assemble, bundle, label or distribute newspapers that are printed by other employers.

Newspaper reporters, photographers and advertising or circulation solicitors employed by newspaper publishers or printers shall be separately classified as 8746, Newspaper Publishing or Printing – reporters or photographers – including Outside Salespersons.

The sale or delivery of newspapers, tabloids, advertising newspapers or specialty sections on a fee basis to customers for their personal use and not for resale shall be separately classified as 4312, Newspaper Delivery 7198(1), Parcel Delivery and Messenger Service Companies.

~~Newspaper reporters, photographers and advertising or circulation solicitors employed by newspaper publishers or printers shall be separately classified as 8746, Newspaper Publishing or Printing – reporters or photographers – including Outside Salespersons.~~

Also refer to companion Classification 8818, *Newspaper Publishing or Printing – editing, designing, proofreading and/or photographic composing.*

* * * * *

Recommendation

Amend Classification 8745, *News Agents or Distributors of Magazines or Other Periodicals*, which is part of the Printing, Publishing and Duplicating Industry Group, to provide direction as to how related operations should be classified and for consistency with other proposed changes.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

NEWS AGENTS OR DISTRIBUTORS OF MAGAZINES OR OTHER PERIODICALS – not retail dealers – including Outside Salespersons 8745

This classification applies to the wholesale distribution of newspapers, magazines or periodicals.

The sale or delivery of newspapers, tabloids, advertising newspapers or specialty sections on a fee basis to customers for their personal use and not for resale shall be separately classified as 4312, Newspaper Delivery 7198(1), Parcel Delivery and Messenger Service Companies.

Employers engaged in the publishing or printing of newspapers, tabloids, advertising newspapers and specialty sections shall be classified as 4304, Newspaper Publishing or Printing – all other employees, and 8818, Newspaper Publishing or Printing – editing, designing, proofreading or photographic composing.

* * * * *

Recommendation

Amend Classification 8746, *Newspaper Publishing or Printing*, which is part of the Printing, Publishing and Duplicating Industry Group, to provide direction as to how related operations should be classified and for consistency with other proposed changes.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

NEWSPAPER PUBLISHING OR PRINTING – reporters or photographers – including Outside Salespersons 8746

This classification applies to reporters, photographers and advertising or circulation salespersons employed by newspaper publishers or printers.

With the exception of a single permanent job reassignment, it is not permissible to divide a single employee's payroll, within a single policy period, between this classification and any other classification.

Pre-press activities of employers engaged in publishing printed newspapers, magazines or books where all printing and distribution is conducted by separate concerns shall be separately classified as 8807, Newspaper, Magazine or Book Publishing – no printing or distribution.

The sale or delivery of newspapers, tabloids, advertising newspapers or specialty sections on a fee basis to customers for their personal use and not for resale shall be separately classified as 4312, Newspaper Delivery 7198(1), Parcel Delivery and Messenger Service Companies.

~~Pre-press activities of employers engaged in publishing printed newspapers, magazines or books where all printing and distribution is conducted by separate concerns shall be separately classified as 8807, Newspaper, Magazine or Book Publishing – no printing or distribution.~~

Employers engaged in the publishing or printing of newspapers, tabloids, advertising newspapers and specialty sections, including but not limited to the comics and television sections of newspapers shall be classified as 4304, Newspaper Publishing or Printing – all other employees, and 8818, Newspaper Publishing or Printing – editing, designing, proofreading and/or photographic composing.

* * * * *

Recommendation

Consistent with the recommendations of the WCIRB’s 2019 Cotton Merchants and Warehouses Study, eliminate Classification 0400, *Warehouses – cotton*, as, after combining for ratemaking purposes due to low statistical credibility, its advisory pure premium rate has reached alignment with that of the destination classification, and reassign the operations described by this classification to Classification 0401, *Cotton Gin Operation*.

PROPOSED

~~WAREHOUSES – cotton – including cotton compressing~~

0400

~~This classification applies to the storage of cotton for other concerns on a fee basis and includes incidental cotton compressing. This classification also applies to cotton dealers or merchants.~~

~~The cultivation and harvesting of cotton shall be separately classified as 0171, *Field Crops*.~~

~~This classification does not apply to cotton gin operations; all operations, including the storage, compressing, sale and distribution of cotton in connection with cotton gin operations shall be classified as 0401, *Cotton Gin Operation*.~~

~~Cotton batting manufacturing shall be classified as 2222, *Spinning, Weaving or Fiber Processing*.~~

* * * * *

Recommendation

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

PROPOSED

Section VIII – Abbreviated Classifications – Numeric Listing

-
-
-
- 0400 ~~Warehouses – cotton – incl cotton compressing~~
- 0401 ~~Cotton Gin Operation~~Processing/Warehouses
-
-
-
- 4312 Newspaper Delivery
-
-
-

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CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	925,375,449	20	506	1,033	9,509,128	12,760,742	22,269,870	2.407
2022	945,836,445	14	514	864	12,022,021	13,002,572	25,024,593	2.646
1,871,211,894		34	1,020	1,897	21,531,149	25,763,313	47,294,462	
Adjusted Loss to Payroll Ratio:					1.151	1.377	2.527	
Expected Unlimited Loss to Payroll Ratio:					1.305	1.678	2.983	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.168	1.390	2.558	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.151	1.377	2.527	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.241	1.631	2.872	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								290.4%

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	
2021	1,062,367,335	54	799	1,163	17,250,951	22,247,492	39,498,443	3.718
2022	1,075,400,228	20	776	1,080	16,109,024	21,280,571	37,389,595	3.477
2,137,767,563		74	1,575	2,243	33,359,974	43,528,062	76,888,037	
Adjusted Loss to Payroll Ratio:					1.561	2.036	3.597	
Expected Unlimited Loss to Payroll Ratio:					1.785	2.589	4.374	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.597	2.144	3.742	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.561	2.036	3.597	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.683	2.412	4.095	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								414.1%

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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	
2020	207,514,055	8	215	358	3,640,775	4,263,221	7,903,996	3.809
2021	244,274,028	5	256	364	3,776,388	4,175,250	7,951,638	3.255
2022	260,723,479	2	225	360	2,929,474	3,221,666	6,151,140	2.359
712,511,562		15	696	1,082	10,346,637	11,660,137	22,006,774	
Adjusted Loss to Payroll Ratio:					1.452	1.636	3.089	
Expected Unlimited Loss to Payroll Ratio:					2.055	2.416	4.470	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.806	1.912	3.717	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.452	1.636	3.089	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.595	2.028	3.623	
Indicated Relativity Change:								-19.0%
Relativity to Statewide Average Loss to Payroll Ratio:								366.4%

Code: 0035 RHG: 2 NAICS: 11 ILDG: 3 MLDG: 2 CLASS: FLORISTS – CULTIVATING OR GARDENING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	626,025,621	11	346	606	7,358,498	6,468,531	13,827,029	2.209
2022	569,272,143	1	311	458	6,746,323	7,037,141	13,783,464	2.421
1,195,297,764		12	657	1,064	14,104,822	13,505,672	27,610,493	
Adjusted Loss to Payroll Ratio:					1.180	1.130	2.310	
Expected Unlimited Loss to Payroll Ratio:					1.417	1.345	2.762	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.268	1.114	2.382	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.180	1.130	2.310	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.273	1.338	2.611	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								264.0%

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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	
2021	690,965,814	31	699	899	14,568,372	12,851,686	27,420,058	3.968
2022	731,148,706	15	650	803	14,199,416	13,802,959	28,002,375	3.830
1,422,114,520		46	1,349	1,702	28,767,788	26,654,645	55,422,433	
Adjusted Loss to Payroll Ratio:					2.023	1.874	3.897	
Expected Unlimited Loss to Payroll Ratio:					2.267	2.374	4.641	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.029	1.966	3.995	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.023	1.874	3.897	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.182	2.220	4.402	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								445.1%

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	
2018	92,259,618	12	105	100	2,499,464	2,438,286	4,937,750	5.352
2019	96,879,179	13	71	111	1,796,759	2,690,411	4,487,170	4.632
2020	103,435,893	9	63	79	2,022,265	2,638,966	4,661,231	4.506
2021	105,942,326	6	65	95	1,664,573	2,628,729	4,293,302	4.052
2022	110,063,756	5	62	84	2,591,617	2,383,118	4,974,735	4.520
508,580,772		45	366	469	10,574,679	12,779,510	23,354,189	
Adjusted Loss to Payroll Ratio:					2.079	2.513	4.592	
Expected Unlimited Loss to Payroll Ratio:					2.526	3.895	6.420	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.110	2.722	4.833	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.079	2.513	4.592	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					2.399	3.525	5.924	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								599.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	2,318,463,308	63	1,218	1,535	24,173,226	29,181,970	53,355,196	2.301
2022	2,477,282,454	21	1,089	1,488	21,046,684	27,420,317	48,467,001	1.956
4,795,745,762		84	2,307	3,023	45,219,910	56,602,286	101,822,196	
Adjusted Loss to Payroll Ratio:					0.943	1.180	2.123	
Expected Unlimited Loss to Payroll Ratio:					1.123	1.443	2.566	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.005	1.195	2.200	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.943	1.180	2.123	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.017	1.398	2.415	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								244.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	70,807,530	4	37	57	692,264	640,192	1,332,456	1.882
2019	69,676,917	4	44	59	885,644	929,478	1,815,122	2.605
2020	79,101,433	7	32	58	1,003,652	1,152,973	2,156,625	2.726
2021	84,453,763	1	37	64	1,055,314	949,500	2,004,814	2.374
2022	82,575,448	1	41	44	1,093,801	1,220,191	2,313,992	2.802
386,615,091		17	191	282	4,730,675	4,892,333	9,623,008	
Adjusted Loss to Payroll Ratio:					1.224	1.265	2.489	
Expected Unlimited Loss to Payroll Ratio:					1.239	1.498	2.737	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.109	1.240	2.349	
Credibility:					0.71	0.68		
Indicated Limited Loss to Payroll Ratio:					1.191	1.257	2.448	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.284	1.489	2.773	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								280.5%

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Code: 0042 RHG: 2 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: LANDSCAPE GARDENING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	3,233,356,151	84	1,951	2,590	50,196,403	48,276,918	98,473,321	3.046
2022	3,537,468,142	52	1,978	2,579	53,426,884	53,616,648	107,043,532	3.026
6,770,824,293		136	3,929	5,169	103,623,287	101,893,566	205,516,853	
Adjusted Loss to Payroll Ratio:					1.530	1.505	3.035	
Expected Unlimited Loss to Payroll Ratio:					1.664	1.785	3.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.562	1.502	3.065	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.530	1.505	3.035	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.651	1.782	3.433	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								347.2%

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	
2021	1,026,469,767	31	399	572	9,958,688	11,865,467	21,824,155	2.126
2022	1,024,229,104	16	376	528	12,294,594	13,082,886	25,377,480	2.478
2,050,698,871		47	775	1,100	22,253,282	24,948,353	47,201,634	
Adjusted Loss to Payroll Ratio:					1.085	1.217	2.302	
Expected Unlimited Loss to Payroll Ratio:					1.204	1.537	2.741	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.027	1.125	2.152	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.085	1.217	2.302	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.228	1.634	2.862	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								289.4%

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Code: 0050 RHG: 6 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: FARM MACHINERY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	311,167,214	19	136	252	5,153,256	4,322,162	9,475,418	3.045
2021	334,747,901	14	154	286	4,689,668	4,938,414	9,628,082	2.876
2022	343,058,875	4	153	249	4,727,660	3,969,242	8,696,902	2.535
988,973,990		37	443	787	14,570,584	13,229,819	27,800,403	
Adjusted Loss to Payroll Ratio:					1.473	1.338	2.811	
Expected Unlimited Loss to Payroll Ratio:					1.718	2.366	4.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.357	1.434	2.791	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.473	1.338	2.811	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.795	2.161	3.957	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								400.1%

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	
2021	1,573,528,382	27	561	1,400	10,340,774	14,314,109	24,654,883	1.567
2022	1,669,762,467	9	506	1,227	8,946,688	12,217,046	21,163,734	1.267
3,243,290,849		36	1,067	2,627	19,287,462	26,531,155	45,818,616	
Adjusted Loss to Payroll Ratio:					0.595	0.818	1.413	
Expected Unlimited Loss to Payroll Ratio:					0.731	1.052	1.783	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.654	0.871	1.525	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.595	0.818	1.413	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.641	0.969	1.610	
Indicated Relativity Change:								-9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								162.8%

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Code: 0096 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: NUT OR COFFEE BEAN 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	
2021	667,610,939	14	354	612	8,160,752	9,174,135	17,334,887	2.597
2022	722,001,258	9	298	619	6,835,974	8,275,021	15,110,995	2.093
1,389,612,197		23	652	1,231	14,996,726	17,449,156	32,445,882	
Adjusted Loss to Payroll Ratio:					1.079	1.256	2.335	
Expected Unlimited Loss to Payroll Ratio:					1.226	1.733	2.960	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.046	1.269	2.315	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.079	1.256	2.335	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.221	1.687	2.908	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								294.1%

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	
2021	862,548,469	57	475	760	21,284,791	19,236,645	40,521,436	4.698
2022	855,675,883	29	474	669	22,879,107	17,616,576	40,495,683	4.733
1,718,224,352		86	949	1,429	44,163,898	36,853,221	81,017,119	
Adjusted Loss to Payroll Ratio:					2.570	2.145	4.715	
Expected Unlimited Loss to Payroll Ratio:					2.946	4.039	6.985	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.268	2.212	4.480	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.570	2.145	4.715	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					3.374	3.897	7.271	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								735.3%

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Code: 0171 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: FIELD CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	262,819,077	20	145	233	4,151,558	3,917,636	8,069,194	3.070
2021	266,041,128	11	176	249	4,625,684	4,564,681	9,190,365	3.454
2022	276,382,453	6	135	214	4,607,969	3,574,591	8,182,560	2.961
805,242,658		37	456	696	13,385,211	12,056,908	25,442,118	
Adjusted Loss to Payroll Ratio:					1.662	1.497	3.160	
Expected Unlimited Loss to Payroll Ratio:					1.740	2.172	3.912	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.484	1.590	3.074	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.662	1.497	3.160	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.881	2.011	3.892	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								393.6%

INCLUDES 0044 D 9-1-22

Code: 0172 RHG: 2 NAICS: 11 ILDG: 2 MLDG: 2 CLASS: TRUCK FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	2,232,095,317	46	1,141	1,983	21,773,119	23,497,101	45,270,220	2.028
2022	2,250,094,511	28	1,044	1,881	23,038,144	26,983,640	50,021,784	2.223
4,482,189,828		74	2,185	3,864	44,811,264	50,480,740	95,292,004	
Adjusted Loss to Payroll Ratio:					1.000	1.126	2.126	
Expected Unlimited Loss to Payroll Ratio:					1.110	1.298	2.409	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.994	1.075	2.069	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.000	1.126	2.126	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.078	1.334	2.412	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								243.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2018	21,675,935	2	8	21	488,837	328,982	817,819	3.773
2019	20,240,792	0	8	9	140,696	147,446	288,142	1.424
2020	23,770,992	0	11	15	323,752	228,275	552,027	2.322
2021	46,266,773	2	11	21	592,799	450,253	1,043,052	2.254
2022	49,639,310	0	13	38	220,417	221,725	442,142	0.891
161,593,802		4	51	104	1,766,501	1,376,680	3,143,181	
Adjusted Loss to Payroll Ratio:					1.093	0.852	1.945	
Expected Unlimited Loss to Payroll Ratio:					1.534	1.174	2.708	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.235	0.710	1.945	
Credibility:					0.53	0.40		
Indicated Limited Loss to Payroll Ratio:					1.160	0.767	1.927	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.338	1.077	2.414	
Indicated Relativity Change:								-10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								244.1%

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Code: 0401 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: COTTON GIN 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	11,365,607	0	4	15	62,369	101,197	163,566	1.439
2019	12,697,118	3	15	12	539,626	646,956	1,186,582	9.345
2020	10,238,974	0	5	8	78,305	61,275	139,580	1.363
2021	9,630,048	0	2	7	20,579	34,429	55,008	0.571
2022	10,221,993	0	4	10	44,682	71,953	116,635	1.141
54,153,740		3	30	52	745,562	915,811	1,661,372	
Adjusted Loss to Payroll Ratio:					1.377	1.691	3.068	
Expected Unlimited Loss to Payroll Ratio:					2.205	3.546	5.751	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.842	2.479	4.321	
Credibility:					0.40	0.41		
Indicated Limited Loss to Payroll Ratio:					1.657	2.158	3.816	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.912	3.028	4.940	
Indicated Relativity Change:								-14.1%
Relativity to Statewide Average Loss to Payroll Ratio:								499.5%

INCLUDES EXPERIENCE OF 0400 D9-1-25

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 1122 RHG: 4 NAICS: 21 ILDG: 1 MLDG: 1 CLASS: MINING – SURFACE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	54,010,345	0	6	25	100,672	85,688	186,360	0.345
2019	45,644,439	0	8	29	276,651	410,621	687,272	1.506
2020	51,499,435	1	11	26	504,338	501,225	1,005,563	1.953
2021	47,563,158	0	10	14	486,713	417,017	903,730	1.900
2022	44,040,494	0	8	16	345,443	250,168	595,611	1.352
242,757,871		1	43	110	1,713,817	1,664,719	3,378,536	
Adjusted Loss to Payroll Ratio:					0.706	0.686	1.392	
Expected Unlimited Loss to Payroll Ratio:					0.664	0.817	1.481	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.567	0.598	1.165	
Credibility:					0.45	0.42		
Indicated Limited Loss to Payroll Ratio:					0.630	0.635	1.264	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.712	0.853	1.565	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								158.3%

Code: 1320 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 4 CLASS: OIL/GAS LEASE OPERATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	269,181,563	3	23	58	651,992	539,957	1,191,949	0.443
2019	259,190,655	3	19	46	1,730,782	766,892	2,497,674	0.964
2020	238,882,086	2	18	34	813,712	653,063	1,466,775	0.614
2021	292,172,200	0	19	23	365,146	537,312	902,458	0.309
2022	261,703,423	1	13	26	940,594	919,281	1,859,875	0.711
1,321,129,927		9	92	187	4,502,225	3,416,504	7,918,730	
Adjusted Loss to Payroll Ratio:					0.341	0.259	0.599	
Expected Unlimited Loss to Payroll Ratio:					0.381	0.407	0.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.301	0.247	0.548	
Credibility:					0.69	0.58		
Indicated Limited Loss to Payroll Ratio:					0.328	0.254	0.582	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.400	0.410	0.810	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								81.9%

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Code: 1322 RHG: 6 NAICS: 21 ILDG: 4 MLDG: 4 CLASS: OIL/GAS WELL SERVICING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	147,980,492	1	37	41	1,976,006	1,652,432	3,628,438	2.452
2019	151,923,614	2	30	38	1,757,741	882,059	2,639,800	1.738
2020	91,888,332	1	13	17	301,719	276,770	578,489	0.630
2021	153,297,305	1	29	35	1,987,388	1,239,511	3,226,899	2.105
2022	123,252,820	2	20	18	1,961,549	1,634,173	3,595,722	2.917
668,342,563		7	129	149	7,984,402	5,684,945	13,669,348	
Adjusted Loss to Payroll Ratio:					1.195	0.851	2.045	
Expected Unlimited Loss to Payroll Ratio:					1.302	1.169	2.470	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.028	0.708	1.737	
Credibility:					0.86	0.67		
Indicated Limited Loss to Payroll Ratio:					1.171	0.804	1.975	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.427	1.299	2.726	
Indicated Relativity Change:								10.4%
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	
2018	8,589,104	0	0	1	0	1,019	1,019	0.012
2019	8,177,133	0	1	3	3,063	9,520	12,583	0.154
2020	9,936,322	0	1	2	120,839	37,195	158,034	1.590
2021	8,872,704	0	2	2	25,859	37,204	63,063	0.711
2022	9,957,275	0	4	3	285,663	688,049	973,712	9.779
45,532,538		0	8	11	435,424	772,988	1,208,411	
Adjusted Loss to Payroll Ratio:					0.956	1.698	2.654	
Expected Unlimited Loss to Payroll Ratio:					0.667	0.623	1.290	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.548	0.395	0.943	
Credibility:					0.23	0.19		
Indicated Limited Loss to Payroll Ratio:					0.643	0.646	1.289	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.727	0.868	1.595	
Indicated Relativity Change:								23.6%
Relativity to Statewide Average Loss to Payroll Ratio:								161.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 1438 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: SMELTING, SINTERING, REFINING OR ALLOYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	57,109,538	3	38	65	1,259,927	1,014,321	2,274,248	3.982
2019	57,460,610	1	21	58	892,350	617,390	1,509,740	2.627
2020	53,137,232	2	40	55	867,155	765,261	1,632,416	3.072
2021	72,686,088	0	35	85	635,590	530,601	1,166,191	1.604
2022	73,695,851	1	28	61	1,428,516	1,034,329	2,462,845	3.342
314,089,319		7	162	324	5,083,538	3,961,901	9,045,440	
Adjusted Loss to Payroll Ratio:					1.619	1.261	2.880	
Expected Unlimited Loss to Payroll Ratio:					1.850	1.664	3.514	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.759	1.441	3.200	
Credibility:					0.76	0.64		
Indicated Limited Loss to Payroll Ratio:					1.652	1.326	2.978	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.814	1.644	3.458	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								349.7%

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	
2018	37,689,997	3	5	12	591,690	301,536	893,226	2.370
2019	38,644,213	0	5	17	234,607	176,179	410,786	1.063
2020	51,347,347	0	4	24	184,920	118,113	303,033	0.590
2021	54,487,426	1	6	16	280,000	170,626	450,626	0.827
2022	69,031,505	0	10	24	196,181	289,887	486,068	0.704
251,200,488		4	30	93	1,487,399	1,056,340	2,543,739	
Adjusted Loss to Payroll Ratio:					0.592	0.421	1.013	
Expected Unlimited Loss to Payroll Ratio:					0.934	0.686	1.619	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.796	0.502	1.298	
Credibility:					0.52	0.40		
Indicated Limited Loss to Payroll Ratio:					0.689	0.470	1.159	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.780	0.631	1.411	
Indicated Relativity Change:								-12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								142.7%

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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	
2018	92,330,930	4	18	29	939,733	825,543	1,765,276	1.912
2019	97,835,055	1	20	28	376,250	304,984	681,234	0.696
2020	102,421,732	3	26	25	1,340,842	1,247,084	2,587,926	2.527
2021	140,761,757	2	29	61	1,125,258	1,476,337	2,601,595	1.848
2022	134,326,840	0	20	32	546,266	354,209	900,475	0.670
567,676,314		10	113	175	4,328,349	4,208,158	8,536,507	
Adjusted Loss to Payroll Ratio:					0.762	0.741	1.504	
Expected Unlimited Loss to Payroll Ratio:					1.251	1.400	2.651	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.069	0.929	1.998	
Credibility:					0.79	0.68		
Indicated Limited Loss to Payroll Ratio:					0.826	0.802	1.628	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.007	1.295	2.302	
Indicated Relativity Change:								-13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								232.8%

Code: 1624 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: QUARRIES; EXCAVATION – ROCK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	69,383,086	3	10	23	356,080	292,244	648,324	0.934
2019	66,526,020	3	15	30	873,855	703,792	1,577,647	2.371
2020	82,598,758	1	20	19	657,578	426,497	1,084,075	1.312
2021	89,172,172	3	22	33	1,779,137	1,076,013	2,855,150	3.202
2022	107,848,168	1	11	32	1,080,615	619,031	1,699,646	1.576
415,528,204		11	78	137	4,747,265	3,117,577	7,864,842	
Adjusted Loss to Payroll Ratio:					1.142	0.750	1.893	
Expected Unlimited Loss to Payroll Ratio:					0.996	0.903	1.899	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.849	0.661	1.510	
Credibility:					0.66	0.54		
Indicated Limited Loss to Payroll Ratio:					1.042	0.710	1.752	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.179	0.953	2.132	
Indicated Relativity Change:								12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								215.6%

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Code: 1699 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: ROCK, MINERAL OR GLASS WOOL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	21,949,662	0	5	3	83,973	59,848	143,821	0.655
2019	19,358,017	1	1	8	69,884	39,777	109,661	0.566
2020	30,762,978	1	4	9	394,700	269,775	664,475	2.160
2021	38,590,385	0	5	6	245,103	137,404	382,507	0.991
2022	22,023,191	0	4	7	72,632	100,770	173,402	0.787
132,684,233		2	19	33	866,292	607,573	1,473,866	
Adjusted Loss to Payroll Ratio:					0.653	0.458	1.111	
Expected Unlimited Loss to Payroll Ratio:					0.520	0.512	1.032	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.504	0.464	0.968	
Credibility:					0.33	0.29		
Indicated Limited Loss to Payroll Ratio:					0.553	0.462	1.015	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.596	0.548	1.144	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								115.7%

Code: 1701 RHG: 7 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: CEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	105,897,651	3	16	36	450,303	694,051	1,144,354	1.081
2019	108,777,917	1	12	43	648,273	686,550	1,334,823	1.227
2020	105,317,845	2	26	35	985,150	686,314	1,671,464	1.587
2021	116,455,774	0	23	39	1,281,586	1,222,787	2,504,373	2.150
2022	119,774,619	1	16	53	735,935	624,138	1,360,073	1.136
556,223,806		7	93	206	4,101,246	3,913,841	8,015,087	
Adjusted Loss to Payroll Ratio:					0.737	0.704	1.441	
Expected Unlimited Loss to Payroll Ratio:					0.905	1.195	2.101	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.718	0.705	1.424	
Credibility:					0.67	0.60		
Indicated Limited Loss to Payroll Ratio:					0.731	0.704	1.435	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					0.960	1.280	2.239	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								226.4%

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Code: 1710 RHG: 7 NAICS: 21 ILDG: 1 MLDG: 2 CLASS: STONE CRUSHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	88,853,608	4	12	36	411,106	599,530	1,010,636	1.137
2019	90,845,814	2	20	34	696,286	643,324	1,339,610	1.475
2020	87,550,732	2	23	34	782,748	777,423	1,560,171	1.782
2021	94,015,721	0	23	31	946,808	818,459	1,765,267	1.878
2022	100,480,184	3	17	30	917,281	1,175,783	2,093,064	2.083
461,746,059		11	95	165	3,754,229	4,014,519	7,768,748	
Adjusted Loss to Payroll Ratio:					0.813	0.869	1.682	
Expected Unlimited Loss to Payroll Ratio:					0.989	1.386	2.375	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.726	0.747	1.473	
Credibility:					0.64	0.59		
Indicated Limited Loss to Payroll Ratio:					0.782	0.820	1.602	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					1.026	1.489	2.516	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								254.4%

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	
2018	21,301,708	0	8	14	155,027	137,266	292,293	1.372
2019	23,379,537	1	5	12	149,200	290,280	439,480	1.880
2020	21,605,941	1	7	13	351,286	437,921	789,207	3.653
2021	21,975,937	1	6	13	311,476	233,239	544,715	2.479
2022	20,433,725	0	4	9	162,508	72,635	235,143	1.151
108,696,848		3	30	61	1,129,497	1,171,341	2,300,838	
Adjusted Loss to Payroll Ratio:					1.039	1.078	2.117	
Expected Unlimited Loss to Payroll Ratio:					0.978	1.464	2.442	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.773	0.887	1.660	
Credibility:					0.37	0.36		
Indicated Limited Loss to Payroll Ratio:					0.872	0.955	1.827	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.062	1.543	2.605	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								263.5%

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Effective September 1, 2025 (Draft)

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	
2018	118,048,019	12	93	140	3,069,350	3,402,981	6,472,331	5.483
2019	116,387,914	6	95	176	2,513,550	2,225,821	4,739,371	4.072
2020	110,456,734	3	79	150	1,643,589	1,810,132	3,453,721	3.127
2021	126,126,673	6	94	162	3,089,448	3,219,582	6,309,030	5.002
2022	139,418,756	1	80	131	2,403,424	2,112,456	4,515,880	3.239
610,438,096		28	441	759	12,719,362	12,770,972	25,490,334	
Adjusted Loss to Payroll Ratio:					2.084	2.092	4.176	
Expected Unlimited Loss to Payroll Ratio:					2.438	2.990	5.429	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.249	2.396	4.645	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.084	2.092	4.176	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					2.358	2.810	5.168	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								522.6%

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	
2018	27,928,302	4	24	60	629,234	716,130	1,345,364	4.817
2019	24,268,289	3	28	68	626,105	989,042	1,615,147	6.655
2020	21,933,986	6	30	53	1,210,515	1,276,266	2,486,781	11.338
2021	23,013,286	3	17	27	353,551	264,239	617,790	2.684
2022	25,365,285	0	27	35	1,476,460	1,092,263	2,568,723	10.127
122,509,148		16	126	243	4,295,864	4,337,940	8,633,805	
Adjusted Loss to Payroll Ratio:					3.507	3.541	7.047	
Expected Unlimited Loss to Payroll Ratio:					2.733	3.772	6.505	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.521	3.023	5.544	
Credibility:					0.60	0.59		
Indicated Limited Loss to Payroll Ratio:					3.117	3.328	6.445	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					3.527	4.470	7.997	
Indicated Relativity Change:								22.9%
Relativity to Statewide Average Loss to Payroll Ratio:								808.7%

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Effective September 1, 2025 (Draft)

Code: 2002 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: MACARONI MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	107,494,917	4	113	144	2,419,875	1,883,965	4,303,840	4.004
2019	111,717,713	5	159	174	3,130,043	2,584,126	5,714,169	5.115
2020	118,778,060	3	185	176	3,884,586	3,164,896	7,049,482	5.935
2021	115,307,549	4	116	122	2,281,989	2,227,975	4,509,964	3.911
2022	128,192,431	1	145	136	3,088,647	3,712,035	6,800,682	5.305
581,490,670		17	718	752	14,805,140	13,572,997	28,378,137	
Adjusted Loss to Payroll Ratio:					2.546	2.334	4.880	
Expected Unlimited Loss to Payroll Ratio:					2.597	2.459	5.056	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.549	2.312	4.861	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					2.546	2.334	4.880	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					2.709	2.663	5.372	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								543.3%

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	
2021	672,715,284	15	456	709	9,167,353	10,322,225	19,489,578	2.897
2022	771,750,862	5	555	800	11,155,067	13,153,232	24,308,299	3.150
1,444,466,146		20	1,011	1,509	20,322,419	23,475,457	43,797,877	
Adjusted Loss to Payroll Ratio:					1.407	1.625	3.032	
Expected Unlimited Loss to Payroll Ratio:					1.905	1.930	3.834	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.844	1.749	3.593	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.407	1.625	3.032	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.518	1.925	3.442	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								348.1%

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Code: 2004 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: BAKED GOODS MFG. - 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	
2021	1,520,286,109	39	1,120	1,354	33,735,083	28,136,128	61,871,211	4.070
2022	1,708,373,111	10	1,126	1,327	32,709,194	29,134,691	61,843,885	3.620
3,228,659,220		49	2,246	2,681	66,444,277	57,270,819	123,715,096	
Adjusted Loss to Payroll Ratio:					2.058	1.774	3.832	
Expected Unlimited Loss to Payroll Ratio:					1.905	1.930	3.834	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.844	1.749	3.593	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.058	1.774	3.832	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.220	2.101	4.321	
Indicated Relativity Change:								12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								436.9%

E9-1-25 INCLUDES EXPERIENCE OF 2003

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	
2018	163,333,740	7	74	170	2,105,414	1,914,624	4,020,038	2.461
2019	150,250,854	5	65	133	1,788,567	1,761,626	3,550,193	2.363
2020	159,209,633	8	86	169	2,554,347	2,735,845	5,290,192	3.323
2021	164,766,682	6	71	161	2,476,119	1,963,701	4,439,820	2.695
2022	188,253,527	1	88	181	2,640,485	2,380,441	5,020,926	2.667
825,814,436		27	384	814	11,564,933	10,756,237	22,321,170	
Adjusted Loss to Payroll Ratio:					1.400	1.303	2.703	
Expected Unlimited Loss to Payroll Ratio:					1.631	1.831	3.462	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.474	1.401	2.875	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.400	1.310	2.710	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.616	1.837	3.453	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								349.2%

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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	
2021	926,119,571	17	482	833	13,962,847	10,657,568	24,620,415	2.658
2022	1,015,424,842	10	536	986	14,718,608	12,567,777	27,286,385	2.687
1,941,544,413		27	1,018	1,819	28,681,455	23,225,345	51,906,800	
Adjusted Loss to Payroll Ratio:					1.477	1.196	2.673	
Expected Unlimited Loss to Payroll Ratio:					1.341	1.232	2.572	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.274	1.067	2.341	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.477	1.196	2.673	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.622	1.483	3.105	
Indicated Relativity Change:								20.7%
Relativity to Statewide Average Loss to Payroll Ratio:								314.0%

INCLUDES EXPERIENCE OF 2150 D1-1-20 AND 4717 D9-1-25

Code: 2081 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: BUTCHERING; STOCKYARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	187,469,347	8	127	353	4,032,253	4,852,495	8,884,748	4.739
2022	402,606,798	2	345	456	13,255,905	7,758,376	21,014,281	5.220
590,076,145		10	472	809	17,288,158	12,610,870	29,899,028	
Adjusted Loss to Payroll Ratio:					2.930	2.137	5.067	
Expected Unlimited Loss to Payroll Ratio:					2.143	2.650	4.793	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.074	2.402	4.476	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.930	2.137	5.067	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					3.160	2.531	5.692	
Indicated Relativity Change:								18.8%
Relativity to Statewide Average Loss to Payroll Ratio:								575.5%

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Code: 2095 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MEAT PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	402,163,093	8	370	645	7,411,369	8,955,514	16,366,883	4.070
2022	430,817,002	9	347	514	8,745,109	9,556,324	18,301,433	4.248
832,980,095		17	717	1,159	16,156,479	18,511,838	34,668,317	
Adjusted Loss to Payroll Ratio:					1.940	2.222	4.162	
Expected Unlimited Loss to Payroll Ratio:					1.838	2.323	4.161	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.779	2.106	3.884	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.940	2.222	4.162	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.092	2.632	4.724	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								477.7%

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	
2018	52,871,710	4	30	82	575,068	710,927	1,285,995	2.432
2019	99,468,647	4	54	156	1,046,285	1,602,914	2,649,199	2.663
2020	92,273,995	3	43	118	1,388,298	1,412,035	2,800,333	3.035
2021	101,608,807	2	57	154	868,497	1,253,149	2,121,646	2.088
2022	112,907,030	2	47	127	1,250,021	1,454,783	2,704,804	2.396
459,130,189		15	231	637	5,128,168	6,433,807	11,561,975	
Adjusted Loss to Payroll Ratio:					1.117	1.401	2.518	
Expected Unlimited Loss to Payroll Ratio:					1.345	2.030	3.375	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.241	1.627	2.867	
Credibility:					0.77	0.78		
Indicated Limited Loss to Payroll Ratio:					1.145	1.451	2.596	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.296	1.949	3.245	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								328.1%

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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	
2020	318,737,250	7	261	462	3,852,036	4,886,444	8,738,480	2.742
2021	348,447,448	11	244	512	3,819,766	5,124,493	8,944,259	2.567
2022	356,350,979	5	187	461	3,938,731	4,475,397	8,414,128	2.361
1,023,535,677		23	692	1,435	11,610,532	14,486,334	26,096,866	
Adjusted Loss to Payroll Ratio:					1.134	1.415	2.550	
Expected Unlimited Loss to Payroll Ratio:					1.185	1.633	2.818	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.163	1.535	2.698	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.134	1.415	2.550	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.207	1.615	2.822	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								285.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	299,925,278	12	230	386	4,092,574	4,036,575	8,129,149	2.710
2021	299,381,239	3	210	400	3,786,048	4,026,529	7,812,577	2.610
2022	305,402,682	1	188	396	3,538,375	3,822,968	7,361,343	2.410
904,709,199		16	628	1,182	11,416,998	11,886,072	23,303,070	
Adjusted Loss to Payroll Ratio:					1.262	1.314	2.576	
Expected Unlimited Loss to Payroll Ratio:					1.515	1.723	3.238	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.466	1.562	3.029	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.262	1.314	2.576	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.361	1.556	2.917	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								295.0%

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Code: 2109 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: FRUIT – DRIED FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	126,477,621	6	91	172	2,210,948	1,880,311	4,091,259	3.235
2019	122,190,025	10	95	168	2,048,622	1,878,041	3,926,663	3.214
2020	132,522,884	10	91	186	3,482,822	3,247,806	6,730,628	5.079
2021	149,029,058	5	115	232	2,500,889	2,453,489	4,954,378	3.324
2022	157,640,852	3	118	232	3,166,925	3,044,687	6,211,612	3.940
687,860,440		34	510	990	13,410,205	12,504,334	25,914,538	
Adjusted Loss to Payroll Ratio:					1.950	1.818	3.767	
Expected Unlimited Loss to Payroll Ratio:					2.035	1.987	4.023	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.934	1.721	3.656	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					1.950	1.812	3.761	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					2.141	2.246	4.387	
Indicated Relativity Change:								9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								443.6%

Code: 2111 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FRUIT/VEGETABLE PRESERVING/PICKLING; OLIVE HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	477,351,549	11	311	445	7,993,926	9,187,458	17,181,384	3.599
2022	501,697,546	2	274	465	6,838,806	7,225,578	14,064,384	2.803
979,049,095		13	585	910	14,832,732	16,413,036	31,245,768	
Adjusted Loss to Payroll Ratio:					1.515	1.676	3.191	
Expected Unlimited Loss to Payroll Ratio:					1.512	1.832	3.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.463	1.661	3.124	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.515	1.676	3.191	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.634	1.986	3.620	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								366.0%

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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	
2018	43,474,132	5	52	81	824,165	993,335	1,817,500	4.181
2019	46,939,336	8	51	59	1,504,889	1,220,087	2,724,976	5.805
2020	50,100,413	2	57	65	1,445,791	1,534,401	2,980,192	5.948
2021	40,573,220	1	42	56	1,323,488	1,057,283	2,380,771	5.868
2022	45,693,346	1	44	60	1,912,016	1,531,474	3,443,490	7.536
226,780,447		17	246	321	7,010,349	6,336,579	13,346,928	
Adjusted Loss to Payroll Ratio:					3.091	2.794	5.885	
Expected Unlimited Loss to Payroll Ratio:					2.677	2.942	5.619	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.544	2.548	5.092	
Credibility:					0.78	0.70		
Indicated Limited Loss to Payroll Ratio:					2.969	2.721	5.690	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					3.260	3.373	6.633	
Indicated Relativity Change:								18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								670.8%

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	
2018	136,634,612	3	95	196	1,432,025	1,737,705	3,169,730	2.320
2019	114,895,511	4	76	141	1,224,334	1,794,084	3,018,418	2.627
2020	127,938,812	6	93	137	1,888,759	1,861,225	3,749,984	2.931
2021	161,048,160	5	92	174	2,697,285	2,426,354	5,123,639	3.181
2022	144,635,895	3	101	137	3,084,248	2,512,992	5,597,240	3.870
685,152,990		21	457	785	10,326,651	10,332,359	20,659,010	
Adjusted Loss to Payroll Ratio:					1.507	1.508	3.015	
Expected Unlimited Loss to Payroll Ratio:					1.303	1.537	2.840	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.279	1.446	2.724	
Credibility:					0.92	0.87		
Indicated Limited Loss to Payroll Ratio:					1.488	1.500	2.988	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.584	1.712	3.295	
Indicated Relativity Change:								16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								333.2%

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Code: 2117 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: FRUIT/VEGETABLE PROCESSING – FROZEN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	81,310,445	5	65	106	1,613,463	1,847,639	3,461,102	4.257
2019	74,017,208	2	88	101	1,647,610	1,677,154	3,324,764	4.492
2020	81,054,518	5	68	97	1,833,155	2,008,614	3,841,769	4.740
2021	86,516,298	1	70	155	1,271,882	1,368,160	2,640,042	3.051
2022	83,209,022	0	57	92	1,121,793	1,847,431	2,969,224	3.568
406,107,491		13	348	551	7,487,902	8,748,999	16,236,901	
Adjusted Loss to Payroll Ratio:					1.844	2.154	3.998	
Expected Unlimited Loss to Payroll Ratio:					1.945	2.442	4.387	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.883	2.213	4.096	
Credibility:					0.87	0.84		
Indicated Limited Loss to Payroll Ratio:					1.849	2.164	4.013	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.994	2.563	4.557	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								460.8%

Code: 2121 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 1 CLASS: BREWERIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	348,089,420	6	136	247	3,049,208	2,685,150	5,734,358	1.647
2019	349,614,236	10	148	273	4,893,425	2,978,891	7,872,316	2.252
2020	326,214,932	9	130	231	2,984,330	2,881,077	5,865,407	1.798
2021	364,730,249	2	117	230	2,903,904	1,914,379	4,818,283	1.321
2022	382,057,172	0	122	215	3,280,029	2,135,739	5,415,768	1.418
1,770,706,009		27	653	1,196	17,110,896	12,595,237	29,706,133	
Adjusted Loss to Payroll Ratio:					0.966	0.711	1.678	
Expected Unlimited Loss to Payroll Ratio:					0.971	0.810	1.781	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.953	0.762	1.715	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.966	0.712	1.678	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.028	0.812	1.841	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								186.1%

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Code: 2123 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FRUIT/VEGETABLE PROCESSING – FRESH – READY-TO-EAT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	554,357,451	14	389	655	9,599,025	10,248,089	19,847,114	3.580
2022	551,216,966	1	341	562	9,846,780	8,954,381	18,801,161	3.411
1,105,574,417		15	730	1,217	19,445,805	19,202,470	38,648,275	
Adjusted Loss to Payroll Ratio:					1.759	1.737	3.496	
Expected Unlimited Loss to Payroll Ratio:					1.755	2.008	3.763	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.699	1.820	3.519	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.759	1.737	3.496	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.897	2.057	3.954	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								399.9%

Code: 2142 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: WINERIES; DISTILLING; VINEGAR MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	984,619,904	17	302	667	7,708,692	7,097,788	14,806,480	1.504
2022	1,042,635,783	3	341	713	8,014,093	9,040,446	17,054,539	1.636
2,027,255,687		20	643	1,380	15,722,786	16,138,234	31,861,019	
Adjusted Loss to Payroll Ratio:					0.776	0.796	1.572	
Expected Unlimited Loss to Payroll Ratio:					0.842	0.891	1.733	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.815	0.807	1.622	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.776	0.796	1.572	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.837	0.943	1.779	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								179.9%

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Code: 2163 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: BOTTLING – BEVERAGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,153,143,561	15	834	1,700	23,192,826	22,179,103	45,371,929	3.935
2022	1,214,998,813	3	866	1,608	24,999,440	23,485,259	48,484,699	3.991
2,368,142,374		18	1,700	3,308	48,192,266	45,664,363	93,856,629	
Adjusted Loss to Payroll Ratio:					2.035	1.928	3.963	
Expected Unlimited Loss to Payroll Ratio:					2.161	2.281	4.442	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.054	1.976	4.030	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.035	1.928	3.963	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					2.235	2.390	4.625	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								467.7%

Code: 2222 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: SPINNING, WEAVING, OR FIBER PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	46,481,630	4	26	40	544,381	470,382	1,014,763	2.183
2019	43,399,534	3	30	52	1,173,769	906,244	2,080,013	4.793
2020	46,825,678	3	38	51	1,928,259	1,635,413	3,563,672	7.611
2021	50,377,452	3	45	48	1,115,725	1,110,728	2,226,453	4.420
2022	53,189,286	0	46	30	733,450	949,537	1,682,987	3.164
240,273,580		13	185	221	5,495,583	5,072,304	10,567,888	
Adjusted Loss to Payroll Ratio:					2.287	2.111	4.398	
Expected Unlimited Loss to Payroll Ratio:					1.499	1.767	3.266	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.425	1.531	2.955	
Credibility:					0.63	0.59		
Indicated Limited Loss to Payroll Ratio:					1.968	1.871	3.840	
Limit Factor:					1.098	1.239		
Indicated (Unlimited) Loss to Payroll Ratio:					2.161	2.320	4.481	
Indicated Relativity Change:								37.2%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.969	2.113	4.083	
Relativity to Statewide Average Loss to Payroll Ratio:								412.9%

INCLUDES EXPERIENCE OF 2211 D1-1-21

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	24,152,148	6	41	16	926,992	819,591	1,746,583	7.232
2019	20,147,080	1	34	11	513,393	749,019	1,262,412	6.266
2020	18,596,984	1	12	6	359,570	358,944	718,514	3.864
2021	22,030,787	1	24	7	646,917	631,122	1,278,039	5.801
2022	18,938,633	0	19	5	471,463	396,068	867,531	4.581
103,865,632		9	130	45	2,918,335	2,954,745	5,873,080	
Adjusted Loss to Payroll Ratio:					2.810	2.845	5.654	
Expected Unlimited Loss to Payroll Ratio:					3.996	4.313	8.309	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.686	3.456	7.142	
Credibility:					0.66	0.58		
Indicated Limited Loss to Payroll Ratio:					3.109	3.101	6.209	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					3.518	4.165	7.682	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								776.9%

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	
2018	16,380,501	2	14	30	258,505	294,191	552,696	3.374
2019	9,722,299	2	7	8	318,252	172,355	490,607	5.046
2020	21,219,305	1	15	26	336,139	311,736	647,875	3.053
2021	32,157,418	1	32	33	715,905	1,051,507	1,767,412	5.496
2022	22,361,272	0	27	26	384,421	695,546	1,079,967	4.830
101,840,795		6	95	123	2,013,222	2,525,335	4,538,558	
Adjusted Loss to Payroll Ratio:					1.977	2.480	4.457	
Expected Unlimited Loss to Payroll Ratio:					3.138	3.275	6.413	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.983	2.836	5.819	
Credibility:					0.60	0.53		
Indicated Limited Loss to Payroll Ratio:					2.379	2.646	5.025	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					2.612	3.280	5.892	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								595.8%

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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	
2018	125,382,814	6	70	67	1,579,853	1,307,363	2,887,216	2.303
2019	116,456,953	4	68	74	1,627,887	1,125,566	2,753,453	2.364
2020	104,989,243	5	47	65	1,494,892	1,097,398	2,592,290	2.469
2021	112,897,692	2	60	52	1,650,998	1,604,762	3,255,760	2.884
2022	118,151,082	6	86	57	3,008,039	1,764,037	4,772,076	4.039
577,877,784		23	331	315	9,361,669	6,899,126	16,260,795	
Adjusted Loss to Payroll Ratio:					1.620	1.194	2.814	
Expected Unlimited Loss to Payroll Ratio:					1.459	1.419	2.878	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.387	1.229	2.615	
Credibility:					0.89	0.76		
Indicated Limited Loss to Payroll Ratio:					1.593	1.202	2.795	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.750	1.490	3.240	
Indicated Relativity Change:								12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								327.6%

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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	
2021	1,216,548,445	22	803	804	19,563,335	20,568,218	40,131,553	3.299
2022	1,257,024,290	5	796	735	18,996,485	19,930,534	38,927,019	3.097
	2,473,572,735	27	1,599	1,539	38,559,821	40,498,752	79,058,572	
Adjusted Loss to Payroll Ratio:					1.559	1.637	3.196	
Expected Unlimited Loss to Payroll Ratio:					1.855	2.080	3.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.820	1.956	3.776	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.559	1.637	3.196	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.659	1.868	3.527	
Indicated Relativity Change:								-10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								356.7%

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Code: 2570 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MATTRESS OR BOX SPRINGS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	71,275,046	0	90	128	1,893,436	1,930,009	3,823,445	5.364
2019	65,431,953	4	49	87	1,343,379	1,074,034	2,417,413	3.695
2020	76,695,397	5	76	113	2,233,546	1,882,412	4,115,958	5.367
2021	83,333,634	1	83	98	1,411,882	1,493,010	2,904,892	3.486
2022	91,707,427	0	102	94	2,659,341	2,563,906	5,223,247	5.696
388,443,457		10	400	520	9,541,584	8,943,371	18,484,955	
Adjusted Loss to Payroll Ratio:					2.456	2.302	4.759	
Expected Unlimited Loss to Payroll Ratio:					2.500	2.589	5.089	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.420	2.347	4.767	
Credibility:					0.94	0.84		
Indicated Limited Loss to Payroll Ratio:					2.454	2.309	4.764	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.647	2.735	5.382	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								544.3%

Code: 2571 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PILLOW, QUILT, COMFORTER OR CUSHION MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	68,636,917	13	77	130	2,005,801	1,858,309	3,864,110	5.630
2019	75,104,057	0	116	128	2,522,814	2,046,533	4,569,347	6.084
2020	72,330,319	3	65	97	1,398,407	1,288,782	2,687,189	3.715
2021	80,800,099	3	96	116	2,033,883	2,169,398	4,203,281	5.202
2022	82,572,414	3	127	52	3,221,679	2,837,710	6,059,389	7.338
379,443,806		22	481	523	11,182,583	10,200,732	21,383,316	
Adjusted Loss to Payroll Ratio:					2.947	2.688	5.635	
Expected Unlimited Loss to Payroll Ratio:					2.707	2.618	5.325	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.620	2.373	4.993	
Credibility:					0.97	0.84		
Indicated Limited Loss to Payroll Ratio:					2.936	2.638	5.574	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					3.167	3.124	6.291	
Indicated Relativity Change:								18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								636.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	100,227,934	7	60	152	1,543,483	2,166,513	3,709,996	3.702
2019	102,312,382	9	65	109	2,446,655	2,347,800	4,794,455	4.686
2020	105,515,428	5	72	101	1,654,842	2,063,071	3,717,913	3.524
2021	122,189,434	9	65	80	3,492,809	3,860,391	7,353,200	6.018
2022	127,976,103	2	73	117	3,603,328	4,132,098	7,735,426	6.044
558,221,281		32	335	559	12,741,118	14,569,873	27,310,992	
Adjusted Loss to Payroll Ratio:					2.282	2.610	4.893	
Expected Unlimited Loss to Payroll Ratio:					2.125	2.555	4.680	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.020	2.213	4.233	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					2.282	2.592	4.874	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					2.506	3.212	5.719	
Indicated Relativity Change:								22.2%
Relativity to Statewide Average Loss to Payroll Ratio:								578.3%

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	
2018	86,332,830	3	68	68	923,876	789,119	1,712,995	1.984
2019	87,317,961	5	73	78	1,359,000	1,507,304	2,866,304	3.283
2020	84,544,001	4	63	43	1,776,515	1,134,039	2,910,554	3.443
2021	91,863,969	1	73	53	1,392,862	1,279,261	2,672,123	2.909
2022	96,230,980	0	67	50	2,059,669	1,604,853	3,664,522	3.808
446,289,741		13	344	292	7,511,922	6,314,575	13,826,497	
Adjusted Loss to Payroll Ratio:					1.683	1.415	3.098	
Expected Unlimited Loss to Payroll Ratio:					1.600	1.596	3.196	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.524	1.393	2.917	
Credibility:					0.84	0.75		
Indicated Limited Loss to Payroll Ratio:					1.658	1.409	3.067	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.764	1.608	3.372	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								341.0%

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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	
2021	594,929,817	12	414	808	12,147,001	12,050,743	24,197,744	4.067
2022	680,418,888	2	494	800	14,111,941	13,648,824	27,760,765	4.080
1,275,348,705		14	908	1,608	26,258,942	25,699,567	51,958,509	
Adjusted Loss to Payroll Ratio:					2.059	2.015	4.074	
Expected Unlimited Loss to Payroll Ratio:					2.261	2.248	4.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.182	2.038	4.220	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.059	2.015	4.074	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					2.191	2.299	4.490	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								454.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	220,960,781	7	158	87	3,220,093	2,962,207	6,182,300	2.798
2019	201,758,713	10	147	72	3,094,840	3,382,786	6,477,626	3.211
2020	143,091,433	4	90	55	1,745,819	2,291,582	4,037,401	2.822
2021	175,607,886	2	77	46	1,766,717	1,836,229	3,602,946	2.052
2022	206,356,412	1	79	62	1,335,282	1,769,796	3,105,078	1.505
947,775,225		24	551	322	11,162,752	12,242,599	23,405,351	
Adjusted Loss to Payroll Ratio:					1.178	1.292	2.470	
Expected Unlimited Loss to Payroll Ratio:					1.262	1.586	2.848	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.202	1.386	2.588	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.178	1.293	2.470	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.270	1.531	2.801	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								283.3%

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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	
2018	11,970,767	6	13	8	748,271	819,611	1,567,882	13.098
2019	10,986,805	2	11	6	280,006	260,745	540,751	4.922
2020	7,927,482	1	4	2	267,504	149,489	416,993	5.260
2021	18,861,319	0	11	6	142,219	108,357	250,576	1.329
2022	10,562,368	0	8	0	138,076	95,895	233,971	2.215
60,308,741		9	47	22	1,576,076	1,434,097	3,010,173	
Adjusted Loss to Payroll Ratio:					2.613	2.378	4.991	
Expected Unlimited Loss to Payroll Ratio:					3.103	2.892	5.995	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.004	2.621	5.625	
Credibility:					0.49	0.42		
Indicated Limited Loss to Payroll Ratio:					2.813	2.519	5.332	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					3.034	2.984	6.018	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								608.6%

Code: 2683 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: LUGGAGE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	12,171,889	2	5	17	339,802	295,639	635,441	5.221
2019	9,930,825	0	5	10	105,644	173,778	279,422	2.814
2020	8,546,896	0	4	6	60,322	61,361	121,683	1.424
2021	11,731,227	0	5	8	89,581	179,885	269,466	2.297
2022	14,080,986	0	5	4	48,916	134,833	183,749	1.305
56,461,823		2	24	45	644,265	845,496	1,489,761	
Adjusted Loss to Payroll Ratio:					1.141	1.497	2.639	
Expected Unlimited Loss to Payroll Ratio:					1.415	1.690	3.105	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.370	1.532	2.901	
Credibility:					0.35	0.33		
Indicated Limited Loss to Payroll Ratio:					1.290	1.521	2.811	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.392	1.801	3.193	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								322.8%

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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	
2018	53,166,142	1	45	58	1,275,246	1,228,878	2,504,124	4.710
2019	38,279,245	5	51	31	1,467,189	1,122,789	2,589,978	6.766
2020	38,455,347	3	19	25	585,181	479,913	1,065,094	2.770
2021	41,307,240	1	28	39	734,044	705,502	1,439,546	3.485
2022	40,484,394	1	17	49	390,369	615,250	1,005,619	2.484
211,692,368		11	160	202	4,452,028	4,152,332	8,604,360	
Adjusted Loss to Payroll Ratio:					2.103	1.961	4.065	
Expected Unlimited Loss to Payroll Ratio:					2.111	2.090	4.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.071	1.966	4.037	
Credibility:					0.70	0.62		
Indicated Limited Loss to Payroll Ratio:					2.093	1.963	4.057	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					2.228	2.240	4.468	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								451.8%

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	
2018	65,088,297	7	54	46	1,607,587	1,390,396	2,997,983	4.606
2019	70,728,454	13	57	74	2,275,956	3,051,773	5,327,729	7.533
2020	81,823,770	14	44	48	2,731,264	3,351,119	6,082,383	7.434
2021	89,682,838	3	71	48	2,576,876	2,603,591	5,180,467	5.776
2022	84,145,679	17	54	49	5,572,356	4,773,812	10,346,168	12.296
391,469,038		54	280	265	14,764,039	15,170,693	29,934,731	
Adjusted Loss to Payroll Ratio:					3.771	3.875	7.647	
Expected Unlimited Loss to Payroll Ratio:					4.523	6.922	11.445	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.318	3.731	7.049	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.771	3.875	7.647	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					4.950	7.042	11.992	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								1212.6%

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Code: 2710 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: SAWMILLS OR SHINGLE MILLS; LOG CHIPPING; WOOD TREATING/PRESERVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	74,874,765	5	52	92	1,427,938	1,275,161	2,703,099	3.610
2019	73,007,259	3	50	90	1,318,551	1,417,795	2,736,346	3.748
2020	80,202,142	1	55	95	1,235,286	2,231,819	3,467,105	4.323
2021	87,636,267	0	52	106	1,493,988	1,635,835	3,129,823	3.571
2022	88,109,466	0	63	105	1,688,365	1,474,864	3,163,229	3.590
	403,829,899	9	272	488	7,164,128	8,035,474	15,199,602	
Adjusted Loss to Payroll Ratio:					1.774	1.990	3.764	
Expected Unlimited Loss to Payroll Ratio:					1.993	2.382	4.375	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.955	2.240	4.195	
Credibility:					0.88	0.84		
Indicated Limited Loss to Payroll Ratio:					1.796	2.029	3.825	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.911	2.316	4.226	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								427.4%

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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	
2018	14,574,826	2	11	9	464,985	316,251	781,236	5.360
2019	15,010,529	7	11	8	1,142,373	1,572,048	2,714,421	18.083
2020	17,290,622	1	3	2	265,306	919,128	1,184,434	6.850
2021	20,646,597	0	13	6	572,169	346,705	918,874	4.450
2022	20,388,453	2	8	12	233,795	294,850	528,645	2.593
87,911,027		12	46	37	2,678,628	3,448,982	6,127,610	
Adjusted Loss to Payroll Ratio:					3.047	3.923	6.970	
Expected Unlimited Loss to Payroll Ratio:					5.941	7.186	13.126	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.359	3.873	8.231	
Credibility:					0.68	0.59		
Indicated Limited Loss to Payroll Ratio:					3.466	3.903	7.369	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					4.550	7.091	11.641	
Indicated Relativity Change:								-11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								1177.2%

Code: 2731 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: PLANING OR MOULDING MILLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	94,930,042	5	56	125	1,405,835	1,634,077	3,039,912	3.202
2019	92,554,580	8	57	145	1,678,339	1,721,719	3,400,058	3.674
2020	88,203,699	1	50	108	841,708	1,216,936	2,058,644	2.334
2021	100,972,007	1	73	122	1,598,057	1,697,209	3,295,266	3.264
2022	106,337,971	0	69	98	1,808,011	2,007,075	3,815,086	3.588
482,998,299		15	305	598	7,331,950	8,277,016	15,608,965	
Adjusted Loss to Payroll Ratio:					1.518	1.714	3.232	
Expected Unlimited Loss to Payroll Ratio:					1.757	2.185	3.942	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.620	1.751	3.371	
Credibility:					0.88	0.82		
Indicated Limited Loss to Payroll Ratio:					1.531	1.720	3.251	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.732	2.311	4.043	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								408.8%

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Code: 2757 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: PALLET MFG, REPAIR OR RECONDITIONING; PALLET DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	131,578,439	11	138	226	2,436,641	2,566,878	5,003,519	3.803
2020	145,736,104	10	153	246	3,217,426	3,545,958	6,763,384	4.641
2021	170,549,125	6	241	309	4,630,156	4,475,357	9,105,513	5.339
2022	195,074,460	1	219	278	4,290,970	4,316,099	8,607,069	4.412
642,938,128		28	751	1,059	14,575,192	14,904,292	29,479,484	
Adjusted Loss to Payroll Ratio:					2.267	2.318	4.585	
Expected Unlimited Loss to Payroll Ratio:					2.357	2.769	5.126	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.281	2.510	4.791	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.267	2.318	4.585	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.445	2.746	5.191	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								524.9%

Code: 2759 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: WOODEN BOX OR CONTAINER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	58,464,175	2	58	98	894,779	959,764	1,854,543	3.172
2019	68,196,619	2	51	143	860,466	633,901	1,494,367	2.191
2020	61,878,478	3	62	60	1,262,413	1,400,585	2,662,998	4.304
2021	69,249,337	0	57	97	860,189	1,231,123	2,091,312	3.020
2022	76,828,947	3	64	111	1,973,948	1,957,085	3,931,033	5.117
334,617,556		10	292	509	5,851,795	6,182,458	12,034,254	
Adjusted Loss to Payroll Ratio:					1.749	1.848	3.596	
Expected Unlimited Loss to Payroll Ratio:					1.705	2.212	3.917	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.651	2.005	3.656	
Credibility:					0.76	0.75		
Indicated Limited Loss to Payroll Ratio:					1.726	1.887	3.613	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.861	2.235	4.097	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								414.3%

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Code: 2790 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PATTERN OR MODEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	140,390,557	8	28	105	903,336	848,214	1,751,550	1.248
2019	151,206,558	0	29	81	368,733	511,818	880,551	0.582
2020	132,638,075	2	67	54	943,929	904,869	1,848,798	1.394
2021	148,356,165	9	63	96	1,575,108	989,328	2,564,436	1.729
2022	155,706,161	0	18	43	397,776	372,602	770,378	0.495
728,297,516		19	205	379	4,188,882	3,626,830	7,815,712	
Adjusted Loss to Payroll Ratio:					0.575	0.498	1.073	
Expected Unlimited Loss to Payroll Ratio:					0.697	0.698	1.395	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.675	0.633	1.308	
Credibility:					0.73	0.64		
Indicated Limited Loss to Payroll Ratio:					0.602	0.546	1.148	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.650	0.647	1.297	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								131.1%

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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	
2020	184,257,158	9	235	549	6,158,074	6,112,245	12,270,319	6.659
2021	215,390,047	17	229	546	6,596,335	5,984,716	12,581,051	5.841
2022	242,300,465	2	231	541	5,909,767	5,986,442	11,896,209	4.910
	641,947,670	28	695	1,636	18,664,176	18,083,403	36,747,579	
Adjusted Loss to Payroll Ratio:					2.907	2.817	5.724	
Expected Unlimited Loss to Payroll Ratio:					2.773	3.133	5.906	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.685	2.840	5.524	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.907	2.817	5.724	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					3.136	3.336	6.473	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								654.5%

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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	
2018	143,996,781	12	109	278	2,569,417	2,788,909	5,358,326	3.721
2019	153,936,988	11	113	249	3,316,700	2,875,613	6,192,313	4.023
2020	158,339,642	6	113	229	2,221,003	2,105,469	4,326,472	2.732
2021	169,484,680	9	87	211	2,991,235	2,342,075	5,333,310	3.147
2022	164,677,412	1	97	191	2,563,806	3,019,970	5,583,776	3.391
	790,435,503	39	519	1,158	13,662,160	13,132,036	26,794,196	
Adjusted Loss to Payroll Ratio:					1.728	1.661	3.390	
Expected Unlimited Loss to Payroll Ratio:					1.843	1.909	3.753	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.752	1.654	3.406	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.728	1.661	3.390	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.898	2.059	3.957	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								400.2%

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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	
2021	566,416,513	11	350	439	8,040,235	8,101,574	16,141,809	2.850
2022	617,331,079	7	325	462	9,358,765	8,406,383	17,765,148	2.878
1,183,747,592		18	675	901	17,399,001	16,507,957	33,906,957	
Adjusted Loss to Payroll Ratio:					1.470	1.395	2.864	
Expected Unlimited Loss to Payroll Ratio:					1.689	1.908	3.598	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.558	1.529	3.088	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.470	1.395	2.864	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.663	1.873	3.536	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								357.6%

Code: 2819 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: TRUSS OR BUILDING COMPONENTS MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	105,789,333	5	97	252	1,775,472	1,618,138	3,393,610	3.208
2019	112,085,726	9	90	219	2,121,802	2,350,214	4,472,016	3.990
2020	132,253,118	2	83	219	1,042,297	1,371,125	2,413,422	1.825
2021	135,545,718	2	101	217	2,459,615	2,682,352	5,141,967	3.794
2022	127,687,058	1	77	203	2,134,948	1,838,009	3,972,957	3.111
613,360,953		19	448	1,110	9,534,134	9,859,838	19,393,972	
Adjusted Loss to Payroll Ratio:					1.554	1.608	3.162	
Expected Unlimited Loss to Payroll Ratio:					1.766	2.212	3.978	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.678	1.916	3.594	
Credibility:					0.98	0.93		
Indicated Limited Loss to Payroll Ratio:					1.557	1.628	3.185	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.710	2.017	3.727	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								376.9%

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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	
2018	49,965,451	1	26	60	392,878	498,067	890,945	1.783
2019	47,270,012	1	30	53	249,003	403,169	652,172	1.380
2020	44,187,750	1	15	45	280,471	361,544	642,015	1.453
2021	47,722,213	0	22	50	460,475	384,476	844,951	1.771
2022	51,728,212	0	31	46	693,517	843,264	1,536,781	2.971
240,873,638		3	124	254	2,076,343	2,490,520	4,566,863	
Adjusted Loss to Payroll Ratio:					0.862	1.034	1.896	
Expected Unlimited Loss to Payroll Ratio:					0.888	1.142	2.030	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.871	1.074	1.945	
Credibility:					0.52	0.51		
Indicated Limited Loss to Payroll Ratio:					0.866	1.054	1.920	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.922	1.202	2.124	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								214.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	100,095,206	7	82	165	1,947,619	2,107,861	4,055,480	4.052
2019	91,911,478	3	72	151	1,242,500	1,175,730	2,418,230	2.631
2020	88,576,439	4	55	145	1,539,523	1,466,980	3,006,503	3.394
2021	112,982,815	1	76	170	1,472,923	1,755,131	3,228,054	2.857
2022	116,730,137	0	62	187	1,486,004	1,931,643	3,417,647	2.928
510,296,075		15	347	818	7,688,569	8,437,345	16,125,913	
Adjusted Loss to Payroll Ratio:					1.507	1.653	3.160	
Expected Unlimited Loss to Payroll Ratio:					1.650	1.948	3.597	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.597	1.765	3.362	
Credibility:					0.89	0.84		
Indicated Limited Loss to Payroll Ratio:					1.516	1.671	3.188	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.636	1.979	3.615	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								365.6%

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Code: 2852 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: WINDOW BLIND MFG OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	37,655,664	5	41	91	1,067,456	1,309,822	2,377,278	6.313
2019	37,721,088	4	49	58	960,242	1,103,637	2,063,879	5.471
2020	32,837,823	6	65	40	2,153,517	1,829,702	3,983,219	12.130
2021	30,369,382	0	15	25	346,923	285,054	631,977	2.081
2022	25,535,837	1	16	17	568,960	343,872	912,832	3.575
164,119,794		16	186	231	5,097,098	4,872,087	9,969,185	
Adjusted Loss to Payroll Ratio:					3.106	2.969	6.074	
Expected Unlimited Loss to Payroll Ratio:					2.426	3.127	5.554	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.381	2.941	5.322	
Credibility:					0.66	0.65		
Indicated Limited Loss to Payroll Ratio:					2.862	2.959	5.821	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					3.046	3.376	6.422	
Indicated Relativity Change:								15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								649.4%

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Code: 2881 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: FURNITURE ASSEMBLING; COFFIN/CASKET MFG OR ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	9,517,781	2	14	28	437,979	340,484	778,463	8.179
2019	11,248,705	0	12	19	200,567	113,125	313,692	2.789
2020	13,426,744	3	21	19	1,155,215	704,027	1,859,242	13.847
2021	14,176,828	0	8	19	284,265	149,755	434,020	3.061
2022	26,864,373	0	22	17	477,559	294,588	772,147	2.874
	75,234,431	5	77	102	2,555,585	1,601,977	4,157,562	
Adjusted Loss to Payroll Ratio:					3.397	2.129	5.526	
Expected Unlimited Loss to Payroll Ratio:					2.646	2.663	5.309	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.561	2.414	4.975	
Credibility:					0.50	0.44		
Indicated Limited Loss to Payroll Ratio:					2.979	2.288	5.267	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					3.214	2.710	5.924	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								599.0%

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Code: 2883 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FURNITURE MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	83,221,704	11	106	223	2,099,982	2,325,964	4,425,946	5.318
2019	77,364,056	6	107	156	1,962,652	2,088,164	4,050,816	5.236
2020	72,417,191	3	76	148	1,735,776	1,902,123	3,637,899	5.024
2021	90,534,760	6	123	144	3,776,333	3,562,597	7,338,930	8.106
2022	92,117,595	3	120	128	3,677,001	3,422,739	7,099,740	7.707
415,655,306		29	532	799	13,251,743	13,301,588	26,553,331	
Adjusted Loss to Payroll Ratio:					3.188	3.200	6.388	
Expected Unlimited Loss to Payroll Ratio:					3.277	3.598	6.875	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.172	3.261	6.433	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					3.188	3.201	6.389	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					3.439	3.791	7.230	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								731.1%

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	
2018	14,705,382	1	7	25	85,600	135,942	221,542	1.507
2019	15,854,199	0	3	14	25,576	53,121	78,697	0.496
2020	15,237,581	2	6	20	286,145	253,579	539,724	3.542
2021	15,773,473	0	7	23	156,915	227,276	384,191	2.436
2022	18,314,567	0	11	13	551,575	190,062	741,637	4.049
79,885,202		3	34	95	1,105,810	859,980	1,965,790	
Adjusted Loss to Payroll Ratio:					1.384	1.077	2.461	
Expected Unlimited Loss to Payroll Ratio:					1.270	1.703	2.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.171	1.364	2.536	
Credibility:					0.38	0.36		
Indicated Limited Loss to Payroll Ratio:					1.251	1.260	2.512	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.416	1.693	3.109	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								314.4%

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Code: 2923 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 1 CLASS: MUSICAL INSTRUMENT MFG – NOT METAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	78,534,210	3	40	96	938,861	929,296	1,868,157	2.379
2019	81,759,471	2	42	79	823,896	1,044,709	1,868,605	2.285
2020	78,614,748	0	34	70	712,211	736,121	1,448,332	1.842
2021	103,090,575	0	47	136	1,212,980	1,148,653	2,361,633	2.291
2022	114,503,144	0	54	155	951,812	1,133,877	2,085,689	1.822
456,502,148		5	217	536	4,639,760	4,992,656	9,632,416	
Adjusted Loss to Payroll Ratio:					1.016	1.094	2.110	
Expected Unlimited Loss to Payroll Ratio:					1.101	1.415	2.516	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.047	1.226	2.272	
Credibility:					0.72	0.69		
Indicated Limited Loss to Payroll Ratio:					1.025	1.134	2.159	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.125	1.406	2.531	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								255.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	110,807,864	1	18	45	605,939	291,729	897,668	0.810
2019	84,431,774	2	25	38	587,003	587,183	1,174,186	1.391
2020	96,355,296	1	22	33	475,110	434,467	909,577	0.944
2021	169,798,145	0	14	22	890,312	801,490	1,691,802	0.996
2022	53,961,338	1	21	35	501,651	579,643	1,081,294	2.004
515,354,417		5	100	173	3,060,015	2,694,512	5,754,527	
Adjusted Loss to Payroll Ratio:					0.594	0.523	1.117	
Expected Unlimited Loss to Payroll Ratio:					0.808	0.664	1.471	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.745	0.532	1.277	
Credibility:					0.66	0.52		
Indicated Limited Loss to Payroll Ratio:					0.645	0.527	1.172	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.730	0.708	1.438	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								145.4%

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Code: 3022 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PIPE, TUBE OR EXTRUSION MFG – NOT IRON OR STEEL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	76,046,163	5	46	95	1,407,816	1,008,055	2,415,871	3.177
2019	95,072,358	6	54	74	1,701,560	1,287,600	2,989,160	3.144
2020	90,667,068	2	85	87	2,298,908	2,064,454	4,363,362	4.813
2021	103,113,078	5	81	109	3,255,150	2,447,853	5,703,003	5.531
2022	114,575,295	0	66	103	1,479,118	1,821,146	3,300,264	2.880
479,473,962		18	332	468	10,142,551	8,629,107	18,771,658	
Adjusted Loss to Payroll Ratio:					2.115	1.800	3.915	
Expected Unlimited Loss to Payroll Ratio:					2.138	2.154	4.292	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.032	1.866	3.898	
Credibility:					0.96	0.84		
Indicated Limited Loss to Payroll Ratio:					2.112	1.810	3.922	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					2.319	2.244	4.563	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								461.4%

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	
2018	143,593,845	10	90	198	2,630,083	2,880,647	5,510,730	3.838
2019	146,648,322	2	98	181	1,692,173	2,463,889	4,156,062	2.834
2020	144,476,372	9	93	164	3,391,077	3,265,167	6,656,244	4.607
2021	157,215,296	7	86	165	2,816,249	2,429,859	5,246,108	3.337
2022	170,572,740	1	92	172	2,456,930	2,858,206	5,315,136	3.116
762,506,575		29	459	880	12,986,512	13,897,769	26,884,281	
Adjusted Loss to Payroll Ratio:					1.703	1.823	3.526	
Expected Unlimited Loss to Payroll Ratio:					2.335	3.005	5.340	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.995	1.994	3.989	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.703	1.823	3.526	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					2.075	2.945	5.020	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								507.7%

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Code: 3039 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: REINFORCING STEEL FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	111,639,578	8	75	115	2,805,609	2,508,254	5,313,863	4.760
2019	90,906,631	11	56	97	2,395,304	2,296,939	4,692,243	5.162
2020	86,864,692	1	37	59	1,137,210	1,122,900	2,260,110	2.602
2021	83,383,316	4	51	75	2,766,487	2,167,962	4,934,449	5.918
2022	107,862,296	1	43	68	1,845,641	1,730,889	3,576,530	3.316
480,656,513		25	262	414	10,950,251	9,826,944	20,777,195	
Adjusted Loss to Payroll Ratio:					2.278	2.044	4.323	
Expected Unlimited Loss to Payroll Ratio:					2.409	2.640	5.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.222	2.115	4.337	
Credibility:					0.99	0.88		
Indicated Limited Loss to Payroll Ratio:					2.278	2.053	4.331	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					2.578	2.757	5.335	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								539.5%

Code: 3040 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: IRON OR STEEL WORKS – NON-STRUCTURAL – SHOP

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	225,092,621	12	139	276	3,957,967	3,960,120	7,918,087	3.518
2021	234,622,687	9	127	264	3,528,957	3,654,585	7,183,542	3.062
2022	260,957,710	3	135	257	4,331,744	3,663,768	7,995,512	3.064
720,673,018		24	401	797	11,818,668	11,278,472	23,097,140	
Adjusted Loss to Payroll Ratio:					1.640	1.565	3.205	
Expected Unlimited Loss to Payroll Ratio:					1.979	2.229	4.208	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.880	1.931	3.812	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.640	1.565	3.205	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.801	1.940	3.741	
Indicated Relativity Change:								-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								378.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	466,273,995	21	271	551	8,762,257	9,154,142	17,916,399	3.842
2022	471,974,295	8	291	526	9,446,957	9,523,737	18,970,694	4.019
	938,248,290	29	562	1,077	18,209,215	18,677,879	36,887,094	
Adjusted Loss to Payroll Ratio:					1.941	1.991	3.931	
Expected Unlimited Loss to Payroll Ratio:					2.086	2.326	4.412	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.019	2.108	4.128	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.941	1.991	3.931	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.093	2.358	4.451	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								450.1%

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Code: 3066 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: SHEET METAL PRODUCTS MFG; ALUMINUM WARE MFG;
 COPPERSMITHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	855,723,209	13	424	817	10,199,121	11,754,008	21,953,129	2.565
2022	876,583,405	14	397	737	11,705,642	12,667,110	24,372,752	2.780
	1,732,306,614	27	821	1,554	21,904,764	24,421,118	46,325,881	
Adjusted Loss to Payroll Ratio:					1.264	1.410	2.674	
Expected Unlimited Loss to Payroll Ratio:					1.327	1.572	2.899	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.261	1.362	2.623	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.264	1.410	2.674	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.389	1.747	3.136	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								317.1%

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Code: 3076 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FURNITURE MFG – METAL; WHEELCHAIR MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	234,661,829	12	151	291	4,282,572	4,033,375	8,315,947	3.544
2020	229,126,776	9	159	225	3,335,506	3,677,149	7,012,655	3.061
2021	228,165,569	4	127	205	3,951,576	2,689,736	6,641,312	2.911
2022	261,006,354	1	124	220	3,015,829	3,265,546	6,281,375	2.407
952,960,528		26	561	941	14,585,482	13,665,807	28,251,289	
Adjusted Loss to Payroll Ratio:					1.531	1.434	2.965	
Expected Unlimited Loss to Payroll Ratio:					1.672	1.663	3.335	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.618	1.507	3.126	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.531	1.434	2.965	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.651	1.698	3.349	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								338.7%

Code: 3081 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: FOUNDRIES – IRON

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	18,772,427	3	15	52	1,102,512	617,952	1,720,464	9.165
2019	19,850,515	2	18	29	583,324	455,133	1,038,457	5.231
2020	12,892,975	0	25	19	518,578	392,202	910,780	7.064
2021	25,355,982	3	22	39	771,522	601,948	1,373,470	5.417
2022	21,092,880	0	22	32	896,032	461,276	1,357,308	6.435
97,964,779		8	102	171	3,871,969	2,528,511	6,400,479	
Adjusted Loss to Payroll Ratio:					3.952	2.581	6.533	
Expected Unlimited Loss to Payroll Ratio:					4.152	3.820	7.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.946	3.309	7.254	
Credibility:					0.66	0.56		
Indicated Limited Loss to Payroll Ratio:					3.950	2.902	6.853	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					4.338	3.597	7.935	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								802.4%

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Code: 3082 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FOUNDRIES – STEEL CASTINGS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	14,032,439	2	16	25	336,987	259,182	596,169	4.249
2019	29,050,610	1	23	39	1,088,920	1,085,936	2,174,856	7.486
2020	16,546,630	1	17	17	643,243	574,977	1,218,220	7.362
2021	16,799,726	1	20	26	754,810	861,202	1,616,012	9.619
2022	16,761,230	1	29	23	998,759	664,638	1,663,397	9.924
93,190,635		6	105	130	3,822,720	3,445,936	7,268,656	
Adjusted Loss to Payroll Ratio:					4.102	3.698	7.800	
Expected Unlimited Loss to Payroll Ratio:					3.466	3.538	7.004	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.355	3.207	6.562	
Credibility:					0.61	0.54		
Indicated Limited Loss to Payroll Ratio:					3.809	3.472	7.281	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					4.108	4.112	8.221	
Indicated Relativity Change:								17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								831.3%

Code: 3085 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: FOUNDRIES – NONFERROUS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	45,689,395	3	77	92	975,322	929,856	1,905,178	4.170
2019	42,025,407	4	89	76	1,409,773	1,291,274	2,701,047	6.427
2020	38,956,289	9	42	70	1,789,790	2,344,738	4,134,528	10.613
2021	35,179,867	4	54	45	1,207,357	1,219,033	2,426,390	6.897
2022	40,857,316	1	55	69	1,207,377	1,663,208	2,870,585	7.026
202,708,274		21	317	352	6,589,618	7,448,109	14,037,727	
Adjusted Loss to Payroll Ratio:					3.251	3.674	6.925	
Expected Unlimited Loss to Payroll Ratio:					3.739	4.159	7.898	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.619	3.770	7.389	
Credibility:					0.85	0.79		
Indicated Limited Loss to Payroll Ratio:					3.304	3.695	6.999	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					3.564	4.376	7.940	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								802.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	309,107,791	8	150	220	3,383,989	3,351,839	6,735,828	2.179
2019	293,599,671	10	127	219	2,989,582	2,975,986	5,965,568	2.032
2020	279,369,952	7	136	228	3,660,963	2,844,772	6,505,735	2.329
2021	293,755,330	5	106	175	3,284,595	2,531,702	5,816,297	1.980
2022	333,925,826	0	109	170	2,506,752	2,739,599	5,246,351	1.571
1,509,758,570		30	628	1,012	15,825,882	14,443,897	30,269,779	
Adjusted Loss to Payroll Ratio:					1.048	0.957	2.005	
Expected Unlimited Loss to Payroll Ratio:					1.222	1.174	2.395	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.161	1.016	2.178	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.048	0.957	2.005	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.151	1.186	2.337	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								236.3%

Code: 3110 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: FORGING WORKS; BLACKSMITHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	149,048,631	7	78	218	1,720,644	1,817,543	3,538,187	2.374
2019	152,065,914	5	95	232	2,509,330	2,620,693	5,130,023	3.374
2020	115,434,102	12	72	97	3,363,583	2,566,364	5,929,947	5.137
2021	107,124,948	1	58	101	1,267,553	1,434,698	2,702,251	2.523
2022	124,224,908	0	40	125	1,409,380	1,432,212	2,841,592	2.287
647,898,503		25	343	773	10,270,490	9,871,510	20,142,000	
Adjusted Loss to Payroll Ratio:					1.585	1.524	3.109	
Expected Unlimited Loss to Payroll Ratio:					1.876	2.144	4.020	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.696	1.640	3.335	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					1.585	1.536	3.121	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.829	2.154	3.983	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								402.8%

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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	
2018	47,644,484	2	23	43	566,452	461,427	1,027,879	2.157
2019	47,994,462	3	21	44	938,033	1,001,941	1,939,974	4.042
2020	45,345,398	1	13	27	496,585	339,456	836,041	1.844
2021	51,482,512	1	11	23	313,708	385,012	698,720	1.357
2022	49,326,115	0	13	27	344,594	383,227	727,821	1.476
	241,792,971	7	81	164	2,659,371	2,571,063	5,230,435	
Adjusted Loss to Payroll Ratio:					1.100	1.063	2.163	
Expected Unlimited Loss to Payroll Ratio:					1.291	1.470	2.761	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.227	1.273	2.500	
Credibility:					0.60	0.55		
Indicated Limited Loss to Payroll Ratio:					1.152	1.158	2.310	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.265	1.436	2.700	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								273.1%

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Code: 3146 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: HARDWARE MFG; HEAT TREATING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	296,774,628	12	118	249	2,396,331	2,518,281	4,914,612	1.656
2019	311,675,994	13	110	194	2,590,958	2,479,296	5,070,254	1.627
2020	284,823,161	11	118	157	3,384,646	3,142,017	6,526,663	2.291
2021	315,046,851	9	135	213	4,367,917	4,386,067	8,753,984	2.779
2022	327,056,932	2	120	199	3,942,499	4,126,803	8,069,302	2.467
1,535,377,566		47	601	1,012	16,682,350	16,652,464	33,334,815	
Adjusted Loss to Payroll Ratio:					1.087	1.085	2.171	
Expected Unlimited Loss to Payroll Ratio:					1.095	1.190	2.285	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.060	1.079	2.139	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.087	1.085	2.171	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.172	1.285	2.457	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								248.4%

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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	
2019	361,178,342	18	147	202	5,156,914	4,550,055	9,706,969	2.688
2020	389,272,964	13	129	132	5,968,077	4,539,445	10,507,522	2.699
2021	308,872,043	4	76	122	3,051,677	3,174,644	6,226,321	2.016
2022	359,197,766	0	76	115	2,586,791	2,471,241	5,058,032	1.408
1,418,521,115		35	428	571	16,763,460	14,735,385	31,498,845	
Adjusted Loss to Payroll Ratio:					1.182	1.039	2.221	
Expected Unlimited Loss to Payroll Ratio:					1.164	1.122	2.286	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.127	1.017	2.144	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.182	1.039	2.221	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.275	1.230	2.505	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								253.3%

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Code: 3165 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: AIR COND/REFRIGERATION EQUIP MFG; REFRIGERATOR MFG;
SOLAR PANEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	100,106,460	3	31	88	676,899	636,790	1,313,689	1.312
2019	95,161,257	3	40	58	1,214,958	1,329,099	2,544,057	2.673
2020	95,006,236	1	34	71	1,322,095	1,152,231	2,474,326	2.604
2021	107,699,257	1	47	72	1,720,898	1,729,051	3,449,949	3.203
2022	139,275,821	2	54	91	1,737,901	1,471,513	3,209,414	2.304
	537,249,031	10	206	380	6,672,750	6,318,683	12,991,434	
Adjusted Loss to Payroll Ratio:					1.242	1.176	2.418	
Expected Unlimited Loss to Payroll Ratio:					1.392	1.368	2.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.366	1.286	2.653	
Credibility:					0.85	0.76		
Indicated Limited Loss to Payroll Ratio:					1.260	1.203	2.463	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.341	1.373	2.713	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								274.4%

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Code: 3169 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: STOVE OR OVEN MFG; WATER HEATER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	84,142,092	4	53	76	1,203,067	1,044,322	2,247,389	2.671
2019	84,373,497	1	40	72	1,259,016	1,063,568	2,322,584	2.753
2020	77,151,731	0	22	68	751,609	521,380	1,272,989	1.650
2021	93,534,557	1	42	84	1,549,840	1,249,602	2,799,442	2.993
2022	86,876,366	0	37	79	719,994	703,823	1,423,817	1.639
426,078,243		6	194	379	5,483,527	4,582,694	10,066,221	
Adjusted Loss to Payroll Ratio:					1.287	1.076	2.363	
Expected Unlimited Loss to Payroll Ratio:					1.363	1.333	2.696	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.257	1.068	2.325	
Credibility:					0.75	0.64		
Indicated Limited Loss to Payroll Ratio:					1.280	1.073	2.353	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.448	1.441	2.889	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								292.2%

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	
2018	22,195,907	1	12	21	395,866	381,107	776,973	3.501
2019	22,155,380	1	15	29	346,055	211,156	557,211	2.515
2020	24,480,674	0	9	11	214,421	262,662	477,083	1.949
2021	26,661,433	0	13	27	444,752	312,831	757,583	2.841
2022	33,356,693	0	13	23	403,043	328,741	731,784	2.194
128,850,087		2	62	111	1,804,137	1,496,498	3,300,635	
Adjusted Loss to Payroll Ratio:					1.400	1.161	2.562	
Expected Unlimited Loss to Payroll Ratio:					1.401	1.310	2.711	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.332	1.135	2.466	
Credibility:					0.48	0.41		
Indicated Limited Loss to Payroll Ratio:					1.364	1.146	2.510	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.498	1.420	2.918	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								295.1%

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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	
2018	263,084,051	6	73	153	2,226,647	2,006,536	4,233,183	1.609
2019	228,311,618	8	54	117	1,820,031	1,584,999	3,405,030	1.491
2020	246,087,833	4	51	106	1,777,334	1,424,995	3,202,329	1.301
2021	248,952,123	0	39	68	947,462	700,507	1,647,969	0.662
2022	258,737,598	0	44	86	1,155,526	1,232,573	2,388,099	0.923
1,245,173,223		18	261	530	7,927,000	6,949,610	14,876,610	
Adjusted Loss to Payroll Ratio:					0.637	0.558	1.195	
Expected Unlimited Loss to Payroll Ratio:					0.600	0.655	1.256	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.589	0.616	1.205	
Credibility:					0.85	0.79		
Indicated Limited Loss to Payroll Ratio:					0.630	0.570	1.200	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.670	0.651	1.321	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								133.6%

Code: 3179 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRICAL APPARATUS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	348,846,767	10	79	176	2,103,610	2,004,574	4,108,184	1.178
2019	332,052,704	4	89	118	1,859,326	1,854,174	3,713,500	1.118
2020	401,622,171	6	102	178	2,888,038	2,733,057	5,621,095	1.400
2021	390,252,989	5	106	191	3,472,003	3,173,485	6,645,488	1.703
2022	421,525,005	0	56	163	2,225,937	2,227,558	4,453,495	1.057
1,894,299,636		25	432	826	12,548,914	11,992,847	24,541,761	
Adjusted Loss to Payroll Ratio:					0.662	0.633	1.296	
Expected Unlimited Loss to Payroll Ratio:					0.811	0.766	1.577	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.785	0.695	1.480	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.662	0.634	1.297	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.715	0.751	1.466	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								148.2%

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Code: 3180 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: LIGHT FIXTURE OR LAMP MFG OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	142,843,621	6	84	163	2,012,499	1,989,108	4,001,607	2.801
2019	140,385,677	7	63	129	1,299,364	1,637,384	2,936,748	2.092
2020	120,493,440	2	49	108	1,101,841	1,127,016	2,228,857	1.850
2021	128,629,820	1	75	144	2,035,846	1,613,779	3,649,625	2.837
2022	133,205,961	1	64	109	1,911,133	1,921,795	3,832,928	2.877
665,558,519		17	335	653	8,360,684	8,289,083	16,649,766	
Adjusted Loss to Payroll Ratio:					1.256	1.245	2.502	
Expected Unlimited Loss to Payroll Ratio:					1.367	1.701	3.068	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.261	1.363	2.624	
Credibility:					0.90	0.84		
Indicated Limited Loss to Payroll Ratio:					1.257	1.264	2.521	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.422	1.698	3.120	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								315.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	56,820,226	2	18	60	715,019	560,241	1,275,260	2.244
2019	52,993,024	0	8	15	287,650	222,748	510,398	0.963
2020	55,936,591	1	9	12	321,640	329,929	651,569	1.165
2021	63,569,615	1	9	18	258,032	148,157	406,189	0.639
2022	58,390,080	0	17	18	971,775	452,342	1,424,117	2.439
287,709,536		4	61	123	2,554,117	1,713,416	4,267,533	
Adjusted Loss to Payroll Ratio:					0.888	0.596	1.483	
Expected Unlimited Loss to Payroll Ratio:					0.705	0.676	1.381	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.670	0.586	1.256	
Credibility:					0.50	0.43		
Indicated Limited Loss to Payroll Ratio:					0.779	0.590	1.369	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.856	0.731	1.587	
Indicated Relativity Change:								14.9%
Relativity to Statewide Average Loss to Payroll Ratio:								160.5%

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Code: 3241 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 2 CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – WIRE DRAWING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	31,169,581	2	8	34	559,580	343,551	903,131	2.897
2019	33,043,059	2	9	35	462,558	277,476	740,034	2.240
2020	31,125,222	1	16	32	411,948	327,298	739,246	2.375
2021	31,633,276	0	12	31	331,228	296,235	627,463	1.984
2022	30,310,595	1	6	18	272,178	284,522	556,700	1.837
157,281,733		6	51	150	2,037,490	1,529,081	3,566,571	
Adjusted Loss to Payroll Ratio:					1.295	0.972	2.268	
Expected Unlimited Loss to Payroll Ratio:					1.278	1.547	2.824	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.237	1.402	2.639	
Credibility:					0.50	0.48		
Indicated Limited Loss to Payroll Ratio:					1.266	1.196	2.463	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.366	1.417	2.783	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								281.4%

Code: 3257 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: WIRE GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	109,523,887	6	65	165	1,741,965	1,743,203	3,485,168	3.182
2019	107,514,106	5	69	123	1,263,537	1,477,510	2,741,047	2.549
2020	101,470,188	1	47	114	1,135,246	1,121,383	2,256,629	2.224
2021	106,205,214	2	55	156	1,285,878	1,800,115	3,085,993	2.906
2022	128,138,927	0	61	153	2,174,738	2,097,526	4,272,264	3.334
552,852,322		14	297	711	7,601,364	8,239,737	15,841,101	
Adjusted Loss to Payroll Ratio:					1.375	1.490	2.865	
Expected Unlimited Loss to Payroll Ratio:					1.362	1.632	2.994	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.336	1.535	2.872	
Credibility:					0.86	0.82		
Indicated Limited Loss to Payroll Ratio:					1.369	1.498	2.868	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.457	1.710	3.167	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								320.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	79,991,022	4	39	105	662,065	811,755	1,473,820	1.842
2019	74,284,221	7	69	91	1,940,354	1,484,554	3,424,908	4.611
2020	69,820,612	2	39	64	834,447	989,320	1,823,767	2.612
2021	73,580,222	3	40	72	970,223	1,074,773	2,044,996	2.779
2022	81,146,288	0	43	73	1,615,204	1,232,135	2,847,339	3.509
378,822,365		16	230	405	6,022,293	5,592,537	11,614,830	
Adjusted Loss to Payroll Ratio:					1.590	1.476	3.066	
Expected Unlimited Loss to Payroll Ratio:					1.521	1.997	3.518	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.403	1.600	3.003	
Credibility:					0.75	0.72		
Indicated Limited Loss to Payroll Ratio:					1.543	1.511	3.055	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.746	2.030	3.777	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								381.9%

Code: 3365 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: WELDING OR CUTTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	81,940,005	5	46	84	1,130,916	1,308,084	2,439,000	2.977
2019	80,731,277	1	39	75	686,635	611,314	1,297,949	1.608
2020	78,190,248	3	33	58	1,244,033	1,222,059	2,466,092	3.154
2021	101,359,963	2	34	51	912,057	781,913	1,693,970	1.671
2022	98,284,047	2	41	62	1,816,049	1,975,586	3,791,635	3.858
440,505,540		13	193	330	5,789,690	5,898,956	11,688,646	
Adjusted Loss to Payroll Ratio:					1.314	1.339	2.653	
Expected Unlimited Loss to Payroll Ratio:					1.363	1.619	2.982	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.295	1.403	2.698	
Credibility:					0.77	0.72		
Indicated Limited Loss to Payroll Ratio:					1.310	1.357	2.667	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.439	1.682	3.120	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								315.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	302,913,433	19	149	256	4,523,905	4,071,572	8,595,477	2.838
2020	297,351,994	15	182	214	5,094,536	4,881,725	9,976,261	3.355
2021	315,905,757	4	130	180	3,352,806	3,662,630	7,015,436	2.221
2022	329,758,559	3	136	247	5,212,024	5,246,306	10,458,330	3.172
1,245,929,743		41	597	897	18,183,271	17,862,233	36,045,504	
Adjusted Loss to Payroll Ratio:					1.459	1.434	2.893	
Expected Unlimited Loss to Payroll Ratio:					1.596	1.588	3.185	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.517	1.376	2.893	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.459	1.434	2.893	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.603	1.777	3.380	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								341.8%

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	
2018	97,999,033	2	22	16	397,666	372,284	769,950	0.786
2019	89,050,809	0	30	35	427,952	437,252	865,204	0.972
2020	78,037,358	1	39	23	1,105,885	740,171	1,846,056	2.366
2021	93,582,103	1	25	24	578,716	497,861	1,076,577	1.150
2022	101,671,466	1	26	24	892,765	1,174,700	2,067,465	2.033
460,340,769		5	142	122	3,402,984	3,222,269	6,625,252	
Adjusted Loss to Payroll Ratio:					0.739	0.700	1.439	
Expected Unlimited Loss to Payroll Ratio:					0.887	0.889	1.776	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.843	0.770	1.613	
Credibility:					0.66	0.58		
Indicated Limited Loss to Payroll Ratio:					0.774	0.730	1.504	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.850	0.904	1.754	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								177.4%

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Code: 3400 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: METAL GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	232,341,597	12	124	286	3,016,860	2,739,112	5,755,972	2.477
2019	231,753,582	11	111	258	3,043,054	3,590,481	6,633,535	2.862
2020	220,926,884	13	138	248	4,690,901	4,201,009	8,891,910	4.025
2021	221,619,709	6	135	256	3,476,046	3,314,449	6,790,495	3.064
2022	247,874,255	3	122	174	3,402,187	3,752,566	7,154,753	2.886
1,154,516,027		45	630	1,222	17,629,047	17,597,617	35,226,663	
Adjusted Loss to Payroll Ratio:					1.527	1.524	3.051	
Expected Unlimited Loss to Payroll Ratio:					1.884	2.261	4.146	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.610	1.500	3.110	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.527	1.524	3.051	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.861	2.463	4.323	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								437.2%

Code: 3401 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: TUBE OR PIPE PRODUCTS MFG; GATE OR CORRAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	138,401,235	6	85	171	1,469,714	1,646,999	3,116,713	2.252
2019	132,357,748	5	74	139	1,122,940	1,331,372	2,454,312	1.854
2020	140,813,362	4	69	155	1,778,001	1,725,326	3,503,327	2.488
2021	154,133,741	4	78	119	2,004,316	1,797,935	3,802,251	2.467
2022	168,736,085	1	74	119	2,447,634	2,871,055	5,318,689	3.152
734,442,171		20	380	703	8,822,605	9,372,688	18,195,293	
Adjusted Loss to Payroll Ratio:					1.201	1.276	2.477	
Expected Unlimited Loss to Payroll Ratio:					1.027	1.222	2.249	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.994	1.108	2.102	
Credibility:					0.85	0.81		
Indicated Limited Loss to Payroll Ratio:					1.171	1.244	2.415	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.263	1.473	2.736	
Indicated Relativity Change:								21.6%
Relativity to Statewide Average Loss to Payroll Ratio:								276.7%

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Code: 3501 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MACHINERY MFG – PORTABLE TOOLS; MACHINERY MFG – SWIMMING POOL/SPA

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	78,237,986	6	45	64	1,462,923	1,296,343	2,759,266	3.527
2019	76,184,576	2	47	93	1,066,095	1,134,510	2,200,605	2.889
2020	86,802,042	4	42	85	1,356,955	1,133,558	2,490,513	2.869
2021	110,823,045	2	61	97	2,208,689	2,556,572	4,765,261	4.300
2022	99,491,935	0	38	86	1,338,190	1,496,021	2,834,211	2.849
	451,539,584	14	233	425	7,432,852	7,617,003	15,049,856	
Adjusted Loss to Payroll Ratio:					1.646	1.687	3.333	
Expected Unlimited Loss to Payroll Ratio:					1.752	1.957	3.709	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.695	1.774	3.470	
Credibility:					0.87	0.80		
Indicated Limited Loss to Payroll Ratio:					1.653	1.704	3.357	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.783	2.018	3.801	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								384.4%

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Code: 3507 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: MACHINERY OR EQUIPMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	219,160,205	7	122	336	2,429,762	2,217,835	4,647,597	2.121
2019	229,205,572	8	141	324	3,682,309	2,844,197	6,526,506	2.847
2020	260,932,590	3	111	320	2,344,947	1,898,160	4,243,107	1.626
2021	296,888,470	1	121	337	2,345,123	2,521,635	4,866,758	1.639
2022	333,352,269	2	128	373	3,104,619	3,049,747	6,154,366	1.846
1,339,539,106		21	623	1,690	13,906,761	12,531,574	26,438,335	
Adjusted Loss to Payroll Ratio:					1.038	0.936	1.974	
Expected Unlimited Loss to Payroll Ratio:					1.181	1.210	2.391	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.123	1.048	2.171	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.038	0.936	1.974	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.140	1.160	2.300	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								232.5%

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	
2020	558,595,539	7	190	444	4,953,342	4,682,083	9,635,425	1.725
2021	603,833,657	4	172	480	3,875,669	4,090,497	7,966,166	1.319
2022	675,937,702	4	210	385	6,038,330	5,918,702	11,957,032	1.769
1,838,366,898		15	572	1,309	14,867,341	14,691,282	29,558,623	
Adjusted Loss to Payroll Ratio:					0.809	0.799	1.608	
Expected Unlimited Loss to Payroll Ratio:					0.849	0.940	1.789	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.822	0.852	1.674	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.809	0.799	1.608	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.872	0.947	1.819	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								183.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	122,461,474	4	20	46	723,817	654,364	1,378,181	1.125
2019	123,475,058	3	42	34	1,268,423	954,167	2,222,590	1.800
2020	123,339,083	0	24	30	619,036	596,870	1,215,906	0.986
2021	149,463,721	1	23	30	718,207	1,106,817	1,825,024	1.221
2022	152,802,349	0	14	29	460,679	385,908	846,587	0.554
671,541,685		8	123	169	3,790,162	3,698,126	7,488,288	
Adjusted Loss to Payroll Ratio:					0.564	0.551	1.115	
Expected Unlimited Loss to Payroll Ratio:					0.733	0.704	1.437	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.719	0.662	1.381	
Credibility:					0.72	0.63		
Indicated Limited Loss to Payroll Ratio:					0.607	0.592	1.199	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.646	0.675	1.321	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								133.6%

Code: 3569 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 2 CLASS: ELECTRIC MOTOR MFG OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	79,430,739	2	17	39	407,734	366,901	774,635	0.975
2019	74,693,099	3	16	39	727,003	465,716	1,192,719	1.597
2020	69,435,572	3	14	24	568,364	591,558	1,159,922	1.671
2021	80,220,569	1	16	28	737,084	537,738	1,274,822	1.589
2022	83,625,440	0	9	34	165,343	175,717	341,060	0.408
387,405,419		9	72	164	2,605,527	2,137,630	4,743,157	
Adjusted Loss to Payroll Ratio:					0.673	0.552	1.224	
Expected Unlimited Loss to Payroll Ratio:					0.675	0.628	1.303	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.662	0.591	1.253	
Credibility:					0.56	0.49		
Indicated Limited Loss to Payroll Ratio:					0.668	0.572	1.240	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.711	0.652	1.363	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								137.8%

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Code: 3570 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRIC APPLIANCE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	105,218,162	4	31	51	1,192,027	1,080,035	2,272,062	2.159
2019	116,681,672	3	23	40	638,292	713,943	1,352,235	1.159
2020	91,498,299	3	31	36	1,195,350	1,126,960	2,322,310	2.538
2021	106,527,476	2	30	43	958,950	745,933	1,704,883	1.600
2022	125,269,645	1	40	51	828,900	701,003	1,529,903	1.221
545,195,254		13	155	221	4,813,519	4,367,873	9,181,392	
Adjusted Loss to Payroll Ratio:					0.883	0.801	1.684	
Expected Unlimited Loss to Payroll Ratio:					1.019	1.085	2.104	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.968	0.940	1.908	
Credibility:					0.75	0.67		
Indicated Limited Loss to Payroll Ratio:					0.904	0.847	1.751	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.993	1.050	2.043	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								206.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	2,013,692,251	7	149	394	4,130,654	3,382,235	7,512,889	0.373
2021	2,248,932,458	6	162	464	4,836,935	4,550,165	9,387,100	0.417
2022	2,551,982,468	7	204	495	7,334,090	6,351,030	13,685,120	0.536
6,814,607,177		20	515	1,353	16,301,678	14,283,430	30,585,109	
Adjusted Loss to Payroll Ratio:					0.239	0.210	0.449	
Expected Unlimited Loss to Payroll Ratio:					0.241	0.261	0.503	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.229	0.226	0.456	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.239	0.210	0.449	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.263	0.260	0.522	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								52.8%

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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	
2018	56,782,146	0	9	21	104,883	141,066	245,949	0.433
2019	54,980,301	2	11	13	286,244	205,792	492,036	0.895
2020	80,913,999	0	12	16	419,077	409,090	828,167	1.024
2021	81,435,134	1	11	17	219,478	236,326	455,804	0.560
2022	74,152,286	0	16	19	231,621	351,239	582,860	0.786
348,263,866		3	59	86	1,261,302	1,343,512	2,604,814	
Adjusted Loss to Payroll Ratio:					0.362	0.386	0.748	
Expected Unlimited Loss to Payroll Ratio:					0.414	0.505	0.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.394	0.437	0.831	
Credibility:					0.44	0.41		
Indicated Limited Loss to Payroll Ratio:					0.380	0.416	0.796	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.417	0.515	0.933	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								94.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	230,953,951	4	84	189	1,200,411	1,402,968	2,603,379	1.127
2019	264,862,013	9	93	193	2,942,551	2,398,656	5,341,207	2.017
2020	251,552,076	2	68	131	1,188,931	1,011,555	2,200,486	0.875
2021	270,850,524	1	45	143	1,161,723	1,181,318	2,343,041	0.865
2022	295,531,916	2	74	131	1,860,976	1,595,360	3,456,336	1.170
1,313,750,480		18	364	787	8,354,593	7,589,857	15,944,450	
Adjusted Loss to Payroll Ratio:					0.636	0.578	1.214	
Expected Unlimited Loss to Payroll Ratio:					0.786	0.787	1.573	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.747	0.681	1.429	
Credibility:					0.96	0.84		
Indicated Limited Loss to Payroll Ratio:					0.640	0.594	1.235	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.703	0.737	1.440	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								145.6%

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Code: 3577 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PRINTED CIRCUIT BOARD ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	437,296,588	5	47	123	1,127,277	1,268,492	2,395,769	0.548
2019	431,676,612	2	48	118	865,443	1,080,609	1,946,052	0.451
2020	456,142,558	2	36	79	1,370,041	1,282,669	2,652,710	0.582
2021	472,595,142	2	47	112	1,318,983	1,683,041	3,002,024	0.635
2022	468,673,952	0	40	89	957,225	1,097,486	2,054,711	0.438
2,266,384,852		11	218	521	5,638,969	6,412,298	12,051,266	
Adjusted Loss to Payroll Ratio:					0.249	0.283	0.532	
Expected Unlimited Loss to Payroll Ratio:					0.285	0.326	0.611	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.280	0.306	0.586	
Credibility:					0.81	0.76		
Indicated Limited Loss to Payroll Ratio:					0.255	0.289	0.543	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.271	0.329	0.600	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								60.7%

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	
2018	204,275,347	3	55	124	1,382,549	1,443,986	2,826,535	1.384
2019	208,530,113	5	60	145	2,000,850	1,907,738	3,908,588	1.874
2020	204,475,417	6	46	113	1,944,980	1,478,447	3,423,427	1.674
2021	227,732,710	3	61	150	1,852,147	1,510,672	3,362,819	1.477
2022	247,385,156	0	60	153	1,567,323	2,170,741	3,738,064	1.511
1,092,398,743		17	282	685	8,747,850	8,511,585	17,259,434	
Adjusted Loss to Payroll Ratio:					0.801	0.779	1.580	
Expected Unlimited Loss to Payroll Ratio:					0.813	0.869	1.682	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.772	0.753	1.525	
Credibility:					0.90	0.81		
Indicated Limited Loss to Payroll Ratio:					0.798	0.774	1.572	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.876	0.960	1.836	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								185.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	59,749,913	4	33	91	822,965	1,174,868	1,997,833	3.344
2019	50,284,363	2	39	83	1,077,527	1,059,148	2,136,675	4.249
2020	48,799,756	1	33	56	749,349	685,485	1,434,834	2.940
2021	55,554,043	2	36	69	1,111,578	988,462	2,100,040	3.780
2022	61,984,718	1	34	68	1,125,091	904,516	2,029,607	3.274
276,372,793		10	175	367	4,886,510	4,812,479	9,698,989	
Adjusted Loss to Payroll Ratio:					1.768	1.741	3.509	
Expected Unlimited Loss to Payroll Ratio:					1.677	2.086	3.763	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.594	1.807	3.401	
Credibility:					0.70	0.66		
Indicated Limited Loss to Payroll Ratio:					1.715	1.763	3.479	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.884	2.186	4.069	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								411.5%

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	
2021	2,323,389,137	27	664	1,114	17,637,615	17,038,384	34,675,999	1.492
2022	2,465,985,654	14	611	1,068	17,179,938	18,363,247	35,543,185	1.441
4,789,374,791		41	1,275	2,182	34,817,553	35,401,631	70,219,185	
Adjusted Loss to Payroll Ratio:					0.727	0.739	1.466	
Expected Unlimited Loss to Payroll Ratio:					0.821	0.895	1.716	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.781	0.775	1.556	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.727	0.739	1.466	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.798	0.916	1.715	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								173.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	119,221,240	0	30	98	870,235	696,474	1,566,709	1.314
2019	134,022,221	4	43	90	1,241,202	1,213,715	2,454,917	1.832
2020	142,393,813	2	39	85	878,262	1,011,302	1,889,564	1.327
2021	153,631,935	0	29	86	349,684	720,497	1,070,181	0.697
2022	167,972,660	2	47	104	1,913,046	1,550,683	3,463,729	2.062
717,241,869		8	188	463	5,252,429	5,192,671	10,445,100	
Adjusted Loss to Payroll Ratio:					0.732	0.724	1.456	
Expected Unlimited Loss to Payroll Ratio:					0.848	1.022	1.869	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.806	0.885	1.691	
Credibility:					0.78	0.73		
Indicated Limited Loss to Payroll Ratio:					0.749	0.767	1.516	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.822	0.951	1.773	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								179.3%

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Code: 3643 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: ELECTRIC POWER/TRANS EQUIP MFG; ELECTRIC CONTROL PANEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	407,549,983	12	99	244	2,593,908	2,831,507	5,425,415	1.331
2019	453,994,844	10	83	225	2,715,739	2,164,239	4,879,978	1.075
2020	448,669,269	5	77	199	2,261,824	2,099,116	4,360,940	0.972
2021	754,580,490	4	89	220	2,450,672	2,458,484	4,909,156	0.651
2022	795,067,587	2	156	301	4,022,542	3,765,747	7,788,289	0.980
2,859,862,173		33	504	1,189	14,044,686	13,319,093	27,363,779	
Adjusted Loss to Payroll Ratio:					0.491	0.466	0.957	
Expected Unlimited Loss to Payroll Ratio:					0.521	0.544	1.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.504	0.493	0.998	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.491	0.466	0.957	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.530	0.552	1.081	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								109.3%

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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	
2018	62,943,631	2	33	54	825,995	632,477	1,458,472	2.317
2019	56,288,557	1	23	46	824,680	669,581	1,494,261	2.655
2020	65,418,111	3	28	46	1,084,623	966,206	2,050,829	3.135
2021	80,418,917	1	39	67	1,478,619	1,666,280	3,144,899	3.911
2022	76,102,180	1	29	66	1,580,677	2,318,099	3,898,776	5.123
341,171,396		8	152	279	5,794,594	6,252,644	12,047,237	
Adjusted Loss to Payroll Ratio:					1.698	1.833	3.531	
Expected Unlimited Loss to Payroll Ratio:					1.321	1.389	2.710	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.256	1.203	2.459	
Credibility:					0.69	0.61		
Indicated Limited Loss to Payroll Ratio:					1.561	1.590	3.150	
Limit Factor:					1.098	1.239		
Indicated (Unlimited) Loss to Payroll Ratio:					1.714	1.970	3.684	
Indicated Relativity Change:								35.9%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.576	1.812	3.388	
Relativity to Statewide Average Loss to Payroll Ratio:								342.6%

Code: 3651 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRICAL WIRE HARNESS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	260,640,544	5	93	131	2,054,873	2,279,717	4,334,590	1.663
2019	287,663,716	12	119	159	2,754,870	2,771,026	5,525,896	1.921
2020	269,258,894	5	80	134	2,045,336	2,292,265	4,337,601	1.611
2021	309,930,358	5	112	190	2,345,218	3,346,962	5,692,180	1.837
2022	352,008,499	3	88	142	2,864,561	2,987,945	5,852,506	1.663
1,479,502,011		30	492	756	12,064,857	13,677,916	25,742,773	
Adjusted Loss to Payroll Ratio:					0.815	0.924	1.740	
Expected Unlimited Loss to Payroll Ratio:					0.842	1.012	1.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.827	0.951	1.778	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.815	0.924	1.740	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.868	1.055	1.923	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								194.4%

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

Code: 3070 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: COMPUTER MEMORY DISK MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	12,228,636,703	18	522	1,237	15,327,609	15,747,663	31,075,272	0.254
2022	12,814,762,622	4	504	1,232	14,276,491	14,939,602	29,216,093	0.228
	25,043,399,325	22	1,026	2,469	29,604,100	30,687,265	60,291,365	
Adjusted Loss to Payroll Ratio:					0.118	0.123	0.241	
Expected Unlimited Loss to Payroll Ratio:					0.132	0.144	0.276	
Expected Unlimited Loss to Payroll Ratio (Class 3070 Only)*:					0.103	0.112	0.215	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.126	0.125	0.251	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.118	0.123	0.241	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.130	0.152	0.282	
Indicated Relativity Change:								1.9%
Indicated Relativity Change (Class 3070 Only)*:								30.9%
Selected (Unlimited) Loss to Payroll Ratio (Restricted to 25% Change; Class 3070 Only:					0.124	0.145	0.269	
Relativity to Statewide Average Loss to Payroll Ratio:								28.5%

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

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Code: 3682 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: INSTRUMENT MFG – NON-ELECTRONIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	1,642,514,356	11	202	286	6,530,369	5,360,108	11,890,477	0.724
2021	1,759,449,492	9	257	379	6,269,362	5,891,535	12,160,897	0.691
2022	1,883,068,892	4	203	413	6,042,401	4,984,646	11,027,047	0.586
5,285,032,740		24	662	1,078	18,842,133	16,236,289	35,078,421	
Adjusted Loss to Payroll Ratio:					0.357	0.307	0.664	
Expected Unlimited Loss to Payroll Ratio:					0.387	0.352	0.739	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.375	0.319	0.694	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.357	0.307	0.664	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.385	0.364	0.748	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								75.7%

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	
2018	48,338,019	0	3	14	6,490	19,231	25,721	0.053
2019	44,599,805	1	3	9	69,557	25,485	95,042	0.213
2020	41,506,468	0	2	4	6,220	14,599	20,819	0.050
2021	32,891,815	0	3	7	17,408	14,150	31,558	0.096
2022	53,968,694	0	0	4	0	726	726	0.001
221,304,801		1	11	38	99,675	74,192	173,867	
Adjusted Loss to Payroll Ratio:					0.045	0.034	0.079	
Expected Unlimited Loss to Payroll Ratio:					0.177	0.190	0.367	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.171	0.172	0.343	
Credibility:					0.26	0.24		
Indicated Limited Loss to Payroll Ratio:					0.138	0.139	0.278	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.149	0.165	0.314	
Indicated Relativity Change:								-14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								31.8%

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Code: 3719 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 4 CLASS: OIL OR GAS REFINERIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	469,978,609	7	34	53	3,007,421	1,622,216	4,629,637	0.985
2019	294,950,101	3	17	27	1,650,910	950,074	2,600,984	0.882
2020	269,098,367	1	21	26	1,493,413	771,554	2,264,967	0.842
2021	260,597,115	1	14	27	979,998	432,006	1,412,004	0.542
2022	379,414,921	0	19	27	1,211,826	635,181	1,847,007	0.487
1,674,039,113		12	105	160	8,343,568	4,411,031	12,754,600	
Adjusted Loss to Payroll Ratio:					0.498	0.263	0.762	
Expected Unlimited Loss to Payroll Ratio:					0.661	0.528	1.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.503	0.277	0.780	
Credibility:					0.95	0.71		
Indicated Limited Loss to Payroll Ratio:					0.499	0.267	0.766	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.608	0.432	1.040	
Indicated Relativity Change:								-12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								105.1%

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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	
2021	2,625,935,209	42	839	1,499	30,239,879	25,239,242	55,479,121	2.113
2022	2,970,931,603	28	869	1,692	32,173,245	30,399,518	62,572,763	2.106
	5,596,866,812	70	1,708	3,191	62,413,124	55,638,761	118,051,884	
Adjusted Loss to Payroll Ratio:					1.115	0.994	2.109	
Expected Unlimited Loss to Payroll Ratio:					1.330	1.352	2.682	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.071	0.818	1.888	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.115	0.994	2.109	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.286	1.395	2.681	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								271.1%

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Code: 3726 RHG: 5 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: BOILER INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	70,769,551	0	7	12	426,985	214,883	641,868	0.907
2019	68,598,750	0	11	28	352,573	237,374	589,947	0.860
2020	82,030,819	2	8	14	491,248	353,158	844,406	1.029
2021	102,632,884	2	8	15	407,638	205,195	612,833	0.597
2022	146,223,139	1	21	21	1,324,647	763,292	2,087,939	1.428
470,255,143		5	55	90	3,003,090	1,773,901	4,776,991	
Adjusted Loss to Payroll Ratio:					0.639	0.377	1.016	
Expected Unlimited Loss to Payroll Ratio:					0.775	0.587	1.362	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.689	0.433	1.122	
Credibility:					0.62	0.47		
Indicated Limited Loss to Payroll Ratio:					0.658	0.407	1.065	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					0.759	0.571	1.329	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								134.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	127,205,136	2	19	40	868,241	668,942	1,537,183	1.208
2019	103,677,059	2	11	28	556,350	344,078	900,428	0.868
2020	89,106,619	4	5	11	563,519	329,947	893,466	1.003
2021	156,201,673	3	13	30	755,620	475,326	1,230,946	0.788
2022	156,347,445	0	8	20	207,095	166,341	373,436	0.239
	632,537,932	11	56	129	2,950,824	1,984,634	4,935,458	
Adjusted Loss to Payroll Ratio:					0.467	0.314	0.780	
Expected Unlimited Loss to Payroll Ratio:					0.495	0.368	0.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.480	0.334	0.814	
Credibility:					0.60	0.47		
Indicated Limited Loss to Payroll Ratio:					0.472	0.324	0.796	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.509	0.384	0.893	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								90.3%

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Code: 3808 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: AUTO OR MOTORCYCLE MFG OR ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	174,772,158	5	129	524	2,128,014	1,833,890	3,961,904	2.267
2019	145,232,399	6	109	231	2,795,062	2,239,244	5,034,306	3.466
2020	155,456,010	2	162	252	2,803,521	2,882,240	5,685,761	3.657
2021	195,693,761	0	132	191	2,527,008	1,840,497	4,367,505	2.232
2022	318,603,820	1	122	276	3,286,953	3,005,085	6,292,038	1.975
989,758,148		14	654	1,474	13,540,557	11,800,956	25,341,512	
Adjusted Loss to Payroll Ratio:					1.368	1.192	2.560	
Expected Unlimited Loss to Payroll Ratio:					1.591	1.470	3.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.512	1.274	2.786	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.368	1.195	2.564	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.502	1.482	2.984	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								301.8%

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Code: 3815 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: TRUCK, TRUCK TRAILER OR BUS MFG/ASSEMBLING; TRUCK BODY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	216,876,848	5	129	334	2,364,170	2,650,657	5,014,827	2.312
2020	239,726,041	8	141	382	2,904,968	3,254,605	6,159,573	2.569
2021	281,130,297	8	215	410	5,477,383	4,413,580	9,890,963	3.518
2022	293,004,513	7	223	372	5,460,810	4,852,646	10,313,456	3.520
	1,030,737,699	28	708	1,498	16,207,331	15,171,488	31,378,819	
Adjusted Loss to Payroll Ratio:					1.572	1.472	3.044	
Expected Unlimited Loss to Payroll Ratio:					1.465	1.588	3.053	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.418	1.439	2.857	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.572	1.472	3.044	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.696	1.743	3.439	
Indicated Relativity Change:								12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								347.8%

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Code: 3821 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: AUTO OR AUTO TRUCK PARTS DISMANTLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	84,983,304	1	74	165	1,312,685	1,186,977	2,499,662	2.941
2019	88,313,331	7	80	159	1,916,731	1,641,270	3,558,001	4.029
2020	85,545,626	2	63	124	1,797,748	1,484,366	3,282,114	3.837
2021	92,725,074	3	78	155	2,384,649	1,903,038	4,287,687	4.624
2022	103,011,111	2	96	137	2,902,229	2,030,155	4,932,384	4.788
454,578,446		15	391	740	10,314,042	8,245,805	18,559,847	
Adjusted Loss to Payroll Ratio:					2.269	1.814	4.083	
Expected Unlimited Loss to Payroll Ratio:					2.056	1.962	4.017	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.986	1.732	3.718	
Credibility:					0.93	0.80		
Indicated Limited Loss to Payroll Ratio:					2.249	1.798	4.047	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.426	2.129	4.555	
Indicated Relativity Change:								13.4%
Relativity to Statewide Average Loss to Payroll Ratio:								460.6%

Code: 3828 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: AUTO OR TRUCK PARTS REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	82,975,342	8	60	71	1,684,007	1,363,964	3,047,971	3.673
2019	83,693,086	1	62	55	1,536,123	1,292,577	2,828,700	3.380
2020	75,391,345	1	22	49	395,976	448,524	844,500	1.120
2021	78,639,247	2	27	52	1,250,505	902,836	2,153,341	2.738
2022	77,200,598	1	23	36	560,411	688,108	1,248,519	1.617
397,899,618		13	194	263	5,427,022	4,696,010	10,123,031	
Adjusted Loss to Payroll Ratio:					1.364	1.180	2.544	
Expected Unlimited Loss to Payroll Ratio:					1.394	1.319	2.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.368	1.240	2.608	
Credibility:					0.76	0.66		
Indicated Limited Loss to Payroll Ratio:					1.365	1.201	2.565	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.452	1.370	2.822	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								285.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	917,626,664	5	182	381	5,330,364	3,734,525	9,064,889	0.988
2021	1,001,939,793	5	137	286	5,321,183	3,903,365	9,224,548	0.921
2022	1,287,218,090	2	201	453	7,348,273	5,361,546	12,709,819	0.987
	3,206,784,547	12	520	1,120	17,999,821	12,999,436	30,999,256	
Adjusted Loss to Payroll Ratio:					0.561	0.405	0.967	
Expected Unlimited Loss to Payroll Ratio:					0.696	0.640	1.337	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.629	0.490	1.119	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.561	0.405	0.967	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					0.648	0.569	1.216	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								123.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,093,241,866	20	222	381	8,900,220	7,871,627	16,771,847	1.534
2022	1,146,979,994	2	209	513	7,036,938	7,616,119	14,653,057	1.278
2,240,221,860		22	431	894	15,937,159	15,487,745	31,424,904	
Adjusted Loss to Payroll Ratio:					0.711	0.691	1.403	
Expected Unlimited Loss to Payroll Ratio:					0.973	0.922	1.895	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.942	0.836	1.777	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.711	0.691	1.403	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.767	0.819	1.586	
Indicated Relativity Change:								-16.3%
Relativity to Statewide Average Loss to Payroll Ratio:								160.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	380,214,807	11	243	399	5,465,393	4,973,499	10,438,892	2.746
2021	427,627,843	6	218	452	4,622,684	5,168,320	9,791,004	2.290
2022	426,942,951	5	233	370	6,741,314	7,743,191	14,484,505	3.393
1,234,785,601		22	694	1,221	16,829,391	17,885,010	34,714,401	
Adjusted Loss to Payroll Ratio:					1.363	1.448	2.811	
Expected Unlimited Loss to Payroll Ratio:					1.489	1.498	2.987	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.441	1.358	2.799	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.363	1.448	2.811	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.470	1.716	3.186	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								322.1%

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Code: 4000 RHG: 4 NAICS: 21 ILDG: 2 MLDG: 2 CLASS: SAND OR GRAVEL DIGGING; CLAY DIGGING; SALT PRODUCTION; DREDGING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	123,074,305	2	35	45	1,637,491	990,261	2,627,752	2.135
2019	122,619,758	3	31	43	1,022,040	679,334	1,701,374	1.388
2020	125,255,956	5	22	63	782,147	649,535	1,431,682	1.143
2021	131,359,405	4	45	50	1,623,471	1,442,697	3,066,168	2.334
2022	134,097,844	2	32	39	1,353,367	1,806,154	3,159,521	2.356
	636,407,268	16	165	240	6,418,516	5,567,982	11,986,497	
Adjusted Loss to Payroll Ratio:					1.009	0.875	1.883	
Expected Unlimited Loss to Payroll Ratio:					1.182	0.964	2.145	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.008	0.706	1.713	
Credibility:					0.84	0.66		
Indicated Limited Loss to Payroll Ratio:					1.008	0.817	1.826	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.141	1.098	2.239	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								226.4%

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Code: 4034 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: CONCRETE PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	251,343,346	11	140	326	3,403,516	3,182,378	6,585,894	2.620
2020	259,045,214	9	148	269	3,797,871	4,107,316	7,905,187	3.052
2021	277,418,745	4	165	272	4,506,814	4,404,951	8,911,765	3.212
2022	303,452,688	3	163	270	4,457,029	4,458,174	8,915,203	2.938
1,091,259,993		27	616	1,137	16,165,230	16,152,818	32,318,048	
Adjusted Loss to Payroll Ratio:					1.481	1.480	2.962	
Expected Unlimited Loss to Payroll Ratio:					1.585	1.923	3.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.462	1.541	3.003	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.481	1.480	2.962	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.676	1.988	3.665	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								370.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	37,362,847	0	14	18	347,956	302,462	650,418	1.741
2019	43,401,790	3	9	29	580,572	623,713	1,204,285	2.775
2020	41,019,810	3	15	21	727,860	632,736	1,360,596	3.317
2021	46,792,806	2	18	17	814,916	869,355	1,684,271	3.599
2022	58,111,594	0	10	17	317,856	266,636	584,492	1.006
226,688,847		8	66	102	2,789,159	2,694,901	5,484,060	
Adjusted Loss to Payroll Ratio:					1.230	1.189	2.419	
Expected Unlimited Loss to Payroll Ratio:					1.399	1.620	3.020	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.291	1.299	2.589	
Credibility:					0.59	0.54		
Indicated Limited Loss to Payroll Ratio:					1.255	1.240	2.495	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.420	1.665	3.085	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								312.0%

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Code: 4038 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTER OR CONCRETE STATUARY OR ORNAMENT MFG;
TAXIDERMIST

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	23,024,835	2	20	28	536,040	649,093	1,185,133	5.147
2019	22,559,980	1	13	20	396,029	456,674	852,703	3.780
2020	24,697,833	0	18	17	607,364	747,782	1,355,146	5.487
2021	29,156,235	0	17	29	490,126	375,540	865,666	2.969
2022	30,185,615	2	25	27	801,449	750,035	1,551,484	5.140
	129,624,498	5	93	121	2,831,008	2,979,125	5,810,132	
Adjusted Loss to Payroll Ratio:					2.184	2.298	4.482	
Expected Unlimited Loss to Payroll Ratio:					1.978	2.270	4.247	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.914	2.057	3.972	
Credibility:					0.55	0.52		
Indicated Limited Loss to Payroll Ratio:					2.064	2.182	4.246	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.226	2.584	4.810	
Indicated Relativity Change:								13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								486.4%

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Code: 4041 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: BRICK OR CLAY BUILDING PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	20,080,452	1	6	27	334,403	95,172	429,575	2.139
2019	21,694,634	0	13	21	141,375	138,681	280,056	1.291
2020	20,149,835	0	9	22	122,172	201,569	323,741	1.607
2021	17,275,500	0	12	19	292,058	281,568	573,626	3.320
2022	16,921,754	0	15	21	349,842	389,119	738,961	4.367
96,122,175		1	55	110	1,239,849	1,106,108	2,345,957	
Adjusted Loss to Payroll Ratio:					1.290	1.151	2.441	
Expected Unlimited Loss to Payroll Ratio:					1.002	1.082	2.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.983	1.017	2.000	
Credibility:					0.38	0.35		
Indicated Limited Loss to Payroll Ratio:					1.099	1.063	2.162	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.169	1.213	2.382	
Indicated Relativity Change:								14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								240.9%

Code: 4049 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 1 CLASS: POTTERY PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	63,612,094	2	34	56	643,993	634,187	1,278,180	2.009
2019	60,870,666	1	31	45	622,028	549,605	1,171,633	1.925
2020	54,886,924	2	33	34	1,312,818	1,044,967	2,357,785	4.296
2021	58,827,173	0	24	38	404,970	415,652	820,622	1.395
2022	64,027,835	0	25	25	566,104	443,866	1,009,970	1.577
302,224,692		5	147	198	3,549,913	3,088,277	6,638,191	
Adjusted Loss to Payroll Ratio:					1.175	1.022	2.196	
Expected Unlimited Loss to Payroll Ratio:					1.255	1.186	2.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.215	1.075	2.290	
Credibility:					0.65	0.56		
Indicated Limited Loss to Payroll Ratio:					1.189	1.045	2.234	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.282	1.238	2.520	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								254.9%

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Code: 4111 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: GLASSWARE MFG; INCANDESCENT LAMP MFG;
 CATHEDRAL/ART GLASS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	83,368,526	1	28	45	397,678	515,086	912,764	1.095
2019	77,290,351	4	16	42	938,546	943,551	1,882,097	2.435
2020	72,272,094	0	24	38	279,534	374,223	653,757	0.905
2021	78,379,062	0	20	36	534,613	445,302	979,915	1.250
2022	77,372,140	0	15	27	160,667	267,059	427,726	0.553
	388,682,173	5	103	188	2,311,038	2,545,221	4,856,259	
Adjusted Loss to Payroll Ratio:					0.595	0.655	1.249	
Expected Unlimited Loss to Payroll Ratio:					0.789	0.895	1.684	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.763	0.811	1.575	
Credibility:					0.60	0.55		
Indicated Limited Loss to Payroll Ratio:					0.663	0.725	1.388	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.715	0.859	1.574	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								159.1%

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Code: 4112 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: INTEGRATED CIRCUIT AND SEMICONDUCTOR WAFER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,899,744,738	6	59	229	1,471,923	1,588,211	3,060,134	0.161
2019	1,902,397,905	3	66	186	1,315,271	1,521,201	2,836,472	0.149
2020	2,114,839,839	2	72	131	1,791,759	2,221,873	4,013,632	0.190
2021	2,196,269,069	0	78	169	2,250,405	2,391,347	4,641,752	0.211
2022	2,401,506,123	2	67	147	2,520,952	2,753,169	5,274,121	0.220
10,514,757,674		13	342	862	9,350,310	10,475,801	19,826,111	
Adjusted Loss to Payroll Ratio:					0.089	0.100	0.189	
Expected Unlimited Loss to Payroll Ratio:					0.098	0.113	0.211	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.097	0.106	0.203	
Credibility:					0.97	0.92		
Indicated Limited Loss to Payroll Ratio:					0.089	0.100	0.189	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.095	0.114	0.209	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								21.1%

Code: 4114 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: GLASSWARE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	58,551,899	3	14	53	518,971	402,815	921,786	1.574
2019	66,210,586	1	13	40	386,686	387,737	774,423	1.170
2020	57,508,605	3	20	43	807,070	699,864	1,506,934	2.620
2021	68,686,682	1	31	59	416,713	749,195	1,165,908	1.697
2022	76,284,683	0	22	41	433,290	533,886	967,176	1.268
327,242,455		8	100	236	2,562,730	2,773,497	5,336,227	
Adjusted Loss to Payroll Ratio:					0.783	0.848	1.631	
Expected Unlimited Loss to Payroll Ratio:					0.789	0.959	1.748	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.750	0.831	1.581	
Credibility:					0.55	0.52		
Indicated Limited Loss to Payroll Ratio:					0.768	0.840	1.608	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.844	1.041	1.884	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								190.5%

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Code: 4130 RHG: 4 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: GLASS MERCHANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	132,905,773	6	134	236	2,542,468	2,515,679	5,058,147	3.806
2019	142,420,171	6	76	184	1,668,056	1,590,697	3,258,753	2.288
2020	138,775,350	4	93	159	2,056,194	2,023,753	4,079,947	2.940
2021	173,946,545	4	127	217	3,288,258	2,917,611	6,205,869	3.568
2022	214,852,860	5	139	235	4,446,815	4,905,565	9,352,380	4.353
802,900,699		25	569	1,031	14,001,791	13,953,305	27,955,096	
Adjusted Loss to Payroll Ratio:					1.744	1.738	3.482	
Expected Unlimited Loss to Payroll Ratio:					1.915	2.211	4.126	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.763	1.726	3.489	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.744	1.738	3.482	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.974	2.334	4.308	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								435.6%

Code: 4150 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: OPTICAL GOODS MFG; LENS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	278,161,216	6	87	191	1,879,722	1,574,633	3,454,355	1.242
2019	306,639,010	11	103	138	2,878,153	2,219,804	5,097,957	1.663
2020	329,757,365	8	87	136	2,763,307	2,574,546	5,337,853	1.619
2021	351,592,270	3	73	151	2,920,937	2,455,411	5,376,348	1.529
2022	400,661,505	0	91	153	2,328,520	2,206,205	4,534,725	1.132
1,666,811,366		28	441	769	12,770,639	11,030,599	23,801,239	
Adjusted Loss to Payroll Ratio:					0.766	0.662	1.428	
Expected Unlimited Loss to Payroll Ratio:					0.832	0.820	1.652	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.805	0.743	1.549	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					0.766	0.665	1.432	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.826	0.788	1.615	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								163.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 4239 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PAPER OR CARDBOARD STOCK MFG; FIBER PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	63,623,652	0	22	38	784,585	675,678	1,460,263	2.295
2019	71,933,932	2	23	22	542,630	373,726	916,356	1.274
2020	67,322,412	1	19	43	299,482	262,156	561,638	0.834
2021	78,497,334	0	33	44	1,271,803	896,512	2,168,315	2.762
2022	83,960,459	0	32	54	1,750,795	1,197,759	2,948,554	3.512
365,337,789		3	129	201	4,649,294	3,405,831	8,055,125	
Adjusted Loss to Payroll Ratio:					1.273	0.932	2.205	
Expected Unlimited Loss to Payroll Ratio:					1.091	1.061	2.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.037	0.919	1.956	
Credibility:					0.66	0.57		
Indicated Limited Loss to Payroll Ratio:					1.192	0.927	2.118	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.309	1.148	2.457	
Indicated Relativity Change:								14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								248.5%

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	
2018	7,115,369	0	3	2	62,650	32,694	95,344	1.340
2019	6,202,327	0	4	2	136,080	52,039	188,119	3.033
2020	4,974,865	0	1	2	2,060	4,065	6,125	0.123
2021	4,174,709	0	2	3	36,902	75,466	112,368	2.692
2022	4,156,210	0	0	0	0	0	0	0.000
26,623,480		0	10	9	237,692	164,264	401,956	
Adjusted Loss to Payroll Ratio:					0.893	0.617	1.510	
Expected Unlimited Loss to Payroll Ratio:					3.084	2.341	5.425	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.986	2.122	5.107	
Credibility:					0.35	0.28		
Indicated Limited Loss to Payroll Ratio:					2.250	1.704	3.954	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.427	2.018	4.446	
Indicated Relativity Change:								-18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								449.6%

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Code: 4243 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: BOX MFG – PAPER OR CARDBOARD – FOLDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	134,953,884	3	58	124	1,035,678	1,179,816	2,215,494	1.642
2019	139,864,903	5	38	91	1,021,796	894,460	1,916,256	1.370
2020	143,035,168	2	77	100	1,702,474	1,667,220	3,369,694	2.356
2021	155,013,962	2	85	82	2,465,460	2,285,870	4,751,330	3.065
2022	156,030,047	1	55	79	1,805,425	1,428,127	3,233,552	2.072
728,897,964		13	313	476	8,030,834	7,455,494	15,486,328	
Adjusted Loss to Payroll Ratio:					1.102	1.023	2.125	
Expected Unlimited Loss to Payroll Ratio:					1.303	1.352	2.655	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.239	1.171	2.409	
Credibility:					0.93	0.82		
Indicated Limited Loss to Payroll Ratio:					1.112	1.049	2.161	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.221	1.300	2.521	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								254.9%

Code: 4244 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: CORRUGATED OR FIBER BOARD CONTAINER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	530,052,572	19	226	376	6,540,776	5,714,347	12,255,123	2.312
2021	568,476,798	16	239	360	7,986,144	6,273,444	14,259,588	2.508
2022	591,033,103	9	207	401	7,504,619	6,763,890	14,268,509	2.414
1,689,562,473		44	672	1,137	22,031,539	18,751,681	40,783,220	
Adjusted Loss to Payroll Ratio:					1.304	1.110	2.414	
Expected Unlimited Loss to Payroll Ratio:					1.406	1.449	2.855	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.271	1.108	2.379	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.304	1.110	2.414	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.504	1.557	3.061	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								309.6%

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Effective September 1, 2025 (Draft)

Code: 4250 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: PAPER COATING/LAMINATING; COMPUTER PRINTING/TYPEWRITER RIBBON MFG/REFURBISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	49,815,050	0	21	39	494,486	568,697	1,063,183	2.134
2019	54,076,496	2	21	36	467,370	391,118	858,488	1.588
2020	52,173,487	1	17	64	382,005	516,243	898,248	1.722
2021	61,463,688	3	34	61	1,213,512	1,014,051	2,227,563	3.624
2022	50,673,550	0	16	31	372,533	479,850	852,383	1.682
268,202,271		6	109	231	2,929,906	2,969,958	5,899,864	
Adjusted Loss to Payroll Ratio:					1.092	1.107	2.200	
Expected Unlimited Loss to Payroll Ratio:					1.055	1.299	2.354	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.002	1.125	2.128	
Credibility:					0.57	0.54		
Indicated Limited Loss to Payroll Ratio:					1.054	1.116	2.170	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.157	1.383	2.540	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								256.9%

INCLUDES 4922 D1-1-19

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Code: 4251 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ENVELOPE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	28,586,942	0	14	22	140,487	96,760	237,247	0.830
2019	31,480,873	1	18	25	501,110	521,585	1,022,695	3.249
2020	26,906,580	2	12	13	248,236	226,930	475,166	1.766
2021	32,180,408	0	15	20	478,648	621,510	1,100,158	3.419
2022	24,881,821	0	9	15	198,296	215,859	414,155	1.664
144,036,624		3	68	95	1,566,778	1,682,644	3,249,422	
Adjusted Loss to Payroll Ratio:					1.088	1.168	2.256	
Expected Unlimited Loss to Payroll Ratio:					1.238	1.254	2.492	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.215	1.179	2.394	
Credibility:					0.48	0.43		
Indicated Limited Loss to Payroll Ratio:					1.154	1.175	2.328	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.227	1.340	2.568	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								259.7%

Code: 4279 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PAPER GOODS MFG; BAG MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	141,673,925	11	96	176	2,639,396	2,388,096	5,027,492	3.549
2019	174,934,606	7	99	117	2,454,810	2,725,834	5,180,644	2.961
2020	147,444,253	1	85	109	2,062,526	1,761,963	3,824,489	2.594
2021	168,236,396	5	119	141	3,485,771	3,797,584	7,283,355	4.329
2022	156,485,971	1	109	135	2,811,870	3,721,025	6,532,895	4.175
788,775,151		25	508	678	13,454,373	14,394,501	27,848,873	
Adjusted Loss to Payroll Ratio:					1.706	1.825	3.531	
Expected Unlimited Loss to Payroll Ratio:					1.629	1.770	3.399	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.576	1.605	3.181	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.706	1.817	3.522	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.840	2.152	3.992	
Indicated Relativity Change:								17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								403.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 4283 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: BUILDING OR ROOFING PAPER OR FELT ASPHALT SATURATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	35,322,920	1	11	21	211,338	195,208	406,546	1.151
2019	30,687,492	0	12	10	192,283	176,465	368,748	1.202
2020	47,184,175	1	20	26	508,591	475,702	984,293	2.086
2021	29,638,627	0	14	14	353,414	296,385	649,799	2.192
2022	20,151,216	0	6	5	91,503	149,865	241,368	1.198
162,984,430		2	63	76	1,357,129	1,293,625	2,650,753	
Adjusted Loss to Payroll Ratio:					0.833	0.794	1.626	
Expected Unlimited Loss to Payroll Ratio:					0.816	0.845	1.662	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.790	0.766	1.556	
Credibility:					0.43	0.38		
Indicated Limited Loss to Payroll Ratio:					0.808	0.777	1.585	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.872	0.920	1.792	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								181.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	151,377,008	12	134	177	4,026,843	2,838,529	6,865,372	4.535
2019	156,287,293	6	145	172	3,345,165	2,613,553	5,958,718	3.813
2020	154,458,674	2	125	130	2,528,353	2,178,858	4,707,211	3.048
2021	167,599,701	4	144	169	3,747,401	3,143,216	6,890,617	4.111
2022	181,044,663	4	129	142	3,641,990	3,293,104	6,935,094	3.831
810,767,339		28	677	790	17,289,752	14,067,260	31,357,012	
Adjusted Loss to Payroll Ratio:					2.133	1.735	3.868	
Expected Unlimited Loss to Payroll Ratio:					2.080	1.948	4.028	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.977	1.687	3.664	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					2.133	1.735	3.867	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					2.342	2.150	4.492	
Indicated Relativity Change:								11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								454.2%

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 Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	208,302,149	20	135	148	2,786,414	2,914,731	5,701,145	2.737
2019	194,476,002	8	123	118	2,330,536	2,518,813	4,849,349	2.494
2020	188,509,973	7	136	138	2,938,431	3,538,422	6,476,853	3.436
2021	225,842,905	4	116	152	2,492,726	2,393,867	4,886,593	2.164
2022	240,576,492	4	130	139	3,909,452	3,260,311	7,169,763	2.980
1,057,707,521		43	640	695	14,457,560	14,626,145	29,083,704	
Adjusted Loss to Payroll Ratio:					1.367	1.383	2.750	
Expected Unlimited Loss to Payroll Ratio:					1.664	1.888	3.552	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.581	1.635	3.217	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.367	1.383	2.750	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.501	1.714	3.215	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								325.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

Code: 4297 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: ELECTRONIC PRE-PRESS; GRAPHIC DESIGN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	347,784,780	2	4	21	189,160	356,593	545,753	0.157
2019	353,532,880	1	5	13	192,675	129,228	321,903	0.091
2020	339,262,284	0	9	8	330,493	236,477	566,970	0.167
2021	388,510,607	0	13	9	154,471	256,540	411,011	0.106
2022	386,741,837	0	9	11	155,470	303,128	458,598	0.119
1,815,832,388		3	40	62	1,022,269	1,281,966	2,304,236	
Adjusted Loss to Payroll Ratio:					0.056	0.071	0.127	
Expected Unlimited Loss to Payroll Ratio:					0.063	0.076	0.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.061	0.069	0.130	
Credibility:					0.40	0.38		
Indicated Limited Loss to Payroll Ratio:					0.059	0.069	0.129	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.064	0.082	0.146	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								14.8%

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Effective September 1, 2025 (Draft)

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	
2021	634,287,322	5	233	400	5,160,836	5,452,260	10,613,096	1.673
2022	657,489,716	4	252	323	7,776,667	6,881,688	14,658,355	2.229
	1,291,777,038	9	485	723	12,937,503	12,333,948	25,271,451	
Adjusted Loss to Payroll Ratio:					1.002	0.955	1.956	
Expected Unlimited Loss to Payroll Ratio:					1.382	1.386	2.768	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.314	1.200	2.514	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.002	0.955	1.956	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.100	1.183	2.283	
Indicated Relativity Change:								-17.5%
Relativity to Statewide Average Loss to Payroll Ratio:								230.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	67,335,107	4	44	76	1,029,697	865,859	1,895,556	2.815
2019	68,230,466	2	33	68	668,777	512,122	1,180,899	1.731
2020	108,907,903	4	34	46	1,113,781	871,192	1,984,973	1.823
2021	109,780,801	2	33	42	1,455,438	1,330,197	2,785,635	2.537
2022	68,892,305	0	31	43	1,284,256	1,022,644	2,306,900	3.349
	423,146,582	12	175	275	5,551,948	4,602,016	10,153,964	
Adjusted Loss to Payroll Ratio:					1.312	1.088	2.400	
Expected Unlimited Loss to Payroll Ratio:					1.581	1.540	3.121	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.491	1.307	2.799	
Credibility:					0.81	0.71		
Indicated Limited Loss to Payroll Ratio:					1.346	1.151	2.497	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.451	1.364	2.815	
Indicated Relativity Change:								-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								284.7%

INCLUDES EXPERIENCE OF 4312 D9-1-25

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	21,547,415	0	4	8	91,816	102,081	193,897	0.900
2019	21,028,432	1	8	8	326,479	328,907	655,386	3.117
2020	20,253,053	0	3	12	110,592	228,205	338,797	1.673
2021	21,874,067	0	2	8	63,999	123,881	187,880	0.859
2022	21,436,685	0	4	8	61,569	64,794	126,363	0.589
106,139,652		1	21	44	654,455	847,868	1,502,323	
Adjusted Loss to Payroll Ratio:					0.617	0.799	1.415	
Expected Unlimited Loss to Payroll Ratio:					0.833	0.950	1.783	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.806	0.861	1.667	
Credibility:					0.36	0.34		
Indicated Limited Loss to Payroll Ratio:					0.738	0.840	1.578	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.796	0.995	1.790	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								181.1%

Code: 4354 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: PRINTED CIRCUIT BOARD MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	253,006,947	5	58	142	1,862,128	1,824,146	3,686,274	1.457
2019	269,774,349	7	50	124	1,671,892	1,712,482	3,384,374	1.255
2020	272,302,393	4	63	122	1,328,795	1,386,159	2,714,954	0.997
2021	282,497,540	3	65	159	1,975,006	2,050,084	4,025,090	1.425
2022	314,812,702	0	78	138	1,895,440	2,183,755	4,079,195	1.296
1,392,393,931		19	314	685	8,733,262	9,156,625	17,889,887	
Adjusted Loss to Payroll Ratio:					0.627	0.658	1.285	
Expected Unlimited Loss to Payroll Ratio:					0.659	0.782	1.440	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.637	0.709	1.346	
Credibility:					0.92	0.87		
Indicated Limited Loss to Payroll Ratio:					0.628	0.664	1.292	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.677	0.787	1.464	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								148.0%

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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	
2018	178,965,499	1	44	122	553,049	1,051,406	1,604,455	0.897
2019	161,233,651	1	29	65	283,854	404,645	688,499	0.427
2020	132,040,894	4	27	40	643,870	743,847	1,387,717	1.051
2021	169,292,830	1	38	42	821,842	656,412	1,478,254	0.873
2022	196,877,085	1	44	49	949,574	867,457	1,817,031	0.923
838,409,959		8	182	318	3,252,189	3,723,768	6,975,957	
Adjusted Loss to Payroll Ratio:					0.388	0.444	0.832	
Expected Unlimited Loss to Payroll Ratio:					0.319	0.436	0.754	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.270	0.340	0.610	
Credibility:					0.57	0.57		
Indicated Limited Loss to Payroll Ratio:					0.337	0.400	0.736	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.358	0.456	0.814	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								82.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	21,523,174	0	1	5	3,918	12,717	16,635	0.077
2019	20,982,929	0	3	3	119,432	41,525	160,957	0.767
2020	10,354,196	0	0	2	0	1,253	1,253	0.012
2021	12,185,452	0	1	1	704	8,562	9,266	0.076
2022	14,139,895	0	0	1	0	589	589	0.004
79,185,646		0	5	12	124,054	64,646	188,699	
Adjusted Loss to Payroll Ratio:					0.157	0.082	0.238	
Expected Unlimited Loss to Payroll Ratio:					0.366	0.350	0.716	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.345	0.297	0.642	
Credibility:					0.23	0.20		
Indicated Limited Loss to Payroll Ratio:					0.302	0.254	0.555	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.325	0.301	0.626	
Indicated Relativity Change:								-12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								63.3%

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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	
2018	170,321,722	12	104	257	3,110,912	2,791,283	5,902,195	3.465
2019	175,207,841	9	118	171	2,548,527	2,554,366	5,102,893	2.912
2020	158,423,512	8	114	218	3,126,685	2,979,414	6,106,099	3.854
2021	173,619,662	2	99	174	2,432,750	2,577,564	5,010,314	2.886
2022	174,579,747	2	94	179	2,637,492	2,519,597	5,157,089	2.954
852,152,484		33	529	999	13,856,366	13,422,224	27,278,590	
Adjusted Loss to Payroll Ratio:					1.626	1.575	3.201	
Expected Unlimited Loss to Payroll Ratio:					1.745	1.982	3.728	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.659	1.717	3.376	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.626	1.575	3.201	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.786	1.952	3.738	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								378.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	17,330,511	2	39	33	614,311	605,773	1,220,084	7.040
2019	20,418,589	2	34	20	562,239	534,812	1,097,051	5.373
2020	20,360,785	3	19	21	578,844	318,418	897,262	4.407
2021	19,374,770	0	24	38	315,310	255,795	571,105	2.948
2022	18,069,849	0	15	29	173,051	242,117	415,168	2.298
95,554,504		7	131	141	2,243,755	1,956,916	4,200,671	
Adjusted Loss to Payroll Ratio:					2.348	2.048	4.396	
Expected Unlimited Loss to Payroll Ratio:					3.053	3.007	6.060	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.996	2.828	5.824	
Credibility:					0.59	0.52		
Indicated Limited Loss to Payroll Ratio:					2.616	2.423	5.039	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					2.784	2.765	5.548	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								561.1%

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Code: 4432 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: PEN OR MECHANICAL PENCIL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	17,777,973	1	13	16	203,862	121,836	325,698	1.832
2019	46,613,129	0	8	37	94,694	169,667	264,361	0.567
2020	19,284,984	1	10	4	597,798	957,033	1,554,831	8.062
2021	21,784,185	1	8	48	378,785	325,336	704,121	3.232
2022	20,223,470	0	12	36	352,041	177,191	529,232	2.617
125,683,741		3	51	141	1,627,181	1,751,063	3,378,244	
Adjusted Loss to Payroll Ratio:					1.295	1.393	2.688	
Expected Unlimited Loss to Payroll Ratio:					1.068	1.523	2.590	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.015	1.319	2.333	
Credibility:					0.42	0.43		
Indicated Limited Loss to Payroll Ratio:					1.134	1.351	2.484	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.245	1.674	2.919	
Indicated Relativity Change:								12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								295.2%

Code: 4470 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – NO WIRE DRAWING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	55,561,219	2	19	41	781,170	536,845	1,318,015	2.372
2019	66,208,684	2	18	43	460,033	420,482	880,515	1.330
2020	64,518,957	1	16	31	274,692	342,835	617,527	0.957
2021	73,233,216	0	23	46	442,002	503,181	945,183	1.291
2022	74,116,686	1	24	29	834,403	653,692	1,488,095	2.008
333,638,762		6	100	190	2,792,300	2,457,034	5,249,334	
Adjusted Loss to Payroll Ratio:					0.837	0.736	1.573	
Expected Unlimited Loss to Payroll Ratio:					0.790	0.817	1.607	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.751	0.708	1.459	
Credibility:					0.56	0.49		
Indicated Limited Loss to Payroll Ratio:					0.799	0.722	1.521	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.877	0.895	1.772	
Indicated Relativity Change:								10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								179.2%

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Code: 4478 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PLASTIC GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	290,058,130	6	173	241	4,371,327	4,246,762	8,618,089	2.971
2020	297,781,885	8	169	322	3,719,614	3,745,496	7,465,110	2.507
2021	290,262,082	6	161	282	5,505,563	4,701,463	10,207,026	3.516
2022	291,428,401	1	115	200	2,952,411	3,886,799	6,839,210	2.347
1,169,530,498		21	618	1,045	16,548,915	16,580,520	33,129,435	
Adjusted Loss to Payroll Ratio:					1.415	1.418	2.833	
Expected Unlimited Loss to Payroll Ratio:					1.577	1.677	3.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.526	1.520	3.046	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.415	1.418	2.833	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.526	1.679	3.205	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								324.1%

Code: 4492 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: SIGN MFG – METAL, PLASTIC OR WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	87,763,989	14	54	98	1,942,666	1,773,354	3,716,020	4.234
2019	86,060,081	5	65	93	1,251,672	1,384,151	2,635,823	3.063
2020	81,700,683	0	57	55	1,036,978	1,022,819	2,059,797	2.521
2021	90,109,919	2	50	57	1,355,978	1,572,321	2,928,299	3.250
2022	95,129,378	1	61	83	1,446,013	1,442,422	2,888,435	3.036
440,764,050		22	287	386	7,033,306	7,195,066	14,228,373	
Adjusted Loss to Payroll Ratio:					1.596	1.632	3.228	
Expected Unlimited Loss to Payroll Ratio:					1.581	1.908	3.489	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.503	1.653	3.155	
Credibility:					0.82	0.77		
Indicated Limited Loss to Payroll Ratio:					1.579	1.637	3.216	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.734	2.029	3.763	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								380.5%

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Effective September 1, 2025 (Draft)

Code: 4494 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTICS – BLOW MOLDED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	140,769,553	5	89	146	2,437,719	1,498,348	3,936,067	2.796
2019	161,515,780	9	108	136	2,910,478	2,856,544	5,767,022	3.571
2020	165,355,233	6	80	125	2,841,026	1,959,481	4,800,507	2.903
2021	178,020,855	5	125	147	4,397,438	3,582,744	7,980,182	4.483
2022	177,959,861	2	108	126	2,948,972	3,315,373	6,264,345	3.520
823,621,282		27	510	680	15,535,633	13,212,490	28,748,124	
Adjusted Loss to Payroll Ratio:					1.886	1.604	3.490	
Expected Unlimited Loss to Payroll Ratio:					2.043	1.946	3.989	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.942	1.686	3.627	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.886	1.604	3.491	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					2.071	1.988	4.060	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								410.5%

Code: 4495 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: PLASTICS – EXTRUSION MOLDED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	251,341,445	11	86	226	1,963,562	1,823,602	3,787,164	1.507
2019	249,004,025	7	118	197	2,466,173	2,104,133	4,570,306	1.835
2020	274,300,664	9	98	187	2,706,716	2,875,675	5,582,391	2.035
2021	247,881,377	4	102	190	2,470,368	2,307,787	4,778,155	1.928
2022	290,682,095	1	127	186	4,134,743	3,383,980	7,518,723	2.587
1,313,209,606		32	531	986	13,741,561	12,495,177	26,236,738	
Adjusted Loss to Payroll Ratio:					1.046	0.951	1.998	
Expected Unlimited Loss to Payroll Ratio:					1.021	1.042	2.063	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.988	0.945	1.933	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.046	0.951	1.998	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.129	1.127	2.255	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								228.1%

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Effective September 1, 2025 (Draft)

Code: 4496 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PLASTICS – FABRICATED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	119,905,250	4	67	145	1,188,415	1,248,414	2,436,829	2.032
2019	124,428,192	5	100	130	2,057,319	2,180,732	4,238,051	3.406
2020	123,936,353	6	79	100	1,896,808	2,151,477	4,048,285	3.266
2021	129,413,964	3	64	106	1,901,146	1,927,650	3,828,796	2.959
2022	135,376,884	3	75	98	2,485,395	1,518,271	4,003,666	2.957
633,060,643		21	385	579	9,529,082	9,026,544	18,555,627	
Adjusted Loss to Payroll Ratio:					1.505	1.426	2.931	
Expected Unlimited Loss to Payroll Ratio:					1.433	1.691	3.124	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.387	1.533	2.920	
Credibility:					0.92	0.87		
Indicated Limited Loss to Payroll Ratio:					1.496	1.440	2.936	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.613	1.706	3.319	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								335.6%

Code: 4497 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PLASTICS – FIBER REINFORCED PLASTIC PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	248,102,696	6	131	315	3,007,049	2,958,187	5,965,236	2.404
2019	229,166,758	2	105	258	1,780,886	2,294,519	4,075,405	1.778
2020	239,815,051	10	144	256	4,781,316	4,123,348	8,904,664	3.713
2021	273,580,687	6	138	282	3,577,336	3,376,554	6,953,890	2.542
2022	280,812,714	5	146	242	4,706,950	4,343,511	9,050,461	3.223
1,271,477,906		29	664	1,353	17,853,536	17,096,119	34,949,655	
Adjusted Loss to Payroll Ratio:					1.404	1.345	2.749	
Expected Unlimited Loss to Payroll Ratio:					1.284	1.451	2.735	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.243	1.315	2.558	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.404	1.345	2.749	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.515	1.593	3.107	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								314.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	719,792,905	16	391	603	10,893,636	10,167,262	21,060,898	2.926
2022	712,804,337	3	403	576	11,391,386	10,461,535	21,852,921	3.066
1,432,597,242		19	794	1,179	22,285,023	20,628,797	42,913,820	
Adjusted Loss to Payroll Ratio:					1.556	1.440	2.996	
Expected Unlimited Loss to Payroll Ratio:					1.601	1.686	3.288	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.550	1.529	3.079	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.556	1.440	2.996	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.678	1.705	3.383	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								342.1%

Code: 4499 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PLASTICS – THERMOFORMED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	137,269,424	7	75	162	2,051,321	1,870,619	3,921,940	2.857
2019	201,881,028	5	93	198	2,367,734	2,459,164	4,826,898	2.391
2020	178,965,811	12	106	125	3,130,178	3,174,428	6,304,606	3.523
2021	174,380,242	8	92	148	2,773,142	2,168,536	4,941,678	2.834
2022	202,991,762	1	93	119	2,819,557	2,724,930	5,544,487	2.731
895,488,267		33	459	752	13,141,933	12,397,677	25,539,610	
Adjusted Loss to Payroll Ratio:					1.468	1.384	2.852	
Expected Unlimited Loss to Payroll Ratio:					1.675	1.876	3.551	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.545	1.504	3.048	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.468	1.386	2.854	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.661	1.862	3.522	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								356.2%

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Code: 4511 RHG: 4 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: ANALYTICAL OR TESTING LABORATORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	5,293,029,346	8	210	588	5,826,902	5,490,885	11,317,787	0.214
2022	6,170,809,043	3	243	674	6,714,831	6,390,521	13,105,352	0.212
11,463,838,389		11	453	1,262	12,541,733	11,881,406	24,423,139	
Adjusted Loss to Payroll Ratio:					0.109	0.104	0.213	
Expected Unlimited Loss to Payroll Ratio:					0.141	0.152	0.293	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.112	0.101	0.213	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.109	0.104	0.213	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.124	0.139	0.263	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								26.6%

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	5,737,015,005	3	116	554	1,824,373	2,255,413	4,079,786	0.071
2019	7,013,978,830	6	99	455	2,543,007	2,649,895	5,192,902	0.074
2020	8,116,711,569	7	108	369	3,933,386	3,739,512	7,672,898	0.095
2021	9,508,489,838	8	138	498	3,302,582	3,230,506	6,533,088	0.069
2022	9,075,480,050	1	124	521	3,572,056	3,519,505	7,091,561	0.078
39,451,675,293		25	585	2,397	15,175,404	15,394,831	30,570,236	
Adjusted Loss to Payroll Ratio:					0.038	0.039	0.077	
Expected Unlimited Loss to Payroll Ratio:					0.041	0.046	0.088	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.034	0.033	0.067	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.038	0.039	0.077	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.042	0.048	0.091	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								9.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	96,005,212	3	48	64	1,006,566	1,053,073	2,059,639	2.145
2019	102,342,690	4	47	73	1,570,643	828,536	2,399,179	2.344
2020	100,954,420	2	48	71	1,257,691	1,022,774	2,280,465	2.259
2021	103,561,808	3	48	61	989,902	1,502,454	2,492,356	2.407
2022	105,810,868	1	21	66	857,326	695,431	1,552,757	1.467
508,674,998		13	212	335	5,682,128	5,102,268	10,784,396	
Adjusted Loss to Payroll Ratio:					1.117	1.003	2.120	
Expected Unlimited Loss to Payroll Ratio:					1.107	1.339	2.447	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.021	1.073	2.095	
Credibility:					0.74	0.69		
Indicated Limited Loss to Payroll Ratio:					1.093	1.025	2.118	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.236	1.377	2.613	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								264.3%

Code: 4558 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: PAINT, VARNISH OR LACQUER MFG; RESIN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	183,902,963	6	39	117	829,687	857,411	1,687,098	0.917
2019	192,645,712	3	48	88	1,030,663	1,292,424	2,323,087	1.206
2020	196,738,467	2	60	97	1,351,299	1,471,164	2,822,463	1.435
2021	185,489,985	2	79	92	1,638,149	1,936,899	3,575,048	1.927
2022	221,002,371	0	57	83	1,498,157	1,228,631	2,726,788	1.234
979,779,498		13	283	477	6,347,955	6,786,529	13,134,483	
Adjusted Loss to Payroll Ratio:					0.648	0.693	1.341	
Expected Unlimited Loss to Payroll Ratio:					0.862	0.955	1.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.819	0.827	1.647	
Credibility:					0.89	0.81		
Indicated Limited Loss to Payroll Ratio:					0.667	0.719	1.386	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.733	0.891	1.624	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								164.2%

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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	
2020	1,615,417,012	14	239	511	6,888,958	6,292,470	13,181,428	0.816
2021	1,706,351,479	9	305	565	8,106,361	7,839,437	15,945,798	0.934
2022	1,483,763,488	5	261	480	8,166,347	6,928,032	15,094,379	1.017
4,805,531,979		28	805	1,556	23,161,666	21,059,939	44,221,605	
Adjusted Loss to Payroll Ratio:					0.482	0.438	0.920	
Expected Unlimited Loss to Payroll Ratio:					0.441	0.457	0.897	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.419	0.395	0.814	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.482	0.438	0.920	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.529	0.543	1.072	
Indicated Relativity Change:								19.6%
Relativity to Statewide Average Loss to Payroll Ratio:								108.5%

Code: 4623 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: COSMETIC, PERSONAL CARE OR PERFUMERY PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	389,696,532	12	266	292	6,020,360	6,503,405	12,523,765	3.214
2022	452,935,977	2	258	348	7,289,555	7,032,052	14,321,607	3.162
842,632,509		14	524	640	13,309,915	13,535,457	26,845,372	
Adjusted Loss to Payroll Ratio:					1.580	1.606	3.186	
Expected Unlimited Loss to Payroll Ratio:					1.914	2.058	3.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.852	1.866	3.718	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.580	1.606	3.186	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.704	1.903	3.606	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								364.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	181,461,164	7	21	45	1,214,905	647,410	1,862,315	1.026
2019	213,742,255	12	40	53	2,331,181	1,287,244	3,618,425	1.693
2020	203,276,374	8	40	61	1,919,270	1,553,065	3,472,335	1.708
2021	221,693,011	7	38	106	2,721,456	2,007,741	4,729,197	2.133
2022	230,338,669	2	35	90	1,989,888	2,225,315	4,215,203	1.830
1,050,511,473		36	174	355	10,176,700	7,720,775	17,897,475	
Adjusted Loss to Payroll Ratio:					0.969	0.735	1.704	
Expected Unlimited Loss to Payroll Ratio:					1.049	0.863	1.912	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.968	0.691	1.659	
Credibility:					0.97	0.77		
Indicated Limited Loss to Payroll Ratio:					0.969	0.725	1.694	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.096	0.974	2.070	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								209.3%

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	
2018	65,322,914	3	65	82	1,228,369	912,049	2,140,418	3.277
2019	73,878,243	5	53	73	1,755,004	1,809,675	3,564,679	4.825
2020	78,432,889	1	68	100	1,687,622	1,382,144	3,069,766	3.914
2021	77,167,048	3	52	85	1,648,975	1,456,359	3,105,334	4.024
2022	82,925,900	2	42	66	1,887,459	2,001,000	3,888,459	4.689
377,726,994		14	280	406	8,207,429	7,561,227	15,768,656	
Adjusted Loss to Payroll Ratio:					2.173	2.002	4.175	
Expected Unlimited Loss to Payroll Ratio:					2.365	2.411	4.775	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.247	2.088	4.336	
Credibility:					0.91	0.80		
Indicated Limited Loss to Payroll Ratio:					2.180	2.019	4.199	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					2.394	2.503	4.897	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								495.2%

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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	
2018	101,007,853	3	20	71	422,994	767,497	1,190,491	1.179
2019	89,235,606	4	34	47	1,568,541	1,096,744	2,665,285	2.987
2020	100,331,886	3	31	55	1,012,518	1,306,098	2,318,616	2.311
2021	106,020,120	1	25	57	809,617	873,204	1,682,821	1.587
2022	128,273,957	2	33	74	1,420,810	1,944,459	3,365,269	2.624
	524,869,422	13	143	304	5,234,479	5,988,003	11,222,482	
Adjusted Loss to Payroll Ratio:					0.997	1.141	2.138	
Expected Unlimited Loss to Payroll Ratio:					0.881	1.062	1.943	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.837	0.920	1.758	
Credibility:					0.70	0.65		
Indicated Limited Loss to Payroll Ratio:					0.949	1.065	2.013	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.042	1.320	2.362	
Indicated Relativity Change:								21.5%
Relativity to Statewide Average Loss to Payroll Ratio:								238.8%

INCLUDES 2030 D9-1-25

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Code: 4691 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 1 CLASS: ORTHOTIC OR PROSTHETIC DEVICE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	102,237,671	0	13	45	361,932	398,372	760,304	0.744
2019	105,891,216	2	23	51	892,023	808,265	1,700,288	1.606
2020	101,374,508	0	15	61	475,754	457,464	933,218	0.921
2021	111,877,407	1	28	48	763,050	674,900	1,437,950	1.285
2022	114,034,646	1	11	43	510,022	484,978	995,000	0.873
535,415,448		4	90	248	3,002,783	2,823,978	5,826,761	
Adjusted Loss to Payroll Ratio:					0.561	0.527	1.088	
Expected Unlimited Loss to Payroll Ratio:					0.499	0.477	0.976	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.483	0.432	0.915	
Credibility:					0.56	0.49		
Indicated Limited Loss to Payroll Ratio:					0.527	0.479	1.006	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.568	0.567	1.135	
Indicated Relativity Change:								16.3%
Relativity to Statewide Average Loss to Payroll Ratio:								114.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	338,217,817	5	52	185	1,345,208	1,778,412	3,123,620	0.924
2019	308,443,470	1	53	158	772,396	1,046,135	1,818,531	0.590
2020	340,789,638	3	34	142	817,242	927,331	1,744,573	0.512
2021	408,443,537	3	46	159	1,220,090	1,815,101	3,035,191	0.743
2022	421,837,805	3	57	173	2,035,615	2,682,785	4,718,400	1.119
1,817,732,267		15	242	817	6,190,551	8,249,763	14,440,314	
Adjusted Loss to Payroll Ratio:					0.341	0.454	0.794	
Expected Unlimited Loss to Payroll Ratio:					0.375	0.591	0.966	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.346	0.473	0.819	
Credibility:					0.80	0.83		
Indicated Limited Loss to Payroll Ratio:					0.342	0.457	0.799	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.387	0.614	1.001	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								101.2%

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Code: 4720 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 2 CLASS: SOAP OR SYNTHETIC DETERGENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	78,212,362	2	45	97	929,913	713,828	1,643,741	2.102
2019	63,451,805	1	29	79	783,532	601,370	1,384,902	2.183
2020	73,251,893	1	51	54	1,010,893	1,045,738	2,056,631	2.808
2021	84,491,174	1	56	120	1,066,675	1,289,723	2,356,398	2.789
2022	104,214,531	2	74	90	1,601,770	1,440,936	3,042,706	2.920
403,621,765		7	255	440	5,392,782	5,091,594	10,484,377	
Adjusted Loss to Payroll Ratio:					1.336	1.261	2.598	
Expected Unlimited Loss to Payroll Ratio:					1.109	1.176	2.284	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.088	1.106	2.193	
Credibility:					0.70	0.63		
Indicated Limited Loss to Payroll Ratio:					1.261	1.205	2.465	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.341	1.374	2.716	
Indicated Relativity Change:								18.9%
Relativity to Statewide Average Loss to Payroll Ratio:								274.6%

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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	
2018	799,134,247	15	38	83	3,197,026	2,080,390	5,277,416	0.660
2019	852,597,128	4	44	68	1,837,371	1,025,182	2,862,553	0.336
2020	880,642,932	6	58	96	2,845,280	1,845,915	4,691,195	0.533
2021	950,280,798	9	64	113	4,131,942	2,973,830	7,105,772	0.748
2022	847,022,660	4	61	119	4,547,787	3,194,589	7,742,376	0.914
4,329,677,765		38	265	479	16,559,405	11,119,907	27,679,312	
Adjusted Loss to Payroll Ratio:					0.382	0.257	0.639	
Expected Unlimited Loss to Payroll Ratio:					0.335	0.271	0.606	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.303	0.207	0.510	
Credibility:					1.00	0.84		
Indicated Limited Loss to Payroll Ratio:					0.382	0.249	0.631	
Limit Factor:					1.154	1.403		
Indicated (Unlimited) Loss to Payroll Ratio:					0.441	0.349	0.790	
Indicated Relativity Change:								30.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.423	0.334	0.757	
Relativity to Statewide Average Loss to Payroll Ratio:								76.6%

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Code: 4771 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: EXPLOSIVE MFG; ROCKET PROPELLANT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	78,542,808	2	9	33	641,207	309,496	950,703	1.210
2019	91,056,931	0	6	27	203,207	136,617	339,824	0.373
2020	86,617,365	0	4	20	129,589	159,605	289,194	0.334
2021	88,916,772	0	10	25	246,800	246,894	493,694	0.555
2022	85,717,878	0	5	23	202,381	189,073	391,454	0.457
430,851,754		2	34	128	1,423,185	1,041,685	2,464,870	
Adjusted Loss to Payroll Ratio:					0.330	0.242	0.572	
Expected Unlimited Loss to Payroll Ratio:					0.302	0.412	0.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.279	0.330	0.609	
Credibility:					0.41	0.40		
Indicated Limited Loss to Payroll Ratio:					0.300	0.295	0.595	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.340	0.396	0.736	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								74.4%

Code: 4828 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CHEMICAL MIXING OR REPACKAGING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	318,648,635	8	84	231	2,123,079	1,890,956	4,014,035	1.260
2019	333,164,974	3	91	196	1,878,218	1,724,846	3,603,064	1.081
2020	339,450,437	7	101	166	2,492,021	2,695,885	5,187,906	1.528
2021	296,521,220	6	102	189	3,943,148	3,160,073	7,103,221	2.396
2022	317,937,832	2	87	195	3,246,131	3,742,921	6,989,052	2.198
1,605,723,098		26	465	977	13,682,596	13,214,681	26,897,277	
Adjusted Loss to Payroll Ratio:					0.852	0.823	1.675	
Expected Unlimited Loss to Payroll Ratio:					0.882	0.976	1.858	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.814	0.782	1.595	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.852	0.821	1.673	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.964	1.103	2.067	
Indicated Relativity Change:								11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								209.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 4829 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: CHEMICAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	284,113,882	7	48	125	2,042,223	1,526,954	3,569,177	1.256
2019	269,256,293	4	30	116	1,211,945	1,146,540	2,358,485	0.876
2020	284,181,640	0	33	105	753,461	760,041	1,513,502	0.533
2021	366,375,974	2	64	95	3,019,482	2,134,208	5,153,690	1.407
2022	420,054,751	2	57	138	2,722,050	2,533,700	5,255,750	1.251
1,623,982,540		15	232	579	9,749,161	8,101,443	17,850,604	
Adjusted Loss to Payroll Ratio:					0.600	0.499	1.099	
Expected Unlimited Loss to Payroll Ratio:					0.587	0.528	1.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.558	0.457	1.015	
Credibility:					0.93	0.78		
Indicated Limited Loss to Payroll Ratio:					0.597	0.490	1.087	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.656	0.607	1.263	
Indicated Relativity Change:								13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								127.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	534,591,084	7	265	476	6,259,223	6,986,114	13,245,337	2.478
2022	546,515,864	8	245	412	7,777,684	7,613,627	15,391,311	2.816
1,081,106,948		15	510	888	14,036,907	14,599,741	28,636,647	
Adjusted Loss to Payroll Ratio:					1.298	1.350	2.649	
Expected Unlimited Loss to Payroll Ratio:					1.486	1.727	3.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.439	1.566	3.004	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.298	1.350	2.649	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.401	1.599	3.000	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								303.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 4983 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: GASKET MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	40,833,985	1	15	18	261,907	272,396	534,303	1.308
2019	46,301,583	1	20	20	596,841	605,786	1,202,627	2.597
2020	35,862,816	4	14	26	548,159	984,565	1,532,724	4.274
2021	34,088,260	0	8	25	270,381	327,620	598,001	1.754
2022	39,874,262	1	12	16	553,441	493,706	1,047,147	2.626
196,960,906		7	69	105	2,230,729	2,684,073	4,914,802	
Adjusted Loss to Payroll Ratio:					1.133	1.363	2.495	
Expected Unlimited Loss to Payroll Ratio:					1.022	1.486	2.509	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.943	1.191	2.134	
Credibility:					0.49	0.49		
Indicated Limited Loss to Payroll Ratio:					1.037	1.275	2.312	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.173	1.713	2.886	
Indicated Relativity Change:								15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								291.9%

Code: 5020 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: CEILING INSTALLATION – SUSPENDED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	153,408,653	5	53	58	1,962,918	1,566,023	3,528,941	2.300
2019	158,300,599	8	35	32	2,107,967	1,324,608	3,432,575	2.168
2020	159,209,000	5	24	35	1,500,197	912,375	2,412,572	1.515
2021	148,561,661	0	29	35	1,161,214	906,965	2,068,179	1.392
2022	156,865,460	2	40	27	1,708,420	1,233,765	2,942,185	1.876
776,345,373		20	181	187	8,440,717	5,943,737	14,384,453	
Adjusted Loss to Payroll Ratio:					1.087	0.766	1.853	
Expected Unlimited Loss to Payroll Ratio:					1.176	1.007	2.183	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.966	0.638	1.604	
Credibility:					0.90	0.73		
Indicated Limited Loss to Payroll Ratio:					1.076	0.731	1.806	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.217	0.981	2.199	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								222.3%

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Code: 5027 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: MASONRY – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	155,951,954	8	142	140	3,299,647	2,892,968	6,192,615	3.971
2019	146,395,615	4	107	143	2,530,114	2,042,747	4,572,861	3.124
2020	154,967,474	11	109	136	3,858,025	3,349,345	7,207,370	4.651
2021	163,322,678	6	138	141	3,805,852	3,545,703	7,351,555	4.501
2022	182,291,109	3	109	150	4,085,128	3,312,387	7,397,515	4.058
802,928,830		32	605	710	17,578,767	15,143,150	32,721,917	
Adjusted Loss to Payroll Ratio:					2.189	1.886	4.075	
Expected Unlimited Loss to Payroll Ratio:					2.434	2.711	5.145	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.959	1.639	3.598	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.189	1.886	4.075	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					2.526	2.646	5.172	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								523.0%

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	
2018	197,253,701	14	65	86	2,958,676	2,450,753	5,409,429	2.742
2019	216,209,073	9	67	63	3,365,142	2,110,204	5,475,346	2.532
2020	223,000,742	8	69	80	3,460,289	2,280,952	5,741,241	2.575
2021	257,938,918	7	78	110	3,856,678	3,297,705	7,154,383	2.774
2022	271,136,078	2	77	73	3,263,841	2,201,960	5,465,801	2.016
1,165,538,512		40	356	412	16,904,627	12,341,574	29,246,201	
Adjusted Loss to Payroll Ratio:					1.450	1.059	2.509	
Expected Unlimited Loss to Payroll Ratio:					1.558	1.466	3.024	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.254	0.887	2.140	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.450	1.055	2.505	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.673	1.480	3.153	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								318.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

Code: 5029 RHG: 5 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: CONCRETE OR ASPHALT SAWING OR DRILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	87,397,079	4	37	34	1,653,131	1,306,583	2,959,714	3.387
2019	88,081,195	6	21	35	1,735,343	1,459,318	3,194,661	3.627
2020	78,086,956	5	24	24	880,105	914,469	1,794,574	2.298
2021	80,344,591	2	27	35	1,227,894	1,536,119	2,764,013	3.440
2022	84,065,715	2	30	24	1,449,460	1,363,450	2,812,910	3.346
417,975,536		19	139	152	6,945,932	6,579,939	13,525,871	
Adjusted Loss to Payroll Ratio:					1.662	1.574	3.236	
Expected Unlimited Loss to Payroll Ratio:					1.685	1.767	3.451	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.356	1.068	2.424	
Credibility:					0.81	0.70		
Indicated Limited Loss to Payroll Ratio:					1.603	1.421	3.024	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.849	1.994	3.843	
Indicated Relativity Change:								11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								388.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	296,579,417	16	92	169	5,985,589	4,800,455	10,786,044	3.637
2021	268,658,303	14	100	137	7,061,979	5,051,917	12,113,896	4.509
2022	320,197,066	8	109	150	7,609,351	8,188,454	15,797,805	4.934
	885,434,786	38	301	456	20,656,920	18,040,826	38,697,746	
Adjusted Loss to Payroll Ratio:					2.333	2.038	4.370	
Expected Unlimited Loss to Payroll Ratio:					2.738	2.905	5.642	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.935	1.354	3.289	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.333	2.038	4.370	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					3.062	3.702	6.764	
Indicated Relativity Change:								19.9%
Relativity to Statewide Average Loss to Payroll Ratio:								684.0%

INCLUDES EXPERIENCE OF 5059 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

Code: 5102 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: IRON/STEEL/BRASS/BRONZE/ALUMINUM ERECTION; FLOOR
 INSTALLATION – ELEVATED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	412,387,452	23	155	233	6,522,588	5,667,306	12,189,894	2.956
2021	406,356,242	7	153	195	5,645,503	5,437,592	11,083,095	2.727
2022	414,639,075	4	114	165	5,102,111	3,804,210	8,906,321	2.148
	1,233,382,769	34	422	593	17,270,202	14,909,109	32,179,311	
Adjusted Loss to Payroll Ratio:					1.400	1.209	2.609	
Expected Unlimited Loss to Payroll Ratio:					1.789	2.153	3.941	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.361	1.129	2.490	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.400	1.209	2.609	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.706	1.953	3.659	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								370.0%

INCLUDES EXPERIENCE OF 5057 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	417,285,048	11	225	297	6,123,699	4,835,126	10,958,825	2.626
2021	447,398,526	10	230	339	7,640,859	6,336,999	13,977,858	3.124
2022	465,446,200	8	234	343	8,824,586	7,449,344	16,273,930	3.496
1,330,129,774		29	689	979	22,589,145	18,621,469	41,210,614	
Adjusted Loss to Payroll Ratio:					1.698	1.400	3.098	
Expected Unlimited Loss to Payroll Ratio:					1.807	1.681	3.487	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.529	1.151	2.680	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.698	1.400	3.098	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.865	1.735	3.600	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								364.1%

Code: 5108 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: DOOR INSTALLATION – OVERHEAD DOORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	64,703,436	7	61	67	1,693,624	1,483,876	3,177,500	4.911
2019	73,807,964	4	52	61	1,464,540	1,392,834	2,857,374	3.871
2020	79,081,907	4	49	72	1,690,139	1,731,042	3,421,181	4.326
2021	77,591,409	2	62	73	2,025,130	1,507,653	3,532,783	4.553
2022	107,912,859	1	47	83	932,523	992,840	1,925,363	1.784
403,097,575		18	271	356	7,805,957	7,108,245	14,914,202	
Adjusted Loss to Payroll Ratio:					1.936	1.763	3.700	
Expected Unlimited Loss to Payroll Ratio:					2.680	2.502	5.183	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.202	1.585	3.787	
Credibility:					0.97	0.80		
Indicated Limited Loss to Payroll Ratio:					1.945	1.729	3.674	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					2.202	2.322	4.523	
Indicated Relativity Change:								-12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								457.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 5128 RHG: 5 NAICS: 81 ILDG: 3 MLDG: 1 CLASS: INSTRUMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	415,074,187	5	47	99	1,580,145	1,179,942	2,760,087	0.665
2019	415,166,333	4	58	121	1,911,935	1,534,177	3,446,112	0.830
2020	631,412,944	1	42	100	1,318,523	918,941	2,237,464	0.354
2021	504,917,938	2	68	103	2,813,496	2,087,575	4,901,071	0.971
2022	612,735,807	1	60	125	2,188,102	1,402,280	3,590,382	0.586
2,579,307,209		13	275	548	9,812,201	7,122,915	16,935,116	
Adjusted Loss to Payroll Ratio:					0.380	0.276	0.657	
Expected Unlimited Loss to Payroll Ratio:					0.387	0.354	0.741	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.344	0.261	0.605	
Credibility:					0.93	0.76		
Indicated Limited Loss to Payroll Ratio:					0.378	0.273	0.650	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					0.436	0.382	0.818	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								82.7%

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, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	135,498,771	1	7	24	121,705	113,303	235,008	0.173
2019	199,174,932	0	2	5	3,623	10,081	13,704	0.007
2020	190,110,213	1	5	22	224,422	464,191	688,613	0.362
2021	253,032,522	0	4	12	412,880	213,788	626,668	0.248
2022	278,721,542	0	0	13	0	10,045	10,045	0.004
1,056,537,980		2	18	76	762,630	811,409	1,574,039	
Adjusted Loss to Payroll Ratio:					0.072	0.077	0.149	
Expected Unlimited Loss to Payroll Ratio:					0.111	0.161	0.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.093	0.103	0.196	
Credibility:					0.39	0.37		
Indicated Limited Loss to Payroll Ratio:					0.085	0.094	0.179	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.104	0.151	0.255	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								25.8%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	221,753,231	6	15	36	1,141,039	1,108,858	2,249,897	1.015
2019	207,222,525	1	20	39	961,683	489,223	1,450,906	0.700
2020	210,649,179	2	18	32	767,121	698,520	1,465,641	0.696
2021	231,847,771	3	14	22	900,999	888,483	1,789,482	0.772
2022	234,221,180	0	18	39	930,114	325,425	1,255,539	0.536
1,105,693,886		12	85	168	4,700,955	3,510,508	8,211,464	
Adjusted Loss to Payroll Ratio:					0.425	0.317	0.743	
Expected Unlimited Loss to Payroll Ratio:					0.467	0.457	0.924	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.356	0.240	0.595	
Credibility:					0.70	0.57		
Indicated Limited Loss to Payroll Ratio:					0.404	0.284	0.688	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.492	0.458	0.951	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								96.1%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 5140 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: ELECTRICAL WIRING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	3,110,879,832	24	336	520	16,430,988	11,191,759	27,622,747	0.888
2022	3,458,350,516	14	416	527	20,130,184	17,928,634	38,058,818	1.100
6,569,230,348		38	752	1,047	36,561,172	29,120,393	65,681,565	
Adjusted Loss to Payroll Ratio:					0.557	0.443	1.000	
Expected Unlimited Loss to Payroll Ratio:					0.654	0.578	1.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.526	0.349	0.876	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.557	0.443	1.000	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					0.642	0.622	1.264	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								127.8%

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	
2021	1,076,081,330	28	541	694	18,761,391	14,765,812	33,527,203	3.116
2022	1,140,941,185	18	543	590	17,682,138	13,349,283	31,031,421	2.720
2,217,022,515		46	1,084	1,284	36,443,530	28,115,096	64,558,625	
Adjusted Loss to Payroll Ratio:					1.644	1.268	2.912	
Expected Unlimited Loss to Payroll Ratio:					1.777	1.574	3.352	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.460	0.997	2.457	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.644	1.268	2.912	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.860	1.703	3.564	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								360.4%

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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	
2018	393,235,397	3	38	51	1,574,054	671,048	2,245,102	0.571
2019	356,305,459	3	34	52	1,070,549	1,071,863	2,142,412	0.601
2020	393,078,839	5	25	53	2,427,603	1,413,163	3,840,766	0.977
2021	404,650,474	0	43	52	1,624,698	822,233	2,446,931	0.605
2022	403,075,097	0	23	50	1,689,610	857,500	2,547,110	0.632
1,950,345,266		11	163	258	8,386,515	4,835,807	13,222,322	
Adjusted Loss to Payroll Ratio:					0.430	0.248	0.678	
Expected Unlimited Loss to Payroll Ratio:					0.511	0.437	0.949	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.361	0.204	0.565	
Credibility:					0.88	0.67		
Indicated Limited Loss to Payroll Ratio:					0.422	0.233	0.655	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					0.554	0.424	0.977	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								98.8%

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Code: 5183 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C
 EQUIPMENT – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,436,931,960	32	939	1,236	22,474,922	20,595,079	43,070,001	2.997
2022	1,507,235,990	20	847	1,096	26,643,217	20,860,011	47,503,228	3.152
	2,944,167,950	52	1,786	2,332	49,118,139	41,455,089	90,573,228	
Adjusted Loss to Payroll Ratio:					1.668	1.408	3.076	
Expected Unlimited Loss to Payroll Ratio:					1.804	1.751	3.555	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.527	1.199	2.726	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.668	1.408	3.076	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.832	1.745	3.577	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								361.7%

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Code: 5184 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: STEAM PIPE OR BOILER INSULATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	124,394,379	0	14	14	466,917	195,992	662,909	0.533
2019	113,949,448	1	15	24	397,733	396,226	793,959	0.697
2020	111,037,463	2	11	22	1,189,959	715,434	1,905,393	1.716
2021	102,377,759	0	12	23	491,062	473,766	964,828	0.942
2022	99,257,928	1	17	16	1,461,105	1,023,645	2,484,750	2.503
551,016,977		4	69	99	4,006,776	2,805,062	6,811,838	
Adjusted Loss to Payroll Ratio:					0.727	0.509	1.236	
Expected Unlimited Loss to Payroll Ratio:					0.776	0.549	1.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.548	0.256	0.804	
Credibility:					0.63	0.44		
Indicated Limited Loss to Payroll Ratio:					0.661	0.367	1.028	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					0.867	0.667	1.534	
Indicated Relativity Change:								15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								155.1%

Code: 5185 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: AUTOMATIC SPRINKLER INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	148,212,418	9	76	131	1,996,552	1,761,694	3,758,246	2.536
2019	158,216,177	9	86	132	2,580,929	2,095,594	4,676,523	2.956
2020	174,693,705	8	82	118	2,170,802	2,123,684	4,294,486	2.458
2021	219,902,787	3	91	117	2,064,113	2,449,107	4,513,220	2.052
2022	183,313,876	0	83	110	2,017,154	2,507,425	4,524,579	2.468
884,338,963		29	418	608	10,829,550	10,937,504	21,767,055	
Adjusted Loss to Payroll Ratio:					1.225	1.237	2.461	
Expected Unlimited Loss to Payroll Ratio:					1.466	1.480	2.946	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.204	0.937	2.141	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					1.225	1.205	2.429	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.386	1.618	3.004	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								303.8%

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Code: 5186 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: AUTOMATIC SPRINKLER INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	284,004,232	4	33	61	1,232,799	644,963	1,877,762	0.661
2019	308,728,344	8	45	77	2,051,069	1,408,622	3,459,691	1.121
2020	281,728,412	2	53	67	2,010,124	1,124,832	3,134,956	1.113
2021	326,861,865	4	67	59	2,715,944	1,779,538	4,495,482	1.375
2022	337,982,183	2	46	67	3,562,443	1,464,387	5,026,830	1.487
1,539,305,036		20	244	331	11,572,380	6,422,342	17,994,722	
Adjusted Loss to Payroll Ratio:					0.752	0.417	1.169	
Expected Unlimited Loss to Payroll Ratio:					0.701	0.498	1.199	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.576	0.315	0.891	
Credibility:					0.97	0.72		
Indicated Limited Loss to Payroll Ratio:					0.746	0.389	1.135	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.844	0.522	1.366	
Indicated Relativity Change:								14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								138.1%

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Code: 5187 RHG: 5 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	
2021	2,945,051,963	36	614	775	26,593,882	18,039,892	44,633,774	1.516
2022	3,300,565,338	22	653	841	30,458,052	18,298,954	48,757,006	1.477
	6,245,617,301	58	1,267	1,616	57,051,934	36,338,846	93,390,781	
Adjusted Loss to Payroll Ratio:					0.913	0.582	1.495	
Expected Unlimited Loss to Payroll Ratio:					0.976	0.849	1.825	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.785	0.513	1.299	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.913	0.582	1.495	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.054	0.816	1.870	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								189.1%

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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	
2021	1,574,251,892	20	439	667	15,084,328	12,231,407	27,315,735	1.735
2022	1,544,165,791	17	441	598	14,711,610	13,514,202	28,225,812	1.828
3,118,417,683		37	880	1,265	29,795,938	25,745,608	55,541,546	
Adjusted Loss to Payroll Ratio:					0.955	0.826	1.781	
Expected Unlimited Loss to Payroll Ratio:					1.274	1.361	2.635	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.970	0.714	1.683	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.955	0.826	1.781	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.164	1.334	2.498	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								252.6%

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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	
2019	764,820,117	10	169	228	4,792,323	3,483,326	8,275,649	1.082
2020	716,428,488	5	121	148	4,190,346	4,365,564	8,555,910	1.194
2021	719,562,176	6	131	182	4,187,869	3,653,454	7,841,323	1.090
2022	740,291,261	2	124	182	4,553,374	4,379,704	8,933,078	1.207
	2,941,102,042	23	545	740	17,723,912	15,882,048	33,605,960	
Adjusted Loss to Payroll Ratio:					0.603	0.540	1.143	
Expected Unlimited Loss to Payroll Ratio:					0.660	0.738	1.398	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.587	0.544	1.131	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.603	0.540	1.143	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					0.695	0.758	1.453	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								146.9%

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

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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	
2018	218,158,745	13	94	251	3,251,759	2,955,362	6,207,121	2.845
2019	218,704,275	10	75	121	2,847,584	2,847,295	5,694,879	2.604
2020	181,157,996	5	53	98	2,233,403	1,480,650	3,714,053	2.050
2021	200,617,170	0	59	123	1,837,796	1,438,337	3,276,133	1.633
2022	239,814,128	0	100	201	2,227,014	2,577,974	4,804,988	2.004
1,058,452,314		28	381	794	12,397,556	11,299,619	23,697,175	
Adjusted Loss to Payroll Ratio:					1.171	1.068	2.239	
Expected Unlimited Loss to Payroll Ratio:					1.082	1.147	2.229	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.009	1.000	2.009	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					1.171	1.060	2.232	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.286	1.314	2.601	
Indicated Relativity Change:								16.7%
Relativity to Statewide Average Loss to Payroll Ratio:								263.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,043,875,512	5	81	183	2,398,089	2,283,235	4,681,324	0.448
2019	1,162,423,489	8	96	216	2,768,681	2,990,157	5,758,838	0.495
2020	1,242,869,242	8	100	145	3,524,818	2,698,486	6,223,304	0.501
2021	1,242,061,199	4	98	146	3,455,419	2,518,189	5,973,608	0.481
2022	1,283,898,979	5	115	161	4,208,972	3,468,762	7,677,734	0.598
	5,975,128,421	30	490	851	16,355,979	13,958,829	30,314,808	
Adjusted Loss to Payroll Ratio:					0.274	0.234	0.507	
Expected Unlimited Loss to Payroll Ratio:					0.305	0.313	0.618	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.251	0.198	0.449	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.274	0.234	0.507	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.310	0.314	0.624	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								63.1%

E1-1-18 INCLUDES EXPERIENCE OF 5191

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Code: 5195 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: COMMUNICATIONS CABLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	346,645,926	15	90	115	3,213,673	2,736,895	5,950,568	1.717
2019	347,574,621	8	68	105	2,372,146	1,755,272	4,127,418	1.187
2020	317,543,443	2	79	91	2,676,857	1,791,730	4,468,587	1.407
2021	341,755,908	1	83	72	2,362,856	1,718,377	4,081,233	1.194
2022	346,213,710	1	67	75	3,137,464	1,983,701	5,121,165	1.479
1,699,733,608		27	387	458	13,762,995	9,985,976	23,748,971	
Adjusted Loss to Payroll Ratio:					0.810	0.588	1.397	
Expected Unlimited Loss to Payroll Ratio:					0.882	0.852	1.733	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.710	0.515	1.224	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.810	0.581	1.391	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					0.934	0.815	1.749	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								176.9%

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	
2021	821,521,486	29	536	595	15,031,034	15,646,213	30,677,247	3.734
2022	799,121,456	13	523	438	16,546,659	15,048,243	31,594,902	3.954
1,620,642,942		42	1,059	1,033	31,577,693	30,694,456	62,272,149	
Adjusted Loss to Payroll Ratio:					1.948	1.894	3.842	
Expected Unlimited Loss to Payroll Ratio:					2.570	2.570	5.140	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.175	1.760	3.935	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.948	1.894	3.842	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					2.140	2.348	4.487	
Indicated Relativity Change:								-12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								453.8%

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Code: 5205 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: CONCRETE OR CEMENT WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,458,825,402	29	355	404	18,151,668	13,674,632	31,826,300	2.182
2022	1,526,924,298	15	368	391	18,187,270	14,412,718	32,599,988	2.135
2,985,749,700		44	723	795	36,338,938	28,087,351	64,426,289	
Adjusted Loss to Payroll Ratio:					1.217	0.941	2.158	
Expected Unlimited Loss to Payroll Ratio:					1.539	1.497	3.037	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.171	0.785	1.956	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.217	0.941	2.158	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.483	1.520	3.003	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								303.7%

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	
2018	51,351,874	4	17	18	994,563	1,001,276	1,995,839	3.887
2019	53,751,134	1	10	26	395,628	283,664	679,292	1.264
2020	53,649,848	4	24	13	1,636,430	1,089,981	2,726,411	5.082
2021	58,642,464	1	23	14	889,985	530,238	1,420,223	2.422
2022	59,135,314	1	29	16	1,846,290	517,666	2,363,956	3.998
276,530,634		11	103	87	5,762,896	3,422,824	9,185,720	
Adjusted Loss to Payroll Ratio:					2.084	1.238	3.322	
Expected Unlimited Loss to Payroll Ratio:					1.812	1.709	3.521	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.379	0.896	2.275	
Credibility:					0.69	0.55		
Indicated Limited Loss to Payroll Ratio:					1.865	1.084	2.949	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					2.272	1.752	4.024	
Indicated Relativity Change:								14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								407.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2021	1,294,143,268	41	323	438	20,953,941	15,019,256	35,973,197	2.780
2022	1,382,422,685	12	334	429	18,250,362	15,455,888	33,706,250	2.438
2,676,565,953		53	657	867	39,204,303	30,475,144	69,679,447	
Adjusted Loss to Payroll Ratio:					1.465	1.139	2.603	
Expected Unlimited Loss to Payroll Ratio:					1.585	1.668	3.253	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.206	0.875	2.081	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.465	1.139	2.603	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.785	1.840	3.624	
Indicated Relativity Change:								11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								366.5%

Code: 5214 RHG: 2 NAICS: 23 ILDG: 2 MLDG: 4 CLASS: CONCRETE OR CEMENT WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	143,493,113	3	60	71	1,392,059	1,525,192	2,917,251	2.033
2019	144,704,171	6	52	64	2,419,679	1,629,757	4,049,436	2.798
2020	143,558,502	2	43	46	1,676,952	1,281,889	2,958,841	2.061
2021	150,407,195	5	49	48	2,299,672	1,646,814	3,946,486	2.624
2022	153,093,852	2	37	45	1,414,504	952,138	2,366,642	1.546
735,256,833		18	241	274	9,202,866	7,035,791	16,238,657	
Adjusted Loss to Payroll Ratio:					1.252	0.957	2.209	
Expected Unlimited Loss to Payroll Ratio:					1.544	1.405	2.950	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.331	1.007	2.338	
Credibility:					1.00	0.85		
Indicated Limited Loss to Payroll Ratio:					1.252	0.964	2.216	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.350	1.142	2.492	
Indicated Relativity Change:								-15.5%
Relativity to Statewide Average Loss to Payroll Ratio:								252.0%

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Effective September 1, 2025 (Draft)

Code: 5222 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: CONCRETE CONSTRUCTION – BRIDGES; CHIMNEY CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	121,591,820	3	16	42	1,490,826	1,134,624	2,625,450	2.159
2019	145,096,251	4	31	55	2,109,933	1,931,965	4,041,898	2.786
2020	173,509,331	5	34	45	2,073,172	1,843,735	3,916,907	2.257
2021	227,196,898	3	39	81	2,354,609	1,750,886	4,105,495	1.807
2022	188,587,501	2	39	99	2,658,919	2,626,213	5,285,132	2.802
	855,981,801	17	159	322	10,687,459	9,287,421	19,974,880	
Adjusted Loss to Payroll Ratio:					1.249	1.085	2.334	
Expected Unlimited Loss to Payroll Ratio:					1.525	1.625	3.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.078	0.758	1.835	
Credibility:					0.98	0.81		
Indicated Limited Loss to Payroll Ratio:					1.245	1.023	2.268	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					1.635	1.858	3.493	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								353.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	311,402,226	8	97	134	3,927,031	2,267,359	6,194,390	1.989
2020	313,048,638	15	90	148	4,634,649	3,728,483	8,363,132	2.672
2021	302,206,465	7	81	156	4,840,291	3,934,465	8,774,756	2.904
2022	320,928,080	5	93	130	3,668,481	3,799,232	7,467,713	2.327
1,247,585,409		35	361	568	17,070,451	13,729,540	30,799,991	
Adjusted Loss to Payroll Ratio:					1.368	1.100	2.469	
Expected Unlimited Loss to Payroll Ratio:					2.027	2.024	4.051	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.543	1.061	2.604	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.368	1.100	2.469	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.667	1.778	3.445	
Indicated Relativity Change:								-14.9%
Relativity to Statewide Average Loss to Payroll Ratio:								348.4%

Code: 5348 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: TILE, STONE, MOSAIC OR TERRAZZO WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	743,776,864	21	310	371	12,164,039	9,373,042	21,537,081	2.896
2022	773,594,499	7	268	311	8,985,954	7,737,212	16,723,166	2.162
1,517,371,363		28	578	682	21,149,993	17,110,254	38,260,247	
Adjusted Loss to Payroll Ratio:					1.394	1.128	2.521	
Expected Unlimited Loss to Payroll Ratio:					1.558	1.622	3.180	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.280	1.027	2.308	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.394	1.128	2.521	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.577	1.515	3.092	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								312.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

Code: 5403 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CARPENTRY – NOC – LOW WAGE

Code: 5632 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: STEEL FRAMING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	2,032,606,722	103	1,442	1,880	46,707,583	47,563,278	94,270,861	4.638
2022	2,078,130,575	66	1,461	1,628	59,142,935	58,356,717	117,499,652	5.654
	4,110,737,297	169	2,903	3,508	105,850,518	105,919,995	211,770,514	
Adjusted Loss to Payroll Ratio:					2.575	2.577	5.152	
Expected Unlimited Loss to Payroll Ratio:					3.366	4.336	7.702	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.562	2.274	4.835	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.575	2.577	5.152	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					3.138	4.163	7.301	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								738.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 5432 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CARPENTRY – NOC – HIGH WAGE

Code: 5633 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: STEEL FRAMING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	2,572,719,035	74	732	828	36,985,293	30,623,140	67,608,433	2.628
2022	2,789,273,996	36	720	797	37,109,906	30,019,506	67,129,412	2.407
	5,361,993,031	110	1,452	1,625	74,095,199	60,642,646	134,737,845	
Adjusted Loss to Payroll Ratio:					1.382	1.131	2.513	
Expected Unlimited Loss to Payroll Ratio:					1.640	1.773	3.413	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.248	0.930	2.177	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.382	1.131	2.513	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.684	1.827	3.511	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								355.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 5436 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: HARDWOOD FLOOR LAYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	134,253,394	8	83	72	2,651,602	1,677,875	4,329,477	3.225
2019	128,047,813	1	47	47	1,574,676	1,525,963	3,100,639	2.421
2020	133,878,260	4	62	49	1,833,085	1,898,576	3,731,661	2.787
2021	148,628,898	2	60	49	1,798,034	1,599,392	3,397,426	2.286
2022	150,138,046	1	70	37	3,087,757	2,067,485	5,155,242	3.434
694,946,411		16	322	254	10,945,155	8,769,291	19,714,446	
Adjusted Loss to Payroll Ratio:					1.575	1.262	2.837	
Expected Unlimited Loss to Payroll Ratio:					1.644	1.511	3.155	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.392	1.034	2.426	
Credibility:					1.00	0.84		
Indicated Limited Loss to Payroll Ratio:					1.575	1.226	2.801	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.730	1.520	3.249	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								328.6%

Code: 5443 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: LATHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	239,687,957	15	136	204	3,560,779	4,078,358	7,639,137	3.187
2020	230,566,617	4	124	140	4,307,536	2,855,071	7,162,607	3.107
2021	244,506,963	5	129	183	2,962,171	2,882,401	5,844,572	2.390
2022	233,334,577	2	136	163	3,376,274	3,251,558	6,627,832	2.840
948,096,114		26	525	690	14,206,760	13,067,387	27,274,147	
Adjusted Loss to Payroll Ratio:					1.498	1.378	2.877	
Expected Unlimited Loss to Payroll Ratio:					1.636	1.733	3.370	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.385	1.187	2.572	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.498	1.378	2.877	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.646	1.708	3.354	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								339.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 5446 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: WALLBOARD INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,090,517,621	38	578	551	19,872,373	17,575,840	37,448,213	3.434
2022	1,070,530,280	20	535	566	18,687,698	16,797,401	35,485,099	3.315
2,161,047,901		58	1,113	1,117	38,560,071	34,373,241	72,933,313	
Adjusted Loss to Payroll Ratio:					1.784	1.591	3.375	
Expected Unlimited Loss to Payroll Ratio:					2.052	2.045	4.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.737	1.400	3.137	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.784	1.591	3.375	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.959	1.971	3.931	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								397.5%

Code: 5447 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: WALLBOARD INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,239,705,953	18	201	242	11,386,824	7,615,226	19,002,050	1.533
2022	1,300,666,321	9	197	212	11,167,980	7,278,692	18,446,672	1.418
2,540,372,274		27	398	454	22,554,804	14,893,918	37,448,722	
Adjusted Loss to Payroll Ratio:					0.888	0.586	1.474	
Expected Unlimited Loss to Payroll Ratio:					1.066	0.832	1.898	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.858	0.503	1.361	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.888	0.586	1.474	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.024	0.823	1.847	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								186.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	107,026,353	9	71	89	3,073,140	2,444,241	5,517,381	5.155
2019	110,101,325	3	78	110	2,320,724	2,139,193	4,459,917	4.051
2020	127,319,327	7	71	81	2,620,659	2,189,041	4,809,700	3.778
2021	116,592,648	4	67	94	1,811,056	1,819,768	3,630,824	3.114
2022	128,775,487	2	59	71	2,159,282	1,809,269	3,968,551	3.082
589,815,140		25	346	445	11,984,861	10,401,513	22,386,374	
Adjusted Loss to Payroll Ratio:					2.032	1.764	3.795	
Expected Unlimited Loss to Payroll Ratio:					2.461	2.366	4.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.022	1.499	3.521	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					2.032	1.741	3.773	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					2.300	2.339	4.639	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								469.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	182,396,558	3	33	50	947,606	593,520	1,541,126	0.845
2019	204,822,952	6	43	54	1,842,861	1,157,142	3,000,003	1.465
2020	217,792,264	7	47	51	2,204,170	1,328,460	3,532,630	1.622
2021	200,040,401	3	32	50	2,391,244	1,404,553	3,795,797	1.898
2022	197,510,391	4	35	40	2,626,384	2,056,791	4,683,175	2.371
1,002,562,566		23	190	245	10,012,266	6,540,467	16,552,733	
Adjusted Loss to Payroll Ratio:					0.999	0.652	1.651	
Expected Unlimited Loss to Payroll Ratio:					1.069	0.734	1.803	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.905	0.502	1.407	
Credibility:					0.97	0.73		
Indicated Limited Loss to Payroll Ratio:					0.996	0.612	1.608	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.094	0.759	1.853	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								187.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	183,129,197	10	108	141	4,232,064	4,895,378	9,127,442	4.984
2021	189,770,426	5	119	141	3,678,078	3,901,798	7,579,876	3.994
2022	215,560,541	5	110	177	5,861,987	5,051,010	10,912,997	5.063
	588,460,164	20	337	459	13,772,130	13,848,185	27,620,316	
Adjusted Loss to Payroll Ratio:					2.340	2.353	4.694	
Expected Unlimited Loss to Payroll Ratio:					2.845	3.743	6.588	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.359	2.305	4.664	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.340	2.353	4.694	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					2.852	3.802	6.654	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								672.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,043,124,570	56	647	560	24,581,845	23,586,229	48,168,074	4.618
2022	1,100,293,350	27	578	490	23,425,653	21,559,652	44,985,305	4.088
	2,143,417,920	83	1,225	1,050	48,007,498	45,145,881	93,153,379	
Adjusted Loss to Payroll Ratio:					2.240	2.106	4.346	
Expected Unlimited Loss to Payroll Ratio:					2.451	3.019	5.470	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.973	1.825	3.798	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.240	2.106	4.346	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					2.584	2.955	5.539	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								560.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

Code: 5479 RHG: 5 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: INSULATION WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	176,814,423	7	85	185	2,504,492	2,136,084	4,640,576	2.625
2019	196,435,190	6	87	170	1,403,663	2,097,185	3,500,848	1.782
2020	214,982,492	8	79	147	2,677,283	2,248,966	4,926,249	2.291
2021	229,114,596	3	98	171	2,021,270	2,123,981	4,145,251	1.809
2022	253,262,162	6	91	158	4,416,279	4,637,591	9,053,870	3.575
1,070,608,863		30	440	831	13,022,986	13,243,807	26,266,793	
Adjusted Loss to Payroll Ratio:					1.216	1.237	2.453	
Expected Unlimited Loss to Payroll Ratio:					1.415	1.698	3.113	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.139	1.027	2.166	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.216	1.237	2.453	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.403	1.735	3.139	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								317.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 5482 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: PAINTING; WATERPROOFING; PAINTING/WALLPAPER
INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	999,993,391	21	259	251	13,114,048	9,795,735	22,909,783	2.291
2022	1,048,750,000	9	236	237	11,884,061	9,110,509	20,994,570	2.002
	2,048,743,391	30	495	488	24,998,108	18,906,244	43,904,353	
Adjusted Loss to Payroll Ratio:					1.220	0.923	2.143	
Expected Unlimited Loss to Payroll Ratio:					1.551	1.553	3.104	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.180	0.814	1.995	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.220	0.923	2.143	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.487	1.491	2.978	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								301.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	257,475,010	9	193	226	5,719,309	5,368,500	11,087,809	4.306
2022	251,633,283	8	172	204	5,922,366	6,200,193	12,122,559	4.818
509,108,293		17	365	430	11,641,675	11,568,693	23,210,368	
Adjusted Loss to Payroll Ratio:					2.287	2.272	4.559	
Expected Unlimited Loss to Payroll Ratio:					2.898	3.404	6.302	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.453	2.331	4.784	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.287	2.272	4.559	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					2.511	2.817	5.328	
Indicated Relativity Change:								-15.5%
Relativity to Statewide Average Loss to Payroll Ratio:								538.7%

Code: 5485 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLASTERING OR STUCCO WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	148,429,993	13	42	60	1,970,066	1,452,962	3,423,028	2.306
2019	172,665,980	9	47	59	3,084,658	2,580,499	5,665,157	3.281
2020	170,054,564	5	58	69	2,572,458	2,381,101	4,953,559	2.913
2021	167,577,576	3	55	55	2,798,041	2,235,161	5,033,202	3.004
2022	175,356,861	3	47	47	2,299,194	1,512,428	3,811,622	2.174
834,084,974		33	249	290	12,724,417	10,162,153	22,886,570	
Adjusted Loss to Payroll Ratio:					1.526	1.218	2.744	
Expected Unlimited Loss to Payroll Ratio:					1.874	2.035	3.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.426	1.067	2.493	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					1.526	1.206	2.732	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.859	1.949	3.808	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								385.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 5506 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: STREET OR ROAD CONSTRUCTION – PAVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	648,576,501	12	168	188	6,069,933	5,385,668	11,455,601	1.766
2021	672,045,615	13	175	160	8,343,019	5,576,879	13,919,898	2.071
2022	692,875,697	8	159	157	8,370,812	5,436,183	13,806,995	1.993
2,013,497,813		33	502	505	22,783,764	16,398,730	39,182,494	
Adjusted Loss to Payroll Ratio:					1.132	0.814	1.946	
Expected Unlimited Loss to Payroll Ratio:					1.504	1.551	3.055	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.063	0.723	1.786	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.132	0.814	1.946	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					1.485	1.480	2.965	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								299.8%

Code: 5507 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: STREET OR ROAD CONSTRUCTION – GRADING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	541,801,556	10	79	128	4,081,014	3,661,860	7,742,874	1.429
2021	573,142,904	10	112	134	5,361,627	4,975,701	10,337,328	1.804
2022	609,042,936	3	97	132	4,041,341	3,878,708	7,920,049	1.300
1,723,987,396		23	288	394	13,483,983	12,516,269	26,000,252	
Adjusted Loss to Payroll Ratio:					0.782	0.726	1.508	
Expected Unlimited Loss to Payroll Ratio:					1.109	1.263	2.371	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.844	0.662	1.506	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.782	0.726	1.508	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.953	1.173	2.126	
Indicated Relativity Change:								-10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								215.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

Code: 5538 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SHEET METAL WORK; HEATING OR A/C DUCTWORK – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	695,062,424	26	418	606	10,915,510	11,710,087	22,625,597	3.255
2022	624,967,221	5	369	492	9,258,646	9,240,646	18,499,292	2.960
	1,320,029,645	31	787	1,098	20,174,156	20,950,733	41,124,889	
Adjusted Loss to Payroll Ratio:					1.528	1.587	3.115	
Expected Unlimited Loss to Payroll Ratio:					2.023	2.790	4.813	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.540	1.463	3.003	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.528	1.587	3.115	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.862	2.564	4.427	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								447.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,326,378,507	16	272	382	11,250,131	7,551,414	18,801,545	1.418
2022	1,476,898,407	13	298	387	14,293,866	10,261,656	24,555,522	1.663
	2,803,276,914	29	570	769	25,543,997	17,813,070	43,357,066	
Adjusted Loss to Payroll Ratio:					0.911	0.635	1.547	
Expected Unlimited Loss to Payroll Ratio:					0.976	0.921	1.897	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.743	0.483	1.226	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.911	0.635	1.547	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.110	1.027	2.137	
Indicated Relativity Change:								12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								216.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	289,747,846	34	309	314	12,038,302	15,005,264	27,043,566	9.333
2022	265,366,438	14	240	223	8,232,939	11,718,140	19,951,079	7.518
555,114,284		48	549	537	20,271,241	26,723,404	46,994,645	
Adjusted Loss to Payroll Ratio:					3.652	4.814	8.466	
Expected Unlimited Loss to Payroll Ratio:					5.788	10.206	15.994	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.091	4.759	8.849	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.652	4.814	8.466	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					4.793	8.747	13.540	
Indicated Relativity Change:								-15.3%
Relativity to Statewide Average Loss to Payroll Ratio:								1369.2%

Code: 5553 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: ROOFING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	685,138,696	66	382	294	19,385,302	21,346,051	40,731,353	5.945
2022	793,637,485	30	434	367	19,488,900	21,581,938	41,070,838	5.175
1,478,776,181		96	816	661	38,874,202	42,927,989	81,802,191	
Adjusted Loss to Payroll Ratio:					2.629	2.903	5.532	
Expected Unlimited Loss to Payroll Ratio:					3.448	5.151	8.599	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.437	2.402	4.838	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.629	2.903	5.532	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					3.450	5.275	8.725	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								882.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 5606 RHG: 5 NAICS: 23 ILDG: 3 MLDG: 4 CLASS: CONTRACTORS – EXECUTIVE LEVEL SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	4,440,004,638	15	170	285	9,085,292	7,948,854	17,034,146	0.384
2022	4,895,518,128	11	191	284	11,324,677	9,799,235	21,123,912	0.431
9,335,522,766		26	361	569	20,409,969	17,748,089	38,158,058	
Adjusted Loss to Payroll Ratio:					0.219	0.190	0.409	
Expected Unlimited Loss to Payroll Ratio:					0.236	0.251	0.487	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.190	0.152	0.342	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.219	0.190	0.409	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					0.252	0.267	0.519	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								52.5%

Code: 5610 RHG: 5 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: CONTRACTORS – ALL CONSTRUCTION SUBCONTRACTED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	267,953,360	5	91	150	1,789,018	2,012,310	3,801,328	1.419
2019	279,186,036	8	66	152	2,444,036	1,938,114	4,382,150	1.570
2020	286,485,589	7	81	110	2,647,002	2,183,619	4,830,621	1.686
2021	324,428,396	11	79	126	3,633,370	2,887,162	6,520,532	2.010
2022	337,113,827	5	70	99	3,205,981	2,566,218	5,772,199	1.712
1,495,167,208		36	387	637	13,719,407	11,587,423	25,306,830	
Adjusted Loss to Payroll Ratio:					0.918	0.775	1.693	
Expected Unlimited Loss to Payroll Ratio:					1.089	1.090	2.180	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.877	0.659	1.536	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.918	0.770	1.688	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.059	1.080	2.139	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								216.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 5650 RHG: 4 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: TERMITE CONTROL WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	186,832,186	10	109	162	3,462,272	3,424,477	6,886,749	3.686
2020	203,288,959	8	126	133	4,243,569	3,626,319	7,869,888	3.871
2021	219,796,543	2	156	161	4,406,192	3,939,084	8,345,276	3.797
2022	208,894,410	0	96	143	4,350,474	3,665,836	8,016,310	3.837
818,812,098		20	487	599	16,462,507	14,655,716	31,118,223	
Adjusted Loss to Payroll Ratio:					2.011	1.790	3.800	
Expected Unlimited Loss to Payroll Ratio:					2.156	2.223	4.380	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.930	1.654	3.584	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.011	1.790	3.800	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					2.275	2.404	4.679	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								473.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,303,369,090	3	110	387	1,522,145	2,642,561	4,164,706	0.181
2020	2,172,118,104	4	102	325	2,639,320	3,006,948	5,646,268	0.260
2021	2,688,595,409	1	122	426	2,581,764	3,627,402	6,209,166	0.231
2022	3,018,026,686	1	117	414	3,517,456	4,694,998	8,212,454	0.272
10,182,109,289		9	451	1,552	10,260,686	13,971,908	24,232,594	
Adjusted Loss to Payroll Ratio:					0.101	0.137	0.238	
Expected Unlimited Loss to Payroll Ratio:					0.129	0.175	0.304	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.119	0.140	0.259	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.101	0.137	0.238	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.114	0.184	0.298	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								30.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2018	20,162,460	0	5	9	112,669	111,850	224,519	1.114
2019	24,716,110	4	7	10	1,343,274	1,616,665	2,959,939	11.976
2020	30,695,442	0	6	9	158,174	143,175	301,349	0.982
2021	22,136,773	1	2	5	123,729	37,906	161,635	0.730
2022	27,712,680	0	7	5	515,916	555,068	1,070,984	3.865
	125,423,465	5	27	38	2,253,762	2,464,665	4,718,427	
Adjusted Loss to Payroll Ratio:					1.797	1.965	3.762	
Expected Unlimited Loss to Payroll Ratio:					2.440	2.604	5.043	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.724	1.214	2.938	
Credibility:					0.55	0.45		
Indicated Limited Loss to Payroll Ratio:					1.764	1.555	3.319	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					2.316	2.825	5.140	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								519.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2018	13,331,167	0	1	1	3,821	23,025	26,846	0.201
2019	24,359,462	1	0	2	130,162	68,105	198,267	0.814
2020	23,069,255	0	3	5	109,541	113,785	223,326	0.968
2021	25,421,237	1	1	1	301,384	142,160	443,544	1.745
2022	21,223,918	0	2	1	176,048	103,551	279,599	1.317
107,405,039		2	7	10	720,954	450,625	1,171,580	
Adjusted Loss to Payroll Ratio:					0.671	0.420	1.091	
Expected Unlimited Loss to Payroll Ratio:					1.093	0.896	1.989	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.772	0.418	1.190	
Credibility:					0.37	0.28		
Indicated Limited Loss to Payroll Ratio:					0.734	0.418	1.153	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					0.964	0.760	1.724	
Indicated Relativity Change:								-13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								174.3%

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	
2018	93,093,075	7	40	58	2,104,079	1,330,077	3,434,156	3.689
2019	101,830,905	2	35	39	1,185,116	1,138,381	2,323,497	2.282
2020	97,387,159	2	44	43	2,210,370	1,727,562	3,937,932	4.044
2021	119,032,396	3	35	59	2,289,663	1,531,643	3,821,306	3.210
2022	109,288,965	3	46	53	2,995,748	1,981,582	4,977,330	4.554
520,632,500		17	200	252	10,784,976	7,709,245	18,494,222	
Adjusted Loss to Payroll Ratio:					2.072	1.481	3.552	
Expected Unlimited Loss to Payroll Ratio:					2.521	2.641	5.162	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.850	1.423	3.273	
Credibility:					0.98	0.81		
Indicated Limited Loss to Payroll Ratio:					2.068	1.470	3.537	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					2.714	2.670	5.384	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								544.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 6206 RHG: 5 NAICS: 21 ILDG: 2 MLDG: 4 CLASS: OIL/GAS WELLS – CEMENTING/ACIDIZING/FRACTURING;
VACUUM TRUCK SVC/GRAVEL PACKING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	120,634,203	2	31	16	1,023,694	772,313	1,796,007	1.489
2019	126,111,589	2	15	30	819,656	605,438	1,425,094	1.130
2020	74,065,190	0	9	10	448,488	425,932	874,420	1.181
2021	78,514,790	2	12	15	623,318	1,055,111	1,678,429	2.138
2022	82,343,864	1	12	11	932,849	708,269	1,641,118	1.993
	481,669,636	7	79	82	3,848,005	3,567,064	7,415,068	
Adjusted Loss to Payroll Ratio:					0.799	0.741	1.539	
Expected Unlimited Loss to Payroll Ratio:					1.028	1.106	2.134	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.859	0.773	1.632	
Credibility:					0.70	0.61		
Indicated Limited Loss to Payroll Ratio:					0.817	0.753	1.570	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					0.942	1.057	1.999	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								202.1%

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Effective September 1, 2025 (Draft)

Code: 6213 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 4 CLASS: OIL/GAS WELLS – SPECIALTY TOOL COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	50,112,724	1	2	13	246,890	106,928	353,818	0.706
2019	67,075,909	1	3	4	288,000	254,816	542,816	0.809
2020	40,124,979	1	2	4	99,724	541,777	641,501	1.599
2021	43,637,800	0	5	7	351,916	234,950	586,866	1.345
2022	40,036,322	1	6	10	505,588	781,433	1,287,021	3.215
240,987,734		4	18	38	1,492,119	1,919,906	3,412,024	
Adjusted Loss to Payroll Ratio:					0.619	0.797	1.416	
Expected Unlimited Loss to Payroll Ratio:					0.519	0.717	1.235	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.410	0.434	0.844	
Credibility:					0.40	0.37		
Indicated Limited Loss to Payroll Ratio:					0.492	0.568	1.060	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.600	0.917	1.517	
Indicated Relativity Change:								22.9%
Relativity to Statewide Average Loss to Payroll Ratio:								153.5%

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	
2018	75,070,638	2	13	31	922,707	689,866	1,612,573	2.148
2019	71,821,629	2	8	8	417,734	621,130	1,038,864	1.446
2020	56,370,945	1	11	12	640,799	476,049	1,116,848	1.981
2021	115,728,429	1	9	23	463,142	381,102	844,244	0.730
2022	134,535,540	1	15	31	1,267,412	866,726	2,134,138	1.586
453,527,181		7	56	105	3,711,794	3,034,874	6,746,668	
Adjusted Loss to Payroll Ratio:					0.818	0.669	1.488	
Expected Unlimited Loss to Payroll Ratio:					1.081	1.162	2.242	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.854	0.704	1.558	
Credibility:					0.68	0.58		
Indicated Limited Loss to Payroll Ratio:					0.830	0.684	1.514	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.011	1.105	2.116	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								214.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2021	583,699,523	16	178	190	7,155,680	5,991,353	13,147,033	2.252
2022	587,555,684	8	168	161	8,755,078	8,102,965	16,858,043	2.869
1,171,255,207		24	346	351	15,910,758	14,094,317	30,005,075	
Adjusted Loss to Payroll Ratio:					1.358	1.203	2.562	
Expected Unlimited Loss to Payroll Ratio:					1.643	1.856	3.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.250	0.973	2.224	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.358	1.203	2.562	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.655	1.944	3.600	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								364.0%

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	
2021	1,155,851,440	7	157	138	8,578,339	6,545,206	15,123,545	1.308
2022	1,236,964,874	8	146	142	11,518,950	6,370,721	17,889,671	1.446
2,392,816,314		15	303	280	20,097,289	12,915,927	33,013,216	
Adjusted Loss to Payroll Ratio:					0.840	0.540	1.380	
Expected Unlimited Loss to Payroll Ratio:					0.963	1.025	1.988	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.680	0.478	1.158	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.840	0.540	1.380	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					1.102	0.981	2.083	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								210.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 6233 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 4 CLASS: OIL/GAS PIPE LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	224,835,521	5	17	33	1,254,682	862,843	2,117,525	0.942
2019	182,845,762	2	20	30	1,292,883	945,612	2,238,495	1.224
2020	169,811,113	3	15	19	822,845	812,539	1,635,384	0.963
2021	161,967,398	2	8	19	476,779	362,020	838,799	0.518
2022	107,751,836	0	6	8	685,160	581,604	1,266,764	1.176
847,211,630		12	66	109	4,532,349	3,564,616	8,096,965	
Adjusted Loss to Payroll Ratio:					0.535	0.421	0.956	
Expected Unlimited Loss to Payroll Ratio:					0.543	0.604	1.148	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.413	0.317	0.730	
Credibility:					0.67	0.57		
Indicated Limited Loss to Payroll Ratio:					0.494	0.376	0.870	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.602	0.607	1.210	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								122.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2018	80,966,384	1	16	17	703,667	541,041	1,244,708	1.537
2019	68,603,196	4	14	15	1,039,715	1,018,289	2,058,004	3.000
2020	42,694,496	0	8	10	287,384	167,542	454,926	1.066
2021	54,234,289	0	4	14	23,822	169,262	193,084	0.356
2022	41,024,223	1	11	16	690,753	436,882	1,127,635	2.749
	287,522,588	6	53	72	2,745,342	2,333,017	5,078,359	
Adjusted Loss to Payroll Ratio:					0.955	0.811	1.766	
Expected Unlimited Loss to Payroll Ratio:					1.160	1.382	2.542	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.851	0.745	1.596	
Credibility:					0.57	0.49		
Indicated Limited Loss to Payroll Ratio:					0.910	0.777	1.687	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					1.194	1.413	2.607	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								263.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 6237 RHG: 7 NAICS: 21 ILDG: 4 MLDG: 4 CLASS: OIL/GAS WELLS – WIRELINE SERVICE/PERFORATING OF CASING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	43,013,198	0	5	9	538,421	317,302	855,723	1.989
2019	45,033,675	1	4	8	412,724	159,385	572,109	1.270
2020	38,666,376	0	8	9	266,927	160,042	426,969	1.104
2021	46,413,567	0	6	5	82,948	71,068	154,016	0.332
2022	43,588,269	0	5	10	240,052	194,031	434,083	0.996
	216,715,085	1	28	41	1,541,072	901,828	2,442,900	
Adjusted Loss to Payroll Ratio:					0.711	0.416	1.127	
Expected Unlimited Loss to Payroll Ratio:					0.727	0.740	1.467	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.534	0.399	0.933	
Credibility:					0.42	0.34		
Indicated Limited Loss to Payroll Ratio:					0.608	0.405	1.013	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					0.799	0.735	1.534	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								155.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2018	34,403,409	1	3	8	392,354	178,845	571,199	1.660
2019	42,901,833	3	8	13	754,561	683,145	1,437,706	3.351
2020	52,311,450	0	9	11	376,741	260,588	637,329	1.218
2021	73,446,322	2	23	22	1,328,127	1,780,596	3,108,723	4.233
2022	65,117,177	0	17	30	725,837	985,446	1,711,283	2.628
268,180,191		6	60	84	3,577,619	3,888,620	7,466,240	
Adjusted Loss to Payroll Ratio:					1.334	1.450	2.784	
Expected Unlimited Loss to Payroll Ratio:					1.129	1.176	2.305	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.927	0.745	1.672	
Credibility:					0.58	0.51		
Indicated Limited Loss to Payroll Ratio:					1.164	1.101	2.265	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.317	1.479	2.796	
Indicated Relativity Change:								21.3%
Relativity to Statewide Average Loss to Payroll Ratio:								282.7%

INCLUDES 1123 & 1124 D9-1-22

Code: 6258 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: FOUNDATION PREPARATION WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	118,231,752	4	45	68	1,847,796	1,084,519	2,932,315	2.480
2019	123,077,063	4	36	62	1,682,629	1,610,336	3,292,965	2.676
2020	122,053,180	5	29	44	1,344,869	1,087,437	2,432,306	1.993
2021	122,497,254	2	20	44	1,029,980	780,051	1,810,031	1.478
2022	153,807,567	3	33	51	1,220,948	1,360,984	2,581,932	1.679
639,666,816		18	163	269	7,126,221	5,923,328	13,049,549	
Adjusted Loss to Payroll Ratio:					1.114	0.926	2.040	
Expected Unlimited Loss to Payroll Ratio:					1.634	1.807	3.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.155	0.843	1.997	
Credibility:					0.90	0.75		
Indicated Limited Loss to Payroll Ratio:					1.118	0.905	2.024	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					1.468	1.645	3.113	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								314.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 6307 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: SEWER CONSTRUCTION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	62,490,979	3	31	41	876,416	801,690	1,678,106	2.685
2019	75,594,276	1	43	32	1,245,465	953,515	2,198,980	2.909
2020	77,365,992	5	40	38	1,292,866	1,143,129	2,435,995	3.149
2021	86,101,399	3	43	38	1,573,342	1,254,005	2,827,347	3.284
2022	98,765,434	3	48	56	3,070,739	1,373,190	4,443,929	4.499
400,318,080		15	205	205	8,058,829	5,525,528	13,584,357	
Adjusted Loss to Payroll Ratio:					2.013	1.380	3.393	
Expected Unlimited Loss to Payroll Ratio:					2.278	2.082	4.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.733	1.092	2.825	
Credibility:					0.88	0.69		
Indicated Limited Loss to Payroll Ratio:					1.978	1.291	3.269	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					2.410	2.086	4.497	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								454.7%

Code: 6308 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: SEWER CONSTRUCTION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	223,268,308	9	47	47	2,619,781	2,281,503	4,901,284	2.195
2019	227,939,587	9	41	52	2,997,578	1,932,350	4,929,928	2.163
2020	245,761,929	4	32	39	2,105,322	1,388,997	3,494,319	1.422
2021	259,186,123	3	32	38	2,034,816	1,859,335	3,894,151	1.502
2022	293,003,065	3	37	46	2,163,976	2,736,432	4,900,408	1.672
1,249,159,012		28	189	222	11,921,472	10,198,617	22,120,090	
Adjusted Loss to Payroll Ratio:					0.954	0.816	1.771	
Expected Unlimited Loss to Payroll Ratio:					1.198	1.299	2.498	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.847	0.606	1.453	
Credibility:					1.00	0.86		
Indicated Limited Loss to Payroll Ratio:					0.954	0.787	1.742	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					1.253	1.430	2.683	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								271.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2018	160,698,934	6	64	77	2,359,682	2,357,451	4,717,133	2.935
2019	161,410,423	2	60	75	1,621,916	1,701,616	3,323,532	2.059
2020	199,558,808	5	49	75	2,350,429	2,291,328	4,641,757	2.326
2021	195,567,874	2	54	69	2,049,826	2,066,736	4,116,562	2.105
2022	219,750,353	2	54	77	1,848,636	2,313,000	4,161,636	1.894
936,986,392		17	281	373	10,230,490	10,730,131	20,960,621	
Adjusted Loss to Payroll Ratio:					1.092	1.145	2.237	
Expected Unlimited Loss to Payroll Ratio:					1.348	1.786	3.134	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.026	0.937	1.962	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					1.092	1.127	2.219	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.330	1.821	3.151	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								318.7%

Code: 6316 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: WATER/GAS MAINS CONSTRUCTION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	366,674,228	13	61	70	3,232,811	2,663,866	5,896,677	1.608
2019	402,415,266	6	60	80	2,671,216	2,130,165	4,801,381	1.193
2020	404,249,236	2	43	69	1,937,835	1,306,676	3,244,511	0.803
2021	460,872,876	6	75	71	4,273,925	4,493,842	8,767,767	1.902
2022	463,398,202	3	53	78	2,845,959	3,158,478	6,004,437	1.296
2,097,609,808		30	292	368	14,961,746	13,753,026	28,714,772	
Adjusted Loss to Payroll Ratio:					0.713	0.656	1.369	
Expected Unlimited Loss to Payroll Ratio:					0.954	1.010	1.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.726	0.530	1.256	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.713	0.656	1.369	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.869	1.059	1.928	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								195.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

Code: 6325 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: CONDUIT CONSTRUCTION OR UNDERGROUND WIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	925,651,225	14	229	279	8,098,559	7,728,314	15,826,873	1.710
2022	923,960,645	6	240	244	8,233,824	9,244,135	17,477,959	1.892
1,849,611,870		20	469	523	16,332,383	16,972,450	33,304,832	
Adjusted Loss to Payroll Ratio:					0.883	0.918	1.801	
Expected Unlimited Loss to Payroll Ratio:					0.994	1.241	2.235	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.756	0.651	1.407	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.883	0.918	1.801	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.076	1.483	2.559	
Indicated Relativity Change:								14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								258.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	40,875,192	1	3	10	221,400	183,547	404,947	0.991
2019	23,163,608	0	9	13	501,913	226,799	728,712	3.146
2020	26,225,643	0	7	6	316,304	228,389	544,693	2.077
2021	25,556,319	1	3	4	151,885	97,783	249,668	0.977
2022	28,699,141	0	5	3	150,901	84,008	234,909	0.819
	144,519,903	2	27	36	1,342,403	820,526	2,162,929	
Adjusted Loss to Payroll Ratio:					0.929	0.568	1.497	
Expected Unlimited Loss to Payroll Ratio:					0.882	0.662	1.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.724	0.419	1.144	
Credibility:					0.41	0.31		
Indicated Limited Loss to Payroll Ratio:					0.808	0.466	1.274	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.915	0.626	1.541	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								155.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2018	53,429,070	6	36	92	909,902	1,196,886	2,106,788	3.943
2019	57,516,733	2	42	75	640,703	626,025	1,266,728	2.202
2020	62,208,258	1	53	72	759,430	675,956	1,435,386	2.307
2021	61,680,107	2	44	75	865,253	1,183,468	2,048,721	3.322
2022	61,544,196	0	43	69	822,764	916,362	1,739,126	2.826
296,378,364		11	218	383	3,998,052	4,598,697	8,596,749	
Adjusted Loss to Payroll Ratio:					1.349	1.552	2.901	
Expected Unlimited Loss to Payroll Ratio:					1.433	1.783	3.215	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.213	1.221	2.433	
Credibility:					0.67	0.64		
Indicated Limited Loss to Payroll Ratio:					1.304	1.433	2.737	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.432	1.776	3.208	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								324.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	231,874,802	9	122	202	3,000,213	2,687,886	5,688,099	2.453
2020	262,878,071	11	152	204	3,852,703	3,074,832	6,927,535	2.635
2021	274,085,399	13	150	174	5,417,484	4,826,002	10,243,486	3.737
2022	303,070,237	10	135	154	5,748,348	4,481,241	10,229,589	3.375
1,071,908,509		43	559	734	18,018,748	15,069,961	33,088,709	
Adjusted Loss to Payroll Ratio:					1.681	1.406	3.087	
Expected Unlimited Loss to Payroll Ratio:					1.713	1.619	3.332	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.477	1.160	2.637	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.681	1.406	3.087	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.813	1.665	3.478	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								351.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 6504 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FOOD PRODUCTS MFG OR PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	2,325,246,110	59	1,895	2,616	50,072,597	45,793,064	95,865,661	4.123
2022	2,543,272,307	23	1,921	2,477	53,906,640	48,134,670	102,041,310	4.012
4,868,518,417		82	3,816	5,093	103,979,237	93,927,733	197,906,970	
Adjusted Loss to Payroll Ratio:					2.136	1.929	4.065	
Expected Unlimited Loss to Payroll Ratio:					2.151	2.121	4.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.082	1.922	4.004	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.136	1.929	4.065	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.304	2.285	4.589	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								464.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	64,332,065	2	35	68	540,874	804,536	1,345,410	2.091
2019	76,568,209	2	50	69	801,125	661,034	1,462,159	1.910
2020	86,259,785	5	51	71	1,357,872	1,254,857	2,612,729	3.029
2021	98,005,481	3	72	125	1,689,616	1,413,871	3,103,487	3.167
2022	102,279,310	1	59	119	1,511,187	1,467,483	2,978,670	2.912
427,444,850		13	267	452	5,900,675	5,601,781	11,502,456	
Adjusted Loss to Payroll Ratio:					1.380	1.311	2.691	
Expected Unlimited Loss to Payroll Ratio:					1.599	1.608	3.207	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.548	1.457	3.006	
Credibility:					0.82	0.73		
Indicated Limited Loss to Payroll Ratio:					1.411	1.351	2.762	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.522	1.600	3.122	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								315.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

Code: 7133 RHG: 6 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: RAILROAD OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	53,379,972	0	13	33	298,447	188,415	486,862	0.912
2019	76,113,285	1	8	31	198,535	332,646	531,181	0.698
2020	58,159,275	1	12	22	359,459	237,622	597,081	1.027
2021	46,460,338	0	11	10	234,837	269,654	504,491	1.086
2022	50,639,129	1	8	16	183,365	131,642	315,007	0.622
284,751,999		3	52	112	1,274,642	1,159,979	2,434,622	
Adjusted Loss to Payroll Ratio:					0.448	0.407	0.855	
Expected Unlimited Loss to Payroll Ratio:					0.511	0.774	1.285	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.412	0.453	0.866	
Credibility:					0.42	0.41		
Indicated Limited Loss to Payroll Ratio:					0.427	0.435	0.862	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.521	0.702	1.223	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								123.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	4,067,924,949	186	5,300	5,001	140,136,843	89,785,635	229,922,478	5.652
2022	4,237,048,412	87	5,552	4,056	153,274,424	94,831,507	248,105,931	5.856
	8,304,973,361	273	10,852	9,057	293,411,267	184,617,142	478,028,409	
Adjusted Loss to Payroll Ratio:					3.533	2.223	5.756	
Expected Unlimited Loss to Payroll Ratio:					3.653	2.825	6.478	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.279	2.161	5.440	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.533	2.223	5.756	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					3.880	2.755	6.635	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								671.0%

INCLUDES EXPERIENCE OF 4312 D9-1-25

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 7207 RHG: 5 NAICS: 71 ILDG: 4 MLDG: 1 CLASS: STABLES; CLUBS – RIDING; HORSE SHOWS/RODEOS/PACK TRAINS; RACING STABLES – HARNESS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	85,068,885	10	68	105	2,301,595	2,610,766	4,912,361	5.775
2019	89,586,270	10	79	98	1,930,346	2,653,967	4,584,313	5.117
2020	95,926,215	6	56	72	1,361,665	1,641,070	3,002,735	3.130
2021	106,521,540	12	72	66	2,647,709	3,886,836	6,534,545	6.134
2022	116,395,683	3	71	72	2,374,096	3,058,266	5,432,362	4.667
	493,498,592	41	346	413	10,615,411	13,850,905	24,466,315	
Adjusted Loss to Payroll Ratio:					2.151	2.807	4.958	
Expected Unlimited Loss to Payroll Ratio:					2.951	3.661	6.612	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.437	2.726	5.163	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.151	2.806	4.958	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					2.481	3.937	6.419	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								649.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

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	
2021	4,958,836,638	199	2,773	2,283	103,591,153	68,493,010	172,084,163	3.470
2022	6,182,660,999	138	2,686	2,246	116,811,388	78,147,437	194,958,825	3.153
	11,141,497,637	337	5,459	4,529	: 220,402,541	146,640,447	367,042,987	
Adjusted Loss to Payroll Ratio:					1.978	1.316	3.294	
Expected Unlimited Loss to Payroll Ratio:					2.520	2.059	4.578	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.195	1.457	3.652	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.978	1.316	3.294	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					2.239	1.768	4.007	
Indicated Relativity Change:								-12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								405.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

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	
2021	388,774,802	22	272	251	7,496,610	6,056,155	13,552,765	3.486
2022	421,347,896	14	269	236	9,959,116	9,612,727	19,571,843	4.645
	810,122,698	36	541	487	17,455,726	15,668,882	33,124,608	
Adjusted Loss to Payroll Ratio:					2.155	1.934	4.089	
Expected Unlimited Loss to Payroll Ratio:					2.386	2.509	4.895	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.079	1.775	3.854	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.155	1.934	4.089	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					2.438	2.598	5.036	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								509.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2018	60,494,777	3	24	34	1,595,361	648,824	2,244,185	3.710
2019	76,867,601	1	41	60	1,132,335	604,542	1,736,877	2.260
2020	89,881,213	2	37	45	1,171,673	757,683	1,929,356	2.147
2021	87,269,238	4	27	49	1,500,255	1,090,948	2,591,203	2.969
2022	92,380,005	0	38	63	941,143	899,968	1,841,111	1.993
406,892,834		10	167	251	6,340,767	4,001,965	10,342,733	
Adjusted Loss to Payroll Ratio:					1.558	0.984	2.542	
Expected Unlimited Loss to Payroll Ratio:					2.382	2.196	4.578	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.922	1.287	3.209	
Credibility:					0.90	0.71		
Indicated Limited Loss to Payroll Ratio:					1.596	1.071	2.667	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.944	1.731	3.675	
Indicated Relativity Change:								-19.7%
Relativity to Statewide Average Loss to Payroll Ratio:								371.6%

Code: 7272 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: WATER TRUCK SERVICE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	10,840,835	2	5	2	485,760	484,079	969,839	8.946
2019	11,278,552	1	1	2	412,763	2,461	415,224	3.682
2020	17,964,373	2	4	4	311,450	535,854	847,304	4.717
2021	23,671,174	2	12	1	859,376	836,535	1,695,911	7.164
2022	21,069,416	2	11	5	811,051	665,992	1,477,043	7.010
84,824,350		9	33	14	2,880,399	2,524,920	5,405,319	
Adjusted Loss to Payroll Ratio:					3.396	2.977	6.372	
Expected Unlimited Loss to Payroll Ratio:					3.371	3.337	6.708	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.565	1.750	4.315	
Credibility:					0.55	0.45		
Indicated Limited Loss to Payroll Ratio:					3.023	2.300	5.323	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					3.683	3.717	7.400	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								748.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 7332 RHG: 1 NAICS: 62 ILDG: 1 MLDG: 2 CLASS: AMBULANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	737,473,258	13	569	828	9,187,244	7,218,951	16,406,195	2.225
2022	866,236,792	8	593	847	11,663,605	7,176,375	18,839,980	2.175
1,603,710,050		21	1,162	1,675	20,850,850	14,395,326	35,246,176	
Adjusted Loss to Payroll Ratio:					1.300	0.898	2.198	
Expected Unlimited Loss to Payroll Ratio:					1.263	1.021	2.284	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.219	0.956	2.175	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.300	0.898	2.198	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.383	1.024	2.408	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								243.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2021	820,199,143	19	646	872	15,421,486	14,687,981	30,109,467	3.671
2022	863,505,368	14	551	794	13,280,630	15,367,407	28,648,037	3.318
	1,683,704,511	33	1,197	1,666	28,702,115	30,055,388	58,757,503	
Adjusted Loss to Payroll Ratio:					1.705	1.785	3.490	
Expected Unlimited Loss to Payroll Ratio:					2.020	2.009	4.029	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.847	1.608	3.455	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.705	1.785	3.490	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.839	2.114	3.953	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								399.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 7365 RHG: 5 NAICS: 48 ILDG: 2 MLDG: 3 CLASS: TAXICAB OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	13,671,787	1	6	33	85,567	120,810	206,377	1.510
2019	10,696,223	0	2	8	69,984	47,777	117,761	1.101
2020	4,118,728	1	1	2	68,324	358,215	426,539	10.356
2021	9,408,054	0	3	2	89,358	207,058	296,416	3.151
2022	14,344,273	1	6	3	382,154	637,809	1,019,963	7.111
52,239,065		3	18	48	695,386	1,371,670	2,067,056	
Adjusted Loss to Payroll Ratio:					1.331	2.626	3.957	
Expected Unlimited Loss to Payroll Ratio:					1.713	2.927	4.641	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.463	1.978	3.441	
Credibility:					0.35	0.37		
Indicated Limited Loss to Payroll Ratio:					1.416	2.219	3.635	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.634	3.113	4.746	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								480.0%

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	
2021	1,045,500,906	38	789	829	24,116,683	22,292,379	46,409,062	4.439
2022	1,360,878,922	29	854	885	31,623,253	28,297,854	59,921,107	4.403
2,406,379,828		67	1,643	1,714	55,739,936	50,590,232	106,330,169	
Adjusted Loss to Payroll Ratio:					2.316	2.102	4.419	
Expected Unlimited Loss to Payroll Ratio:					2.261	2.307	4.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.030	1.765	3.794	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.316	2.102	4.419	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					2.544	2.606	5.149	
Indicated Relativity Change:								12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								520.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2021	392,720,254	7	347	678	6,219,784	6,428,843	12,648,627	3.221
2022	392,979,143	1	328	643	9,286,130	7,482,063	16,768,193	4.267
	785,699,397	8	675	1,321	15,505,914	13,910,907	29,416,820	
Adjusted Loss to Payroll Ratio:					1.974	1.771	3.744	
Expected Unlimited Loss to Payroll Ratio:					2.365	2.118	4.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.317	1.940	4.256	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.974	1.771	3.744	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					2.100	2.020	4.120	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								416.6%

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	
2021	1,271,795,761	23	903	1,495	24,264,980	19,398,407	43,663,387	3.433
2022	1,452,911,220	9	1,067	1,463	26,848,554	21,814,741	48,663,295	3.349
	2,724,706,981	32	1,970	2,958	51,113,534	41,213,149	92,326,683	
Adjusted Loss to Payroll Ratio:					1.876	1.513	3.388	
Expected Unlimited Loss to Payroll Ratio:					1.802	1.696	3.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.648	1.358	3.006	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.876	1.513	3.388	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.023	1.791	3.815	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								385.8%

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Code: 7405 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: AIRCRAFT OPERATION – SCHEDULED – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	1,813,368,201	7	223	160	6,997,741	3,581,547	10,579,288	0.583
2021	1,895,888,563	4	491	259	14,385,881	6,721,852	21,107,733	1.113
2022	1,828,272,067	2	528	348	13,556,658	6,085,025	19,641,683	1.074
5,537,528,831		13	1,242	767	34,940,280	16,388,425	51,328,704	
Adjusted Loss to Payroll Ratio:					0.631	0.296	0.927	
Expected Unlimited Loss to Payroll Ratio:					0.704	0.404	1.108	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.643	0.323	0.967	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.631	0.296	0.927	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.681	0.351	1.031	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								104.3%

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	
2018	18,198,279	0	2	1	41,425	64,420	105,845	0.582
2019	18,588,341	0	4	0	72,199	193,085	265,284	1.427
2020	18,041,969	0	0	1	0	243	243	0.001
2021	16,249,744	3	0	1	639,520	82,382	721,902	4.443
2022	15,944,412	3	1	3	824,903	673,877	1,498,780	9.400
87,022,745		6	7	6	1,578,047	1,014,006	2,592,053	
Adjusted Loss to Payroll Ratio:					1.813	1.165	2.979	
Expected Unlimited Loss to Payroll Ratio:					2.353	1.363	3.717	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.727	0.735	2.461	
Credibility:					0.47	0.30		
Indicated Limited Loss to Payroll Ratio:					1.767	0.865	2.632	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					2.320	1.572	3.891	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								393.5%

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Code: 7410 RHG: 3 NAICS: 11 ILDG: 4 MLDG: 2 CLASS: AIRCRAFT OPERATION – AGRICULTURAL – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	20,023,848	1	7	13	117,696	230,396	348,092	1.738
2019	20,424,672	1	3	13	146,971	320,173	467,144	2.287
2020	19,662,976	2	6	10	456,289	388,017	844,306	4.294
2021	19,200,957	0	5	8	48,432	123,429	171,861	0.895
2022	19,067,075	1	6	2	758,718	225,522	984,240	5.162
98,379,528		5	27	46	1,528,106	1,287,537	2,815,643	
Adjusted Loss to Payroll Ratio:					1.553	1.309	2.862	
Expected Unlimited Loss to Payroll Ratio:					1.745	1.763	3.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.533	1.395	2.928	
Credibility:					0.47	0.41		
Indicated Limited Loss to Payroll Ratio:					1.543	1.360	2.902	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.694	1.685	3.379	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								341.7%

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Code: 7421 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	105,395,978	1	7	11	219,257	151,499	370,756	0.352
2019	113,812,401	0	12	28	345,659	293,134	638,793	0.561
2020	115,100,300	1	11	13	101,509	155,618	257,127	0.223
2021	126,564,024	1	10	20	224,862	122,160	347,022	0.274
2022	119,341,111	0	7	13	105,405	138,258	243,663	0.204
	580,213,814	3	47	85	996,691	860,668	1,857,359	
Adjusted Loss to Payroll Ratio:					0.172	0.148	0.320	
Expected Unlimited Loss to Payroll Ratio:					0.269	0.296	0.564	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.245	0.237	0.482	
Credibility:					0.45	0.42		
Indicated Limited Loss to Payroll Ratio:					0.212	0.200	0.412	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.229	0.237	0.466	
Indicated Relativity Change:								-17.5%
Relativity to Statewide Average Loss to Payroll Ratio:								47.1%

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Code: 7424 RHG: 7 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: AIRCRAFT OPERATION – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	384,986,897	2	37	61	942,130	967,696	1,909,826	0.496
2019	442,445,124	9	39	68	3,096,115	1,107,373	4,203,488	0.950
2020	457,998,617	8	46	59	2,468,283	2,007,238	4,475,521	0.977
2021	494,308,013	6	45	63	3,023,727	1,635,625	4,659,352	0.943
2022	597,925,331	10	43	72	4,150,252	2,709,439	6,859,691	1.147
2,377,663,982		35	210	323	13,680,507	8,427,370	22,107,878	
Adjusted Loss to Payroll Ratio:					0.575	0.354	0.930	
Expected Unlimited Loss to Payroll Ratio:					0.697	0.498	1.195	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.522	0.259	0.782	
Credibility:					1.00	0.76		
Indicated Limited Loss to Payroll Ratio:					0.575	0.332	0.907	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					0.755	0.602	1.358	
Indicated Relativity Change:								13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								137.3%

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	
2020	743,174,944	13	178	344	7,265,299	4,516,373	11,781,672	1.585
2021	811,357,078	8	228	433	7,392,879	5,017,242	12,410,121	1.530
2022	1,001,346,121	2	233	566	8,170,204	6,070,062	14,240,266	1.422
2,555,878,143		23	639	1,343	22,828,382	15,603,677	38,432,059	
Adjusted Loss to Payroll Ratio:					0.893	0.611	1.504	
Expected Unlimited Loss to Payroll Ratio:					0.955	0.765	1.720	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.873	0.613	1.485	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.893	0.611	1.504	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.963	0.723	1.687	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								170.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	86,041,892	1	9	38	290,876	244,493	535,369	0.622
2019	91,076,734	0	10	34	285,276	190,511	475,787	0.522
2020	137,438,095	1	34	76	534,570	665,007	1,199,577	0.873
2021	163,298,889	1	51	79	670,529	757,445	1,427,974	0.874
2022	131,409,349	1	83	67	1,892,861	1,314,529	3,207,390	2.441
609,264,959		4	187	294	3,674,112	3,171,985	6,846,097	
Adjusted Loss to Payroll Ratio:					0.603	0.521	1.124	
Expected Unlimited Loss to Payroll Ratio:					0.508	0.555	1.063	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.464	0.444	0.908	
Credibility:					0.60	0.55		
Indicated Limited Loss to Payroll Ratio:					0.547	0.486	1.033	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.590	0.576	1.166	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								117.9%

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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	
2018	121,950,115	5	37	87	1,234,901	1,355,723	2,590,624	2.124
2019	133,064,142	0	37	81	643,867	768,808	1,412,675	1.062
2020	140,106,104	0	43	61	927,587	871,988	1,799,575	1.284
2021	187,058,197	4	43	79	1,641,836	1,295,253	2,937,089	1.570
2022	217,466,727	2	47	67	1,322,125	1,034,572	2,356,697	1.084
	799,645,285	11	207	375	5,770,315	5,326,344	11,096,659	
Adjusted Loss to Payroll Ratio:					0.722	0.666	1.388	
Expected Unlimited Loss to Payroll Ratio:					0.799	0.944	1.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.643	0.571	1.215	
Credibility:					0.78	0.70		
Indicated Limited Loss to Payroll Ratio:					0.704	0.638	1.342	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					0.812	0.895	1.707	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								172.7%

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Code: 7515 RHG: 6 NAICS: 48 ILDG: 3 MLDG: 1 CLASS: OIL OR GAS PIPELINE OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	74,270,897	1	6	10	858,983	233,209	1,092,192	1.471
2019	78,094,164	1	5	12	262,183	290,119	552,302	0.707
2020	87,312,590	1	11	9	588,527	246,030	834,557	0.956
2021	91,387,340	2	2	10	430,572	167,519	598,091	0.654
2022	89,770,236	0	5	9	45,490	82,504	127,994	0.143
420,835,227		5	29	50	2,185,755	1,019,382	3,205,137	
Adjusted Loss to Payroll Ratio:					0.519	0.242	0.762	
Expected Unlimited Loss to Payroll Ratio:					0.439	0.416	0.855	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.354	0.244	0.598	
Credibility:					0.46	0.37		
Indicated Limited Loss to Payroll Ratio:					0.431	0.243	0.674	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.525	0.393	0.918	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								92.8%

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	
2019	619,043,811	10	41	83	2,978,430	2,740,229	5,718,659	0.924
2020	733,718,412	8	62	90	3,361,880	3,254,120	6,616,000	0.902
2021	787,699,811	10	53	91	3,553,911	3,361,174	6,915,085	0.878
2022	714,468,095	4	33	70	3,153,077	2,768,077	5,921,154	0.829
2,854,930,129		32	189	334	13,047,298	12,123,599	25,170,897	
Adjusted Loss to Payroll Ratio:					0.457	0.425	0.882	
Expected Unlimited Loss to Payroll Ratio:					0.687	0.864	1.551	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.485	0.403	0.888	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.457	0.425	0.882	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					0.600	0.772	1.371	
Indicated Relativity Change:								-11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								138.7%

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Code: 7539 RHG: 6 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: ELECTRIC POWER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	525,352,896	5	52	106	2,553,546	2,005,062	4,558,608	0.868
2019	530,914,215	7	33	81	2,652,805	1,478,555	4,131,360	0.778
2020	428,117,254	6	32	61	1,767,669	1,234,988	3,002,657	0.701
2021	493,137,132	2	37	67	1,497,867	1,964,994	3,462,861	0.702
2022	537,139,879	2	49	80	1,549,123	1,784,647	3,333,770	0.621
2,514,661,376		22	203	395	10,021,010	8,468,247	18,489,257	
Adjusted Loss to Payroll Ratio:					0.399	0.337	0.735	
Expected Unlimited Loss to Payroll Ratio:					0.516	0.520	1.036	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.393	0.273	0.665	
Credibility:					1.00	0.83		
Indicated Limited Loss to Payroll Ratio:					0.399	0.326	0.724	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.486	0.526	1.012	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								102.3%

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	
2018	55,546,878	1	19	23	471,192	367,564	838,756	1.510
2019	48,200,311	2	8	23	173,051	286,712	459,763	0.954
2020	47,020,025	1	12	14	559,696	481,752	1,041,448	2.215
2021	50,849,990	1	14	23	749,424	639,723	1,389,147	2.732
2022	59,026,921	0	8	26	357,641	391,391	749,032	1.269
260,644,125		5	61	109	2,311,003	2,167,142	4,478,145	
Adjusted Loss to Payroll Ratio:					0.887	0.831	1.718	
Expected Unlimited Loss to Payroll Ratio:					0.794	0.913	1.707	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.604	0.479	1.083	
Credibility:					0.48	0.42		
Indicated Limited Loss to Payroll Ratio:					0.741	0.626	1.367	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.903	1.012	1.915	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								193.6%

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Code: 7600 RHG: 2 NAICS: 51 ILDG: 1 MLDG: 1 CLASS: COMMUNICATION SERVICE PROVIDERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,743,080,334	76	1,077	664	46,124,958	24,692,067	70,817,025	4.063
2022	1,686,496,798	40	987	660	44,541,967	24,498,943	69,040,910	4.094
3,429,577,132		116	2,064	1,324	90,666,925	49,191,010	139,857,935	
Adjusted Loss to Payroll Ratio:					2.644	1.434	4.078	
Expected Unlimited Loss to Payroll Ratio:					2.948	1.827	4.775	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.781	1.551	4.331	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.644	1.434	4.078	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.852	1.699	4.550	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								460.2%

INCLUDES EXPERIENCE OF 7606 D1-1-19

Code: 7601 RHG: 2 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: AERIAL LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	100,017,163	3	22	61	838,923	817,446	1,656,369	1.656
2019	99,976,850	2	48	122	948,486	1,118,756	2,067,242	2.068
2020	91,475,494	3	28	53	812,873	890,177	1,703,050	1.862
2021	51,615,385	1	9	28	240,886	509,320	750,206	1.453
2022	54,879,546	1	8	13	584,983	616,300	1,201,283	2.189
397,964,438		10	115	277	3,426,151	3,951,998	7,378,149	
Adjusted Loss to Payroll Ratio:					0.861	0.993	1.854	
Expected Unlimited Loss to Payroll Ratio:					0.930	1.033	1.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.802	0.740	1.542	
Credibility:					0.64	0.59		
Indicated Limited Loss to Payroll Ratio:					0.840	0.890	1.729	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.906	1.054	1.959	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								198.1%

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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	
2019	677,455,061	15	167	251	5,684,128	4,454,473	10,138,601	1.497
2020	693,207,673	10	168	261	4,651,239	3,414,404	8,065,643	1.164
2021	750,363,428	5	179	293	3,989,700	3,392,822	7,382,522	0.984
2022	784,523,361	2	204	299	7,245,944	5,481,416	12,727,360	1.622
2,905,549,523		32	718	1,104	21,571,012	16,743,115	38,314,127	
Adjusted Loss to Payroll Ratio:					0.742	0.576	1.319	
Expected Unlimited Loss to Payroll Ratio:					0.757	0.692	1.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.622	0.438	1.060	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.742	0.576	1.319	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.840	0.774	1.614	
Indicated Relativity Change:								11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								163.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,240,642,309	1	16	53	203,961	176,644	380,605	0.031
2019	1,208,795,834	2	24	36	518,654	480,765	999,419	0.083
2020	1,275,546,730	0	15	19	458,368	344,017	802,385	0.063
2021	1,510,568,154	2	15	22	403,584	389,964	793,548	0.053
2022	1,576,005,901	0	15	34	825,494	580,949	1,406,443	0.089
6,811,558,928		5	85	164	2,410,061	1,972,339	4,382,400	
Adjusted Loss to Payroll Ratio:					0.035	0.029	0.064	
Expected Unlimited Loss to Payroll Ratio:					0.035	0.039	0.074	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.033	0.033	0.066	
Credibility:					0.54	0.49		
Indicated Limited Loss to Payroll Ratio:					0.034	0.031	0.065	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.037	0.037	0.074	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								7.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2020	3,416,332,680	7	132	207	4,664,401	3,404,590	8,068,991	0.236
2021	3,621,686,196	9	181	273	6,945,121	5,123,970	12,069,091	0.333
2022	4,065,676,612	2	190	235	5,627,153	4,666,201	10,293,354	0.253
	11,103,695,488	18	503	715	17,236,675	13,194,761	30,431,436	
Adjusted Loss to Payroll Ratio:					0.155	0.119	0.274	
Expected Unlimited Loss to Payroll Ratio:					0.189	0.170	0.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.170	0.127	0.297	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.155	0.119	0.274	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.176	0.160	0.335	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								33.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2018	49,542,118	1	23	73	295,276	383,371	678,647	1.370
2019	49,519,659	5	19	102	863,040	685,834	1,548,874	3.128
2020	67,072,013	4	32	53	1,121,926	938,050	2,059,976	3.071
2021	66,006,906	1	28	39	1,189,546	798,386	1,987,932	3.012
2022	85,911,300	4	35	144	1,370,223	1,948,876	3,319,099	3.863
318,051,996		15	137	411	4,840,011	4,754,516	9,594,527	
Adjusted Loss to Payroll Ratio:					1.522	1.495	3.017	
Expected Unlimited Loss to Payroll Ratio:					2.199	2.313	4.511	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.849	1.575	3.425	
Credibility:					0.79	0.66		
Indicated Limited Loss to Payroll Ratio:					1.591	1.522	3.114	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.939	2.460	4.399	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								444.8%

Code: 7707 RHG: 6 NAICS: 92 ILDG: 3 MLDG: 2 CLASS: FIREFIGHTING OPERATIONS – VOLUNTEERS

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	697.0	1	2	7	66,270	109,107	175,377	251.617
2019	631.9	0	0	2	0	145	145	0.229
2020	624.2	1	2	4	289,030	92,802	381,832	611.713
2021	650.4	0	1	3	137	4,515	4,652	7.153
2022	695.5	0	1	4	9,845	46,340	56,185	80.784
3,299.0		2	6	20	365,282	252,909	618,190	
Adjusted Loss to Payroll Ratio:					110.725	76.662	187.387	
Expected Unlimited Loss to Payroll Ratio:					95.387	121.500	216.887	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					80.227	82.765	162.992	
Credibility:					0.23	0.21		
Indicated Limited Loss to Payroll Ratio:					87.173	81.512	168.685	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					106.219	131.704	237.922	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2018	296,125,313	13	108	210	3,243,587	1,901,240	5,144,827	1.737
2019	306,895,462	11	81	181	3,008,548	2,217,194	5,225,742	1.703
2020	323,417,837	3	72	142	1,975,354	2,258,172	4,233,526	1.309
2021	333,001,090	2	75	194	3,006,951	2,092,525	5,099,476	1.531
2022	510,235,632	0	119	269	3,177,845	2,333,652	5,511,497	1.080
1,769,675,334		29	455	996	14,412,284	10,802,783	25,215,067	
Adjusted Loss to Payroll Ratio:					0.814	0.610	1.425	
Expected Unlimited Loss to Payroll Ratio:					0.981	0.912	1.893	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.890	0.750	1.641	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.814	0.614	1.429	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.922	0.825	1.747	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								176.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

Code: 7721 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 3 CLASS: DETECTIVE OR PRIVATE INVESTIGATIVE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	2,516,750,198	60	916	727	23,726,175	25,615,522	49,341,697	1.961
2022	2,979,631,416	40	1,082	814	31,315,494	35,772,636	67,088,130	2.252
5,496,381,614		100	1,998	1,541	55,041,669	61,388,158	116,429,827	
Adjusted Loss to Payroll Ratio:					1.001	1.117	2.118	
Expected Unlimited Loss to Payroll Ratio:					1.063	1.319	2.381	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.951	0.981	1.932	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.001	1.117	2.118	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.133	1.500	2.633	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								266.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

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	
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
2021	.0	0	0	0	0	0	0	0.000
2022	4.0	0	0	0	0	0	0	0.000
	4.0	0	0	0	0	0	0	
Adjusted Loss to Payroll Ratio:					0.000	0.000	0.000	
Expected Unlimited Loss to Payroll Ratio:					30.814	60.394	91.208	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					27.412	47.444	74.856	
Credibility:					0.01	0.01		
Indicated Limited Loss to Payroll Ratio:					27.135	46.912	74.048	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					31.303	65.817	97.120	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 7855 RHG: 6 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	
2018	68,427,379	2	11	19	633,137	442,922	1,076,059	1.573
2019	76,817,002	1	8	14	369,912	951,978	1,321,890	1.721
2020	67,094,223	2	8	12	222,359	192,372	414,731	0.618
2021	81,776,976	2	8	20	1,046,151	1,156,451	2,202,602	2.693
2022	91,327,783	1	8	24	507,312	618,062	1,125,374	1.232
385,443,363		8	43	89	2,778,870	3,361,784	6,140,655	
Adjusted Loss to Payroll Ratio:					0.721	0.872	1.593	
Expected Unlimited Loss to Payroll Ratio:					0.859	1.060	1.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.654	0.556	1.210	
Credibility:					0.58	0.52		
Indicated Limited Loss to Payroll Ratio:					0.693	0.720	1.413	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.844	1.164	2.008	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								203.1%

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	
2019	204,760,049	11	163	194	2,933,116	2,937,383	5,870,499	2.867
2020	183,827,399	7	141	115	3,179,644	3,742,954	6,922,598	3.766
2021	229,339,588	2	139	188	3,238,290	3,968,715	7,207,005	3.143
2022	252,205,816	2	177	166	3,559,880	4,328,535	7,888,415	3.128
870,132,852		22	620	663	12,910,930	14,977,588	27,888,518	
Adjusted Loss to Payroll Ratio:					1.484	1.721	3.205	
Expected Unlimited Loss to Payroll Ratio:					1.334	1.716	3.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.307	1.572	2.879	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.484	1.721	3.205	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.579	1.964	3.543	
Indicated Relativity Change:								16.2%
Relativity to Statewide Average Loss to Payroll Ratio:								358.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

Code: 8004 RHG: 4 NAICS: 42 ILDG: 1 MLDG: 3 CLASS: STORES – GARDEN SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	130,280,454	6	67	192	1,252,176	1,505,202	2,757,378	2.116
2019	137,229,258	2	57	182	906,167	1,113,191	2,019,358	1.472
2020	163,024,123	1	54	146	998,071	1,180,500	2,178,571	1.336
2021	177,814,525	2	70	177	1,000,166	1,439,812	2,439,978	1.372
2022	176,641,112	2	68	136	1,230,798	2,353,543	3,584,341	2.029
784,989,472		13	316	833	5,387,379	7,592,247	12,979,626	
Adjusted Loss to Payroll Ratio:					0.686	0.967	1.653	
Expected Unlimited Loss to Payroll Ratio:					0.803	1.301	2.104	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.739	1.015	1.755	
Credibility:					0.78	0.81		
Indicated Limited Loss to Payroll Ratio:					0.698	0.976	1.674	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.790	1.312	2.101	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								212.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

Code: 8006 RHG: 1 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – GROCERIES – RETAIL; STORES – FRUIT OR VEGETABLES – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	5,046,992,267	72	3,370	5,039	60,617,140	61,722,738	122,339,878	2.424
2022	5,806,611,463	22	3,618	4,878	62,493,631	63,770,442	126,264,073	2.174
	10,853,603,730	94	6,988	9,917	123,110,772	125,493,180	248,603,952	
Adjusted Loss to Payroll Ratio:					1.134	1.156	2.291	
Expected Unlimited Loss to Payroll Ratio:					1.197	1.329	2.526	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.153	1.258	2.411	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.134	1.156	2.291	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.207	1.319	2.526	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								255.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	4,628,620,310	22	1,318	2,653	26,719,171	30,498,130	57,217,301	1.236
2022	4,972,399,102	11	1,332	2,520	29,638,262	32,917,493	62,555,755	1.258
	9,601,019,412	33	2,650	5,173	56,357,433	63,415,623	119,773,056	
Adjusted Loss to Payroll Ratio:					0.587	0.661	1.248	
Expected Unlimited Loss to Payroll Ratio:					0.683	0.755	1.438	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.658	0.714	1.372	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.587	0.661	1.248	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.625	0.754	1.378	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								139.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,930,602,014	17	532	1,225	13,521,059	11,140,076	24,661,135	1.277
2022	2,108,316,184	9	607	1,164	13,225,224	12,056,061	25,281,285	1.199
4,038,918,198		26	1,139	2,389	26,746,283	23,196,136	49,942,420	
Adjusted Loss to Payroll Ratio:					0.662	0.574	1.237	
Expected Unlimited Loss to Payroll Ratio:					0.725	0.756	1.481	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.690	0.689	1.379	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.662	0.574	1.237	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.714	0.680	1.395	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								141.0%

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	
2018	935,866,984	2	153	216	3,442,523	2,819,045	6,261,568	0.669
2019	909,572,415	8	112	171	3,222,381	2,412,043	5,634,424	0.619
2020	877,480,486	4	106	117	2,185,122	2,417,016	4,602,138	0.524
2021	1,069,355,985	2	87	161	1,997,981	1,796,888	3,794,869	0.355
2022	1,163,281,643	0	131	175	3,209,844	2,717,665	5,927,509	0.510
4,955,557,513		16	589	840	14,057,851	12,162,657	26,220,508	
Adjusted Loss to Payroll Ratio:					0.284	0.245	0.529	
Expected Unlimited Loss to Payroll Ratio:					0.339	0.368	0.707	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.307	0.296	0.604	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.284	0.245	0.529	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.321	0.330	0.651	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								65.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,263,279,266	24	641	1,146	14,417,058	12,590,846	27,007,904	2.138
2022	1,292,889,501	12	786	1,029	20,506,886	17,452,052	37,958,938	2.936
2,556,168,767		36	1,427	2,175	34,923,944	30,042,898	64,966,842	
Adjusted Loss to Payroll Ratio:					1.366	1.175	2.542	
Expected Unlimited Loss to Payroll Ratio:					1.410	1.402	2.812	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.341	1.279	2.619	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.366	1.175	2.542	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.474	1.392	2.866	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								289.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	15,665,379,820	112	5,151	11,462	127,282,898	124,072,794	251,355,692	1.605
2022	15,657,043,632	32	4,665	10,613	115,808,961	123,705,117	239,514,078	1.530
	31,322,423,452	144	9,816	22,075	: 243,091,858	247,777,911	490,869,770	
Adjusted Loss to Payroll Ratio:					0.776	0.791	1.567	
Expected Unlimited Loss to Payroll Ratio:					0.869	0.945	1.814	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.826	0.862	1.688	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.776	0.791	1.567	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.837	0.937	1.774	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								179.4%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	11,547,333,808	177	8,509	12,083	186,156,664	167,747,594	353,904,258	3.065
2022	11,418,804,690	56	8,267	11,486	180,173,896	162,577,063	342,750,959	3.002
22,966,138,498		233	16,776	23,569	: 366,330,560	330,324,656	696,655,216	
Adjusted Loss to Payroll Ratio:					1.595	1.438	3.033	
Expected Unlimited Loss to Payroll Ratio:					1.709	1.720	3.428	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.651	1.518	3.169	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.595	1.438	3.033	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.721	1.704	3.424	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								346.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 8019 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PRINTING – QUICK PRINTING; DOCUMENT
DUPLICATION/PHOTOCOPYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	378,523,428	6	73	146	1,351,428	1,375,068	2,726,496	0.720
2019	335,621,681	3	52	128	1,425,510	1,400,569	2,826,079	0.842
2020	319,439,224	4	86	127	1,765,864	1,700,142	3,466,006	1.085
2021	338,340,705	1	84	115	1,803,166	1,730,344	3,533,510	1.044
2022	340,882,967	0	56	114	1,227,374	1,391,888	2,619,262	0.768
1,712,808,005		14	351	630	7,573,342	7,598,012	15,171,355	
Adjusted Loss to Payroll Ratio:					0.442	0.444	0.886	
Expected Unlimited Loss to Payroll Ratio:					0.520	0.559	1.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.504	0.507	1.011	
Credibility:					0.91	0.83		
Indicated Limited Loss to Payroll Ratio:					0.448	0.455	0.902	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.483	0.538	1.021	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								103.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 8021 RHG: 4 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: STORES – MEAT/FISH/POULTRY – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	398,050,368	13	351	437	9,153,493	8,517,001	17,670,494	4.439
2022	433,183,235	4	518	587	16,405,909	13,250,538	29,656,447	6.846
831,233,603		17	869	1,024	25,559,402	21,767,538	47,326,941	
Adjusted Loss to Payroll Ratio:					3.075	2.619	5.694	
Expected Unlimited Loss to Payroll Ratio:					2.392	2.634	5.026	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.203	2.056	4.258	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.075	2.619	5.694	
Limit Factor:					1.132	1.343		
Indicated (Unlimited) Loss to Payroll Ratio:					3.480	3.517	6.997	
Indicated Relativity Change:								39.2%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					3.124	3.158	6.283	
Relativity to Statewide Average Loss to Payroll Ratio:								635.3%

Code: 8028 RHG: 5 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: EQUIPMENT OR MACHINERY RENTAL YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	661,184,145	11	204	283	7,512,861	7,282,342	14,795,203	2.238
2022	763,622,522	5	205	284	7,404,426	6,301,808	13,706,234	1.795
1,424,806,667		16	409	567	14,917,287	13,584,149	28,501,437	
Adjusted Loss to Payroll Ratio:					1.047	0.953	2.000	
Expected Unlimited Loss to Payroll Ratio:					1.299	1.463	2.761	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.182	1.088	2.270	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.047	0.953	2.000	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.208	1.338	2.545	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								257.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

Code: 8031 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES – MEAT, FISH OR POULTRY – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	828,473,390	11	505	814	8,276,668	10,547,888	18,824,556	2.272
2022	837,832,072	8	554	834	10,369,494	12,116,392	22,485,886	2.684
1,666,305,462		19	1,059	1,648	18,646,162	22,664,280	41,310,442	
Adjusted Loss to Payroll Ratio:					1.119	1.360	2.479	
Expected Unlimited Loss to Payroll Ratio:					1.192	1.537	2.729	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.133	1.402	2.535	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.119	1.360	2.479	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.207	1.611	2.818	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								285.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	567,045,118	12	324	408	8,560,780	9,103,890	17,664,670	3.115
2022	689,673,959	3	429	390	8,979,210	9,385,195	18,364,405	2.663
	1,256,719,077	15	753	798	17,539,989	18,489,086	36,029,075	
Adjusted Loss to Payroll Ratio:					1.396	1.471	2.867	
Expected Unlimited Loss to Payroll Ratio:					1.580	1.791	3.371	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.526	1.582	3.108	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.396	1.471	2.867	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.505	1.743	3.248	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								328.4%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	783,939,968	12	226	729	5,830,475	8,507,347	14,337,822	1.829
2021	388,718,159	4	100	340	1,485,294	3,155,092	4,640,386	1.194
2022	431,137,733	2	84	348	2,388,362	3,961,177	6,349,539	1.473
1,603,795,860		18	410	1,417	9,704,131	15,623,617	25,327,748	
Adjusted Loss to Payroll Ratio:					0.605	0.974	1.579	
Expected Unlimited Loss to Payroll Ratio:					0.713	1.105	1.819	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.678	1.008	1.686	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.605	0.974	1.579	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.653	1.154	1.806	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								182.7%

Code: 8041 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 3 CLASS: STORES – WINE OR SPIRITS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	129,799,913	14	109	157	2,088,634	1,114,037	3,202,671	2.467
2019	156,771,551	23	127	130	3,760,843	2,365,714	6,126,557	3.908
2020	230,044,985	3	175	161	4,097,908	2,287,465	6,385,373	2.776
2021	231,734,691	2	150	125	4,591,891	2,109,832	6,701,723	2.892
2022	245,818,822	0	159	137	4,412,484	2,615,173	7,027,657	2.859
994,169,962		42	720	710	18,951,759	10,492,220	29,443,979	
Adjusted Loss to Payroll Ratio:					1.906	1.055	2.962	
Expected Unlimited Loss to Payroll Ratio:					1.875	1.380	3.256	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.779	1.164	2.943	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					1.906	1.062	2.968	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					2.093	1.316	3.410	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								344.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	231,853,544	9	115	144	3,255,107	2,799,849	6,054,956	2.612
2019	232,971,211	3	80	138	1,894,797	1,264,998	3,159,795	1.356
2020	224,963,594	4	77	122	2,349,671	1,559,256	3,908,927	1.738
2021	329,375,411	4	102	297	2,783,197	2,444,458	5,227,655	1.587
2022	338,973,702	1	98	238	1,739,738	1,980,176	3,719,914	1.097
1,358,137,462		21	472	939	12,022,510	10,048,737	22,071,248	
Adjusted Loss to Payroll Ratio:					0.885	0.740	1.625	
Expected Unlimited Loss to Payroll Ratio:					1.019	0.967	1.986	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.966	0.816	1.782	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					0.885	0.746	1.631	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.972	0.924	1.896	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								191.8%

Code: 8046 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES – AUTO/TRUCK PARTS OR ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,483,552,792	12	713	1,262	14,193,885	17,050,205	31,244,090	2.106
2022	1,569,747,072	4	671	1,187	14,764,855	16,001,662	30,766,517	1.960
3,053,299,864		16	1,384	2,449	28,958,741	33,051,867	62,010,607	
Adjusted Loss to Payroll Ratio:					0.948	1.082	2.031	
Expected Unlimited Loss to Payroll Ratio:					0.908	1.094	2.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.863	0.997	1.861	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.948	1.082	2.031	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.023	1.282	2.305	
Indicated Relativity Change:								15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								233.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	43,714,211	1	23	48	347,440	284,244	631,684	1.445
2019	46,278,303	0	19	27	326,917	419,009	745,926	1.612
2020	51,905,658	0	17	35	287,450	213,156	500,606	0.964
2021	63,578,526	1	19	42	254,409	277,164	531,573	0.836
2022	68,114,877	1	17	35	710,109	553,019	1,263,128	1.854
273,591,575		3	95	187	1,926,326	1,746,592	3,672,918	
Adjusted Loss to Payroll Ratio:					0.704	0.638	1.342	
Expected Unlimited Loss to Payroll Ratio:					0.925	1.045	1.969	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.837	0.842	1.680	
Credibility:					0.54	0.49		
Indicated Limited Loss to Payroll Ratio:					0.765	0.743	1.509	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.866	0.998	1.864	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								188.5%

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	
2018	121,401,876	4	48	139	1,176,386	1,230,242	2,406,628	1.982
2019	105,748,777	3	41	98	641,314	682,699	1,324,013	1.252
2020	113,889,721	3	46	94	1,202,437	1,088,876	2,291,313	2.012
2021	125,624,679	1	44	134	1,425,425	1,571,723	2,997,148	2.386
2022	137,507,813	3	50	111	1,255,130	1,657,428	2,912,558	2.118
604,172,866		14	229	576	5,700,692	6,230,967	11,931,659	
Adjusted Loss to Payroll Ratio:					0.944	1.031	1.975	
Expected Unlimited Loss to Payroll Ratio:					0.956	1.259	2.215	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.924	1.111	2.035	
Credibility:					0.77	0.76		
Indicated Limited Loss to Payroll Ratio:					0.939	1.051	1.990	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.013	1.245	2.258	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								228.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 8060 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES – WINE, BEER OR SPIRITS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	521,382,127	13	120	274	2,547,561	2,888,356	5,435,917	1.043
2019	557,411,605	8	141	281	2,634,404	2,588,411	5,222,815	0.937
2020	559,765,529	0	115	234	2,419,573	2,729,128	5,148,701	0.920
2021	656,580,003	4	163	268	2,718,119	3,862,815	6,580,934	1.002
2022	624,402,869	1	107	172	2,196,442	2,034,275	4,230,717	0.678
2,919,542,133		26	646	1,229	12,516,100	14,102,985	26,619,085	
Adjusted Loss to Payroll Ratio:					0.429	0.483	0.912	
Expected Unlimited Loss to Payroll Ratio:					0.496	0.628	1.123	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.471	0.573	1.044	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.429	0.483	0.912	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.462	0.572	1.035	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								104.6%

Code: 8061 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – CONVENIENCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	565,704,510	14	238	194	6,705,484	6,242,337	12,947,821	2.289
2021	613,050,973	7	295	235	5,226,421	6,908,834	12,135,255	1.979
2022	614,079,841	4	285	228	6,950,177	6,593,391	13,543,568	2.206
1,792,835,324		25	818	657	18,882,082	19,744,562	38,626,644	
Adjusted Loss to Payroll Ratio:					1.053	1.101	2.155	
Expected Unlimited Loss to Payroll Ratio:					1.084	1.355	2.440	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.982	1.093	2.075	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.053	1.101	2.155	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.192	1.479	2.671	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								270.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 8062 RHG: 1 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES – COMPUTER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	234,743,989	1	35	93	410,236	668,392	1,078,628	0.459
2019	256,167,186	4	36	94	909,452	776,772	1,686,224	0.658
2020	274,644,712	2	36	91	690,429	830,484	1,520,913	0.554
2021	324,439,618	2	60	84	1,347,504	1,663,714	3,011,218	0.928
2022	268,395,608	4	47	67	1,434,455	1,352,182	2,786,637	1.038
1,358,391,113		13	214	429	4,792,076	5,291,544	10,083,620	
Adjusted Loss to Payroll Ratio:					0.353	0.390	0.742	
Expected Unlimited Loss to Payroll Ratio:					0.358	0.407	0.765	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.345	0.385	0.730	
Credibility:					0.72	0.67		
Indicated Limited Loss to Payroll Ratio:					0.351	0.388	0.739	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.373	0.443	0.816	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								82.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	114,996,843	3	70	89	1,556,587	1,664,635	3,221,222	2.801
2019	119,209,566	1	51	97	958,493	940,402	1,898,895	1.593
2020	123,768,797	2	60	89	1,331,298	1,453,615	2,784,913	2.250
2021	136,338,754	1	57	72	1,169,307	1,228,348	2,397,655	1.759
2022	137,315,724	0	56	89	1,057,082	1,270,116	2,327,198	1.695
631,629,684		7	294	436	6,072,767	6,557,116	12,629,883	
Adjusted Loss to Payroll Ratio:					0.961	1.038	2.000	
Expected Unlimited Loss to Payroll Ratio:					1.017	1.253	2.270	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.965	1.057	2.022	
Credibility:					0.79	0.75		
Indicated Limited Loss to Payroll Ratio:					0.962	1.043	2.005	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.057	1.293	2.349	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								237.5%

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Code: 8064 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 4 CLASS: STORES – OFFICE SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	303,052,492	6	125	192	2,301,531	2,105,979	4,407,510	1.454
2019	197,310,046	3	72	113	865,726	1,347,628	2,213,354	1.122
2020	244,291,633	5	94	133	2,554,530	2,495,394	5,049,924	2.067
2021	250,302,279	1	81	159	1,482,599	1,626,050	3,108,649	1.242
2022	240,686,253	0	85	150	1,524,897	1,779,073	3,303,970	1.373
1,235,642,703		15	457	747	8,729,282	9,354,125	18,083,407	
Adjusted Loss to Payroll Ratio:					0.706	0.757	1.463	
Expected Unlimited Loss to Payroll Ratio:					0.772	0.880	1.652	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.746	0.777	1.523	
Credibility:					0.94	0.87		
Indicated Limited Loss to Payroll Ratio:					0.709	0.760	1.469	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.765	0.900	1.664	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								168.3%

Code: 8065 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: STORES – PAINT OR PAINT SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	143,300,770	5	69	126	1,557,928	1,546,632	3,104,560	2.166
2019	146,701,884	3	48	121	617,548	749,645	1,367,193	0.932
2020	152,570,475	1	73	92	758,803	642,335	1,401,138	0.918
2021	166,080,084	0	74	82	1,440,942	1,390,095	2,831,037	1.705
2022	168,553,408	1	41	64	622,172	535,781	1,157,953	0.687
777,206,621		10	305	485	4,997,393	4,864,488	9,861,881	
Adjusted Loss to Payroll Ratio:					0.643	0.626	1.269	
Expected Unlimited Loss to Payroll Ratio:					0.971	1.033	2.003	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.906	0.900	1.806	
Credibility:					0.85	0.76		
Indicated Limited Loss to Payroll Ratio:					0.683	0.692	1.376	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.750	0.858	1.608	
Indicated Relativity Change:								-19.7%
Relativity to Statewide Average Loss to Payroll Ratio:								162.6%

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Code: 8066 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES – BICYCLES AND BICYCLE ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	170,400,770	3	52	81	883,551	921,502	1,805,053	1.059
2019	163,108,956	3	89	99	1,652,254	1,546,806	3,199,060	1.961
2020	187,971,248	1	75	97	1,790,280	1,274,686	3,064,966	1.631
2021	216,660,698	3	69	89	1,527,149	1,244,943	2,772,092	1.279
2022	204,258,753	2	59	69	1,638,528	1,150,309	2,788,837	1.365
942,400,425		12	344	435	7,491,762	6,138,247	13,630,009	
Adjusted Loss to Payroll Ratio:					0.795	0.651	1.446	
Expected Unlimited Loss to Payroll Ratio:					0.649	0.620	1.269	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.617	0.565	1.182	
Credibility:					0.78	0.68		
Indicated Limited Loss to Payroll Ratio:					0.757	0.624	1.380	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.816	0.739	1.555	
Indicated Relativity Change:								22.5%
Relativity to Statewide Average Loss to Payroll Ratio:								157.2%

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Code: 8071 RHG: 1 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – BOOKS, VIDEO MEDIA OR RECORDED AUDIO MEDIA – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	255,470,052	0	45	146	417,693	616,647	1,034,340	0.405
2019	211,264,071	1	18	91	282,604	340,910	623,514	0.295
2020	158,135,702	1	24	52	435,783	460,768	896,551	0.567
2021	195,379,808	0	23	58	263,716	369,927	633,643	0.324
2022	236,675,458	0	22	73	455,349	391,744	847,093	0.358
	1,056,925,091	2	132	420	1,855,144	2,179,995	4,035,139	
Adjusted Loss to Payroll Ratio:					0.176	0.206	0.382	
Expected Unlimited Loss to Payroll Ratio:					0.268	0.317	0.585	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.258	0.300	0.558	
Credibility:					0.58	0.55		
Indicated Limited Loss to Payroll Ratio:					0.210	0.248	0.459	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.224	0.283	0.507	
Indicated Relativity Change:								-13.4%
Relativity to Statewide Average Loss to Payroll Ratio:								51.3%

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

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Code: 8078 RHG: 1 NAICS: 72 ILDG: 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	
2021	2,069,738,673	11	581	963	7,000,536	9,784,296	16,784,832	0.811
2022	2,248,887,505	0	556	987	7,077,038	9,252,793	16,329,831	0.726
	4,318,626,178	11	1,137	1,950	14,077,575	19,037,090	33,114,664	
Adjusted Loss to Payroll Ratio:					0.326	0.441	0.767	
Expected Unlimited Loss to Payroll Ratio:					0.343	0.525	0.868	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.316	0.490	0.806	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.326	0.441	0.767	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.347	0.503	0.850	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								85.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	120,528,088	2	15	61	507,570	298,383	805,953	0.669
2019	125,084,535	1	23	66	480,884	529,501	1,010,385	0.808
2020	117,003,789	2	24	75	769,040	1,187,285	1,956,325	1.672
2021	126,665,112	0	23	62	478,049	653,688	1,131,737	0.893
2022	137,869,427	0	23	67	706,644	745,821	1,452,465	1.054
627,150,951		5	108	331	2,942,187	3,414,679	6,356,866	
Adjusted Loss to Payroll Ratio:					0.469	0.544	1.014	
Expected Unlimited Loss to Payroll Ratio:					0.521	0.665	1.186	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.494	0.561	1.055	
Credibility:					0.61	0.58		
Indicated Limited Loss to Payroll Ratio:					0.479	0.551	1.030	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.526	0.683	1.209	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								122.3%

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	
2019	262,415,476	18	173	342	4,441,614	3,603,994	8,045,608	3.066
2020	259,880,994	14	141	290	5,300,288	4,054,201	9,354,489	3.600
2021	303,175,041	6	158	265	4,490,909	3,814,282	8,305,191	2.739
2022	339,918,154	7	154	349	4,554,140	5,185,182	9,739,322	2.865
1,165,389,665		45	626	1,246	18,786,951	16,657,659	35,444,610	
Adjusted Loss to Payroll Ratio:					1.612	1.429	3.041	
Expected Unlimited Loss to Payroll Ratio:					1.724	1.757	3.481	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.588	1.371	2.959	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.612	1.429	3.041	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.824	1.920	3.744	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								378.6%

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Code: 8107 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: MACHINERY AND EQUIPMENT DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	293,422,398	4	56	175	1,533,781	1,646,864	3,180,645	1.084
2019	302,052,731	7	66	163	2,708,461	2,443,496	5,151,957	1.706
2020	300,263,767	4	52	148	1,729,860	1,490,924	3,220,784	1.073
2021	326,073,379	2	70	140	2,400,160	1,642,780	4,042,940	1.240
2022	437,539,209	5	94	211	3,076,566	3,100,902	6,177,468	1.412
1,659,351,484		22	338	837	11,448,827	10,324,966	21,773,793	
Adjusted Loss to Payroll Ratio:					0.690	0.622	1.312	
Expected Unlimited Loss to Payroll Ratio:					0.765	0.796	1.560	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.725	0.671	1.397	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					0.690	0.626	1.316	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.758	0.776	1.533	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								155.1%

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	
2018	107,042,265	1	25	107	481,498	488,955	970,453	0.907
2019	112,371,981	2	28	102	587,300	771,425	1,358,725	1.209
2020	120,008,919	1	43	99	971,017	914,283	1,885,300	1.571
2021	140,091,449	0	36	108	601,370	631,439	1,232,809	0.880
2022	148,181,075	3	44	104	1,216,614	1,021,165	2,237,779	1.510
627,695,689		7	176	520	3,857,798	3,827,267	7,685,065	
Adjusted Loss to Payroll Ratio:					0.615	0.610	1.224	
Expected Unlimited Loss to Payroll Ratio:					0.656	0.780	1.436	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.642	0.714	1.357	
Credibility:					0.67	0.64		
Indicated Limited Loss to Payroll Ratio:					0.624	0.647	1.271	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.664	0.738	1.402	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								141.8%

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Code: 8117 RHG: 1 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES – FEED/TACK/FARM SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	76,059,322	2	64	108	660,487	680,723	1,341,210	1.763
2019	82,639,288	4	60	163	1,112,936	1,629,690	2,742,626	3.319
2020	97,216,259	2	70	121	1,653,309	1,545,204	3,198,513	3.290
2021	115,857,824	1	86	130	2,189,750	1,841,403	4,031,153	3.479
2022	120,623,157	0	91	132	2,320,299	2,483,266	4,803,565	3.982
492,395,850		9	371	654	7,936,782	8,180,286	16,117,067	
Adjusted Loss to Payroll Ratio:					1.612	1.661	3.273	
Expected Unlimited Loss to Payroll Ratio:					1.404	1.577	2.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.375	1.444	2.819	
Credibility:					0.83	0.77		
Indicated Limited Loss to Payroll Ratio:					1.571	1.612	3.183	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.672	1.839	3.511	
Indicated Relativity Change:								17.8%
Relativity to Statewide Average Loss to Payroll Ratio:								355.1%

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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	
2021	438,663,377	16	357	660	7,441,192	6,957,744	14,398,936	3.282
2022	379,915,270	4	345	502	6,915,223	7,536,786	14,452,009	3.804
	818,578,647	20	702	1,162	14,356,415	14,494,530	28,850,945	
Adjusted Loss to Payroll Ratio:					1.754	1.771	3.525	
Expected Unlimited Loss to Payroll Ratio:					1.898	2.078	3.976	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.722	1.785	3.507	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.754	1.771	3.525	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.866	2.020	3.887	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								393.0%

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Code: 8215 RHG: 6 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: HAY, GRAIN OR FEED DEALERS; WAREHOUSES – GRAIN OR BEAN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	68,106,840	6	58	76	1,996,959	1,471,982	3,468,941	5.093
2019	63,673,861	7	56	78	1,369,854	1,123,691	2,493,545	3.916
2020	63,392,714	2	35	67	1,494,500	1,263,795	2,758,295	4.351
2021	60,370,780	3	43	54	1,080,144	1,278,006	2,358,150	3.906
2022	61,255,812	0	42	73	978,503	922,850	1,901,353	3.104
	316,800,007	18	234	348	6,919,959	6,060,324	12,980,284	
Adjusted Loss to Payroll Ratio:					2.184	1.913	4.097	
Expected Unlimited Loss to Payroll Ratio:					2.479	3.169	5.648	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.114	2.048	4.162	
Credibility:					0.82	0.74		
Indicated Limited Loss to Payroll Ratio:					2.172	1.947	4.119	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					2.647	3.146	5.793	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								585.8%

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Code: 8227 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CONSTRUCTION OR ERECTION PERMANENT YARDS OR SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	537,897,077	7	168	302	5,235,084	5,231,422	10,466,506	1.946
2021	595,927,801	9	169	244	6,036,702	6,224,443	12,261,145	2.057
2022	624,450,047	5	182	276	7,929,938	6,993,376	14,923,314	2.390
1,758,274,925		21	519	822	19,201,724	18,449,241	37,650,964	
Adjusted Loss to Payroll Ratio:					1.092	1.049	2.141	
Expected Unlimited Loss to Payroll Ratio:					0.996	1.251	2.247	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.802	0.756	1.558	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.092	1.049	2.141	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.260	1.472	2.732	
Indicated Relativity Change:								21.6%
Relativity to Statewide Average Loss to Payroll Ratio:								276.3%

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Code: 8232 RHG: 5 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,484,120,274	42	753	1,215	25,028,989	21,824,888	46,853,877	3.157
2022	1,635,120,146	28	722	1,241	23,489,535	20,956,065	44,445,600	2.718
	3,119,240,420	70	1,475	2,456	48,518,524	42,780,953	91,299,477	
Adjusted Loss to Payroll Ratio:					1.555	1.372	2.927	
Expected Unlimited Loss to Payroll Ratio:					1.673	1.843	3.515	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.509	1.373	2.882	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.555	1.372	2.927	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.794	1.924	3.719	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								376.0%

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Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	13,811,975	0	10	20	184,848	146,090	330,938	2.396
2019	17,718,080	0	7	17	194,145	230,969	425,114	2.399
2020	17,541,842	0	7	17	282,886	152,287	435,173	2.481
2021	21,948,040	0	16	15	418,822	294,777	713,599	3.251
2022	25,782,429	0	10	20	209,930	264,153	474,083	1.839
96,802,366		0	50	89	1,290,632	1,088,275	2,378,907	
Adjusted Loss to Payroll Ratio:					1.333	1.124	2.457	
Expected Unlimited Loss to Payroll Ratio:					1.836	1.857	3.692	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.741	1.566	3.308	
Credibility:					0.47	0.42		
Indicated Limited Loss to Payroll Ratio:					1.548	1.382	2.930	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.699	1.713	3.413	
Indicated Relativity Change:								-7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								345.1%

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	
2018	303.2	0	0	0	0	0	0	0.000
2019	250.0	0	0	0	0	0	0	0.000
2020	132.0	0	1	0	12,064	22,597	34,661	262.582
2021	147.5	0	0	0	0	0	0	0.000
2022	235.4	0	0	1	0	1,209	1,209	5.136
1,068.1		0	1	1	12,064	23,806	35,870	
Adjusted Loss to Payroll Ratio:					11.295	22.289	33.583	
Expected Unlimited Loss to Payroll Ratio:					131.608	86.633	218.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					102.760	55.936	158.696	
Credibility:					0.16	0.11		
Indicated Limited Loss to Payroll Ratio:					87.668	52.092	139.760	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					106.822	84.168	190.990	
Indicated Relativity Change:								-12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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Code: 8286 RHG: 4 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: LIVESTOCK DEALERS/AUCTION YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	7,868,293	1	6	11	214,629	380,515	595,144	7.564
2019	7,903,100	0	6	13	16,200	73,652	89,852	1.137
2020	8,089,769	1	3	13	132,152	149,130	281,282	3.477
2021	7,968,943	1	5	3	123,286	146,160	269,446	3.381
2022	7,986,208	0	5	6	83,365	107,367	190,732	2.388
39,816,313		3	25	46	569,632	856,824	1,426,457	
Adjusted Loss to Payroll Ratio:					1.431	2.152	3.583	
Expected Unlimited Loss to Payroll Ratio:					2.042	3.444	5.485	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.880	2.688	4.568	
Credibility:					0.34	0.36		
Indicated Limited Loss to Payroll Ratio:					1.726	2.494	4.219	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.953	3.349	5.302	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								536.2%

Code: 8290 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 1 CLASS: WAREHOUSES – SELF STORAGE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	242,607,454	14	129	296	3,113,875	3,542,924	6,656,799	2.744
2019	252,167,442	6	97	220	2,241,564	2,205,927	4,447,491	1.764
2020	238,551,485	6	89	163	2,154,305	1,884,979	4,039,284	1.693
2021	264,207,863	7	89	194	2,624,911	2,380,637	5,005,548	1.895
2022	274,285,589	2	107	203	2,440,591	2,469,663	4,910,254	1.790
1,271,819,833		35	511	1,076	12,575,247	12,484,130	25,059,377	
Adjusted Loss to Payroll Ratio:					0.989	0.982	1.970	
Expected Unlimited Loss to Payroll Ratio:					1.000	1.147	2.147	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.957	0.966	1.923	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.989	0.981	1.970	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.086	1.216	2.302	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								232.8%

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 Effective September 1, 2025 (Draft)

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	
2021	490,757,342	9	229	513	4,649,757	5,879,547	10,529,304	2.146
2022	555,565,148	4	218	618	4,715,949	6,223,837	10,939,786	1.969
	1,046,322,490	13	447	1,131	9,365,706	12,103,384	21,469,090	
Adjusted Loss to Payroll Ratio:					0.895	1.157	2.052	
Expected Unlimited Loss to Payroll Ratio:					1.315	1.796	3.111	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.123	1.213	2.336	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.895	1.157	2.052	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.033	1.623	2.655	
Indicated Relativity Change:								-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								268.5%

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Code: 8292 RHG: 1 NAICS: 48 ILDG: 4 MLDG: 4 CLASS: WAREHOUSES – GENERAL MERCHANDISE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,750,765,439	47	1,630	2,838	34,923,836	34,402,336	69,326,172	3.960
2022	1,987,291,859	20	1,621	2,319	44,930,038	40,658,569	85,588,607	4.307
3,738,057,298		67	3,251	5,157	79,853,874	75,060,905	154,914,779	
Adjusted Loss to Payroll Ratio:					2.136	2.008	4.144	
Expected Unlimited Loss to Payroll Ratio:					2.565	2.699	5.263	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.377	2.241	4.618	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.136	2.008	4.144	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					2.273	2.291	4.564	
Indicated Relativity Change:								-13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								461.6%

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	
2021	251,285,418	16	232	242	5,861,709	5,455,276	11,316,985	4.504
2022	267,480,429	5	245	273	8,506,547	6,525,596	15,032,143	5.620
518,765,847		21	477	515	14,368,255	11,980,872	26,349,127	
Adjusted Loss to Payroll Ratio:					2.770	2.309	5.079	
Expected Unlimited Loss to Payroll Ratio:					3.549	3.781	7.330	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.092	2.676	5.768	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.770	2.309	5.079	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					3.134	3.102	6.236	
Indicated Relativity Change:								-14.9%
Relativity to Statewide Average Loss to Payroll Ratio:								630.7%

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Code: 8304 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: GRAIN ELEVATORS OR STORAGE WAREHOUSES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	31,196,478	3	25	28	898,434	631,812	1,530,246	4.905
2019	29,572,152	1	16	41	391,272	454,373	845,645	2.860
2020	30,007,166	5	18	27	839,034	1,209,485	2,048,519	6.827
2021	31,264,518	1	14	34	261,738	378,923	640,661	2.049
2022	31,637,499	1	13	17	611,332	598,700	1,210,032	3.825
153,677,813		11	86	147	3,001,809	3,273,292	6,275,101	
Adjusted Loss to Payroll Ratio:					1.953	2.130	4.083	
Expected Unlimited Loss to Payroll Ratio:					2.100	2.927	5.026	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.829	2.071	3.900	
Credibility:					0.60	0.58		
Indicated Limited Loss to Payroll Ratio:					1.903	2.106	4.009	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					2.154	2.828	4.982	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								503.8%

Code: 8324 RHG: 3 NAICS: 44 ILDG: 1 MLDG: 2 CLASS: GASOLINE STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	837,180,423	7	311	266	6,731,079	6,637,453	13,368,532	1.597
2022	904,908,033	4	362	317	7,313,255	8,432,375	15,745,630	1.740
1,742,088,456		11	673	583	14,044,334	15,069,828	29,114,162	
Adjusted Loss to Payroll Ratio:					0.806	0.865	1.671	
Expected Unlimited Loss to Payroll Ratio:					0.753	0.929	1.682	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.703	0.810	1.513	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.806	0.865	1.671	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.885	1.072	1.958	
Indicated Relativity Change:								16.4%
Relativity to Statewide Average Loss to Payroll Ratio:								197.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	430,508,130	10	209	246	6,917,325	4,592,150	11,509,475	2.673
2021	468,741,071	16	205	241	8,707,797	5,915,483	14,623,280	3.120
2022	507,427,324	2	228	253	9,594,189	5,578,385	15,172,574	2.990
1,406,676,525		28	642	740	25,219,312	16,086,018	41,305,329	
Adjusted Loss to Payroll Ratio:					1.793	1.144	2.936	
Expected Unlimited Loss to Payroll Ratio:					1.714	1.393	3.107	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.626	1.175	2.801	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.793	1.144	2.936	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.969	1.417	3.386	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								342.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2018	51,349,508	0	19	32	209,741	260,137	469,878	0.915
2019	50,312,220	1	11	19	335,102	278,319	613,421	1.219
2020	54,366,994	1	9	15	136,931	203,059	339,990	0.625
2021	61,241,280	0	9	14	65,613	155,241	220,854	0.361
2022	66,820,833	0	10	20	163,018	164,903	327,921	0.491
	284,090,835	2	58	100	910,404	1,061,660	1,972,064	
Adjusted Loss to Payroll Ratio:					0.320	0.374	0.694	
Expected Unlimited Loss to Payroll Ratio:					0.436	0.553	0.989	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.396	0.427	0.823	
Credibility:					0.41	0.38		
Indicated Limited Loss to Payroll Ratio:					0.365	0.407	0.772	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.413	0.546	0.959	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								97.0%

E1-1-18 INCLUDES EXPERIENCE OF 9516

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Code: 8387 RHG: 2 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO/TRUCK GASOLINE SERVICE STATIONS; AUTO/TRUCK OIL/FLUID SERVICE FACILITIES; AUTO/TRUCK WASHING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,267,030,649	21	653	738	11,969,768	12,880,380	24,850,148	1.961
2022	1,369,856,441	4	620	691	10,308,550	12,677,317	22,985,867	1.678
	2,636,887,090	25	1,273	1,429	22,278,318	25,557,698	47,836,016	
Adjusted Loss to Payroll Ratio:					0.845	0.969	1.814	
Expected Unlimited Loss to Payroll Ratio:					0.963	1.222	2.185	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.917	1.068	1.985	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.845	0.969	1.814	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.911	1.148	2.059	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								208.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	852,319,342	12	479	859	10,736,307	10,430,360	21,166,667	2.483
2022	925,496,591	4	457	779	10,204,262	10,130,667	20,334,929	2.197
1,777,815,933		16	936	1,638	20,940,569	20,561,027	41,501,596	
Adjusted Loss to Payroll Ratio:					1.178	1.157	2.334	
Expected Unlimited Loss to Payroll Ratio:					1.434	1.381	2.815	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.363	1.259	2.622	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.178	1.157	2.334	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.271	1.370	2.640	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								267.0%

Code: 8389 RHG: 3 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,787,196,755	17	562	896	15,738,686	12,545,437	28,284,123	1.583
2022	1,983,936,081	13	628	897	19,408,309	14,335,649	33,743,958	1.701
3,771,132,836		30	1,190	1,793	35,146,995	26,881,086	62,028,081	
Adjusted Loss to Payroll Ratio:					0.932	0.713	1.645	
Expected Unlimited Loss to Payroll Ratio:					0.842	0.774	1.616	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.787	0.646	1.434	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.932	0.713	1.645	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.023	0.884	1.907	
Indicated Relativity Change:								18.0%
Relativity to Statewide Average Loss to Payroll Ratio:								192.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 8390 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 4 CLASS: AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	30,862,799	0	18	24	206,750	213,900	420,650	1.363
2019	34,317,345	2	15	27	291,658	295,573	587,231	1.711
2020	42,189,079	0	18	41	259,344	406,645	665,989	1.579
2021	59,057,894	0	23	37	517,914	465,926	983,840	1.666
2022	69,837,621	0	26	58	439,274	679,301	1,118,575	1.602
236,264,738		2	100	187	1,714,939	2,061,345	3,776,284	
Adjusted Loss to Payroll Ratio:					0.726	0.872	1.598	
Expected Unlimited Loss to Payroll Ratio:					0.927	1.045	1.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.895	0.948	1.842	
Credibility:					0.52	0.49		
Indicated Limited Loss to Payroll Ratio:					0.806	0.911	1.717	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.858	1.039	1.897	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								191.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	6,391,458,891	61	1,855	3,369	48,095,938	40,139,095	88,235,033	1.381
2022	7,157,120,353	21	1,947	3,693	58,514,420	43,226,010	101,740,430	1.422
13,548,579,244		82	3,802	7,062	106,610,358	83,365,105	189,975,463	
Adjusted Loss to Payroll Ratio:					0.787	0.615	1.402	
Expected Unlimited Loss to Payroll Ratio:					0.728	0.657	1.385	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.692	0.600	1.291	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.787	0.615	1.402	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.849	0.729	1.578	
Indicated Relativity Change:								13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								159.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 8392 RHG: 3 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK STORAGE GARAGES OR PARKING LOTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	351,709,670	5	153	161	3,023,423	4,052,026	7,075,449	2.012
2021	503,298,310	7	269	284	4,202,383	5,264,337	9,466,720	1.881
2022	616,762,151	3	268	350	4,690,681	5,784,150	10,474,831	1.698
1,471,770,131		15	690	795	11,916,486	15,100,514	27,017,000	
Adjusted Loss to Payroll Ratio:					0.810	1.026	1.836	
Expected Unlimited Loss to Payroll Ratio:					0.881	1.186	2.067	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.824	0.991	1.814	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.810	1.026	1.836	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.889	1.272	2.161	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								218.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,503,962,044	15	319	432	10,394,581	8,391,791	18,786,372	1.249
2022	1,823,386,554	9	406	580	14,129,735	11,051,770	25,181,505	1.381
3,327,348,598		24	725	1,012	24,524,316	19,443,561	43,967,877	
Adjusted Loss to Payroll Ratio:					0.737	0.584	1.321	
Expected Unlimited Loss to Payroll Ratio:					0.855	0.798	1.653	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.799	0.666	1.466	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.737	0.584	1.321	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.809	0.724	1.534	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								155.1%

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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	
2018	47,287,102	5	24	19	802,105	684,762	1,486,867	3.144
2019	49,170,007	4	23	30	978,842	706,015	1,684,857	3.427
2020	47,836,124	1	11	17	352,528	264,174	616,702	1.289
2021	54,193,981	2	24	27	789,122	613,264	1,402,386	2.588
2022	59,241,373	0	26	20	1,306,354	793,744	2,100,098	3.545
257,728,587		12	108	113	4,228,951	3,061,959	7,290,910	
Adjusted Loss to Payroll Ratio:					1.641	1.188	2.829	
Expected Unlimited Loss to Payroll Ratio:					1.390	1.190	2.580	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.324	1.040	2.364	
Credibility:					0.63	0.53		
Indicated Limited Loss to Payroll Ratio:					1.525	1.118	2.642	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.644	1.324	2.968	
Indicated Relativity Change:								15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								300.2%

Code: 8400 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: MOTORCYCLE DEALERS OR REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	221,345,997	1	53	74	764,108	673,040	1,437,148	0.649
2019	223,995,240	5	102	86	1,989,678	1,970,995	3,960,673	1.768
2020	239,546,370	3	42	70	1,316,160	1,384,646	2,700,806	1.127
2021	263,659,653	2	45	62	992,667	1,081,014	2,073,681	0.786
2022	263,872,279	1	45	63	762,978	802,294	1,565,272	0.593
1,212,419,539		12	287	355	5,825,591	5,911,989	11,737,579	
Adjusted Loss to Payroll Ratio:					0.480	0.488	0.968	
Expected Unlimited Loss to Payroll Ratio:					0.638	0.731	1.369	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.596	0.637	1.233	
Credibility:					0.86	0.79		
Indicated Limited Loss to Payroll Ratio:					0.497	0.519	1.016	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.546	0.644	1.189	
Indicated Relativity Change:								-13.1%
Relativity to Statewide Average Loss to Payroll Ratio:								120.3%

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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	
2019	197,485,330	11	105	178	3,395,376	2,726,143	6,121,519	3.100
2020	199,681,038	8	95	184	3,667,343	3,264,047	6,931,390	3.471
2021	221,300,811	12	89	160	2,793,372	3,098,668	5,892,040	2.662
2022	241,637,144	5	120	176	4,765,004	3,504,366	8,269,370	3.422
860,104,323		36	409	698	14,621,095	12,593,224	27,214,319	
Adjusted Loss to Payroll Ratio:					1.700	1.464	3.164	
Expected Unlimited Loss to Payroll Ratio:					1.879	2.222	4.101	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.695	1.656	3.351	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.700	1.464	3.164	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.961	2.054	4.015	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								406.0%

INCLUDES EXPERIENCE OF 8265 D1-1-19

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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	
2021	12,321,475,862	11	290	586	11,695,373	9,044,631	20,740,004	0.168
2022	13,495,188,965	7	289	539	13,356,086	9,952,236	23,308,322	0.173
	25,816,664,828	18	579	1,125	25,051,459	18,996,867	44,048,327	
Adjusted Loss to Payroll Ratio:					0.097	0.074	0.171	
Expected Unlimited Loss to Payroll Ratio:					0.101	0.113	0.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.075	0.062	0.137	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.097	0.074	0.171	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.118	0.119	0.237	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								24.0%

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Code: 8631 RHG: 7 NAICS: 71 ILDG: 1 MLDG: 3 CLASS: RACING STABLES – ALL OTHER EMPLOYEES

POLICY YEAR	PER OCCUPIED STALL DAYS	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	10,981	0	1	1	9,412	11,880	21,292	1.939
2019	2,049	1	0	1	61,221	101,043	162,264	79.192
2020	2,842	0	0	0	0	0	0	0.000
2021	12,106	0	0	0	0	0	0	0.000
2022	14,348	0	2	0	182,381	134,710	317,091	22.100
42,326		1	3	2	253,014	247,634	500,648	
Adjusted Loss to Payroll Ratio:					5.978	5.851	11.828	
Expected Unlimited Loss to Payroll Ratio:					1.743	3.417	5.160	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.264	1.962	3.226	
Credibility:					0.02	0.02		
Indicated Limited Loss to Payroll Ratio:					1.357	2.042	3.399	
Limit Factor:					1.313	1.817		
Selected (Unlimited) Loss to Payroll Ratio:					1.781	3.711	5.491	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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Code: 8720 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 2 CLASS: INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR INSPECTING; WEIGHERS/SAMPLERS/INSPECTORS ON DOCKS/RAIL STATIONS/WAREHOUSES; UNMANNED AIRCRAFT SYSTEM OPERATION – LESS THAN 55 POUNDS

Code: 7248 RHG: 3 NAICS: 54 ILDG: 4 MLDG: 2 CLASS: MARINE APPRAISERS OR SURVEYORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	361,589,379	4	71	81	1,587,830	1,037,808	2,625,638	0.726
2019	390,207,987	3	51	73	1,473,708	1,034,743	2,508,451	0.643
2020	423,696,538	7	54	58	3,053,316	1,997,524	5,050,840	1.192
2021	442,862,640	3	66	69	2,747,119	1,596,701	4,343,820	0.981
2022	480,733,448	3	59	88	3,340,671	2,511,311	5,851,982	1.217
2,099,089,992		20	301	369	12,202,644	8,178,087	20,380,732	
Adjusted Loss to Payroll Ratio:					0.581	0.390	0.971	
Expected Unlimited Loss to Payroll Ratio:					0.599	0.417	1.016	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.548	0.336	0.884	
Credibility:					1.00	0.78		
Indicated Limited Loss to Payroll Ratio:					0.581	0.378	0.959	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.638	0.469	1.107	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								111.9%

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Code: 8729 RHG: 2 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: ELEVATOR SERVICE INSPECTIONS/OILING/ADJUSTING – NO REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	43,886,331	1	3	1	46,661	20,652	67,313	0.153
2019	52,026,828	1	3	1	184,569	322,077	506,646	0.974
2020	53,718,896	0	1	1	8,255	15,962	24,217	0.045
2021	56,822,185	1	3	2	204,422	172,335	376,757	0.663
2022	58,836,431	1	6	0	600,312	326,368	926,680	1.575
	265,290,671	4	16	5	1,044,220	857,395	1,901,615	
Adjusted Loss to Payroll Ratio:					0.394	0.323	0.717	
Expected Unlimited Loss to Payroll Ratio:					0.242	0.206	0.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.209	0.148	0.357	
Credibility:					0.32	0.26		
Indicated Limited Loss to Payroll Ratio:					0.268	0.194	0.462	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.289	0.230	0.519	
Indicated Relativity Change:								15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								52.5%

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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	
2020	1,547,819,443	8	169	239	4,433,362	3,810,775	8,244,137	0.533
2021	1,759,550,341	7	219	271	6,566,052	6,153,634	12,719,686	0.723
2022	1,933,156,479	1	181	306	4,897,058	4,757,078	9,654,136	0.499
	5,240,526,263	16	569	816	15,896,471	14,721,488	30,617,959	
Adjusted Loss to Payroll Ratio:					0.303	0.281	0.584	
Expected Unlimited Loss to Payroll Ratio:					0.346	0.314	0.660	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.337	0.277	0.614	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.303	0.281	0.584	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.327	0.333	0.660	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								66.7%

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Code: 8741 RHG: 3 NAICS: 53 ILDG: 3 MLDG: 2 CLASS: REAL ESTATE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	7,428,477,466	17	125	199	3,608,856	3,190,485	6,799,341	0.092
2019	7,392,031,629	7	101	191	3,002,498	3,024,631	6,027,129	0.082
2020	8,842,695,229	5	95	93	3,073,042	2,167,922	5,240,964	0.059
2021	10,649,478,890	9	98	102	4,844,528	3,337,260	8,181,788	0.077
2022	9,424,923,723	7	104	104	4,880,602	3,546,876	8,427,478	0.089
43,737,606,936		45	523	689	19,409,525	15,267,174	34,676,700	
Adjusted Loss to Payroll Ratio:					0.044	0.035	0.079	
Expected Unlimited Loss to Payroll Ratio:					0.039	0.038	0.077	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.037	0.032	0.069	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.044	0.035	0.079	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.049	0.043	0.092	
Indicated Relativity Change:								19.5%
Relativity to Statewide Average Loss to Payroll Ratio:								9.3%

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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 EXECES
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	
2021	51,695,817,254	45	1,347	2,037	44,399,653	40,376,160	84,775,813	0.164
2022	54,797,307,475	35	1,484	2,291	47,387,148	42,948,713	90,335,861	0.165
	106,493,124,729	80	2,831	4,328	91,786,801	83,324,873	175,111,674	
Adjusted Loss to Payroll Ratio:					0.086	0.078	0.164	
Expected Unlimited Loss to Payroll Ratio:					0.088	0.097	0.186	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.084	0.074	0.158	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.086	0.078	0.164	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.098	0.105	0.203	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								20.5%

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

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Code: 8743 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 4 CLASS: MORTGAGE BROKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	720,638,515	0	8	16	54,489	74,727	129,216	0.018
2019	1,011,658,766	0	13	6	326,274	279,880	606,154	0.060
2020	1,341,637,890	0	9	5	197,000	161,099	358,099	0.027
2021	1,262,467,931	1	19	7	394,059	299,425	693,484	0.055
2022	862,936,983	0	17	4	408,490	336,959	745,449	0.086
5,199,340,085		1	66	38	1,380,312	1,152,091	2,532,403	
Adjusted Loss to Payroll Ratio:					0.027	0.022	0.049	
Expected Unlimited Loss to Payroll Ratio:					0.033	0.035	0.068	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.030	0.028	0.059	
Credibility:					0.47	0.42		
Indicated Limited Loss to Payroll Ratio:					0.029	0.026	0.054	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.031	0.032	0.063	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								6.4%

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Code: 8745 RHG: 2 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: NEWS AGENTS OR DISTRIBUTORS OF
 MAGAZINES/PERIODICALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	21,446,878	2	39	26	598,549	462,575	1,061,124	4.948
2019	19,007,158	1	31	22	482,739	606,638	1,089,377	5.731
2020	18,000,323	0	27	9	482,462	504,551	987,013	5.483
2021	6,444,691	0	8	3	262,251	207,668	469,919	7.292
2022	3,999,918	0	4	6	54,029	57,954	111,983	2.800
	68,898,968	3	109	66	1,880,030	1,839,386	3,719,416	
Adjusted Loss to Payroll Ratio:					2.729	2.670	5.398	
Expected Unlimited Loss to Payroll Ratio:					2.655	2.728	5.383	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.565	2.409	4.974	
Credibility:					0.48	0.43		
Indicated Limited Loss to Payroll Ratio:					2.644	2.521	5.166	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.852	2.986	5.838	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								590.4%

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Code: 8748 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: AUTO OR TRUCK DEALERS – SALESPERSONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	4,685,242,842	7	250	448	7,167,775	5,828,266	12,996,041	0.277
2022	4,525,059,158	7	267	420	8,405,896	8,220,903	16,626,799	0.367
9,210,302,000		14	517	868	15,573,670	14,049,169	29,622,840	
Adjusted Loss to Payroll Ratio:					0.169	0.153	0.322	
Expected Unlimited Loss to Payroll Ratio:					0.205	0.195	0.400	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.195	0.178	0.372	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.169	0.153	0.322	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.182	0.181	0.363	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								36.7%

Code: 8749 RHG: 4 NAICS: 52 ILDG: 2 MLDG: 4 CLASS: MORTGAGE BANKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,318,128,273	4	51	94	882,883	893,741	1,776,624	0.077
2019	2,991,414,998	2	33	67	798,051	584,432	1,382,483	0.046
2020	5,294,945,847	0	44	31	1,777,605	1,029,195	2,806,800	0.053
2021	4,588,239,648	3	59	28	2,210,142	1,364,857	3,574,999	0.078
2022	2,642,841,980	0	31	27	811,297	736,134	1,547,431	0.059
17,835,570,746		9	218	247	6,479,978	4,608,361	11,088,339	
Adjusted Loss to Payroll Ratio:					0.036	0.026	0.062	
Expected Unlimited Loss to Payroll Ratio:					0.041	0.043	0.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.036	0.032	0.068	
Credibility:					0.82	0.72		
Indicated Limited Loss to Payroll Ratio:					0.036	0.028	0.064	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.041	0.037	0.078	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								7.9%

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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	
2018	600,648,146	2	42	58	982,321	597,955	1,580,276	0.263
2019	618,401,057	5	29	42	1,380,437	1,127,116	2,507,553	0.405
2020	610,179,003	3	21	13	940,124	452,433	1,392,557	0.228
2021	651,455,391	1	24	28	830,746	676,280	1,507,026	0.231
2022	727,684,704	0	34	40	926,741	713,550	1,640,291	0.225
3,208,368,301		11	150	181	5,060,368	3,567,333	8,627,701	
Adjusted Loss to Payroll Ratio:					0.158	0.111	0.269	
Expected Unlimited Loss to Payroll Ratio:					0.212	0.221	0.433	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.178	0.142	0.319	
Credibility:					0.78	0.65		
Indicated Limited Loss to Payroll Ratio:					0.162	0.122	0.284	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					0.198	0.197	0.395	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								39.9%

Code: 8800 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 4 CLASS: MAILING OR ADDRESSING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	290,015,449	8	110	193	2,489,407	2,307,695	4,797,102	1.654
2019	318,597,181	7	106	177	2,958,135	2,471,058	5,429,193	1.704
2020	319,381,616	7	117	225	3,201,516	3,910,003	7,111,519	2.227
2021	277,868,864	1	151	165	2,808,898	3,017,739	5,826,637	2.097
2022	346,208,637	3	123	153	3,200,764	3,808,890	7,009,654	2.025
1,552,071,747		26	607	913	14,658,720	15,515,384	30,174,104	
Adjusted Loss to Payroll Ratio:					0.944	1.000	1.944	
Expected Unlimited Loss to Payroll Ratio:					0.960	1.053	2.013	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.906	0.894	1.800	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.944	1.000	1.944	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.019	1.184	2.203	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								222.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,207,936,184	5	109	328	1,932,103	1,868,462	3,800,565	0.315
2019	1,374,238,733	2	105	244	1,736,162	1,766,473	3,502,635	0.255
2020	1,509,594,122	0	64	152	1,031,969	1,162,754	2,194,723	0.145
2021	1,521,619,790	3	78	159	1,969,180	1,633,074	3,602,254	0.237
2022	2,595,968,697	2	76	179	2,413,140	2,115,518	4,528,658	0.174
8,209,357,526		12	432	1,062	9,082,553	8,546,282	17,628,834	
Adjusted Loss to Payroll Ratio:					0.111	0.104	0.215	
Expected Unlimited Loss to Payroll Ratio:					0.136	0.146	0.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.127	0.123	0.250	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.111	0.106	0.217	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.119	0.125	0.245	
Indicated Relativity Change:								-13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								24.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	8,509,220,438	9	110	234	2,505,841	2,412,675	4,918,516	0.058
2019	9,174,108,751	14	101	199	3,732,082	3,372,872	7,104,954	0.077
2020	10,562,024,409	3	56	102	1,958,493	1,604,679	3,563,172	0.034
2021	12,190,127,162	4	93	122	2,255,477	2,515,564	4,771,041	0.039
2022	12,616,365,555	0	113	120	3,135,581	2,953,324	6,088,905	0.048
53,051,846,315		30	473	777	13,587,474	12,859,114	26,446,588	
Adjusted Loss to Payroll Ratio:					0.026	0.024	0.050	
Expected Unlimited Loss to Payroll Ratio:					0.029	0.027	0.057	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.025	0.021	0.045	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.026	0.024	0.050	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.028	0.029	0.056	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								5.7%

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Code: 8804 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 2 CLASS: SUBSTANCE USE DISORDER RECOVERY HOMES; SOCIAL REHAB FACILITIES FOR ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,504,516,342	15	552	699	11,216,333	12,007,458	23,223,791	1.544
2022	1,733,345,296	7	587	813	11,942,938	13,084,896	25,027,834	1.444
	3,237,861,638	22	1,139	1,512	23,159,270	25,092,354	48,251,624	
Adjusted Loss to Payroll Ratio:					0.715	0.775	1.490	
Expected Unlimited Loss to Payroll Ratio:					0.767	0.867	1.633	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.730	0.782	1.512	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.715	0.775	1.490	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.772	0.918	1.689	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								170.8%

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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	
2018	119,308,992	3	79	209	1,104,274	1,469,873	2,574,147	2.158
2019	104,741,829	2	62	178	934,327	734,809	1,669,136	1.594
2020	91,080,713	0	36	64	473,917	568,501	1,042,418	1.144
2021	96,593,857	1	48	103	836,286	1,129,143	1,965,429	2.035
2022	113,504,010	0	36	115	353,044	696,175	1,049,219	0.924
525,229,401		6	261	669	3,701,848	4,598,501	8,300,349	
Adjusted Loss to Payroll Ratio:					0.705	0.876	1.580	
Expected Unlimited Loss to Payroll Ratio:					0.813	1.173	1.986	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.785	1.098	1.883	
Credibility:					0.68	0.70		
Indicated Limited Loss to Payroll Ratio:					0.730	0.941	1.672	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.777	1.074	1.851	
Indicated Relativity Change:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								187.2%

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	
2018	442,874,803	1	6	26	82,502	135,407	217,909	0.049
2019	501,691,646	2	10	13	324,848	281,429	606,277	0.121
2020	463,485,659	0	4	4	204,572	222,164	426,736	0.092
2021	448,876,783	0	1	7	12	25,773	25,785	0.006
2022	473,269,498	0	5	7	83,367	221,556	304,923	0.064
2,330,198,390		3	26	57	695,301	886,329	1,581,630	
Adjusted Loss to Payroll Ratio:					0.030	0.038	0.068	
Expected Unlimited Loss to Payroll Ratio:					0.070	0.068	0.138	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.066	0.058	0.123	
Credibility:					0.46	0.40		
Indicated Limited Loss to Payroll Ratio:					0.049	0.050	0.099	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.053	0.059	0.112	
Indicated Relativity Change:								-18.6%
Relativity to Statewide Average Loss to Payroll Ratio:								11.3%

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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	
2021	12,539,938,225	28	395	560	13,205,626	15,388,433	28,594,059	0.228
2022	13,102,747,168	14	344	570	15,469,835	14,792,653	30,262,488	0.231
25,642,685,393		42	739	1,130	28,675,462	30,181,086	58,856,548	
Adjusted Loss to Payroll Ratio:					0.112	0.118	0.230	
Expected Unlimited Loss to Payroll Ratio:					0.112	0.138	0.250	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.104	0.116	0.221	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.112	0.118	0.230	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.121	0.139	0.260	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								26.3%

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Code: 8810 RHG: 2 NAICS: 8810 ILDG: 3 MLDG: 3 CLASS: CLERICAL OFFICE EMPLOYEES
Code: 8811 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES
Code: 8812 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PUBLIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	195,847,687,437	150	4,012	6,162	113,548,279	114,461,502	228,009,781	0.116
2022	195,103,740,938	71	4,039	6,252	113,270,241	113,223,160	226,493,401	0.116
390,951,428,375		221	8,051	12,414	: 226,818,521	227,684,662	454,503,183	
Adjusted Loss to Payroll Ratio:					0.058	0.058	0.116	
Expected Unlimited Loss to Payroll Ratio:					0.061	0.064	0.125	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.058	0.060	0.118	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.058	0.058	0.116	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.063	0.069	0.132	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								13.3%

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

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Code: 8813 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PRINTING OPERATION – EDITING AND DESIGNING;
 BOOKBINDING OPERATION – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	559,144,566	5	39	70	1,217,731	968,482	2,186,213	0.391
2019	558,058,547	1	31	75	1,040,277	763,860	1,804,137	0.323
2020	509,072,013	3	29	39	940,569	1,382,726	2,323,295	0.456
2021	514,935,842	0	20	30	211,173	268,858	480,031	0.093
2022	490,070,696	0	24	38	694,980	620,855	1,315,835	0.268
	2,631,281,664	9	143	252	4,104,731	4,004,780	8,109,512	
Adjusted Loss to Payroll Ratio:					0.156	0.152	0.308	
Expected Unlimited Loss to Payroll Ratio:					0.152	0.174	0.326	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.148	0.157	0.305	
Credibility:					0.66	0.62		
Indicated Limited Loss to Payroll Ratio:					0.153	0.154	0.307	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.165	0.183	0.348	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								35.2%

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Code: 8818 RHG: 1 NAICS: 51 ILDG: 3 MLDG: 4 CLASS: NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	266,487,052	3	13	24	319,511	206,711	526,222	0.197
2019	258,610,352	0	9	18	119,127	201,373	320,500	0.124
2020	225,323,484	0	3	13	11,115	41,259	52,374	0.023
2021	207,199,073	0	6	10	228,838	225,419	454,257	0.219
2022	236,945,148	0	6	9	102,197	182,022	284,219	0.120
	1,194,565,109	3	37	74	780,788	856,784	1,637,572	
Adjusted Loss to Payroll Ratio:					0.065	0.072	0.137	
Expected Unlimited Loss to Payroll Ratio:					0.103	0.120	0.223	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.099	0.105	0.204	
Credibility:					0.42	0.39		
Indicated Limited Loss to Payroll Ratio:					0.085	0.092	0.177	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.090	0.105	0.195	
Indicated Relativity Change:								-12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								19.8%

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Code: 8820 RHG: 4 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: LAW FIRMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	12,571,502,778	8	196	220	7,274,829	6,406,797	13,681,626	0.109
2022	13,291,178,652	8	195	241	5,642,968	5,271,369	10,914,337	0.082
25,862,681,430		16	391	461	12,917,797	11,678,166	24,595,963	
Adjusted Loss to Payroll Ratio:					0.050	0.045	0.095	
Expected Unlimited Loss to Payroll Ratio:					0.076	0.078	0.154	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.061	0.052	0.112	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.050	0.045	0.095	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.057	0.061	0.117	
Indicated Relativity Change:								-23.8%
Relativity to Statewide Average Loss to Payroll Ratio:								11.8%

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	
2018	249,693,505	3	27	37	638,607	906,036	1,544,643	0.619
2019	234,340,393	1	22	46	375,274	488,049	863,323	0.368
2020	222,394,592	1	10	17	184,214	346,249	530,463	0.239
2021	255,194,234	1	23	13	630,841	542,872	1,173,713	0.460
2022	296,486,736	2	14	12	610,603	463,406	1,074,009	0.362
1,258,109,460		8	96	125	2,439,539	2,746,612	5,186,152	
Adjusted Loss to Payroll Ratio:					0.194	0.218	0.412	
Expected Unlimited Loss to Payroll Ratio:					0.179	0.232	0.410	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.150	0.174	0.324	
Credibility:					0.53	0.51		
Indicated Limited Loss to Payroll Ratio:					0.173	0.197	0.370	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.187	0.233	0.420	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								42.4%

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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	
2021	7,347,978,878	5	202	268	8,869,533	7,015,273	15,884,806	0.216
2022	7,672,695,266	4	205	305	6,505,467	6,705,830	13,211,297	0.172
15,020,674,145		9	407	573	15,375,000	13,721,104	29,096,104	
Adjusted Loss to Payroll Ratio:					0.102	0.091	0.194	
Expected Unlimited Loss to Payroll Ratio:					0.144	0.136	0.280	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.132	0.109	0.241	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.102	0.091	0.194	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.112	0.113	0.226	
Indicated Relativity Change:								-19.3%
Relativity to Statewide Average Loss to Payroll Ratio:								22.8%

Code: 8823 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 2 CLASS: RESIDENTIAL CARE FACILITIES FOR CHILDREN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	280,486,594	18	162	427	3,668,789	2,975,653	6,644,442	2.369
2019	271,010,870	5	168	375	2,391,569	2,548,924	4,940,493	1.823
2020	314,858,250	6	159	303	2,789,810	3,089,983	5,879,793	1.867
2021	306,144,331	3	129	203	2,760,391	2,666,251	5,426,642	1.773
2022	347,330,556	5	129	189	3,508,236	3,396,117	6,904,353	1.988
1,519,830,601		37	747	1,497	15,118,794	14,676,928	29,795,723	
Adjusted Loss to Payroll Ratio:					0.995	0.966	1.960	
Expected Unlimited Loss to Payroll Ratio:					1.048	1.128	2.177	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.999	1.018	2.017	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.995	0.966	1.960	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.073	1.144	2.217	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								224.2%

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Code: 8827 RHG: 2 NAICS: 62 ILDG: 2 MLDG: 3 CLASS: HOME CARE SERVICES; NURSING CARE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	4,589,641,937	52	1,513	1,626	34,069,223	30,356,688	64,425,911	1.404
2022	4,936,072,267	13	1,524	1,569	39,286,015	34,306,515	73,592,530	1.491
9,525,714,204		65	3,037	3,195	73,355,238	64,663,203	138,018,440	
Adjusted Loss to Payroll Ratio:					0.770	0.679	1.449	
Expected Unlimited Loss to Payroll Ratio:					0.882	0.863	1.745	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.840	0.778	1.619	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.770	0.679	1.449	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.831	0.804	1.635	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								165.3%

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Code: 8829 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: SKILLED NURSING FACILITIES; CONVALESCENT NURSING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	5,161,796,316	46	1,897	4,101	44,105,455	42,914,885	87,020,340	1.686
2022	5,867,713,795	22	1,778	3,908	41,323,377	40,982,257	82,305,634	1.403
	11,029,510,111	68	3,675	8,009	85,428,832	83,897,142	169,325,974	
Adjusted Loss to Payroll Ratio:					0.775	0.761	1.535	
Expected Unlimited Loss to Payroll Ratio:					0.941	0.999	1.940	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.896	0.902	1.798	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.775	0.761	1.535	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.835	0.901	1.736	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								175.6%

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Code: 8830 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: INSTITUTIONAL EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	10,214,564	0	2	6	3,103	9,012	12,115	0.119
2019	14,163,969	0	2	9	60,577	88,966	149,543	1.056
2020	17,399,844	0	1	1	60,946	30,838	91,784	0.527
2021	21,810,010	0	3	3	2,991	6,983	9,974	0.046
2022	20,658,704	0	2	3	138,376	95,138	233,514	1.130
84,247,091		0	10	22	265,993	230,937	496,930	
Adjusted Loss to Payroll Ratio:					0.316	0.274	0.590	
Expected Unlimited Loss to Payroll Ratio:					0.509	0.417	0.925	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.484	0.376	0.860	
Credibility:					0.27	0.22		
Indicated Limited Loss to Payroll Ratio:					0.439	0.353	0.792	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.473	0.419	0.892	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								90.2%

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	
2021	2,979,012,952	10	930	5,541	12,139,402	15,279,739	27,419,141	0.920
2022	3,382,869,031	5	924	5,732	11,939,389	15,545,037	27,484,426	0.812
6,361,881,983		15	1,854	11,273	24,078,791	30,824,776	54,903,567	
Adjusted Loss to Payroll Ratio:					0.378	0.485	0.863	
Expected Unlimited Loss to Payroll Ratio:					0.421	0.585	1.006	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.357	0.456	0.814	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.378	0.485	0.863	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.403	0.553	0.956	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								96.6%

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Code: 8834 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: PHYSICIANS' PRACTICES/OUTPATIENT CLINICS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	18,561,923,001	54	1,723	4,958	50,893,118	45,759,207	96,652,325	0.521
2022	20,281,661,014	18	1,964	5,163	57,029,555	52,398,282	109,427,837	0.540
38,843,584,015		72	3,687	10,121	107,922,674	98,157,490	206,080,164	
Adjusted Loss to Payroll Ratio:					0.278	0.253	0.531	
Expected Unlimited Loss to Payroll Ratio:					0.314	0.299	0.613	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.299	0.270	0.569	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.278	0.253	0.531	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.300	0.299	0.599	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								60.6%

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	
2018	671,173,172	7	88	346	2,010,829	2,507,213	4,518,042	0.673
2019	690,511,884	3	67	277	1,674,648	2,230,269	3,904,917	0.566
2020	630,855,337	4	51	126	1,329,926	1,502,867	2,832,793	0.449
2021	695,403,009	4	79	216	1,387,424	2,090,380	3,477,804	0.500
2022	812,932,935	1	87	295	1,863,912	2,128,581	3,992,493	0.491
3,500,876,337		19	372	1,260	8,266,740	10,459,311	18,726,051	
Adjusted Loss to Payroll Ratio:					0.236	0.299	0.535	
Expected Unlimited Loss to Payroll Ratio:					0.274	0.388	0.663	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.231	0.303	0.534	
Credibility:					0.92	0.91		
Indicated Limited Loss to Payroll Ratio:					0.236	0.299	0.535	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.267	0.402	0.669	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								67.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	4,740,058,323	14	388	1,715	12,300,831	10,345,326	22,646,157	0.478
2022	5,165,167,997	4	438	1,786	12,573,864	11,318,604	23,892,468	0.463
9,905,226,319		18	826	3,501	24,874,696	21,663,930	46,538,626	
Adjusted Loss to Payroll Ratio:					0.251	0.219	0.470	
Expected Unlimited Loss to Payroll Ratio:					0.281	0.266	0.547	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.268	0.240	0.508	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.251	0.219	0.470	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.271	0.259	0.530	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								53.6%

Code: 8840 RHG: 5 NAICS: 81 ILDG: 2 MLDG: 1 CLASS: CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,408,538,485	6	70	226	1,375,919	1,734,886	3,110,805	0.129
2019	2,392,000,608	6	57	173	1,523,805	1,806,794	3,330,599	0.139
2020	2,374,834,555	3	50	124	1,191,141	1,549,227	2,740,368	0.115
2021	2,484,293,386	7	61	180	1,913,790	2,507,599	4,421,389	0.178
2022	2,590,326,903	4	51	155	1,373,378	1,752,614	3,125,992	0.121
12,249,993,937		26	289	858	7,378,034	9,351,120	16,729,154	
Adjusted Loss to Payroll Ratio:					0.060	0.076	0.137	
Expected Unlimited Loss to Payroll Ratio:					0.068	0.112	0.180	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.060	0.083	0.143	
Credibility:					0.86	0.89		
Indicated Limited Loss to Payroll Ratio:					0.060	0.077	0.137	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					0.069	0.108	0.178	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								18.0%

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Code: 8846 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PRINTING OPERATION – SCREEN PRINTING – EDITING AND DESIGNING; SCREEN PRINTED MERCHANDISE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	137,962,709	4	30	23	733,202	631,556	1,364,758	0.989
2019	127,443,686	1	19	22	319,318	227,914	547,232	0.429
2020	111,538,051	0	21	16	433,105	395,463	828,568	0.743
2021	127,470,263	0	28	24	428,505	434,513	863,018	0.677
2022	141,100,982	2	21	31	564,308	545,017	1,109,325	0.786
	645,515,691	7	119	116	2,478,439	2,234,463	4,712,902	
Adjusted Loss to Payroll Ratio:					0.384	0.346	0.730	
Expected Unlimited Loss to Payroll Ratio:					0.371	0.384	0.755	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.359	0.348	0.707	
Credibility:					0.54	0.48		
Indicated Limited Loss to Payroll Ratio:					0.373	0.347	0.720	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.402	0.411	0.813	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								82.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	68,735,482	10	71	170	1,491,228	1,442,306	2,933,534	4.268
2019	61,566,075	6	81	118	1,538,482	1,574,293	3,112,775	5.056
2020	46,285,114	3	25	46	579,754	1,172,515	1,752,269	3.786
2021	58,885,608	2	35	23	745,167	897,242	1,642,409	2.789
2022	62,366,973	1	36	50	689,774	885,384	1,575,158	2.526
297,839,252		22	248	407	5,044,405	5,971,741	11,016,146	
Adjusted Loss to Payroll Ratio:					1.694	2.005	3.699	
Expected Unlimited Loss to Payroll Ratio:					2.007	2.741	4.747	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.939	2.420	4.358	
Credibility:					0.78	0.78		
Indicated Limited Loss to Payroll Ratio:					1.748	2.098	3.846	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.886	2.484	4.370	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								441.9%

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	
2018	276,013,913	7	51	76	730,565	1,001,097	1,731,662	0.627
2019	271,439,375	3	62	71	1,134,751	1,235,854	2,370,605	0.873
2020	231,410,480	2	45	33	1,497,132	1,603,427	3,100,559	1.340
2021	226,103,744	1	42	36	1,109,514	1,291,809	2,401,323	1.062
2022	227,502,102	0	41	25	1,175,605	1,015,035	2,190,640	0.963
1,232,469,614		13	241	241	5,647,567	6,147,221	11,794,788	
Adjusted Loss to Payroll Ratio:					0.458	0.499	0.957	
Expected Unlimited Loss to Payroll Ratio:					0.371	0.526	0.897	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.345	0.444	0.789	
Credibility:					0.70	0.71		
Indicated Limited Loss to Payroll Ratio:					0.424	0.483	0.907	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.458	0.572	1.029	
Indicated Relativity Change:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								104.1%

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Code: 8851 RHG: 1 NAICS: 62 ILDG: 4 MLDG: 3 CLASS: CONGREGATE LIVING FACILITIES – ELDERLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	237,477,917	10	99	227	2,116,116	2,148,824	4,264,940	1.796
2019	280,795,417	8	125	368	2,325,980	2,909,573	5,235,553	1.865
2020	297,955,675	6	96	221	1,809,411	1,967,281	3,776,692	1.268
2021	277,753,720	1	122	277	2,850,879	2,828,816	5,679,695	2.045
2022	307,742,212	1	117	266	3,239,763	3,647,222	6,886,985	2.238
1,401,724,941		26	559	1,359	12,342,149	13,501,716	25,843,865	
Adjusted Loss to Payroll Ratio:					0.880	0.963	1.844	
Expected Unlimited Loss to Payroll Ratio:					0.877	1.034	1.911	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.847	0.968	1.815	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.880	0.963	1.844	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.937	1.099	2.036	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								205.9%

Code: 8852 RHG: 4 NAICS: 62 ILDG: 2 MLDG: 1 CLASS: HOME INFUSION THERAPISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	48,608,037	0	6	14	69,503	60,163	129,666	0.267
2019	44,818,916	0	4	4	292,707	142,271	434,978	0.971
2020	46,367,473	0	11	16	233,702	222,185	455,887	0.983
2021	74,403,301	0	11	25	301,445	207,336	508,781	0.684
2022	65,039,248	1	9	26	367,206	361,222	728,428	1.120
279,236,975		1	41	85	1,264,563	993,177	2,257,741	
Adjusted Loss to Payroll Ratio:					0.453	0.356	0.809	
Expected Unlimited Loss to Payroll Ratio:					0.529	0.513	1.043	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.481	0.409	0.890	
Credibility:					0.44	0.37		
Indicated Limited Loss to Payroll Ratio:					0.468	0.390	0.858	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.530	0.523	1.054	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								106.5%

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Code: 8859 RHG: 2 NAICS: 54 ILDG: 2 MLDG: 1 CLASS: COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT;
INTERNET/WEB-BASED APPLICATION DEVELOPMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	80,511,286,187	4	178	337	4,886,715	4,464,948	9,351,663	0.012
2021	84,897,266,764	2	276	406	8,023,987	6,134,674	14,158,661	0.017
2022	89,253,079,758	1	270	433	6,337,583	6,021,632	12,359,215	0.014
	254,661,632,709	7	724	1,176	19,248,284	16,621,254	35,869,538	
Adjusted Loss to Payroll Ratio:					0.008	0.007	0.014	
Expected Unlimited Loss to Payroll Ratio:					0.008	0.008	0.015	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.007	0.006	0.012	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.008	0.007	0.014	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.008	0.008	0.016	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								1.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	13,431,002,834	36	1,259	2,926	24,049,594	27,962,132	52,011,726	0.387
2022	15,037,336,894	22	1,537	3,783	24,156,449	29,713,139	53,869,588	0.358
28,468,339,728		58	2,796	6,709	48,206,043	57,675,271	105,881,314	
Adjusted Loss to Payroll Ratio:					0.169	0.203	0.372	
Expected Unlimited Loss to Payroll Ratio:					0.162	0.205	0.367	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.169	0.206	0.376	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.169	0.203	0.372	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.183	0.240	0.423	
Indicated Relativity Change:								15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								42.7%

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

Code: 8870 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: FITNESS INSTRUCTION PROGRAMS OR STUDIOS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	278,512,172	0	55	96	581,439	785,466	1,366,905	0.491
2019	386,891,502	1	56	94	673,063	960,292	1,633,355	0.422
2020	332,787,359	0	45	44	650,829	1,108,215	1,759,044	0.529
2021	485,987,981	1	74	81	1,267,904	1,659,189	2,927,093	0.602
2022	631,211,005	2	91	94	926,415	1,734,998	2,661,413	0.422
2,115,390,019		4	321	409	4,099,650	6,248,161	10,347,811	
Adjusted Loss to Payroll Ratio:					0.194	0.295	0.489	
Expected Unlimited Loss to Payroll Ratio:					0.225	0.335	0.559	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.235	0.336	0.571	
Credibility:					0.71	0.73		
Indicated Limited Loss to Payroll Ratio:					0.206	0.306	0.512	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.222	0.363	0.585	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								59.1%

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

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Effective September 1, 2025 (Draft)

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	
2021	14,040,155,301	3	105	123	3,433,926	3,189,219	6,623,145	0.047
2022	18,409,770,859	2	135	168	5,305,190	4,881,519	10,186,709	0.055
	32,449,926,160	5	240	291	8,739,116	8,070,738	16,809,854	
Adjusted Loss to Payroll Ratio:					0.027	0.025	0.052	
Expected Unlimited Loss to Payroll Ratio:					0.040	0.044	0.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.038	0.041	0.079	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.027	0.025	0.052	
Limit Factor:					1.079	1.184		
Indicated (Unlimited) Loss to Payroll Ratio:					0.029	0.030	0.059	
Indicated Relativity Change:								-29.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.031	0.032	0.063	
Relativity to Statewide Average Loss to Payroll Ratio:								6.4%

CLASSES 8871 ADDED; 8871 E1-1-21

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Code: 8874 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: INSTRUMENT MFG-ELECTRONIC-DESIGN; COMPUTER MFG-DESIGN; TELECOMMUNICATIONS EQUIP MFG-DESIGN; AUDIO/VIDEO PRODUCTS MFG-DESIGN; INTEGRATED CIRCUIT MFG-DESIGN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	50,425,401,358	2	125	333	3,655,276	4,920,151	8,575,427	0.017
2022	51,214,397,001	2	136	444	4,543,570	5,075,758	9,619,328	0.019
	101,639,798,359	4	261	777	8,198,846	9,995,910	18,194,756	
Adjusted Loss to Payroll Ratio:					0.008	0.010	0.018	
Expected Unlimited Loss to Payroll Ratio:					0.019	0.021	0.040	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.016	0.016	0.032	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.008	0.010	0.018	
Limit Factor:					1.079	1.184		
Indicated (Unlimited) Loss to Payroll Ratio:					0.009	0.012	0.020	
Indicated Relativity Change:								-49.0%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.013	0.017	0.030	
Relativity to Statewide Average Loss to Payroll Ratio:								3.0%

E9-1-22 INCLUDES EXPERIENCE OF 8810 AND 8742

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Code: 8875 RHG: 4 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	2,102,991,581	1	121	242	2,953,624	3,303,507	6,257,131	0.298
2021	2,527,606,799	9	285	708	5,513,986	5,742,539	11,256,525	0.445
2022	2,817,411,033	3	332	751	6,661,053	6,786,625	13,447,678	0.477
	7,448,009,413	13	738	1,701	15,128,664	15,832,672	30,961,335	
Adjusted Loss to Payroll Ratio:					0.203	0.213	0.416	
Expected Unlimited Loss to Payroll Ratio:					0.205	0.240	0.445	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.204	0.213	0.417	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.203	0.213	0.416	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.230	0.286	0.515	
Indicated Relativity Change:								15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								52.1%

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Code: 9007 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 2 CLASS: APT/CONDO OPERATION FOR SENIORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	215,658,317	6	105	168	2,005,352	2,110,116	4,115,468	1.908
2019	217,444,944	5	97	143	2,348,127	1,870,288	4,218,415	1.940
2020	226,955,608	11	90	138	3,598,863	3,039,840	6,638,703	2.925
2021	238,235,324	4	106	146	2,640,338	2,582,829	5,223,167	2.192
2022	244,683,634	0	113	137	2,558,185	2,576,152	5,134,337	2.098
1,142,977,827		26	511	732	13,150,865	12,179,224	25,330,089	
Adjusted Loss to Payroll Ratio:					1.151	1.066	2.216	
Expected Unlimited Loss to Payroll Ratio:					1.164	1.117	2.281	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.134	0.985	2.119	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.151	1.060	2.210	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.241	1.255	2.496	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								252.4%

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	
2021	2,970,838,663	82	2,501	2,630	59,184,300	62,316,611	121,500,911	4.090
2022	3,301,890,587	49	2,569	2,727	62,733,985	68,563,262	131,297,247	3.976
6,272,729,250		131	5,070	5,357	121,918,285	130,879,873	252,798,158	
Adjusted Loss to Payroll Ratio:					1.944	2.086	4.030	
Expected Unlimited Loss to Payroll Ratio:					2.091	2.395	4.486	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.963	2.016	3.979	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.944	2.086	4.030	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.096	2.471	4.568	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								461.9%

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Code: 9009 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: COMMERCIAL PROPERTIES – N.O.C. – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	941,725,604	10	261	369	9,330,821	9,057,466	18,388,287	1.953
2022	1,075,162,135	6	247	269	7,786,933	7,127,462	14,914,395	1.387
2,016,887,739		16	508	638	17,117,754	16,184,928	33,302,682	
Adjusted Loss to Payroll Ratio:					0.849	0.802	1.651	
Expected Unlimited Loss to Payroll Ratio:					0.903	0.984	1.887	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.864	0.829	1.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.849	0.802	1.651	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.932	0.995	1.927	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								194.8%

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	
2018	183,044,472	12	98	154	2,212,733	2,681,104	4,893,837	2.674
2019	189,323,689	6	86	124	1,524,247	1,660,762	3,185,009	1.682
2020	195,780,775	11	89	136	2,756,513	2,954,275	5,710,788	2.917
2021	206,839,134	3	86	127	2,063,916	2,101,740	4,165,656	2.014
2022	211,151,473	3	90	120	2,604,788	2,292,092	4,896,880	2.319
986,139,543		35	449	661	11,162,197	11,689,972	22,852,169	
Adjusted Loss to Payroll Ratio:					1.132	1.185	2.317	
Expected Unlimited Loss to Payroll Ratio:					1.177	1.568	2.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.126	1.321	2.446	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.132	1.187	2.319	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.243	1.472	2.715	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								274.5%

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Code: 9011 RHG: 3 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER;
COMM/RES MIXED-USE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	3,137,602,867	63	1,326	1,745	37,933,687	33,932,340	71,866,027	2.290
2022	3,295,365,757	28	1,343	1,749	38,373,407	33,553,547	71,926,954	2.183
	6,432,968,624	91	2,669	3,494	76,307,094	67,485,887	143,792,981	
Adjusted Loss to Payroll Ratio:					1.186	1.049	2.235	
Expected Unlimited Loss to Payroll Ratio:					1.219	1.268	2.487	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.167	1.068	2.235	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.186	1.049	2.235	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.303	1.300	2.603	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								263.2%

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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	
2021	1,102,801,981	23	425	602	12,514,051	12,617,903	25,131,954	2.279
2022	1,141,732,740	16	505	688	12,374,054	14,317,868	26,691,922	2.338
	2,244,534,721	39	930	1,290	24,888,105	26,935,771	51,823,876	
Adjusted Loss to Payroll Ratio:					1.109	1.200	2.309	
Expected Unlimited Loss to Payroll Ratio:					1.185	1.322	2.507	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.100	1.030	2.131	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.109	1.200	2.309	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.255	1.612	2.867	
Indicated Relativity Change:								14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								289.9%

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Code: 9016 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: AMUSEMENT/REC FACILITIES; DOG SHOWS; HORSE SHOWS/RODEOS – NOT STABLE EMPLOYEES; BOAT MARINA/RENTAL OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	616,385,237	17	211	449	4,888,358	5,496,332	10,384,690	1.685
2021	682,699,324	8	299	784	6,003,201	7,196,289	13,199,490	1.933
2022	892,596,778	7	341	899	6,955,852	7,287,215	14,243,067	1.596
	2,191,681,339	32	851	2,132	17,847,412	19,979,836	37,827,248	
Adjusted Loss to Payroll Ratio:					0.814	0.912	1.726	
Expected Unlimited Loss to Payroll Ratio:					0.787	0.944	1.731	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.696	0.833	1.529	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.814	0.912	1.726	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.878	1.080	1.958	
Indicated Relativity Change:								13.1%
Relativity to Statewide Average Loss to Payroll Ratio:								198.0%

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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	
2020	497,369,816	14	239	391	5,656,082	5,088,955	10,745,037	2.160
2021	555,943,577	10	254	435	5,245,901	5,475,432	10,721,333	1.928
2022	554,713,807	4	208	392	5,465,055	4,405,484	9,870,539	1.779
1,608,027,200		28	701	1,218	16,367,038	14,969,870	31,336,908	
Adjusted Loss to Payroll Ratio:					1.018	0.931	1.949	
Expected Unlimited Loss to Payroll Ratio:					1.199	1.365	2.565	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.106	1.098	2.204	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.018	0.931	1.949	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.118	1.154	2.272	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								229.7%

Code: 9033 RHG: 2 NAICS: 92 ILDG: 1 MLDG: 2 CLASS: HOUSING AUTHORITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	10,803,109	0	3	20	13,047	30,729	43,776	0.405
2019	14,041,047	1	7	15	143,846	101,639	245,485	1.748
2020	15,221,841	2	4	14	141,034	58,778	199,812	1.313
2021	14,275,241	0	9	9	281,516	175,750	457,266	3.203
2022	16,155,293	1	8	14	210,001	179,868	389,869	2.413
70,496,531		4	31	72	789,444	546,764	1,336,208	
Adjusted Loss to Payroll Ratio:					1.120	0.776	1.895	
Expected Unlimited Loss to Payroll Ratio:					1.094	1.114	2.208	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.042	1.037	2.079	
Credibility:					0.34	0.30		
Indicated Limited Loss to Payroll Ratio:					1.069	0.957	2.026	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.153	1.134	2.287	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								231.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	11,505,350,515	73	2,352	4,375	76,423,773	49,031,220	125,454,993	1.090
2022	11,980,037,825	22	2,224	4,483	79,764,185	53,105,063	132,869,248	1.109
23,485,388,340		95	4,576	8,858	156,187,958	102,136,283	258,324,241	
Adjusted Loss to Payroll Ratio:					0.665	0.435	1.100	
Expected Unlimited Loss to Payroll Ratio:					0.653	0.475	1.127	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.622	0.428	1.050	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.665	0.435	1.100	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.717	0.515	1.232	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								124.6%

Code: 9048 RHG: 2 NAICS: 72 ILDG: 3 MLDG: 1 CLASS: CAMPS; BOY/GIRL SCOUT COUNCILS – CAMP OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	248,614,984	8	81	363	1,257,718	1,748,762	3,006,480	1.209
2019	220,324,021	3	69	332	788,568	1,250,643	2,039,211	0.926
2020	163,750,308	4	33	122	760,809	997,258	1,758,067	1.074
2021	218,044,703	3	75	269	1,436,906	1,771,936	3,208,842	1.472
2022	274,887,355	5	76	303	1,273,185	2,142,067	3,415,252	1.242
1,125,621,371		23	334	1,389	5,517,187	7,910,666	13,427,853	
Adjusted Loss to Payroll Ratio:					0.490	0.703	1.193	
Expected Unlimited Loss to Payroll Ratio:					0.665	0.967	1.631	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.605	0.868	1.473	
Credibility:					0.85	0.87		
Indicated Limited Loss to Payroll Ratio:					0.507	0.724	1.231	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.547	0.858	1.405	
Indicated Relativity Change:								-13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								142.1%

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Code: 9050 RHG: 1 NAICS: 72 ILDG: 3 MLDG: 3 CLASS: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	3,753,845,156	100	2,657	3,883	58,840,813	62,429,395	121,270,208	3.231
2022	4,664,636,592	48	3,158	4,599	76,418,969	77,193,474	153,612,443	3.293
8,418,481,748		148	5,815	8,482	135,259,782	139,622,869	274,882,650	
Adjusted Loss to Payroll Ratio:					1.607	1.659	3.265	
Expected Unlimited Loss to Payroll Ratio:					1.840	2.017	3.857	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.696	1.880	3.576	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.607	1.659	3.265	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.710	1.892	3.602	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								364.3%

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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	
2020	776,441,206	3	178	286	2,637,988	3,765,789	6,403,777	0.825
2021	1,174,647,201	5	227	387	4,685,795	5,052,958	9,738,753	0.829
2022	1,387,934,044	2	345	437	6,118,136	7,036,687	13,154,823	0.948
	3,339,022,451	10	750	1,110	13,441,918	15,855,434	29,297,352	
Adjusted Loss to Payroll Ratio:					0.403	0.475	0.877	
Expected Unlimited Loss to Payroll Ratio:					0.436	0.529	0.965	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.391	0.485	0.875	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.403	0.475	0.877	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.428	0.542	0.970	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								98.1%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 9054 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: SPAS OR BATHS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	137,119,339	2	62	101	914,243	900,477	1,814,720	1.323
2019	161,768,457	4	91	106	1,779,872	1,709,879	3,489,751	2.157
2020	61,305,057	0	22	26	351,079	327,917	678,996	1.108
2021	133,223,320	1	43	45	813,845	699,755	1,513,600	1.136
2022	176,891,933	1	75	62	2,470,278	1,632,604	4,102,882	2.319
670,308,106		8	293	340	6,329,316	5,270,633	11,599,949	
Adjusted Loss to Payroll Ratio:					0.944	0.786	1.731	
Expected Unlimited Loss to Payroll Ratio:					0.987	0.994	1.981	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.953	0.901	1.854	
Credibility:					0.81	0.73		
Indicated Limited Loss to Payroll Ratio:					0.946	0.818	1.764	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.006	0.933	1.939	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								196.1%

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	
2021	2,388,798,176	18	673	1,256	11,184,233	12,655,311	23,839,544	0.998
2022	2,760,249,150	11	744	1,467	14,762,956	15,500,098	30,263,054	1.096
5,149,047,326		29	1,417	2,723	25,947,189	28,155,409	54,102,598	
Adjusted Loss to Payroll Ratio:					0.504	0.547	1.051	
Expected Unlimited Loss to Payroll Ratio:					0.519	0.632	1.151	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.495	0.570	1.065	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.504	0.547	1.051	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.544	0.648	1.191	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								120.5%

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Code: 9060 RHG: 2 NAICS: 71 ILDG: 3 MLDG: 3 CLASS: CLUBS – COUNTRY OR GOLF

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,230,465,638	26	560	1,002	12,694,950	14,340,641	27,035,591	2.197
2022	1,464,664,091	12	616	1,033	14,265,147	14,500,562	28,765,709	1.964
2,695,129,729		38	1,176	2,035	26,960,097	28,841,203	55,801,300	
Adjusted Loss to Payroll Ratio:					1.000	1.070	2.070	
Expected Unlimited Loss to Payroll Ratio:					1.082	1.206	2.287	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.957	1.064	2.020	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.000	1.070	2.070	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.079	1.267	2.346	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								237.3%

Code: 9061 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: CLUBS – N.O.C.

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	216,984,893	8	128	244	2,514,185	2,787,988	5,302,173	2.444
2019	199,888,409	7	107	152	2,532,269	2,189,732	4,722,001	2.362
2020	134,045,355	2	66	74	1,494,630	1,521,541	3,016,171	2.250
2021	217,432,896	7	93	141	2,453,192	2,281,465	4,734,657	2.178
2022	259,795,605	3	119	120	2,545,563	2,603,554	5,149,117	1.982
1,028,147,158		27	513	731	11,539,838	11,384,279	22,924,117	
Adjusted Loss to Payroll Ratio:					1.122	1.107	2.230	
Expected Unlimited Loss to Payroll Ratio:					1.325	1.377	2.702	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.172	1.215	2.387	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.122	1.111	2.233	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.211	1.316	2.526	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								255.5%

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Code: 9066 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: HOMEOWNERS ASSOCIATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	267,703,135	15	118	197	2,730,164	2,923,138	5,653,302	2.112
2019	271,635,537	7	110	185	2,060,007	2,535,808	4,595,815	1.692
2020	267,689,434	5	89	134	2,491,556	2,437,260	4,928,816	1.841
2021	282,516,071	5	114	143	2,671,583	3,114,143	5,785,726	2.048
2022	295,986,745	3	124	157	2,570,509	2,597,563	5,168,072	1.746
1,385,530,922		35	555	816	12,523,819	13,607,911	26,131,729	
Adjusted Loss to Payroll Ratio:					0.904	0.982	1.886	
Expected Unlimited Loss to Payroll Ratio:					0.916	1.101	2.018	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.872	0.963	1.835	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.904	0.982	1.886	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.975	1.163	2.138	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								216.2%

Code: 9067 RHG: 1 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: CLUBS – BOYS AND GIRLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	282,081,654	5	79	297	865,351	1,430,622	2,295,973	0.814
2019	282,257,386	5	64	199	1,152,862	1,524,155	2,677,017	0.948
2020	219,969,349	7	36	107	1,121,361	1,321,329	2,442,690	1.110
2021	269,475,119	0	64	162	628,071	1,156,975	1,785,046	0.662
2022	372,752,207	0	69	218	709,157	979,179	1,688,336	0.453
1,426,535,715		17	312	983	4,476,802	6,412,261	10,889,063	
Adjusted Loss to Payroll Ratio:					0.314	0.449	0.763	
Expected Unlimited Loss to Payroll Ratio:					0.418	0.632	1.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.375	0.578	0.953	
Credibility:					0.78	0.82		
Indicated Limited Loss to Payroll Ratio:					0.327	0.473	0.800	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.348	0.539	0.887	
Indicated Relativity Change:								-15.5%
Relativity to Statewide Average Loss to Payroll Ratio:								89.7%

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Code: 9069 RHG: 1 NAICS: 71 ILDG: 4 MLDG: 4 CLASS: CLUBS – GAMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	505,216,142	5	202	203	5,204,090	4,624,792	9,828,882	1.945
2022	613,418,916	1	243	223	6,414,227	5,658,561	12,072,788	1.968
1,118,635,058		6	445	426	11,618,317	10,283,353	21,901,670	
Adjusted Loss to Payroll Ratio:					1.039	0.919	1.958	
Expected Unlimited Loss to Payroll Ratio:					1.721	1.732	3.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.544	1.586	3.129	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.039	0.919	1.958	
Limit Factor:					1.064	1.141		
Indicated (Unlimited) Loss to Payroll Ratio:					1.105	1.049	2.154	
Indicated Relativity Change:								-37.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.329	1.261	2.590	
Relativity to Statewide Average Loss to Payroll Ratio:								262.0%

Code: 9070 RHG: 1 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: RESIDENTIAL CARE FACILITIES – ELDERLY/ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	2,108,275,694	30	1,297	3,073	26,533,737	30,633,358	57,167,095	2.712
2022	2,424,092,345	11	1,343	3,045	30,137,188	33,517,343	63,654,531	2.626
4,532,368,039		41	2,640	6,118	56,670,925	64,150,701	120,821,626	
Adjusted Loss to Payroll Ratio:					1.250	1.415	2.666	
Expected Unlimited Loss to Payroll Ratio:					1.341	1.643	2.983	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.295	1.538	2.833	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.250	1.415	2.666	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.330	1.615	2.946	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								297.9%

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Code: 9081 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: RESTAURANTS - N.O.C.
 Code: 9058 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING -
 FOOD OR BEVERAGE EMPLOYEES
 Code: 9080 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: RESTAURANTS - FULL SERVICE
 Code: 9082 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: CATERERS - NOT RESTAURANTS
 Code: 9083 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: RESTAURANTS - FAST FOOD OR FAST CASUAL
 Code: 9084 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: BARS OR TAVERNS - NOT RESTAURANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	28,877,249,624	247	12,847	20,600	194,228,997	234,201,857	428,430,854	1.484
2022	33,165,997,601	124	14,333	22,044	217,444,716	267,572,128	485,016,844	1.462
	62,043,247,225	371	27,180	42,644	411,673,714	501,773,985	913,447,699	
Adjusted Loss to Payroll Ratio:					0.664	0.809	1.472	
Expected Unlimited Loss to Payroll Ratio:					0.746	0.954	1.700	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.688	0.889	1.577	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.664	0.809	1.472	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.706	0.923	1.629	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								164.7%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 9085 RHG: 2 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: RESIDENT CARE – DEVELOPMENTALLY DISABLED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,051,586,864	21	417	581	8,398,900	8,523,478	16,922,378	1.609
2022	1,198,891,850	8	439	623	12,048,424	10,537,837	22,586,261	1.884
2,250,478,714		29	856	1,204	20,447,324	19,061,315	39,508,639	
Adjusted Loss to Payroll Ratio:					0.909	0.847	1.756	
Expected Unlimited Loss to Payroll Ratio:					0.790	0.885	1.675	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.752	0.799	1.551	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.909	0.847	1.756	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.980	1.003	1.983	
Indicated Relativity Change:								18.4%
Relativity to Statewide Average Loss to Payroll Ratio:								200.5%

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	
2018	185,911,369	5	58	157	1,510,656	1,231,558	2,742,214	1.475
2019	157,378,268	1	41	116	395,974	378,336	774,310	0.492
2020	70,209,585	0	19	40	182,185	359,475	541,660	0.771
2021	159,229,709	2	53	94	1,139,445	948,051	2,087,496	1.311
2022	205,895,661	1	73	138	1,671,353	1,683,284	3,354,637	1.629
778,624,592		9	244	545	4,899,612	4,600,705	9,500,316	
Adjusted Loss to Payroll Ratio:					0.629	0.591	1.220	
Expected Unlimited Loss to Payroll Ratio:					0.567	0.677	1.243	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.501	0.597	1.098	
Credibility:					0.69	0.65		
Indicated Limited Loss to Payroll Ratio:					0.589	0.593	1.182	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.636	0.702	1.338	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								135.3%

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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	
2018	61,642,663	3	28	71	367,500	749,619	1,117,119	1.812
2019	61,704,857	3	12	43	611,631	406,663	1,018,294	1.650
2020	48,972,437	0	12	24	229,069	239,023	468,092	0.956
2021	69,341,142	2	21	32	789,457	893,541	1,682,998	2.427
2022	84,821,333	1	34	26	746,312	639,232	1,385,544	1.633
326,482,432		9	107	196	2,743,969	2,928,078	5,672,047	
Adjusted Loss to Payroll Ratio:					0.840	0.897	1.737	
Expected Unlimited Loss to Payroll Ratio:					0.908	1.233	2.140	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.765	0.961	1.726	
Credibility:					0.58	0.56		
Indicated Limited Loss to Payroll Ratio:					0.808	0.925	1.734	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.915	1.243	2.158	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								218.2%

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	
2018	91,410,431	11	108	123	2,149,877	2,243,670	4,393,547	4.806
2019	88,361,236	5	110	111	2,048,997	2,596,012	4,645,009	5.257
2020	92,516,364	3	98	94	1,595,364	2,071,701	3,667,065	3.964
2021	109,896,323	9	133	112	3,420,332	3,672,216	7,092,548	6.454
2022	128,022,871	3	118	110	2,512,919	2,579,946	5,092,865	3.978
510,207,225		31	567	550	11,727,488	13,163,545	24,891,033	
Adjusted Loss to Payroll Ratio:					2.299	2.580	4.879	
Expected Unlimited Loss to Payroll Ratio:					2.382	3.004	5.386	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.268	2.623	4.891	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.299	2.580	4.879	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					2.446	2.944	5.390	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								545.0%

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Effective September 1, 2025 (Draft)

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	
2018	152,060,305	6	67	115	1,086,948	1,281,671	2,368,619	1.558
2019	165,774,494	6	83	97	1,648,664	1,212,395	2,861,059	1.726
2020	182,754,902	6	74	84	1,722,190	1,617,498	3,339,688	1.827
2021	207,741,698	4	80	132	1,756,785	2,157,852	3,914,637	1.884
2022	234,038,520	1	114	103	1,792,251	1,764,467	3,556,718	1.520
942,369,919		23	418	531	8,006,838	8,033,883	16,040,721	
Adjusted Loss to Payroll Ratio:					0.850	0.853	1.702	
Expected Unlimited Loss to Payroll Ratio:					1.035	1.038	2.073	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.955	0.835	1.789	
Credibility:					0.94	0.82		
Indicated Limited Loss to Payroll Ratio:					0.856	0.849	1.705	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					0.940	1.053	1.993	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								201.5%

Code: 9101 RHG: 4 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: COLLEGES OR SCHOOLS – PRIVATE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	794,856,098	10	344	550	8,010,957	7,310,258	15,321,215	1.928
2022	922,079,092	11	442	628	11,984,589	9,807,417	21,792,006	2.363
1,716,935,190		21	786	1,178	19,995,546	17,117,675	37,113,221	
Adjusted Loss to Payroll Ratio:					1.165	0.997	2.162	
Expected Unlimited Loss to Payroll Ratio:					1.252	1.243	2.495	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.246	1.104	2.351	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.165	0.997	2.162	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.318	1.339	2.657	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								268.7%

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

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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	
2018	268,069,741	0	12	19	391,734	337,333	729,067	0.272
2019	247,918,834	0	3	16	114,807	142,164	256,971	0.104
2020	126,968,593	0	3	3	30,043	45,636	75,679	0.060
2021	221,610,805	0	9	11	141,025	165,267	306,292	0.138
2022	280,619,412	0	13	20	463,682	355,521	819,203	0.292
1,145,187,385		0	40	69	1,141,291	1,045,920	2,187,211	
Adjusted Loss to Payroll Ratio:					0.100	0.091	0.191	
Expected Unlimited Loss to Payroll Ratio:					0.127	0.132	0.260	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.114	0.121	0.235	
Credibility:					0.44	0.40		
Indicated Limited Loss to Payroll Ratio:					0.108	0.109	0.217	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.115	0.125	0.239	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								24.2%

Code: 9154 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: THEATERS – NOT MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	950,394,359	20	192	445	6,030,589	5,842,241	11,872,830	1.249
2020	408,844,421	4	59	82	1,744,466	1,531,533	3,275,999	0.801
2021	714,181,348	5	145	285	4,156,643	3,383,709	7,540,352	1.056
2022	1,037,493,157	3	244	474	6,625,294	5,136,557	11,761,851	1.134
3,110,913,285		32	640	1,286	18,556,991	15,894,040	34,451,031	
Adjusted Loss to Payroll Ratio:					0.597	0.511	1.107	
Expected Unlimited Loss to Payroll Ratio:					0.670	0.744	1.414	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.565	0.580	1.145	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.597	0.511	1.107	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.675	0.686	1.361	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								137.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 9155 RHG: 2 NAICS: 51 ILDG: 1 MLDG: 1 CLASS: THEATERS – MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	366,702,835	3	79	322	870,233	860,307	1,730,540	0.472
2019	315,731,436	0	73	252	550,602	602,166	1,152,768	0.365
2020	85,615,895	0	10	43	108,259	199,200	307,459	0.359
2021	257,276,435	0	55	160	465,663	856,924	1,322,587	0.514
2022	322,758,451	1	56	196	551,471	1,060,112	1,611,583	0.499
1,348,085,052		4	273	973	2,546,227	3,578,709	6,124,936	
Adjusted Loss to Payroll Ratio:					0.189	0.265	0.454	
Expected Unlimited Loss to Payroll Ratio:					0.251	0.370	0.621	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.237	0.314	0.551	
Credibility:					0.62	0.64		
Indicated Limited Loss to Payroll Ratio:					0.207	0.283	0.490	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.224	0.335	0.559	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								56.5%

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	
2018	116,246,136	4	60	158	1,300,374	994,894	2,295,268	1.974
2019	104,310,910	1	59	110	938,836	1,095,727	2,034,563	1.950
2020	45,246,929	0	17	38	240,871	340,765	581,636	1.285
2021	117,700,295	1	68	105	1,918,936	1,196,136	3,115,072	2.647
2022	135,156,774	0	76	163	2,094,878	1,911,307	4,006,185	2.964
518,661,044		6	280	574	6,493,894	5,538,829	12,032,723	
Adjusted Loss to Payroll Ratio:					1.252	1.068	2.320	
Expected Unlimited Loss to Payroll Ratio:					1.278	1.117	2.395	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.146	1.022	2.168	
Credibility:					0.81	0.69		
Indicated Limited Loss to Payroll Ratio:					1.232	1.054	2.286	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.311	1.202	2.514	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								254.2%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 9180 RHG: 5 NAICS: 71 ILDG: 3 MLDG: 1 CLASS: AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS;
SHOOTING CLUBS/RANGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	199,123,042	6	88	284	1,428,361	2,135,315	3,563,676	1.790
2019	185,740,326	4	56	220	1,250,483	1,694,474	2,944,957	1.586
2020	141,092,691	0	62	108	862,605	1,315,736	2,178,341	1.544
2021	204,817,030	4	85	211	1,760,591	2,402,482	4,163,073	2.033
2022	246,776,065	4	101	269	1,960,121	2,636,125	4,596,246	1.863
	977,549,154	18	392	1,092	7,262,160	10,184,131	17,446,291	
Adjusted Loss to Payroll Ratio:					0.743	1.042	1.785	
Expected Unlimited Loss to Payroll Ratio:					0.877	1.381	2.258	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.724	1.028	1.753	
Credibility:					0.87	0.89		
Indicated Limited Loss to Payroll Ratio:					0.741	1.040	1.781	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					0.854	1.459	2.314	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								234.0%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 4 CLASS: ATHLETIC TEAM/FACILITY – PLAYERS AND OFFICIALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	136,797,450	11	91	492	3,132,192	3,753,983	6,886,175	5.034
2021	161,145,406	4	91	803	3,000,382	5,657,434	8,657,816	5.373
2022	178,957,229	4	86	784	3,001,348	8,694,325	11,695,673	6.535
476,900,085		19	268	2,079	9,133,922	18,105,742	27,239,664	
Adjusted Loss to Payroll Ratio:					1.915	3.797	5.712	
Expected Unlimited Loss to Payroll Ratio:					2.983	4.299	7.283	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.591	3.625	6.216	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.915	3.797	5.712	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					2.103	4.706	6.809	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								688.5%

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	
2018	483,030,964	7	90	187	2,214,556	2,238,660	4,453,216	0.922
2019	544,023,252	9	70	176	1,709,614	2,448,760	4,158,374	0.764
2020	453,894,050	1	32	56	574,162	715,130	1,289,292	0.284
2021	572,632,976	2	87	173	2,074,898	2,647,831	4,722,729	0.825
2022	627,231,709	0	92	190	1,249,862	2,126,598	3,376,460	0.538
2,680,812,951		19	371	782	7,823,092	10,176,981	18,000,073	
Adjusted Loss to Payroll Ratio:					0.292	0.380	0.671	
Expected Unlimited Loss to Payroll Ratio:					0.321	0.509	0.830	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.271	0.397	0.667	
Credibility:					0.88	0.91		
Indicated Limited Loss to Payroll Ratio:					0.289	0.381	0.671	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.327	0.512	0.839	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								84.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 9184 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: SKI RESORTS – ALPINE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	88,029,034	0	77	272	1,092,191	2,072,331	3,164,522	3.595
2019	75,481,994	0	81	170	648,867	2,300,398	2,949,265	3.907
2020	87,713,825	0	98	233	444,070	2,319,251	2,763,321	3.150
2021	91,761,435	0	53	214	284,017	1,307,298	1,591,315	1.734
2022	118,682,565	4	113	299	3,110,597	6,219,434	9,330,031	7.861
461,668,853		4	422	1,188	5,579,743	14,218,712	19,798,455	
Adjusted Loss to Payroll Ratio:					1.209	3.080	4.288	
Expected Unlimited Loss to Payroll Ratio:					1.124	3.216	4.340	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.994	2.838	3.832	
Credibility:					0.73	0.99		
Indicated Limited Loss to Payroll Ratio:					1.152	3.077	4.228	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.242	3.644	4.886	
Indicated Relativity Change:								12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								494.1%

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	
2018	6,137,887	0	2	2	231	6,768	6,999	0.114
2019	5,546,516	0	1	8	14,179	68,952	83,131	1.499
2020	939,240	0	0	1	0	277	277	0.029
2021	5,344,515	1	1	4	9,636	208,828	218,464	4.088
2022	9,047,672	0	3	6	25,731	71,384	97,115	1.073
27,015,830		1	7	21	49,777	356,209	405,985	
Adjusted Loss to Payroll Ratio:					0.184	1.319	1.503	
Expected Unlimited Loss to Payroll Ratio:					2.192	3.604	5.796	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.810	2.683	4.494	
Credibility:					0.30	0.31		
Indicated Limited Loss to Payroll Ratio:					1.322	2.260	3.583	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.526	3.171	4.697	
Indicated Relativity Change:								-19.0%
Relativity to Statewide Average Loss to Payroll Ratio:								474.9%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 9220 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: CEMETERY OPERATION; CREMATORY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	89,612,073	6	51	124	1,311,335	1,125,857	2,437,192	2.720
2019	98,134,442	8	93	137	2,333,843	1,984,927	4,318,770	4.401
2020	97,579,938	7	89	89	2,417,512	2,008,819	4,426,331	4.536
2021	242,928,242	7	84	106	2,974,517	2,659,520	5,634,037	2.319
2022	227,173,524	2	90	173	2,023,417	1,956,208	3,979,625	1.752
755,428,219		30	407	629	11,060,623	9,735,332	20,795,955	
Adjusted Loss to Payroll Ratio:					1.464	1.289	2.753	
Expected Unlimited Loss to Payroll Ratio:					2.071	2.118	4.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.879	1.637	3.516	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.464	1.300	2.764	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.657	1.746	3.403	
Indicated Relativity Change:								-18.8%
Relativity to Statewide Average Loss to Payroll Ratio:								344.1%

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	
2018	215,524,025	8	59	96	2,890,071	1,896,106	4,786,177	2.221
2019	223,881,868	6	40	104	2,016,447	1,756,336	3,772,783	1.685
2020	211,328,356	4	44	81	2,432,840	1,518,435	3,951,275	1.870
2021	208,364,829	4	55	65	2,519,837	1,606,667	4,126,504	1.980
2022	243,286,721	4	51	72	3,101,222	2,277,145	5,378,367	2.211
1,102,385,799		26	249	418	12,960,417	9,054,689	22,015,107	
Adjusted Loss to Payroll Ratio:					1.176	0.821	1.997	
Expected Unlimited Loss to Payroll Ratio:					1.273	1.114	2.388	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.117	0.792	1.908	
Credibility:					1.00	0.85		
Indicated Limited Loss to Payroll Ratio:					1.176	0.817	1.993	
Limit Factor:					1.154	1.403		
Selected (Unlimited) Loss to Payroll Ratio:					1.356	1.146	2.503	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								253.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 1 CLASS: GARBAGE OR REFUSE COLLECTING; STREET SWEEPING SERVICE COMPANIES; DOCUMENT DESTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	1,399,212,347	44	854	1,275	34,139,667	21,294,562	55,434,229	3.962
2022	1,631,323,405	24	817	1,402	36,409,592	23,156,088	59,565,680	3.651
	3,030,535,752	68	1,671	2,677	70,549,258	44,450,650	114,999,909	
Adjusted Loss to Payroll Ratio:					2.328	1.467	3.795	
Expected Unlimited Loss to Payroll Ratio:					2.490	1.867	4.357	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.228	1.389	3.617	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.328	1.467	3.795	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					2.634	1.970	4.605	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								465.6%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 9410 RHG: 1 NAICS: 92 ILDG: 1 MLDG: 1 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	127,032,575	0	23	46	245,565	234,896	480,461	0.378
2019	136,190,366	1	20	35	218,465	397,828	616,293	0.453
2020	155,900,827	1	12	30	197,185	378,705	575,890	0.369
2021	165,036,647	0	14	24	279,246	475,386	754,632	0.457
2022	203,529,526	0	15	43	332,708	359,503	692,211	0.340
787,689,941		2	84	178	1,273,168	1,846,319	3,119,487	
Adjusted Loss to Payroll Ratio:					0.162	0.234	0.396	
Expected Unlimited Loss to Payroll Ratio:					0.210	0.333	0.543	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.203	0.322	0.525	
Credibility:					0.47	0.50		
Indicated Limited Loss to Payroll Ratio:					0.184	0.278	0.462	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.195	0.317	0.513	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								51.8%

Code: 9420 RHG: 2 NAICS: 92 ILDG: 1 MLDG: 3 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	31,931,332	4	42	91	676,653	810,973	1,487,626	4.659
2019	23,705,314	1	43	122	466,831	490,689	957,520	4.039
2020	20,644,922	4	19	38	710,457	1,093,522	1,803,979	8.738
2021	23,607,934	1	27	24	489,687	667,276	1,156,963	4.901
2022	83,566,862	0	62	97	974,650	1,293,075	2,267,725	2.714
183,456,364		10	193	372	3,318,279	4,355,537	7,673,815	
Adjusted Loss to Payroll Ratio:					1.809	2.374	4.183	
Expected Unlimited Loss to Payroll Ratio:					2.272	3.207	5.479	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.165	2.985	5.150	
Credibility:					0.67	0.68		
Indicated Limited Loss to Payroll Ratio:					1.925	2.569	4.494	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.077	3.042	5.119	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								517.7%

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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	
2018	745,433	0	0	5	0	1,456	1,456	0.195
2019	77,766	0	0	0	0	0	0	0.000
2020	50,024	0	0	0	0	0	0	0.000
2021	190,991	0	0	0	0	0	0	0.000
2022	1,122,168	0	1	1	24,049	44,711	68,760	6.127
2,186,382		0	1	6	24,049	46,167	70,216	
Adjusted Loss to Payroll Ratio:					1.100	2.112	3.212	
Expected Unlimited Loss to Payroll Ratio:					0.521	0.610	1.131	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.497	0.567	1.064	
Credibility:					0.06	0.06		
Indicated Limited Loss to Payroll Ratio:					0.535	0.660	1.195	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					0.577	0.781	1.358	
Indicated Relativity Change:								20.1%
Relativity to Statewide Average Loss to Payroll Ratio:								137.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

Code: 9424 RHG: 3 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: GARBAGE/TRANSFER STATION/MATERIAL RECOVERY;
 RECYCLED MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	598,143,879	11	291	587	7,785,742	6,895,254	14,680,996	2.454
2022	653,015,821	7	343	739	10,926,491	8,742,364	19,668,855	3.012
	1,251,159,700	18	634	1,326	18,712,233	15,637,618	34,349,851	
Adjusted Loss to Payroll Ratio:					1.496	1.250	2.745	
Expected Unlimited Loss to Payroll Ratio:					1.732	1.634	3.366	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.597	1.314	2.911	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.496	1.250	2.745	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.642	1.549	3.192	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								322.7%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 9426 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 2 CLASS: SEPTIC/PORTABLE TOILET SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	130,396,550	7	72	135	1,866,292	1,868,442	3,734,734	2.864
2019	139,795,047	6	51	130	1,874,789	1,939,871	3,814,660	2.729
2020	152,585,026	13	88	131	4,454,388	3,451,577	7,905,965	5.181
2021	137,319,122	2	85	122	1,793,425	1,647,779	3,441,204	2.506
2022	189,839,980	1	101	96	3,029,328	2,315,161	5,344,489	2.815
749,935,725		29	397	614	13,018,223	11,222,831	24,241,055	
Adjusted Loss to Payroll Ratio:					1.736	1.497	3.232	
Expected Unlimited Loss to Payroll Ratio:					1.917	1.920	3.838	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.768	1.544	3.312	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.736	1.499	3.234	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.906	1.857	3.764	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								380.6%

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	
2018	193,537,099	13	106	170	2,768,414	2,627,429	5,395,843	2.788
2019	217,360,124	8	110	154	2,295,867	2,543,738	4,839,605	2.227
2020	188,129,533	6	96	130	1,969,668	1,976,080	3,945,748	2.097
2021	198,023,454	2	94	130	2,039,782	2,413,210	4,452,992	2.249
2022	221,572,743	4	107	138	3,018,571	4,046,230	7,064,801	3.188
1,018,622,953		33	513	722	12,092,301	13,606,688	25,698,989	
Adjusted Loss to Payroll Ratio:					1.187	1.336	2.523	
Expected Unlimited Loss to Payroll Ratio:					1.243	1.388	2.631	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.200	1.259	2.458	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.187	1.334	2.522	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					1.263	1.523	2.786	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								281.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 9507 RHG: 3 NAICS: 54 ILDG: 3 MLDG: 1 CLASS: SIGN PAINTING OR LETTERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	148,090,847	2	64	87	1,194,632	1,092,293	2,286,925	1.544
2019	140,676,473	6	60	59	2,495,039	1,431,511	3,926,550	2.791
2020	125,296,783	6	33	54	1,443,817	1,099,201	2,543,018	2.030
2021	142,595,261	1	35	63	647,729	675,754	1,323,483	0.928
2022	158,989,962	1	40	72	1,695,562	1,137,990	2,833,552	1.782
715,649,326		16	232	335	7,476,778	5,436,748	12,913,526	
Adjusted Loss to Payroll Ratio:					1.045	0.760	1.804	
Expected Unlimited Loss to Payroll Ratio:					1.062	0.899	1.961	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.873	0.646	1.519	
Credibility:					0.85	0.69		
Indicated Limited Loss to Payroll Ratio:					1.019	0.725	1.744	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.119	0.898	2.017	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								204.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2018	504,320,371	8	124	231	3,669,427	3,113,093	6,782,520	1.345
2019	494,996,185	13	101	190	3,650,959	3,887,116	7,538,075	1.523
2020	441,580,790	3	78	119	2,449,426	2,177,245	4,626,671	1.048
2021	602,949,066	5	116	201	3,412,985	3,421,023	6,834,008	1.133
2022	598,602,304	2	119	185	3,126,226	3,208,668	6,334,894	1.058
	2,642,448,716	31	538	926	16,309,022	15,807,145	32,116,167	
Adjusted Loss to Payroll Ratio:					0.617	0.598	1.215	
Expected Unlimited Loss to Payroll Ratio:					0.782	0.801	1.583	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.643	0.507	1.150	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.617	0.598	1.215	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.698	0.803	1.502	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								151.9%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2025 (Draft)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	477,051,680	9	399	404	9,458,718	7,108,249	16,566,967	3.473
2022	507,654,854	6	367	385	10,706,917	8,284,752	18,991,669	3.741
	984,706,534	15	766	789	20,165,635	15,393,001	35,558,636	
Adjusted Loss to Payroll Ratio:					2.048	1.563	3.611	
Expected Unlimited Loss to Payroll Ratio:					2.107	1.785	3.892	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.006	1.560	3.566	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.048	1.563	3.611	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					2.209	1.851	4.060	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								410.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2020	519,698,208	14	209	198	6,588,799	5,246,711	11,835,510	2.277
2021	590,795,177	10	236	213	7,428,865	5,991,327	13,420,192	2.272
2022	628,547,685	6	204	211	7,794,949	6,276,905	14,071,854	2.239
1,739,041,070		30	649	622	21,812,614	17,514,943	39,327,557	
Adjusted Loss to Payroll Ratio:					1.254	1.007	2.261	
Expected Unlimited Loss to Payroll Ratio:					1.404	1.267	2.671	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.188	0.868	2.056	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.254	1.007	2.261	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.377	1.248	2.626	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								265.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 9522 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING;
UPHOLSTERING – COFFIN/CASKET; UPHOLSTERING –
WHEELCHAIR; UPHOLSTERING – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	190,396,857	10	139	160	2,615,291	2,505,443	5,120,734	2.690
2020	180,336,877	5	143	185	3,523,826	3,416,830	6,940,656	3.849
2021	204,657,900	4	151	247	4,013,470	3,994,621	8,008,091	3.913
2022	212,611,977	0	234	187	4,025,668	4,274,948	8,300,616	3.904
	788,003,611	19	667	779	14,178,255	14,191,842	28,370,097	
Adjusted Loss to Payroll Ratio:					1.799	1.801	3.600	
Expected Unlimited Loss to Payroll Ratio:					2.097	2.129	4.227	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.997	1.861	3.858	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.799	1.801	3.600	
Limit Factor:					1.079	1.184		
Selected (Unlimited) Loss to Payroll Ratio:					1.941	2.133	4.074	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								412.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 9529 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING; TENT ERECTION/REMOVAL/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	271,318,076	13	88	147	3,155,039	2,776,941	5,931,980	2.186
2019	270,412,516	10	88	122	3,676,933	3,343,636	7,020,569	2.596
2020	255,048,591	8	74	88	3,640,056	3,084,781	6,724,837	2.637
2021	265,620,760	3	92	113	2,136,990	2,363,685	4,500,675	1.694
2022	338,024,977	4	121	121	5,822,727	6,321,431	12,144,158	3.593
	1,400,424,920	38	463	591	18,431,745	17,890,474	36,322,220	
Adjusted Loss to Payroll Ratio:					1.316	1.278	2.594	
Expected Unlimited Loss to Payroll Ratio:					1.499	1.740	3.239	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.141	0.912	2.053	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.316	1.278	2.594	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					1.604	2.064	3.668	
Indicated Relativity Change:								13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								370.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

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	
2018	154,655,033	3	43	77	1,818,238	908,431	2,726,669	1.763
2019	179,123,572	7	45	62	1,544,397	1,096,796	2,641,193	1.475
2020	187,592,148	4	55	76	1,969,707	1,604,175	3,573,882	1.905
2021	240,991,400	4	59	74	2,205,715	1,637,646	3,843,361	1.595
2022	265,138,881	3	62	71	1,892,665	1,777,297	3,669,962	1.384
1,027,501,034		21	264	360	9,430,722	7,024,344	16,455,066	
Adjusted Loss to Payroll Ratio:					0.918	0.684	1.601	
Expected Unlimited Loss to Payroll Ratio:					1.036	0.929	1.966	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.851	0.589	1.440	
Credibility:					0.96	0.79		
Indicated Limited Loss to Payroll Ratio:					0.915	0.663	1.579	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					1.036	0.891	1.927	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								194.8%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 9549 RHG: 4 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: ADVERTISING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	21,249,168	0	7	22	149,063	108,825	257,888	1.214
2019	24,677,478	3	27	26	1,131,235	441,858	1,573,093	6.375
2020	20,056,585	3	18	21	1,083,473	666,994	1,750,467	8.728
2021	25,666,087	2	14	26	1,106,145	404,991	1,511,136	5.888
2022	26,769,099	0	23	17	1,415,053	565,824	1,980,877	7.400
118,418,417		8	89	112	4,884,970	2,188,492	7,073,462	
Adjusted Loss to Payroll Ratio:					4.125	1.848	5.973	
Expected Unlimited Loss to Payroll Ratio:					3.830	1.912	5.742	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.053	1.272	4.325	
Credibility:					0.68	0.44		
Indicated Limited Loss to Payroll Ratio:					3.785	1.527	5.312	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					4.283	2.051	6.334	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								640.5%

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	
2018	17,005,717	4	15	22	1,855,960	563,164	2,419,124	14.225
2019	17,347,330	1	7	12	395,052	272,474	667,526	3.848
2020	18,628,993	3	7	14	365,255	458,504	823,759	4.422
2021	18,560,402	0	11	14	552,800	480,714	1,033,514	5.568
2022	18,643,071	0	16	32	491,807	674,030	1,165,837	6.253
90,185,513		8	56	94	3,660,874	2,448,887	6,109,761	
Adjusted Loss to Payroll Ratio:					4.059	2.715	6.775	
Expected Unlimited Loss to Payroll Ratio:					4.098	3.083	7.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.118	1.617	4.735	
Credibility:					0.61	0.45		
Indicated Limited Loss to Payroll Ratio:					3.692	2.106	5.799	
Limit Factor:					1.218	1.616		
Selected (Unlimited) Loss to Payroll Ratio:					4.499	3.403	7.903	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								799.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 9586 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: BARBER SHOPS, HAIR STYLING SALONS AND PERSONAL APPEARANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2020	850,328,543	2	132	123	2,167,924	2,202,848	4,370,772	0.514
2021	1,334,086,322	7	239	162	5,143,432	4,654,309	9,797,741	0.734
2022	1,599,195,900	3	293	201	5,922,498	5,855,792	11,778,290	0.737
	3,783,610,765	12	664	486	13,233,854	12,712,948	25,946,802	
Adjusted Loss to Payroll Ratio:					0.350	0.336	0.686	
Expected Unlimited Loss to Payroll Ratio:					0.379	0.406	0.785	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.365	0.368	0.734	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.350	0.336	0.686	
Limit Factor:					1.064	1.141		
Selected (Unlimited) Loss to Payroll Ratio:					0.372	0.383	0.756	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								76.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2025 (Draft)

Code: 9610 RHG: 4 NAICS: 51 ILDG: 3 MLDG: 4 CLASS: MOTION PICTURES – PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2021	6,281,176,656	89	590	1,340	31,810,583	23,103,646	54,914,229	0.874
2022	6,410,883,246	46	594	1,194	38,453,728	25,548,177	64,001,905	0.998
12,692,059,902		135	1,184	2,534	70,264,311	48,651,823	118,916,133	
Adjusted Loss to Payroll Ratio:					0.554	0.383	0.937	
Expected Unlimited Loss to Payroll Ratio:					0.576	0.488	1.064	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.518	0.366	0.884	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.554	0.383	0.937	
Limit Factor:					1.132	1.343		
Selected (Unlimited) Loss to Payroll Ratio:					0.626	0.515	1.141	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								115.4%

Code: 9620 RHG: 3 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: FUNERAL DIRECTORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	146,592,413	11	61	140	1,513,247	1,684,565	3,197,812	2.181
2019	153,762,459	9	49	132	1,252,845	1,007,291	2,260,136	1.470
2020	163,542,139	8	82	133	2,652,603	2,344,749	4,997,352	3.056
2021	200,987,660	11	85	155	2,796,406	2,036,758	4,833,164	2.405
2022	191,769,926	2	79	145	2,358,515	2,103,016	4,461,531	2.327
856,654,597		41	356	705	10,573,616	9,176,379	19,749,995	
Adjusted Loss to Payroll Ratio:					1.234	1.071	2.305	
Expected Unlimited Loss to Payroll Ratio:					1.108	1.121	2.229	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.036	0.936	1.972	
Credibility:					0.93	0.81		
Indicated Limited Loss to Payroll Ratio:					1.220	1.046	2.266	
Limit Factor:					1.098	1.239		
Selected (Unlimited) Loss to Payroll Ratio:					1.340	1.297	2.636	
Indicated Relativity Change:								18.3%
Relativity to Statewide Average Loss to Payroll Ratio:								266.6%