

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	639,855,271	38	520	1,139	9,766,550	14,993,890	24,760,440	3.870
2014	697,670,292	25	579	1,200	9,919,309	18,043,618	27,962,927	4.008
1,337,525,563		63	1,099	2,339	19,685,859	33,037,508	52,723,367	
Adjusted Loss to Payroll Ratio:					1.472	2.470	3.942	
Expected Unlimited Loss to Payroll Ratio:					1.564	2.558	4.121	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.441	1.907	3.347	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.472	2.470	3.942	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.566</b>	<b>2.850</b>	<b>4.416</b>	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								295.5%

Code: 0016 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: ORCHARDS - CITRUS AND DECIDUOUS FRUITS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	838,546,801	67	940	1,094	19,943,376	30,900,358	50,843,734	6.063
2014	807,633,494	29	886	1,212	16,516,015	23,534,682	40,050,697	4.959
1,646,180,295		96	1,826	2,306	36,459,391	54,435,040	90,894,431	
Adjusted Loss to Payroll Ratio:					2.215	3.307	5.522	
Expected Unlimited Loss to Payroll Ratio:					2.492	4.463	6.954	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.205	2.994	5.198	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.215	3.307	5.522	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.399</b>	<b>3.952</b>	<b>6.350</b>	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								424.9%

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Code: 0034 RHG: 3 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: POULTRY RAISING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	133,094,422	14	115	237	2,475,062	3,992,328	6,467,390	4.859
2011	134,051,643	11	137	234	2,206,915	3,266,187	5,473,102	4.083
2012	128,557,433	7	131	223	2,574,809	3,382,101	5,956,910	4.634
2013	118,522,654	10	128	239	2,189,772	3,414,218	5,603,990	4.728
2014	122,214,255	7	98	207	3,278,561	3,861,650	7,140,211	5.842
636,440,407		49	609	1,140	12,725,119	17,916,485	30,641,604	
Adjusted Loss to Payroll Ratio:					1.999	2.815	4.815	
Expected Unlimited Loss to Payroll Ratio:					1.969	3.603	5.572	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.706	2.375	4.081	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.999	2.811	4.810	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.193</b>	<b>3.488</b>	<b>5.681</b>	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								380.2%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	167,153,691	14	104	246	2,527,164	3,370,508	5,897,672	3.528
2011	167,163,934	15	123	236	2,779,141	3,299,571	6,078,712	3.636
2012	176,095,554	13	144	293	3,248,808	4,829,190	8,077,998	4.587
2013	173,087,586	6	144	286	2,865,691	4,562,687	7,428,378	4.292
2014	186,991,439	3	176	321	2,968,406	4,791,512	7,759,918	4.150
870,492,205		51	691	1,382	14,389,210	20,853,468	35,242,677	
Adjusted Loss to Payroll Ratio:					1.653	2.396	4.049	
Expected Unlimited Loss to Payroll Ratio:					1.671	2.584	4.255	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.540	1.927	3.467	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.653	2.396	4.049	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.759</b>	<b>2.765</b>	<b>4.523</b>	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								302.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	507,464,111	36	670	876	12,135,285	18,061,444	30,196,729	5.951
2014	549,855,750	16	787	994	14,682,352	18,993,830	33,676,182	6.125
1,057,319,861		52	1,457	1,870	26,817,637	37,055,274	63,872,912	
Adjusted Loss to Payroll Ratio:					2.536	3.505	6.041	
Expected Unlimited Loss to Payroll Ratio:					2.574	3.845	6.420	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.357	2.798	5.155	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.536	3.505	6.041	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.747</b>	<b>4.188</b>	<b>6.935</b>	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								464.0%

Code: 0038 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: STOCK FARMS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	82,906,652	18	87	162	2,493,016	4,165,582	6,658,598	8.031
2011	83,573,487	19	110	140	3,179,468	4,623,980	7,803,448	9.337
2012	86,299,173	8	89	128	2,608,224	2,980,279	5,588,503	6.476
2013	85,520,466	5	78	135	1,469,696	2,370,030	3,839,726	4.490
2014	86,468,767	11	98	145	2,844,725	4,101,059	6,945,784	8.033
424,768,545		61	462	710	12,595,129	18,240,929	30,836,058	
Adjusted Loss to Payroll Ratio:					2.965	4.294	7.259	
Expected Unlimited Loss to Payroll Ratio:					3.394	6.007	9.401	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.865	3.823	6.688	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.965	4.294	7.259	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.410</b>	<b>5.991</b>	<b>9.401</b>	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								629.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,951,068,838	64	1,469	1,924	25,111,337	34,245,152	59,356,489	3.042
2014	2,047,921,498	24	1,453	1,891	26,854,470	34,504,128	61,358,598	2.996
3,998,990,336		88	2,922	3,815	51,965,807	68,749,280	120,715,087	
Adjusted Loss to Payroll Ratio:					1.299	1.719	3.019	
Expected Unlimited Loss to Payroll Ratio:					1.373	2.064	3.437	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.257	1.502	2.759	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.299	1.719	3.019	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.407</b>	<b>2.054</b>	<b>3.462</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								231.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	49,748,545	2	28	35	309,793	545,440	855,233	1.719
2011	53,329,124	5	42	48	772,631	1,141,695	1,914,326	3.590
2012	50,631,630	4	37	77	581,135	1,189,428	1,770,563	3.497
2013	54,113,640	5	42	65	855,677	1,913,738	2,769,415	5.118
2014	60,175,633	3	40	73	936,208	1,601,326	2,537,534	4.217
267,998,573		19	189	298	3,455,443	6,391,628	9,847,071	
Adjusted Loss to Payroll Ratio:					1.289	2.385	3.674	
Expected Unlimited Loss to Payroll Ratio:					1.410	3.412	4.822	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.291	2.483	3.774	
Credibility:					0.65	0.71		
Indicated Limited Loss to Payroll Ratio:					1.290	2.413	3.703	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.483</b>	<b>3.367</b>	<b>4.850</b>	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								324.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,798,913,386	119	1,846	2,240	43,810,335	54,881,474	98,691,809	5.486
2014	2,033,387,877	64	1,946	2,405	44,959,755	52,739,779	97,699,534	4.805
3,832,301,262		183	3,792	4,645	88,770,090	107,621,253	196,391,343	
Adjusted Loss to Payroll Ratio:					2.316	2.808	5.125	
Expected Unlimited Loss to Payroll Ratio:					2.450	3.282	5.731	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.280	2.611	4.891	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.316	2.808	5.125	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.541</b>	<b>3.485</b>	<b>6.026</b>	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								403.2%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	54,918,771	3	31	51	621,689	797,400	1,419,089	2.584
2011	67,312,347	2	49	91	722,990	1,344,779	2,067,769	3.072
2012	62,312,124	7	41	70	1,312,655	1,433,065	2,745,720	4.406
2013	53,374,203	4	29	53	789,255	727,605	1,516,860	2.842
2014	43,159,778	1	25	39	390,088	706,630	1,096,718	2.541
281,077,223		17	175	304	3,836,677	5,009,478	8,846,155	
Adjusted Loss to Payroll Ratio:					1.365	1.782	3.147	
Expected Unlimited Loss to Payroll Ratio:					1.531	2.724	4.255	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.326	1.796	3.122	
Credibility:					0.67	0.64		
Indicated Limited Loss to Payroll Ratio:					1.352	1.787	3.139	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.509</b>	<b>2.325</b>	<b>3.834</b>	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								256.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 0045 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: ORCHARDS - NUT CROPS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	629,767,841	28	447	594	10,021,911	13,459,491	23,481,402	3.729
2014	697,325,544	16	424	683	8,768,712	13,466,442	22,235,154	3.189
1,327,093,385		44	871	1,277	18,790,623	26,925,933	45,716,556	
Adjusted Loss to Payroll Ratio:					1.416	2.029	3.445	
Expected Unlimited Loss to Payroll Ratio:					1.601	2.467	4.068	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.416	1.655	3.072	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.416	2.029	3.445	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.580</b>	<b>2.640</b>	<b>4.220</b>	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								282.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	203,723,474	15	175	295	3,609,966	5,354,204	8,964,170	4.400
2012	207,248,319	13	171	298	4,426,922	4,860,623	9,287,545	4.481
2013	224,873,087	11	168	313	4,472,697	4,941,397	9,414,094	4.186
2014	248,945,629	10	174	326	4,725,992	6,148,788	10,874,780	4.368
884,790,508		49	688	1,232	17,235,577	21,305,012	38,540,589	
Adjusted Loss to Payroll Ratio:					1.948	2.408	4.356	
Expected Unlimited Loss to Payroll Ratio:					2.194	3.444	5.638	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.901	2.270	4.171	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.948	2.408	4.356	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.240</b>	<b>3.359</b>	<b>5.599</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								374.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,072,560,567	46	676	1,768	13,705,826	23,642,234	37,348,060	3.482
2014	928,587,760	16	683	1,168	11,728,237	22,046,222	33,774,459	3.637
2,001,148,327		62	1,359	2,936	25,434,063	45,688,456	71,122,518	
Adjusted Loss to Payroll Ratio:					1.271	2.283	3.554	
Expected Unlimited Loss to Payroll Ratio:					1.156	2.342	3.498	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.065	1.746	2.811	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.271	2.283	3.554	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.376</b>	<b>2.728</b>	<b>4.105</b>	
Indicated Relativity Change:								17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								274.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	267,868,517	20	161	487	4,539,973	5,797,822	10,337,795	3.859
2013	297,352,568	12	190	434	5,061,786	7,240,960	12,302,746	4.137
2014	325,595,483	5	204	519	5,834,307	8,534,384	14,368,691	4.413
890,816,568		37	555	1,440	15,436,066	21,573,166	37,009,233	
Adjusted Loss to Payroll Ratio:					1.733	2.422	4.155	
Expected Unlimited Loss to Payroll Ratio:					1.814	2.977	4.791	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.605	1.997	3.602	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.733	2.422	4.155	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.934</b>	<b>3.151</b>	<b>5.084</b>	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								340.2%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	223,792,143	37	269	354	8,962,350	11,726,344	20,688,694	9.245
2014	260,211,162	21	250	447	7,679,642	10,112,928	17,792,570	6.838
484,003,305		58	519	801	16,641,992	21,839,272	38,481,264	
Adjusted Loss to Payroll Ratio:					3.438	4.512	7.951	
Expected Unlimited Loss to Payroll Ratio:					4.614	7.806	12.420	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.902	4.621	8.523	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.438	4.512	7.951	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.270</b>	<b>7.585</b>	<b>11.856</b>	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								793.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	189,923,800	20	163	265	3,909,294	5,596,422	9,505,716	5.005
2012	205,994,948	13	137	316	3,212,348	4,809,734	8,022,082	3.894
2013	206,359,265	17	175	269	3,913,673	5,059,134	8,972,807	4.348
2014	203,961,864	6	155	247	3,670,597	4,232,251	7,902,848	3.875
806,239,877		56	630	1,097	14,705,913	19,697,541	34,403,454	
Adjusted Loss to Payroll Ratio:					1.824	2.443	4.267	
Expected Unlimited Loss to Payroll Ratio:					2.220	3.830	6.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.923	2.525	4.448	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.824	2.443	4.267	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.098</b>	<b>3.408</b>	<b>5.506</b>	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								368.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 0172 RHG: 3 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: TRUCK FARMS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,765,729,250	57	1,315	2,614	24,524,526	33,364,231	57,888,757	3.278
2014	1,894,852,675	17	1,430	2,646	25,885,586	35,149,312	61,034,898	3.221
3,660,581,925		74	2,745	5,260	50,410,112	68,513,542	118,923,654	
Adjusted Loss to Payroll Ratio:					1.377	1.872	3.249	
Expected Unlimited Loss to Payroll Ratio:					1.547	2.492	4.040	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.369	1.672	3.041	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.377	1.872	3.249	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.511</b>	<b>2.323</b>	<b>3.833</b>	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								256.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	37,600,306	2	28	49	446,185	902,495	1,348,680	3.587
2011	33,689,294	1	19	45	339,872	350,277	690,149	2.049
2012	32,262,307	1	22	35	282,059	536,372	818,431	2.537
2013	29,597,679	2	16	38	500,574	1,002,810	1,503,384	5.079
2014	29,139,715	1	15	31	500,917	673,930	1,174,847	4.032
162,289,302		7	100	198	2,069,608	3,465,885	5,535,492	
Adjusted Loss to Payroll Ratio:					1.275	2.136	3.411	
Expected Unlimited Loss to Payroll Ratio:					1.434	2.422	3.856	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.247	1.635	2.882	
Credibility:					0.53	0.49		
Indicated Limited Loss to Payroll Ratio:					1.262	1.880	3.142	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.451</b>	<b>2.623</b>	<b>4.074</b>	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								272.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 0400 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: COTTON MERCHANTS - INCLUDING COMPRESSING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	1,836,481	0	0	0	0	0	0	0.000
2011	3,570,209	0	1	7	157	7,742	7,899	0.221
2012	2,943,987	0	2	2	6,039	3,638	9,677	0.329
2013	1,972,865	0	0	0	0	0	0	0.000
2014	1,997,231	0	2	3	35,505	31,696	67,201	3.365
12,320,773		0	5	12	41,701	43,077	84,778	
Adjusted Loss to Payroll Ratio:					0.338	0.350	0.688	
Expected Unlimited Loss to Payroll Ratio:					1.322	1.427	2.748	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.059	0.929	1.988	
Credibility:					0.18	0.14		
Indicated Limited Loss to Payroll Ratio:					0.929	0.848	1.777	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.020</b>	<b>1.052</b>	<b>2.071</b>	
Indicated Relativity Change:								-24.6%
Relativity to Statewide Average Loss to Payroll Ratio:								138.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	8,197,683	2	5	9	164,515	150,749	315,264	3.846
2011	11,103,857	1	16	19	222,495	464,673	687,168	6.189
2012	12,294,430	2	11	14	278,180	601,834	880,014	7.158
2013	10,391,183	0	9	9	228,300	326,008	554,308	5.334
2014	9,117,609	1	4	12	208,881	376,484	585,365	6.420
51,104,761		6	45	63	1,102,370	1,919,748	3,022,118	
Adjusted Loss to Payroll Ratio:					2.157	3.756	5.914	
Expected Unlimited Loss to Payroll Ratio:					2.979	5.919	8.899	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.515	3.767	6.283	
Credibility:					0.44	0.43		
Indicated Limited Loss to Payroll Ratio:					2.358	3.763	6.120	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.711</b>	<b>5.249</b>	<b>7.960</b>	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								532.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 1122 RHG: 5 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: MINING - SURFACE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	20,879,747	1	7	16	224,325	281,070	505,395	2.421
2011	20,868,510	1	10	6	537,486	1,056,904	1,594,390	7.640
2012	22,539,610	0	7	4	203,707	97,394	301,101	1.336
2013	27,383,522	0	7	25	284,290	239,634	523,924	1.913
2014	34,969,452	0	10	19	437,014	419,954	856,968	2.451
126,640,841		2	41	70	1,686,822	2,094,956	3,781,777	
Adjusted Loss to Payroll Ratio:					1.332	1.654	2.986	
Expected Unlimited Loss to Payroll Ratio:					2.248	3.403	5.650	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.947	2.243	4.190	
Credibility:					0.57	0.51		
Indicated Limited Loss to Payroll Ratio:					1.596	1.943	3.539	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.836</b>	<b>2.710</b>	<b>4.546</b>	
Indicated Relativity Change:								-19.5%
Relativity to Statewide Average Loss to Payroll Ratio:								304.2%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	927,402	3	2	4	511,505	394,118	905,623	97.652
2011	1,438,859	1	3	3	346,900	334,634	681,534	47.366
2012	2,150,788	0	1	3	22,354	13,910	36,264	1.686
2013	2,125,067	0	1	2	120,224	72,472	192,696	9.068
2014	849,262	0	1	2	60,109	52,367	112,476	13.244
7,491,379		4	8	14	1,061,093	867,501	1,928,594	
Adjusted Loss to Payroll Ratio:					14.164	11.580	25.744	
Expected Unlimited Loss to Payroll Ratio:					14.455	13.320	27.775	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					12.522	8.781	21.303	
Credibility:					0.39	0.28		
Indicated Limited Loss to Payroll Ratio:					13.162	9.565	22.727	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>14.689</b>	<b>12.444</b>	<b>27.133</b>	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								1815.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 1124 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: MINING - UNDERGROUND - SURFACE EMPLOYEES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	748,914	0	0	1	0	1,726	1,726	0.230
2011	1,163,606	0	1	0	12,094	12,339	24,433	2.100
2012	1,603,282	0	2	1	91,377	47,680	139,057	8.673
2013	1,541,006	0	0	0	0	0	0	0.000
2014	418,059	0	0	0	0	0	0	0.000
5,474,868		0	3	2	103,472	61,745	165,216	
Adjusted Loss to Payroll Ratio:					1.890	1.128	3.018	
Expected Unlimited Loss to Payroll Ratio:					3.125	3.653	6.778	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.707	2.408	5.115	
Credibility:					0.19	0.15		
Indicated Limited Loss to Payroll Ratio:					2.552	2.216	4.768	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.848</b>	<b>2.883</b>	<b>5.731</b>	
Indicated Relativity Change:								-15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								383.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	271,273,396	7	32	80	1,501,174	1,413,362	2,914,536	1.074
2011	293,822,777	2	24	61	579,656	1,170,531	1,750,187	0.596
2012	305,639,296	4	34	59	1,461,392	1,365,065	2,826,457	0.925
2013	348,647,907	4	34	60	1,491,519	1,399,557	2,891,076	0.829
2014	317,602,532	3	33	58	1,737,003	1,507,035	3,244,038	1.021
1,536,985,909		20	157	318	6,770,743	6,855,550	13,626,293	
Adjusted Loss to Payroll Ratio:					0.441	0.446	0.887	
Expected Unlimited Loss to Payroll Ratio:					0.497	0.621	1.118	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.404	0.358	0.763	
Credibility:					0.83	0.66		
Indicated Limited Loss to Payroll Ratio:					0.434	0.416	0.851	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.539</b>	<b>0.700</b>	<b>1.239</b>	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								82.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	145,861,805	6	31	74	1,319,709	1,755,655	3,075,364	2.108
2011	127,720,805	1	14	37	576,158	440,387	1,016,545	0.796
2012	122,042,004	2	25	26	759,430	1,056,916	1,816,346	1.488
2013	178,802,309	2	36	36	1,288,500	1,846,622	3,135,122	1.753
2014	131,609,455	2	27	32	1,146,308	834,342	1,980,650	1.505
706,036,377		13	133	205	5,090,106	5,933,922	11,024,028	
Adjusted Loss to Payroll Ratio:					0.721	0.840	1.561	
Expected Unlimited Loss to Payroll Ratio:					0.897	1.494	2.390	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.746	0.809	1.555	
Credibility:					0.77	0.67		
Indicated Limited Loss to Payroll Ratio:					0.727	0.830	1.557	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.903</b>	<b>1.395</b>	<b>2.298</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								153.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	3,476,101	0	1	3	829	5,483	6,312	0.182
2011	5,100,334	0	1	6	16,286	17,225	33,511	0.657
2012	5,414,183	0	2	2	2,930	2,604	5,534	0.102
2013	5,400,421	0	0	1	0	832	832	0.015
2014	7,156,587	0	0	2	0	1,088	1,088	0.015
26,547,626		0	4	14	20,045	27,233	47,278	
Adjusted Loss to Payroll Ratio:					0.076	0.103	0.178	
Expected Unlimited Loss to Payroll Ratio:					2.167	3.420	5.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.844	2.269	4.113	
Credibility:					0.30	0.27		
Indicated Limited Loss to Payroll Ratio:					1.314	1.684	2.997	
Limit Factor:					1.116	1.301		
Indicated (Unlimited) Loss to Payroll Ratio:					1.466	2.191	3.657	
Indicated Relativity Change:								-34.5%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.680</b>	<b>2.510</b>	<b>4.190</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								280.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 1438 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: SMELTING, SINTERING, REFINING, ALLOYING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	39,144,580	3	25	107	469,078	787,879	1,256,957	3.211
2011	52,228,482	5	31	118	812,725	859,317	1,672,042	3.201
2012	54,184,805	3	29	92	762,739	922,423	1,685,162	3.110
2013	56,692,915	0	26	82	596,769	984,730	1,581,499	2.790
2014	52,538,614	0	33	87	1,013,518	1,268,661	2,282,179	4.344
254,789,396		11	144	486	3,654,829	4,823,010	8,477,838	
Adjusted Loss to Payroll Ratio:					1.434	1.893	3.327	
Expected Unlimited Loss to Payroll Ratio:					1.497	2.650	4.147	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.339	1.727	3.066	
Credibility:					0.65	0.61		
Indicated Limited Loss to Payroll Ratio:					1.401	1.828	3.229	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.517</b>	<b>2.185</b>	<b>3.702</b>	
Indicated Relativity Change:								-10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								247.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	33,303,954	1	7	17	316,081	229,531	545,612	1.638
2011	25,671,264	0	9	15	289,123	234,511	523,634	2.040
2012	50,108,747	0	8	28	227,970	211,955	439,925	0.878
2013	51,274,962	0	14	35	450,176	556,790	1,006,966	1.964
2014	51,319,869	1	9	37	601,425	508,760	1,110,185	2.163
211,678,796		2	47	132	1,884,775	1,741,546	3,626,321	
Adjusted Loss to Payroll Ratio:					0.890	0.823	1.713	
Expected Unlimited Loss to Payroll Ratio:					1.008	1.175	2.183	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.873	0.775	1.648	
Credibility:					0.51	0.41		
Indicated Limited Loss to Payroll Ratio:					0.882	0.794	1.676	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.984</b>	<b>1.033</b>	<b>2.018</b>	
Indicated Relativity Change:								-7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								135.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 1463 RHG: 6 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: ASPHALT WORKS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	51,898,355	1	18	36	450,971	526,357	977,328	1.883
2011	56,510,738	7	14	38	960,426	1,539,261	2,499,687	4.423
2012	58,233,855	1	13	34	460,001	438,901	898,902	1.544
2013	56,631,341	2	10	20	445,246	508,405	953,651	1.684
2014	64,144,929	0	23	33	427,531	633,843	1,061,374	1.655
287,419,218		11	78	161	2,744,174	3,646,767	6,390,941	
Adjusted Loss to Payroll Ratio:					0.955	1.269	2.224	
Expected Unlimited Loss to Payroll Ratio:					1.188	1.690	2.878	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.040	1.083	2.123	
Credibility:					0.61	0.53		
Indicated Limited Loss to Payroll Ratio:					0.988	1.181	2.169	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.159</b>	<b>1.771</b>	<b>2.930</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								196.0%

Code: 1624 RHG: 5 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: QUARRIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	39,413,212	9	29	61	1,608,632	1,716,845	3,325,477	8.437
2011	48,719,712	7	21	43	1,649,002	1,338,299	2,987,301	6.132
2012	42,518,786	2	18	29	555,502	386,324	941,826	2.215
2013	45,389,558	4	32	48	1,373,149	1,587,651	2,960,800	6.523
2014	50,758,827	0	33	62	899,370	1,256,904	2,156,274	4.248
226,800,093		22	133	243	6,085,655	6,286,023	12,371,678	
Adjusted Loss to Payroll Ratio:					2.683	2.772	5.455	
Expected Unlimited Loss to Payroll Ratio:					3.935	4.513	8.448	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.409	2.975	6.384	
Credibility:					0.90	0.72		
Indicated Limited Loss to Payroll Ratio:					2.756	2.829	5.584	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.169</b>	<b>3.946</b>	<b>7.115</b>	
Indicated Relativity Change:								-15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								476.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 1699 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: ROCK WOOL MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	13,530,737	0	3	2	122,893	39,540	162,433	1.200
2011	11,169,276	0	2	3	115,786	78,532	194,318	1.740
2012	12,079,134	1	1	0	140,593	202,817	343,410	2.843
2013	14,002,052	0	5	1	147,908	146,389	294,297	2.102
2014	14,812,046	0	2	1	250,535	132,694	383,229	2.587
65,593,244		1	13	7	777,717	599,970	1,377,687	
Adjusted Loss to Payroll Ratio:					1.186	0.915	2.100	
Expected Unlimited Loss to Payroll Ratio:					1.482	1.655	3.137	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.325	1.079	2.404	
Credibility:					0.37	0.29		
Indicated Limited Loss to Payroll Ratio:					1.274	1.031	2.305	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.397</b>	<b>1.280</b>	<b>2.677</b>	
Indicated Relativity Change:								-14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								179.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	82,617,602	9	38	84	1,797,425	1,699,660	3,497,085	4.233
2011	77,225,512	13	28	51	2,320,820	1,978,153	4,298,973	5.567
2012	75,169,220	2	17	48	781,896	751,195	1,533,091	2.040
2013	93,001,147	2	19	42	748,263	1,026,685	1,774,948	1.909
2014	107,321,265	2	22	61	750,282	1,354,512	2,104,794	1.961
435,334,746		28	124	286	6,398,686	6,810,205	13,208,891	
Adjusted Loss to Payroll Ratio:					1.470	1.564	3.034	
Expected Unlimited Loss to Payroll Ratio:					2.000	2.373	4.373	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.751	1.520	3.271	
Credibility:					0.89	0.72		
Indicated Limited Loss to Payroll Ratio:					1.501	1.552	3.053	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.760</b>	<b>2.326</b>	<b>4.087</b>	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								273.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	54,938,236	3	17	38	608,790	511,757	1,120,547	2.040
2011	57,864,931	6	22	44	695,264	961,437	1,656,701	2.863
2012	56,667,658	5	22	47	1,089,214	1,612,529	2,701,743	4.768
2013	59,275,209	4	15	41	813,206	1,290,262	2,103,468	3.549
2014	67,675,606	3	20	33	1,076,377	1,552,474	2,628,851	3.884
296,421,639		21	96	203	4,282,851	5,928,459	10,211,310	
Adjusted Loss to Payroll Ratio:					1.445	2.000	3.445	
Expected Unlimited Loss to Payroll Ratio:					1.873	2.799	4.672	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.523	1.616	3.138	
Credibility:					0.73	0.63		
Indicated Limited Loss to Payroll Ratio:					1.466	1.858	3.324	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.719</b>	<b>2.785</b>	<b>4.504</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								301.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	24,320,640	1	9	9	393,549	450,661	844,210	3.471
2011	20,579,555	4	10	12	723,634	1,118,071	1,841,705	8.949
2012	20,167,759	0	9	14	62,503	101,322	163,825	0.812
2013	19,595,455	0	5	18	68,532	184,919	253,451	1.293
2014	21,492,830	0	3	10	22,936	38,484	61,420	0.286
106,156,239		5	36	63	1,271,154	1,893,457	3,164,611	
Adjusted Loss to Payroll Ratio:					1.197	1.784	2.981	
Expected Unlimited Loss to Payroll Ratio:					2.000	3.104	5.104	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.688	1.975	3.664	
Credibility:					0.50	0.45		
Indicated Limited Loss to Payroll Ratio:					1.443	1.889	3.332	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.693</b>	<b>2.832</b>	<b>4.524</b>	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								302.7%

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Code: 1803 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: STONE CUTTING OR POLISHING; MARBLE CUTTING OR POLISHING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	47,808,368	7	45	82	1,610,374	1,705,677	3,316,051	6.936
2011	48,825,003	16	47	94	1,744,762	2,271,390	4,016,152	8.226
2012	53,439,774	7	78	96	2,014,281	2,873,650	4,887,931	9.147
2013	62,879,742	4	67	97	1,445,517	1,742,569	3,188,086	5.070
2014	73,649,220	2	82	119	2,215,065	3,501,147	5,716,212	7.761
286,602,107		36	319	488	9,029,999	12,094,433	21,124,432	
Adjusted Loss to Payroll Ratio:					3.151	4.220	7.371	
Expected Unlimited Loss to Payroll Ratio:					3.685	5.418	9.104	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.145	3.350	6.496	
Credibility:					0.95	0.84		
Indicated Limited Loss to Payroll Ratio:					3.150	4.081	7.231	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.516</b>	<b>5.309</b>	<b>8.825</b>	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								590.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	23,073,246	3	27	28	536,712	834,102	1,370,814	5.941
2011	28,774,686	2	18	75	446,117	725,837	1,171,954	4.073
2012	27,705,280	3	25	50	756,575	918,231	1,674,806	6.045
2013	27,125,352	0	20	43	627,423	559,633	1,187,056	4.376
2014	27,282,343	1	38	54	1,123,801	1,479,178	2,602,979	9.541
133,960,908		9	128	250	3,490,628	4,516,981	8,007,608	
Adjusted Loss to Payroll Ratio:					2.606	3.372	5.978	
Expected Unlimited Loss to Payroll Ratio:					2.962	5.052	8.014	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.594	3.236	5.830	
Credibility:					0.65	0.61		
Indicated Limited Loss to Payroll Ratio:					2.602	3.319	5.920	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.903</b>	<b>4.318</b>	<b>7.221</b>	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								483.2%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	54,539,297	14	58	73	1,853,562	1,891,999	3,745,561	6.868
2011	66,643,856	10	63	91	2,143,559	3,248,810	5,392,369	8.091
2012	64,038,425	7	86	57	1,866,654	3,174,461	5,041,115	7.872
2013	63,285,301	4	103	45	2,446,997	2,497,277	4,944,274	7.813
2014	50,033,007	2	61	57	1,854,710	2,735,506	4,590,216	9.174
298,539,886		37	371	323	10,165,483	13,548,054	23,713,536	
Adjusted Loss to Payroll Ratio:					3.405	4.538	7.943	
Expected Unlimited Loss to Payroll Ratio:					3.399	4.940	8.339	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.040	3.220	6.260	
Credibility:					0.96	0.84		
Indicated Limited Loss to Payroll Ratio:					3.390	4.327	7.718	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.672</b>	<b>5.171</b>	<b>8.843</b>	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								591.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,651,251,870	60	1,614	2,013	45,674,154	50,173,006	95,847,160	5.805
2014	1,734,688,138	33	1,580	2,078	45,498,301	51,219,498	96,717,799	5.576
3,385,940,008		93	3,194	4,091	91,172,455	101,392,504	192,564,959	
Adjusted Loss to Payroll Ratio:					2.693	2.995	5.687	
Expected Unlimited Loss to Payroll Ratio:					2.798	3.378	6.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.590	2.388	4.978	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.693	2.995	5.687	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.916</b>	<b>3.578</b>	<b>6.495</b>	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								434.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	101,805,508	10	58	137	2,245,602	1,884,586	4,130,188	4.057
2011	105,917,841	3	75	136	1,141,160	1,368,881	2,510,041	2.370
2012	112,620,875	2	64	184	1,567,310	1,635,533	3,202,843	2.844
2013	114,907,248	3	61	130	1,534,875	1,963,661	3,498,536	3.045
2014	122,613,790	3	63	141	2,437,150	3,031,237	5,468,387	4.460
557,865,261		21	321	728	8,926,097	9,883,897	18,809,994	
Adjusted Loss to Payroll Ratio:					1.600	1.772	3.372	
Expected Unlimited Loss to Payroll Ratio:					1.716	2.244	3.960	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.535	1.463	2.998	
Credibility:					0.93	0.78		
Indicated Limited Loss to Payroll Ratio:					1.595	1.704	3.299	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.835</b>	<b>2.377</b>	<b>4.212</b>	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								281.8%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	34,124,651	2	20	56	681,785	864,261	1,546,046	4.531
2011	36,489,579	2	13	37	670,836	862,777	1,533,613	4.203
2012	38,903,908	1	12	24	324,074	393,700	717,774	1.845
2013	39,484,138	3	18	37	630,480	845,595	1,476,075	3.738
2014	40,106,259	0	4	32	19,591	91,718	111,309	0.278
189,108,535		8	67	186	2,326,766	3,058,051	5,384,817	
Adjusted Loss to Payroll Ratio:					1.230	1.617	2.847	
Expected Unlimited Loss to Payroll Ratio:					1.601	2.403	4.004	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.366	1.486	2.852	
Credibility:					0.58	0.51		
Indicated Limited Loss to Payroll Ratio:					1.287	1.553	2.840	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.480</b>	<b>2.166</b>	<b>3.647</b>	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								244.0%

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Code: 2063 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CREAMERIES AND DAIRY PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	671,301,437	14	349	722	11,020,135	11,455,200	22,475,335	3.348
2014	683,909,253	5	307	638	9,865,734	10,707,273	20,573,007	3.008
1,355,210,691		19	656	1,360	20,885,869	22,162,473	43,048,342	
Adjusted Loss to Payroll Ratio:					1.541	1.635	3.177	
Expected Unlimited Loss to Payroll Ratio:					1.638	1.982	3.620	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.525	1.436	2.961	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.541	1.635	3.177	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.691</b>	<b>2.029</b>	<b>3.720</b>	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								248.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	109,791,695	9	101	329	2,470,103	3,728,542	6,198,645	5.646
2011	91,311,612	7	125	301	2,176,931	3,950,449	6,127,380	6.710
2012	77,263,118	10	106	273	2,559,900	3,955,769	6,515,669	8.433
2013	96,945,189	7	137	257	3,018,684	5,384,842	8,403,526	8.668
2014	89,877,971	4	144	328	4,037,309	5,912,939	9,950,248	11.071
465,189,584		37	613	1,488	14,262,927	22,932,541	37,195,468	
Adjusted Loss to Payroll Ratio:					3.066	4.930	7.996	
Expected Unlimited Loss to Payroll Ratio:					1.986	4.004	5.990	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.849	2.900	4.750	
Credibility:					0.94	0.96		
Indicated Limited Loss to Payroll Ratio:					2.993	4.849	7.842	
Limit Factor:					1.150	1.395		
Indicated (Unlimited) Loss to Payroll Ratio:					3.442	6.764	10.206	
Indicated Relativity Change:								70.4%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>2.525</b>	<b>4.962</b>	<b>7.487</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								501.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	157,388,854	14	147	263	3,355,888	4,924,328	8,280,216	5.261
2012	156,962,632	15	148	238	3,998,122	4,640,439	8,638,561	5.504
2013	168,886,122	17	183	268	4,899,569	7,036,714	11,936,283	7.068
2014	170,801,082	6	219	301	4,806,436	6,607,806	11,414,242	6.683
654,038,691		52	697	1,070	17,060,016	23,209,287	40,269,303	
Adjusted Loss to Payroll Ratio:					2.608	3.549	6.157	
Expected Unlimited Loss to Payroll Ratio:					2.630	3.901	6.531	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.434	2.758	5.192	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.608	3.549	6.157	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.861</b>	<b>4.404</b>	<b>7.265</b>	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								486.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	66,372,304	4	54	122	1,069,626	951,970	2,021,596	3.046
2011	49,440,071	1	52	91	602,606	1,342,594	1,945,200	3.934
2012	48,831,596	0	46	94	450,122	660,305	1,110,427	2.274
2013	50,958,062	4	42	80	590,353	899,224	1,489,577	2.923
2014	53,251,031	1	34	64	634,816	989,986	1,624,802	3.051
268,853,065		10	228	451	3,347,523	4,844,080	8,191,603	
Adjusted Loss to Payroll Ratio:					1.245	1.802	3.047	
Expected Unlimited Loss to Payroll Ratio:					1.527	2.603	4.130	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.414	1.840	3.254	
Credibility:					0.68	0.64		
Indicated Limited Loss to Payroll Ratio:					1.299	1.816	3.115	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.450</b>	<b>2.362</b>	<b>3.812</b>	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								255.1%

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Code: 2107 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: FRUIT - FRESH FRUIT PACKING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	218,388,973	12	185	369	2,659,202	4,466,990	7,126,192	3.263
2012	241,071,356	11	221	412	3,442,580	5,323,423	8,766,003	3.636
2013	258,075,954	11	222	414	3,259,162	5,346,875	8,606,037	3.335
2014	233,484,969	7	204	390	3,631,408	5,960,850	9,592,258	4.108
951,021,252		41	832	1,585	12,992,351	21,098,138	34,090,490	
Adjusted Loss to Payroll Ratio:					1.366	2.218	3.585	
Expected Unlimited Loss to Payroll Ratio:					1.387	2.503	3.890	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.284	1.769	3.053	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.366	2.218	3.585	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.454</b>	<b>2.560</b>	<b>4.014</b>	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								268.6%

Code: 2108 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: FRUIT - CITRUS FRUIT PACKING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	140,648,203	15	137	355	3,175,373	4,372,278	7,547,651	5.366
2012	166,641,615	10	158	362	3,519,720	4,449,337	7,969,057	4.782
2013	165,727,684	8	141	317	3,334,287	4,079,321	7,413,608	4.473
2014	183,106,165	3	190	357	3,904,877	5,530,057	9,434,934	5.153
656,123,667		36	626	1,391	13,934,257	18,430,992	32,365,249	
Adjusted Loss to Payroll Ratio:					2.124	2.809	4.933	
Expected Unlimited Loss to Payroll Ratio:					2.444	3.812	6.256	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.186	2.485	4.671	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.124	2.809	4.933	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.260</b>	<b>3.242</b>	<b>5.501</b>	
Indicated Relativity Change:								-12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								368.1%

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Effective January 1, 2018

Code: 2109 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FRUIT - DRIED FRUIT PACKING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	88,732,248	5	82	176	1,647,139	2,003,790	3,650,929	4.115
2011	89,183,842	9	74	203	2,118,452	2,178,043	4,296,495	4.818
2012	90,739,090	2	77	173	1,270,499	1,573,061	2,843,560	3.134
2013	97,204,744	5	65	135	1,681,591	2,346,322	4,027,913	4.144
2014	100,732,831	1	87	143	2,013,654	2,361,762	4,375,416	4.344
466,592,755		22	385	830	8,731,334	10,462,977	19,194,311	
Adjusted Loss to Payroll Ratio:					1.871	2.242	4.114	
Expected Unlimited Loss to Payroll Ratio:					1.799	2.899	4.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.609	1.890	3.499	
Credibility:					0.89	0.81		
Indicated Limited Loss to Payroll Ratio:					1.842	2.175	4.018	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.995</b>	<b>2.600</b>	<b>4.595</b>	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								307.5%

Code: 2111 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: FRUIT OR VEGETABLE PRESERVING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	453,813,603	25	318	625	6,461,084	10,230,427	16,691,511	3.678
2013	418,516,193	10	267	514	4,802,676	8,102,479	12,905,155	3.084
2014	413,390,154	3	254	507	4,736,900	8,579,130	13,316,030	3.221
1,285,719,950		38	839	1,646	16,000,660	26,912,035	42,912,695	
Adjusted Loss to Payroll Ratio:					1.244	2.093	3.338	
Expected Unlimited Loss to Payroll Ratio:					1.177	2.388	3.565	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.089	1.689	2.778	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.244	2.093	3.338	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.365</b>	<b>2.598</b>	<b>3.963</b>	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								265.2%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	28,450,635	6	43	84	1,245,003	1,840,681	3,085,684	10.846
2011	31,743,377	3	48	77	1,124,073	1,497,233	2,621,306	8.258
2012	34,374,074	2	33	33	766,115	761,675	1,527,790	4.445
2013	33,203,556	4	51	46	1,054,619	1,344,381	2,399,000	7.225
2014	34,956,479	1	48	47	974,624	1,198,495	2,173,119	6.217
162,728,121		16	223	287	5,164,434	6,642,465	11,806,899	
Adjusted Loss to Payroll Ratio:					3.174	4.082	7.256	
Expected Unlimited Loss to Payroll Ratio:					3.431	5.710	9.141	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.005	3.657	6.661	
Credibility:					0.75	0.69		
Indicated Limited Loss to Payroll Ratio:					3.131	3.950	7.082	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.435</b>	<b>4.902</b>	<b>8.337</b>	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								557.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	89,152,552	2	63	155	1,090,042	1,212,566	2,302,608	2.583
2011	68,763,680	1	33	121	223,165	479,717	702,882	1.022
2012	65,947,709	3	42	104	1,071,656	1,782,858	2,854,514	4.328
2013	74,086,513	2	57	108	1,268,727	2,142,456	3,411,183	4.604
2014	93,715,355	0	52	154	1,325,790	2,076,709	3,402,499	3.631
391,665,809		8	247	642	4,979,380	7,694,306	12,673,686	
Adjusted Loss to Payroll Ratio:					1.271	1.965	3.236	
Expected Unlimited Loss to Payroll Ratio:					1.229	2.042	3.271	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.138	1.444	2.581	
Credibility:					0.72	0.68		
Indicated Limited Loss to Payroll Ratio:					1.234	1.798	3.032	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.313</b>	<b>2.075</b>	<b>3.388</b>	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								226.7%

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Code: 2117 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: VEGETABLE OR FRUIT PROCESSORS - FROZEN

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	54,115,046	4	42	160	664,556	1,841,266	2,505,822	4.631
2011	53,907,515	10	55	139	1,523,881	2,619,193	4,143,074	7.686
2012	65,610,064	7	54	139	1,273,799	1,952,395	3,226,194	4.917
2013	66,415,606	4	69	109	1,701,701	2,407,431	4,109,132	6.187
2014	75,079,265	4	72	127	1,666,483	2,462,668	4,129,151	5.500
315,127,495		29	292	674	6,830,420	11,282,953	18,113,373	
Adjusted Loss to Payroll Ratio:					2.168	3.580	5.748	
Expected Unlimited Loss to Payroll Ratio:					2.466	4.274	6.739	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.297	3.096	5.392	
Credibility:					0.87	0.84		
Indicated Limited Loss to Payroll Ratio:					2.184	3.503	5.687	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.366</b>	<b>4.186</b>	<b>6.552</b>	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								438.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	155,474,753	5	83	201	1,829,366	2,153,315	3,982,681	2.562
2011	200,064,242	10	106	229	3,106,229	2,420,850	5,527,079	2.763
2012	202,505,094	2	75	229	2,334,115	2,349,609	4,683,724	2.313
2013	220,210,871	2	98	211	2,672,607	3,539,790	6,212,397	2.821
2014	245,217,820	1	101	264	2,200,787	2,988,918	5,189,705	2.116
1,023,472,780		20	463	1,134	12,143,103	13,452,480	25,595,583	
Adjusted Loss to Payroll Ratio:					1.186	1.314	2.501	
Expected Unlimited Loss to Payroll Ratio:					1.632	2.112	3.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.460	1.376	2.836	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.186	1.316	2.503	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.285</b>	<b>1.573</b>	<b>2.858</b>	
Indicated Relativity Change:								-23.7%
Relativity to Statewide Average Loss to Payroll Ratio:								191.2%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	327,191,180	15	270	639	5,472,317	6,916,596	12,388,913	3.786
2013	355,739,764	16	260	441	5,956,686	7,688,104	13,644,790	3.836
2014	386,672,187	4	293	619	6,714,649	10,076,066	16,790,715	4.342
1,069,603,131		35	823	1,699	18,143,652	24,680,766	42,824,418	
Adjusted Loss to Payroll Ratio:					1.696	2.307	4.004	
Expected Unlimited Loss to Payroll Ratio:					1.795	2.928	4.723	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.606	1.908	3.514	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.696	2.307	4.004	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.805</b>	<b>2.663</b>	<b>4.468</b>	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								298.9%

Code: 2142 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WINERIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	600,932,679	17	250	650	5,006,209	6,950,162	11,956,371	1.990
2013	658,979,169	12	249	679	4,843,797	6,624,585	11,468,382	1.740
2014	700,419,888	5	291	748	4,964,569	6,876,461	11,841,030	1.691
1,960,331,736		34	790	2,077	14,814,575	20,451,208	35,265,783	
Adjusted Loss to Payroll Ratio:					0.756	1.043	1.799	
Expected Unlimited Loss to Payroll Ratio:					0.828	1.310	2.138	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.741	0.854	1.594	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.756	1.043	1.799	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.829</b>	<b>1.295</b>	<b>2.124</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								142.1%

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Code: 2150 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: ICE MFG OR ICE DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	16,158,573	0	17	34	152,395	213,610	366,005	2.265
2011	15,945,404	0	15	32	197,167	407,370	604,537	3.791
2012	21,510,788	0	21	48	358,880	298,096	656,976	3.054
2013	17,843,946	1	12	25	628,101	434,092	1,062,193	5.953
2014	22,893,948	0	15	35	154,650	289,009	443,659	1.938
94,352,659		1	80	174	1,491,193	1,642,178	3,133,371	
Adjusted Loss to Payroll Ratio:					1.580	1.740	3.321	
Expected Unlimited Loss to Payroll Ratio:					2.095	2.954	5.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.874	1.925	3.799	
Credibility:					0.50	0.43		
Indicated Limited Loss to Payroll Ratio:					1.727	1.846	3.573	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.838</b>	<b>2.130</b>	<b>3.968</b>	
Indicated Relativity Change:								-21.4%
Relativity to Statewide Average Loss to Payroll Ratio:								265.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	569,468,168	26	427	1,025	14,083,935	14,213,053	28,296,988	4.969
2014	769,253,316	6	635	1,660	23,296,241	23,139,721	46,435,962	6.036
1,338,721,484		32	1,062	2,685	37,380,176	37,352,775	74,732,950	
Adjusted Loss to Payroll Ratio:					2.792	2.790	5.582	
Expected Unlimited Loss to Payroll Ratio:					2.333	2.647	4.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.087	1.725	3.812	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.792	2.790	5.582	
Limit Factor:					1.116	1.301		
Indicated (Unlimited) Loss to Payroll Ratio:					3.116	3.630	6.746	
Indicated Relativity Change:								35.5%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>2.876</b>	<b>3.350</b>	<b>6.225</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								416.6%

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Code: 2211 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: COTTON BATTING OR WASTE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	5,845,054	2	16	8	530,227	802,998	1,333,225	22.809
2011	4,213,354	0	7	9	159,469	360,181	519,650	12.333
2012	4,611,349	0	9	2	163,125	466,730	629,855	13.659
2013	7,978,043	0	14	8	228,221	251,130	479,351	6.008
2014	3,716,127	0	8	2	92,722	123,407	216,129	5.816
26,363,928		2	54	29	1,173,765	2,004,446	3,178,211	
Adjusted Loss to Payroll Ratio:					4.452	7.603	12.055	
Expected Unlimited Loss to Payroll Ratio:					4.858	8.095	12.954	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.346	5.276	9.622	
Credibility:					0.42	0.39		
Indicated Limited Loss to Payroll Ratio:					4.390	6.184	10.574	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.816</b>	<b>7.674</b>	<b>12.490</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								835.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	23,247,135	4	13	24	477,984	697,635	1,175,619	5.057
2011	27,459,177	2	26	35	622,258	1,013,896	1,636,154	5.958
2012	23,949,314	4	18	38	989,777	696,980	1,686,757	7.043
2013	28,053,432	2	21	32	634,322	899,152	1,533,474	5.466
2014	40,160,262	2	29	37	695,177	1,026,316	1,721,493	4.287
142,869,321		14	107	166	3,419,519	4,333,979	7,753,498	
Adjusted Loss to Payroll Ratio:					2.393	3.034	5.427	
Expected Unlimited Loss to Payroll Ratio:					2.217	3.008	5.225	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.052	2.126	4.178	
Credibility:					0.61	0.53		
Indicated Limited Loss to Payroll Ratio:					2.260	2.607	4.867	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.448</b>	<b>3.116</b>	<b>5.563</b>	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								372.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	34,341,364	9	62	34	1,759,495	2,320,870	4,080,365	11.882
2011	31,689,474	9	49	27	1,769,150	1,496,588	3,265,738	10.305
2012	28,376,905	6	48	19	1,455,764	1,353,316	2,809,080	9.899
2013	33,247,246	4	47	24	1,067,354	1,372,403	2,439,757	7.338
2014	44,657,757	2	72	63	1,761,454	2,635,122	4,396,576	9.845
172,312,745		30	278	167	7,813,216	9,178,299	16,991,515	
Adjusted Loss to Payroll Ratio:					4.534	5.327	9.861	
Expected Unlimited Loss to Payroll Ratio:					4.389	7.099	11.488	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.926	4.627	8.552	
Credibility:					0.85	0.78		
Indicated Limited Loss to Payroll Ratio:					4.443	5.173	9.616	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>5.212</b>	<b>7.754</b>	<b>12.965</b>	
Indicated Relativity Change:								12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								867.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	25,651,879	2	11	18	413,818	466,137	879,955	3.430
2011	27,832,923	4	9	27	737,519	757,250	1,494,769	5.371
2012	39,170,757	6	11	20	790,740	556,387	1,347,127	3.439
2013	27,791,580	4	11	25	571,418	577,369	1,148,787	4.134
2014	34,654,476	0	13	31	519,269	681,804	1,201,073	3.466
155,101,616		16	55	121	3,032,763	3,038,947	6,071,710	
Adjusted Loss to Payroll Ratio:					1.955	1.959	3.915	
Expected Unlimited Loss to Payroll Ratio:					2.223	3.253	5.476	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.070	2.357	4.427	
Credibility:					0.63	0.57		
Indicated Limited Loss to Payroll Ratio:					1.998	2.130	4.128	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.192</b>	<b>2.644</b>	<b>4.835</b>	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								323.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	70,711,108	4	32	51	967,099	847,136	1,814,235	2.566
2011	77,372,525	2	48	55	872,165	1,328,159	2,200,324	2.844
2012	72,796,383	2	46	53	914,931	1,325,415	2,240,346	3.078
2013	80,433,287	0	60	52	1,077,449	1,332,356	2,409,805	2.996
2014	79,402,240	1	60	67	1,610,471	1,669,644	3,280,115	4.131
380,715,542		9	246	278	5,442,115	6,502,711	11,944,826	
Adjusted Loss to Payroll Ratio:					1.429	1.708	3.137	
Expected Unlimited Loss to Payroll Ratio:					1.670	2.311	3.981	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.463	1.480	2.943	
Credibility:					0.79	0.67		
Indicated Limited Loss to Payroll Ratio:					1.436	1.633	3.069	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.576</b>	<b>2.026</b>	<b>3.602</b>	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								241.0%

Code: 2501 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: CLOTHING MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,314,126,159	60	1,227	941	26,635,953	33,188,354	59,824,307	4.552
2014	1,310,820,458	26	1,213	1,064	27,925,056	36,336,947	64,262,003	4.902
2,624,946,616		86	2,440	2,005	54,561,009	69,525,301	124,086,310	
Adjusted Loss to Payroll Ratio:					2.079	2.649	4.727	
Expected Unlimited Loss to Payroll Ratio:					1.857	2.945	4.802	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.719	2.082	3.801	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.079	2.649	4.727	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.212</b>	<b>3.057</b>	<b>5.268</b>	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								352.5%

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Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	62,004,403	14	46	144	1,764,165	2,556,800	4,320,965	6.969
2011	59,103,232	14	67	118	2,652,732	2,876,904	5,529,636	9.356
2012	60,164,849	7	71	116	2,833,032	2,789,412	5,622,444	9.345
2013	66,798,191	3	93	104	2,181,915	2,532,467	4,714,382	7.058
2014	78,557,818	3	102	153	2,579,711	2,994,970	5,574,681	7.096
326,628,492		41	379	635	12,011,555	13,750,554	25,762,109	
Adjusted Loss to Payroll Ratio:					3.677	4.210	7.887	
Expected Unlimited Loss to Payroll Ratio:					3.733	5.248	8.981	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.269	3.361	6.630	
Credibility:					1.00	0.88		
Indicated Limited Loss to Payroll Ratio:					3.677	4.108	7.785	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.034</b>	<b>5.098</b>	<b>9.132</b>	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								611.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	47,069,558	8	58	88	1,460,430	2,272,802	3,733,232	7.931
2011	48,314,393	8	37	101	1,634,691	1,963,135	3,597,826	7.447
2012	46,222,388	1	59	70	1,147,462	1,795,978	2,943,440	6.368
2013	50,824,749	3	59	78	1,353,341	2,035,563	3,388,904	6.668
2014	51,243,292	0	71	79	1,675,945	1,968,201	3,644,146	7.111
243,674,380		20	284	416	7,271,869	10,035,680	17,307,549	
Adjusted Loss to Payroll Ratio:					2.984	4.118	7.103	
Expected Unlimited Loss to Payroll Ratio:					2.985	5.048	8.033	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.614	3.233	5.847	
Credibility:					0.83	0.77		
Indicated Limited Loss to Payroll Ratio:					2.921	3.915	6.836	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.205</b>	<b>4.858</b>	<b>8.063</b>	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								539.5%

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Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	71,081,554	6	46	80	1,413,567	2,016,792	3,430,359	4.826
2011	69,226,350	4	39	73	1,466,513	2,559,873	4,026,386	5.816
2012	72,432,821	3	54	124	1,406,155	1,904,243	3,310,398	4.570
2013	79,278,414	3	57	128	1,619,248	2,486,691	4,105,939	5.179
2014	89,369,795	1	64	121	1,559,450	2,556,302	4,115,752	4.605
381,388,933		17	260	526	7,464,933	11,523,901	18,988,834	
Adjusted Loss to Payroll Ratio:					1.957	3.022	4.979	
Expected Unlimited Loss to Payroll Ratio:					2.216	4.092	6.308	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.982	2.667	4.649	
Credibility:					0.89	0.85		
Indicated Limited Loss to Payroll Ratio:					1.960	2.968	4.928	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.187</b>	<b>3.862</b>	<b>6.049</b>	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								404.8%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	68,798,306	8	105	102	1,656,378	1,912,693	3,569,071	5.188
2011	69,017,960	11	103	81	1,859,306	2,827,422	4,686,728	6.791
2012	70,584,285	7	87	94	1,898,881	2,991,098	4,889,979	6.928
2013	76,388,692	2	67	76	1,437,927	1,474,561	2,912,488	3.813
2014	81,116,056	3	92	99	2,443,067	2,339,439	4,782,506	5.896
365,905,299		31	454	452	9,295,559	11,545,214	20,840,772	
Adjusted Loss to Payroll Ratio:					2.540	3.155	5.696	
Expected Unlimited Loss to Payroll Ratio:					2.630	3.688	6.318	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.448	2.934	5.381	
Credibility:					0.95	0.83		
Indicated Limited Loss to Payroll Ratio:					2.536	3.118	5.653	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.698</b>	<b>3.598</b>	<b>6.296</b>	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								421.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	479,593,495	23	561	744	14,658,882	20,608,354	35,267,236	7.354
2014	527,614,557	4	512	782	13,981,886	14,951,404	28,933,290	5.484
1,007,208,052		27	1,073	1,526	28,640,768	35,559,759	64,200,527	
Adjusted Loss to Payroll Ratio:					2.844	3.531	6.374	
Expected Unlimited Loss to Payroll Ratio:					3.150	4.737	7.886	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.773	3.320	6.093	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.844	3.531	6.374	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.026</b>	<b>4.074</b>	<b>7.100</b>	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								475.1%

INCLUDES 2586 D 1-1-14

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	181,977,184	8	120	72	2,481,983	3,047,451	5,529,434	3.039
2011	179,981,416	13	126	70	2,668,806	3,402,619	6,071,425	3.373
2012	186,126,550	7	167	83	3,437,937	3,982,160	7,420,097	3.987
2013	194,170,036	9	150	72	3,519,191	4,015,861	7,535,052	3.881
2014	204,147,604	4	131	78	2,950,979	3,283,592	6,234,571	3.054
946,402,790		41	694	375	15,058,896	17,731,682	32,790,579	
Adjusted Loss to Payroll Ratio:					1.591	1.874	3.465	
Expected Unlimited Loss to Payroll Ratio:					1.878	2.716	4.594	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.598	1.755	3.353	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.591	1.874	3.465	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.746</b>	<b>2.325</b>	<b>4.071</b>	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								272.4%

INCLUDES 2586 D 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	23,076,887	1	11	18	438,972	411,333	850,305	3.685
2011	24,267,966	6	24	17	812,528	1,113,074	1,925,602	7.935
2012	20,137,666	1	33	17	829,396	1,154,069	1,983,465	9.850
2013	20,712,078	3	36	18	912,765	972,053	1,884,818	9.100
2014	19,533,943	0	21	20	292,230	526,940	819,170	4.194
107,728,540		11	125	90	3,285,891	4,177,469	7,463,360	
Adjusted Loss to Payroll Ratio:					3.050	3.878	6.928	
Expected Unlimited Loss to Payroll Ratio:					2.386	3.365	5.751	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.208	2.379	4.587	
Credibility:					0.56	0.49		
Indicated Limited Loss to Payroll Ratio:					2.680	3.113	5.793	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.902</b>	<b>3.720</b>	<b>6.623</b>	
Indicated Relativity Change:								15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								443.1%

Code: 2683 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: BAG MFG - TRAVEL BAGS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	8,242,485	1	5	10	122,328	102,714	225,042	2.730
2011	8,667,632	1	5	10	119,085	140,804	259,889	2.998
2012	8,353,910	0	12	11	181,220	212,553	393,773	4.714
2013	8,445,853	1	5	21	153,488	204,610	358,098	4.240
2014	9,520,389	0	16	9	363,165	400,509	763,674	8.021
43,230,270		3	43	61	939,285	1,061,190	2,000,475	
Adjusted Loss to Payroll Ratio:					2.173	2.455	4.627	
Expected Unlimited Loss to Payroll Ratio:					1.698	2.437	4.134	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.571	1.723	3.294	
Credibility:					0.34	0.30		
Indicated Limited Loss to Payroll Ratio:					1.776	1.942	3.718	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.923</b>	<b>2.321</b>	<b>4.244</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								284.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 2688 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: LEATHER GOODS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	36,881,220	1	26	50	412,021	547,542	959,563	2.602
2011	40,258,173	3	13	24	404,905	547,042	951,947	2.365
2012	46,681,007	4	38	39	959,873	1,040,040	1,999,913	4.284
2013	48,166,824	1	38	45	857,166	954,228	1,811,394	3.761
2014	52,939,804	1	39	42	1,221,025	1,293,100	2,514,125	4.749
224,927,027		10	154	200	3,854,991	4,381,953	8,236,944	
Adjusted Loss to Payroll Ratio:					1.714	1.948	3.662	
Expected Unlimited Loss to Payroll Ratio:					1.528	2.492	4.021	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.415	1.762	3.177	
Credibility:					0.63	0.59		
Indicated Limited Loss to Payroll Ratio:					1.603	1.872	3.475	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.706</b>	<b>2.160</b>	<b>3.866</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								258.7%

Code: 2702 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: LOGGING OR LUMBERING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	36,981,804	8	55	62	1,508,749	2,061,175	3,569,924	9.653
2011	38,241,723	15	71	57	3,391,415	3,284,363	6,675,778	17.457
2012	41,921,056	12	75	46	2,889,407	2,965,363	5,854,770	13.966
2013	47,267,627	8	81	45	3,079,032	2,760,346	5,839,378	12.354
2014	50,901,429	10	71	50	3,283,309	2,799,920	6,083,229	11.951
215,313,639		53	353	260	14,151,912	13,871,167	28,023,078	
Adjusted Loss to Payroll Ratio:					6.573	6.442	13.015	
Expected Unlimited Loss to Payroll Ratio:					7.906	10.383	18.290	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					6.578	5.622	12.200	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					6.573	6.369	12.941	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>8.163</b>	<b>10.705</b>	<b>18.869</b>	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								1262.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 2710 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: SAWMILLS OR SHINGLE MILLS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	38,587,739	4	43	91	993,688	1,227,897	2,221,585	5.757
2011	42,342,387	3	50	75	672,712	770,350	1,443,062	3.408
2012	41,261,276	3	64	67	1,430,857	1,494,437	2,925,294	7.090
2013	46,392,922	2	42	85	965,194	928,875	1,894,069	4.083
2014	52,980,963	1	48	103	1,126,777	2,192,058	3,318,835	6.264
221,565,288		13	247	421	5,189,228	6,613,617	11,802,845	
Adjusted Loss to Payroll Ratio:					2.342	2.985	5.327	
Expected Unlimited Loss to Payroll Ratio:					2.253	3.056	5.309	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.016	1.992	4.007	
Credibility:					0.72	0.61		
Indicated Limited Loss to Payroll Ratio:					2.251	2.598	4.848	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.395</b>	<b>2.998</b>	<b>5.392</b>	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								360.8%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	10,067,227	1	6	7	265,547	295,910	561,457	5.577
2011	10,323,886	5	13	12	1,031,135	883,059	1,914,194	18.541
2012	11,884,700	0	10	10	324,124	279,838	603,962	5.082
2013	12,064,058	2	7	10	360,214	606,253	966,467	8.011
2014	12,927,689	0	7	7	252,815	210,858	463,673	3.587
57,267,560		8	43	46	2,233,835	2,275,917	4,509,751	
Adjusted Loss to Payroll Ratio:					3.901	3.974	7.875	
Expected Unlimited Loss to Payroll Ratio:					4.968	8.085	13.053	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.038	4.667	8.706	
Credibility:					0.56	0.49		
Indicated Limited Loss to Payroll Ratio:					3.961	4.328	8.289	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.920</b>	<b>7.275</b>	<b>12.195</b>	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								816.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	45,302,169	5	35	76	831,368	1,265,236	2,096,604	4.628
2011	50,670,938	2	36	61	624,682	629,482	1,254,164	2.475
2012	49,484,219	4	21	62	798,701	1,074,825	1,873,526	3.786
2013	53,458,954	3	44	57	988,995	1,309,117	2,298,112	4.299
2014	59,593,490	1	46	76	937,328	1,257,793	2,195,121	3.683
258,509,769		15	182	332	4,181,074	5,536,454	9,717,528	
Adjusted Loss to Payroll Ratio:					1.617	2.142	3.759	
Expected Unlimited Loss to Payroll Ratio:					1.561	2.321	3.882	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.444	1.641	3.086	
Credibility:					0.67	0.60		
Indicated Limited Loss to Payroll Ratio:					1.560	1.941	3.502	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.690</b>	<b>2.320</b>	<b>4.010</b>	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								268.3%

Code: 2757 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: PALLET MFG, REPAIR, RECONDITION - WOOD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	78,757,945	17	117	199	3,128,989	3,516,784	6,645,773	8.438
2011	82,955,466	8	135	184	2,124,065	3,969,282	6,093,347	7.345
2012	86,479,995	6	127	184	2,394,083	3,633,339	6,027,422	6.970
2013	87,576,309	11	148	218	3,376,265	4,405,629	7,781,894	8.886
2014	93,474,668	1	134	229	2,095,577	3,252,174	5,347,751	5.721
429,244,383		43	661	1,014	13,118,980	18,777,208	31,896,188	
Adjusted Loss to Payroll Ratio:					3.056	4.374	7.431	
Expected Unlimited Loss to Payroll Ratio:					3.061	4.758	7.819	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.851	3.447	6.298	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					3.056	4.365	7.421	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.353</b>	<b>5.417</b>	<b>8.770</b>	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								586.8%

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Code: 2759 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: BOX, BOX SHOOK OR CONTAINER MFG - WOOD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	36,112,101	4	45	81	1,191,028	1,268,595	2,459,623	6.811
2011	31,156,713	1	43	55	611,852	987,505	1,599,357	5.133
2012	33,690,961	1	31	69	525,625	931,235	1,456,860	4.324
2013	34,730,615	2	36	95	788,663	1,102,593	1,891,256	5.446
2014	43,122,766	0	55	102	809,121	1,504,137	2,313,258	5.364
178,813,157		8	210	402	3,926,288	5,794,065	9,720,354	
Adjusted Loss to Payroll Ratio:					2.196	3.240	5.436	
Expected Unlimited Loss to Payroll Ratio:					3.064	4.895	7.960	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.683	3.135	5.819	
Credibility:					0.74	0.67		
Indicated Limited Loss to Payroll Ratio:					2.323	3.206	5.528	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.548</b>	<b>3.978</b>	<b>6.526</b>	
Indicated Relativity Change:								-18.0%
Relativity to Statewide Average Loss to Payroll Ratio:								436.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	87,060,380	1	21	86	595,326	492,947	1,088,273	1.250
2011	86,136,832	2	25	74	543,723	932,505	1,476,228	1.714
2012	94,012,189	2	19	67	539,147	838,732	1,377,879	1.466
2013	96,628,687	1	33	75	788,623	1,060,582	1,849,205	1.914
2014	108,214,019	0	32	93	669,857	1,038,107	1,707,964	1.578
472,052,107		6	130	395	3,136,676	4,362,873	7,499,549	
Adjusted Loss to Payroll Ratio:					0.664	0.924	1.589	
Expected Unlimited Loss to Payroll Ratio:					0.771	1.056	1.826	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.718	0.765	1.482	
Credibility:					0.64	0.56		
Indicated Limited Loss to Payroll Ratio:					0.684	0.854	1.538	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.727</b>	<b>0.986</b>	<b>1.713</b>	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								114.6%

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Code: 2797 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MOBILE HOME MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	60,529,046	4	55	226	1,010,669	1,134,900	2,145,569	3.545
2011	54,982,590	10	102	189	2,320,267	2,967,415	5,287,682	9.617
2012	51,641,363	5	70	184	1,579,897	2,237,891	3,817,788	7.393
2013	65,561,622	3	62	188	1,333,451	1,733,791	3,067,242	4.678
2014	80,544,916	2	106	295	2,024,942	3,057,594	5,082,536	6.310
313,259,538		24	395	1,082	8,269,225	11,131,592	19,400,817	
Adjusted Loss to Payroll Ratio:					2.640	3.553	6.193	
Expected Unlimited Loss to Payroll Ratio:					2.398	3.772	6.170	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.220	2.667	4.886	
Credibility:					0.86	0.79		
Indicated Limited Loss to Payroll Ratio:					2.581	3.367	5.948	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.795</b>	<b>4.024</b>	<b>6.819</b>	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								456.3%

Code: 2806 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: DOOR, SASH OR WINDOW MFG - WOOD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	81,845,618	10	56	133	1,502,959	1,744,722	3,247,681	3.968
2011	72,304,856	14	70	158	2,154,701	3,137,922	5,292,623	7.320
2012	82,422,961	8	85	155	2,106,227	2,434,118	4,540,345	5.509
2013	96,202,646	7	98	160	2,211,159	2,337,287	4,548,446	4.728
2014	104,852,355	3	99	171	2,307,601	3,075,671	5,383,272	5.134
437,628,435		42	408	777	10,282,647	12,729,720	23,012,367	
Adjusted Loss to Payroll Ratio:					2.350	2.909	5.258	
Expected Unlimited Loss to Payroll Ratio:					2.382	3.125	5.507	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.205	2.210	4.414	
Credibility:					0.98	0.84		
Indicated Limited Loss to Payroll Ratio:					2.347	2.797	5.144	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.574</b>	<b>3.471</b>	<b>6.045</b>	
Indicated Relativity Change:								9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								404.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	365,370,666	22	329	428	6,846,330	8,285,535	15,131,865	4.142
2014	408,356,308	11	315	487	8,686,836	11,160,920	19,847,756	4.860
773,726,973		33	644	915	15,533,166	19,446,455	34,979,621	
Adjusted Loss to Payroll Ratio:					2.008	2.513	4.521	
Expected Unlimited Loss to Payroll Ratio:					2.215	3.039	5.255	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.050	2.149	4.199	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.008	2.513	4.521	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.240</b>	<b>3.270</b>	<b>5.510</b>	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								368.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	32,557,196	3	44	74	919,963	1,146,672	2,066,635	6.348
2011	32,070,545	4	31	67	448,647	610,032	1,058,679	3.301
2012	36,847,416	0	78	127	1,157,028	1,482,130	2,639,158	7.162
2013	46,703,080	1	66	131	1,216,611	1,475,731	2,692,342	5.765
2014	53,940,782	1	69	103	1,552,486	2,259,301	3,811,787	7.067
202,119,019		9	288	502	5,294,735	6,973,867	12,268,602	
Adjusted Loss to Payroll Ratio:					2.620	3.450	6.070	
Expected Unlimited Loss to Payroll Ratio:					3.180	4.639	7.819	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.785	2.971	5.756	
Credibility:					0.79	0.69		
Indicated Limited Loss to Payroll Ratio:					2.654	3.302	5.956	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.875</b>	<b>3.946</b>	<b>6.820</b>	
Indicated Relativity Change:								-12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								456.4%

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Code: 2840 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PICTURE FRAME ASSEMBLY - WOOD OR METAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	39,351,830	2	33	74	451,067	831,730	1,282,797	3.260
2011	38,759,741	4	51	39	1,017,187	1,642,161	2,659,348	6.861
2012	39,164,811	2	36	78	699,152	1,000,207	1,699,359	4.339
2013	36,037,347	1	21	55	509,306	783,244	1,292,550	3.587
2014	41,868,966	1	33	63	717,217	900,465	1,617,682	3.864
195,182,694		10	174	309	3,393,929	5,157,807	8,551,735	
Adjusted Loss to Payroll Ratio:					1.739	2.643	4.381	
Expected Unlimited Loss to Payroll Ratio:					1.622	3.176	4.798	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.501	2.245	3.746	
Credibility:					0.61	0.61		
Indicated Limited Loss to Payroll Ratio:					1.646	2.488	4.134	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.751</b>	<b>2.871</b>	<b>4.622</b>	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								309.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	59,797,670	10	52	93	1,554,364	2,537,631	4,091,995	6.843
2011	63,914,527	7	70	112	1,891,870	2,373,002	4,264,872	6.673
2012	71,368,998	7	74	93	1,560,228	2,093,408	3,653,636	5.119
2013	72,586,602	6	67	90	2,073,831	2,363,314	4,437,145	6.113
2014	77,069,266	3	80	114	1,801,853	3,184,076	4,985,929	6.469
344,737,064		33	343	502	8,882,145	12,551,432	21,433,577	
Adjusted Loss to Payroll Ratio:					2.576	3.641	6.217	
Expected Unlimited Loss to Payroll Ratio:					2.729	4.358	7.087	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.441	2.840	5.281	
Credibility:					0.93	0.84		
Indicated Limited Loss to Payroll Ratio:					2.567	3.513	6.080	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.816</b>	<b>4.359</b>	<b>7.175</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								480.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	25,495,716	4	17	67	647,512	927,105	1,574,617	6.176
2011	28,395,338	3	11	23	428,677	647,245	1,075,922	3.789
2012	29,132,971	1	22	72	642,042	1,002,391	1,644,433	5.645
2013	33,607,521	0	17	52	254,623	583,840	838,463	2.495
2014	33,812,838	1	29	71	664,850	988,582	1,653,432	4.890
150,444,385		9	96	285	2,637,703	4,149,162	6,786,865	
Adjusted Loss to Payroll Ratio:					1.753	2.758	4.511	
Expected Unlimited Loss to Payroll Ratio:					1.985	3.741	5.726	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.837	2.645	4.482	
Credibility:					0.59	0.59		
Indicated Limited Loss to Payroll Ratio:					1.788	2.712	4.499	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.936</b>	<b>3.240</b>	<b>5.176</b>	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								346.4%

Code: 2881 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FURNITURE ASSEMBLING - OTHER THAN METAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	10,880,471	4	12	23	573,049	536,202	1,109,251	10.195
2011	10,559,246	3	5	11	290,708	418,292	709,000	6.714
2012	10,862,139	1	19	17	324,392	498,164	822,556	7.573
2013	10,742,862	0	11	14	195,001	213,244	408,245	3.800
2014	11,674,550	0	11	23	255,842	291,177	547,019	4.686
54,719,268		8	58	88	1,638,993	1,957,080	3,596,073	
Adjusted Loss to Payroll Ratio:					2.995	3.577	6.572	
Expected Unlimited Loss to Payroll Ratio:					3.300	4.541	7.840	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.054	3.210	6.264	
Credibility:					0.49	0.42		
Indicated Limited Loss to Payroll Ratio:					3.025	3.364	6.389	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.276</b>	<b>4.020</b>	<b>7.296</b>	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								488.2%

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Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	68,960,349	21	103	156	2,956,311	3,269,643	6,225,954	9.028
2011	71,719,020	11	118	170	2,771,598	3,264,635	6,036,233	8.417
2012	71,102,164	11	118	165	2,720,012	4,055,499	6,775,511	9.529
2013	77,621,411	12	163	221	3,254,517	4,629,411	7,883,928	10.157
2014	88,861,399	4	139	180	2,715,190	3,529,470	6,244,660	7.027
378,264,342		59	641	892	14,417,627	18,748,658	33,166,286	
Adjusted Loss to Payroll Ratio:					3.812	4.956	8.768	
Expected Unlimited Loss to Payroll Ratio:					3.906	5.876	9.782	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.637	4.257	7.894	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.812	4.956	8.768	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.254</b>	<b>6.448</b>	<b>10.702</b>	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								716.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	9,489,053	2	8	21	174,930	227,174	402,104	4.238
2011	9,598,509	0	10	18	218,851	277,540	496,391	5.172
2012	9,626,227	1	9	23	188,415	276,337	464,752	4.828
2013	11,093,326	2	19	15	488,408	527,035	1,015,443	9.154
2014	11,562,829	0	6	25	96,921	227,259	324,180	2.804
51,369,944		5	52	102	1,167,525	1,535,346	2,702,871	
Adjusted Loss to Payroll Ratio:					2.273	2.989	5.262	
Expected Unlimited Loss to Payroll Ratio:					2.286	3.599	5.884	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.045	2.345	4.390	
Credibility:					0.40	0.36		
Indicated Limited Loss to Payroll Ratio:					2.136	2.577	4.713	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.384</b>	<b>3.353</b>	<b>5.736</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								383.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	56,242,846	2	34	54	522,108	547,951	1,070,059	1.903
2011	68,322,824	4	65	69	1,132,265	1,666,445	2,798,710	4.096
2012	70,620,182	1	44	81	732,312	1,364,388	2,096,700	2.969
2013	71,010,217	4	40	93	1,278,516	1,545,306	2,823,822	3.977
2014	67,022,571	1	24	66	492,291	914,421	1,406,712	2.099
333,218,641		12	207	363	4,157,493	6,038,512	10,196,005	
Adjusted Loss to Payroll Ratio:					1.248	1.812	3.060	
Expected Unlimited Loss to Payroll Ratio:					1.517	2.408	3.925	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.413	1.744	3.157	
Credibility:					0.74	0.68		
Indicated Limited Loss to Payroll Ratio:					1.291	1.790	3.081	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.484</b>	<b>2.498</b>	<b>3.982</b>	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								266.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	82,734,559	3	22	46	699,381	727,896	1,427,277	1.725
2011	76,244,275	1	24	47	476,508	506,033	982,541	1.289
2012	76,933,621	2	25	63	667,430	763,773	1,431,203	1.860
2013	80,914,123	1	16	46	436,041	545,736	981,777	1.213
2014	104,251,668	1	44	78	1,839,730	2,099,570	3,939,300	3.779
421,078,246		8	131	280	4,119,089	4,643,008	8,762,098	
Adjusted Loss to Payroll Ratio:					0.978	1.103	2.081	
Expected Unlimited Loss to Payroll Ratio:					0.913	1.046	1.959	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.816	0.682	1.498	
Credibility:					0.65	0.52		
Indicated Limited Loss to Payroll Ratio:					0.922	0.901	1.822	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.981</b>	<b>1.039</b>	<b>2.020</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								135.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	50,103,946	5	31	89	837,590	949,761	1,787,351	3.567
2011	56,132,031	1	40	108	880,717	1,267,815	2,148,532	3.828
2012	58,296,119	1	43	63	1,048,868	1,373,922	2,422,790	4.156
2013	59,521,012	4	33	72	1,656,753	1,681,365	3,338,118	5.608
2014	61,403,656	0	23	66	584,574	998,313	1,582,887	2.578
285,456,764		11	170	398	5,008,502	6,271,177	11,279,679	
Adjusted Loss to Payroll Ratio:					1.755	2.197	3.951	
Expected Unlimited Loss to Payroll Ratio:					2.024	2.948	4.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.873	2.084	3.957	
Credibility:					0.77	0.69		
Indicated Limited Loss to Payroll Ratio:					1.782	2.162	3.944	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.896</b>	<b>2.495</b>	<b>4.391</b>	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								293.8%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	80,317,123	11	85	210	1,906,208	3,068,733	4,974,941	6.194
2011	81,143,840	16	72	190	2,339,082	2,779,325	5,118,407	6.308
2012	95,601,588	8	88	147	2,242,584	2,771,758	5,014,342	5.245
2013	102,941,368	4	94	190	2,660,852	3,573,756	6,234,608	6.056
2014	111,092,658	3	101	238	2,469,029	3,366,447	5,835,476	5.253
471,096,578		42	440	975	11,617,755	15,560,020	27,177,775	
Adjusted Loss to Payroll Ratio:					2.466	3.303	5.769	
Expected Unlimited Loss to Payroll Ratio:					2.709	4.085	6.793	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.423	2.662	5.085	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					2.466	3.258	5.724	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.893</b>	<b>4.884</b>	<b>7.777</b>	
Indicated Relativity Change:								14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								520.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	29,241,599	2	19	31	533,000	570,645	1,103,645	3.774
2011	49,342,237	4	30	46	943,920	938,121	1,882,041	3.814
2012	52,426,214	4	27	38	1,611,989	1,373,244	2,985,233	5.694
2013	61,937,144	4	55	109	1,598,275	2,067,282	3,665,557	5.918
2014	63,088,358	2	40	79	1,459,616	1,415,968	2,875,584	4.558
256,035,551		16	171	303	6,146,799	6,365,258	12,512,057	
Adjusted Loss to Payroll Ratio:					2.401	2.486	4.887	
Expected Unlimited Loss to Payroll Ratio:					2.873	3.311	6.184	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.570	2.158	4.727	
Credibility:					0.84	0.67		
Indicated Limited Loss to Payroll Ratio:					2.428	2.378	4.806	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.709</b>	<b>3.093</b>	<b>5.803</b>	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								388.3%

Code: 3040 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: IRON WORKS - SHOP

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	99,137,279	7	86	199	1,527,437	1,712,957	3,240,394	3.269
2011	102,398,690	15	103	195	2,923,057	3,723,984	6,647,041	6.491
2012	111,430,951	14	104	163	3,333,138	3,603,039	6,936,177	6.225
2013	118,486,964	6	96	164	2,013,389	2,592,818	4,606,207	3.888
2014	138,027,264	10	132	205	4,672,266	5,340,247	10,012,513	7.254
569,481,147		52	521	926	14,469,287	16,973,045	31,442,333	
Adjusted Loss to Payroll Ratio:					2.541	2.980	5.521	
Expected Unlimited Loss to Payroll Ratio:					2.521	3.401	5.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.255	2.217	4.472	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					2.541	2.927	5.468	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.703</b>	<b>3.378</b>	<b>6.081</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								406.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 3060 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: DOOR OR WINDOW MFG - METAL OR PLASTIC

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	258,969,807	16	226	422	4,951,150	8,215,151	13,166,301	5.084
2014	277,584,182	4	229	577	4,219,156	7,257,316	11,476,472	4.134
536,553,989		20	455	999	9,170,306	15,472,467	24,642,773	
Adjusted Loss to Payroll Ratio:					1.709	2.884	4.593	
Expected Unlimited Loss to Payroll Ratio:					2.092	4.436	6.528	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.872	2.891	4.763	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.709	2.884	4.593	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.875</b>	<b>3.579</b>	<b>5.454</b>	
Indicated Relativity Change:								-16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								364.9%

Code: 3066 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: SHEET METAL PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	610,229,929	18	319	770	7,265,892	8,524,766	15,790,658	2.588
2014	661,293,364	6	313	811	8,574,450	9,510,941	18,085,391	2.735
1,271,523,294		24	632	1,581	15,840,342	18,035,707	33,876,050	
Adjusted Loss to Payroll Ratio:					1.246	1.418	2.664	
Expected Unlimited Loss to Payroll Ratio:					1.506	2.078	3.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.347	1.354	2.701	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.246	1.418	2.664	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.390</b>	<b>1.845</b>	<b>3.236</b>	
Indicated Relativity Change:								-9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								216.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	218,643,431	2	5	14	209,438	254,468	463,906	0.212
2011	198,541,423	0	8	20	180,220	192,809	373,029	0.188
2012	195,835,585	2	11	19	213,549	520,609	734,158	0.375
2013	211,701,201	1	8	25	181,249	256,806	438,055	0.207
2014	287,547,580	0	10	27	425,248	458,434	883,682	0.307
1,112,269,220		5	42	105	1,209,705	1,683,125	2,892,831	
Adjusted Loss to Payroll Ratio:					0.109	0.151	0.260	
Expected Unlimited Loss to Payroll Ratio:					0.106	0.162	0.268	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.099	0.118	0.216	
Credibility:					0.41	0.38		
Indicated Limited Loss to Payroll Ratio:					0.103	0.130	0.233	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.113</b>	<b>0.162</b>	<b>0.274</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								18.4%

Code: 3076 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FURNITURE MFG - METAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	175,217,585	12	135	284	3,463,782	5,081,371	8,545,153	4.877
2012	170,080,932	5	120	209	2,916,285	4,143,242	7,059,527	4.151
2013	191,603,241	6	120	261	2,679,555	3,916,394	6,595,949	3.443
2014	195,214,507	6	115	238	3,146,332	4,770,541	7,916,873	4.055
732,116,264		29	490	992	12,205,955	17,911,548	30,117,503	
Adjusted Loss to Payroll Ratio:					1.667	2.447	4.114	
Expected Unlimited Loss to Payroll Ratio:					1.978	3.266	5.244	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.831	2.309	4.140	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.667	2.447	4.114	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.829</b>	<b>3.036</b>	<b>4.865</b>	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								325.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	13,010,495	1	15	30	309,090	491,826	800,916	6.156
2011	11,286,703	2	13	34	443,638	305,037	748,675	6.633
2012	11,851,954	2	16	32	458,346	500,350	958,696	8.089
2013	11,795,152	1	16	28	379,579	596,175	975,754	8.273
2014	11,284,926	0	13	29	339,149	546,782	885,931	7.851
59,229,230		6	73	153	1,929,802	2,440,170	4,369,972	
Adjusted Loss to Payroll Ratio:					3.258	4.120	7.378	
Expected Unlimited Loss to Payroll Ratio:					3.607	4.987	8.595	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.227	3.250	6.477	
Credibility:					0.51	0.44		
Indicated Limited Loss to Payroll Ratio:					3.243	3.633	6.876	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.512</b>	<b>4.341</b>	<b>7.853</b>	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								525.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	25,927,263	5	30	40	1,327,593	1,259,518	2,587,111	9.978
2011	35,386,417	20	74	90	2,925,241	3,079,193	6,004,434	16.968
2012	32,756,238	2	51	118	1,520,185	1,631,575	3,151,760	9.622
2013	26,969,511	2	39	85	1,257,743	1,522,870	2,780,613	10.310
2014	43,789,052	1	47	110	1,496,077	1,416,251	2,912,328	6.651
164,828,480		30	241	443	8,526,840	8,909,408	17,436,248	
Adjusted Loss to Payroll Ratio:					5.173	5.405	10.578	
Expected Unlimited Loss to Payroll Ratio:					5.616	6.948	12.564	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.918	4.450	9.368	
Credibility:					0.91	0.75		
Indicated Limited Loss to Payroll Ratio:					5.150	5.166	10.317	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>5.650</b>	<b>6.412</b>	<b>12.061</b>	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								807.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 3085 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FOUNDRIES - NON-FERROUS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	47,893,343	10	50	99	1,449,857	1,866,692	3,316,549	6.925
2011	48,333,877	7	50	73	1,275,561	1,494,258	2,769,819	5.731
2012	47,203,915	2	48	83	1,063,034	1,324,138	2,387,172	5.057
2013	47,054,404	3	54	43	1,579,147	2,085,694	3,664,841	7.789
2014	45,061,760	1	43	62	871,920	1,121,517	1,993,437	4.424
235,547,299		23	245	360	6,239,519	7,892,299	14,131,818	
Adjusted Loss to Payroll Ratio:					2.649	3.351	6.000	
Expected Unlimited Loss to Payroll Ratio:					2.628	4.238	6.865	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.351	2.762	5.112	
Credibility:					0.78	0.71		
Indicated Limited Loss to Payroll Ratio:					2.583	3.180	5.763	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.834</b>	<b>3.946</b>	<b>6.780</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								453.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	257,419,197	15	99	253	2,411,814	4,288,441	6,700,255	2.603
2011	264,476,455	16	110	245	3,482,836	4,283,848	7,766,684	2.937
2012	279,172,491	10	99	239	3,153,967	3,690,442	6,844,409	2.452
2013	284,197,621	8	122	267	3,506,524	4,465,046	7,971,570	2.805
2014	292,732,204	3	118	208	3,037,771	3,762,377	6,800,148	2.323
1,377,997,967		52	548	1,212	15,592,913	20,490,153	36,083,066	
Adjusted Loss to Payroll Ratio:					1.132	1.487	2.619	
Expected Unlimited Loss to Payroll Ratio:					1.176	1.938	3.114	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.052	1.263	2.315	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.132	1.487	2.619	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.263</b>	<b>1.935</b>	<b>3.197</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								213.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	98,831,635	7	61	154	2,595,458	2,536,786	5,132,244	5.193
2011	116,092,207	9	65	185	2,468,985	2,477,383	4,946,368	4.261
2012	113,225,922	7	68	206	2,452,405	2,326,798	4,779,203	4.221
2013	117,963,131	2	60	136	1,435,465	1,596,911	3,032,376	2.571
2014	107,287,805	3	57	126	2,010,857	1,668,535	3,679,392	3.429
553,400,699		28	311	807	10,963,171	10,606,414	21,569,585	
Adjusted Loss to Payroll Ratio:					1.981	1.917	3.898	
Expected Unlimited Loss to Payroll Ratio:					2.322	3.021	5.343	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.982	1.868	3.849	
Credibility:					1.00	0.86		
Indicated Limited Loss to Payroll Ratio:					1.981	1.910	3.891	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.324</b>	<b>2.863</b>	<b>5.186</b>	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								347.0%

Code: 3131 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: TAG BUTTON OR FASTENER MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	40,103,188	1	26	59	555,936	602,667	1,158,603	2.889
2011	39,238,096	4	19	43	822,500	889,221	1,711,721	4.362
2012	39,355,248	4	15	54	685,290	826,994	1,512,284	3.843
2013	44,274,621	2	24	40	615,586	683,280	1,298,866	2.934
2014	54,467,157	1	26	56	443,080	1,034,000	1,477,080	2.712
217,438,310		12	110	252	3,122,392	4,036,162	7,158,554	
Adjusted Loss to Payroll Ratio:					1.436	1.856	3.292	
Expected Unlimited Loss to Payroll Ratio:					1.495	2.658	4.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.337	1.732	3.070	
Credibility:					0.61	0.57		
Indicated Limited Loss to Payroll Ratio:					1.397	1.803	3.200	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.533</b>	<b>2.238</b>	<b>3.771</b>	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								252.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	208,839,180	14	71	216	2,236,335	2,861,629	5,097,964	2.441
2011	216,266,202	9	75	212	2,109,836	2,472,127	4,581,963	2.119
2012	227,193,307	6	96	236	2,778,573	3,399,461	6,178,034	2.719
2013	237,888,448	6	94	209	2,370,188	3,211,965	5,582,153	2.347
2014	244,894,617	5	95	225	3,076,756	3,607,955	6,684,711	2.730
1,135,081,754		40	431	1,098	12,571,687	15,553,137	28,124,825	
Adjusted Loss to Payroll Ratio:					1.108	1.370	2.478	
Expected Unlimited Loss to Payroll Ratio:					1.161	1.789	2.950	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.039	1.166	2.205	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.108	1.360	2.468	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.178</b>	<b>1.569</b>	<b>2.748</b>	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								183.9%

Code: 3152 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: NAIL, TACK OR RIVET MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	446,334,958	14	154	245	4,352,092	4,762,086	9,114,178	2.042
2012	417,268,076	14	151	231	4,731,685	5,451,250	10,182,935	2.440
2013	422,895,613	10	162	260	4,442,102	5,514,018	9,956,120	2.354
2014	419,228,731	6	161	253	4,920,003	6,297,488	11,217,491	2.676
1,705,727,379		44	628	989	18,445,882	22,024,842	40,470,724	
Adjusted Loss to Payroll Ratio:					1.081	1.291	2.373	
Expected Unlimited Loss to Payroll Ratio:					0.998	1.428	2.426	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.923	1.010	1.933	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.081	1.291	2.373	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.171</b>	<b>1.543</b>	<b>2.714</b>	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								181.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 3165 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: AIR CONDITIONING/REFRIGERATION EQUIP MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	104,215,108	13	46	127	2,221,505	2,157,387	4,378,892	4.202
2011	83,960,530	2	36	79	678,567	1,126,301	1,804,868	2.150
2012	79,462,661	4	41	90	1,109,308	1,433,217	2,542,525	3.200
2013	77,980,090	4	24	71	1,072,939	1,337,638	2,410,577	3.091
2014	83,703,479	1	41	96	1,189,453	1,408,078	2,597,531	3.103
429,321,867		24	188	463	6,271,773	7,462,621	13,734,394	
Adjusted Loss to Payroll Ratio:					1.461	1.738	3.199	
Expected Unlimited Loss to Payroll Ratio:					1.316	1.865	3.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.225	1.351	2.577	
Credibility:					0.77	0.68		
Indicated Limited Loss to Payroll Ratio:					1.407	1.614	3.021	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.523</b>	<b>1.929</b>	<b>3.453</b>	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								231.0%

Code: 3169 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: STOVE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	45,913,772	5	27	77	968,560	1,452,966	2,421,526	5.274
2011	49,112,556	3	30	92	761,145	1,092,901	1,854,046	3.775
2012	50,078,387	3	36	86	838,635	1,282,601	2,121,236	4.236
2013	59,799,612	2	39	71	602,801	952,404	1,555,205	2.601
2014	65,470,980	0	39	57	755,977	1,162,978	1,918,955	2.931
270,375,307		13	171	383	3,927,117	5,943,850	9,870,968	
Adjusted Loss to Payroll Ratio:					1.452	2.198	3.651	
Expected Unlimited Loss to Payroll Ratio:					1.664	2.548	4.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.549	1.846	3.395	
Credibility:					0.70	0.64		
Indicated Limited Loss to Payroll Ratio:					1.482	2.071	3.553	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.625</b>	<b>2.571</b>	<b>4.196</b>	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								280.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	19,120,861	3	11	38	447,522	799,460	1,246,982	6.522
2011	20,118,434	1	19	35	554,705	445,773	1,000,478	4.973
2012	22,457,323	0	8	28	137,971	163,337	301,308	1.342
2013	22,393,477	0	11	25	289,708	241,444	531,152	2.372
2014	23,315,910	0	9	12	125,629	184,291	309,920	1.329
107,406,005		4	58	138	1,555,535	1,834,305	3,389,840	
Adjusted Loss to Payroll Ratio:					1.448	1.708	3.156	
Expected Unlimited Loss to Payroll Ratio:					1.606	2.070	3.676	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.487	1.463	2.950	
Credibility:					0.48	0.40		
Indicated Limited Loss to Payroll Ratio:					1.468	1.561	3.029	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.611</b>	<b>1.937</b>	<b>3.548</b>	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								237.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	207,217,710	3	51	153	969,388	1,135,601	2,104,989	1.016
2011	223,835,369	9	68	132	2,011,242	2,708,933	4,720,175	2.109
2012	222,639,914	5	69	145	1,857,641	2,382,826	4,240,467	1.905
2013	222,702,339	2	63	135	1,291,296	1,883,305	3,174,601	1.425
2014	231,957,488	4	61	113	1,816,488	2,111,313	3,927,801	1.693
1,108,352,819		23	312	678	7,946,055	10,221,978	18,168,033	
Adjusted Loss to Payroll Ratio:					0.717	0.922	1.639	
Expected Unlimited Loss to Payroll Ratio:					0.717	1.066	1.782	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.663	0.754	1.417	
Credibility:					0.88	0.79		
Indicated Limited Loss to Payroll Ratio:					0.710	0.887	1.597	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.756</b>	<b>1.023</b>	<b>1.779</b>	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								119.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	338,141,590	7	94	326	1,970,607	2,659,969	4,630,576	1.369
2012	399,965,989	13	106	398	3,035,102	4,230,245	7,265,347	1.816
2013	425,226,862	13	125	419	4,375,228	5,781,856	10,157,084	2.389
2014	432,351,194	5	132	404	4,641,838	5,615,635	10,257,473	2.372
1,595,685,635		38	457	1,547	14,022,775	18,287,704	32,310,478	
Adjusted Loss to Payroll Ratio:					0.879	1.146	2.025	
Expected Unlimited Loss to Payroll Ratio:					1.053	1.437	2.490	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.981	1.041	2.021	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.879	1.146	2.025	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.935</b>	<b>1.323</b>	<b>2.258</b>	
Indicated Relativity Change:								-9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								151.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	103,141,917	15	47	144	1,890,053	2,603,189	4,493,242	4.356
2011	111,483,728	11	56	162	1,911,344	2,514,740	4,426,084	3.970
2012	128,031,430	11	79	207	2,788,230	3,931,697	6,719,927	5.249
2013	126,544,557	1	94	156	2,152,557	2,505,269	4,657,826	3.681
2014	129,557,956	2	70	145	1,892,922	2,201,350	4,094,272	3.160
598,759,589		40	346	814	10,635,106	13,756,244	24,391,350	
Adjusted Loss to Payroll Ratio:					1.776	2.297	4.074	
Expected Unlimited Loss to Payroll Ratio:					2.052	3.235	5.288	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.911	2.344	4.255	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.776	2.299	4.075	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.043</b>	<b>3.207</b>	<b>5.249</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								351.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	79,594,270	4	18	55	852,820	694,347	1,547,167	1.944
2011	62,208,720	2	23	39	464,342	551,760	1,016,102	1.633
2012	64,512,345	4	12	32	966,280	809,384	1,775,664	2.752
2013	60,955,628	1	23	34	531,437	853,392	1,384,829	2.272
2014	62,835,810	2	11	28	415,629	513,948	929,577	1.479
330,106,772		13	87	188	3,230,509	3,422,830	6,653,339	
Adjusted Loss to Payroll Ratio:					0.979	1.037	2.016	
Expected Unlimited Loss to Payroll Ratio:					1.266	1.614	2.880	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.133	1.052	2.184	
Credibility:					0.67	0.56		
Indicated Limited Loss to Payroll Ratio:					1.029	1.043	2.073	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.129</b>	<b>1.295</b>	<b>2.424</b>	
Indicated Relativity Change:								-15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								162.2%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	21,113,209	2	8	33	298,980	287,288	586,268	2.777
2011	20,453,589	0	11	30	81,360	129,932	211,292	1.033
2012	24,042,824	0	7	19	221,573	309,739	531,312	2.210
2013	24,112,061	0	12	27	277,951	448,584	726,535	3.013
2014	28,552,851	1	12	20	415,509	443,424	858,933	3.008
118,274,533		3	50	129	1,295,374	1,618,967	2,914,341	
Adjusted Loss to Payroll Ratio:					1.095	1.369	2.464	
Expected Unlimited Loss to Payroll Ratio:					1.094	1.662	2.756	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.019	1.204	2.223	
Credibility:					0.43	0.39		
Indicated Limited Loss to Payroll Ratio:					1.052	1.268	2.320	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.119</b>	<b>1.463</b>	<b>2.582</b>	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								172.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	72,889,425	7	50	125	841,983	1,746,644	2,588,627	3.551
2011	75,205,793	9	53	103	1,492,347	1,928,703	3,421,050	4.549
2012	77,389,550	2	55	161	1,322,500	1,723,635	3,046,135	3.936
2013	78,939,486	1	51	110	996,059	1,608,105	2,604,164	3.299
2014	88,789,535	0	65	128	1,360,925	1,762,234	3,123,159	3.517
393,213,788		19	274	627	6,013,814	8,769,321	14,783,135	
Adjusted Loss to Payroll Ratio:					1.529	2.230	3.760	
Expected Unlimited Loss to Payroll Ratio:					1.616	2.564	4.180	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.496	1.812	3.308	
Credibility:					0.80	0.74		
Indicated Limited Loss to Payroll Ratio:					1.523	2.122	3.644	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.620</b>	<b>2.448</b>	<b>4.068</b>	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								272.2%

INCLUDES 3300 D 1-1-11

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	46,663,465	6	32	88	989,054	1,631,754	2,620,808	5.616
2011	53,966,562	5	28	94	664,072	735,787	1,399,859	2.594
2012	52,116,865	1	36	68	850,150	1,281,131	2,131,281	4.089
2013	55,704,782	6	33	69	1,263,591	1,407,890	2,671,481	4.796
2014	57,115,728	3	38	107	1,620,478	1,944,909	3,565,387	6.242
265,567,402		21	167	426	5,387,346	7,001,472	12,388,817	
Adjusted Loss to Payroll Ratio:					2.029	2.636	4.665	
Expected Unlimited Loss to Payroll Ratio:					1.846	3.129	4.974	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.651	2.039	3.690	
Credibility:					0.71	0.66		
Indicated Limited Loss to Payroll Ratio:					1.919	2.433	4.352	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.207</b>	<b>3.395</b>	<b>5.601</b>	
Indicated Relativity Change:								12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								374.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	40,354,911	5	26	75	583,029	697,721	1,280,750	3.174
2011	50,211,767	5	37	88	1,456,267	1,053,836	2,510,103	4.999
2012	44,402,445	0	24	79	627,135	665,073	1,292,208	2.910
2013	46,350,506	2	34	57	989,841	1,021,734	2,011,575	4.340
2014	48,728,884	4	28	60	1,176,474	1,170,804	2,347,278	4.817
230,048,512		16	149	359	4,832,746	4,609,169	9,441,915	
Adjusted Loss to Payroll Ratio:					2.101	2.004	4.104	
Expected Unlimited Loss to Payroll Ratio:					1.845	2.277	4.121	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.615	1.458	3.074	
Credibility:					0.67	0.55		
Indicated Limited Loss to Payroll Ratio:					1.941	1.758	3.699	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.102</b>	<b>2.101</b>	<b>4.203</b>	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								281.2%

Code: 3372 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: ELECTROPLATING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	201,895,321	25	151	225	4,312,583	5,632,301	9,944,884	4.926
2012	214,655,978	18	166	233	4,134,982	5,752,098	9,887,080	4.606
2013	212,934,393	10	146	225	3,262,073	6,196,869	9,458,942	4.442
2014	244,022,871	5	118	268	2,520,223	4,568,537	7,088,760	2.905
873,508,563		58	581	951	14,229,860	22,149,805	36,379,666	
Adjusted Loss to Payroll Ratio:					1.629	2.536	4.165	
Expected Unlimited Loss to Payroll Ratio:					1.943	3.333	5.276	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.701	2.135	3.836	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.629	2.536	4.165	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.818</b>	<b>3.299</b>	<b>5.117</b>	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								342.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 3383 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: JEWELRY MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	81,576,513	6	32	30	1,167,665	1,226,822	2,394,487	2.935
2011	86,514,489	2	24	34	566,295	923,594	1,489,889	1.722
2012	84,368,947	3	15	33	540,206	700,471	1,240,677	1.471
2013	86,991,950	1	35	34	644,478	882,386	1,526,864	1.755
2014	91,783,901	1	51	28	1,200,007	1,394,484	2,594,491	2.827
431,235,800		13	157	159	4,118,651	5,127,756	9,246,407	
Adjusted Loss to Payroll Ratio:					0.955	1.189	2.144	
Expected Unlimited Loss to Payroll Ratio:					0.967	1.512	2.479	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.865	0.985	1.850	
Credibility:					0.67	0.60		
Indicated Limited Loss to Payroll Ratio:					0.925	1.108	2.033	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.015</b>	<b>1.374</b>	<b>2.390</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								159.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	196,183,320	22	145	337	4,656,916	5,163,417	9,820,333	5.006
2012	213,457,553	13	152	353	4,857,829	5,762,437	10,620,266	4.975
2013	207,495,760	5	149	310	3,948,874	5,309,623	9,258,497	4.462
2014	211,385,376	4	154	334	3,952,417	5,581,867	9,534,284	4.510
828,522,010		44	600	1,334	17,416,036	21,817,345	39,233,381	
Adjusted Loss to Payroll Ratio:					2.102	2.633	4.735	
Expected Unlimited Loss to Payroll Ratio:					2.251	3.233	5.484	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.972	2.070	4.042	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.102	2.633	4.735	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.417</b>	<b>3.673</b>	<b>6.091</b>	
Indicated Relativity Change:								11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								407.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	84,956,327	3	36	118	838,692	1,612,950	2,451,642	2.886
2011	94,828,866	6	51	134	1,539,780	2,294,001	3,833,781	4.043
2012	111,499,590	6	71	111	1,233,188	1,823,307	3,056,495	2.741
2013	118,897,673	4	73	164	1,726,747	2,589,315	4,316,062	3.630
2014	129,449,504	3	91	175	1,914,955	2,895,446	4,810,401	3.716
539,631,961		22	322	702	7,253,363	11,215,019	18,468,382	
Adjusted Loss to Payroll Ratio:					1.344	2.078	3.422	
Expected Unlimited Loss to Payroll Ratio:					1.541	2.604	4.145	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.426	1.841	3.267	
Credibility:					0.90	0.85		
Indicated Limited Loss to Payroll Ratio:					1.352	2.043	3.395	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.555</b>	<b>2.850</b>	<b>4.405</b>	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								294.7%

Code: 3501 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MACHINERY MFG - PORTABLE TOOL/LAWN CARE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	66,506,759	2	30	90	702,633	967,246	1,669,879	2.511
2011	63,026,474	1	66	94	1,263,810	1,952,797	3,216,607	5.104
2012	49,493,149	2	33	62	833,924	1,171,328	2,005,252	4.052
2013	57,665,491	4	44	71	1,802,146	2,389,106	4,191,252	7.268
2014	59,469,564	2	34	61	842,475	1,682,916	2,525,391	4.247
296,161,437		11	207	378	5,444,987	8,163,392	13,608,380	
Adjusted Loss to Payroll Ratio:					1.839	2.756	4.595	
Expected Unlimited Loss to Payroll Ratio:					1.862	2.827	4.689	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.723	1.999	3.722	
Credibility:					0.76	0.69		
Indicated Limited Loss to Payroll Ratio:					1.811	2.522	4.332	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.986</b>	<b>3.129</b>	<b>5.116</b>	
Indicated Relativity Change:								9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								342.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	137,325,752	15	100	291	2,803,635	3,627,587	6,431,222	4.683
2011	155,451,164	7	108	327	1,948,665	2,256,885	4,205,550	2.705
2012	217,701,854	6	146	383	2,513,946	3,509,693	6,023,639	2.767
2013	211,117,299	11	136	317	3,269,593	4,078,281	7,347,874	3.480
2014	203,842,562	3	131	381	2,636,771	3,331,537	5,968,308	2.928
925,438,631		42	621	1,699	13,172,610	16,803,982	29,976,593	
Adjusted Loss to Payroll Ratio:					1.423	1.816	3.239	
Expected Unlimited Loss to Payroll Ratio:					1.615	2.377	3.992	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.445	1.549	2.994	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.423	1.810	3.234	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.589</b>	<b>2.355</b>	<b>3.944</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								263.9%

Code: 3560 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: MACHINERY MFG - COMMERCIAL - FOOD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	357,630,208	11	164	439	2,731,109	3,595,052	6,326,161	1.769
2012	386,197,850	18	168	429	4,458,588	5,052,853	9,511,441	2.463
2013	431,873,316	7	206	452	4,435,169	5,007,029	9,442,198	2.186
2014	459,622,174	6	199	507	5,245,972	6,343,533	11,589,505	2.522
1,635,323,549		42	737	1,827	16,870,839	19,998,468	36,869,307	
Adjusted Loss to Payroll Ratio:					1.032	1.223	2.255	
Expected Unlimited Loss to Payroll Ratio:					1.048	1.458	2.506	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.970	1.031	2.001	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.032	1.223	2.255	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.117</b>	<b>1.461</b>	<b>2.579</b>	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								172.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	149,619,806	3	31	74	928,351	1,144,540	2,072,891	1.385
2011	151,276,931	4	31	96	1,312,420	1,640,963	2,953,383	1.952
2012	144,081,347	3	42	81	1,165,418	1,561,566	2,726,984	1.893
2013	128,093,167	5	30	59	1,120,658	1,095,114	2,215,772	1.730
2014	140,403,720	2	46	66	1,342,355	1,872,232	3,214,587	2.290
713,474,970		17	180	376	5,869,202	7,314,414	13,183,617	
Adjusted Loss to Payroll Ratio:					0.823	1.025	1.848	
Expected Unlimited Loss to Payroll Ratio:					0.758	1.186	1.944	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.702	0.839	1.540	
Credibility:					0.75	0.69		
Indicated Limited Loss to Payroll Ratio:					0.792	0.967	1.760	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.843</b>	<b>1.116</b>	<b>1.959</b>	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								131.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	59,315,713	3	14	67	600,810	545,024	1,145,834	1.932
2011	66,600,849	1	18	70	609,969	841,014	1,450,983	2.179
2012	68,806,551	1	21	47	292,001	434,942	726,943	1.057
2013	66,959,152	1	21	63	566,676	641,032	1,207,708	1.804
2014	69,503,362	0	21	47	593,633	720,017	1,313,650	1.890
331,185,627		6	95	294	2,663,088	3,182,028	5,845,116	
Adjusted Loss to Payroll Ratio:					0.804	0.961	1.765	
Expected Unlimited Loss to Payroll Ratio:					0.987	1.305	2.292	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.864	0.836	1.700	
Credibility:					0.60	0.51		
Indicated Limited Loss to Payroll Ratio:					0.828	0.899	1.728	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.897</b>	<b>1.075</b>	<b>1.972</b>	
Indicated Relativity Change:								-14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								131.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	90,712,569	9	46	103	1,993,066	2,545,319	4,538,385	5.003
2011	89,510,959	6	47	79	1,315,625	1,889,747	3,205,372	3.581
2012	70,415,671	3	27	66	822,624	1,134,136	1,956,760	2.779
2013	84,115,705	2	36	48	881,729	1,149,243	2,030,972	2.414
2014	84,521,068	0	24	67	715,766	1,132,300	1,848,066	2.187
419,275,972		20	180	363	5,728,810	7,850,744	13,579,554	
Adjusted Loss to Payroll Ratio:					1.366	1.872	3.239	
Expected Unlimited Loss to Payroll Ratio:					1.358	2.109	3.467	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.265	1.528	2.792	
Credibility:					0.77	0.71		
Indicated Limited Loss to Payroll Ratio:					1.343	1.773	3.115	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.499</b>	<b>2.306</b>	<b>3.805</b>	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								254.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	875,471,436	12	101	377	2,673,203	3,276,907	5,950,110	0.680
2011	1,039,067,299	7	103	346	2,965,890	3,502,315	6,468,205	0.623
2012	1,004,754,581	8	89	347	2,593,354	3,168,824	5,762,178	0.573
2013	1,058,405,342	9	111	361	3,552,828	4,304,225	7,857,053	0.742
2014	1,186,792,503	5	123	379	3,526,377	4,384,055	7,910,432	0.667
5,164,491,161		41	527	1,810	15,311,653	18,636,326	33,947,979	
Adjusted Loss to Payroll Ratio:					0.296	0.361	0.657	
Expected Unlimited Loss to Payroll Ratio:					0.330	0.506	0.836	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.295	0.330	0.625	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.296	0.361	0.657	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.321</b>	<b>0.431</b>	<b>0.752</b>	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								50.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	59,909,312	0	4	18	70,911	105,422	176,333	0.294
2011	55,058,237	1	8	25	511,587	822,604	1,334,191	2.423
2012	55,710,763	1	10	17	293,808	381,768	675,576	1.213
2013	53,235,279	0	7	16	116,710	188,775	305,485	0.574
2014	63,137,872	0	12	31	259,884	446,666	706,550	1.119
287,051,463		2	41	107	1,252,900	1,945,235	3,198,135	
Adjusted Loss to Payroll Ratio:					0.436	0.678	1.114	
Expected Unlimited Loss to Payroll Ratio:					0.416	0.648	1.064	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.385	0.458	0.843	
Credibility:					0.41	0.38		
Indicated Limited Loss to Payroll Ratio:					0.406	0.541	0.948	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.446</b>	<b>0.672</b>	<b>1.118</b>	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								74.8%

Code: 3574 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MACHINE MFG - OFFICE OR SEWING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	177,101,189	6	47	187	1,158,598	2,304,272	3,462,870	1.955
2011	265,604,998	14	84	210	2,741,652	3,933,623	6,675,275	2.513
2012	254,540,488	8	123	212	3,752,856	5,294,830	9,047,686	3.555
2013	285,201,763	8	131	196	3,482,353	4,126,209	7,608,562	2.668
2014	281,562,662	4	165	313	3,439,334	4,406,577	7,845,911	2.787
1,264,011,101		40	550	1,118	14,574,793	20,065,511	34,640,304	
Adjusted Loss to Payroll Ratio:					1.153	1.587	2.741	
Expected Unlimited Loss to Payroll Ratio:					1.034	1.602	2.636	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.963	1.160	2.123	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.153	1.583	2.736	
Limit Factor:					1.150	1.395		
Indicated (Unlimited) Loss to Payroll Ratio:					1.326	2.209	3.535	
Indicated Relativity Change:								34.1%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.236</b>	<b>2.058</b>	<b>3.294</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								220.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	314,689,810	6	32	149	1,097,770	1,277,114	2,374,884	0.755
2011	404,259,855	9	68	124	1,683,537	2,277,227	3,960,764	0.980
2012	357,227,824	4	69	125	1,478,090	2,171,443	3,649,533	1.022
2013	356,254,916	3	67	114	1,971,844	2,236,360	4,208,204	1.181
2014	366,895,179	2	66	116	1,771,150	2,422,571	4,193,721	1.143
1,799,327,584		24	302	628	8,002,391	10,384,715	18,387,106	
Adjusted Loss to Payroll Ratio:					0.445	0.577	1.022	
Expected Unlimited Loss to Payroll Ratio:					0.401	0.644	1.045	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.374	0.467	0.840	
Credibility:					0.85	0.79		
Indicated Limited Loss to Payroll Ratio:					0.434	0.554	0.988	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.470</b>	<b>0.662</b>	<b>1.132</b>	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								75.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	135,366,593	7	56	153	1,570,502	2,167,756	3,738,258	2.762
2011	177,764,369	7	55	138	1,710,168	2,275,151	3,985,319	2.242
2012	174,559,071	5	64	112	1,978,186	1,595,020	3,573,206	2.047
2013	185,609,455	2	69	155	2,417,945	2,335,480	4,753,425	2.561
2014	182,727,157	1	49	130	1,450,267	1,867,678	3,317,945	1.816
856,026,646		22	293	688	9,127,067	10,241,086	19,368,153	
Adjusted Loss to Payroll Ratio:					1.066	1.196	2.263	
Expected Unlimited Loss to Payroll Ratio:					1.175	1.408	2.582	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.087	0.995	2.083	
Credibility:					0.97	0.80		
Indicated Limited Loss to Payroll Ratio:					1.067	1.156	2.223	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.170</b>	<b>1.435</b>	<b>2.605</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								174.3%

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Code: 3620 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BOILERMAKING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	53,825,239	8	43	120	1,344,125	1,534,269	2,878,394	5.348
2011	50,391,739	6	34	91	1,829,028	1,318,253	3,147,281	6.246
2012	52,173,488	5	44	99	984,731	1,125,636	2,110,367	4.045
2013	52,050,710	2	32	104	1,120,271	1,116,638	2,236,909	4.298
2014	57,907,891	1	46	77	1,858,999	1,417,554	3,276,553	5.658
266,349,066		22	199	491	7,137,154	6,512,351	13,649,505	
Adjusted Loss to Payroll Ratio:					2.680	2.445	5.125	
Expected Unlimited Loss to Payroll Ratio:					2.394	2.819	5.213	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.142	1.837	3.979	
Credibility:					0.79	0.64		
Indicated Limited Loss to Payroll Ratio:					2.567	2.226	4.793	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.864</b>	<b>2.896</b>	<b>5.761</b>	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								385.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,961,917,105	35	785	1,383	20,096,929	24,187,792	44,284,721	2.257
2014	1,981,003,956	23	658	1,354	19,047,634	23,100,043	42,147,677	2.128
3,942,921,061		58	1,443	2,737	39,144,564	47,287,836	86,432,399	
Adjusted Loss to Payroll Ratio:					0.993	1.199	2.192	
Expected Unlimited Loss to Payroll Ratio:					1.087	1.609	2.696	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.952	1.030	1.982	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.993	1.199	2.192	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.089</b>	<b>1.488</b>	<b>2.577</b>	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								172.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	80,325,961	2	29	56	1,041,438	1,013,797	2,055,235	2.559
2011	100,735,810	2	43	91	929,760	1,342,478	2,272,238	2.256
2012	85,118,542	4	42	65	1,081,605	1,305,414	2,387,019	2.804
2013	89,083,679	3	31	71	772,900	907,292	1,680,192	1.886
2014	91,917,820	1	54	86	1,176,868	1,322,983	2,499,851	2.720
447,181,813		12	199	369	5,002,572	5,891,965	10,894,537	
Adjusted Loss to Payroll Ratio:					1.119	1.318	2.436	
Expected Unlimited Loss to Payroll Ratio:					1.170	1.740	2.910	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.083	1.230	2.313	
Credibility:					0.74	0.67		
Indicated Limited Loss to Payroll Ratio:					1.109	1.289	2.398	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.201</b>	<b>1.540</b>	<b>2.741</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								183.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	234,862,072	10	77	221	2,170,872	2,725,023	4,895,895	2.085
2011	234,158,652	7	79	247	2,477,343	3,170,019	5,647,362	2.412
2012	254,456,557	12	90	215	3,571,178	3,923,951	7,495,129	2.946
2013	232,267,530	9	84	184	2,757,181	3,219,603	5,976,784	2.573
2014	248,351,321	5	70	184	2,845,942	3,140,458	5,986,400	2.410
1,204,096,132		43	400	1,051	13,822,515	16,179,053	30,001,568	
Adjusted Loss to Payroll Ratio:					1.148	1.344	2.492	
Expected Unlimited Loss to Payroll Ratio:					1.158	1.420	2.577	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.071	1.004	2.075	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					1.148	1.316	2.464	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.221</b>	<b>1.519</b>	<b>2.741</b>	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								183.4%

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Code: 3647 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: BATTERY MFG - STORAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	48,554,301	4	21	44	1,063,658	1,095,355	2,159,013	4.447
2011	49,541,335	5	29	54	938,331	880,039	1,818,370	3.670
2012	52,518,106	5	27	46	1,085,691	1,347,722	2,433,413	4.633
2013	57,607,710	1	30	32	572,277	677,233	1,249,510	2.169
2014	57,683,833	1	55	54	1,041,682	1,370,425	2,412,107	4.182
265,905,285		16	162	230	4,701,639	5,370,774	10,072,413	
Adjusted Loss to Payroll Ratio:					1.768	2.020	3.788	
Expected Unlimited Loss to Payroll Ratio:					2.090	2.771	4.862	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.831	1.775	3.606	
Credibility:					0.75	0.63		
Indicated Limited Loss to Payroll Ratio:					1.784	1.929	3.713	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.957</b>	<b>2.394</b>	<b>4.351</b>	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								291.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	185,659,678	7	55	139	1,104,518	1,888,294	2,992,812	1.612
2011	188,995,248	8	55	117	1,151,903	1,742,534	2,894,437	1.531
2012	185,198,672	1	77	127	1,434,517	2,490,956	3,925,473	2.120
2013	192,385,821	5	77	134	1,993,153	2,674,692	4,667,845	2.426
2014	214,547,731	1	73	132	1,769,226	2,416,793	4,186,019	1.951
966,787,150		22	337	649	7,453,317	11,213,269	18,666,585	
Adjusted Loss to Payroll Ratio:					0.771	1.160	1.931	
Expected Unlimited Loss to Payroll Ratio:					0.726	1.261	1.987	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.672	0.891	1.563	
Credibility:					0.84	0.80		
Indicated Limited Loss to Payroll Ratio:					0.755	1.106	1.861	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.818</b>	<b>1.322</b>	<b>2.140</b>	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								143.2%

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Code: 3681 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: INSTRUMENT MFG - ELECTRONIC

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	5,516,392,302	22	511	1,315	14,620,538	17,632,488	32,253,026	0.585
2014	5,913,686,687	18	532	1,494	16,859,252	18,876,870	35,736,122	0.604
11,430,078,989		40	1,043	2,809	31,479,790	36,509,357	67,989,147	
Adjusted Loss to Payroll Ratio:					0.275	0.319	0.595	
Expected Unlimited Loss to Payroll Ratio:					0.357	0.453	0.811	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.320	0.296	0.615	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.275	0.319	0.595	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.307</b>	<b>0.416</b>	<b>0.723</b>	
Indicated Relativity Change:								-10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								48.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	867,718,551	13	139	299	4,541,408	5,737,750	10,279,158	1.185
2012	829,820,591	5	111	287	2,849,415	3,842,470	6,691,885	0.806
2013	1,015,960,061	9	123	271	3,853,558	4,685,177	8,538,735	0.840
2014	1,089,099,529	3	144	342	4,743,585	6,296,772	11,040,357	1.014
3,802,598,732		30	517	1,199	15,987,967	20,562,170	36,550,137	
Adjusted Loss to Payroll Ratio:					0.420	0.541	0.961	
Expected Unlimited Loss to Payroll Ratio:					0.445	0.657	1.102	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.412	0.464	0.876	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.420	0.541	0.961	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.447</b>	<b>0.624</b>	<b>1.071</b>	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								71.7%

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Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	17,749,648	1	3	17	64,717	122,964	187,681	1.057
2011	18,799,792	1	3	19	151,163	88,358	239,521	1.274
2012	17,430,982	1	4	11	231,013	212,397	443,410	2.544
2013	18,397,504	0	3	11	35,567	103,150	138,717	0.754
2014	65,896,602	0	10	9	277,717	298,533	576,250	0.874
138,274,528		3	23	67	760,177	825,402	1,585,579	
Adjusted Loss to Payroll Ratio:					0.550	0.597	1.147	
Expected Unlimited Loss to Payroll Ratio:					2.250	2.726	4.976	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.012	1.777	3.789	
Credibility:					0.60	0.48		
Indicated Limited Loss to Payroll Ratio:					1.135	1.210	2.345	
Limit Factor:					1.083	1.195		
Indicated (Unlimited) Loss to Payroll Ratio:					1.229	1.446	2.675	
Indicated Relativity Change:								-46.2%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.714</b>	<b>2.017</b>	<b>3.732</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								249.7%

Code: 3719 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 4 CLASS: OIL/GAS REFINING UNITS ERECTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	160,445,122	4	17	37	799,032	866,953	1,665,985	1.038
2011	173,126,449	6	15	35	1,457,800	1,769,983	3,227,783	1.864
2012	168,184,976	6	13	33	1,536,721	1,150,724	2,687,445	1.598
2013	229,418,494	2	20	10	869,927	490,963	1,360,890	0.593
2014	233,433,185	0	27	9	526,327	933,386	1,459,713	0.625
964,608,226		18	92	124	5,189,807	5,212,010	10,401,817	
Adjusted Loss to Payroll Ratio:					0.538	0.540	1.078	
Expected Unlimited Loss to Payroll Ratio:					0.643	0.889	1.532	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.526	0.484	1.010	
Credibility:					0.77	0.62		
Indicated Limited Loss to Payroll Ratio:					0.535	0.519	1.054	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.665</b>	<b>0.873</b>	<b>1.537</b>	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								102.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 3724 RHG: 5 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: MILLWRIGHT WORK  
Code: 5029 RHG: 5 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: CONCRETE SAWING OR DRILLING  
:

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,428,555,548	52	614	1,074	20,422,893	24,408,043	44,830,936	3.138
2014	1,641,488,828	32	650	1,155	22,697,682	22,718,348	45,416,030	2.767
3,070,044,376		84	1,264	2,229	43,120,575	47,126,392	90,246,967	
Adjusted Loss to Payroll Ratio:					1.405	1.535	2.940	
Expected Unlimited Loss to Payroll Ratio:					1.667	1.940	3.608	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.353	1.190	2.543	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.405	1.535	2.940	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.615</b>	<b>2.141</b>	<b>3.757</b>	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								251.4%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	36,455,638	1	15	21	508,851	450,309	959,160	2.631
2011	50,530,927	6	19	24	930,228	568,474	1,498,702	2.966
2012	46,840,918	4	20	37	939,086	728,143	1,667,229	3.559
2013	40,078,352	2	17	16	660,822	668,969	1,329,791	3.318
2014	42,507,091	0	8	11	160,936	178,503	339,439	0.799
216,412,926		13	79	109	3,199,923	2,594,397	5,794,321	
Adjusted Loss to Payroll Ratio:					1.479	1.199	2.677	
Expected Unlimited Loss to Payroll Ratio:					1.726	1.518	3.244	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.401	0.930	2.332	
Credibility:					0.63	0.45		
Indicated Limited Loss to Payroll Ratio:					1.450	1.051	2.501	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.668</b>	<b>1.466</b>	<b>3.134</b>	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								209.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	255,530,161	4	16	61	861,277	660,944	1,522,221	0.596
2011	250,673,224	3	25	44	958,105	891,894	1,849,999	0.738
2012	293,915,237	3	29	63	1,050,063	943,593	1,993,656	0.678
2013	258,575,403	4	23	45	1,975,002	1,137,723	3,112,725	1.204
2014	209,401,521	0	16	42	497,932	536,311	1,034,243	0.494
1,268,095,545		14	109	255	5,342,379	4,170,465	9,512,844	
Adjusted Loss to Payroll Ratio:					0.421	0.329	0.750	
Expected Unlimited Loss to Payroll Ratio:					0.369	0.408	0.777	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.323	0.261	0.584	
Credibility:					0.70	0.55		
Indicated Limited Loss to Payroll Ratio:					0.392	0.298	0.690	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.430</b>	<b>0.370</b>	<b>0.800</b>	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								53.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	31,146,448	5	25	73	827,206	1,042,936	1,870,142	6.004
2011	59,352,258	0	25	81	200,312	258,327	458,639	0.773
2012	179,971,395	2	29	107	717,765	849,266	1,567,031	0.871
2013	194,143,118	2	121	272	3,755,328	4,088,387	7,843,715	4.040
2014	344,258,367	0	245	696	6,464,741	8,130,849	14,595,590	4.240
808,871,586		9	445	1,229	11,965,352	14,369,764	26,335,116	
Adjusted Loss to Payroll Ratio:					1.479	1.777	3.256	
Expected Unlimited Loss to Payroll Ratio:					1.033	1.503	2.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.962	1.089	2.051	
Credibility:					0.90	0.81		
Indicated Limited Loss to Payroll Ratio:					1.428	1.646	3.073	
Limit Factor:					1.064	1.154		
Indicated (Unlimited) Loss to Payroll Ratio:					1.519	1.899	3.418	
Indicated Relativity Change:								34.8%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.409</b>	<b>1.761</b>	<b>3.170</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								212.1%

Code: 3815 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: AUTO TRUCK OR AUTO TRUCK TRAILER MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	88,740,185	3	43	176	896,047	1,307,241	2,203,288	2.483
2011	113,643,811	8	84	254	2,071,714	3,130,093	5,201,807	4.577
2012	128,008,305	7	101	290	2,543,572	2,948,930	5,492,502	4.291
2013	133,107,903	7	104	295	2,087,883	3,023,356	5,111,239	3.840
2014	139,238,838	5	126	324	2,921,944	3,912,408	6,834,352	4.908
602,739,042		30	458	1,339	10,521,161	14,322,027	24,843,188	
Adjusted Loss to Payroll Ratio:					1.746	2.376	4.122	
Expected Unlimited Loss to Payroll Ratio:					1.742	2.688	4.430	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.612	1.900	3.513	
Credibility:					0.98	0.90		
Indicated Limited Loss to Payroll Ratio:					1.743	2.329	4.071	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.912</b>	<b>2.890</b>	<b>4.802</b>	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								321.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	81,649,972	18	74	228	2,274,862	2,815,324	5,090,186	6.234
2011	86,234,009	14	101	255	2,487,853	4,389,955	6,877,808	7.976
2012	81,165,861	16	68	186	2,126,109	2,676,009	4,802,118	5.916
2013	81,193,344	5	65	160	1,791,535	3,349,598	5,141,133	6.332
2014	90,467,926	2	90	208	2,401,133	3,748,857	6,149,990	6.798
420,711,111		55	398	1,037	11,081,492	16,979,743	28,061,235	
Adjusted Loss to Payroll Ratio:					2.634	4.036	6.670	
Expected Unlimited Loss to Payroll Ratio:					3.133	5.031	8.164	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.458	3.219	5.677	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					2.634	4.003	6.637	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.889</b>	<b>4.968</b>	<b>7.858</b>	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								525.8%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	78,953,563	11	47	124	1,615,606	1,444,655	3,060,261	3.876
2011	81,098,382	4	48	120	968,812	1,188,864	2,157,676	2.661
2012	77,319,644	2	59	114	855,690	1,172,635	2,028,325	2.623
2013	83,101,159	3	53	114	730,623	1,119,201	1,849,824	2.226
2014	92,247,699	1	54	129	1,161,796	1,705,148	2,866,944	3.108
412,720,446		21	261	601	5,332,527	6,630,505	11,963,031	
Adjusted Loss to Payroll Ratio:					1.292	1.607	2.899	
Expected Unlimited Loss to Payroll Ratio:					1.352	1.935	3.287	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.251	1.368	2.619	
Credibility:					0.76	0.68		
Indicated Limited Loss to Payroll Ratio:					1.282	1.530	2.812	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.389</b>	<b>1.829</b>	<b>3.217</b>	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								215.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 3830 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: AIRPLANE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	2,133,022,503	28	437	676	19,219,365	18,949,323	38,168,688	1.789
2014	2,121,337,762	9	400	424	18,167,751	17,331,170	35,498,921	1.673
4,254,360,264		37	837	1,100	37,387,115	36,280,494	73,667,609	
Adjusted Loss to Payroll Ratio:					0.879	0.853	1.732	
Expected Unlimited Loss to Payroll Ratio:					0.934	1.025	1.958	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.864	0.724	1.589	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.879	0.853	1.732	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.011</b>	<b>1.190</b>	<b>2.200</b>	
Indicated Relativity Change:								12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								147.2%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,049,448,657	10	296	798	8,067,188	10,433,821	18,501,009	1.763
2014	1,152,644,642	13	380	830	14,445,772	14,194,634	28,640,406	2.485
2,202,093,300		23	676	1,628	22,512,960	24,628,455	47,141,414	
Adjusted Loss to Payroll Ratio:					1.022	1.118	2.141	
Expected Unlimited Loss to Payroll Ratio:					0.817	1.174	1.992	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.757	0.830	1.587	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.022	1.118	2.141	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.107</b>	<b>1.337</b>	<b>2.444</b>	
Indicated Relativity Change:								22.7%
Relativity to Statewide Average Loss to Payroll Ratio:								163.5%

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Code: 3840 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: AUTOMOBILE AND MOTORCYCLE PARTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	292,907,288	19	207	376	4,676,018	5,540,526	10,216,544	3.488
2013	320,686,726	9	221	394	3,979,831	5,113,487	9,093,318	2.836
2014	334,892,016	5	286	480	4,978,547	7,749,898	12,728,445	3.801
948,486,030		33	714	1,250	13,634,396	18,403,911	32,038,307	
Adjusted Loss to Payroll Ratio:					1.437	1.940	3.378	
Expected Unlimited Loss to Payroll Ratio:					1.466	2.361	3.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.357	1.669	3.026	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.437	1.940	3.378	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.577</b>	<b>2.408</b>	<b>3.985</b>	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								266.6%

Code: 4000 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 4 CLASS: SAND OR GRAVEL DIGGING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	88,182,921	11	35	54	2,025,580	1,858,660	3,884,240	4.405
2011	88,390,772	4	25	52	1,016,278	1,269,750	2,286,028	2.586
2012	88,463,455	4	24	47	631,289	1,312,161	1,943,450	2.197
2013	96,233,703	1	17	49	477,129	948,184	1,425,313	1.481
2014	106,141,745	1	18	40	501,663	678,913	1,180,576	1.112
467,412,595		21	119	242	4,651,940	6,067,667	10,719,607	
Adjusted Loss to Payroll Ratio:					0.995	1.298	2.293	
Expected Unlimited Loss to Payroll Ratio:					1.369	1.976	3.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.186	1.303	2.489	
Credibility:					0.79	0.69		
Indicated Limited Loss to Payroll Ratio:					1.035	1.300	2.335	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.155</b>	<b>1.691</b>	<b>2.846</b>	
Indicated Relativity Change:								-14.9%
Relativity to Statewide Average Loss to Payroll Ratio:								190.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	112,106,063	15	64	175	2,438,448	3,042,933	5,481,381	4.889
2011	127,324,968	21	89	189	3,107,736	3,868,127	6,975,863	5.479
2012	144,671,625	9	108	242	3,131,664	3,551,569	6,683,233	4.620
2013	169,239,240	9	127	265	3,724,945	4,903,553	8,628,498	5.098
2014	190,757,717	4	129	306	3,795,993	4,324,900	8,120,893	4.257
744,099,614		58	517	1,177	16,198,785	19,691,081	35,889,866	
Adjusted Loss to Payroll Ratio:					2.177	2.646	4.823	
Expected Unlimited Loss to Payroll Ratio:					2.185	3.283	5.467	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.954	2.139	4.094	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.177	2.646	4.823	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.504</b>	<b>3.692</b>	<b>6.195</b>	
Indicated Relativity Change:								13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								414.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	12,801,713	1	4	10	371,641	446,543	818,184	6.391
2011	14,677,946	1	7	5	317,548	552,895	870,443	5.930
2012	18,076,947	0	14	17	347,830	327,737	675,567	3.737
2013	19,822,040	1	14	23	371,952	691,009	1,062,961	5.363
2014	28,417,358	2	10	12	390,218	293,952	684,170	2.408
93,796,004		5	49	67	1,799,189	2,312,136	4,111,325	
Adjusted Loss to Payroll Ratio:					1.918	2.465	4.383	
Expected Unlimited Loss to Payroll Ratio:					1.773	2.224	3.997	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.586	1.449	3.035	
Credibility:					0.46	0.38		
Indicated Limited Loss to Payroll Ratio:					1.739	1.835	3.574	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.941</b>	<b>2.388</b>	<b>4.328</b>	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								289.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	21,733,819	1	24	41	588,059	542,945	1,131,004	5.204
2011	21,815,610	3	8	40	252,162	350,924	603,086	2.764
2012	21,545,343	0	15	40	324,558	631,583	956,141	4.438
2013	22,813,716	0	11	39	291,851	510,616	802,467	3.517
2014	24,003,867	0	22	35	237,922	347,741	585,663	2.440
111,912,354		4	80	195	1,694,551	2,383,809	4,078,360	
Adjusted Loss to Payroll Ratio:					1.514	2.130	3.644	
Expected Unlimited Loss to Payroll Ratio:					2.682	3.693	6.375	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.399	2.407	4.806	
Credibility:					0.59	0.50		
Indicated Limited Loss to Payroll Ratio:					1.877	2.268	4.146	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.059</b>	<b>2.815</b>	<b>4.874</b>	
Indicated Relativity Change:								-23.5%
Relativity to Statewide Average Loss to Payroll Ratio:								326.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	13,375,177	1	7	21	166,814	179,698	346,512	2.591
2011	17,267,270	1	22	14	348,519	487,388	835,907	4.841
2012	22,230,597	4	14	25	501,889	600,389	1,102,278	4.958
2013	20,614,687	1	10	22	257,141	283,647	540,788	2.623
2014	18,332,676	2	7	21	411,325	400,267	811,592	4.427
91,820,407		9	60	103	1,685,688	1,951,387	3,637,075	
Adjusted Loss to Payroll Ratio:					1.836	2.125	3.961	
Expected Unlimited Loss to Payroll Ratio:					1.665	2.522	4.186	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.489	1.643	3.132	
Credibility:					0.45	0.40		
Indicated Limited Loss to Payroll Ratio:					1.645	1.836	3.481	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.805</b>	<b>2.279</b>	<b>4.083</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								273.2%

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Code: 4049 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: POTTERIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	46,727,034	1	43	55	675,731	1,007,674	1,683,405	3.603
2011	46,379,689	7	32	34	1,168,733	1,147,431	2,316,164	4.994
2012	43,766,483	4	23	33	591,567	687,785	1,279,352	2.923
2013	46,607,322	0	18	40	495,101	629,512	1,124,613	2.413
2014	49,572,651	0	22	57	316,407	606,427	922,834	1.862
233,053,179		12	138	219	3,247,539	4,078,830	7,326,369	
Adjusted Loss to Payroll Ratio:					1.393	1.750	3.144	
Expected Unlimited Loss to Payroll Ratio:					1.652	2.550	4.202	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.529	1.803	3.332	
Credibility:					0.66	0.60		
Indicated Limited Loss to Payroll Ratio:					1.440	1.771	3.211	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.607</b>	<b>2.304</b>	<b>3.911</b>	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								261.7%

Code: 4111 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: GLASSWARE MFG - NO AUTOMATIC MACHINES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	79,767,315	1	23	56	483,887	606,647	1,090,534	1.367
2011	74,882,186	5	26	53	799,138	1,023,372	1,822,510	2.434
2012	71,807,293	4	17	63	920,840	915,587	1,836,427	2.557
2013	71,651,014	0	29	61	418,488	677,886	1,096,374	1.530
2014	76,403,427	2	27	48	757,196	1,000,717	1,757,913	2.301
374,511,234		12	122	281	3,379,549	4,224,209	7,603,759	
Adjusted Loss to Payroll Ratio:					0.902	1.128	2.030	
Expected Unlimited Loss to Payroll Ratio:					0.967	1.284	2.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.865	0.837	1.702	
Credibility:					0.63	0.53		
Indicated Limited Loss to Payroll Ratio:					0.889	0.991	1.880	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.992</b>	<b>1.289</b>	<b>2.281</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								152.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	1,461,558,473	15	87	306	2,923,877	3,491,893	6,415,770	0.439
2011	1,525,307,501	14	90	306	3,060,014	3,842,458	6,902,472	0.453
2012	1,464,645,720	9	82	238	2,905,853	3,086,067	5,991,920	0.409
2013	1,489,504,519	6	108	225	2,750,715	3,170,291	5,921,006	0.398
2014	1,717,526,938	0	59	200	1,792,702	2,668,633	4,461,335	0.260
7,658,543,152		44	426	1,275	13,433,161	16,259,342	29,692,503	
Adjusted Loss to Payroll Ratio:					0.175	0.212	0.388	
Expected Unlimited Loss to Payroll Ratio:					0.212	0.270	0.482	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.197	0.191	0.387	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.175	0.212	0.387	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.190</b>	<b>0.253</b>	<b>0.443</b>	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								29.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	25,455,483	3	6	28	579,734	617,502	1,197,236	4.703
2011	27,124,327	2	6	18	397,019	239,017	636,036	2.345
2012	25,025,712	2	13	42	466,929	312,965	779,894	3.116
2013	31,426,996	1	9	15	198,858	250,366	449,224	1.429
2014	28,078,049	1	8	21	430,675	375,967	806,642	2.873
137,110,565		9	42	124	2,073,216	1,795,817	3,869,032	
Adjusted Loss to Payroll Ratio:					1.512	1.310	2.822	
Expected Unlimited Loss to Payroll Ratio:					1.639	2.219	3.858	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.466	1.446	2.912	
Credibility:					0.52	0.44		
Indicated Limited Loss to Payroll Ratio:					1.490	1.386	2.876	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.663</b>	<b>1.804</b>	<b>3.466</b>	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								231.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	71,128,902	7	67	108	1,054,805	1,995,910	3,050,715	4.289
2011	76,358,001	13	86	129	2,694,717	3,276,076	5,970,793	7.819
2012	79,967,472	10	88	121	1,513,498	2,150,575	3,664,073	4.582
2013	82,973,295	3	75	142	1,281,826	1,712,048	2,993,874	3.608
2014	99,869,825	1	70	144	1,297,429	2,045,432	3,342,861	3.347
410,297,496		34	386	644	7,842,275	11,180,039	19,022,314	
Adjusted Loss to Payroll Ratio:					1.911	2.725	4.636	
Expected Unlimited Loss to Payroll Ratio:					2.375	3.508	5.883	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.982	2.538	4.520	
Credibility:					0.96	0.86		
Indicated Limited Loss to Payroll Ratio:					1.914	2.699	4.613	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.201</b>	<b>3.765</b>	<b>5.966</b>	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								399.2%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	245,675,981	14	62	249	1,912,529	2,663,303	4,575,832	1.863
2011	272,887,820	13	88	275	3,141,672	4,223,332	7,365,004	2.699
2012	225,802,006	8	94	197	2,939,212	4,382,411	7,321,623	3.242
2013	253,161,592	3	107	163	2,569,792	3,498,612	6,068,404	2.397
2014	257,230,945	1	81	156	1,936,928	3,073,721	5,010,649	1.948
1,254,758,344		39	432	1,040	12,500,134	17,841,380	30,341,514	
Adjusted Loss to Payroll Ratio:					0.996	1.422	2.418	
Expected Unlimited Loss to Payroll Ratio:					0.949	1.684	2.633	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.878	1.191	2.069	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.996	1.422	2.418	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.093</b>	<b>1.765</b>	<b>2.857</b>	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								191.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 4239 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PAPER OR PULP MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	57,009,006	8	44	68	1,674,547	2,347,432	4,021,979	7.055
2011	60,158,051	8	32	53	1,480,290	1,106,629	2,586,919	4.300
2012	62,093,730	3	20	36	783,961	964,415	1,748,376	2.816
2013	59,560,073	0	14	32	231,024	404,527	635,551	1.067
2014	69,247,860	2	21	41	858,247	604,183	1,462,430	2.112
308,068,719		21	131	230	5,028,068	5,427,186	10,455,255	
Adjusted Loss to Payroll Ratio:					1.632	1.762	3.394	
Expected Unlimited Loss to Payroll Ratio:					2.001	2.627	4.628	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.790	1.712	3.502	
Credibility:					0.78	0.66		
Indicated Limited Loss to Payroll Ratio:					1.667	1.745	3.412	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.828</b>	<b>2.165</b>	<b>3.994</b>	
Indicated Relativity Change:								-13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								267.2%

Code: 4240 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: BOX MFG - RIGID PAPER BOXES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	4,935,367	0	1	4	20,890	26,992	47,882	0.970
2011	4,363,530	0	4	8	73,276	173,212	246,488	5.649
2012	4,651,190	1	4	10	198,478	343,829	542,307	11.660
2013	3,394,861	0	8	11	103,532	207,059	310,591	9.149
2014	2,741,650	0	1	8	22,226	101,747	123,973	4.522
20,086,598		1	18	41	418,401	852,840	1,271,241	
Adjusted Loss to Payroll Ratio:					2.083	4.246	6.329	
Expected Unlimited Loss to Payroll Ratio:					2.145	3.571	5.716	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.998	2.587	4.584	
Credibility:					0.27	0.26		
Indicated Limited Loss to Payroll Ratio:					2.021	3.018	5.039	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.188</b>	<b>3.607</b>	<b>5.795</b>	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								387.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 4243 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BOX MFG - FOLDING PAPER BOXES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	87,703,775	6	73	129	1,805,520	2,312,781	4,118,301	4.696
2011	101,336,223	7	40	86	1,776,041	1,604,388	3,380,429	3.336
2012	97,109,353	5	53	90	1,984,350	2,258,895	4,243,245	4.370
2013	104,033,753	1	55	83	1,130,815	1,595,063	2,725,878	2.620
2014	101,441,920	3	43	63	1,440,130	1,930,095	3,370,225	3.322
491,625,024		22	264	451	8,136,856	9,701,221	17,838,077	
Adjusted Loss to Payroll Ratio:					1.655	1.973	3.628	
Expected Unlimited Loss to Payroll Ratio:					1.564	2.109	3.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.456	1.528	2.984	
Credibility:					0.87	0.76		
Indicated Limited Loss to Payroll Ratio:					1.629	1.866	3.496	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.734</b>	<b>2.154</b>	<b>3.887</b>	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								260.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	278,138,528	16	130	232	3,545,322	4,460,044	8,005,366	2.878
2012	257,797,519	9	105	235	2,621,273	4,025,319	6,646,592	2.578
2013	268,970,123	16	142	223	4,175,506	4,789,840	8,965,346	3.333
2014	302,768,201	7	164	307	5,067,083	6,698,147	11,765,230	3.886
1,107,674,371		48	541	997	15,409,184	19,973,350	35,382,533	
Adjusted Loss to Payroll Ratio:					1.391	1.803	3.194	
Expected Unlimited Loss to Payroll Ratio:					1.441	2.261	3.702	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.262	1.448	2.710	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.391	1.803	3.194	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.553</b>	<b>2.346</b>	<b>3.898</b>	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								260.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 4250 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PAPER COATING OR LAMINATING

Code: 4922 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MAGNETIC TAPE MFG

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POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	76,293,868	2	25	62	499,355	864,080	1,363,435	1.787
2011	78,578,795	2	20	58	812,479	626,751	1,439,230	1.832
2012	73,945,541	0	35	55	740,472	1,082,563	1,823,035	2.465
2013	73,185,505	4	39	55	1,057,783	1,796,279	2,854,062	3.900
2014	74,729,961	1	35	66	1,325,958	1,642,194	2,968,152	3.972
376,733,670		9	154	296	4,436,047	6,011,868	10,447,915	
Adjusted Loss to Payroll Ratio:					1.178	1.596	2.773	
Expected Unlimited Loss to Payroll Ratio:					1.047	1.571	2.618	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.969	1.111	2.080	
Credibility:					0.66	0.60		
Indicated Limited Loss to Payroll Ratio:					1.107	1.402	2.508	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.235</b>	<b>1.824</b>	<b>3.059</b>	
Indicated Relativity Change:								16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								204.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	32,327,935	7	17	34	769,135	907,045	1,676,180	5.185
2011	31,956,679	0	20	31	498,603	705,164	1,203,767	3.767
2012	29,538,269	2	20	36	943,964	811,477	1,755,441	5.943
2013	21,125,475	0	10	10	192,034	219,676	411,710	1.949
2014	19,998,467	0	15	14	336,408	536,110	872,518	4.363
134,946,825		9	82	125	2,740,144	3,179,471	5,919,615	
Adjusted Loss to Payroll Ratio:					2.031	2.356	4.387	
Expected Unlimited Loss to Payroll Ratio:					2.188	2.875	5.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.025	2.032	4.057	
Credibility:					0.59	0.51		
Indicated Limited Loss to Payroll Ratio:					2.028	2.197	4.226	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.197</b>	<b>2.626</b>	<b>4.822</b>	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								322.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	123,025,609	9	68	186	2,312,172	3,068,866	5,381,038	4.374
2011	122,554,815	14	76	112	3,113,602	3,186,588	6,300,190	5.141
2012	131,002,416	8	85	143	2,463,024	2,799,001	5,262,025	4.017
2013	133,296,910	4	104	152	2,408,056	2,880,568	5,288,624	3.968
2014	147,019,954	2	120	172	2,869,367	3,942,728	6,812,095	4.633
656,899,704		37	453	765	13,166,220	15,877,750	29,043,970	
Adjusted Loss to Payroll Ratio:					2.004	2.417	4.421	
Expected Unlimited Loss to Payroll Ratio:					2.083	2.884	4.967	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.928	2.039	3.967	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					2.004	2.398	4.402	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.199</b>	<b>2.976</b>	<b>5.175</b>	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								346.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 4283 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: BUILDING OR ROOFING PAPER PREPARATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	22,425,017	0	5	13	39,756	188,287	228,043	1.017
2011	20,963,415	1	7	8	200,325	251,342	451,667	2.155
2012	20,204,655	2	9	7	521,619	662,579	1,184,198	5.861
2013	24,645,428	1	6	10	220,976	336,452	557,428	2.262
2014	23,211,897	0	9	6	196,578	335,899	532,477	2.294
111,450,412		4	36	44	1,179,253	1,774,558	2,953,812	
Adjusted Loss to Payroll Ratio:					1.058	1.592	2.650	
Expected Unlimited Loss to Payroll Ratio:					0.950	1.621	2.571	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.850	1.056	1.906	
Credibility:					0.39	0.36		
Indicated Limited Loss to Payroll Ratio:					0.931	1.249	2.180	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.021</b>	<b>1.550</b>	<b>2.572</b>	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								172.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	104,428,310	8	81	140	1,703,777	2,226,332	3,930,109	3.763
2011	103,057,842	11	86	144	2,547,972	3,457,050	6,005,022	5.827
2012	103,110,792	10	81	155	2,226,265	2,923,964	5,150,229	4.995
2013	110,034,503	9	109	142	2,835,564	3,523,796	6,359,360	5.779
2014	121,930,803	9	121	168	3,742,427	3,854,168	7,596,595	6.230
542,562,250		47	478	749	13,056,004	15,985,310	29,041,314	
Adjusted Loss to Payroll Ratio:					2.406	2.946	5.353	
Expected Unlimited Loss to Payroll Ratio:					2.353	3.153	5.506	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.192	2.284	4.476	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					2.406	2.893	5.300	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.606</b>	<b>3.457</b>	<b>6.064</b>	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								405.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 4295 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PRINTING - SCREEN - ALL OTHER EMPLOYEES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	194,962,353	14	135	204	2,918,407	3,969,852	6,888,259	3.533
2012	194,720,962	12	207	149	3,499,426	5,331,997	8,831,423	4.535
2013	195,987,071	2	203	215	4,032,371	6,227,070	10,259,441	5.235
2014	189,037,643	1	139	156	2,792,444	4,164,710	6,957,154	3.680
774,708,028		29	684	724	13,242,648	19,693,628	32,936,276	
Adjusted Loss to Payroll Ratio:					1.709	2.542	4.251	
Expected Unlimited Loss to Payroll Ratio:					1.944	3.366	5.310	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.739	2.194	3.932	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.709	2.542	4.251	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.908</b>	<b>3.307</b>	<b>5.215</b>	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								348.9%

Code: 4297 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: ELECTRONIC PREPRESS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	241,040,909	0	2	25	36,738	40,659	77,397	0.032
2011	263,258,117	0	10	22	110,373	157,934	268,307	0.102
2012	281,292,899	1	12	23	224,244	227,214	451,458	0.160
2013	294,339,970	0	11	32	368,475	215,778	584,253	0.198
2014	309,323,482	0	10	21	209,053	324,158	533,211	0.172
1,389,255,377		1	45	123	948,884	965,743	1,914,626	
Adjusted Loss to Payroll Ratio:					0.068	0.070	0.138	
Expected Unlimited Loss to Payroll Ratio:					0.071	0.111	0.182	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.064	0.072	0.136	
Credibility:					0.38	0.34		
Indicated Limited Loss to Payroll Ratio:					0.066	0.071	0.137	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.072</b>	<b>0.088</b>	<b>0.160</b>	
Indicated Relativity Change:								-12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								10.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 4299 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PRINTING - ALL OTHER EMPLOYEES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	642,336,668	22	365	603	9,962,811	13,334,786	23,297,597	3.627
2014	645,462,787	8	319	598	8,200,890	11,711,908	19,912,798	3.085
1,287,799,455		30	684	1,201	18,163,702	25,046,694	43,210,396	
Adjusted Loss to Payroll Ratio:					1.410	1.945	3.355	
Expected Unlimited Loss to Payroll Ratio:					1.659	2.570	4.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.453	1.646	3.098	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.410	1.945	3.355	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.547</b>	<b>2.414</b>	<b>3.961</b>	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								265.0%

Code: 4304 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: NEWSPAPER PUBLISHING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	156,996,739	16	131	250	4,704,083	4,358,203	9,062,286	5.772
2011	156,508,043	7	136	180	4,512,047	4,480,363	8,992,410	5.746
2012	129,320,617	4	125	167	3,149,529	3,272,621	6,422,150	4.966
2013	107,240,233	4	90	175	2,015,782	2,763,211	4,778,993	4.456
2014	104,902,410	2	85	116	1,922,565	2,115,513	4,038,078	3.849
654,968,042		33	567	888	16,304,007	16,989,912	33,293,918	
Adjusted Loss to Payroll Ratio:					2.489	2.594	5.083	
Expected Unlimited Loss to Payroll Ratio:					2.826	3.202	6.028	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.494	2.145	4.639	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					2.489	2.576	5.065	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.731</b>	<b>3.197</b>	<b>5.928</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								396.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	28,565,750	4	24	14	768,976	878,409	1,647,385	5.767
2011	26,882,668	1	20	14	316,026	590,454	906,480	3.372
2012	25,804,354	0	15	10	135,655	219,831	355,486	1.378
2013	19,509,526	0	15	6	155,400	229,541	384,941	1.973
2014	14,944,285	0	6	1	168,305	150,843	319,148	2.136
115,706,583		5	80	45	1,544,362	2,069,078	3,613,439	
Adjusted Loss to Payroll Ratio:					1.335	1.788	3.123	
Expected Unlimited Loss to Payroll Ratio:					1.309	2.233	3.542	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.103	1.442	2.544	
Credibility:					0.44	0.41		
Indicated Limited Loss to Payroll Ratio:					1.205	1.584	2.789	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.322</b>	<b>1.966</b>	<b>3.287</b>	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								219.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	26,833,663	0	8	17	175,303	135,764	311,067	1.159
2011	28,079,292	1	6	18	223,401	310,897	534,298	1.903
2012	27,360,751	1	5	9	162,376	156,141	318,517	1.164
2013	23,229,074	0	8	19	530,203	491,297	1,021,500	4.398
2014	23,777,773	0	8	14	247,403	278,574	525,977	2.212
129,280,553		2	35	77	1,338,687	1,372,673	2,711,360	
Adjusted Loss to Payroll Ratio:					1.035	1.062	2.097	
Expected Unlimited Loss to Payroll Ratio:					0.867	1.143	2.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.776	0.745	1.521	
Credibility:					0.40	0.33		
Indicated Limited Loss to Payroll Ratio:					0.880	0.850	1.729	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.965</b>	<b>1.054</b>	<b>2.019</b>	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								135.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	208,120,523	7	57	176	1,083,833	1,289,491	2,373,324	1.140
2011	184,784,465	5	48	125	1,195,965	1,733,117	2,929,082	1.585
2012	189,454,079	5	56	122	1,825,942	2,333,147	4,159,089	2.195
2013	209,460,809	4	54	127	1,606,773	1,732,781	3,339,554	1.594
2014	204,908,152	0	55	158	1,607,555	1,810,931	3,418,486	1.668
996,728,028		21	270	708	7,320,067	8,899,467	16,219,534	
Adjusted Loss to Payroll Ratio:					0.734	0.893	1.627	
Expected Unlimited Loss to Payroll Ratio:					0.743	1.066	1.809	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.692	0.772	1.464	
Credibility:					0.86	0.76		
Indicated Limited Loss to Payroll Ratio:					0.728	0.864	1.592	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.775</b>	<b>0.997</b>	<b>1.772</b>	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								118.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	173,478,765	3	61	139	589,705	852,382	1,442,087	0.831
2011	173,631,107	7	52	127	1,133,111	1,313,891	2,447,002	1.409
2012	158,065,443	2	73	99	961,980	1,896,154	2,858,134	1.808
2013	161,915,809	1	76	116	1,284,493	1,911,581	3,196,074	1.974
2014	162,728,590	0	47	112	1,070,354	1,323,727	2,394,081	1.471
829,819,714		13	309	593	5,039,643	7,297,734	12,337,377	
Adjusted Loss to Payroll Ratio:					0.607	0.879	1.487	
Expected Unlimited Loss to Payroll Ratio:					0.694	1.074	1.768	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.562	0.712	1.274	
Credibility:					0.77	0.71		
Indicated Limited Loss to Payroll Ratio:					0.597	0.831	1.428	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.635</b>	<b>0.959</b>	<b>1.594</b>	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								106.6%

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Code: 4362 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: MOTION PICTURES - PROCESSORS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	58,192,507	2	4	12	266,970	181,525	448,495	0.771
2011	59,643,773	1	25	25	1,047,399	1,013,838	2,061,237	3.456
2012	34,001,446	0	3	7	13,076	21,672	34,748	0.102
2013	37,859,010	0	5	12	180,907	101,545	282,452	0.746
2014	39,318,195	0	7	14	187,963	125,806	313,769	0.798
229,014,931		3	44	70	1,696,316	1,444,385	3,140,701	
Adjusted Loss to Payroll Ratio:					0.741	0.631	1.371	
Expected Unlimited Loss to Payroll Ratio:					0.625	0.541	1.166	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.552	0.362	0.914	
Credibility:					0.44	0.31		
Indicated Limited Loss to Payroll Ratio:					0.635	0.446	1.080	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.696</b>	<b>0.553</b>	<b>1.249</b>	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								83.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	110,424,911	5	84	164	2,009,984	2,720,799	4,730,783	4.284
2011	122,846,537	10	86	147	2,470,132	3,057,473	5,527,605	4.500
2012	126,935,660	8	115	187	2,595,681	4,062,610	6,658,291	5.245
2013	127,968,791	10	105	199	3,539,133	4,498,965	8,038,098	6.281
2014	135,716,736	1	116	158	3,212,431	4,812,749	8,025,180	5.913
623,892,636		34	506	855	13,827,362	19,152,595	32,979,957	
Adjusted Loss to Payroll Ratio:					2.216	3.070	5.286	
Expected Unlimited Loss to Payroll Ratio:					2.120	3.444	5.564	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.974	2.495	4.469	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.216	3.070	5.286	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.431</b>	<b>3.810</b>	<b>6.241</b>	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								417.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 4420 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: RUBBER TIRE RECAPPING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	10,102,881	1	7	21	178,583	209,170	387,753	3.838
2011	12,003,923	2	14	27	287,194	306,549	593,743	4.946
2012	11,943,237	0	11	32	169,044	294,122	463,166	3.878
2013	14,447,659	1	31	32	884,003	1,287,664	2,171,667	15.031
2014	17,575,401	0	31	41	422,324	610,198	1,032,522	5.875
66,073,101		4	94	153	1,941,148	2,707,703	4,648,851	
Adjusted Loss to Payroll Ratio:					2.938	4.098	7.036	
Expected Unlimited Loss to Payroll Ratio:					3.107	4.449	7.556	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.876	3.145	6.021	
Credibility:					0.51	0.45		
Indicated Limited Loss to Payroll Ratio:					2.907	3.574	6.481	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.149</b>	<b>4.271</b>	<b>7.420</b>	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								496.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	10,484,730	0	5	24	45,147	119,331	164,478	1.569
2011	8,671,805	0	3	11	47,942	86,403	134,345	1.549
2012	8,425,846	0	1	5	190	5,075	5,265	0.062
2013	5,106,014	0	0	1	0	446	446	0.009
2014	6,752,885	0	3	7	121,834	249,504	371,338	5.499
39,441,280		0	12	48	215,114	460,760	675,874	
Adjusted Loss to Payroll Ratio:					0.545	1.168	1.714	
Expected Unlimited Loss to Payroll Ratio:					0.875	1.866	2.741	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.766	1.195	1.961	
Credibility:					0.25	0.25		
Indicated Limited Loss to Payroll Ratio:					0.711	1.189	1.899	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.793</b>	<b>1.546</b>	<b>2.340</b>	
Indicated Relativity Change:								-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								156.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	23,331,365	5	11	22	319,514	680,905	1,000,419	4.288
2011	19,989,977	2	17	22	357,139	519,652	876,791	4.386
2012	21,905,000	1	9	24	159,004	140,658	299,662	1.368
2013	44,861,879	0	6	28	82,510	181,322	263,832	0.588
2014	53,274,640	0	19	50	429,452	564,382	993,834	1.865
163,362,862		8	62	146	1,347,618	2,086,920	3,434,538	
Adjusted Loss to Payroll Ratio:					0.825	1.277	2.102	
Expected Unlimited Loss to Payroll Ratio:					1.115	1.833	2.948	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.997	1.194	2.192	
Credibility:					0.48	0.44		
Indicated Limited Loss to Payroll Ratio:					0.914	1.231	2.146	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.021</b>	<b>1.602</b>	<b>2.622</b>	
Indicated Relativity Change:								-11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								175.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	227,047,680	13	174	294	3,902,036	5,795,069	9,697,105	4.271
2012	208,878,889	13	156	242	3,482,169	5,280,740	8,762,909	4.195
2013	221,092,997	7	176	234	2,895,159	5,058,840	7,953,999	3.598
2014	208,909,197	13	168	269	4,979,609	6,269,384	11,248,993	5.385
865,928,762		46	674	1,039	15,258,973	22,404,034	37,663,007	
Adjusted Loss to Payroll Ratio:					1.762	2.587	4.349	
Expected Unlimited Loss to Payroll Ratio:					1.832	3.086	4.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.696	2.182	3.877	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.762	2.587	4.349	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.967</b>	<b>3.366</b>	<b>5.333</b>	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								356.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 4492 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: SIGN MFG - METAL, PLASTIC OR WOOD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	52,565,529	3	33	98	700,959	1,119,112	1,820,071	3.462
2011	55,192,161	10	46	103	1,564,766	2,274,591	3,839,357	6.956
2012	55,167,241	4	45	93	890,521	1,106,562	1,997,083	3.620
2013	61,971,262	2	42	86	1,507,697	1,120,143	2,627,840	4.240
2014	69,247,632	1	36	79	781,285	1,183,193	1,964,478	2.837
294,143,825		20	202	459	5,445,228	6,803,602	12,248,830	
Adjusted Loss to Payroll Ratio:					1.851	2.313	4.164	
Expected Unlimited Loss to Payroll Ratio:					2.168	2.962	5.130	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.006	2.094	4.100	
Credibility:					0.81	0.70		
Indicated Limited Loss to Payroll Ratio:					1.881	2.247	4.128	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.037</b>	<b>2.686</b>	<b>4.722</b>	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								316.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	114,582,955	11	71	113	2,434,418	3,412,895	5,847,313	5.103
2011	117,839,423	6	67	111	1,272,352	1,920,085	3,192,437	2.709
2012	113,266,578	13	76	108	3,037,932	3,338,090	6,376,022	5.629
2013	128,976,010	5	90	164	2,378,340	2,941,662	5,320,002	4.125
2014	121,097,745	6	122	117	3,740,490	4,279,853	8,020,343	6.623
595,762,711		41	426	613	12,863,532	15,892,584	28,756,116	
Adjusted Loss to Payroll Ratio:					2.159	2.668	4.827	
Expected Unlimited Loss to Payroll Ratio:					2.034	3.067	5.101	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.820	1.999	3.818	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					2.159	2.607	4.767	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.338</b>	<b>3.116</b>	<b>5.454</b>	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								364.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	165,134,304	15	119	247	2,974,349	4,674,620	7,648,969	4.632
2011	182,104,692	11	107	217	3,324,505	3,778,760	7,103,265	3.901
2012	194,507,938	7	94	193	2,429,476	3,632,277	6,061,753	3.116
2013	183,579,637	7	118	177	4,143,478	4,873,763	9,017,241	4.912
2014	185,593,815	3	71	143	1,880,341	2,577,000	4,457,341	2.402
910,920,386		43	509	977	14,752,149	19,536,419	34,288,568	
Adjusted Loss to Payroll Ratio:					1.619	2.145	3.764	
Expected Unlimited Loss to Payroll Ratio:					1.832	2.994	4.826	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.639	1.951	3.590	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.619	2.145	3.764	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.723</b>	<b>2.475</b>	<b>4.198</b>	
Indicated Relativity Change:								-13.0%
Relativity to Statewide Average Loss to Payroll Ratio:								280.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	67,486,286	6	49	92	1,367,674	2,072,981	3,440,655	5.098
2011	67,668,697	6	56	119	1,469,387	2,560,871	4,030,258	5.956
2012	74,130,656	8	65	107	1,983,595	2,612,364	4,595,959	6.200
2013	84,390,729	2	65	111	1,380,262	2,455,871	3,836,133	4.546
2014	92,483,078	3	84	118	2,016,153	2,667,405	4,683,558	5.064
386,159,447		25	319	547	8,217,070	12,369,492	20,586,561	
Adjusted Loss to Payroll Ratio:					2.128	3.203	5.331	
Expected Unlimited Loss to Payroll Ratio:					2.055	3.932	5.987	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.800	2.518	4.318	
Credibility:					0.86	0.84		
Indicated Limited Loss to Payroll Ratio:					2.082	3.094	5.176	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.284</b>	<b>3.839</b>	<b>6.123</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								409.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	239,868,808	13	128	275	3,126,828	4,332,886	7,459,714	3.110
2012	238,629,204	15	115	302	3,696,050	4,691,009	8,387,059	3.515
2013	239,708,788	3	165	266	4,634,708	5,371,136	10,005,844	4.174
2014	251,644,788	4	138	327	3,639,488	4,538,048	8,177,536	3.250
969,851,588		35	546	1,170	15,097,075	18,933,078	34,030,153	
Adjusted Loss to Payroll Ratio:					1.557	1.952	3.509	
Expected Unlimited Loss to Payroll Ratio:					1.591	2.315	3.906	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.473	1.636	3.109	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.557	1.952	3.509	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.708</b>	<b>2.423</b>	<b>4.130</b>	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								276.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	396,348,180	19	231	397	5,888,555	7,932,124	13,820,679	3.487
2013	421,690,181	8	257	418	5,546,894	8,130,734	13,677,628	3.244
2014	441,334,504	7	275	427	7,178,953	10,450,907	17,629,860	3.995
1,259,372,864		34	763	1,242	18,614,402	26,513,765	45,128,168	
Adjusted Loss to Payroll Ratio:					1.478	2.105	3.583	
Expected Unlimited Loss to Payroll Ratio:					1.357	2.368	3.725	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.256	1.674	2.930	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.478	2.105	3.583	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.601</b>	<b>2.516</b>	<b>4.117</b>	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								275.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	102,344,162	6	73	170	2,242,159	4,144,336	6,386,495	6.240
2011	120,842,185	13	92	184	2,466,117	3,360,467	5,826,584	4.822
2012	111,937,054	4	71	173	1,717,125	2,525,821	4,242,946	3.790
2013	114,158,508	5	97	189	2,412,818	3,877,570	6,290,388	5.510
2014	141,024,727	2	88	267	1,943,018	4,064,778	6,007,796	4.260
590,306,636		30	421	983	10,781,237	17,972,972	28,754,209	
Adjusted Loss to Payroll Ratio:					1.826	3.045	4.871	
Expected Unlimited Loss to Payroll Ratio:					2.063	3.680	5.743	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.909	2.602	4.511	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.826	3.045	4.871	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.100</b>	<b>4.247</b>	<b>6.348</b>	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								424.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	2,757,079,725	10	240	725	5,969,395	6,883,818	12,853,213	0.466
2014	3,085,497,903	9	192	608	6,672,345	8,369,302	15,041,647	0.487
5,842,577,628		19	432	1,333	12,641,741	15,253,120	27,894,861	
Adjusted Loss to Payroll Ratio:					0.216	0.261	0.477	
Expected Unlimited Loss to Payroll Ratio:					0.322	0.422	0.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.250	0.251	0.502	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.216	0.261	0.477	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.237</b>	<b>0.324</b>	<b>0.561</b>	
Indicated Relativity Change:								-24.5%
Relativity to Statewide Average Loss to Payroll Ratio:								37.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	1,929,115,078	7	74	448	967,205	1,181,486	2,148,691	0.111
2011	1,918,944,466	11	68	410	1,270,813	2,107,496	3,378,309	0.176
2012	1,903,427,103	8	68	452	1,471,582	2,143,589	3,615,171	0.190
2013	1,949,166,474	7	78	446	2,049,366	2,675,762	4,725,128	0.242
2014	2,345,825,853	3	81	366	1,972,725	2,898,186	4,870,911	0.208
10,046,478,975		36	369	2,122	7,731,690	11,006,518	18,738,209	
Adjusted Loss to Payroll Ratio:					0.077	0.110	0.187	
Expected Unlimited Loss to Payroll Ratio:					0.089	0.143	0.231	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.069	0.085	0.154	
Credibility:					0.91	0.83		
Indicated Limited Loss to Payroll Ratio:					0.076	0.105	0.182	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.084</b>	<b>0.131</b>	<b>0.214</b>	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								14.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	91,847,467	3	28	62	502,536	585,917	1,088,453	1.185
2011	96,975,006	3	40	59	1,153,511	1,633,786	2,787,297	2.874
2012	82,993,617	2	47	59	886,375	1,660,375	2,546,750	3.069
2013	80,267,715	1	32	43	709,714	756,101	1,465,815	1.826
2014	90,596,314	0	36	60	570,118	752,482	1,322,600	1.460
442,680,119		9	183	283	3,822,253	5,388,659	9,210,913	
Adjusted Loss to Payroll Ratio:					0.863	1.217	2.081	
Expected Unlimited Loss to Payroll Ratio:					1.158	1.763	2.921	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.036	1.149	2.185	
Credibility:					0.73	0.65		
Indicated Limited Loss to Payroll Ratio:					0.910	1.193	2.103	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.046</b>	<b>1.665</b>	<b>2.711</b>	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								181.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	127,791,090	8	45	110	1,397,335	1,722,261	3,119,596	2.441
2011	118,290,856	10	52	111	2,023,799	2,075,833	4,099,632	3.466
2012	132,713,200	2	59	107	1,913,199	1,789,439	3,702,638	2.790
2013	137,014,896	5	57	127	1,630,066	1,836,421	3,466,487	2.530
2014	142,976,267	0	48	116	770,352	1,143,670	1,914,022	1.339
658,786,308		25	261	571	7,734,750	8,567,623	16,302,373	
Adjusted Loss to Payroll Ratio:					1.174	1.301	2.475	
Expected Unlimited Loss to Payroll Ratio:					1.423	1.742	3.165	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.326	1.262	2.587	
Credibility:					0.94	0.79		
Indicated Limited Loss to Payroll Ratio:					1.183	1.292	2.476	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.281</b>	<b>1.544</b>	<b>2.826</b>	
Indicated Relativity Change:								-10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								189.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	762,822,594	9	150	362	4,509,755	5,375,778	9,885,533	1.296
2012	869,648,165	15	175	382	5,656,447	6,003,483	11,659,930	1.341
2013	727,165,476	8	107	299	3,279,944	4,221,866	7,501,810	1.032
2014	715,836,449	0	100	280	3,057,072	3,613,894	6,670,966	0.932
3,075,472,685		32	532	1,323	16,503,218	19,215,021	35,718,239	
Adjusted Loss to Payroll Ratio:					0.537	0.625	1.161	
Expected Unlimited Loss to Payroll Ratio:					0.534	0.799	1.332	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.477	0.521	0.998	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.537	0.625	1.161	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.589</b>	<b>0.775</b>	<b>1.364</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								91.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	220,352,255	17	228	276	5,035,720	7,167,494	12,203,214	5.538
2013	235,342,746	8	250	241	5,159,147	7,180,307	12,339,454	5.243
2014	245,066,304	6	183	228	4,568,727	5,384,340	9,953,067	4.061
700,761,304		31	661	745	14,763,595	19,732,141	34,495,735	
Adjusted Loss to Payroll Ratio:					2.107	2.816	4.923	
Expected Unlimited Loss to Payroll Ratio:					2.503	3.757	6.260	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.331	2.722	5.053	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.107	2.816	4.923	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.351</b>	<b>3.663</b>	<b>6.015</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								402.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	118,635,849	4	27	65	1,056,116	777,040	1,833,156	1.545
2011	140,422,188	8	29	84	1,503,005	1,920,826	3,423,831	2.438
2012	137,624,653	6	37	84	1,461,637	1,482,701	2,944,338	2.139
2013	138,040,713	1	31	68	855,410	1,263,125	2,118,535	1.535
2014	159,872,745	1	29	65	954,464	1,267,624	2,222,088	1.390
694,596,148		20	153	366	5,830,633	6,711,316	12,541,949	
Adjusted Loss to Payroll Ratio:					0.839	0.966	1.806	
Expected Unlimited Loss to Payroll Ratio:					1.002	1.375	2.377	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.855	0.850	1.706	
Credibility:					0.81	0.69		
Indicated Limited Loss to Payroll Ratio:					0.842	0.930	1.773	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.969</b>	<b>1.298</b>	<b>2.267</b>	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								151.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	51,187,134	4	56	105	1,251,532	1,507,186	2,758,718	5.389
2011	60,668,794	2	41	108	772,698	1,023,672	1,796,370	2.961
2012	60,469,756	3	32	98	655,415	938,580	1,593,995	2.636
2013	55,430,235	3	50	75	1,752,187	1,816,763	3,568,950	6.439
2014	53,156,294	1	57	93	1,293,818	1,839,331	3,133,149	5.894
280,912,213		13	236	479	5,725,651	7,125,531	12,851,181	
Adjusted Loss to Payroll Ratio:					2.038	2.537	4.575	
Expected Unlimited Loss to Payroll Ratio:					2.505	3.357	5.862	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.194	2.150	4.344	
Credibility:					0.82	0.69		
Indicated Limited Loss to Payroll Ratio:					2.066	2.417	4.483	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.267</b>	<b>2.999</b>	<b>5.266</b>	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								352.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	17,301,836	2	11	8	383,028	554,030	937,058	5.416
2011	20,942,361	0	11	30	130,166	146,687	276,853	1.322
2012	22,523,442	3	15	23	459,547	893,773	1,353,320	6.008
2013	30,512,543	2	18	34	920,270	874,603	1,794,873	5.882
2014	33,998,956	3	11	37	744,786	1,223,883	1,968,669	5.790
125,279,138		10	66	132	2,637,797	3,692,975	6,330,772	
Adjusted Loss to Payroll Ratio:					2.106	2.948	5.053	
Expected Unlimited Loss to Payroll Ratio:					1.551	2.449	4.001	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.388	1.596	2.984	
Credibility:					0.49	0.45		
Indicated Limited Loss to Payroll Ratio:					1.739	2.205	3.944	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.908</b>	<b>2.736</b>	<b>4.644</b>	
Indicated Relativity Change:								16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								310.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	77,297,325	4	23	58	686,487	584,455	1,270,942	1.644
2011	88,710,825	4	23	56	1,258,246	1,118,584	2,376,830	2.679
2012	90,191,691	2	26	56	891,317	780,093	1,671,410	1.853
2013	86,326,653	2	20	52	540,889	707,351	1,248,240	1.446
2014	92,635,892	1	19	47	462,892	636,067	1,098,959	1.186
435,162,385		13	111	269	3,839,830	3,826,551	7,666,381	
Adjusted Loss to Payroll Ratio:					0.882	0.879	1.762	
Expected Unlimited Loss to Payroll Ratio:					0.857	1.141	1.998	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.793	0.807	1.600	
Credibility:					0.65	0.56		
Indicated Limited Loss to Payroll Ratio:					0.851	0.847	1.699	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.934</b>	<b>1.052</b>	<b>1.985</b>	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								132.8%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	268,699,074	5	67	134	1,411,698	2,229,767	3,641,465	1.355
2011	275,094,826	4	58	114	943,110	1,281,771	2,224,881	0.809
2012	279,149,928	2	77	122	1,803,886	2,109,350	3,913,236	1.402
2013	283,002,055	3	59	140	1,387,131	1,706,980	3,094,111	1.093
2014	300,048,539	0	55	178	1,424,902	1,782,460	3,207,362	1.069
1,405,994,421		14	316	688	6,970,727	9,110,328	16,081,055	
Adjusted Loss to Payroll Ratio:					0.496	0.648	1.144	
Expected Unlimited Loss to Payroll Ratio:					0.621	0.983	1.605	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.575	0.695	1.270	
Credibility:					0.91	0.84		
Indicated Limited Loss to Payroll Ratio:					0.503	0.656	1.158	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.552</b>	<b>0.814</b>	<b>1.365</b>	
Indicated Relativity Change:								-14.9%
Relativity to Statewide Average Loss to Payroll Ratio:								91.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	19,947,045	2	10	29	177,063	354,190	531,253	2.663
2011	4,494,969	0	2	8	3,121	13,527	16,648	0.370
2012	5,328,686	1	2	8	107,171	92,204	199,375	3.742
2013	5,695,466	0	0	3	0	1,696	1,696	0.030
2014	24,860,177	1	9	24	400,169	358,860	759,029	3.053
60,326,342		4	23	72	687,523	820,477	1,508,000	
Adjusted Loss to Payroll Ratio:					1.140	1.360	2.500	
Expected Unlimited Loss to Payroll Ratio:					1.393	2.008	3.401	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.246	1.309	2.555	
Credibility:					0.35	0.31		
Indicated Limited Loss to Payroll Ratio:					1.209	1.325	2.533	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.326</b>	<b>1.644</b>	<b>2.970</b>	
Indicated Relativity Change:								-12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								198.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	88,331,455	3	32	70	940,715	1,252,204	2,192,919	2.483
2011	85,802,647	1	28	83	558,087	836,157	1,394,244	1.625
2012	89,231,586	10	35	53	1,446,132	1,564,618	3,010,750	3.374
2013	79,560,280	4	45	95	1,437,060	1,495,654	2,932,714	3.686
2014	86,712,206	1	44	110	701,899	1,111,174	1,813,073	2.091
429,638,173		19	184	411	5,083,893	6,259,807	11,343,700	
Adjusted Loss to Payroll Ratio:					1.183	1.457	2.640	
Expected Unlimited Loss to Payroll Ratio:					1.278	1.819	3.097	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.143	1.186	2.328	
Credibility:					0.75	0.65		
Indicated Limited Loss to Payroll Ratio:					1.173	1.362	2.535	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.271</b>	<b>1.628</b>	<b>2.898</b>	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								193.9%

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Code: 4740 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: OIL REFINING - PETROLEUM

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	581,074,245	9	52	191	2,954,708	1,973,903	4,928,611	0.848
2011	613,900,961	5	53	146	1,818,331	1,807,064	3,625,395	0.591
2012	732,255,542	4	65	173	2,482,652	2,482,863	4,965,515	0.678
2013	690,170,370	6	59	123	2,435,075	2,217,280	4,652,355	0.674
2014	665,960,153	3	56	107	3,253,541	2,694,862	5,948,403	0.893
3,283,361,270		27	285	740	12,944,308	11,175,973	24,120,281	
Adjusted Loss to Payroll Ratio:					0.394	0.340	0.735	
Expected Unlimited Loss to Payroll Ratio:					0.429	0.426	0.855	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.375	0.273	0.648	
Credibility:					1.00	0.81		
Indicated Limited Loss to Payroll Ratio:					0.394	0.328	0.722	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.453</b>	<b>0.457</b>	<b>0.910</b>	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								60.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	66,952,647	0	10	34	173,084	193,145	366,229	0.547
2011	62,175,220	2	10	23	282,422	425,356	707,778	1.138
2012	59,792,609	2	10	12	542,958	695,901	1,238,859	2.072
2013	64,531,440	2	2	31	268,616	196,903	465,519	0.721
2014	74,744,235	0	4	17	243,669	255,634	499,303	0.668
328,196,152		6	36	117	1,510,748	1,766,939	3,277,686	
Adjusted Loss to Payroll Ratio:					0.460	0.538	0.999	
Expected Unlimited Loss to Payroll Ratio:					0.572	0.837	1.409	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.501	0.536	1.037	
Credibility:					0.48	0.42		
Indicated Limited Loss to Payroll Ratio:					0.481	0.537	1.018	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.528</b>	<b>0.667</b>	<b>1.195</b>	
Indicated Relativity Change:								-15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								79.9%

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Effective January 1, 2018

Code: 4828 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CHEMICAL MIXING, BLENDING AND REPACKAGING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	197,147,875	11	81	158	2,318,153	2,781,685	5,099,838	2.587
2011	190,203,810	4	92	162	1,623,861	2,360,376	3,984,237	2.095
2012	211,224,384	10	72	155	2,492,684	2,707,531	5,200,215	2.462
2013	239,625,156	5	88	201	3,400,654	3,847,449	7,248,103	3.025
2014	240,023,304	5	76	160	2,553,119	2,887,000	5,440,119	2.266
1,078,224,529		35	409	836	12,388,471	14,584,041	26,972,512	
Adjusted Loss to Payroll Ratio:					1.149	1.353	2.502	
Expected Unlimited Loss to Payroll Ratio:					0.935	1.563	2.498	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.836	1.019	1.855	
Credibility:					0.95	0.88		
Indicated Limited Loss to Payroll Ratio:					1.133	1.313	2.446	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.243</b>	<b>1.629</b>	<b>2.872</b>	
Indicated Relativity Change:								15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								192.2%

Code: 4829 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: CHEMICAL MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	190,485,950	10	41	122	2,002,176	1,436,189	3,438,365	1.805
2011	226,891,492	8	48	148	1,930,516	2,116,991	4,047,507	1.784
2012	215,701,011	5	40	138	1,671,368	1,229,428	2,900,796	1.345
2013	215,843,204	1	42	114	1,408,760	1,535,079	2,943,839	1.364
2014	249,682,132	2	48	97	1,713,929	1,679,357	3,393,286	1.359
1,098,603,789		26	219	619	8,726,749	7,997,044	16,723,793	
Adjusted Loss to Payroll Ratio:					0.794	0.728	1.522	
Expected Unlimited Loss to Payroll Ratio:					0.901	0.903	1.804	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.789	0.578	1.367	
Credibility:					0.94	0.71		
Indicated Limited Loss to Payroll Ratio:					0.794	0.684	1.479	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.913</b>	<b>0.955</b>	<b>1.868</b>	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								125.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	293,898,070	12	214	358	5,454,181	7,184,382	12,638,563	4.300
2013	317,508,110	12	210	351	5,186,292	7,669,378	12,855,670	4.049
2014	322,277,899	3	164	289	3,932,571	6,239,039	10,171,610	3.156
933,684,079		27	588	998	14,573,043	21,092,799	35,665,842	
Adjusted Loss to Payroll Ratio:					1.561	2.259	3.820	
Expected Unlimited Loss to Payroll Ratio:					1.782	2.961	4.743	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.594	1.930	3.524	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.561	2.259	3.820	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.742</b>	<b>2.939</b>	<b>4.681</b>	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								313.2%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	17,032,674	1	8	13	352,238	434,642	786,880	4.620
2011	19,755,036	2	5	25	179,127	189,424	368,551	1.866
2012	18,904,307	2	9	20	419,584	435,184	854,768	4.522
2013	18,834,059	0	11	18	153,359	186,669	340,028	1.805
2014	25,357,437	1	11	23	297,978	470,467	768,445	3.030
99,883,513		6	44	99	1,402,286	1,716,387	3,118,673	
Adjusted Loss to Payroll Ratio:					1.404	1.718	3.122	
Expected Unlimited Loss to Payroll Ratio:					1.657	2.279	3.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.451	1.459	2.910	
Credibility:					0.46	0.39		
Indicated Limited Loss to Payroll Ratio:					1.429	1.560	2.990	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.644</b>	<b>2.177</b>	<b>3.820</b>	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								255.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	81,805,429	12	29	41	1,873,967	1,844,190	3,718,157	4.545
2011	94,533,543	4	36	54	904,544	1,043,172	1,947,716	2.060
2012	95,294,202	3	36	32	1,608,192	1,981,749	3,589,941	3.767
2013	97,334,800	7	39	44	2,189,235	2,399,238	4,588,473	4.714
2014	101,341,927	4	35	37	1,951,284	1,928,834	3,880,118	3.829
470,309,901		30	175	208	8,527,223	9,197,183	17,724,406	
Adjusted Loss to Payroll Ratio:					1.813	1.956	3.769	
Expected Unlimited Loss to Payroll Ratio:					1.633	1.984	3.617	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.355	1.271	2.625	
Credibility:					0.84	0.68		
Indicated Limited Loss to Payroll Ratio:					1.740	1.736	3.476	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.001</b>	<b>2.422</b>	<b>4.423</b>	
Indicated Relativity Change:								22.3%
Relativity to Statewide Average Loss to Payroll Ratio:								295.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	82,972,179	23	119	127	3,393,419	4,272,617	7,666,036	9.239
2011	71,052,035	6	98	92	1,910,744	2,341,223	4,251,967	5.984
2012	88,711,700	11	135	115	3,261,134	4,015,586	7,276,720	8.203
2013	114,758,274	7	169	147	4,056,540	5,692,064	9,748,604	8.495
2014	130,569,259	10	180	130	5,792,842	6,360,520	12,153,362	9.308
488,063,446		57	701	611	18,414,678	22,682,011	41,096,689	
Adjusted Loss to Payroll Ratio:					3.773	4.647	8.420	
Expected Unlimited Loss to Payroll Ratio:					4.443	6.447	10.890	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.549	3.745	7.294	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.773	4.647	8.420	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.426</b>	<b>6.966</b>	<b>11.392</b>	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								762.3%

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Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	127,959,677	11	70	75	3,007,445	2,528,581	5,536,026	4.326
2011	113,007,586	13	43	54	2,248,159	1,830,548	4,078,707	3.609
2012	120,392,376	8	60	55	2,727,398	2,127,385	4,854,783	4.032
2013	111,779,646	9	40	48	2,358,621	1,661,010	4,019,631	3.596
2014	120,751,223	5	46	56	2,383,358	2,147,923	4,531,281	3.753
593,890,508		46	259	288	12,724,981	10,295,446	23,020,427	
Adjusted Loss to Payroll Ratio:					2.143	1.734	3.876	
Expected Unlimited Loss to Payroll Ratio:					2.604	2.332	4.936	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.216	1.547	3.763	
Credibility:					1.00	0.81		
Indicated Limited Loss to Payroll Ratio:					2.143	1.698	3.841	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.464</b>	<b>2.369</b>	<b>4.833</b>	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								323.4%

Code: 5040 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: IRON OR STEEL ERECTION - STRUCTURAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	91,518,104	15	39	82	3,425,571	2,642,246	6,067,817	6.630
2011	103,708,131	13	36	91	2,924,399	2,949,417	5,873,816	5.664
2012	101,433,718	13	62	105	4,252,511	2,676,401	6,928,912	6.831
2013	84,948,778	9	39	73	2,896,087	2,119,017	5,015,104	5.904
2014	108,088,948	4	44	82	3,254,049	2,681,750	5,935,799	5.492
489,697,679		54	220	433	16,752,616	13,068,832	29,821,448	
Adjusted Loss to Payroll Ratio:					3.421	2.669	6.090	
Expected Unlimited Loss to Payroll Ratio:					4.085	4.015	8.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.339	2.188	5.527	
Credibility:					1.00	0.86		
Indicated Limited Loss to Payroll Ratio:					3.421	2.601	6.022	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.249</b>	<b>4.373</b>	<b>8.622</b>	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								576.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 5057 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: IRON OR STEEL ERECTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	25,401,400	5	11	23	972,700	752,582	1,725,282	6.792
2011	46,386,114	1	19	36	965,729	776,803	1,742,532	3.757
2012	52,339,802	3	25	31	1,436,376	1,186,250	2,622,626	5.011
2013	60,595,060	4	16	21	916,962	656,993	1,573,955	2.597
2014	48,614,615	3	19	29	1,518,880	1,135,168	2,654,048	5.459
233,336,991		16	90	140	5,810,647	4,507,797	10,318,444	
Adjusted Loss to Payroll Ratio:					2.490	1.932	4.422	
Expected Unlimited Loss to Payroll Ratio:					2.641	2.692	5.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.191	1.724	3.915	
Credibility:					0.77	0.58		
Indicated Limited Loss to Payroll Ratio:					2.421	1.844	4.266	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.840</b>	<b>2.765</b>	<b>5.605</b>	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								375.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	31,758,917	6	31	53	1,148,339	830,005	1,978,344	6.229
2011	38,200,300	8	28	55	1,352,509	1,462,723	2,815,232	7.370
2012	47,985,376	7	33	44	1,854,953	1,761,082	3,616,035	7.536
2013	39,749,235	6	21	47	1,130,776	932,912	2,063,688	5.192
2014	42,194,736	2	17	34	1,491,352	1,163,630	2,654,982	6.292
199,888,565		29	130	233	6,977,929	6,150,351	13,128,280	
Adjusted Loss to Payroll Ratio:					3.491	3.077	6.568	
Expected Unlimited Loss to Payroll Ratio:					3.628	5.461	9.090	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.966	2.976	5.942	
Credibility:					0.82	0.68		
Indicated Limited Loss to Payroll Ratio:					3.396	3.044	6.441	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.218</b>	<b>5.118</b>	<b>9.336</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								624.7%

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Effective January 1, 2018

Code: 5102 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: IRON/STEEL ERECTION - NON STRUCTURAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	130,857,919	14	105	128	2,878,245	3,091,045	5,969,290	4.562
2011	144,089,813	12	77	115	2,458,149	3,573,247	6,031,396	4.186
2012	169,075,901	8	102	143	3,267,914	3,840,942	7,108,856	4.205
2013	169,960,096	10	101	124	3,142,350	3,763,486	6,905,836	4.063
2014	203,257,175	10	119	179	4,739,836	6,011,022	10,750,858	5.289
817,240,904		54	504	689	16,486,495	20,279,743	36,766,239	
Adjusted Loss to Payroll Ratio:					2.017	2.481	4.499	
Expected Unlimited Loss to Payroll Ratio:					2.070	2.844	4.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.717	1.822	3.539	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					2.017	2.468	4.486	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.320</b>	<b>3.443</b>	<b>5.763</b>	
Indicated Relativity Change:								17.3%
Relativity to Statewide Average Loss to Payroll Ratio:								385.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	167,067,312	17	148	207	3,855,174	3,762,242	7,617,416	4.559
2012	194,064,517	14	135	180	3,654,645	4,165,995	7,820,640	4.030
2013	231,727,286	11	198	238	5,525,436	7,122,772	12,648,208	5.458
2014	251,435,917	16	181	261	5,165,459	5,460,159	10,625,618	4.226
844,295,032		58	662	886	18,200,713	20,511,167	38,711,880	
Adjusted Loss to Payroll Ratio:					2.156	2.429	4.585	
Expected Unlimited Loss to Payroll Ratio:					2.302	2.997	5.299	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.002	2.023	4.025	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.156	2.429	4.585	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.365</b>	<b>3.015</b>	<b>5.380</b>	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								360.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	31,974,325	8	60	61	1,608,316	1,242,402	2,850,718	8.916
2011	34,509,325	8	55	53	1,336,520	1,683,159	3,019,679	8.750
2012	33,783,152	3	50	40	1,282,366	1,375,440	2,657,806	7.867
2013	37,333,608	3	38	57	1,099,925	693,475	1,793,400	4.804
2014	44,137,768	1	64	65	1,501,680	1,570,219	3,071,899	6.960
181,738,178		23	267	276	6,828,808	6,564,695	13,393,503	
Adjusted Loss to Payroll Ratio:					3.757	3.612	7.370	
Expected Unlimited Loss to Payroll Ratio:					3.870	4.451	8.321	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.294	2.952	6.247	
Credibility:					0.82	0.65		
Indicated Limited Loss to Payroll Ratio:					3.674	3.381	7.055	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.225</b>	<b>4.717</b>	<b>8.942</b>	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								598.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	198,673,876	4	48	103	1,001,018	1,134,089	2,135,107	1.075
2011	242,892,074	9	62	137	1,463,920	1,526,879	2,990,799	1.231
2012	255,567,956	2	63	108	955,803	1,304,725	2,260,528	0.885
2013	255,522,879	3	35	124	1,086,033	1,083,903	2,169,936	0.849
2014	303,752,617	2	62	130	1,836,446	1,677,223	3,513,669	1.157
1,256,409,401		20	270	602	6,343,221	6,726,820	13,070,040	
Adjusted Loss to Payroll Ratio:					0.505	0.535	1.040	
Expected Unlimited Loss to Payroll Ratio:					0.473	0.621	1.094	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.402	0.401	0.803	
Credibility:					0.77	0.65		
Indicated Limited Loss to Payroll Ratio:					0.481	0.488	0.970	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.564</b>	<b>0.732</b>	<b>1.297</b>	
Indicated Relativity Change:								18.6%
Relativity to Statewide Average Loss to Payroll Ratio:								86.8%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 5129 RHG: 6 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: CIRCUIT OR SEMICONDUCTOR EQUIPMENT INSTALLATION OR REPAIR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	134,750,610	4	23	87	182,552	290,854	473,406	0.351
2011	146,740,021	5	40	109	397,480	499,477	896,957	0.611
2012	136,406,652	1	30	74	386,955	343,136	730,091	0.535
2013	130,021,059	0	17	67	281,272	416,198	697,470	0.536
2014	145,467,180	0	25	75	154,291	270,391	424,682	0.292
693,385,522		10	135	412	1,402,551	1,820,055	3,222,606	
Adjusted Loss to Payroll Ratio:					0.202	0.262	0.465	
Expected Unlimited Loss to Payroll Ratio:					0.473	0.621	1.094	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.402	0.401	0.803	
Credibility:					0.61	0.51		
Indicated Limited Loss to Payroll Ratio:					0.280	0.331	0.611	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.329</b>	<b>0.495</b>	<b>0.824</b>	
Indicated Relativity Change:								-24.6%
Relativity to Statewide Average Loss to Payroll Ratio:								55.1%

E1-1-18 INCLUDES EXPERIENCE OF 5128

Code: 5130 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: PROGRAMMABLE CONTROLS INSTALLATION OR REPAIR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	122,874,970	5	27	80	316,683	370,837	687,520	0.560
2011	145,328,394	6	49	80	920,001	693,086	1,613,087	1.110
2012	154,136,595	2	33	77	353,061	318,515	671,576	0.436
2013	147,371,750	2	20	60	929,610	620,791	1,550,401	1.052
2014	170,828,273	1	35	80	534,607	680,477	1,215,084	0.711
740,539,982		16	164	377	3,053,961	2,683,705	5,737,666	
Adjusted Loss to Payroll Ratio:					0.412	0.362	0.775	
Expected Unlimited Loss to Payroll Ratio:					0.473	0.621	1.094	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.411	0.419	0.830	
Credibility:					0.62	0.52		
Indicated Limited Loss to Payroll Ratio:					0.412	0.390	0.801	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.483</b>	<b>0.584</b>	<b>1.067</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								71.4%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,589,979,767	40	274	465	14,800,363	12,499,169	27,299,532	1.717
2014	1,665,983,955	10	264	437	11,395,233	7,699,757	19,094,990	1.146
3,255,963,723		50	538	902	26,195,596	20,198,927	46,394,523	
Adjusted Loss to Payroll Ratio:					0.805	0.620	1.425	
Expected Unlimited Loss to Payroll Ratio:					0.969	0.906	1.875	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.843	0.612	1.454	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.805	0.620	1.425	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.925</b>	<b>0.865</b>	<b>1.791</b>	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								119.8%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	646,106,297	32	454	575	13,484,574	13,782,339	27,266,913	4.220
2014	716,089,654	17	469	633	13,095,420	13,004,531	26,099,951	3.645
1,362,195,951		49	923	1,208	26,579,994	26,786,869	53,366,863	
Adjusted Loss to Payroll Ratio:					1.951	1.966	3.918	
Expected Unlimited Loss to Payroll Ratio:					2.228	2.702	4.930	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.896	1.792	3.688	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.951	1.966	3.918	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.178</b>	<b>2.558</b>	<b>4.736</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								316.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	222,957,820	8	20	69	1,845,091	1,677,239	3,522,330	1.580
2011	224,955,724	5	22	41	1,548,674	1,584,362	3,133,036	1.393
2012	253,007,737	2	26	61	1,044,599	799,227	1,843,826	0.729
2013	276,113,827	4	26	55	2,070,319	1,250,596	3,320,915	1.203
2014	282,527,148	3	32	37	2,478,232	1,187,745	3,665,977	1.298
1,259,562,255		22	126	263	8,986,915	6,499,169	15,486,084	
Adjusted Loss to Payroll Ratio:					0.713	0.516	1.229	
Expected Unlimited Loss to Payroll Ratio:					0.682	0.703	1.385	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.566	0.450	1.016	
Credibility:					0.88	0.67		
Indicated Limited Loss to Payroll Ratio:					0.696	0.494	1.190	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.864</b>	<b>0.831</b>	<b>1.695</b>	
Indicated Relativity Change:								22.4%
Relativity to Statewide Average Loss to Payroll Ratio:								113.4%

Code: 5183 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLUMBING - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	871,269,321	46	728	897	18,830,626	21,164,680	39,995,306	4.590
2014	1,041,878,824	22	772	1,001	21,089,862	22,246,263	43,336,125	4.159
1,913,148,144		68	1,500	1,898	39,920,488	43,410,943	83,331,431	
Adjusted Loss to Payroll Ratio:					2.087	2.269	4.356	
Expected Unlimited Loss to Payroll Ratio:					2.110	2.733	4.843	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.796	1.813	3.609	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.087	2.269	4.356	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.329</b>	<b>2.952</b>	<b>5.281</b>	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								353.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	66,221,102	3	18	12	768,416	987,121	1,755,537	2.651
2011	61,827,775	4	15	29	501,537	598,565	1,100,102	1.779
2012	90,509,680	1	21	31	677,902	589,021	1,266,923	1.400
2013	89,436,543	4	25	26	1,377,779	1,065,595	2,443,374	2.732
2014	83,504,128	1	16	52	540,047	491,674	1,031,721	1.236
391,499,228		13	95	150	3,865,682	3,731,975	7,597,657	
Adjusted Loss to Payroll Ratio:					0.987	0.953	1.941	
Expected Unlimited Loss to Payroll Ratio:					1.356	1.526	2.882	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.083	0.886	1.969	
Credibility:					0.71	0.55		
Indicated Limited Loss to Payroll Ratio:					1.015	0.923	1.938	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.191</b>	<b>1.384</b>	<b>2.575</b>	
Indicated Relativity Change:								-10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								172.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	86,961,747	7	59	67	1,695,770	1,511,442	3,207,212	3.688
2011	85,983,625	12	71	88	2,432,249	2,765,035	5,197,284	6.045
2012	103,180,783	6	106	112	2,569,238	2,959,306	5,528,544	5.358
2013	114,896,255	2	83	121	1,614,867	2,729,672	4,344,539	3.781
2014	132,917,834	3	107	117	3,832,605	3,622,194	7,454,799	5.609
523,940,244		30	426	505	12,144,728	13,587,650	25,732,378	
Adjusted Loss to Payroll Ratio:					2.318	2.593	4.911	
Expected Unlimited Loss to Payroll Ratio:					2.266	3.064	5.330	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.970	2.068	4.039	
Credibility:					1.00	0.86		
Indicated Limited Loss to Payroll Ratio:					2.318	2.520	4.838	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.666</b>	<b>3.515</b>	<b>6.181</b>	
Indicated Relativity Change:								16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								413.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 5186 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: AUTOMATIC SPRINKLER INSTALL - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	100,739,591	3	18	35	808,763	663,065	1,471,828	1.461
2011	124,858,951	4	30	35	1,202,149	1,024,981	2,227,130	1.784
2012	138,189,931	3	19	33	754,417	647,608	1,402,025	1.015
2013	146,042,144	2	37	32	2,295,410	1,596,209	3,891,619	2.665
2014	167,233,735	2	41	41	1,907,123	994,532	2,901,655	1.735
677,064,352		14	145	176	6,967,862	4,926,394	11,894,255	
Adjusted Loss to Payroll Ratio:					1.029	0.728	1.757	
Expected Unlimited Loss to Payroll Ratio:					0.883	0.813	1.697	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.768	0.549	1.317	
Credibility:					0.77	0.56		
Indicated Limited Loss to Payroll Ratio:					0.969	0.649	1.618	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.063</b>	<b>0.805</b>	<b>1.869</b>	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								125.0%

Code: 5187 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLUMBING - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,410,598,986	41	465	594	19,129,238	17,455,928	36,585,166	2.594
2014	1,385,449,548	20	432	602	15,077,955	14,844,788	29,922,743	2.160
2,796,048,534		61	897	1,196	34,207,193	32,300,716	66,507,909	
Adjusted Loss to Payroll Ratio:					1.223	1.155	2.379	
Expected Unlimited Loss to Payroll Ratio:					1.440	1.721	3.161	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.177	0.938	2.115	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.223	1.155	2.379	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.435</b>	<b>1.732</b>	<b>3.167</b>	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								211.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	899,676,211	45	404	548	15,074,969	15,949,699	31,024,668	3.448
2014	1,025,699,882	19	445	706	14,367,164	15,665,937	30,033,101	2.928
1,925,376,092		64	849	1,254	29,442,133	31,615,636	61,057,769	
Adjusted Loss to Payroll Ratio:					1.529	1.642	3.171	
Expected Unlimited Loss to Payroll Ratio:					1.751	2.217	3.968	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.491	1.470	2.961	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.529	1.642	3.171	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.794</b>	<b>2.461</b>	<b>4.255</b>	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								284.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	509,850,938	26	210	415	3,852,590	4,700,406	8,552,996	1.678
2011	454,344,493	24	174	375	3,810,847	3,629,492	7,440,339	1.638
2012	558,481,172	17	239	457	3,872,815	4,190,340	8,063,155	1.444
2013	525,434,056	9	258	422	4,402,255	5,259,463	9,661,718	1.839
2014	467,390,453	4	233	396	4,765,847	4,588,437	9,354,284	2.001
2,515,501,112		80	1,114	2,065	20,704,354	22,368,138	43,072,493	
Adjusted Loss to Payroll Ratio:					0.823	0.889	1.712	
Expected Unlimited Loss to Payroll Ratio:					0.713	0.936	1.649	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.594	0.595	1.188	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.823	0.889	1.712	
Limit Factor:					1.150	1.395		
Indicated (Unlimited) Loss to Payroll Ratio:					0.947	1.240	2.187	
Indicated Relativity Change:								32.6%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.892</b>	<b>1.169</b>	<b>2.061</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								137.9%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	139,867,949	7	74	152	1,470,216	1,772,519	3,242,735	2.318
2011	131,155,966	6	81	149	2,032,260	2,538,625	4,570,885	3.485
2012	125,242,622	10	70	128	2,943,818	2,872,799	5,816,617	4.644
2013	131,599,570	3	72	142	1,952,320	2,607,626	4,559,946	3.465
2014	140,398,537	1	64	152	1,118,364	2,189,028	3,307,392	2.356
668,264,644		27	361	723	9,516,978	11,980,598	21,497,576	
Adjusted Loss to Payroll Ratio:					1.424	1.793	3.217	
Expected Unlimited Loss to Payroll Ratio:					1.654	2.217	3.871	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.467	1.467	2.935	
Credibility:					0.99	0.84		
Indicated Limited Loss to Payroll Ratio:					1.425	1.741	3.165	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.563</b>	<b>2.160</b>	<b>3.723</b>	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								249.1%

Code: 5193 RHG: 5 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: COMPUTER OR TELEPHONE INSTALLATION OR REPAIR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	1,169,933,620	19	243	450	5,603,919	5,774,767	11,378,686	0.973
2013	1,194,004,889	14	239	467	6,700,013	8,305,499	15,005,512	1.257
2014	1,229,985,485	9	211	408	5,683,157	5,993,818	11,676,975	0.949
3,593,923,995		42	693	1,325	17,987,089	20,074,084	38,061,172	
Adjusted Loss to Payroll Ratio:					0.500	0.559	1.059	
Expected Unlimited Loss to Payroll Ratio:					0.713	0.936	1.649	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.607	0.621	1.228	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.500	0.559	1.059	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.576</b>	<b>0.779</b>	<b>1.355</b>	
Indicated Relativity Change:								-17.8%
Relativity to Statewide Average Loss to Payroll Ratio:								90.6%

E1-1-18 INCLUDES EXPERIENCE OF 5191

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	230,145,203	23	185	184	4,727,259	5,058,652	9,785,911	4.252
2011	217,630,120	22	154	187	4,354,073	4,184,597	8,538,670	3.923
2012	230,310,475	16	148	193	4,927,829	5,068,998	9,996,827	4.341
2013	242,563,886	12	132	168	3,951,492	4,514,300	8,465,792	3.490
2014	264,217,569	4	114	172	3,341,214	3,221,312	6,562,526	2.484
1,184,867,253		77	733	904	21,301,866	22,047,860	43,349,726	
Adjusted Loss to Payroll Ratio:					1.798	1.861	3.659	
Expected Unlimited Loss to Payroll Ratio:					2.188	2.490	4.677	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.862	1.652	3.514	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.798	1.861	3.659	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.972</b>	<b>2.309</b>	<b>4.281</b>	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								286.5%

Code: 5201 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE WORK - SIDEWALKS - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	441,426,896	48	509	483	13,795,398	16,588,461	30,383,859	6.883
2014	518,357,950	19	523	536	13,707,484	16,072,205	29,779,689	5.745
959,784,846		67	1,032	1,019	27,502,882	32,660,667	60,163,549	
Adjusted Loss to Payroll Ratio:					2.866	3.403	6.268	
Expected Unlimited Loss to Payroll Ratio:					3.316	4.140	7.455	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.883	2.794	5.677	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.866	3.403	6.268	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.143</b>	<b>4.223</b>	<b>7.366</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								492.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 5205 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE WORK - SIDEWALKS - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	659,974,947	23	262	295	9,953,014	10,751,494	20,704,508	3.137
2014	776,838,849	22	252	294	11,986,450	10,593,281	22,579,731	2.907
1,436,813,796		45	514	589	21,939,464	21,344,774	43,284,239	
Adjusted Loss to Payroll Ratio:					1.527	1.486	3.013	
Expected Unlimited Loss to Payroll Ratio:					1.815	2.247	4.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.484	1.224	2.708	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.527	1.486	3.013	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.896</b>	<b>2.497</b>	<b>4.394</b>	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								294.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	22,062,627	5	16	14	760,998	968,998	1,729,996	7.841
2011	23,222,455	2	11	17	481,625	515,828	997,453	4.295
2012	27,736,999	2	18	6	538,032	426,756	964,788	3.478
2013	31,405,540	0	27	24	509,465	775,007	1,284,472	4.090
2014	36,671,816	0	21	27	626,759	664,941	1,291,700	3.522
141,099,437		9	93	88	2,916,878	3,351,529	6,268,407	
Adjusted Loss to Payroll Ratio:					2.067	2.375	4.443	
Expected Unlimited Loss to Payroll Ratio:					2.951	4.159	7.110	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.412	2.266	4.678	
Credibility:					0.65	0.53		
Indicated Limited Loss to Payroll Ratio:					2.188	2.324	4.512	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.566</b>	<b>3.484</b>	<b>6.050</b>	
Indicated Relativity Change:								-14.9%
Relativity to Statewide Average Loss to Payroll Ratio:								404.8%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	709,943,694	35	282	388	15,677,331	15,422,807	31,100,138	4.381
2014	920,240,683	13	392	562	19,111,454	17,347,190	36,458,644	3.962
1,630,184,377		48	674	950	34,788,785	32,769,997	67,558,782	
Adjusted Loss to Payroll Ratio:					2.134	2.010	4.144	
Expected Unlimited Loss to Payroll Ratio:					2.396	2.898	5.294	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.914	1.683	3.597	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.134	2.010	4.144	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.503</b>	<b>3.013</b>	<b>5.517</b>	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								369.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	64,611,884	5	29	55	689,919	714,288	1,404,207	2.173
2011	73,686,000	2	36	42	1,486,907	1,814,032	3,300,939	4.480
2012	81,929,389	7	45	51	1,362,277	1,319,926	2,682,203	3.274
2013	104,473,887	6	58	54	1,728,033	2,532,285	4,260,318	4.078
2014	124,313,317	1	61	68	2,002,336	2,638,274	4,640,610	3.733
449,014,478		21	229	270	7,269,472	9,018,805	16,288,277	
Adjusted Loss to Payroll Ratio:					1.619	2.009	3.628	
Expected Unlimited Loss to Payroll Ratio:					1.690	2.037	3.727	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.439	1.351	2.790	
Credibility:					0.84	0.69		
Indicated Limited Loss to Payroll Ratio:					1.590	1.805	3.395	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.744</b>	<b>2.240</b>	<b>3.984</b>	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								266.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 5222 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: CONCRETE CONSTRUCTION - BRIDGES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	107,135,184	7	33	72	1,538,862	1,375,714	2,914,576	2.720
2011	118,176,775	6	44	79	2,111,583	1,476,843	3,588,426	3.036
2012	148,630,089	4	34	73	1,441,656	1,329,273	2,770,929	1.864
2013	151,668,437	4	55	84	3,005,430	3,108,334	6,113,764	4.031
2014	149,661,502	8	53	64	4,369,939	6,012,437	10,382,376	6.937
675,271,986		29	219	372	12,467,471	13,302,600	25,770,071	
Adjusted Loss to Payroll Ratio:					1.846	1.970	3.816	
Expected Unlimited Loss to Payroll Ratio:					1.650	1.804	3.455	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.318	1.048	2.366	
Credibility:					0.96	0.73		
Indicated Limited Loss to Payroll Ratio:					1.825	1.721	3.546	
Limit Factor:					1.173	1.499		
Indicated (Unlimited) Loss to Payroll Ratio:					2.141	2.580	4.721	
Indicated Relativity Change:								36.6%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.958</b>	<b>2.360</b>	<b>4.318</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								288.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	122,642,910	18	47	87	2,621,024	2,404,630	5,025,654	4.098
2011	138,160,403	10	66	97	2,779,964	3,020,875	5,800,839	4.199
2012	168,664,907	11	74	85	3,223,522	2,863,041	6,086,563	3.609
2013	169,076,120	12	86	122	3,633,409	3,943,742	7,577,151	4.482
2014	227,556,510	9	106	156	5,164,878	5,685,090	10,849,968	4.768
826,100,851		60	379	547	17,422,797	17,917,377	35,340,174	
Adjusted Loss to Payroll Ratio:					2.109	2.169	4.278	
Expected Unlimited Loss to Payroll Ratio:					2.359	2.943	5.302	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.929	1.604	3.532	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					2.109	2.135	4.244	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.474</b>	<b>3.200</b>	<b>5.674</b>	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								379.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	378,531,909	29	344	249	9,808,985	9,790,234	19,599,219	5.178
2014	424,815,270	15	292	289	7,369,884	7,983,418	15,353,302	3.614
	803,347,178	44	636	538	17,178,869	17,773,652	34,952,521	
Adjusted Loss to Payroll Ratio:					2.138	2.212	4.351	
Expected Unlimited Loss to Payroll Ratio:					2.568	2.888	5.456	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.310	2.115	4.425	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.138	2.212	4.351	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.316</b>	<b>2.644</b>	<b>4.960</b>	
Indicated Relativity Change:								-9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								331.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 5403 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: CARPENTRY - NOC - LOW WAGE  
Code: 5632 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: STEEL FRAMING - COMMERCIAL - LOW WAGE  
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POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	807,533,194	125	1,157	1,404	36,340,286	42,234,338	78,574,624	9.730
2014	966,747,430	74	1,214	1,466	39,672,681	40,114,833	79,787,514	8.253
1,774,280,625		199	2,371	2,870	76,012,967	82,349,172	158,362,138	
Adjusted Loss to Payroll Ratio:					4.284	4.641	8.925	
Expected Unlimited Loss to Payroll Ratio:					4.917	6.278	11.196	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.079	4.021	8.100	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					4.284	4.641	8.925	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>5.025</b>	<b>6.957</b>	<b>11.983</b>	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								801.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

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

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POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,201,235,032	61	512	603	20,304,838	21,296,139	41,600,977	3.463
2014	1,468,456,996	51	602	722	24,967,397	25,915,740	50,883,137	3.465
2,669,692,028		112	1,114	1,325	45,272,234	47,211,879	92,484,113	
Adjusted Loss to Payroll Ratio:					1.696	1.768	3.464	
Expected Unlimited Loss to Payroll Ratio:					1.994	2.224	4.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.697	1.476	3.173	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.696	1.768	3.464	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.950</b>	<b>2.467</b>	<b>4.417</b>	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								295.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	58,206,713	8	60	53	1,962,961	2,073,386	4,036,347	6.935
2011	59,252,006	4	42	33	787,563	1,247,368	2,034,931	3.434
2012	70,083,891	6	50	40	1,624,426	1,461,375	3,085,801	4.403
2013	77,788,106	3	41	29	782,308	994,817	1,777,125	2.285
2014	85,207,685	6	62	42	1,910,483	1,592,475	3,502,958	4.111
350,538,401		27	255	197	7,067,742	7,369,421	14,437,163	
Adjusted Loss to Payroll Ratio:					2.016	2.102	4.119	
Expected Unlimited Loss to Payroll Ratio:					1.997	2.546	4.543	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.797	1.864	3.661	
Credibility:					0.84	0.71		
Indicated Limited Loss to Payroll Ratio:					1.981	2.033	4.014	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.146</b>	<b>2.430</b>	<b>4.575</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								306.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	81,981,924	10	60	61	1,367,113	1,358,320	2,725,433	3.324
2011	86,672,928	12	73	84	2,208,751	2,177,802	4,386,553	5.061
2012	91,747,329	9	79	94	1,983,260	1,987,255	3,970,515	4.328
2013	123,908,086	5	86	96	1,950,370	2,702,207	4,652,577	3.755
2014	137,645,136	5	104	147	2,443,378	2,733,506	5,176,884	3.761
521,955,402		41	402	482	9,952,872	10,959,090	20,911,962	
Adjusted Loss to Payroll Ratio:					1.907	2.100	4.006	
Expected Unlimited Loss to Payroll Ratio:					2.199	2.668	4.867	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.872	1.770	3.641	
Credibility:					1.00	0.81		
Indicated Limited Loss to Payroll Ratio:					1.907	2.037	3.944	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.128</b>	<b>2.650</b>	<b>4.778</b>	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								319.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 5446 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: WALLBOARD APPLICATION - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	523,234,110	36	469	397	12,703,232	12,947,471	25,650,703	4.902
2014	615,824,089	29	550	483	16,837,055	16,158,288	32,995,343	5.358
1,139,058,198		65	1,019	880	29,540,288	29,105,758	58,646,046	
Adjusted Loss to Payroll Ratio:					2.593	2.555	5.149	
Expected Unlimited Loss to Payroll Ratio:					2.849	3.073	5.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.477	2.074	4.551	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.593	2.555	5.149	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.845</b>	<b>3.171</b>	<b>6.016</b>	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								402.5%

Code: 5447 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: WALLBOARD APPLICATION - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	580,547,486	36	136	150	7,848,408	7,272,421	15,120,829	2.605
2013	556,431,516	24	149	165	8,756,005	8,255,737	17,011,742	3.057
2014	657,083,417	8	147	154	8,565,199	7,314,637	15,879,836	2.417
1,794,062,419		68	432	469	25,169,613	22,842,795	48,012,408	
Adjusted Loss to Payroll Ratio:					1.403	1.273	2.676	
Expected Unlimited Loss to Payroll Ratio:					1.481	1.590	3.070	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.228	1.018	2.246	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.403	1.273	2.676	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.646</b>	<b>1.909</b>	<b>3.554</b>	
Indicated Relativity Change:								15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								237.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	42,022,392	6	54	86	1,177,095	1,336,065	2,513,160	5.981
2011	43,736,731	6	50	80	1,164,928	1,065,513	2,230,441	5.100
2012	53,413,704	10	65	70	3,168,989	2,164,581	5,333,570	9.985
2013	60,291,531	4	62	70	1,785,760	1,870,574	3,656,334	6.064
2014	67,726,521	4	66	74	2,163,514	2,053,516	4,217,030	6.227
267,190,879		30	297	380	9,460,288	8,490,249	17,950,537	
Adjusted Loss to Payroll Ratio:					3.541	3.178	6.718	
Expected Unlimited Loss to Payroll Ratio:					3.524	3.824	7.349	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.000	2.537	5.537	
Credibility:					0.92	0.72		
Indicated Limited Loss to Payroll Ratio:					3.497	2.998	6.496	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.903</b>	<b>3.901</b>	<b>7.804</b>	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								522.2%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	79,901,058	7	32	43	1,457,053	1,760,208	3,217,261	4.027
2011	85,184,651	6	19	38	1,193,433	741,417	1,934,850	2.271
2012	90,765,263	1	25	54	719,120	603,186	1,322,306	1.457
2013	96,142,295	7	33	46	1,910,946	1,676,138	3,587,084	3.731
2014	113,352,786	1	35	38	1,444,876	1,163,303	2,608,179	2.301
465,346,053		22	144	219	6,725,427	5,944,253	12,669,680	
Adjusted Loss to Payroll Ratio:					1.445	1.277	2.723	
Expected Unlimited Loss to Payroll Ratio:					1.604	1.530	3.133	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.330	0.980	2.310	
Credibility:					0.83	0.61		
Indicated Limited Loss to Payroll Ratio:					1.426	1.161	2.587	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.591</b>	<b>1.511</b>	<b>3.102</b>	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								207.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	94,893,254	27	77	103	4,880,579	5,817,734	10,698,313	11.274
2011	111,334,439	16	79	128	4,096,589	3,485,555	7,582,144	6.810
2012	105,177,549	16	94	144	4,581,397	4,332,397	8,913,794	8.475
2013	109,094,798	12	86	97	4,090,630	4,213,315	8,303,945	7.612
2014	124,512,910	6	104	98	4,159,334	4,708,464	8,867,798	7.122
545,012,951		77	440	570	21,808,529	22,557,464	44,365,993	
Adjusted Loss to Payroll Ratio:					4.001	4.139	8.140	
Expected Unlimited Loss to Payroll Ratio:					4.537	4.922	9.459	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.894	3.425	7.318	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					4.001	4.139	8.140	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.694</b>	<b>6.204</b>	<b>10.898</b>	
Indicated Relativity Change:								15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								729.2%

Code: 5474 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: PAINTING OR DECORATING - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	634,498,710	71	559	478	20,029,369	22,514,098	42,543,467	6.705
2014	693,014,132	38	570	532	21,150,634	22,392,941	43,543,575	6.283
1,327,512,842		109	1,129	1,010	41,180,003	44,907,039	86,087,042	
Adjusted Loss to Payroll Ratio:					3.102	3.383	6.485	
Expected Unlimited Loss to Payroll Ratio:					3.356	4.320	7.676	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.856	2.866	5.722	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.102	3.383	6.485	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.567</b>	<b>4.719</b>	<b>8.286</b>	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								554.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	70,091,624	9	63	128	1,898,836	2,043,444	3,942,280	5.624
2011	80,059,491	9	64	106	1,570,542	1,550,105	3,120,647	3.898
2012	91,163,234	9	59	116	1,815,841	2,268,688	4,084,529	4.480
2013	104,106,935	7	110	109	3,521,228	3,848,701	7,369,929	7.079
2014	126,139,456	1	69	132	1,463,733	1,386,532	2,850,265	2.260
471,560,741		35	365	591	10,270,180	11,097,470	21,367,649	
Adjusted Loss to Payroll Ratio:					2.178	2.353	4.531	
Expected Unlimited Loss to Payroll Ratio:					2.915	3.283	6.198	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.534	2.216	4.751	
Credibility:					1.00	0.85		
Indicated Limited Loss to Payroll Ratio:					2.178	2.333	4.511	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.431</b>	<b>3.035</b>	<b>5.466</b>	
Indicated Relativity Change:								-11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								365.7%

Code: 5482 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: PAINTING OR DECORATING - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	408,789,755	26	131	107	7,377,018	6,337,091	13,714,109	3.355
2013	472,546,120	17	176	99	7,144,866	6,126,318	13,271,184	2.808
2014	533,214,399	9	145	151	7,213,428	5,740,197	12,953,625	2.429
1,414,550,275		52	452	357	21,735,312	18,203,606	39,938,918	
Adjusted Loss to Payroll Ratio:					1.537	1.287	2.823	
Expected Unlimited Loss to Payroll Ratio:					1.864	2.115	3.979	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.523	1.153	2.676	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.537	1.287	2.823	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.908</b>	<b>2.163</b>	<b>4.072</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								272.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	73,514,769	17	120	92	3,529,931	4,102,485	7,632,416	10.382
2012	94,726,562	18	134	124	4,572,820	4,556,289	9,129,109	9.637
2013	113,974,605	12	170	138	4,387,278	5,204,244	9,591,522	8.415
2014	153,425,777	10	231	248	7,808,717	8,327,976	16,136,693	10.518
435,641,713		57	655	602	20,298,746	22,190,993	42,489,739	
Adjusted Loss to Payroll Ratio:					4.660	5.094	9.753	
Expected Unlimited Loss to Payroll Ratio:					4.751	6.146	10.897	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.131	4.149	8.279	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					4.660	5.094	9.753	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>5.111</b>	<b>6.321</b>	<b>11.433</b>	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								765.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	72,315,189	6	40	48	1,057,824	1,287,885	2,345,709	3.244
2011	69,780,663	13	35	28	2,218,210	1,835,975	4,054,185	5.810
2012	72,041,411	5	35	31	1,871,654	1,735,376	3,607,030	5.007
2013	75,922,783	1	29	31	912,121	938,843	1,850,964	2.438
2014	88,655,799	2	41	42	1,623,853	1,504,053	3,127,906	3.528
378,715,845		27	180	180	7,683,662	7,302,131	14,985,794	
Adjusted Loss to Payroll Ratio:					2.029	1.928	3.957	
Expected Unlimited Loss to Payroll Ratio:					2.581	3.276	5.858	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.141	2.098	4.239	
Credibility:					0.92	0.76		
Indicated Limited Loss to Payroll Ratio:					2.038	1.969	4.007	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.531</b>	<b>3.310</b>	<b>5.841</b>	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								390.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	328,907,362	16	181	174	7,371,767	8,330,285	15,702,052	4.774
2014	366,383,577	12	138	146	5,433,586	7,410,359	12,843,945	3.506
695,290,939		28	319	320	12,805,352	15,740,645	28,545,997	
Adjusted Loss to Payroll Ratio:					1.842	2.264	4.106	
Expected Unlimited Loss to Payroll Ratio:					3.145	3.541	6.686	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.609	2.268	4.877	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.842	2.264	4.106	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.160</b>	<b>3.394</b>	<b>5.554</b>	
Indicated Relativity Change:								-16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								371.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	254,141,856	19	87	106	3,450,396	4,674,750	8,125,146	3.197
2011	271,256,128	18	68	103	3,352,909	4,384,335	7,737,244	2.852
2012	283,568,665	20	66	96	4,266,077	3,932,506	8,198,583	2.891
2013	300,967,175	7	84	92	3,658,955	3,698,409	7,357,364	2.445
2014	342,311,317	7	106	127	5,009,549	4,939,528	9,949,077	2.906
1,452,245,141		71	411	524	19,737,887	21,629,528	41,367,415	
Adjusted Loss to Payroll Ratio:					1.359	1.489	2.849	
Expected Unlimited Loss to Payroll Ratio:					1.475	2.031	3.506	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.178	1.180	2.358	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.359	1.489	2.849	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.688</b>	<b>2.504</b>	<b>4.192</b>	
Indicated Relativity Change:								19.6%
Relativity to Statewide Average Loss to Payroll Ratio:								280.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 5538 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SHEET METAL WORK - ERECTION - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	401,446,351	22	321	504	8,402,895	11,086,723	19,489,618	4.855
2014	516,296,104	20	331	559	10,877,239	10,671,538	21,548,777	4.174
917,742,455		42	652	1,063	19,280,134	21,758,260	41,038,394	
Adjusted Loss to Payroll Ratio:					2.101	2.371	4.472	
Expected Unlimited Loss to Payroll Ratio:					2.251	2.987	5.238	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.957	2.016	3.973	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.101	2.371	4.472	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.416</b>	<b>3.307</b>	<b>5.723</b>	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								383.0%

Code: 5542 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: SHEET METAL WORK - ERECTION - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	546,255,723	13	148	241	7,185,544	5,184,724	12,370,268	2.265
2013	582,903,790	14	153	225	7,263,340	7,096,340	14,359,680	2.463
2014	572,736,493	10	154	222	6,128,613	5,490,347	11,618,960	2.029
1,701,896,007		37	455	688	20,577,497	17,771,411	38,348,908	
Adjusted Loss to Payroll Ratio:					1.209	1.044	2.253	
Expected Unlimited Loss to Payroll Ratio:					1.528	1.548	3.076	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.268	0.991	2.259	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.209	1.044	2.253	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.418</b>	<b>1.565</b>	<b>2.984</b>	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								199.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	128,188,929	30	251	175	7,409,190	10,195,217	17,604,407	13.733
2014	138,414,853	26	266	229	9,457,593	11,803,627	21,261,220	15.361
266,603,782		56	517	404	16,866,783	21,998,844	38,865,627	
Adjusted Loss to Payroll Ratio:					6.327	8.252	14.578	
Expected Unlimited Loss to Payroll Ratio:					7.182	12.693	19.875	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.871	6.916	12.787	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					6.327	8.252	14.578	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>7.858</b>	<b>13.871</b>	<b>21.728</b>	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								1453.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	295,530,821	42	270	196	12,079,224	12,929,661	25,008,885	8.462
2014	343,648,050	18	276	210	11,236,355	11,403,941	22,640,296	6.588
639,178,870		60	546	406	23,315,580	24,333,601	47,649,181	
Adjusted Loss to Payroll Ratio:					3.648	3.807	7.455	
Expected Unlimited Loss to Payroll Ratio:					4.480	6.141	10.621	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.662	3.346	7.008	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.648	3.807	7.455	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.279</b>	<b>5.707</b>	<b>9.986</b>	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								668.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	1,331,154,476	17	79	178	3,390,203	3,435,496	6,825,699	0.513
2011	1,398,556,728	11	81	194	2,990,853	2,876,055	5,866,908	0.419
2012	1,563,798,671	13	100	242	5,002,629	5,477,769	10,480,398	0.670
2013	1,765,710,888	12	91	214	4,266,932	4,603,691	8,870,623	0.502
2014	2,066,073,751	9	117	226	7,073,449	6,133,070	13,206,519	0.639
8,125,294,512		62	468	1,054	22,724,066	22,526,082	45,250,147	
Adjusted Loss to Payroll Ratio:					0.280	0.277	0.557	
Expected Unlimited Loss to Payroll Ratio:					0.299	0.332	0.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.255	0.220	0.475	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.280	0.277	0.557	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.312</b>	<b>0.361</b>	<b>0.673</b>	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								45.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	103,908,476	2	50	101	788,197	1,051,682	1,839,879	1.771
2011	96,153,131	6	44	70	1,328,080	1,697,540	3,025,620	3.147
2012	121,031,935	5	38	83	1,220,453	1,463,041	2,683,494	2.217
2013	148,028,102	5	46	87	1,731,885	1,884,048	3,615,933	2.443
2014	158,084,775	4	52	86	2,449,195	2,576,940	5,026,135	3.179
627,206,419		22	230	427	7,517,810	8,673,250	16,191,061	
Adjusted Loss to Payroll Ratio:					1.199	1.383	2.581	
Expected Unlimited Loss to Payroll Ratio:					1.348	1.893	3.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.172	1.278	2.450	
Credibility:					0.89	0.77		
Indicated Limited Loss to Payroll Ratio:					1.196	1.359	2.554	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.334</b>	<b>1.768</b>	<b>3.102</b>	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								207.6%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	108,357,330	19	120	218	3,928,541	4,235,203	8,163,744	7.534
2011	114,644,728	19	124	180	4,189,663	4,827,602	9,017,265	7.865
2012	122,771,082	12	117	142	3,171,337	3,724,943	6,896,280	5.617
2013	133,347,853	4	95	106	2,263,984	2,783,656	5,047,640	3.785
2014	140,224,722	7	114	161	3,073,439	2,867,655	5,941,094	4.237
619,345,716		61	570	807	16,626,964	18,439,058	35,066,021	
Adjusted Loss to Payroll Ratio:					2.685	2.977	5.662	
Expected Unlimited Loss to Payroll Ratio:					2.956	3.544	6.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.659	2.599	5.257	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					2.685	2.970	5.654	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.945</b>	<b>3.685</b>	<b>6.630</b>	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								443.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	1,279,223,338	10	97	350	2,797,537	3,115,185	5,912,722	0.462
2011	1,249,447,632	9	122	424	3,381,957	3,895,532	7,277,489	0.582
2012	1,552,459,494	5	135	432	3,176,292	3,791,588	6,967,880	0.449
2013	1,618,446,398	6	133	474	4,435,346	4,786,671	9,222,017	0.570
2014	1,410,914,069	1	112	456	3,474,356	4,117,462	7,591,818	0.538
7,110,490,931		31	599	2,136	17,265,487	19,706,438	36,971,925	
Adjusted Loss to Payroll Ratio:					0.243	0.277	0.520	
Expected Unlimited Loss to Payroll Ratio:					0.236	0.301	0.537	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.220	0.218	0.438	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.243	0.277	0.520	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.266</b>	<b>0.344</b>	<b>0.610</b>	
Indicated Relativity Change:								13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								40.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 6003 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: PILE DRIVING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	15,031,909	2	5	9	331,851	478,642	810,493	5.392
2011	16,982,984	3	10	14	965,462	626,740	1,592,202	9.375
2012	17,518,529	0	11	26	865,335	881,355	1,746,690	9.971
2013	17,014,004	2	6	9	806,532	385,653	1,192,185	7.007
2014	13,838,436	0	5	8	453,381	326,488	779,869	5.636
80,385,861		7	37	66	3,422,561	2,698,877	6,121,437	
Adjusted Loss to Payroll Ratio:					4.258	3.357	7.615	
Expected Unlimited Loss to Payroll Ratio:					4.667	4.689	9.356	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.728	2.724	6.451	
Credibility:					0.62	0.46		
Indicated Limited Loss to Payroll Ratio:					4.056	3.015	7.071	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>5.038</b>	<b>5.069</b>	<b>10.106</b>	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								676.2%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	10,718,903	1	1	4	262,395	307,827	570,222	5.320
2011	22,205,223	0	4	10	261,563	150,044	411,607	1.854
2012	16,506,825	3	6	3	708,436	343,207	1,051,643	6.371
2013	10,623,790	1	6	13	473,484	324,609	798,093	7.512
2014	9,912,415	1	8	10	649,241	326,236	975,477	9.841
69,967,157		6	25	40	2,355,120	1,451,924	3,807,043	
Adjusted Loss to Payroll Ratio:					3.366	2.075	5.441	
Expected Unlimited Loss to Payroll Ratio:					2.852	2.895	5.747	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.278	1.682	3.959	
Credibility:					0.48	0.36		
Indicated Limited Loss to Payroll Ratio:					2.800	1.823	4.623	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.478</b>	<b>3.065</b>	<b>6.543</b>	
Indicated Relativity Change:								13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								437.8%

INCLUDES 5207 D 1-1-13

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	44,867,701	8	29	58	1,901,141	1,706,035	3,607,176	8.040
2011	45,727,288	5	27	62	1,846,700	1,133,916	2,980,616	6.518
2012	52,663,061	5	38	54	1,914,210	1,819,182	3,733,392	7.089
2013	53,557,937	3	38	62	1,198,490	1,711,990	2,910,480	5.434
2014	80,089,127	1	70	70	1,929,186	2,337,203	4,266,389	5.327
276,905,115		22	202	306	8,789,728	8,708,326	17,498,055	
Adjusted Loss to Payroll Ratio:					3.174	3.145	6.319	
Expected Unlimited Loss to Payroll Ratio:					3.587	4.340	7.927	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.029	2.762	5.791	
Credibility:					0.93	0.75		
Indicated Limited Loss to Payroll Ratio:					3.164	3.049	6.213	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.930</b>	<b>5.126</b>	<b>9.055</b>	
Indicated Relativity Change:								14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								605.9%

Code: 6206 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: OIL/GAS WELLS - CEMENTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	83,993,785	3	25	32	739,932	1,397,252	2,137,184	2.544
2011	110,281,195	8	26	33	2,189,695	1,872,737	4,062,432	3.684
2012	143,990,362	4	25	56	883,027	719,107	1,602,134	1.113
2013	125,227,201	1	19	43	911,691	1,030,586	1,942,277	1.551
2014	123,648,858	1	18	27	1,021,001	994,716	2,015,717	1.630
587,141,402		17	113	191	5,745,346	6,014,398	11,759,745	
Adjusted Loss to Payroll Ratio:					0.979	1.024	2.003	
Expected Unlimited Loss to Payroll Ratio:					1.441	2.139	3.579	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.171	1.234	2.406	
Credibility:					0.86	0.74		
Indicated Limited Loss to Payroll Ratio:					1.005	1.079	2.084	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.179</b>	<b>1.617</b>	<b>2.797</b>	
Indicated Relativity Change:								-21.9%
Relativity to Statewide Average Loss to Payroll Ratio:								187.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	57,462,035	1	11	29	528,740	450,591	979,331	1.704
2011	75,619,201	3	6	38	881,295	728,141	1,609,436	2.128
2012	119,799,502	0	16	81	755,543	691,900	1,447,443	1.208
2013	113,919,525	3	9	53	816,701	725,306	1,542,007	1.354
2014	98,354,766	1	8	39	655,768	483,436	1,139,204	1.158
465,155,028		8	50	240	3,638,046	3,079,373	6,717,419	
Adjusted Loss to Payroll Ratio:					0.782	0.662	1.444	
Expected Unlimited Loss to Payroll Ratio:					0.710	0.982	1.691	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.577	0.567	1.144	
Credibility:					0.59	0.49		
Indicated Limited Loss to Payroll Ratio:					0.698	0.613	1.311	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.819</b>	<b>0.919</b>	<b>1.738</b>	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								116.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	91,298,719	6	11	37	707,181	1,039,560	1,746,741	1.913
2011	120,626,470	7	25	40	1,788,431	1,713,425	3,501,856	2.903
2012	118,733,581	5	25	21	1,566,460	1,196,692	2,763,152	2.327
2013	126,044,484	3	23	32	901,513	1,406,848	2,308,361	1.831
2014	106,052,153	3	25	24	1,099,688	935,474	2,035,162	1.919
562,755,407		24	109	154	6,063,274	6,291,999	12,355,273	
Adjusted Loss to Payroll Ratio:					1.077	1.118	2.195	
Expected Unlimited Loss to Payroll Ratio:					1.208	1.752	2.960	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.020	1.115	2.135	
Credibility:					0.80	0.70		
Indicated Limited Loss to Payroll Ratio:					1.066	1.117	2.183	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.250</b>	<b>1.675</b>	<b>2.925</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								195.7%

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Code: 6218 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: EXCAVATION - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	271,644,152	22	127	143	6,148,699	5,818,657	11,967,356	4.406
2013	313,702,435	14	147	194	4,386,799	6,055,559	10,442,358	3.329
2014	391,942,607	9	194	227	7,063,354	8,352,401	15,415,755	3.933
977,289,194		45	468	564	17,598,852	20,226,616	37,825,469	
Adjusted Loss to Payroll Ratio:					1.801	2.070	3.870	
Expected Unlimited Loss to Payroll Ratio:					2.143	2.992	5.135	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.712	1.738	3.450	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.801	2.070	3.870	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.112</b>	<b>3.102</b>	<b>5.215</b>	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								348.9%

Code: 6220 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 4 CLASS: EXCAVATION - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	581,679,191	32	125	121	7,959,373	5,957,179	13,916,552	2.392
2013	657,062,414	29	144	154	9,102,351	10,168,497	19,270,848	2.933
2014	665,348,899	11	133	134	7,859,847	8,425,759	16,285,606	2.448
1,904,090,504		72	402	409	24,921,571	24,551,435	49,473,006	
Adjusted Loss to Payroll Ratio:					1.309	1.289	2.598	
Expected Unlimited Loss to Payroll Ratio:					1.450	2.009	3.459	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.185	1.094	2.280	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.309	1.289	2.598	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.626</b>	<b>2.167</b>	<b>3.793</b>	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								253.8%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	143,045,846	3	20	36	768,252	1,191,477	1,959,729	1.370
2011	203,683,371	4	23	47	670,280	960,429	1,630,709	0.801
2012	204,130,277	3	34	47	1,315,868	1,116,409	2,432,277	1.192
2013	245,218,396	4	20	53	1,288,833	1,788,064	3,076,897	1.255
2014	190,291,715	1	29	30	1,163,488	1,290,296	2,453,784	1.289
986,369,604		15	126	213	5,206,721	6,346,674	11,553,396	
Adjusted Loss to Payroll Ratio:					0.528	0.643	1.171	
Expected Unlimited Loss to Payroll Ratio:					0.553	0.838	1.391	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.441	0.487	0.928	
Credibility:					0.72	0.62		
Indicated Limited Loss to Payroll Ratio:					0.504	0.584	1.088	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.626</b>	<b>0.982</b>	<b>1.607</b>	
Indicated Relativity Change:								15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								107.5%

Code: 6235 RHG: 7 NAICS: 21 ILDG: 2 MLDG: 3 CLASS: OIL/GAS WELLS DRILLING OR RE-DRILLING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	162,966,499	11	47	146	3,625,485	3,015,133	6,640,618	4.075
2011	227,616,343	8	52	146	2,474,928	2,033,714	4,508,642	1.981
2012	230,530,635	10	37	131	2,281,689	2,498,380	4,780,069	2.074
2013	253,158,882	2	40	107	2,003,507	2,258,518	4,262,025	1.684
2014	179,236,529	2	30	70	1,437,020	1,648,968	3,085,988	1.722
1,053,508,889		33	206	600	11,822,628	11,454,712	23,277,341	
Adjusted Loss to Payroll Ratio:					1.122	1.087	2.210	
Expected Unlimited Loss to Payroll Ratio:					1.231	1.708	2.939	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.024	0.925	1.949	
Credibility:					1.00	0.83		
Indicated Limited Loss to Payroll Ratio:					1.122	1.060	2.182	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.394</b>	<b>1.781</b>	<b>3.175</b>	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								212.5%

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Code: 6237 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: OIL/GAS WELLS - WIRELINE SERVICE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	101,363,854	3	9	28	568,392	820,056	1,388,448	1.370
2011	114,934,293	1	10	21	433,099	471,266	904,365	0.787
2012	78,060,612	1	9	14	464,392	511,523	975,915	1.250
2013	85,524,096	0	2	10	18,018	25,205	43,223	0.051
2014	69,695,094	0	9	18	368,952	413,274	782,226	1.122
449,577,949		5	39	91	1,852,853	2,241,324	4,094,177	
Adjusted Loss to Payroll Ratio:					0.412	0.499	0.911	
Expected Unlimited Loss to Payroll Ratio:					0.730	1.068	1.798	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.593	0.617	1.210	
Credibility:					0.59	0.50		
Indicated Limited Loss to Payroll Ratio:					0.486	0.558	1.044	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.604</b>	<b>0.937</b>	<b>1.542</b>	
Indicated Relativity Change:								-14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								103.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	22,268,743	4	2	18	526,545	287,810	814,355	3.657
2011	20,637,644	4	5	22	696,483	427,991	1,124,474	5.449
2012	21,034,679	3	10	39	644,587	827,552	1,472,139	6.999
2013	17,941,091	1	7	18	420,077	337,714	757,791	4.224
2014	16,023,343	0	3	3	48,179	47,016	95,195	0.594
97,905,499		12	27	100	2,335,871	1,928,082	4,263,953	
Adjusted Loss to Payroll Ratio:					2.386	1.969	4.355	
Expected Unlimited Loss to Payroll Ratio:					2.230	1.819	4.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.899	1.207	3.105	
Credibility:					0.51	0.36		
Indicated Limited Loss to Payroll Ratio:					2.147	1.481	3.628	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.396</b>	<b>1.927</b>	<b>4.323</b>	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								289.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	52,368,038	7	23	33	1,279,952	1,622,116	2,902,068	5.542
2011	53,391,930	4	33	22	1,241,422	1,105,836	2,347,258	4.396
2012	52,996,251	4	27	30	1,345,547	1,277,805	2,623,352	4.950
2013	72,475,298	3	31	34	1,691,055	1,315,779	3,006,834	4.149
2014	73,217,316	2	29	38	1,514,724	1,507,467	3,022,191	4.128
304,448,833		20	143	157	7,072,700	6,829,003	13,901,703	
Adjusted Loss to Payroll Ratio:					2.323	2.243	4.566	
Expected Unlimited Loss to Payroll Ratio:					2.138	2.679	4.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.774	1.715	3.489	
Credibility:					0.79	0.65		
Indicated Limited Loss to Payroll Ratio:					2.208	2.058	4.266	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.590</b>	<b>3.086</b>	<b>5.675</b>	
Indicated Relativity Change:								17.8%
Relativity to Statewide Average Loss to Payroll Ratio:								379.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	23,585,120	6	23	41	817,542	1,284,886	2,102,428	8.914
2011	22,748,939	2	18	37	506,885	581,251	1,088,136	4.783
2012	22,715,958	2	26	20	467,856	732,598	1,200,454	5.285
2013	49,928,522	3	43	34	1,496,399	2,273,097	3,769,496	7.550
2014	63,822,086	2	39	64	1,328,571	1,269,270	2,597,841	4.070
182,800,625		15	149	196	4,617,253	6,141,103	10,758,356	
Adjusted Loss to Payroll Ratio:					2.526	3.359	5.885	
Expected Unlimited Loss to Payroll Ratio:					3.098	4.653	7.752	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.637	3.087	5.724	
Credibility:					0.75	0.67		
Indicated Limited Loss to Payroll Ratio:					2.554	3.269	5.823	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.937</b>	<b>4.561</b>	<b>7.498</b>	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								501.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	120,475,876	10	47	37	2,335,551	2,101,030	4,436,581	3.683
2011	133,401,904	12	49	49	3,038,185	2,916,268	5,954,453	4.464
2012	143,002,046	9	48	34	3,145,456	3,919,892	7,065,348	4.941
2013	154,901,704	8	48	44	2,442,960	2,465,628	4,908,588	3.169
2014	154,562,553	5	27	37	1,814,958	2,147,247	3,962,205	2.563
706,344,082		44	219	201	12,777,111	13,550,064	26,327,175	
Adjusted Loss to Payroll Ratio:					1.809	1.918	3.727	
Expected Unlimited Loss to Payroll Ratio:					2.163	2.619	4.782	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.794	1.678	3.472	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					1.809	1.894	3.703	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.122</b>	<b>2.839</b>	<b>4.961</b>	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								332.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	49,703,773	10	35	45	1,347,524	1,447,901	2,795,425	5.624
2011	61,115,212	6	42	43	1,402,054	1,292,289	2,694,343	4.409
2012	77,029,324	8	24	49	1,287,122	1,137,093	2,424,215	3.147
2013	89,214,745	2	52	71	1,681,014	2,088,510	3,769,524	4.225
2014	120,859,957	1	58	70	1,973,932	2,127,619	4,101,551	3.394
397,923,011		27	211	278	7,691,646	8,093,412	15,785,058	
Adjusted Loss to Payroll Ratio:					1.933	2.034	3.967	
Expected Unlimited Loss to Payroll Ratio:					2.270	3.080	5.349	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.813	1.789	3.602	
Credibility:					0.88	0.73		
Indicated Limited Loss to Payroll Ratio:					1.919	1.968	3.886	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.250</b>	<b>2.950</b>	<b>5.200</b>	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								347.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	202,486,986	17	43	68	2,632,286	2,163,790	4,796,076	2.369
2011	189,109,150	18	60	82	4,414,003	4,570,900	8,984,903	4.751
2012	187,990,227	5	40	50	1,742,933	1,555,813	3,298,746	1.755
2013	205,976,581	9	62	51	3,792,029	4,153,386	7,945,415	3.857
2014	222,903,730	5	53	46	3,354,136	3,789,731	7,143,867	3.205
1,008,466,673		54	258	297	15,935,387	16,233,620	32,169,007	
Adjusted Loss to Payroll Ratio:					1.580	1.610	3.190	
Expected Unlimited Loss to Payroll Ratio:					1.663	2.097	3.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.328	1.218	2.546	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					1.580	1.574	3.155	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.963</b>	<b>2.647</b>	<b>4.609</b>	
Indicated Relativity Change:								22.6%
Relativity to Statewide Average Loss to Payroll Ratio:								308.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	410,966,829	21	179	215	7,110,591	6,962,812	14,073,403	3.424
2013	432,660,635	9	187	233	4,802,456	6,008,474	10,810,930	2.499
2014	497,054,419	8	187	254	6,559,382	5,967,213	12,526,595	2.520
1,340,681,884		38	553	702	18,472,429	18,938,499	37,410,928	
Adjusted Loss to Payroll Ratio:					1.378	1.413	2.790	
Expected Unlimited Loss to Payroll Ratio:					1.504	1.844	3.348	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.281	1.223	2.504	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.378	1.413	2.790	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.585</b>	<b>1.971</b>	<b>3.555</b>	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								237.9%

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Code: 6361 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: CANAL CONSTRUCTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	14,053,321	1	1	6	211,012	313,712	524,724	3.734
2011	14,013,573	0	4	4	194,956	72,192	267,148	1.906
2012	17,792,804	3	10	4	756,272	464,746	1,221,018	6.862
2013	19,338,103	0	7	3	383,766	210,304	594,070	3.072
2014	18,362,540	2	3	4	596,894	644,543	1,241,437	6.761
83,560,342		6	25	21	2,142,900	1,705,498	3,848,398	
Adjusted Loss to Payroll Ratio:					2.564	2.041	4.606	
Expected Unlimited Loss to Payroll Ratio:					1.947	1.983	3.930	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.657	1.315	2.972	
Credibility:					0.46	0.35		
Indicated Limited Loss to Payroll Ratio:					2.074	1.569	3.644	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.315</b>	<b>2.042</b>	<b>4.357</b>	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								291.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	20,837,156	2	22	39	295,288	422,118	717,406	3.443
2011	18,077,734	1	13	36	142,735	138,397	281,132	1.555
2012	20,083,919	1	21	42	508,288	886,205	1,394,493	6.943
2013	25,637,733	2	33	58	982,463	830,357	1,812,820	7.071
2014	34,851,109	0	37	53	531,323	870,238	1,401,561	4.022
119,487,651		6	126	228	2,460,098	3,147,316	5,607,414	
Adjusted Loss to Payroll Ratio:					2.059	2.634	4.693	
Expected Unlimited Loss to Payroll Ratio:					1.997	2.851	4.848	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.736	1.924	3.661	
Credibility:					0.54	0.46		
Indicated Limited Loss to Payroll Ratio:					1.911	2.251	4.161	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.096</b>	<b>2.793</b>	<b>4.889</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								327.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	94,264,615	23	107	161	3,875,824	3,572,949	7,448,773	7.902
2011	97,812,150	10	111	136	2,345,163	2,527,062	4,872,225	4.981
2012	107,862,756	9	103	159	3,044,257	3,095,915	6,140,172	5.693
2013	115,060,409	6	117	148	2,801,086	3,208,351	6,009,437	5.223
2014	139,138,186	6	106	175	2,952,192	3,771,731	6,723,923	4.833
554,138,118		54	544	779	15,018,522	16,176,008	31,194,529	
Adjusted Loss to Payroll Ratio:					2.710	2.919	5.629	
Expected Unlimited Loss to Payroll Ratio:					2.821	3.570	6.391	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.453	2.410	4.863	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					2.710	2.889	5.599	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.884</b>	<b>3.333</b>	<b>6.217</b>	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								416.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,238,719,751	65	1,186	1,650	30,471,696	38,147,167	68,618,863	5.539
2014	1,342,633,030	21	1,196	1,794	30,320,721	37,655,260	67,975,981	5.063
2,581,352,781		86	2,382	3,444	60,792,417	75,802,427	136,594,844	
Adjusted Loss to Payroll Ratio:					2.355	2.937	5.292	
Expected Unlimited Loss to Payroll Ratio:					2.473	3.620	6.093	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.289	2.559	4.849	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.355	2.937	5.292	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.584</b>	<b>3.644</b>	<b>6.228</b>	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								416.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	54,197,842	6	37	94	968,695	1,329,056	2,297,751	4.240
2011	51,281,815	3	37	73	640,098	665,527	1,305,625	2.546
2012	50,354,886	3	34	80	749,543	753,306	1,502,849	2.985
2013	52,122,035	1	34	61	750,394	714,841	1,465,235	2.811
2014	52,881,407	0	41	84	794,082	918,336	1,712,418	3.238
260,837,984		13	183	392	3,902,811	4,381,066	8,283,877	
Adjusted Loss to Payroll Ratio:					1.496	1.680	3.176	
Expected Unlimited Loss to Payroll Ratio:					1.985	2.674	4.658	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.738	1.712	3.450	
Credibility:					0.72	0.61		
Indicated Limited Loss to Payroll Ratio:					1.564	1.692	3.256	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.716</b>	<b>2.100</b>	<b>3.816</b>	
Indicated Relativity Change:								-18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								255.3%

Code: 7133 RHG: 7 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: RAILROADS OPERATION AND MAINTENANCE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	17,857,681	0	5	14	168,857	178,370	347,227	1.944
2011	19,295,092	2	4	16	230,283	553,168	783,451	4.060
2012	18,702,621	1	7	15	228,637	228,570	457,207	2.445
2013	18,861,664	2	7	9	488,103	460,226	948,329	5.028
2014	25,084,968	0	9	16	191,024	327,244	518,268	2.066
99,802,027		5	32	70	1,306,904	1,747,579	3,054,483	
Adjusted Loss to Payroll Ratio:					1.309	1.751	3.061	
Expected Unlimited Loss to Payroll Ratio:					1.116	1.690	2.806	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.882	0.956	1.837	
Credibility:					0.38	0.33		
Indicated Limited Loss to Payroll Ratio:					1.044	1.218	2.262	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.297</b>	<b>2.048</b>	<b>3.345</b>	
Indicated Relativity Change:								19.2%
Relativity to Statewide Average Loss to Payroll Ratio:								223.8%

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Code: 7198 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: PARCEL DELIVERY COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,697,803,694	88	1,129	2,395	45,877,971	44,968,750	90,846,721	5.351
2014	1,869,851,784	34	1,177	2,830	46,781,718	41,409,078	88,190,796	4.716
3,567,655,478		122	2,306	5,225	92,659,689	86,377,828	179,037,517	
Adjusted Loss to Payroll Ratio:					2.597	2.421	5.018	
Expected Unlimited Loss to Payroll Ratio:					2.995	3.395	6.390	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.666	2.420	5.086	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.597	2.421	5.018	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.849</b>	<b>3.005</b>	<b>5.854</b>	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								391.7%

Code: 7207 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: STABLES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	53,472,098	6	72	92	862,610	1,456,621	2,319,231	4.337
2011	55,282,647	10	50	73	1,385,366	1,923,343	3,308,709	5.985
2012	56,766,368	8	60	85	1,124,779	2,472,915	3,597,694	6.338
2013	64,613,198	6	69	84	1,403,468	1,836,393	3,239,861	5.014
2014	69,723,931	3	73	75	1,359,598	2,462,569	3,822,167	5.482
299,858,242		33	324	409	6,135,820	10,151,841	16,287,661	
Adjusted Loss to Payroll Ratio:					2.046	3.386	5.432	
Expected Unlimited Loss to Payroll Ratio:					2.449	4.646	7.095	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.873	3.035	4.908	
Credibility:					0.83	0.81		
Indicated Limited Loss to Payroll Ratio:					2.017	3.319	5.336	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.251</b>	<b>4.318</b>	<b>6.569</b>	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								439.5%

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Code: 7219 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: TRUCKING FIRMS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	2,647,160,443	233	2,505	2,196	90,462,798	85,560,583	176,023,381	6.650
2014	2,913,387,388	143	2,576	2,393	87,724,632	84,363,943	172,088,575	5.907
5,560,547,830		376	5,081	4,589	178,187,429	169,924,526	348,111,955	
Adjusted Loss to Payroll Ratio:					3.204	3.056	6.260	
Expected Unlimited Loss to Payroll Ratio:					3.637	3.872	7.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.063	2.500	5.563	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.204	3.056	6.260	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.576</b>	<b>3.976</b>	<b>7.552</b>	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								505.3%

Code: 7227 RHG: 4 NAICS: 48 ILDG: 2 MLDG: 2 CLASS: AUTO TOWING AND ROADSIDE ASSISTANCE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	208,509,303	15	211	178	6,200,827	7,341,761	13,542,588	6.495
2013	210,887,116	17	197	144	5,768,246	6,901,825	12,670,071	6.008
2014	240,873,006	18	188	210	7,469,552	9,097,166	16,566,718	6.878
660,269,425		50	596	532	19,438,625	23,340,752	42,779,377	
Adjusted Loss to Payroll Ratio:					2.944	3.535	6.479	
Expected Unlimited Loss to Payroll Ratio:					3.199	4.185	7.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.694	2.702	5.396	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.944	3.535	6.479	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.286</b>	<b>4.599</b>	<b>7.885</b>	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								527.6%

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Code: 7232 RHG: 6 NAICS: 48 ILDG: 3 MLDG: 3 CLASS: MAIL DELIVERY SERVICE - USPS CONTRACT

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	43,004,468	10	34	25	2,140,656	2,098,383	4,239,039	9.857
2011	44,600,473	7	46	23	2,011,273	2,898,314	4,909,587	11.008
2012	45,666,988	6	48	17	2,549,930	1,965,382	4,515,312	9.887
2013	40,464,726	2	33	14	1,189,673	1,063,080	2,252,753	5.567
2014	47,608,576	1	34	26	1,553,468	1,363,961	2,917,429	6.128
221,345,231		26	195	105	9,445,001	9,389,121	18,834,122	
Adjusted Loss to Payroll Ratio:					4.267	4.242	8.509	
Expected Unlimited Loss to Payroll Ratio:					4.714	5.576	10.290	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.870	3.476	7.345	
Credibility:					0.95	0.76		
Indicated Limited Loss to Payroll Ratio:					4.247	4.058	8.305	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.982</b>	<b>6.083</b>	<b>11.065</b>	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								740.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	2,771,146	0	0	1	0	238	238	0.009
2011	4,381,819	0	0	1	0	168	168	0.004
2012	5,008,796	1	2	2	176,792	111,390	288,182	5.754
2013	5,556,903	0	4	2	160,257	137,625	297,882	5.361
2014	6,783,784	0	4	2	122,181	98,355	220,536	3.251
24,502,448		1	10	8	459,230	347,776	807,006	
Adjusted Loss to Payroll Ratio:					1.874	1.419	3.294	
Expected Unlimited Loss to Payroll Ratio:					2.590	2.433	5.023	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.148	1.558	3.706	
Credibility:					0.31	0.23		
Indicated Limited Loss to Payroll Ratio:					2.063	1.526	3.590	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.420</b>	<b>2.288</b>	<b>4.708</b>	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								315.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	513,164,538	16	527	928	7,343,974	7,168,063	14,512,037	2.828
2013	523,550,664	10	462	729	5,941,366	5,229,356	11,170,722	2.134
2014	530,738,099	2	486	869	8,735,844	8,304,403	17,040,247	3.211
1,567,453,300		28	1,475	2,526	22,021,185	20,701,823	42,723,008	
Adjusted Loss to Payroll Ratio:					1.405	1.321	2.726	
Expected Unlimited Loss to Payroll Ratio:					1.490	1.555	3.045	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.259	1.057	2.316	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.405	1.321	2.726	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.495</b>	<b>1.524</b>	<b>3.019</b>	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								202.0%

Code: 7360 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: FREIGHT HANDLERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	263,365,842	18	288	415	7,043,485	8,526,821	15,570,306	5.912
2013	282,589,300	23	300	445	6,816,123	8,612,701	15,428,824	5.460
2014	337,342,714	8	326	532	6,822,972	8,833,706	15,656,678	4.641
883,297,856		49	914	1,392	20,682,579	25,973,229	46,655,808	
Adjusted Loss to Payroll Ratio:					2.342	2.940	5.282	
Expected Unlimited Loss to Payroll Ratio:					2.452	3.614	6.067	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.110	2.374	4.485	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.342	2.940	5.282	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.536</b>	<b>3.514</b>	<b>6.050</b>	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								404.8%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	21,064,073	1	14	5	222,931	297,506	520,437	2.471
2011	19,242,303	2	18	8	349,037	584,818	933,855	4.853
2012	21,445,155	3	14	5	288,704	435,717	724,421	3.378
2013	31,776,046	2	12	6	693,526	980,509	1,674,035	5.268
2014	32,353,641	1	16	8	496,029	397,954	893,983	2.763
125,881,218		9	74	32	2,050,228	2,696,504	4,746,732	
Adjusted Loss to Payroll Ratio:					1.629	2.142	3.771	
Expected Unlimited Loss to Payroll Ratio:					2.597	3.570	6.168	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.132	2.225	4.358	
Credibility:					0.60	0.51		
Indicated Limited Loss to Payroll Ratio:					1.830	2.183	4.013	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.105</b>	<b>3.045</b>	<b>5.150</b>	
Indicated Relativity Change:								-16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								344.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	970,835,733	60	963	1,391	25,449,797	32,624,815	58,074,612	5.982
2014	1,073,697,885	42	926	1,473	28,321,264	29,700,130	58,021,394	5.404
2,044,533,618		102	1,889	2,864	53,771,061	62,324,945	116,096,007	
Adjusted Loss to Payroll Ratio:					2.630	3.048	5.678	
Expected Unlimited Loss to Payroll Ratio:					2.774	3.525	6.298	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.469	2.512	4.981	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.630	3.048	5.678	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.885</b>	<b>3.783</b>	<b>6.668</b>	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								446.2%

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Code: 7392 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: BEER OR ALE DEALERS - WHOLESALE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	189,584,399	17	291	513	4,529,889	5,309,663	9,839,552	5.190
2012	179,372,277	11	262	364	4,078,674	5,520,380	9,599,054	5.351
2013	236,487,344	5	336	462	4,861,375	5,780,670	10,642,045	4.500
2014	241,013,465	2	273	437	3,786,753	4,520,545	8,307,298	3.447
846,457,485		35	1,162	1,776	17,256,691	21,131,258	38,387,949	
Adjusted Loss to Payroll Ratio:					2.039	2.496	4.535	
Expected Unlimited Loss to Payroll Ratio:					2.470	2.899	5.368	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.048	2.047	4.095	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.039	2.496	4.535	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.169</b>	<b>2.881</b>	<b>5.050</b>	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								337.9%

Code: 7403 RHG: 2 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: AIRCRAFT OP - SCHEDULED - ALL OTHERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	529,618,963	14	702	897	15,058,619	13,421,090	28,479,709	5.377
2014	530,099,799	7	644	1,025	16,404,142	13,610,384	30,014,526	5.662
1,059,718,762		21	1,346	1,922	31,462,762	27,031,474	58,494,236	
Adjusted Loss to Payroll Ratio:					2.969	2.551	5.520	
Expected Unlimited Loss to Payroll Ratio:					3.157	2.972	6.129	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.810	2.118	4.929	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.969	2.551	5.520	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.215</b>	<b>3.048</b>	<b>6.264</b>	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								419.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	883,934,232	11	424	264	7,261,911	5,840,875	13,102,786	1.482
2013	830,840,114	4	362	237	7,454,356	6,109,049	13,563,405	1.632
2014	871,790,718	3	365	213	9,505,145	6,243,074	15,748,219	1.806
2,586,565,064		18	1,151	714	24,221,411	18,192,999	42,414,410	
Adjusted Loss to Payroll Ratio:					0.936	0.703	1.640	
Expected Unlimited Loss to Payroll Ratio:					1.050	0.941	1.991	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.935	0.671	1.606	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.936	0.703	1.640	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.996</b>	<b>0.812</b>	<b>1.808</b>	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								121.0%

Code: 7409 RHG: 7 NAICS: 11 ILDG: 3 MLDG: 3 CLASS: AIRCRAFT OP - AGRICULTURAL - FLYING CREW

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	15,365,147	2	5	7	263,376	370,602	633,978	4.126
2011	16,831,786	1	3	3	278,675	479,241	757,916	4.503
2012	16,664,380	1	2	5	511,178	108,323	619,501	3.718
2013	17,977,633	1	1	1	149,079	358,167	507,246	2.822
2014	17,617,311	3	0	3	572,002	933,655	1,505,657	8.546
84,456,257		8	11	19	1,774,311	2,249,988	4,024,299	
Adjusted Loss to Payroll Ratio:					2.101	2.664	4.765	
Expected Unlimited Loss to Payroll Ratio:					2.697	2.919	5.617	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.193	1.685	3.878	
Credibility:					0.51	0.38		
Indicated Limited Loss to Payroll Ratio:					2.146	2.057	4.203	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.665</b>	<b>3.458</b>	<b>6.123</b>	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								409.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	15,890,581	0	14	15	106,772	175,664	282,436	1.777
2011	18,605,729	1	10	18	488,660	189,452	678,112	3.645
2012	17,270,587	0	8	5	129,080	242,347	371,427	2.151
2013	17,664,810	1	14	25	349,030	852,360	1,201,390	6.801
2014	16,488,984	1	4	4	601,487	227,800	829,287	5.029
85,920,691		3	50	67	1,675,027	1,687,623	3,362,650	
Adjusted Loss to Payroll Ratio:					1.950	1.964	3.914	
Expected Unlimited Loss to Payroll Ratio:					1.363	2.349	3.712	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.248	1.709	2.958	
Credibility:					0.41	0.39		
Indicated Limited Loss to Payroll Ratio:					1.536	1.809	3.345	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.663</b>	<b>2.161</b>	<b>3.825</b>	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								255.9%

Code: 7421 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: AIRCRAFT OP - PERSONNEL TRANSPORT

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	67,164,232	1	4	23	136,740	145,469	282,209	0.420
2011	78,547,211	0	8	16	32,936	61,787	94,723	0.121
2012	84,811,876	2	9	16	670,337	720,429	1,390,766	1.640
2013	83,070,254	2	7	41	594,771	593,204	1,187,975	1.430
2014	86,131,968	0	10	18	692,926	687,395	1,380,321	1.603
399,725,541		5	38	114	2,127,710	2,208,284	4,335,994	
Adjusted Loss to Payroll Ratio:					0.532	0.552	1.085	
Expected Unlimited Loss to Payroll Ratio:					0.409	0.352	0.761	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.366	0.257	0.623	
Credibility:					0.47	0.34		
Indicated Limited Loss to Payroll Ratio:					0.444	0.358	0.802	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.481</b>	<b>0.427</b>	<b>0.908</b>	
Indicated Relativity Change:								19.4%
Relativity to Statewide Average Loss to Payroll Ratio:								60.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 7424 RHG: 6 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: AIRCRAFT OP - FLYING CREW

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	223,035,226	5	34	56	1,526,256	629,539	2,155,795	0.967
2011	230,476,334	4	29	42	1,083,995	620,375	1,704,370	0.739
2012	240,178,712	2	38	30	851,771	969,056	1,820,827	0.758
2013	251,811,227	2	27	52	635,871	1,255,107	1,890,978	0.751
2014	266,880,784	9	53	57	5,125,601	1,487,002	6,612,603	2.478
1,212,382,283		22	181	237	9,223,494	4,961,079	14,184,572	
Adjusted Loss to Payroll Ratio:					0.761	0.409	1.170	
Expected Unlimited Loss to Payroll Ratio:					0.657	0.414	1.071	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.554	0.267	0.821	
Credibility:					0.86	0.54		
Indicated Limited Loss to Payroll Ratio:					0.732	0.344	1.076	
Limit Factor:					1.173	1.499		
Indicated (Unlimited) Loss to Payroll Ratio:					0.858	0.516	1.374	
Indicated Relativity Change:								28.2%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.837</b>	<b>0.503</b>	<b>1.339</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								89.6%

Code: 7428 RHG: 2 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: AIRCRAFT OP - NOT AGRI OR SCHEDULED

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	468,577,619	15	255	704	6,446,468	7,784,461	14,230,929	3.037
2013	475,241,414	11	313	696	8,377,343	10,044,415	18,421,758	3.876
2014	454,733,197	5	200	609	4,867,213	6,069,540	10,936,753	2.405
1,398,552,230		31	768	2,009	19,691,024	23,898,416	43,589,440	
Adjusted Loss to Payroll Ratio:					1.408	1.709	3.117	
Expected Unlimited Loss to Payroll Ratio:					1.627	2.265	3.892	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.371	1.462	2.833	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.408	1.709	3.117	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.525</b>	<b>2.042</b>	<b>3.567</b>	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								238.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	42,373,534	3	20	100	554,024	635,981	1,190,005	2.808
2011	43,161,229	1	25	73	682,007	875,817	1,557,824	3.609
2012	59,427,864	1	18	74	390,270	347,925	738,195	1.242
2013	16,475,830	1	3	17	144,430	185,992	330,422	2.005
2014	17,040,421	0	6	21	274,060	290,749	564,809	3.315
178,478,878		6	72	285	2,044,792	2,336,463	4,381,254	
Adjusted Loss to Payroll Ratio:					1.146	1.309	2.455	
Expected Unlimited Loss to Payroll Ratio:					1.508	2.041	3.549	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.298	1.341	2.638	
Credibility:					0.56	0.48		
Indicated Limited Loss to Payroll Ratio:					1.213	1.326	2.538	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.313</b>	<b>1.584</b>	<b>2.897</b>	
Indicated Relativity Change:								-18.4%
Relativity to Statewide Average Loss to Payroll Ratio:								193.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 7500 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: GAS WORKS  
Code: 7520 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: WATERWORKS - OPERATION  
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POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	135,587,201	4	47	152	1,136,114	1,107,909	2,244,023	1.655
2011	112,088,221	0	45	129	326,454	524,113	850,567	0.759
2012	114,978,652	0	41	115	1,252,536	1,209,998	2,462,534	2.142
2013	110,367,074	1	49	107	1,652,151	1,586,469	3,238,620	2.934
2014	116,451,682	3	28	91	1,190,682	1,268,152	2,458,834	2.111
589,472,831		8	210	594	5,557,937	5,696,640	11,254,578	
Adjusted Loss to Payroll Ratio:					0.943	0.966	1.909	
Expected Unlimited Loss to Payroll Ratio:					1.045	1.337	2.382	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.909	0.903	1.811	
Credibility:					0.78	0.65		
Indicated Limited Loss to Payroll Ratio:					0.935	0.944	1.879	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.076</b>	<b>1.317</b>	<b>2.393</b>	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								160.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 7515 RHG: 6 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: OIL/GAS PIPE LINE OPERATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	87,703,242	0	8	23	235,671	193,124	428,795	0.489
2011	84,575,074	3	11	18	720,608	632,091	1,352,699	1.599
2012	63,644,401	0	5	11	90,198	69,238	159,436	0.251
2013	63,723,782	1	6	9	103,185	507,114	610,299	0.958
2014	59,550,310	0	3	7	92,679	205,921	298,600	0.501
359,196,808		4	33	68	1,242,341	1,607,489	2,849,830	
Adjusted Loss to Payroll Ratio:					0.346	0.448	0.793	
Expected Unlimited Loss to Payroll Ratio:					0.371	0.602	0.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.300	0.319	0.619	
Credibility:					0.41	0.36		
Indicated Limited Loss to Payroll Ratio:					0.319	0.365	0.684	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.374</b>	<b>0.548</b>	<b>0.922</b>	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								61.7%

Code: 7538 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: ELECTRIC LIGHT OR POWER LINE CONSTR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	166,437,470	10	28	92	2,195,894	2,415,380	4,611,274	2.771
2011	225,147,767	15	41	136	3,152,217	2,895,582	6,047,799	2.686
2012	244,285,251	16	62	115	4,425,669	4,519,829	8,945,498	3.662
2013	245,362,115	9	52	127	3,550,470	2,975,892	6,526,362	2.660
2014	268,848,402	3	30	71	2,306,999	2,694,953	5,001,952	1.861
1,150,081,005		53	213	541	15,631,250	15,501,636	31,132,886	
Adjusted Loss to Payroll Ratio:					1.359	1.348	2.707	
Expected Unlimited Loss to Payroll Ratio:					1.718	1.962	3.679	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.425	1.256	2.681	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.359	1.345	2.704	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.688</b>	<b>2.261</b>	<b>3.949</b>	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								264.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	500,330,514	15	47	162	3,272,031	2,857,282	6,129,313	1.225
2011	455,696,122	11	59	147	2,915,185	2,807,373	5,722,558	1.256
2012	535,695,403	4	54	121	2,408,373	2,011,209	4,419,582	0.825
2013	459,232,591	3	46	105	1,438,338	1,365,182	2,803,520	0.610
2014	462,438,675	2	54	116	2,735,473	3,337,897	6,073,370	1.313
2,413,393,304		35	260	651	12,769,400	12,378,944	25,148,343	
Adjusted Loss to Payroll Ratio:					0.529	0.513	1.042	
Expected Unlimited Loss to Payroll Ratio:					0.581	0.618	1.199	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.482	0.395	0.878	
Credibility:					1.00	0.82		
Indicated Limited Loss to Payroll Ratio:					0.529	0.492	1.021	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.657</b>	<b>0.827</b>	<b>1.484</b>	
Indicated Relativity Change:								23.8%
Relativity to Statewide Average Loss to Payroll Ratio:								99.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	51,488,702	2	17	46	471,421	551,472	1,022,893	1.987
2011	53,332,316	4	13	38	379,233	843,823	1,223,056	2.293
2012	47,395,788	1	7	23	243,716	246,649	490,365	1.035
2013	46,417,365	2	21	31	702,184	808,431	1,510,615	3.254
2014	60,909,950	0	13	32	477,598	541,368	1,018,966	1.673
259,544,121		9	71	170	2,274,152	2,991,744	5,265,896	
Adjusted Loss to Payroll Ratio:					0.876	1.153	2.029	
Expected Unlimited Loss to Payroll Ratio:					1.078	1.693	2.770	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.894	1.084	1.978	
Credibility:					0.56	0.50		
Indicated Limited Loss to Payroll Ratio:					0.884	1.118	2.002	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.037</b>	<b>1.676</b>	<b>2.713</b>	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								181.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 7600 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: TELECOMMUNICATIONS COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,312,967,230	95	568	619	31,119,160	19,183,233	50,302,393	3.831
2014	1,358,163,211	65	658	645	37,510,973	19,838,087	57,349,060	4.223
2,671,130,441		160	1,226	1,264	68,630,133	39,021,321	107,651,453	
Adjusted Loss to Payroll Ratio:					2.569	1.461	4.030	
Expected Unlimited Loss to Payroll Ratio:					2.721	1.953	4.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.402	1.308	3.710	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.569	1.461	4.030	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.819</b>	<b>1.813</b>	<b>4.631</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								309.9%

Code: 7601 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: TELEPHONE OR TELEGRAPH LINE CONSTRUCTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	22,332,925	1	17	31	236,721	254,595	491,316	2.200
2011	21,027,247	2	16	27	473,495	512,049	985,544	4.687
2012	22,485,188	0	13	31	240,166	306,670	546,836	2.432
2013	22,999,274	1	16	15	709,332	476,870	1,186,202	5.158
2014	25,890,695	0	16	34	561,431	393,371	954,802	3.688
114,735,330		4	78	138	2,221,145	1,943,555	4,164,701	
Adjusted Loss to Payroll Ratio:					1.936	1.694	3.630	
Expected Unlimited Loss to Payroll Ratio:					2.788	3.523	6.311	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.313	2.256	4.569	
Credibility:					0.59	0.49		
Indicated Limited Loss to Payroll Ratio:					2.090	1.981	4.071	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.293</b>	<b>2.458</b>	<b>4.751</b>	
Indicated Relativity Change:								-24.7%
Relativity to Statewide Average Loss to Payroll Ratio:								317.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	377,124,065	20	169	361	4,223,908	4,509,936	8,733,844	2.316
2011	393,519,401	18	152	328	4,852,939	5,308,912	10,161,851	2.582
2012	439,719,243	7	153	287	3,573,635	3,907,689	7,481,324	1.701
2013	425,858,011	9	135	284	4,138,811	4,353,217	8,492,028	1.994
2014	472,033,284	3	172	267	6,006,036	6,037,404	12,043,440	2.551
2,108,254,004		57	781	1,527	22,795,329	24,117,159	46,912,488	
Adjusted Loss to Payroll Ratio:					1.081	1.144	2.225	
Expected Unlimited Loss to Payroll Ratio:					1.061	1.348	2.409	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.903	0.894	1.797	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.081	1.144	2.225	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.207</b>	<b>1.488</b>	<b>2.695</b>	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								180.3%

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

Code: 7606 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: CABLE OR SATELLITE TELEVISION COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	548,876,079	43	617	873	21,203,821	17,006,240	38,210,061	6.962
2014	550,053,164	8	591	770	18,828,062	15,436,333	34,264,395	6.229
1,098,929,243		51	1,208	1,643	40,031,883	32,442,573	72,474,456	
Adjusted Loss to Payroll Ratio:					3.643	2.952	6.595	
Expected Unlimited Loss to Payroll Ratio:					3.700	3.475	7.175	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.379	2.525	5.904	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.643	2.952	6.595	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.996</b>	<b>3.664</b>	<b>7.660</b>	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								512.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 7607 RHG: 4 NAICS: 51 ILDG: 3 MLDG: 2 CLASS: VIDEO POST PRODUCTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	1,189,095,010	5	37	152	1,576,122	1,603,476	3,179,598	0.267
2011	1,228,299,240	3	29	117	1,018,742	936,456	1,955,198	0.159
2012	1,545,533,495	1	58	102	1,453,631	1,351,423	2,805,054	0.181
2013	1,410,027,146	2	35	118	1,056,402	1,305,475	2,361,877	0.168
2014	1,187,100,336	1	39	79	1,847,623	1,159,348	3,006,971	0.253
6,560,055,228		12	198	568	6,952,520	6,356,176	13,308,696	
Adjusted Loss to Payroll Ratio:					0.106	0.097	0.203	
Expected Unlimited Loss to Payroll Ratio:					0.091	0.116	0.207	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.081	0.078	0.158	
Credibility:					0.78	0.64		
Indicated Limited Loss to Payroll Ratio:					0.100	0.090	0.190	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.112</b>	<b>0.117</b>	<b>0.229</b>	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								15.3%

Code: 7610 RHG: 4 NAICS: 51 ILDG: 1 MLDG: 2 CLASS: RADIO TELEVISION BROADCASTING STATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	3,582,372,419	29	244	571	9,445,487	10,183,632	19,629,119	0.548
2013	3,765,591,327	9	161	440	5,262,507	5,361,063	10,623,570	0.282
2014	3,671,694,214	4	148	390	3,655,610	4,249,052	7,904,662	0.215
11,019,657,960		42	553	1,401	18,363,604	19,793,746	38,157,350	
Adjusted Loss to Payroll Ratio:					0.167	0.180	0.346	
Expected Unlimited Loss to Payroll Ratio:					0.186	0.256	0.442	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.161	0.168	0.329	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.167	0.180	0.346	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.186</b>	<b>0.234</b>	<b>0.420</b>	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								28.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 7706 RHG: 6 NAICS: 92 ILDG: 1 MLDG: 2 CLASS: FIREMEN - NOT VOLUNTEERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	48,116,680	7	18	50	998,021	1,165,488	2,163,509	4.496
2011	49,199,831	2	21	32	574,420	366,276	940,696	1.912
2012	51,502,751	4	16	33	974,263	859,179	1,833,442	3.560
2013	49,301,364	2	28	35	945,857	1,300,167	2,246,024	4.556
2014	50,982,472	3	20	45	1,235,139	1,205,402	2,440,541	4.787
249,103,097		18	103	195	4,727,700	4,896,512	9,624,211	
Adjusted Loss to Payroll Ratio:					1.898	1.966	3.864	
Expected Unlimited Loss to Payroll Ratio:					2.010	2.382	4.392	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.522	1.300	2.822	
Credibility:					0.70	0.55		
Indicated Limited Loss to Payroll Ratio:					1.785	1.666	3.451	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.094</b>	<b>2.498</b>	<b>4.592</b>	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								307.2%

Code: 7707 RHG: 7 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: FIREMEN - VOLUNTEERS

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	1,426.0	1	2	24	321,567	298,919	620,486	435.124
2011	1,295.9	1	7	12	302,919	437,015	739,934	570.981
2012	1,191.7	0	1	15	132	26,931	27,063	22.710
2013	1,035.8	0	0	14	0	32,613	32,613	31.486
2014	929.3	0	0	9	0	27,697	27,697	29.804
5,878.7		2	10	74	624,618	823,175	1,447,793	
Adjusted Loss to Payroll Ratio:					106.251	140.027	246.278	
Expected Unlimited Loss to Payroll Ratio:					135.398	169.835	305.233	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					102.511	92.722	195.233	
Credibility:					0.33	0.27		
Indicated Limited Loss to Payroll Ratio:					103.745	105.494	209.239	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>128.852</b>	<b>177.335</b>	<b>306.187</b>	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 7720 RHG: 4 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: POLICE - NOT VOLUNTEER

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	194,325,191	9	61	191	1,889,566	1,840,897	3,730,463	1.920
2011	207,647,084	8	65	174	2,197,843	2,333,266	4,531,109	2.182
2012	222,791,428	14	84	153	3,031,792	2,770,423	5,802,215	2.604
2013	209,931,865	0	84	165	2,210,827	1,938,887	4,149,714	1.977
2014	213,557,344	2	70	174	1,634,787	1,993,785	3,628,572	1.699
1,048,252,912		33	364	857	10,964,815	10,877,258	21,842,073	
Adjusted Loss to Payroll Ratio:					1.046	1.038	2.084	
Expected Unlimited Loss to Payroll Ratio:					1.249	1.463	2.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.982	0.881	1.863	
Credibility:					1.00	0.83		
Indicated Limited Loss to Payroll Ratio:					1.046	1.011	2.057	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.167</b>	<b>1.315</b>	<b>2.483</b>	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								166.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,773,358,382	54	856	928	24,614,964	33,906,588	58,521,552	3.300
2014	1,618,009,594	32	774	851	20,920,164	25,720,511	46,640,675	2.883
3,391,367,975		86	1,630	1,779	45,535,128	59,627,099	105,162,227	
Adjusted Loss to Payroll Ratio:					1.343	1.758	3.101	
Expected Unlimited Loss to Payroll Ratio:					1.413	2.171	3.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.244	1.565	2.809	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.343	1.758	3.101	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.473</b>	<b>2.182</b>	<b>3.655</b>	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								244.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 7722 RHG: 5 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: POLICE - VOLUNTEER

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	10.0	0	0	0	0	0	0	0.000
2011	5.0	0	0	0	0	0	0	0.000
2012	4.0	0	0	0	0	0	0	0.000
2013	.0	0	0	0	0	0	0	0.000
2014	.0	0	0	0	0	0	0	0.000
19.0		0	0	0	0	0	0	
Adjusted Loss to Payroll Ratio:					0.000	0.000	0.000	
Expected Unlimited Loss to Payroll Ratio:					66.665	103.179	169.844	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					52.419	62.106	114.525	
Credibility:					0.03	0.02		
Indicated Limited Loss to Payroll Ratio:					50.846	60.864	111.711	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>58.473</b>	<b>84.906</b>	<b>143.379</b>	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	37,074,689	0	7	14	160,118	152,870	312,988	0.844
2011	37,140,855	0	4	19	143,298	113,914	257,212	0.693
2012	42,255,178	1	10	11	555,623	450,000	1,005,623	2.380
2013	56,682,652	1	18	13	557,217	723,120	1,280,337	2.259
2014	56,548,044	1	12	17	681,854	872,399	1,554,253	2.749
229,701,419		3	51	74	2,098,110	2,312,304	4,410,414	
Adjusted Loss to Payroll Ratio:					0.913	1.007	1.920	
Expected Unlimited Loss to Payroll Ratio:					1.085	1.433	2.518	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.867	0.832	1.699	
Credibility:					0.53	0.43		
Indicated Limited Loss to Payroll Ratio:					0.892	0.907	1.799	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.107</b>	<b>1.525</b>	<b>2.632</b>	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								176.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	138,194,132	5	127	236	1,638,391	2,777,051	4,415,442	3.195
2011	137,375,227	13	123	191	2,708,370	4,269,479	6,977,849	5.079
2012	138,412,244	10	120	151	2,329,788	3,660,506	5,990,294	4.328
2013	149,124,841	4	132	148	2,558,347	3,485,162	6,043,509	4.053
2014	155,579,637	3	136	168	2,285,648	3,345,790	5,631,438	3.620
718,686,080		35	638	894	11,520,544	17,537,989	29,058,533	
Adjusted Loss to Payroll Ratio:					1.603	2.440	4.043	
Expected Unlimited Loss to Payroll Ratio:					1.794	2.612	4.406	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.497	1.890	3.387	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.603	2.418	4.021	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.706</b>	<b>2.791</b>	<b>4.496</b>	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								300.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	89,320,887	5	58	108	1,177,858	1,712,014	2,889,872	3.235
2011	89,825,479	3	37	88	582,923	1,510,086	2,093,009	2.330
2012	92,361,649	1	62	117	998,740	1,520,402	2,519,142	2.727
2013	97,755,553	2	53	94	710,559	1,323,562	2,034,121	2.081
2014	104,620,819	1	52	117	856,650	1,049,750	1,906,400	1.822
473,884,387		12	262	524	4,326,731	7,115,814	11,442,545	
Adjusted Loss to Payroll Ratio:					0.913	1.502	2.415	
Expected Unlimited Loss to Payroll Ratio:					1.148	1.664	2.812	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.958	1.204	2.162	
Credibility:					0.76	0.68		
Indicated Limited Loss to Payroll Ratio:					0.924	1.406	2.330	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.084</b>	<b>2.108</b>	<b>3.192</b>	
Indicated Relativity Change:								13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								213.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8006 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES - GROCERIES - RETAIL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	3,712,047,847	78	2,934	4,960	50,676,116	69,953,755	120,629,871	3.250
2014	3,812,664,654	29	2,702	5,023	50,853,392	66,348,206	117,201,598	3.074
7,524,712,500		107	5,636	9,983	101,529,508	136,301,961	237,831,469	
Adjusted Loss to Payroll Ratio:					1.349	1.811	3.161	
Expected Unlimited Loss to Payroll Ratio:					1.510	2.201	3.711	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.395	1.619	3.014	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.349	1.811	3.161	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.461</b>	<b>2.165</b>	<b>3.626</b>	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								242.6%

Code: 8008 RHG: 1 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES - CLOTHING AND DRY GOODS - RETAIL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	3,315,443,440	30	1,428	3,005	24,910,273	39,220,028	64,130,301	1.934
2014	3,565,277,112	21	1,425	3,277	27,711,155	40,067,091	67,778,246	1.901
6,880,720,552		51	2,853	6,282	52,621,428	79,287,118	131,908,546	
Adjusted Loss to Payroll Ratio:					0.765	1.152	1.917	
Expected Unlimited Loss to Payroll Ratio:					0.803	1.339	2.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.742	0.985	1.727	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.765	1.152	1.917	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.814</b>	<b>1.330</b>	<b>2.143</b>	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								143.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8013 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 4 CLASS: STORES - JEWELRY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	647,489,743	18	119	221	3,145,106	3,264,105	6,409,211	0.990
2011	754,013,805	15	170	216	4,299,944	5,116,659	9,416,603	1.249
2012	710,764,971	15	127	189	3,829,351	3,819,991	7,649,342	1.076
2013	732,192,124	13	132	183	4,343,203	4,235,534	8,578,737	1.172
2014	775,239,643	1	140	192	3,731,395	4,959,635	8,691,030	1.121
3,619,700,285		62	688	1,001	19,348,998	21,395,923	40,744,922	
Adjusted Loss to Payroll Ratio:					0.535	0.591	1.126	
Expected Unlimited Loss to Payroll Ratio:					0.615	0.766	1.381	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.534	0.498	1.032	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.535	0.591	1.126	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.597</b>	<b>0.769</b>	<b>1.366</b>	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								91.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	688,461,436	21	457	854	10,225,174	13,393,260	23,618,434	3.431
2014	769,476,426	14	549	940	14,249,352	18,662,807	32,912,159	4.277
1,457,937,862		35	1,006	1,794	24,474,525	32,056,067	56,530,592	
Adjusted Loss to Payroll Ratio:					1.679	2.199	3.877	
Expected Unlimited Loss to Payroll Ratio:					1.647	2.742	4.390	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.461	1.815	3.277	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.679	2.199	3.877	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.873</b>	<b>2.861</b>	<b>4.734</b>	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								316.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8017 RHG: 2 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES - RETAIL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	10,975,847,074	190	4,775	11,269	115,529,540	159,750,250	275,279,790	2.508
2014	11,379,305,736	85	4,324	10,988	114,214,015	160,657,397	274,871,412	2.416
22,355,152,810		275	9,099	22,257	229,743,554	320,407,647	550,151,201	
Adjusted Loss to Payroll Ratio:					1.028	1.433	2.461	
Expected Unlimited Loss to Payroll Ratio:					1.032	1.621	2.653	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.953	1.193	2.146	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.028	1.433	2.461	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.113</b>	<b>1.713</b>	<b>2.826</b>	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								189.1%

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

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	4,299,714,547	150	3,501	5,245	73,981,861	104,289,865	178,271,726	4.146
2014	4,835,727,364	59	3,673	6,089	78,032,258	102,415,330	180,447,588	3.732
9,135,441,911		209	7,174	11,334	152,014,119	206,705,195	358,719,314	
Adjusted Loss to Payroll Ratio:					1.664	2.263	3.927	
Expected Unlimited Loss to Payroll Ratio:					1.985	2.995	4.979	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.591	1.950	3.540	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.664	2.263	3.927	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.825</b>	<b>2.808</b>	<b>4.633</b>	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								310.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8019 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PRINTING - QUICK PRINTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	387,797,451	10	108	231	2,333,532	2,492,300	4,825,832	1.244
2011	352,782,778	7	85	234	2,037,307	2,990,718	5,028,025	1.425
2012	370,008,285	6	99	216	2,356,790	2,711,859	5,068,649	1.370
2013	396,449,877	5	118	232	2,837,249	3,417,015	6,254,264	1.578
2014	404,463,839	3	111	219	3,139,072	3,799,363	6,938,435	1.715
1,911,502,230		31	521	1,132	12,703,951	15,411,254	28,115,205	
Adjusted Loss to Payroll Ratio:					0.665	0.806	1.471	
Expected Unlimited Loss to Payroll Ratio:					0.636	0.949	1.585	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.569	0.619	1.188	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.665	0.789	1.454	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.729</b>	<b>0.980</b>	<b>1.709</b>	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								114.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	339,886,094	16	426	481	7,863,655	10,065,083	17,928,738	5.275
2014	366,861,011	8	450	555	11,301,472	13,680,569	24,982,041	6.810
706,747,105		24	876	1,036	19,165,126	23,745,652	42,910,778	
Adjusted Loss to Payroll Ratio:					2.712	3.360	6.072	
Expected Unlimited Loss to Payroll Ratio:					2.542	4.262	6.804	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.037	2.774	4.812	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.712	3.360	6.072	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.975</b>	<b>4.170</b>	<b>7.144</b>	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								478.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	211,481,620	16	138	269	2,723,660	3,119,461	5,843,121	2.763
2011	236,763,531	15	127	282	3,031,083	3,503,897	6,534,980	2.760
2012	257,153,714	11	134	227	3,734,744	4,277,950	8,012,694	3.116
2013	286,376,509	10	136	236	3,740,993	4,701,434	8,442,427	2.948
2014	324,018,590	4	163	295	5,180,526	6,035,915	11,216,441	3.462
1,315,793,965		56	698	1,309	18,411,005	21,638,658	40,049,663	
Adjusted Loss to Payroll Ratio:					1.399	1.645	3.044	
Expected Unlimited Loss to Payroll Ratio:					1.353	1.813	3.166	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.206	1.138	2.344	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.399	1.645	3.044	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.562</b>	<b>2.140</b>	<b>3.701</b>	
Indicated Relativity Change:								16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								247.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	526,699,474	18	594	977	10,681,424	14,013,643	24,695,067	4.689
2014	574,052,999	11	592	972	10,621,665	13,523,477	24,145,142	4.206
1,100,752,473		29	1,186	1,949	21,303,089	27,537,120	48,840,208	
Adjusted Loss to Payroll Ratio:					1.935	2.502	4.437	
Expected Unlimited Loss to Payroll Ratio:					2.112	2.898	5.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.951	2.132	4.083	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.935	2.502	4.437	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.096</b>	<b>2.989</b>	<b>5.085</b>	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								340.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8032 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 4 CLASS: STORES - CLOTHING, DRY GOODS - WHOLESALE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	316,616,273	14	298	299	5,818,831	10,445,268	16,264,099	5.137
2014	342,708,417	10	272	321	5,610,296	8,105,770	13,716,066	4.002
659,324,690		24	570	620	11,429,128	18,551,038	29,980,165	
Adjusted Loss to Payroll Ratio:					1.733	2.814	4.547	
Expected Unlimited Loss to Payroll Ratio:					2.227	3.823	6.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.785	2.489	4.273	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.733	2.814	4.547	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.902</b>	<b>3.492</b>	<b>5.393</b>	
Indicated Relativity Change:								-10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								360.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	762,833,119	16	349	929	6,399,576	13,002,233	19,401,809	2.543
2014	998,682,966	1	420	1,153	5,886,716	14,044,481	19,931,197	1.996
1,761,516,085		17	769	2,082	12,286,292	27,046,714	39,333,006	
Adjusted Loss to Payroll Ratio:					0.697	1.535	2.233	
Expected Unlimited Loss to Payroll Ratio:					0.757	2.054	2.812	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.672	1.360	2.032	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.697	1.535	2.233	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.755</b>	<b>1.835</b>	<b>2.590</b>	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								173.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	75,906,358	21	73	169	2,526,313	3,506,438	6,032,751	7.948
2011	82,390,942	20	77	178	1,931,922	2,137,336	4,069,258	4.939
2012	84,580,266	12	84	195	2,397,126	2,898,590	5,295,716	6.261
2013	102,016,266	3	94	171	2,236,282	2,377,134	4,613,416	4.522
2014	97,581,301	1	105	167	3,298,823	2,845,721	6,144,544	6.297
442,475,133		57	433	880	12,390,466	13,765,219	26,155,686	
Adjusted Loss to Payroll Ratio:					2.800	3.111	5.911	
Expected Unlimited Loss to Payroll Ratio:					3.064	3.569	6.633	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.557	2.582	5.139	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					2.800	3.058	5.858	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.125</b>	<b>3.979</b>	<b>7.104</b>	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								475.3%

Code: 8042 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: STORES - FLOOR COVERINGS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	148,384,664	9	60	120	1,576,653	1,817,469	3,394,122	2.287
2011	151,827,124	6	62	106	1,629,080	2,182,072	3,811,152	2.510
2012	162,411,262	8	56	126	1,386,049	1,862,122	3,248,171	2.000
2013	172,131,095	3	61	126	1,677,339	2,600,942	4,278,281	2.485
2014	198,052,495	1	69	127	1,710,739	2,122,737	3,833,476	1.936
832,806,640		27	308	605	7,979,860	10,585,342	18,565,202	
Adjusted Loss to Payroll Ratio:					0.958	1.271	2.229	
Expected Unlimited Loss to Payroll Ratio:					1.117	1.675	2.791	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.895	1.090	1.985	
Credibility:					0.92	0.82		
Indicated Limited Loss to Payroll Ratio:					0.953	1.239	2.192	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.046</b>	<b>1.537</b>	<b>2.583</b>	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								172.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8046 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES - AUTOMOBILE ACCESSORIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	921,074,990	12	456	1,058	8,581,470	14,058,632	22,640,102	2.458
2014	1,035,396,438	9	516	1,267	9,838,459	15,330,516	25,168,975	2.431
1,956,471,428		21	972	2,325	18,419,929	29,389,148	47,809,077	
Adjusted Loss to Payroll Ratio:					0.941	1.502	2.444	
Expected Unlimited Loss to Payroll Ratio:					1.124	1.776	2.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.038	1.307	2.345	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.941	1.502	2.444	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.033</b>	<b>1.864</b>	<b>2.897</b>	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								193.8%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	14,397,690	0	8	17	186,187	203,671	389,858	2.708
2011	13,926,300	5	11	15	705,563	858,687	1,564,250	11.232
2012	13,550,533	2	10	16	347,942	279,531	627,473	4.631
2013	12,903,743	0	4	9	25,634	48,104	73,738	0.571
2014	13,171,587	0	4	15	81,803	98,907	180,710	1.372
67,949,853		7	37	72	1,347,129	1,488,900	2,836,029	
Adjusted Loss to Payroll Ratio:					1.983	2.191	4.174	
Expected Unlimited Loss to Payroll Ratio:					2.563	2.824	5.387	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.273	1.869	4.143	
Credibility:					0.47	0.37		
Indicated Limited Loss to Payroll Ratio:					2.137	1.988	4.125	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.385</b>	<b>2.587</b>	<b>4.971</b>	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								332.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	63,262,468	3	39	111	512,217	929,491	1,441,708	2.279
2011	62,128,510	5	24	65	804,668	1,192,010	1,996,678	3.214
2012	64,912,188	5	39	89	896,744	1,608,990	2,505,734	3.860
2013	65,895,617	4	40	76	959,853	1,628,550	2,588,403	3.928
2014	75,258,053	0	44	59	1,167,578	1,437,407	2,604,985	3.461
331,456,836		17	186	400	4,341,059	6,796,448	11,137,507	
Adjusted Loss to Payroll Ratio:					1.310	2.050	3.360	
Expected Unlimited Loss to Payroll Ratio:					1.613	2.688	4.301	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.293	1.750	3.043	
Credibility:					0.74	0.68		
Indicated Limited Loss to Payroll Ratio:					1.305	1.954	3.260	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.414</b>	<b>2.335</b>	<b>3.749</b>	
Indicated Relativity Change:								-12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								250.9%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	245,012,950	5	84	167	1,293,991	1,971,155	3,265,146	1.333
2011	272,587,400	13	71	213	1,695,745	1,973,621	3,669,366	1.346
2012	303,630,526	8	108	245	2,182,772	3,148,075	5,330,847	1.756
2013	336,987,886	2	122	218	1,879,141	2,975,960	4,855,101	1.441
2014	375,503,583	4	99	241	2,435,903	3,473,424	5,909,327	1.574
1,533,722,345		32	484	1,084	9,487,553	13,542,235	23,029,788	
Adjusted Loss to Payroll Ratio:					0.619	0.883	1.502	
Expected Unlimited Loss to Payroll Ratio:					0.683	1.178	1.861	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.578	0.740	1.318	
Credibility:					0.95	0.89		
Indicated Limited Loss to Payroll Ratio:					0.617	0.867	1.484	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.676</b>	<b>1.076</b>	<b>1.753</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								117.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	310,279,745	10	129	203	3,243,157	5,353,076	8,596,233	2.770
2012	344,861,993	10	150	251	3,030,325	4,823,902	7,854,227	2.277
2013	361,230,821	6	160	258	3,262,543	5,358,860	8,621,403	2.387
2014	365,652,441	1	192	201	2,684,591	5,402,448	8,087,039	2.212
1,382,025,000		27	631	913	12,220,617	20,938,287	33,158,904	
Adjusted Loss to Payroll Ratio:					0.884	1.515	2.399	
Expected Unlimited Loss to Payroll Ratio:					0.970	1.878	2.848	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.890	1.349	2.239	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.884	1.515	2.399	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.970</b>	<b>1.880</b>	<b>2.850</b>	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								190.7%

Code: 8062 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 2 CLASS: STORES - COMPUTERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	327,869,193	8	42	101	1,180,489	1,779,573	2,960,062	0.903
2011	360,240,519	6	68	155	1,840,834	2,197,025	4,037,859	1.121
2012	368,073,622	5	43	114	1,450,188	2,237,111	3,687,299	1.002
2013	366,309,146	4	88	209	1,893,141	2,322,723	4,215,864	1.151
2014	394,397,564	0	63	170	1,787,536	1,785,986	3,573,522	0.906
1,816,890,043		23	304	749	8,152,188	10,322,418	18,474,606	
Adjusted Loss to Payroll Ratio:					0.449	0.568	1.017	
Expected Unlimited Loss to Payroll Ratio:					0.427	0.557	0.983	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.394	0.409	0.804	
Credibility:					0.87	0.75		
Indicated Limited Loss to Payroll Ratio:					0.442	0.528	0.970	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.493</b>	<b>0.688</b>	<b>1.180</b>	
Indicated Relativity Change:								20.0%
Relativity to Statewide Average Loss to Payroll Ratio:								79.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	64,670,850	3	21	62	604,356	715,171	1,319,527	2.040
2011	68,094,506	7	27	50	917,141	943,595	1,860,736	2.733
2012	71,890,700	2	33	56	756,815	1,086,286	1,843,101	2.564
2013	76,288,764	6	28	84	929,161	1,245,850	2,175,011	2.851
2014	83,744,716	2	32	52	613,693	804,563	1,418,256	1.694
364,689,535		20	141	304	3,821,166	4,795,464	8,616,630	
Adjusted Loss to Payroll Ratio:					1.048	1.315	2.363	
Expected Unlimited Loss to Payroll Ratio:					1.149	1.615	2.764	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.953	1.140	2.093	
Credibility:					0.68	0.60		
Indicated Limited Loss to Payroll Ratio:					1.017	1.245	2.262	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.102</b>	<b>1.488</b>	<b>2.590</b>	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								173.3%

Code: 8064 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES - OFFICE SUPPLIES AND STATIONERY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	324,961,770	15	141	360	3,319,162	5,109,731	8,428,893	2.594
2012	340,590,557	8	155	381	3,978,220	5,448,542	9,426,762	2.768
2013	285,774,973	8	160	296	3,468,985	4,937,008	8,405,993	2.941
2014	328,800,600	1	176	300	4,879,321	6,255,504	11,134,825	3.386
1,280,127,900		32	632	1,337	15,645,687	21,750,785	37,396,472	
Adjusted Loss to Payroll Ratio:					1.222	1.699	2.921	
Expected Unlimited Loss to Payroll Ratio:					1.177	1.746	2.923	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.976	1.233	2.209	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.222	1.699	2.921	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.341</b>	<b>2.109</b>	<b>3.449</b>	
Indicated Relativity Change:								18.0%
Relativity to Statewide Average Loss to Payroll Ratio:								230.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8065 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES - PAINT

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	114,229,400	18	42	182	1,157,580	1,441,587	2,599,167	2.275
2011	116,672,454	14	55	158	1,492,611	2,184,818	3,677,429	3.152
2012	128,379,606	3	38	132	799,179	1,109,861	1,909,040	1.487
2013	120,720,647	0	43	79	843,811	1,088,586	1,932,397	1.601
2014	124,352,809	2	45	89	1,467,158	1,738,883	3,206,041	2.578
604,354,916		37	223	640	5,760,339	7,563,735	13,324,074	
Adjusted Loss to Payroll Ratio:					0.953	1.252	2.205	
Expected Unlimited Loss to Payroll Ratio:					1.061	1.404	2.466	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.974	1.008	1.982	
Credibility:					0.81	0.69		
Indicated Limited Loss to Payroll Ratio:					0.957	1.176	2.133	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.037</b>	<b>1.405</b>	<b>2.442</b>	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								163.4%

Code: 8066 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES - BICYCLES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	87,752,329	2	14	50	243,492	241,188	484,680	0.552
2011	95,152,511	2	25	64	529,248	683,865	1,213,113	1.275
2012	101,207,317	0	20	65	209,295	391,155	600,450	0.593
2013	105,476,729	0	29	64	528,489	902,215	1,430,704	1.356
2014	113,235,646	1	22	61	545,691	693,958	1,239,649	1.095
502,824,531		5	110	304	2,056,215	2,912,380	4,968,595	
Adjusted Loss to Payroll Ratio:					0.409	0.579	0.988	
Expected Unlimited Loss to Payroll Ratio:					0.438	0.740	1.179	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.389	0.490	0.879	
Credibility:					0.52	0.48		
Indicated Limited Loss to Payroll Ratio:					0.399	0.533	0.932	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.432</b>	<b>0.637</b>	<b>1.069</b>	
Indicated Relativity Change:								-9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								71.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	278,331,976	3	81	156	744,023	1,131,285	1,875,308	0.674
2011	252,314,436	5	67	178	1,664,149	1,701,826	3,365,975	1.334
2012	176,114,635	4	46	176	1,190,027	1,610,975	2,801,002	1.590
2013	164,227,211	1	46	143	787,270	1,117,061	1,904,331	1.160
2014	155,153,856	1	29	102	361,846	753,202	1,115,048	0.719
1,026,142,114		14	269	755	4,747,314	6,314,350	11,061,664	
Adjusted Loss to Payroll Ratio:					0.463	0.615	1.078	
Expected Unlimited Loss to Payroll Ratio:					0.489	0.784	1.273	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.449	0.563	1.012	
Credibility:					0.73	0.68		
Indicated Limited Loss to Payroll Ratio:					0.459	0.599	1.057	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.503</b>	<b>0.743</b>	<b>1.246</b>	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								83.4%

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

Code: 8078 RHG: 1 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: SANDWICH SHOPS - NOT RESTAURANTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,223,324,005	8	581	1,244	7,688,403	12,369,995	20,058,398	1.640
2014	1,369,873,887	9	666	1,248	10,005,120	15,740,738	25,745,858	1.879
2,593,197,892		17	1,247	2,492	17,693,524	28,110,733	45,804,256	
Adjusted Loss to Payroll Ratio:					0.682	1.084	1.766	
Expected Unlimited Loss to Payroll Ratio:					0.701	1.309	2.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.624	0.889	1.513	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.682	1.084	1.766	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.726</b>	<b>1.251</b>	<b>1.977</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								132.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	92,819,315	3	24	52	828,714	508,830	1,337,544	1.441
2011	88,616,858	1	20	65	277,565	623,372	900,937	1.017
2012	98,591,658	0	21	48	274,768	342,180	616,948	0.626
2013	101,750,723	1	18	67	511,337	538,691	1,050,028	1.032
2014	115,238,766	0	28	56	719,433	707,960	1,427,393	1.239
497,017,321		5	111	288	2,611,817	2,721,033	5,332,850	
Adjusted Loss to Payroll Ratio:					0.525	0.547	1.073	
Expected Unlimited Loss to Payroll Ratio:					0.512	0.733	1.245	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.427	0.531	0.958	
Credibility:					0.56	0.50		
Indicated Limited Loss to Payroll Ratio:					0.482	0.539	1.021	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.522</b>	<b>0.644</b>	<b>1.166</b>	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								78.0%

Code: 8106 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: IRON OR STEEL MERCHANTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	156,295,353	16	118	318	3,284,338	4,210,114	7,494,452	4.795
2011	169,505,350	10	106	261	2,344,131	3,445,971	5,790,102	3.416
2012	177,040,407	11	139	292	3,810,656	4,874,310	8,684,966	4.906
2013	187,721,178	12	140	306	3,140,697	4,636,436	7,777,133	4.143
2014	191,060,707	8	153	292	5,014,392	5,632,282	10,646,674	5.572
881,622,994		57	656	1,469	17,594,214	22,799,113	40,393,327	
Adjusted Loss to Payroll Ratio:					1.996	2.586	4.582	
Expected Unlimited Loss to Payroll Ratio:					2.100	2.988	5.088	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.648	1.912	3.559	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.996	2.586	4.582	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.227</b>	<b>3.364</b>	<b>5.592</b>	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								374.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8107 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: MACHINERY DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	133,962,376	6	65	159	1,345,741	2,230,806	3,576,547	2.670
2011	129,994,351	6	43	123	1,182,141	1,214,848	2,396,989	1.844
2012	141,835,758	3	54	159	1,426,291	1,783,291	3,209,582	2.263
2013	150,221,680	3	41	120	1,217,909	1,661,178	2,879,087	1.917
2014	172,060,535	2	75	157	2,477,106	2,576,786	5,053,892	2.937
728,074,700		20	278	718	7,649,188	9,466,909	17,116,098	
Adjusted Loss to Payroll Ratio:					1.051	1.300	2.351	
Expected Unlimited Loss to Payroll Ratio:					1.029	1.439	2.468	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.825	0.937	1.761	
Credibility:					0.85	0.73		
Indicated Limited Loss to Payroll Ratio:					1.017	1.202	2.219	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.101</b>	<b>1.436</b>	<b>2.538</b>	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								169.8%

Code: 8110 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: STORES - WELDING SUPPLIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	51,034,671	0	11	41	248,426	281,650	530,076	1.039
2011	44,727,202	1	13	33	341,048	436,859	777,907	1.739
2012	49,453,449	1	14	34	193,276	252,029	445,305	0.900
2013	52,761,034	0	11	33	331,461	365,483	696,944	1.321
2014	53,677,046	1	9	22	348,137	387,869	736,006	1.371
251,653,401		3	58	163	1,462,349	1,723,890	3,186,239	
Adjusted Loss to Payroll Ratio:					0.581	0.685	1.266	
Expected Unlimited Loss to Payroll Ratio:					0.794	1.056	1.849	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.636	0.687	1.323	
Credibility:					0.50	0.42		
Indicated Limited Loss to Payroll Ratio:					0.609	0.686	1.295	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.659</b>	<b>0.820</b>	<b>1.479</b>	
Indicated Relativity Change:								-20.0%
Relativity to Statewide Average Loss to Payroll Ratio:								99.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8111 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: PLUMBERS' SUPPLIES DEALERS - WHOLESALE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	166,045,182	10	75	229	1,484,659	2,441,013	3,925,672	2.364
2011	167,149,243	4	78	227	1,284,209	1,852,543	3,136,752	1.877
2012	135,759,289	1	88	164	1,346,350	2,126,125	3,472,475	2.558
2013	123,800,965	3	73	120	1,170,220	2,006,966	3,177,186	2.566
2014	140,647,018	0	57	155	681,869	1,207,240	1,889,109	1.343
733,401,696		18	371	895	5,967,307	9,633,887	15,601,194	
Adjusted Loss to Payroll Ratio:					0.814	1.314	2.127	
Expected Unlimited Loss to Payroll Ratio:					1.194	1.901	3.095	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.913	1.174	2.087	
Credibility:					0.88	0.80		
Indicated Limited Loss to Payroll Ratio:					0.826	1.286	2.111	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.906</b>	<b>1.596</b>	<b>2.501</b>	
Indicated Relativity Change:								-19.2%
Relativity to Statewide Average Loss to Payroll Ratio:								167.4%

E 1-1-16. EXPERIENCE TRANSFERRED FROM CODES 8113 and 8204

Code: 8116 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: FARM MACHINERY DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	55,169,022	1	36	96	507,439	692,808	1,200,247	2.176
2011	56,181,277	2	37	96	418,900	517,010	935,910	1.666
2012	61,225,288	1	47	97	802,817	915,480	1,718,297	2.807
2013	60,393,241	4	23	112	657,472	488,501	1,145,973	1.898
2014	64,037,479	0	42	107	1,294,870	1,252,301	2,547,171	3.978
297,006,309		8	185	508	3,681,497	3,866,101	7,547,598	
Adjusted Loss to Payroll Ratio:					1.240	1.302	2.541	
Expected Unlimited Loss to Payroll Ratio:					1.316	1.636	2.952	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.055	1.065	2.120	
Credibility:					0.65	0.54		
Indicated Limited Loss to Payroll Ratio:					1.175	1.193	2.368	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.250</b>	<b>1.377</b>	<b>2.627</b>	
Indicated Relativity Change:								-11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								175.7%

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Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	41,126,189	5	33	56	608,002	938,612	1,546,614	3.761
2011	44,848,360	2	39	60	559,730	726,225	1,285,955	2.867
2012	47,110,653	4	39	63	1,036,932	786,760	1,823,692	3.871
2013	50,045,502	3	33	78	517,591	1,207,944	1,725,535	3.448
2014	58,839,249	1	55	102	887,744	1,365,702	2,253,446	3.830
241,969,954		15	199	359	3,609,999	5,025,242	8,635,242	
Adjusted Loss to Payroll Ratio:					1.492	2.077	3.569	
Expected Unlimited Loss to Payroll Ratio:					1.489	2.370	3.859	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.194	1.543	2.736	
Credibility:					0.63	0.57		
Indicated Limited Loss to Payroll Ratio:					1.382	1.847	3.229	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.516</b>	<b>2.292</b>	<b>3.808</b>	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								254.8%

Code: 8209 RHG: 1 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: VEGETABLE AND TOMATO PACKING - FRESH

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	152,182,983	9	148	253	2,767,951	4,163,286	6,931,237	4.555
2012	172,857,698	9	177	305	3,022,501	3,874,593	6,897,094	3.990
2013	159,013,470	10	229	348	3,901,301	6,115,544	10,016,845	6.299
2014	180,775,679	2	215	357	3,224,745	4,830,523	8,055,268	4.456
664,829,830		30	769	1,263	12,916,497	18,983,946	31,900,444	
Adjusted Loss to Payroll Ratio:					1.943	2.855	4.798	
Expected Unlimited Loss to Payroll Ratio:					2.178	3.738	5.916	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.007	2.787	4.794	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.943	2.855	4.798	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.067</b>	<b>3.295</b>	<b>5.362</b>	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								358.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8215 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: HAY GRAIN OR FEED DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	63,129,554	2	42	71	831,385	1,338,301	2,169,686	3.437
2011	75,339,035	2	43	92	862,588	2,022,937	2,885,525	3.830
2012	73,727,079	1	63	79	991,834	1,358,832	2,350,666	3.188
2013	91,692,442	5	84	104	2,178,968	2,631,201	4,810,169	5.246
2014	80,232,384	3	67	104	2,392,311	3,299,997	5,692,308	7.095
384,120,494		13	299	450	7,257,087	10,651,269	17,908,355	
Adjusted Loss to Payroll Ratio:					1.889	2.773	4.662	
Expected Unlimited Loss to Payroll Ratio:					1.841	2.954	4.795	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.444	1.890	3.334	
Credibility:					0.82	0.75		
Indicated Limited Loss to Payroll Ratio:					1.809	2.552	4.361	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.081</b>	<b>3.560</b>	<b>5.641</b>	
Indicated Relativity Change:								17.6%
Relativity to Statewide Average Loss to Payroll Ratio:								377.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	272,515,532	29	111	184	4,708,807	4,878,312	9,587,119	3.518
2012	284,135,996	17	130	198	4,274,114	4,332,161	8,606,275	3.029
2013	318,320,651	11	142	239	4,111,832	5,574,696	9,686,528	3.043
2014	338,388,821	9	147	250	5,227,800	6,478,595	11,706,395	3.459
1,213,361,001		66	530	871	18,322,553	21,263,764	39,586,317	
Adjusted Loss to Payroll Ratio:					1.510	1.752	3.263	
Expected Unlimited Loss to Payroll Ratio:					1.712	2.212	3.925	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.457	1.468	2.925	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.510	1.752	3.263	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.771</b>	<b>2.627</b>	<b>4.398</b>	
Indicated Relativity Change:								12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								294.3%

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Effective January 1, 2018

Code: 8232 RHG: 5 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: LUMBERYARDS - COMMERCIAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	799,585,415	33	572	920	17,383,982	19,513,852	36,897,834	4.615
2014	901,914,979	20	554	1,058	16,308,404	19,273,550	35,581,954	3.945
1,701,500,394		53	1,126	1,978	33,692,386	38,787,402	72,479,788	
Adjusted Loss to Payroll Ratio:					1.980	2.280	4.260	
Expected Unlimited Loss to Payroll Ratio:					2.606	3.145	5.751	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.993	1.943	3.935	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.980	2.280	4.260	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.277</b>	<b>3.180</b>	<b>5.457</b>	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								365.1%

Code: 8264 RHG: 5 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: PAPER STOCK DEALERS - SECONDHAND

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	122,156,339	10	138	269	3,683,520	4,447,141	8,130,661	6.656
2012	133,966,352	10	160	291	4,022,981	5,323,778	9,346,759	6.977
2013	125,588,994	8	137	316	3,116,088	4,912,611	8,028,699	6.393
2014	119,154,846	5	114	224	3,030,827	3,362,034	6,392,861	5.365
500,866,532		33	549	1,100	13,853,417	18,045,564	31,898,981	
Adjusted Loss to Payroll Ratio:					2.766	3.603	6.369	
Expected Unlimited Loss to Payroll Ratio:					3.224	4.643	7.867	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.691	3.359	6.050	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.766	3.603	6.369	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.181</b>	<b>5.026</b>	<b>8.207</b>	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								549.1%

INCLUDES 8103 D 1-1-2015

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8265 RHG: 7 NAICS: 42 ILDG: 2 MLDG: 4 CLASS: IRON OR STEEL SCRAP DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	59,930,515	6	56	109	1,326,427	1,797,716	3,124,143	5.213
2011	63,481,901	8	54	69	1,523,626	1,662,176	3,185,802	5.018
2012	57,966,465	5	47	96	1,381,256	1,680,362	3,061,618	5.282
2013	57,136,426	0	41	64	665,495	1,001,133	1,666,628	2.917
2014	52,480,878	1	49	101	1,319,821	1,808,225	3,128,046	5.960
290,996,186		20	247	439	6,216,625	7,949,613	14,166,238	
Adjusted Loss to Payroll Ratio:					2.136	2.732	4.868	
Expected Unlimited Loss to Payroll Ratio:					2.852	4.479	7.331	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.100	2.509	4.609	
Credibility:					0.85	0.75		
Indicated Limited Loss to Payroll Ratio:					2.131	2.676	4.807	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.646</b>	<b>4.499</b>	<b>7.145</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								478.1%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	9,734,761	1	8	6	147,118	394,032	541,150	5.559
2011	10,123,705	0	5	13	74,520	164,716	239,236	2.363
2012	11,123,191	0	12	16	155,435	238,555	393,990	3.542
2013	10,845,855	1	8	15	458,323	514,469	972,792	8.969
2014	10,902,494	0	8	7	197,747	178,402	376,149	3.450
52,730,006		2	41	57	1,033,143	1,490,175	2,523,318	
Adjusted Loss to Payroll Ratio:					1.959	2.826	4.785	
Expected Unlimited Loss to Payroll Ratio:					1.960	3.489	5.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.571	2.272	3.842	
Credibility:					0.38	0.36		
Indicated Limited Loss to Payroll Ratio:					1.718	2.471	4.190	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.918</b>	<b>3.215</b>	<b>5.133</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								343.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8278 RHG: 6 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES - JOCKEYS

POLICY YEAR	PER RACE	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER RACE
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	21,739.4	3	15	5	467,901	746,129	1,214,030	55.845
2011	457.7	2	3	1	200,212	262,632	462,844	1011.238
2012	190.0	0	0	1	0	397	397	2.089
2013	311.0	1	2	2	111,159	160,184	271,343	872.486
2014	285.0	0	0	0	0	0	0	0.000
22,983.1		6	20	9	779,271	1,169,343	1,948,614	
Adjusted Loss to Payroll Ratio:					33.906	50.878	84.785	
Expected Unlimited Loss to Payroll Ratio:					34.578	42.051	76.629	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					25.401	22.558	47.958	
Credibility:					0.34	0.26		
Indicated Limited Loss to Payroll Ratio:					28.292	29.921	58.213	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>33.187</b>	<b>44.851</b>	<b>78.039</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

Code: 8286 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: LIVESTOCK DEALERS/COMMISSION MERCHANTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	5,142,387	0	11	13	93,698	153,727	247,425	4.811
2011	4,789,534	0	7	9	54,399	63,026	117,425	2.452
2012	5,186,259	0	9	12	116,567	227,793	344,360	6.640
2013	5,454,935	0	2	11	1,246	18,432	19,678	0.361
2014	6,743,421	0	4	14	63,020	123,752	186,772	2.770
27,316,536		0	33	59	328,930	586,730	915,660	
Adjusted Loss to Payroll Ratio:					1.204	2.148	3.352	
Expected Unlimited Loss to Payroll Ratio:					2.975	4.976	7.951	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.334	3.184	5.517	
Credibility:					0.35	0.32		
Indicated Limited Loss to Payroll Ratio:					1.938	2.852	4.791	
Limit Factor:					1.097	1.241		
Indicated (Unlimited) Loss to Payroll Ratio:					2.127	3.540	5.666	
Indicated Relativity Change:								-28.7%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>2.238</b>	<b>3.725</b>	<b>5.963</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								399.0%

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Code: 8290 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES - SELF STORAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	167,847,655	12	87	173	1,759,923	2,612,498	4,372,421	2.605
2011	210,970,075	2	78	158	876,473	1,723,982	2,600,455	1.233
2012	223,121,499	8	69	250	2,199,591	2,584,769	4,784,360	2.144
2013	182,503,622	1	66	169	1,418,256	2,132,204	3,550,460	1.945
2014	188,650,122	2	79	145	2,130,291	2,362,461	4,492,752	2.382
973,092,973		25	379	895	8,384,533	11,415,914	19,800,447	
Adjusted Loss to Payroll Ratio:					0.862	1.173	2.035	
Expected Unlimited Loss to Payroll Ratio:					0.950	1.548	2.498	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.865	0.989	1.854	
Credibility:					0.92	0.84		
Indicated Limited Loss to Payroll Ratio:					0.862	1.144	2.006	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.933</b>	<b>1.367</b>	<b>2.300</b>	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								153.9%

Code: 8291 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES - COLD STORAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	220,440,333	14	145	354	3,223,239	4,699,060	7,922,299	3.594
2012	230,994,524	11	163	308	3,253,742	4,214,711	7,468,453	3.233
2013	257,968,104	3	160	305	3,582,851	4,424,813	8,007,664	3.104
2014	268,584,909	6	209	356	4,875,855	5,742,793	10,618,648	3.954
977,987,870		34	677	1,323	14,935,686	19,081,376	34,017,062	
Adjusted Loss to Payroll Ratio:					1.527	1.951	3.478	
Expected Unlimited Loss to Payroll Ratio:					1.831	2.607	4.439	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.503	1.625	3.129	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.527	1.951	3.478	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.756</b>	<b>2.722</b>	<b>4.478</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								299.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	689,515,518	41	899	1,227	21,473,248	25,640,061	47,113,309	6.833
2014	772,330,243	20	950	1,372	23,136,194	29,413,375	52,549,569	6.804
1,461,845,761		61	1,849	2,599	44,609,442	55,053,436	99,662,878	
Adjusted Loss to Payroll Ratio:					3.052	3.766	6.818	
Expected Unlimited Loss to Payroll Ratio:					2.945	3.756	6.701	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.638	2.743	5.381	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.052	3.766	6.818	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.305</b>	<b>4.500</b>	<b>7.805</b>	
Indicated Relativity Change:								16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								522.3%

Code: 8293 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: WAREHOUSES - FURNITURE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	140,673,877	20	276	271	6,594,893	7,618,605	14,213,498	10.104
2013	155,016,771	13	262	238	5,414,425	7,013,479	12,427,904	8.017
2014	155,469,987	15	252	257	6,062,446	6,951,348	13,013,794	8.371
451,160,635		48	790	766	18,071,764	21,583,432	39,655,196	
Adjusted Loss to Payroll Ratio:					4.006	4.784	8.790	
Expected Unlimited Loss to Payroll Ratio:					4.612	5.787	10.399	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.885	3.736	7.621	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					4.006	4.784	8.790	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.470</b>	<b>6.224</b>	<b>10.694</b>	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								715.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	17,158,003	3	22	37	672,847	897,040	1,569,887	9.150
2011	20,170,160	2	17	30	280,014	359,646	639,660	3.171
2012	20,516,666	3	8	42	459,724	587,393	1,047,117	5.104
2013	20,910,350	3	20	28	448,039	835,300	1,283,339	6.137
2014	21,037,328	0	20	20	661,162	1,150,436	1,811,598	8.611
99,792,508		11	87	157	2,521,786	3,829,814	6,351,600	
Adjusted Loss to Payroll Ratio:					2.527	3.838	6.365	
Expected Unlimited Loss to Payroll Ratio:					2.365	4.043	6.408	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.105	2.882	4.987	
Credibility:					0.54	0.51		
Indicated Limited Loss to Payroll Ratio:					2.333	3.369	5.702	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.683</b>	<b>4.700</b>	<b>7.383</b>	
Indicated Relativity Change:								15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								494.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	391,647,920	7	188	144	3,223,157	4,088,150	7,311,307	1.867
2012	379,724,548	10	206	138	4,203,021	5,621,857	9,824,878	2.587
2013	389,448,928	13	213	166	5,237,734	6,412,094	11,649,828	2.991
2014	448,446,005	5	199	187	5,246,896	5,616,605	10,863,501	2.422
1,609,267,400		35	806	635	17,910,808	21,738,706	39,649,514	
Adjusted Loss to Payroll Ratio:					1.113	1.351	2.464	
Expected Unlimited Loss to Payroll Ratio:					1.241	1.657	2.897	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.100	1.097	2.197	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.113	1.351	2.464	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.242</b>	<b>1.757</b>	<b>3.000</b>	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								200.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	291,996,680	13	189	270	5,144,785	6,750,552	11,895,337	4.074
2013	300,791,189	7	152	232	5,329,552	5,694,588	11,024,140	3.665
2014	311,114,623	10	161	243	6,142,448	5,989,333	12,131,781	3.899
903,902,492		30	502	745	16,616,786	18,434,473	35,051,259	
Adjusted Loss to Payroll Ratio:					1.838	2.039	3.878	
Expected Unlimited Loss to Payroll Ratio:					2.101	2.659	4.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.648	1.701	3.350	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.838	2.039	3.878	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.991</b>	<b>2.437</b>	<b>4.428</b>	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								296.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	38,761,992	1	6	24	136,423	239,408	375,831	0.970
2011	39,880,480	1	21	39	410,398	362,845	773,243	1.939
2012	39,886,740	4	23	31	984,202	1,154,454	2,138,656	5.362
2013	40,778,327	1	15	32	239,378	273,015	512,393	1.257
2014	44,421,403	0	9	26	45,591	69,433	115,024	0.259
203,728,942		7	74	152	1,815,993	2,099,155	3,915,147	
Adjusted Loss to Payroll Ratio:					0.891	1.030	1.922	
Expected Unlimited Loss to Payroll Ratio:					1.494	1.651	3.145	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.244	1.048	2.293	
Credibility:					0.59	0.46		
Indicated Limited Loss to Payroll Ratio:					1.036	1.040	2.076	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.156</b>	<b>1.353</b>	<b>2.509</b>	
Indicated Relativity Change:								-20.2%
Relativity to Statewide Average Loss to Payroll Ratio:								167.9%

E1-1-18 INCLUDES EXPERIENCE OF 9516

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Code: 8387 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: AUTO OR AUTO TRUCK SERVICE STATIONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	817,800,893	34	639	654	11,611,637	16,746,154	28,357,791	3.468
2014	886,587,596	14	705	623	12,757,290	14,611,720	27,369,010	3.087
1,704,388,488		48	1,344	1,277	24,368,927	31,357,874	55,726,801	
Adjusted Loss to Payroll Ratio:					1.430	1.840	3.270	
Expected Unlimited Loss to Payroll Ratio:					1.580	2.358	3.938	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.344	1.524	2.868	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.430	1.840	3.270	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.568</b>	<b>2.283</b>	<b>3.852</b>	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								257.7%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	564,542,217	22	433	727	10,027,648	11,717,708	21,745,356	3.852
2014	565,451,324	12	459	676	11,869,938	13,257,405	25,127,343	4.444
1,129,993,542		34	892	1,403	21,897,587	24,975,113	46,872,700	
Adjusted Loss to Payroll Ratio:					1.938	2.210	4.148	
Expected Unlimited Loss to Payroll Ratio:					1.972	2.607	4.579	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.749	1.725	3.475	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.938	2.210	4.148	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.126</b>	<b>2.743</b>	<b>4.869</b>	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								325.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 8389 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO OR AUTO TRUCK REPAIR SHOPS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,022,678,098	33	528	854	14,802,213	17,696,106	32,498,319	3.178
2014	1,125,729,757	17	562	902	14,751,271	16,262,677	31,013,948	2.755
2,148,407,855		50	1,090	1,756	29,553,484	33,958,782	63,512,266	
Adjusted Loss to Payroll Ratio:					1.376	1.581	2.956	
Expected Unlimited Loss to Payroll Ratio:					1.456	1.883	3.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.212	1.196	2.408	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.376	1.581	2.956	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.535</b>	<b>2.056</b>	<b>3.592</b>	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								240.3%

Code: 8390 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: AUTOMOBILE VAN CONVERSION OR CUSTOMIZING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	13,492,455	0	9	32	135,171	181,412	316,583	2.346
2011	19,843,231	1	15	37	384,654	540,222	924,876	4.661
2012	20,469,880	0	18	44	303,797	551,010	854,807	4.176
2013	18,302,950	1	8	38	186,665	375,206	561,871	3.070
2014	21,161,677	0	11	32	154,387	260,960	415,347	1.963
93,270,194		2	61	183	1,164,674	1,908,811	3,073,484	
Adjusted Loss to Payroll Ratio:					1.249	2.047	3.295	
Expected Unlimited Loss to Payroll Ratio:					1.858	3.144	5.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.635	2.204	3.840	
Credibility:					0.48	0.45		
Indicated Limited Loss to Payroll Ratio:					1.450	2.133	3.583	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.570</b>	<b>2.549</b>	<b>4.119</b>	
Indicated Relativity Change:								-17.6%
Relativity to Statewide Average Loss to Payroll Ratio:								275.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 8391 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: AUTO OR AUTO TRUCK DEALER

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	3,901,771,219	73	1,733	3,713	39,307,437	43,783,963	83,091,400	2.130
2014	4,194,574,894	42	1,880	3,756	49,153,745	53,876,790	103,030,535	2.456
8,096,346,113		115	3,613	7,469	88,461,182	97,660,753	186,121,934	
Adjusted Loss to Payroll Ratio:					1.093	1.206	2.299	
Expected Unlimited Loss to Payroll Ratio:					1.134	1.377	2.511	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.006	0.911	1.917	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.093	1.206	2.299	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.199</b>	<b>1.497</b>	<b>2.696</b>	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								180.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	370,674,602	24	257	423	4,882,767	6,723,574	11,606,341	3.131
2013	406,934,887	10	300	447	4,628,434	6,960,744	11,589,178	2.848
2014	437,234,811	6	283	430	4,282,058	7,066,038	11,348,096	2.595
1,214,844,300		40	840	1,300	13,793,259	20,750,357	34,543,616	
Adjusted Loss to Payroll Ratio:					1.135	1.708	2.843	
Expected Unlimited Loss to Payroll Ratio:					1.552	2.670	4.222	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.293	1.696	2.988	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.135	1.708	2.843	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.267</b>	<b>2.222</b>	<b>3.489</b>	
Indicated Relativity Change:								-17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								233.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8393 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: AUTO-BODY, FENDER REPAIR AND PAINTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	917,855,073	26	409	439	11,245,700	12,669,919	23,915,619	2.606
2014	993,546,380	9	374	443	9,748,765	11,422,494	21,171,259	2.131
1,911,401,453		35	783	882	20,994,465	24,092,412	45,086,877	
Adjusted Loss to Payroll Ratio:					1.098	1.260	2.359	
Expected Unlimited Loss to Payroll Ratio:					1.220	1.556	2.776	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.016	0.988	2.004	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.098	1.260	2.359	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.226</b>	<b>1.640</b>	<b>2.866</b>	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								191.7%

Code: 8397 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTO-TRANSMISSION REPAIR AND REBUILDING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	47,599,946	1	31	45	520,766	608,029	1,128,795	2.371
2011	49,252,270	5	33	36	1,055,123	1,007,991	2,063,114	4.189
2012	50,681,162	5	35	31	1,211,159	883,615	2,094,774	4.133
2013	48,094,704	1	20	33	563,375	596,998	1,160,373	2.413
2014	49,255,806	1	20	25	533,573	400,200	933,773	1.896
244,883,889		13	139	170	3,883,996	3,496,833	7,380,829	
Adjusted Loss to Payroll Ratio:					1.586	1.428	3.014	
Expected Unlimited Loss to Payroll Ratio:					1.923	2.200	4.123	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.601	1.397	2.999	
Credibility:					0.70	0.55		
Indicated Limited Loss to Payroll Ratio:					1.591	1.414	3.005	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.723</b>	<b>1.690</b>	<b>3.413</b>	
Indicated Relativity Change:								-17.2%
Relativity to Statewide Average Loss to Payroll Ratio:								228.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	144,852,150	4	54	81	762,591	911,990	1,674,581	1.156
2011	149,355,411	3	53	75	1,137,250	1,231,846	2,369,096	1.586
2012	161,489,830	3	42	83	836,161	1,568,982	2,405,143	1.489
2013	173,399,817	2	49	73	1,080,467	1,323,120	2,403,587	1.386
2014	184,888,192	3	44	91	1,442,999	1,923,765	3,366,764	1.821
813,985,400		15	242	403	5,259,469	6,959,704	12,219,172	
Adjusted Loss to Payroll Ratio:					0.646	0.855	1.501	
Expected Unlimited Loss to Payroll Ratio:					0.750	1.117	1.867	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.665	0.740	1.405	
Credibility:					0.78	0.69		
Indicated Limited Loss to Payroll Ratio:					0.650	0.819	1.470	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.748</b>	<b>1.143</b>	<b>1.891</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								126.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	92,752,343	17	75	193	1,814,066	3,043,330	4,857,396	5.237
2011	105,430,547	19	83	216	2,696,947	2,599,896	5,296,843	5.024
2012	102,727,963	12	90	155	2,414,023	3,943,809	6,357,832	6.189
2013	113,502,438	3	100	168	2,240,778	3,074,000	5,314,778	4.683
2014	136,711,053	2	125	219	3,039,949	3,135,446	6,175,395	4.517
551,124,345		53	473	951	12,205,762	15,796,481	28,002,243	
Adjusted Loss to Payroll Ratio:					2.215	2.866	5.081	
Expected Unlimited Loss to Payroll Ratio:					2.496	3.687	6.183	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.001	2.400	4.401	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					2.215	2.843	5.058	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.547</b>	<b>3.966</b>	<b>6.513</b>	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								435.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8601 RHG: 6 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: ENGINEERS - CONSULTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	10,088,741,277	22	279	665	8,380,309	11,026,800	19,407,109	0.192
2014	10,379,595,870	9	251	614	9,944,905	11,753,823	21,698,728	0.209
20,468,337,148		31	530	1,279	18,325,215	22,780,622	41,105,837	
Adjusted Loss to Payroll Ratio:					0.090	0.111	0.201	
Expected Unlimited Loss to Payroll Ratio:					0.111	0.137	0.247	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.084	0.080	0.164	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.090	0.111	0.201	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.105</b>	<b>0.167</b>	<b>0.272</b>	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								18.2%

Code: 8631 RHG: 7 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	29,611,247	7	115	93	2,243,113	4,015,485	6,258,598	21.136
2011	2,111,509	1	2	3	140,199	117,519	257,718	12.205
2012	232,340	0	0	0	0	0	0	0.000
2013	159,872	0	1	1	12,206	107,668	119,874	74.981
2014	152,473	0	0	0	0	0	0	0.000
32,267,441		8	118	97	2,395,518	4,240,671	6,636,189	
Adjusted Loss to Payroll Ratio:					7.424	13.142	20.566	
Expected Unlimited Loss to Payroll Ratio:					8.406	12.360	20.766	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					6.033	7.069	13.102	
Credibility:					0.55	0.47		
Indicated Limited Loss to Payroll Ratio:					6.798	9.923	16.722	
Limit Factor:					1.242	1.681		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>8.443</b>	<b>16.681</b>	<b>25.124</b>	
Indicated Relativity Change:								21.0%
Relativity to Statewide Average Loss to Payroll Ratio:								1681.1%

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Code: 8720 RHG: 4 NAICS: 52 ILDG: 3 MLDG: 3 CLASS: INSPECTION FOR INSURANCE OR VALUATION

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

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POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	175,545,835	8	35	78	1,241,369	1,678,771	2,920,140	1.663
2011	197,705,155	5	32	79	1,165,496	1,213,332	2,378,828	1.203
2012	235,210,435	5	37	90	1,305,664	1,303,971	2,609,635	1.109
2013	258,022,361	1	43	62	1,152,706	1,523,040	2,675,746	1.037
2014	305,885,963	0	39	60	1,230,513	1,557,648	2,788,161	0.912
1,172,369,749		19	186	369	6,095,748	7,276,763	13,372,511	
Adjusted Loss to Payroll Ratio:					0.520	0.621	1.141	
Expected Unlimited Loss to Payroll Ratio:					0.634	0.875	1.509	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.499	0.543	1.042	
Credibility:					0.84	0.72		
Indicated Limited Loss to Payroll Ratio:					0.517	0.599	1.115	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.577</b>	<b>0.779</b>	<b>1.356</b>	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								90.7%

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Code: 8729 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: ELEVATOR SERVICE - NO REPAIR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	25,869,248	2	0	5	523,021	92,510	615,531	2.379
2011	25,426,035	1	1	4	322,134	245,147	567,281	2.231
2012	28,740,514	1	0	4	385,707	5,646	391,353	1.362
2013	29,094,715	0	1	3	4,934	5,306	10,240	0.035
2014	30,402,512	1	3	5	187,312	104,201	291,513	0.959
139,533,023		5	5	21	1,423,108	452,811	1,875,919	
Adjusted Loss to Payroll Ratio:					1.020	0.325	1.344	
Expected Unlimited Loss to Payroll Ratio:					0.774	0.358	1.132	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.673	0.242	0.914	
Credibility:					0.39	0.22		
Indicated Limited Loss to Payroll Ratio:					0.808	0.260	1.068	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.886</b>	<b>0.323</b>	<b>1.209</b>	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								80.9%

Code: 8740 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: APARTMENT OR CONDOMINIUM COMPLEX OPERATION - PROPERTY MANAGEMENT SUPERVISORS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	785,944,311	21	158	251	3,509,952	4,143,540	7,653,492	0.974
2012	772,299,931	13	178	267	4,181,509	4,972,090	9,153,599	1.185
2013	832,776,434	5	139	234	3,332,618	4,166,102	7,498,720	0.900
2014	945,507,616	8	164	270	4,065,746	5,495,440	9,561,186	1.011
3,336,528,293		47	639	1,022	15,089,825	18,777,172	33,866,997	
Adjusted Loss to Payroll Ratio:					0.452	0.563	1.015	
Expected Unlimited Loss to Payroll Ratio:					0.516	0.723	1.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.460	0.454	0.914	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.452	0.563	1.015	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.490</b>	<b>0.673</b>	<b>1.162</b>	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								77.8%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	4,914,681,357	15	121	186	2,670,183	3,157,656	5,827,839	0.119
2011	5,427,699,359	13	86	191	2,296,443	2,501,576	4,798,019	0.088
2012	6,329,262,321	16	104	178	3,478,468	4,229,371	7,707,839	0.122
2013	6,725,057,630	10	99	191	3,016,056	3,873,350	6,889,406	0.102
2014	7,615,350,054	6	110	199	3,108,566	4,416,451	7,525,017	0.099
31,012,050,720		60	520	945	14,569,717	18,178,404	32,748,122	
Adjusted Loss to Payroll Ratio:					0.047	0.059	0.106	
Expected Unlimited Loss to Payroll Ratio:					0.050	0.071	0.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.045	0.045	0.090	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.047	0.058	0.105	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.052</b>	<b>0.076</b>	<b>0.128</b>	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								8.6%

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Code: 8742 RHG: 4 NAICS: 8742 ILDG: 4 MLDG: 3 CLASS: SALESPERSONS - OUTSIDE  
 Code: 8744 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: BOY/GIRL SCOUT COUNCILS - DISTRICT EXECs  
 Code: 8746 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: NEWSPAPER PUBLISHING - REPORTERS/PHOTOGRAPHERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	40,915,529,084	103	1,628	3,064	53,586,481	62,624,721	116,211,202	0.284
2014	44,454,080,118	64	1,680	3,390	55,133,810	66,116,677	121,250,487	0.273
	85,369,609,202	167	3,308	6,454	108,720,291	128,741,398	237,461,690	
Adjusted Loss to Payroll Ratio:					0.127	0.151	0.278	
Expected Unlimited Loss to Payroll Ratio:					0.147	0.198	0.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.122	0.118	0.240	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.127	0.151	0.278	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.142</b>	<b>0.196</b>	<b>0.338</b>	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								22.6%

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

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	791,500,859	1	17	27	236,567	447,613	684,180	0.086
2011	862,673,166	1	12	22	439,771	389,619	829,390	0.096
2012	1,065,877,214	1	14	37	462,694	819,122	1,281,816	0.120
2013	856,943,863	1	17	24	578,279	849,104	1,427,383	0.167
2014	967,597,378	0	17	28	408,666	560,090	968,756	0.100
4,544,592,481		4	77	138	2,125,978	3,065,547	5,191,525	
Adjusted Loss to Payroll Ratio:					0.047	0.067	0.114	
Expected Unlimited Loss to Payroll Ratio:					0.050	0.072	0.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.037	0.039	0.076	
Credibility:					0.51	0.43		
Indicated Limited Loss to Payroll Ratio:					0.042	0.051	0.093	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.049</b>	<b>0.077</b>	<b>0.126</b>	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								8.4%

Code: 8745 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: NEWS AGENT OR DISTRIBUTOR OF MAGAZINES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	41,871,974	7	75	64	1,519,828	2,096,933	3,616,761	8.638
2011	39,974,544	5	48	42	1,443,316	1,541,368	2,984,684	7.466
2012	36,189,446	1	44	53	1,077,188	996,429	2,073,617	5.730
2013	37,192,658	3	37	46	935,521	1,046,203	1,981,724	5.328
2014	32,642,248	0	31	21	718,672	1,152,833	1,871,505	5.733
187,870,869		16	235	226	5,694,525	6,833,766	12,528,291	
Adjusted Loss to Payroll Ratio:					3.031	3.637	6.669	
Expected Unlimited Loss to Payroll Ratio:					3.658	5.160	8.818	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.797	3.187	5.984	
Credibility:					0.80	0.69		
Indicated Limited Loss to Payroll Ratio:					2.984	3.498	6.482	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.274</b>	<b>4.341</b>	<b>7.615</b>	
Indicated Relativity Change:								-13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								509.5%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	2,384,320,041	14	261	488	7,274,890	7,608,849	14,883,739	0.624
2014	2,661,687,226	7	301	510	8,368,079	9,732,336	18,100,415	0.680
5,046,007,267		21	562	998	15,642,968	17,341,184	32,984,153	
Adjusted Loss to Payroll Ratio:					0.310	0.344	0.654	
Expected Unlimited Loss to Payroll Ratio:					0.350	0.484	0.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.304	0.315	0.618	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.310	0.344	0.654	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.340</b>	<b>0.426</b>	<b>0.767</b>	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								51.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	1,680,538,239	7	80	170	2,001,799	2,068,382	4,070,181	0.242
2011	1,369,417,451	4	34	68	682,374	737,832	1,420,206	0.104
2012	2,090,288,286	6	111	166	2,622,325	3,305,874	5,928,199	0.284
2013	1,978,597,441	12	54	118	2,500,343	2,730,180	5,230,523	0.264
2014	2,421,763,483	4	50	95	2,959,619	2,848,645	5,808,264	0.240
9,540,604,900		33	329	617	10,766,459	11,690,912	22,457,371	
Adjusted Loss to Payroll Ratio:					0.113	0.123	0.235	
Expected Unlimited Loss to Payroll Ratio:					0.148	0.181	0.329	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.119	0.114	0.233	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					0.113	0.122	0.234	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.120</b>	<b>0.140</b>	<b>0.260</b>	
Indicated Relativity Change:								-20.8%
Relativity to Statewide Average Loss to Payroll Ratio:								17.4%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	451,310,933	8	31	51	1,588,827	1,686,759	3,275,586	0.726
2011	447,842,141	8	35	62	1,382,956	2,030,142	3,413,098	0.762
2012	458,495,831	4	40	65	1,378,502	1,362,362	2,740,864	0.598
2013	506,835,369	4	49	65	1,614,619	1,685,919	3,300,538	0.651
2014	514,951,323	4	40	63	2,586,738	1,896,629	4,483,367	0.871
2,379,435,598		28	195	306	8,551,642	8,661,812	17,213,454	
Adjusted Loss to Payroll Ratio:					0.359	0.364	0.723	
Expected Unlimited Loss to Payroll Ratio:					0.400	0.536	0.936	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.313	0.298	0.611	
Credibility:					0.90	0.74		
Indicated Limited Loss to Payroll Ratio:					0.355	0.347	0.702	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.416</b>	<b>0.520</b>	<b>0.936</b>	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								62.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	249,472,075	8	92	159	2,977,228	3,593,685	6,570,913	2.634
2011	246,565,089	11	88	182	3,090,421	4,048,488	7,138,909	2.895
2012	250,366,152	14	104	166	4,558,981	5,485,234	10,044,215	4.012
2013	283,103,311	4	96	142	2,341,551	3,371,763	5,713,314	2.018
2014	294,035,761	2	100	113	2,782,816	2,852,499	5,635,315	1.917
1,323,542,388		39	480	762	15,750,997	19,351,669	35,102,666	
Adjusted Loss to Payroll Ratio:					1.190	1.462	2.652	
Expected Unlimited Loss to Payroll Ratio:					1.224	1.676	2.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.118	1.218	2.336	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.190	1.462	2.652	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.266</b>	<b>1.687</b>	<b>2.954</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								197.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	1,018,736,577	13	92	382	1,908,995	2,372,560	4,281,555	0.420
2011	1,056,984,508	9	118	382	2,411,928	3,538,862	5,950,790	0.563
2012	1,139,351,696	7	101	344	2,343,629	3,546,950	5,890,579	0.517
2013	1,177,852,027	5	104	312	2,391,654	3,482,702	5,874,356	0.499
2014	1,225,312,579	2	112	351	3,452,781	4,865,139	8,317,920	0.679
5,618,237,386		36	527	1,771	12,508,987	17,806,214	30,315,201	
Adjusted Loss to Payroll Ratio:					0.223	0.317	0.540	
Expected Unlimited Loss to Payroll Ratio:					0.240	0.358	0.598	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.200	0.245	0.445	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.223	0.316	0.538	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.237</b>	<b>0.364</b>	<b>0.601</b>	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								40.2%

Code: 8803 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 3 CLASS: AUDITORS OR ACCOUNTANTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	6,196,519,618	21	100	233	2,212,805	2,742,840	4,955,645	0.080
2011	6,695,624,490	7	113	227	2,828,783	3,175,110	6,003,893	0.090
2012	7,173,330,745	7	100	229	1,961,561	3,009,046	4,970,607	0.069
2013	7,419,416,734	7	137	193	3,793,786	4,143,531	7,937,317	0.107
2014	8,069,317,049	2	97	190	2,826,034	4,600,702	7,426,736	0.092
35,554,208,636		44	547	1,072	13,622,968	17,671,229	31,294,197	
Adjusted Loss to Payroll Ratio:					0.038	0.050	0.088	
Expected Unlimited Loss to Payroll Ratio:					0.050	0.075	0.125	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.038	0.044	0.082	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.038	0.050	0.088	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.042</b>	<b>0.062</b>	<b>0.104</b>	
Indicated Relativity Change:								-17.2%
Relativity to Statewide Average Loss to Payroll Ratio:								6.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8804 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: ALCOHOLIC AND DRUG RECOVERY HOMES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	613,122,535	22	281	547	7,420,780	10,563,221	17,984,001	2.933
2014	709,260,314	11	255	580	7,511,314	10,001,105	17,512,419	2.469
1,322,382,850		33	536	1,127	14,932,095	20,564,326	35,496,421	
Adjusted Loss to Payroll Ratio:					1.129	1.555	2.684	
Expected Unlimited Loss to Payroll Ratio:					1.291	2.177	3.468	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.047	1.332	2.380	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.129	1.555	2.684	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.239</b>	<b>1.930</b>	<b>3.169</b>	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								212.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	166,010,903	14	144	421	2,481,177	4,083,320	6,564,497	3.954
2011	126,563,669	7	121	331	1,760,460	3,544,598	5,305,058	4.192
2012	116,194,159	6	111	258	1,931,194	3,226,745	5,157,939	4.439
2013	123,330,269	7	118	300	1,981,825	3,618,653	5,600,478	4.541
2014	122,942,415	2	82	190	1,690,151	2,691,076	4,381,227	3.564
655,041,415		36	576	1,500	9,844,807	17,164,392	27,009,199	
Adjusted Loss to Payroll Ratio:					1.503	2.620	4.123	
Expected Unlimited Loss to Payroll Ratio:					1.614	2.995	4.609	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.355	1.988	3.343	
Credibility:					0.99	0.97		
Indicated Limited Loss to Payroll Ratio:					1.501	2.601	4.103	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.598</b>	<b>3.002</b>	<b>4.600</b>	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								307.8%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	525,381,738	2	15	52	466,985	528,200	995,185	0.189
2011	498,885,067	2	18	37	698,096	603,874	1,301,970	0.261
2012	564,817,850	0	19	47	460,872	654,150	1,115,022	0.197
2013	591,058,820	3	24	47	945,690	1,309,581	2,255,271	0.382
2014	547,586,286	0	17	22	481,925	449,489	931,414	0.170
2,727,729,761		7	93	205	3,053,568	3,545,294	6,598,863	
Adjusted Loss to Payroll Ratio:					0.112	0.130	0.242	
Expected Unlimited Loss to Payroll Ratio:					0.117	0.147	0.264	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.103	0.098	0.202	
Credibility:					0.60	0.50		
Indicated Limited Loss to Payroll Ratio:					0.109	0.114	0.223	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.118</b>	<b>0.136</b>	<b>0.254</b>	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								17.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	11,464,892,888	66	813	1,502	22,429,739	26,722,260	49,151,999	0.429
2014	11,981,703,041	23	635	1,405	21,118,806	27,384,810	48,503,616	0.405
23,446,595,929		89	1,448	2,907	43,548,545	54,107,070	97,655,615	
Adjusted Loss to Payroll Ratio:					0.186	0.231	0.417	
Expected Unlimited Loss to Payroll Ratio:					0.222	0.280	0.502	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.185	0.192	0.377	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.186	0.231	0.417	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.201</b>	<b>0.276</b>	<b>0.477</b>	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								31.9%

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Code: 8810 RHG: 2 NAICS: 8810 ILDG: 4 MLDG: 3 CLASS: CLERICAL OFFICE EMPLOYEES  
 Code: 8811 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES - PRIVATE - PROFESSIONAL EMPLOYEES  
 Code: 8812 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES - PUBLIC

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	151,516,952,982	300	5,653	12,138	153,601,405	197,388,003	350,989,408	0.232
2014	160,966,899,812	141	5,203	11,869	162,872,553	207,908,292	370,780,845	0.230
312,483,852,794		441	10,856	24,007	316,473,957	405,296,295	721,770,253	
Adjusted Loss to Payroll Ratio:					0.101	0.130	0.231	
Expected Unlimited Loss to Payroll Ratio:					0.115	0.158	0.273	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.099	0.111	0.210	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.101	0.130	0.231	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.110</b>	<b>0.155</b>	<b>0.265</b>	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								17.7%

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

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Code: 8813 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PRINTING OPERATION - EDITING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	625,890,957	2	48	111	846,151	1,137,410	1,983,561	0.317
2011	578,493,909	4	36	92	908,585	1,122,043	2,030,628	0.351
2012	567,600,024	1	44	95	1,037,971	1,500,518	2,538,489	0.447
2013	565,916,405	3	32	82	991,228	1,434,856	2,426,084	0.429
2014	584,760,799	0	43	66	1,696,750	1,604,815	3,301,565	0.565
2,922,662,093		10	203	446	5,480,685	6,799,643	12,280,327	
Adjusted Loss to Payroll Ratio:					0.188	0.233	0.420	
Expected Unlimited Loss to Payroll Ratio:					0.168	0.273	0.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.150	0.178	0.328	
Credibility:					0.71	0.65		
Indicated Limited Loss to Payroll Ratio:					0.177	0.214	0.390	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.188</b>	<b>0.246</b>	<b>0.434</b>	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								29.1%

Code: 8818 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: NEWSPAPER PUBLISHING - EDITING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	323,622,084	2	21	57	470,641	697,566	1,168,207	0.361
2011	324,913,884	6	31	46	1,292,740	970,114	2,262,854	0.696
2012	301,974,514	1	24	33	361,455	545,461	906,916	0.300
2013	303,626,782	0	30	56	748,788	1,097,456	1,846,244	0.608
2014	271,169,375	0	26	43	740,036	896,682	1,636,718	0.604
1,525,306,639		9	132	235	3,613,660	4,207,278	7,820,938	
Adjusted Loss to Payroll Ratio:					0.237	0.276	0.513	
Expected Unlimited Loss to Payroll Ratio:					0.217	0.265	0.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.198	0.193	0.391	
Credibility:					0.62	0.51		
Indicated Limited Loss to Payroll Ratio:					0.222	0.235	0.457	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.241</b>	<b>0.281</b>	<b>0.522</b>	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								34.9%

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Code: 8820 RHG: 4 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: ATTORNEYS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	10,242,589,590	25	337	532	9,489,788	12,540,801	22,030,589	0.215
2014	10,582,649,604	9	293	526	10,360,019	12,174,739	22,534,758	0.213
20,825,239,193		34	630	1,058	19,849,807	24,715,540	44,565,347	
Adjusted Loss to Payroll Ratio:					0.095	0.119	0.214	
Expected Unlimited Loss to Payroll Ratio:					0.112	0.152	0.264	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.087	0.091	0.178	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.095	0.119	0.214	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.106</b>	<b>0.154</b>	<b>0.261</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								17.4%

Code: 8821 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: ATTORNEY SUPPORT SERVICES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	150,842,133	3	40	46	585,387	808,904	1,394,291	0.924
2011	159,187,319	3	32	34	624,753	890,019	1,514,772	0.952
2012	168,325,710	2	36	61	432,832	642,468	1,075,300	0.639
2013	167,502,352	1	28	40	613,299	879,773	1,493,072	0.891
2014	175,391,081	2	37	48	1,166,676	1,656,129	2,822,805	1.609
821,248,594		11	173	229	3,422,947	4,877,294	8,300,241	
Adjusted Loss to Payroll Ratio:					0.417	0.594	1.011	
Expected Unlimited Loss to Payroll Ratio:					0.454	0.691	1.146	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.353	0.412	0.766	
Credibility:					0.64	0.57		
Indicated Limited Loss to Payroll Ratio:					0.394	0.516	0.910	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.427</b>	<b>0.616</b>	<b>1.043</b>	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								69.8%

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Code: 8822 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 4 CLASS: INSURANCE COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	6,076,151,692	24	346	870	9,724,560	13,110,450	22,835,010	0.376
2014	6,869,091,101	8	407	933	14,025,145	18,481,959	32,507,104	0.473
12,945,242,794		32	753	1,803	23,749,706	31,592,410	55,342,115	
Adjusted Loss to Payroll Ratio:					0.183	0.244	0.428	
Expected Unlimited Loss to Payroll Ratio:					0.207	0.314	0.521	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.163	0.195	0.358	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.183	0.244	0.428	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.201</b>	<b>0.303</b>	<b>0.504</b>	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								33.7%

Code: 8823 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: RESIDENTIAL CARE FACILITIES - CHILDREN

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	280,573,461	20	220	526	4,449,228	5,786,788	10,236,016	3.648
2012	278,557,158	13	211	496	3,525,364	4,089,437	7,614,801	2.734
2013	283,064,068	6	191	511	3,457,652	4,673,457	8,131,109	2.873
2014	262,093,547	5	188	439	4,020,104	4,791,076	8,811,180	3.362
1,104,288,234		44	810	1,972	15,452,348	19,340,758	34,793,106	
Adjusted Loss to Payroll Ratio:					1.399	1.751	3.151	
Expected Unlimited Loss to Payroll Ratio:					1.648	2.168	3.816	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.384	1.439	2.823	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.399	1.751	3.151	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.515</b>	<b>2.093</b>	<b>3.608</b>	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								241.4%

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Code: 8827 RHG: 4 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: HOMEMAKER SERVICES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,865,451,318	52	1,058	1,403	27,017,944	32,612,560	59,630,504	3.197
2014	2,013,415,947	26	1,097	1,453	31,196,309	33,745,957	64,942,266	3.225
3,878,867,264		78	2,155	2,856	58,214,254	66,358,517	124,572,770	
Adjusted Loss to Payroll Ratio:					1.501	1.711	3.212	
Expected Unlimited Loss to Payroll Ratio:					1.867	2.525	4.392	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.483	1.519	3.002	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.501	1.711	3.212	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.675</b>	<b>2.226</b>	<b>3.901</b>	
Indicated Relativity Change:								-11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								261.0%

Code: 8829 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: NURSING HOMES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	3,885,251,074	82	2,242	4,761	50,067,220	64,871,659	114,938,879	2.958
2014	4,074,165,266	28	2,313	5,002	56,836,567	77,111,792	133,948,359	3.288
7,959,416,340		110	4,555	9,763	106,903,787	141,983,452	248,887,239	
Adjusted Loss to Payroll Ratio:					1.343	1.784	3.127	
Expected Unlimited Loss to Payroll Ratio:					1.453	2.083	3.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.227	1.417	2.644	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.343	1.784	3.127	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.473</b>	<b>2.214</b>	<b>3.687</b>	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								246.7%

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Code: 8831 RHG: 1 NAICS: 54 ILDG: 1 MLDG: 2 CLASS: HOSPITALS - VETERINARY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,294,892,858	18	573	3,285	7,788,300	13,152,233	20,940,533	1.617
2014	1,435,158,457	4	569	3,798	8,341,287	14,233,992	22,575,279	1.573
2,730,051,315		22	1,142	7,083	16,129,587	27,386,225	43,515,813	
Adjusted Loss to Payroll Ratio:					0.591	1.003	1.594	
Expected Unlimited Loss to Payroll Ratio:					0.726	1.410	2.136	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.565	0.841	1.406	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.591	1.003	1.594	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.629</b>	<b>1.158</b>	<b>1.786</b>	
Indicated Relativity Change:								-16.4%
Relativity to Statewide Average Loss to Payroll Ratio:								119.5%

Code: 8834 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: PHYSICIANS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	15,937,303,235	89	1,811	5,296	50,228,617	59,078,700	109,307,317	0.686
2014	16,324,134,513	28	1,608	5,261	48,317,646	60,370,541	108,688,187	0.666
32,261,437,747		117	3,419	10,557	98,546,262	119,449,241	217,995,503	
Adjusted Loss to Payroll Ratio:					0.305	0.370	0.676	
Expected Unlimited Loss to Payroll Ratio:					0.356	0.465	0.822	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.299	0.309	0.608	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.305	0.370	0.676	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.331</b>	<b>0.442</b>	<b>0.773</b>	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								51.7%

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Code: 8838 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 2 CLASS: MUSEUMS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	429,616,367	7	104	295	996,319	1,885,715	2,882,034	0.671
2011	443,949,300	8	81	299	1,349,645	2,217,703	3,567,348	0.804
2012	470,192,782	5	91	288	1,279,534	2,994,144	4,273,678	0.909
2013	495,741,376	3	89	261	1,420,920	2,055,798	3,476,718	0.701
2014	530,377,430	0	70	237	1,248,758	2,837,263	4,086,021	0.770
2,369,877,255		23	435	1,380	6,295,177	11,990,624	18,285,801	
Adjusted Loss to Payroll Ratio:					0.266	0.506	0.772	
Expected Unlimited Loss to Payroll Ratio:					0.312	0.624	0.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.252	0.450	0.701	
Credibility:					0.85	0.86		
Indicated Limited Loss to Payroll Ratio:					0.264	0.498	0.762	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.294</b>	<b>0.648</b>	<b>0.942</b>	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								63.0%

Code: 8839 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 1 CLASS: DENTISTS AND DENTAL SURGEONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	3,632,613,930	24	376	1,730	10,911,337	13,376,848	24,288,185	0.669
2014	3,751,934,292	7	350	1,948	10,325,959	12,147,625	22,473,584	0.599
7,384,548,221		31	726	3,678	21,237,296	25,524,473	46,761,770	
Adjusted Loss to Payroll Ratio:					0.288	0.346	0.633	
Expected Unlimited Loss to Payroll Ratio:					0.267	0.337	0.603	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.224	0.223	0.447	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.288	0.346	0.633	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.311</b>	<b>0.413</b>	<b>0.725</b>	
Indicated Relativity Change:								20.1%
Relativity to Statewide Average Loss to Payroll Ratio:								48.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8840 RHG: 6 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: CHURCHES - CLERGY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	1,866,172,826	10	101	324	1,798,154	3,695,451	5,493,605	0.294
2011	1,883,877,973	5	103	278	1,823,945	2,747,611	4,571,556	0.243
2012	1,962,918,313	14	90	340	1,933,857	4,013,796	5,947,653	0.303
2013	2,035,296,260	8	84	280	2,516,451	3,293,093	5,809,544	0.285
2014	2,104,712,954	4	69	195	1,324,899	3,693,296	5,018,195	0.238
9,852,978,326		41	447	1,417	9,397,305	17,443,248	26,840,552	
Adjusted Loss to Payroll Ratio:					0.095	0.177	0.272	
Expected Unlimited Loss to Payroll Ratio:					0.123	0.253	0.376	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.102	0.161	0.263	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.095	0.177	0.272	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.112</b>	<b>0.265</b>	<b>0.377</b>	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								25.2%

Code: 8846 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PRINTING OPERATION - SCREEN - EDITING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	109,793,416	0	14	23	378,703	404,635	783,338	0.713
2011	107,117,395	2	24	23	370,689	727,710	1,098,399	1.025
2012	104,738,710	3	31	39	792,885	1,414,105	2,206,990	2.107
2013	113,393,589	2	28	22	631,014	770,563	1,401,577	1.236
2014	114,796,132	0	24	28	529,529	632,112	1,161,641	1.012
549,839,243		7	121	135	2,702,820	3,949,126	6,651,947	
Adjusted Loss to Payroll Ratio:					0.492	0.718	1.210	
Expected Unlimited Loss to Payroll Ratio:					0.482	0.697	1.179	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.449	0.505	0.954	
Credibility:					0.57	0.51		
Indicated Limited Loss to Payroll Ratio:					0.473	0.614	1.087	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.504</b>	<b>0.708</b>	<b>1.212</b>	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								81.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	67,906,672	22	89	187	2,025,131	3,498,822	5,523,953	8.135
2011	78,533,465	26	154	270	2,645,313	3,567,924	6,213,237	7.912
2012	75,029,375	6	114	189	2,280,753	2,282,645	4,563,398	6.082
2013	77,519,248	11	108	273	2,316,501	3,847,331	6,163,832	7.951
2014	71,525,105	2	123	264	1,576,941	2,349,692	3,926,633	5.490
370,513,866		67	588	1,183	10,844,639	15,546,414	26,391,053	
Adjusted Loss to Payroll Ratio:					2.927	4.196	7.123	
Expected Unlimited Loss to Payroll Ratio:					3.623	5.422	9.044	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.842	3.469	6.311	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					2.927	4.152	7.079	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.170</b>	<b>4.962</b>	<b>8.132</b>	
Indicated Relativity Change:								-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								544.1%

Code: 8850 RHG: 2 NAICS: 52 ILDG: 3 MLDG: 4 CLASS: CHECK CASHERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	201,546,030	16	88	116	1,733,324	1,768,361	3,501,685	1.737
2011	227,075,168	27	115	125	2,858,543	2,870,805	5,729,348	2.523
2012	231,144,610	10	106	107	2,482,019	2,786,400	5,268,419	2.279
2013	234,474,266	7	99	104	2,613,450	3,109,281	5,722,731	2.441
2014	250,318,411	3	85	95	2,512,059	3,027,046	5,539,105	2.213
1,144,558,484		63	493	547	12,199,395	13,561,892	25,761,287	
Adjusted Loss to Payroll Ratio:					1.066	1.185	2.251	
Expected Unlimited Loss to Payroll Ratio:					1.290	1.531	2.821	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.017	0.950	1.967	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					1.066	1.159	2.225	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.154</b>	<b>1.385</b>	<b>2.539</b>	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								169.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8851 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: CONGREGATE LIVING FACILITIES - ELDERLY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	149,507,734	10	97	240	1,915,785	2,962,475	4,878,260	3.263
2011	157,291,250	14	80	289	2,537,235	3,483,037	6,020,272	3.827
2012	154,126,121	7	68	221	1,440,354	2,256,266	3,696,620	2.398
2013	169,632,504	3	100	238	1,973,727	2,512,497	4,486,224	2.645
2014	168,197,924	2	101	270	1,525,020	2,663,326	4,188,346	2.490
798,755,533		36	446	1,258	9,392,121	13,877,601	23,269,722	
Adjusted Loss to Payroll Ratio:					1.176	1.737	2.913	
Expected Unlimited Loss to Payroll Ratio:					1.563	2.410	3.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.312	1.600	2.912	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.176	1.732	2.908	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.290</b>	<b>2.149</b>	<b>3.439</b>	
Indicated Relativity Change:								-13.4%
Relativity to Statewide Average Loss to Payroll Ratio:								230.1%

Code: 8852 RHG: 5 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: HOME INFUSION THERAPISTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	52,833,748	5	23	56	1,130,332	1,592,221	2,722,553	5.153
2011	67,108,283	4	16	54	819,795	766,232	1,586,027	2.363
2012	64,604,165	3	14	45	1,010,865	1,193,326	2,204,191	3.412
2013	66,094,140	0	5	13	92,988	125,711	218,699	0.331
2014	74,761,803	1	12	32	804,293	648,051	1,452,344	1.943
325,402,140		13	70	200	3,858,273	4,325,541	8,183,814	
Adjusted Loss to Payroll Ratio:					1.186	1.329	2.515	
Expected Unlimited Loss to Payroll Ratio:					1.273	1.537	2.810	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.011	0.925	1.936	
Credibility:					0.66	0.54		
Indicated Limited Loss to Payroll Ratio:					1.126	1.143	2.269	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.295</b>	<b>1.595</b>	<b>2.890</b>	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								193.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8859 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: COMPUTER PROGRAMMING OR SOFTWARE DEVELOPMENT

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	54,889,320,209	13	359	1,091	9,304,194	12,681,568	21,985,762	0.040
2014	62,424,079,170	8	329	1,142	10,129,940	13,737,239	23,867,179	0.038
117,313,399,379		21	688	2,233	19,434,135	26,418,807	45,852,942	
Adjusted Loss to Payroll Ratio:					0.017	0.023	0.039	
Expected Unlimited Loss to Payroll Ratio:					0.019	0.027	0.046	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.015	0.017	0.033	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.017	0.023	0.039	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.018</b>	<b>0.027</b>	<b>0.045</b>	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								3.0%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	9,705,086,939	46	1,134	3,086	22,202,255	31,922,285	54,124,540	0.558
2014	10,012,081,022	33	1,133	3,085	22,665,221	36,160,533	58,825,754	0.588
19,717,167,961		79	2,267	6,171	44,867,477	68,082,817	112,950,294	
Adjusted Loss to Payroll Ratio:					0.228	0.345	0.573	
Expected Unlimited Loss to Payroll Ratio:					0.252	0.411	0.663	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.216	0.291	0.507	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.228	0.345	0.573	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.246</b>	<b>0.413</b>	<b>0.659</b>	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								44.1%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870; 8870 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8870 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: FITNESS INSTRUCTION PROGRAMS OR STUDIOS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	58,628,428	0	27	55	237,590	496,190	733,780	1.252
2011	68,055,194	1	27	52	364,031	513,741	877,772	1.290
2012	75,775,125	3	22	52	359,787	653,419	1,013,206	1.337
2013	91,102,896	0	36	37	373,070	548,500	921,570	1.012
2014	96,371,612	1	22	35	325,054	595,204	920,258	0.955
389,933,255		5	134	231	1,659,532	2,807,054	4,466,586	
Adjusted Loss to Payroll Ratio:					0.426	0.720	1.145	
Expected Unlimited Loss to Payroll Ratio:					0.440	0.702	1.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.359	0.471	0.830	
Credibility:					0.47	0.43		
Indicated Limited Loss to Payroll Ratio:					0.390	0.578	0.968	
Limit Factor:					1.083	1.195		
Indicated (Unlimited) Loss to Payroll Ratio:					0.423	0.691	1.113	
Expected Unlimited Loss to Payroll Ratio (Class 8868):					0.252	0.411	0.663	
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change from Class 8868):</b>					<b>0.315</b>	<b>0.514</b>	<b>0.829</b>	
Indicated Relativity Change:								N/A
Relativity to Statewide Average Loss to Payroll Ratio:								55.4%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 8875 RHG: 3 NAICS: 61 ILDG: 1 MLDG: 2 CLASS: PUBLIC COLLEGES OR SCHOOLS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	648,021,332	16	129	298	2,850,338	3,904,977	6,755,315	1.042
2011	726,419,506	13	129	287	2,502,706	3,423,457	5,926,163	0.816
2012	837,371,989	5	160	323	2,410,557	3,452,922	5,863,479	0.700
2013	937,613,813	6	152	362	2,802,938	4,459,353	7,262,291	0.775
2014	1,001,508,542	5	122	336	2,487,348	3,875,973	6,363,321	0.635
4,150,935,183		45	692	1,606	13,053,888	19,116,682	32,170,569	
Adjusted Loss to Payroll Ratio:					0.314	0.461	0.775	
Expected Unlimited Loss to Payroll Ratio:					0.381	0.643	1.024	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.317	0.419	0.736	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.314	0.461	0.775	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.345</b>	<b>0.572</b>	<b>0.917</b>	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								61.3%

Code: 9007 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: APT/CONDO OPERATION FOR SENIORS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	147,299,031	8	65	151	1,001,086	1,546,057	2,547,143	1.729
2011	173,666,627	9	82	149	1,318,605	2,018,078	3,336,683	1.921
2012	179,936,067	9	84	119	2,219,262	2,459,765	4,679,027	2.600
2013	172,899,624	7	78	150	1,727,581	2,093,097	3,820,678	2.210
2014	184,786,188	0	89	148	1,532,336	2,062,669	3,595,005	1.945
858,587,537		33	398	717	7,798,871	10,179,667	17,978,537	
Adjusted Loss to Payroll Ratio:					0.908	1.186	2.094	
Expected Unlimited Loss to Payroll Ratio:					0.980	1.456	2.436	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.893	0.930	1.823	
Credibility:					0.89	0.78		
Indicated Limited Loss to Payroll Ratio:					0.907	1.129	2.036	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.995</b>	<b>1.401</b>	<b>2.396</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								160.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9008 RHG: 2 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: JANITORIAL SERVICES - BY CONTRACTOR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,808,726,276	116	2,399	2,688	55,404,422	79,189,475	134,593,897	7.441
2014	1,908,045,236	61	2,516	2,775	54,245,368	75,431,588	129,676,956	6.796
3,716,771,512		177	4,915	5,463	109,649,791	154,621,064	264,270,854	
Adjusted Loss to Payroll Ratio:					2.950	4.160	7.110	
Expected Unlimited Loss to Payroll Ratio:					3.159	4.884	8.044	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.959	3.981	6.940	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.950	4.160	7.110	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.195</b>	<b>4.971</b>	<b>8.166</b>	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								546.4%

Code: 9009 RHG: 5 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: BUILDING OPERATION - COMMERCIAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	567,546,663	23	230	416	6,617,289	6,624,721	13,242,010	2.333
2013	612,384,891	21	297	439	8,431,136	9,234,950	17,666,086	2.885
2014	660,759,214	12	324	437	9,345,940	10,776,264	20,122,204	3.045
1,840,690,768		56	851	1,292	24,394,365	26,635,936	51,030,301	
Adjusted Loss to Payroll Ratio:					1.325	1.447	2.772	
Expected Unlimited Loss to Payroll Ratio:					1.383	1.738	3.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.234	1.091	2.325	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.325	1.447	2.772	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.524</b>	<b>2.019</b>	<b>3.543</b>	
Indicated Relativity Change:								13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								237.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9010 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: MOBILEHOME PARK OPERATION - ALL OTHER EMPLOYEES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	151,410,392	12	72	191	1,390,312	1,864,605	3,254,917	2.150
2011	148,929,017	6	101	171	1,370,110	2,166,588	3,536,698	2.375
2012	144,186,185	12	76	137	1,624,839	2,779,771	4,404,610	3.055
2013	152,915,371	9	88	140	2,516,748	3,483,497	6,000,245	3.924
2014	153,288,400	3	95	147	2,253,747	3,199,731	5,453,478	3.558
750,729,367		42	432	786	9,155,757	13,494,191	22,649,948	
Adjusted Loss to Payroll Ratio:					1.220	1.797	3.017	
Expected Unlimited Loss to Payroll Ratio:					1.302	2.339	3.642	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.186	1.494	2.680	
Credibility:					0.94	0.90		
Indicated Limited Loss to Payroll Ratio:					1.218	1.767	2.985	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.336</b>	<b>2.193</b>	<b>3.529</b>	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								236.1%

Code: 9011 RHG: 4 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: APARTMENT OR CONDOMINIUM COMPLEX OPERATION - ALL OTHER EMPLOYEES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	2,018,548,379	86	1,147	1,924	29,639,253	36,529,301	66,168,554	3.278
2014	2,161,650,334	34	1,174	1,894	28,965,629	37,667,520	66,633,149	3.083
4,180,198,712		120	2,321	3,818	58,604,882	74,196,821	132,801,703	
Adjusted Loss to Payroll Ratio:					1.402	1.775	3.177	
Expected Unlimited Loss to Payroll Ratio:					1.590	2.370	3.960	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.418	1.487	2.905	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.402	1.775	3.177	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.565</b>	<b>2.309</b>	<b>3.874</b>	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								259.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9015 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: BUILDING OPERATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	655,128,910	38	409	730	12,774,506	16,720,432	29,494,938	4.502
2014	671,144,232	20	449	714	13,137,667	16,886,938	30,024,605	4.474
1,326,273,143		58	858	1,444	25,912,173	33,607,369	59,519,542	
Adjusted Loss to Payroll Ratio:					1.954	2.534	4.488	
Expected Unlimited Loss to Payroll Ratio:					1.796	2.898	4.694	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.636	1.851	3.487	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.954	2.534	4.488	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.180</b>	<b>3.297</b>	<b>5.477</b>	
Indicated Relativity Change:								16.7%
Relativity to Statewide Average Loss to Payroll Ratio:								366.5%

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

Code: 9016 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: AMUSEMENT PARKS OR EXHIBITIONS - MAINTENANCE OF PREMISES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	526,427,799	12	320	837	6,689,014	7,127,490	13,816,504	2.625
2014	569,084,361	4	357	822	9,733,072	13,543,133	23,276,205	4.090
1,095,512,161		16	677	1,659	16,422,085	20,670,622	37,092,708	
Adjusted Loss to Payroll Ratio:					1.499	1.887	3.386	
Expected Unlimited Loss to Payroll Ratio:					1.610	2.281	3.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.258	1.516	2.774	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.499	1.887	3.386	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.644</b>	<b>2.342</b>	<b>3.986</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								266.7%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9031 RHG: 3 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: PEST CONTROL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	304,015,638	38	206	385	8,097,796	8,792,843	16,890,639	5.556
2013	318,825,449	13	209	364	6,425,549	7,154,443	13,579,992	4.259
2014	335,843,742	4	187	352	4,837,957	5,643,845	10,481,802	3.121
958,684,829		55	602	1,101	19,361,303	21,591,131	40,952,434	
Adjusted Loss to Payroll Ratio:					2.020	2.252	4.272	
Expected Unlimited Loss to Payroll Ratio:					2.184	2.615	4.799	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.923	1.885	3.808	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.020	2.252	4.272	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.215</b>	<b>2.795</b>	<b>5.010</b>	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								335.3%

Code: 9033 RHG: 3 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: HOUSING AUTHORITIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	11,317,419	0	5	20	13,080	36,324	49,404	0.437
2011	7,729,342	0	6	12	106,693	101,739	208,432	2.697
2012	8,082,289	0	4	15	176,789	357,009	533,798	6.605
2013	7,136,585	0	7	3	94,926	125,210	220,136	3.085
2014	8,056,372	0	6	18	136,173	90,431	226,604	2.813
42,322,006		0	28	68	527,660	710,713	1,238,373	
Adjusted Loss to Payroll Ratio:					1.247	1.679	2.926	
Expected Unlimited Loss to Payroll Ratio:					2.154	2.770	4.924	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.775	1.757	3.533	
Credibility:					0.36	0.30		
Indicated Limited Loss to Payroll Ratio:					1.585	1.734	3.319	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.739</b>	<b>2.152</b>	<b>3.891</b>	
Indicated Relativity Change:								-21.0%
Relativity to Statewide Average Loss to Payroll Ratio:								260.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9043 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: HOSPITALS  
Code: 8830 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: INSTITUTIONAL EMPLOYEES  
:

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	9,322,390,994	75	2,198	5,295	53,346,123	53,682,178	107,028,301	1.148
2014	9,713,394,263	21	1,918	5,088	55,074,578	55,083,274	110,157,852	1.134
19,035,785,256		96	4,116	10,383	108,420,701	108,765,452	217,186,152	
Adjusted Loss to Payroll Ratio:					0.570	0.571	1.141	
Expected Unlimited Loss to Payroll Ratio:					0.627	0.661	1.288	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.530	0.450	0.979	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.570	0.571	1.141	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.625</b>	<b>0.709</b>	<b>1.334</b>	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								89.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9048 RHG: 1 NAICS: 72 ILDG: 1 MLDG: 1 CLASS: CAMPS - RECREATIONAL OR EDUCATIONAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	105,741,147	6	53	317	865,978	1,695,260	2,561,238	2.422
2011	110,797,387	4	62	320	839,506	1,367,538	2,207,044	1.992
2012	117,203,644	5	46	314	897,197	1,283,972	2,181,169	1.861
2013	121,553,993	3	66	299	1,747,773	3,250,414	4,998,187	4.112
2014	126,184,471	2	40	312	629,449	1,835,564	2,465,013	1.953
581,480,643		20	267	1,562	4,979,903	9,432,748	14,412,651	
Adjusted Loss to Payroll Ratio:					0.856	1.622	2.479	
Expected Unlimited Loss to Payroll Ratio:					1.001	2.084	3.086	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.886	1.382	2.268	
Credibility:					0.78	0.80		
Indicated Limited Loss to Payroll Ratio:					0.863	1.574	2.437	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.918</b>	<b>1.817</b>	<b>2.735</b>	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								183.0%

Code: 9050 RHG: 2 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: HOTELS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	2,973,166,190	125	3,439	5,359	66,359,370	100,655,649	167,015,019	5.617
2014	3,109,937,883	46	3,456	5,465	71,868,467	103,742,624	175,611,091	5.647
6,083,104,073		171	6,895	10,824	138,227,837	204,398,273	342,626,110	
Adjusted Loss to Payroll Ratio:					2.272	3.360	5.632	
Expected Unlimited Loss to Payroll Ratio:					2.292	3.872	6.164	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.041	2.630	4.671	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.272	3.360	5.632	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.461</b>	<b>4.015</b>	<b>6.476</b>	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								433.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9053 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 3 CLASS: HEALTH CLUBS OR GYMS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,042,660,236	16	398	568	6,849,086	9,719,203	16,568,289	1.589
2014	1,171,909,758	3	425	629	7,268,234	12,880,887	20,149,121	1.719
2,214,569,994		19	823	1,197	14,117,320	22,600,090	36,717,410	
Adjusted Loss to Payroll Ratio:					0.637	1.021	1.658	
Expected Unlimited Loss to Payroll Ratio:					0.958	1.520	2.478	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.779	1.123	1.902	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.637	1.021	1.658	
Limit Factor:					1.064	1.154		
Indicated (Unlimited) Loss to Payroll Ratio:					0.678	1.178	1.856	
Indicated Relativity Change:								-25.1%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.679</b>	<b>1.179</b>	<b>1.858</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								124.3%

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

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	62,537,947	8	92	76	1,593,970	1,738,136	3,332,106	5.328
2011	71,124,859	3	85	100	1,134,424	1,564,746	2,699,170	3.795
2012	58,576,264	8	86	122	1,945,867	2,861,344	4,807,211	8.207
2013	71,119,811	4	115	83	2,041,478	2,100,394	4,141,872	5.824
2014	71,191,398	0	104	73	1,555,485	1,617,005	3,172,490	4.456
334,550,279		23	482	454	8,271,223	9,881,625	18,152,849	
Adjusted Loss to Payroll Ratio:					2.472	2.954	5.426	
Expected Unlimited Loss to Payroll Ratio:					0.958	1.520	2.478	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.848	1.092	1.940	
Credibility:					0.61	0.57		
Indicated Limited Loss to Payroll Ratio:					1.839	2.153	3.992	
Limit Factor:					1.064	1.154		
Indicated (Unlimited) Loss to Payroll Ratio:					1.957	2.485	4.441	
Indicated Relativity Change:								79.3%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.364</b>	<b>1.733</b>	<b>3.097</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								207.2%

E1-1-18 INCLUDES EXPERIENCE OF 9053

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9059 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: DAY CARE CENTERS - CHILD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,664,846,956	25	764	1,602	12,998,887	20,990,594	33,989,481	2.042
2014	1,738,468,980	9	653	1,567	12,614,419	20,435,480	33,049,899	1.901
3,403,315,935		34	1,417	3,169	25,613,307	41,426,073	67,039,380	
Adjusted Loss to Payroll Ratio:					0.753	1.217	1.970	
Expected Unlimited Loss to Payroll Ratio:					0.909	1.542	2.451	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.763	1.023	1.786	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.753	1.217	1.970	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.815</b>	<b>1.455</b>	<b>2.270</b>	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								151.9%

Code: 9060 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: CLUBS - COUNTRY OR GOLF

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	739,193,811	30	485	1,081	10,167,980	13,211,198	23,379,178	3.163
2014	810,827,400	7	491	1,000	10,509,537	16,089,897	26,599,434	3.281
1,550,021,210		37	976	2,081	20,677,518	29,301,095	49,978,612	
Adjusted Loss to Payroll Ratio:					1.334	1.890	3.224	
Expected Unlimited Loss to Payroll Ratio:					1.375	2.242	3.617	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.074	1.490	2.565	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.334	1.890	3.224	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.463</b>	<b>2.346</b>	<b>3.809</b>	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								254.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9061 RHG: 1 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: CLUBS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	182,748,737	8	85	177	1,259,246	2,797,752	4,056,998	2.220
2011	183,738,408	18	87	163	1,761,357	2,606,539	4,367,896	2.377
2012	205,234,172	9	92	190	1,701,004	2,807,728	4,508,732	2.197
2013	225,901,965	5	117	203	1,895,368	2,387,546	4,282,914	1.896
2014	237,103,489	2	117	209	2,769,343	4,506,230	7,275,573	3.069
1,034,726,771		42	498	942	9,386,319	15,105,795	24,492,114	
Adjusted Loss to Payroll Ratio:					0.907	1.460	2.367	
Expected Unlimited Loss to Payroll Ratio:					0.922	1.473	2.395	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.746	1.062	1.807	
Credibility:					0.95	0.87		
Indicated Limited Loss to Payroll Ratio:					0.899	1.408	2.307	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.957</b>	<b>1.625</b>	<b>2.582</b>	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								172.7%

Code: 9066 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOMEOWNERS ASSOCIATIONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	230,832,487	6	144	235	1,794,116	2,345,059	4,139,175	1.793
2011	244,671,109	16	153	214	3,138,941	3,878,636	7,017,577	2.868
2012	237,927,486	12	148	214	2,850,950	3,597,292	6,448,242	2.710
2013	235,278,447	4	99	177	2,182,327	2,852,297	5,034,624	2.140
2014	241,176,580	4	124	179	2,750,848	3,372,331	6,123,179	2.539
1,189,886,109		42	668	1,019	12,717,181	16,045,616	28,762,797	
Adjusted Loss to Payroll Ratio:					1.069	1.349	2.417	
Expected Unlimited Loss to Payroll Ratio:					1.285	1.906	3.191	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.093	1.232	2.325	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.069	1.347	2.416	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.137</b>	<b>1.555</b>	<b>2.692</b>	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								180.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9067 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 1 CLASS: YMCA OR YWCA INSTITUTIONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	234,261,725	7	95	310	938,853	1,497,609	2,436,462	1.040
2011	234,905,503	13	77	297	778,076	1,647,025	2,425,101	1.032
2012	231,716,643	9	98	326	1,330,516	2,670,385	4,000,901	1.727
2013	228,057,668	4	81	253	1,478,160	1,723,611	3,201,771	1.404
2014	242,780,332	2	69	228	1,008,819	1,948,073	2,956,892	1.218
1,171,721,871		35	420	1,414	5,534,423	9,486,703	15,021,126	
Adjusted Loss to Payroll Ratio:					0.472	0.810	1.282	
Expected Unlimited Loss to Payroll Ratio:					0.648	1.153	1.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.506	0.766	1.272	
Credibility:					0.85	0.81		
Indicated Limited Loss to Payroll Ratio:					0.477	0.801	1.279	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.524</b>	<b>0.994</b>	<b>1.518</b>	
Indicated Relativity Change:								-15.7%
Relativity to Statewide Average Loss to Payroll Ratio:								101.6%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	452,693,837	14	340	399	7,199,956	7,860,752	15,060,708	3.327
2014	479,487,371	0	315	309	6,336,515	8,953,374	15,289,889	3.189
932,181,208		14	655	708	13,536,471	16,814,126	30,350,597	
Adjusted Loss to Payroll Ratio:					1.452	1.804	3.256	
Expected Unlimited Loss to Payroll Ratio:					1.969	2.775	4.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.539	1.844	3.383	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.452	1.804	3.256	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.573</b>	<b>2.155</b>	<b>3.728</b>	
Indicated Relativity Change:								-21.4%
Relativity to Statewide Average Loss to Payroll Ratio:								249.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9070 RHG: 2 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CARE FACILITY - ELDERLY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,255,004,538	56	1,245	3,379	25,071,601	38,854,936	63,926,537	5.094
2014	1,216,902,931	20	936	2,941	18,932,614	30,779,361	49,711,975	4.085
2,471,907,468		76	2,181	6,320	44,004,215	69,634,297	113,638,511	
Adjusted Loss to Payroll Ratio:					1.780	2.817	4.597	
Expected Unlimited Loss to Payroll Ratio:					2.198	3.846	6.044	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.857	2.616	4.473	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.780	2.817	4.597	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.928</b>	<b>3.366</b>	<b>5.294</b>	
Indicated Relativity Change:								-12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								354.2%

Code: 9079 RHG: 2 NAICS: 72 ILDG: 3 MLDG: 3 CLASS: RESTAURANTS OR TAVERNS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	18,536,560,839	356	12,131	21,941	192,822,020	291,143,904	483,965,924	2.611
2014	19,772,122,483	187	12,067	22,033	203,301,342	308,403,642	511,704,984	2.588
38,308,683,322		543	24,198	43,974	: 396,123,362	599,547,546	995,670,908	
Adjusted Loss to Payroll Ratio:					1.034	1.565	2.599	
Expected Unlimited Loss to Payroll Ratio:					1.151	2.024	3.175	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.025	1.375	2.400	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.034	1.565	2.599	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.120</b>	<b>1.870</b>	<b>2.990</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								200.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9085 RHG: 3 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: RESIDENT CARE - DEVELOPMENTALLY DISABLED

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	426,168,427	11	265	539	5,039,012	7,625,048	12,664,060	2.972
2014	458,638,160	6	260	532	5,549,164	8,415,336	13,964,500	3.045
884,806,586		17	525	1,071	10,588,175	16,040,384	26,628,559	
Adjusted Loss to Payroll Ratio:					1.197	1.813	3.010	
Expected Unlimited Loss to Payroll Ratio:					1.544	2.500	4.044	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.304	1.701	3.004	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.197	1.813	3.010	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.313</b>	<b>2.250</b>	<b>3.563</b>	
Indicated Relativity Change:								-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								238.4%

Code: 9092 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: BOWLING CENTERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	126,900,182	3	58	130	774,241	988,807	1,763,048	1.389
2011	127,329,778	7	75	136	1,095,778	1,588,581	2,684,359	2.108
2012	130,514,188	3	68	126	773,237	1,473,456	2,246,693	1.721
2013	129,702,703	2	69	110	1,017,479	1,259,510	2,276,989	1.756
2014	139,310,752	0	63	109	1,037,600	1,444,968	2,482,568	1.782
653,757,603		15	333	611	4,698,335	6,755,321	11,453,656	
Adjusted Loss to Payroll Ratio:					0.719	1.033	1.752	
Expected Unlimited Loss to Payroll Ratio:					0.935	1.406	2.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.715	0.918	1.633	
Credibility:					0.77	0.69		
Indicated Limited Loss to Payroll Ratio:					0.718	0.998	1.715	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.777</b>	<b>1.192</b>	<b>1.970</b>	
Indicated Relativity Change:								-15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								131.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9095 RHG: 4 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	38,617,931	7	22	47	843,799	713,333	1,557,132	4.032
2011	43,175,095	4	34	79	787,581	1,471,128	2,258,709	5.232
2012	43,785,140	2	41	88	417,613	683,684	1,101,297	2.515
2013	42,170,317	3	42	49	1,004,062	1,017,571	2,021,633	4.794
2014	54,203,357	2	30	52	866,204	1,294,835	2,161,039	3.987
221,951,839		18	169	315	3,919,258	5,180,550	9,099,808	
Adjusted Loss to Payroll Ratio:					1.766	2.334	4.100	
Expected Unlimited Loss to Payroll Ratio:					1.618	2.277	3.895	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.264	1.513	2.777	
Credibility:					0.63	0.54		
Indicated Limited Loss to Payroll Ratio:					1.580	1.956	3.537	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.763</b>	<b>2.545</b>	<b>4.309</b>	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								288.3%

E 1-1-14 EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED FROM CODES 9016 AND 9180

Code: 9096 RHG: 1 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CLEANING SERVICES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	41,664,206	11	98	110	1,689,271	2,800,226	4,489,497	10.775
2011	45,547,292	2	91	115	1,376,958	2,870,407	4,247,365	9.325
2012	49,722,004	7	97	113	1,964,628	3,557,998	5,522,626	11.107
2013	51,196,412	4	102	102	2,125,723	3,542,527	5,668,250	11.072
2014	63,000,164	3	108	147	2,486,508	3,868,512	6,355,020	10.087
251,130,078		27	496	587	9,643,087	16,639,670	26,282,757	
Adjusted Loss to Payroll Ratio:					3.840	6.626	10.466	
Expected Unlimited Loss to Payroll Ratio:					4.115	7.778	11.893	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.702	5.704	9.406	
Credibility:					0.96	0.93		
Indicated Limited Loss to Payroll Ratio:					3.834	6.561	10.396	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.080</b>	<b>7.572</b>	<b>11.652</b>	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								779.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9097 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: SWIMMING POOL CLEANING AND SERVICING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	81,665,492	10	48	64	1,400,620	1,677,769	3,078,389	3.770
2011	86,917,655	4	55	72	1,227,248	1,634,128	2,861,376	3.292
2012	90,121,546	4	57	73	1,279,198	1,371,300	2,650,498	2.941
2013	96,723,228	1	72	63	1,247,124	1,584,177	2,831,301	2.927
2014	106,127,715	3	66	81	1,910,752	1,817,095	3,727,847	3.513
461,555,635		22	298	353	7,064,942	8,084,469	15,149,411	
Adjusted Loss to Payroll Ratio:					1.531	1.752	3.282	
Expected Unlimited Loss to Payroll Ratio:					1.586	2.047	3.633	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.427	1.501	2.928	
Credibility:					0.84	0.70		
Indicated Limited Loss to Payroll Ratio:					1.514	1.676	3.190	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.661</b>	<b>2.080</b>	<b>3.741</b>	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								250.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	625,568,432	21	390	734	8,663,161	10,051,470	18,714,631	2.992
2014	616,958,032	14	427	712	9,984,198	11,941,488	21,925,686	3.554
1,242,526,464		35	817	1,446	18,647,359	21,992,958	40,640,316	
Adjusted Loss to Payroll Ratio:					1.501	1.770	3.271	
Expected Unlimited Loss to Payroll Ratio:					1.664	2.259	3.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.382	1.472	2.854	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.501	1.770	3.271	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.726</b>	<b>2.469</b>	<b>4.195</b>	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								280.7%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870; 8870 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9151 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: THEATERS - MUSIC ENSEMBLES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	169,973,579	6	18	48	764,007	1,045,745	1,809,752	1.065
2011	168,802,798	0	10	32	218,034	208,320	426,354	0.253
2012	183,407,771	1	24	37	763,754	929,222	1,692,976	0.923
2013	198,089,602	0	19	24	357,129	298,477	655,606	0.331
2014	195,309,255	1	14	30	567,477	404,739	972,216	0.498
915,583,005		8	85	171	2,670,401	2,886,502	5,556,903	
Adjusted Loss to Payroll Ratio:					0.292	0.315	0.607	
Expected Unlimited Loss to Payroll Ratio:					0.358	0.399	0.758	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.291	0.295	0.586	
Credibility:					0.62	0.50		
Indicated Limited Loss to Payroll Ratio:					0.292	0.305	0.597	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.310</b>	<b>0.352</b>	<b>0.662</b>	
Indicated Relativity Change:								-12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								44.3%

Code: 9154 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: THEATERS - NOT MOTION PICTURE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	534,131,746	9	159	380	2,817,243	3,287,956	6,105,199	1.143
2012	500,500,246	15	179	315	4,837,795	4,666,598	9,504,393	1.899
2013	559,644,607	6	178	367	3,835,467	3,296,182	7,131,649	1.274
2014	615,075,837	9	167	375	7,344,991	7,304,381	14,649,372	2.382
2,209,352,437		39	683	1,437	18,835,496	18,555,117	37,390,614	
Adjusted Loss to Payroll Ratio:					0.853	0.840	1.692	
Expected Unlimited Loss to Payroll Ratio:					0.893	0.994	1.886	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.726	0.734	1.460	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.853	0.840	1.692	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.935</b>	<b>1.042</b>	<b>1.977</b>	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								132.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9155 RHG: 3 NAICS: 51 ILDG: 1 MLDG: 2 CLASS: THEATERS - MOTION PICTURE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	219,770,798	3	77	324	657,136	1,875,567	2,532,703	1.152
2011	223,363,759	3	63	293	852,845	1,503,997	2,356,842	1.055
2012	229,986,379	2	63	323	828,079	2,012,919	2,840,998	1.235
2013	235,871,908	3	53	333	1,081,330	2,506,507	3,587,837	1.521
2014	247,071,858	0	69	277	784,903	1,454,896	2,239,799	0.907
1,156,064,703		11	325	1,550	4,204,292	9,353,886	13,558,178	
Adjusted Loss to Payroll Ratio:					0.364	0.809	1.173	
Expected Unlimited Loss to Payroll Ratio:					0.374	0.943	1.317	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.342	0.685	1.027	
Credibility:					0.69	0.76		
Indicated Limited Loss to Payroll Ratio:					0.357	0.779	1.136	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.392</b>	<b>0.967</b>	<b>1.359</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								90.9%

Code: 9156 RHG: 1 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: THEATERS - DANCE/OPERA/THEATER COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	113,969,356	6	82	221	2,273,055	2,255,884	4,528,939	3.974
2011	121,256,366	10	110	236	2,241,188	2,208,000	4,449,188	3.669
2012	118,633,916	6	117	202	2,989,705	2,855,888	5,845,593	4.927
2013	114,862,371	4	101	268	2,369,207	2,436,877	4,806,084	4.184
2014	120,146,060	2	65	160	2,241,019	2,252,753	4,493,772	3.740
588,868,069		28	475	1,087	12,114,174	12,009,402	24,123,575	
Adjusted Loss to Payroll Ratio:					2.057	2.039	4.097	
Expected Unlimited Loss to Payroll Ratio:					2.460	2.727	5.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.922	1.812	3.734	
Credibility:					1.00	0.86		
Indicated Limited Loss to Payroll Ratio:					2.057	2.008	4.065	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.189</b>	<b>2.317</b>	<b>4.506</b>	
Indicated Relativity Change:								-13.1%
Relativity to Statewide Average Loss to Payroll Ratio:								301.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9180 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: AMUSEMENT PARKS OR EXHIBITIONS - MAINTENANCE OF DEVICES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	126,566,308	4	74	160	737,104	1,264,098	2,001,202	1.581
2011	123,543,925	8	78	182	1,146,749	1,466,655	2,613,404	2.115
2012	151,853,425	4	73	203	1,123,284	1,669,536	2,792,820	1.839
2013	162,960,519	6	95	206	2,058,783	2,518,555	4,577,338	2.809
2014	164,113,269	1	69	218	1,198,189	2,202,517	3,400,706	2.072
729,037,447		23	389	969	6,264,110	9,121,361	15,385,471	
Adjusted Loss to Payroll Ratio:					0.859	1.251	2.110	
Expected Unlimited Loss to Payroll Ratio:					1.224	1.932	3.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.957	1.284	2.241	
Credibility:					0.91	0.82		
Indicated Limited Loss to Payroll Ratio:					0.868	1.257	2.125	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.998</b>	<b>1.754</b>	<b>2.752</b>	
Indicated Relativity Change:								-12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								184.1%

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

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 2 CLASS: ATHLETIC TEAMS OR PARKS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	77,252,192	27	135	347	4,139,403	4,552,223	8,691,626	11.251
2011	80,980,874	11	176	283	3,760,056	3,486,906	7,246,962	8.949
2012	80,318,134	6	124	292	2,942,109	3,018,145	5,960,254	7.421
2013	88,864,186	3	74	484	2,323,936	3,664,476	5,988,412	6.739
2014	97,951,590	0	65	608	2,478,242	5,737,910	8,216,152	8.388
425,366,974		47	574	2,014	15,643,746	20,459,660	36,103,406	
Adjusted Loss to Payroll Ratio:					3.678	4.810	8.488	
Expected Unlimited Loss to Payroll Ratio:					4.185	4.878	9.063	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.404	3.603	7.008	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.678	4.810	8.488	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.034</b>	<b>5.969</b>	<b>10.004</b>	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								669.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9182 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: ATHLETIC TEAMS OR PARKS - MAINTENANCE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	238,464,258	10	65	160	915,512	1,917,409	2,832,921	1.188
2011	225,545,221	6	70	154	933,999	1,843,344	2,777,343	1.231
2012	251,517,949	6	76	174	1,228,111	2,460,573	3,688,684	1.467
2013	290,683,808	3	49	142	866,832	2,036,706	2,903,538	0.999
2014	340,714,499	2	66	142	1,034,425	2,489,549	3,523,974	1.034
1,346,925,736		27	326	772	4,978,879	10,747,582	15,726,461	
Adjusted Loss to Payroll Ratio:					0.370	0.798	1.168	
Expected Unlimited Loss to Payroll Ratio:					0.517	0.928	1.446	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.421	0.686	1.107	
Credibility:					0.84	0.82		
Indicated Limited Loss to Payroll Ratio:					0.378	0.778	1.156	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.422</b>	<b>1.012</b>	<b>1.434</b>	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								95.9%

Code: 9184 RHG: 2 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: SKI RESORTS - ALPINE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	75,194,839	5	127	206	1,328,872	2,991,456	4,320,328	5.746
2011	60,764,808	1	88	159	708,652	1,959,304	2,667,956	4.391
2012	63,370,390	6	89	153	1,456,775	2,498,229	3,955,004	6.241
2013	53,944,010	2	63	106	864,444	2,180,843	3,045,287	5.645
2014	53,314,369	1	65	139	783,226	2,957,736	3,740,962	7.017
306,588,416		15	432	763	5,141,969	12,587,569	17,729,538	
Adjusted Loss to Payroll Ratio:					1.677	4.106	5.783	
Expected Unlimited Loss to Payroll Ratio:					2.140	4.641	6.781	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.672	3.085	4.757	
Credibility:					0.80	0.82		
Indicated Limited Loss to Payroll Ratio:					1.676	3.922	5.598	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.815</b>	<b>4.687</b>	<b>6.502</b>	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								435.0%

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Code: 9185 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: CARNIVALS OR CIRCUSES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	3,473,605	6	9	26	387,058	534,277	921,335	26.524
2011	3,751,409	1	9	17	86,487	579,209	665,696	17.745
2012	5,692,187	1	11	25	165,560	403,531	569,091	9.998
2013	4,200,770	1	9	12	71,909	674,219	746,128	17.762
2014	3,931,792	1	2	12	103,694	248,561	352,255	8.959
21,049,763		10	40	92	814,708	2,439,798	3,254,506	
Adjusted Loss to Payroll Ratio:					3.870	11.591	15.461	
Expected Unlimited Loss to Payroll Ratio:					7.456	14.172	21.627	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					6.027	10.217	16.244	
Credibility:					0.46	0.46		
Indicated Limited Loss to Payroll Ratio:					5.035	10.849	15.884	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>5.790</b>	<b>15.134</b>	<b>20.925</b>	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								1400.1%

Code: 9220 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: CEMETERY OPERATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	71,400,209	13	57	126	1,555,151	2,371,775	3,926,926	5.500
2011	75,124,412	6	63	154	1,236,308	1,629,174	2,865,482	3.814
2012	75,550,050	4	80	178	1,891,650	2,339,510	4,231,160	5.600
2013	82,185,579	8	68	130	1,469,538	1,855,571	3,325,109	4.046
2014	82,843,724	0	76	115	1,346,941	1,637,172	2,984,113	3.602
387,103,974		31	344	703	7,499,588	9,833,203	17,332,790	
Adjusted Loss to Payroll Ratio:					1.937	2.540	4.478	
Expected Unlimited Loss to Payroll Ratio:					2.576	3.812	6.389	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.192	2.464	4.656	
Credibility:					0.95	0.84		
Indicated Limited Loss to Payroll Ratio:					1.950	2.528	4.478	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.176</b>	<b>3.289</b>	<b>5.465</b>	
Indicated Relativity Change:								-14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								365.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9402 RHG: 5 NAICS: 56 ILDG: 4 MLDG: 3 CLASS: SEWER OR TANK CLEANING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	122,054,321	9	44	76	2,477,184	2,598,187	5,075,371	4.158
2011	136,986,273	13	55	93	2,609,678	3,805,812	6,415,490	4.683
2012	157,594,291	11	43	60	2,572,832	3,441,843	6,014,675	3.817
2013	172,591,828	7	51	64	2,665,112	3,007,653	5,672,765	3.287
2014	151,916,258	1	48	49	1,769,848	1,853,174	3,623,022	2.385
741,142,971		41	241	342	12,094,654	14,706,668	26,801,322	
Adjusted Loss to Payroll Ratio:					1.632	1.984	3.616	
Expected Unlimited Loss to Payroll Ratio:					1.850	2.650	4.500	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.629	1.910	3.539	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.632	1.979	3.611	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.877</b>	<b>2.761</b>	<b>4.638</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								310.3%

Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: GARBAGE, ASHES OR REFUSE COLLECTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	847,198,511	54	496	763	21,167,919	19,244,560	40,412,479	4.770
2014	881,952,226	15	636	913	22,162,109	20,576,399	42,738,508	4.846
1,729,150,737		69	1,132	1,676	43,330,027	39,820,959	83,150,986	
Adjusted Loss to Payroll Ratio:					2.506	2.303	4.809	
Expected Unlimited Loss to Payroll Ratio:					2.674	2.895	5.570	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.355	2.087	4.442	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.506	2.303	4.809	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.797</b>	<b>2.996</b>	<b>5.793</b>	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								387.6%

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Code: 9410 RHG: 3 NAICS: 92 ILDG: 4 MLDG: 3 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY EMPLOYEES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	145,621,002	6	33	75	722,066	939,256	1,661,322	1.141
2011	132,418,965	4	26	63	430,900	984,204	1,415,104	1.069
2012	124,779,602	3	36	69	756,180	1,314,150	2,070,330	1.659
2013	117,080,599	3	26	54	848,060	1,065,444	1,913,504	1.634
2014	117,269,023	2	19	51	497,841	763,871	1,261,712	1.076
637,169,190		18	140	312	3,255,047	5,066,926	8,321,974	
Adjusted Loss to Payroll Ratio:					0.511	0.795	1.306	
Expected Unlimited Loss to Payroll Ratio:					0.552	0.977	1.528	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.445	0.609	1.054	
Credibility:					0.62	0.59		
Indicated Limited Loss to Payroll Ratio:					0.486	0.719	1.205	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.533</b>	<b>0.892</b>	<b>1.425</b>	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								95.4%

Code: 9420 RHG: 3 NAICS: 92 ILDG: 3 MLDG: 4 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY OTHERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	39,115,883	3	31	63	466,042	753,142	1,219,184	3.117
2011	30,344,863	7	22	52	880,694	1,053,623	1,934,317	6.374
2012	27,157,247	4	28	43	1,256,810	782,462	2,039,272	7.509
2013	25,019,412	1	15	45	241,496	552,487	793,983	3.173
2014	25,138,628	3	17	41	956,967	995,383	1,952,350	7.766
146,776,034		18	113	244	3,802,009	4,137,097	7,939,106	
Adjusted Loss to Payroll Ratio:					2.590	2.819	5.409	
Expected Unlimited Loss to Payroll Ratio:					2.259	3.438	5.697	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.862	2.181	4.043	
Credibility:					0.61	0.54		
Indicated Limited Loss to Payroll Ratio:					2.306	2.525	4.832	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.530</b>	<b>3.134</b>	<b>5.664</b>	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								379.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2018

Code: 9422 RHG: 2 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: ROAD DISTRICTS OR DEPARTMENTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	430,670	0	0	1	0	307	307	0.071
2011	390,227	0	0	1	0	190	190	0.049
2012	302,106	0	0	0	0	0	0	0.000
2013	287,085	0	0	2	0	314	314	0.109
2014	275,169	0	0	1	0	5,111	5,111	1.857
1,685,257		0	0	5	0	5,923	5,923	
Adjusted Loss to Payroll Ratio:					0.000	0.351	0.351	
Expected Unlimited Loss to Payroll Ratio:					0.778	1.494	2.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.668	1.053	1.721	
Credibility:					0.07	0.07		
Indicated Limited Loss to Payroll Ratio:					0.621	1.004	1.625	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.673</b>	<b>1.200</b>	<b>1.873</b>	
Indicated Relativity Change:								-17.6%
Relativity to Statewide Average Loss to Payroll Ratio:								125.3%

Code: 9424 RHG: 4 NAICS: 56 ILDG: 3 MLDG: 2 CLASS: GARBAGE, ASHES OR REFUSE DUMP OPERATIONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	167,160,148	19	165	344	4,006,335	5,725,503	9,731,838	5.822
2012	181,560,022	12	160	353	2,787,197	3,960,930	6,748,127	3.717
2013	183,410,831	12	191	370	4,762,137	5,644,291	10,406,428	5.674
2014	216,925,917	3	198	432	5,074,945	5,866,690	10,941,635	5.044
749,056,919		46	714	1,499	16,630,614	21,197,415	37,828,029	
Adjusted Loss to Payroll Ratio:					2.220	2.830	5.050	
Expected Unlimited Loss to Payroll Ratio:					2.322	3.216	5.537	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.089	2.358	4.447	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.220	2.830	5.050	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.478</b>	<b>3.682</b>	<b>6.159</b>	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								412.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9426 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 1 CLASS: SANITARY COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	55,124,105	8	56	73	1,469,735	1,724,976	3,194,711	5.795
2011	58,248,713	4	43	58	794,440	1,126,530	1,920,970	3.298
2012	68,130,883	3	53	65	1,164,573	2,090,035	3,254,608	4.777
2013	72,186,797	3	55	74	1,566,041	1,828,303	3,394,344	4.702
2014	79,935,342	2	57	95	2,229,957	1,650,588	3,880,545	4.855
333,625,840		20	264	365	7,224,746	8,420,432	15,645,178	
Adjusted Loss to Payroll Ratio:					2.166	2.524	4.689	
Expected Unlimited Loss to Payroll Ratio:					2.441	3.222	5.663	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.095	2.242	4.337	
Credibility:					0.86	0.72		
Indicated Limited Loss to Payroll Ratio:					2.156	2.445	4.601	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.406</b>	<b>3.181</b>	<b>5.587</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								373.8%

Code: 9501 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: PAINTING - SHOP ONLY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	125,059,966	11	92	132	1,907,133	2,316,997	4,224,130	3.378
2011	125,748,840	4	72	125	1,350,221	2,078,991	3,429,212	2.727
2012	132,930,482	12	79	151	1,893,757	2,896,175	4,789,932	3.603
2013	135,849,350	5	72	126	1,301,038	1,851,511	3,152,549	2.321
2014	151,989,757	4	106	119	1,888,372	2,807,653	4,696,025	3.090
671,578,394		36	421	653	8,340,521	11,951,327	20,291,848	
Adjusted Loss to Payroll Ratio:					1.242	1.780	3.022	
Expected Unlimited Loss to Payroll Ratio:					1.597	2.328	3.925	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.406	1.632	3.038	
Credibility:					0.99	0.88		
Indicated Limited Loss to Payroll Ratio:					1.244	1.762	3.005	
Limit Factor:					1.064	1.154		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.323</b>	<b>2.033</b>	<b>3.356</b>	
Indicated Relativity Change:								-14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								224.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9507 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 3 CLASS: SIGN PAINTING OR LETTERING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	60,343,725	6	25	49	604,643	838,746	1,443,389	2.392
2011	65,332,701	4	31	55	490,110	665,517	1,155,627	1.769
2012	71,980,900	1	30	50	472,112	730,434	1,202,546	1.671
2013	76,708,819	0	26	87	311,178	555,172	866,350	1.129
2014	88,799,929	0	32	77	773,947	1,259,172	2,033,119	2.290
363,166,074		11	144	318	2,651,991	4,049,041	6,701,031	
Adjusted Loss to Payroll Ratio:					0.730	1.115	1.845	
Expected Unlimited Loss to Payroll Ratio:					0.906	1.364	2.270	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.690	0.799	1.489	
Credibility:					0.60	0.54		
Indicated Limited Loss to Payroll Ratio:					0.714	0.970	1.684	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.773</b>	<b>1.159</b>	<b>1.932</b>	
Indicated Relativity Change:								-14.9%
Relativity to Statewide Average Loss to Payroll Ratio:								129.3%

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	392,225,232	9	120	231	1,904,914	2,475,502	4,380,416	1.117
2012	427,644,516	7	112	188	2,816,836	3,447,557	6,264,393	1.465
2013	435,361,790	10	143	216	4,034,266	4,362,695	8,396,961	1.929
2014	446,802,943	2	92	194	2,688,257	2,672,643	5,360,900	1.200
1,702,034,481		28	467	829	11,444,273	12,958,398	24,402,671	
Adjusted Loss to Payroll Ratio:					0.672	0.761	1.434	
Expected Unlimited Loss to Payroll Ratio:					1.465	1.631	3.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.247	1.082	2.329	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.672	0.761	1.434	
Limit Factor:					1.116	1.301		
Indicated (Unlimited) Loss to Payroll Ratio:					0.750	0.991	1.741	
Indicated Relativity Change:								-43.8%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.001</b>	<b>1.321</b>	<b>2.322</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								155.4%

EXPERIENCE OF AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR TRANSFERRED TO CODE 8370; 8370 E1-1-18. EXPERIENCE OF TELECOMMUNICATION ANTENNA EQUIPMENT INSTALLATION OR REPAIR TRANSFERRED TO CODE 9531; 9531 E1-1-18. INCLUDES EXPERIENCE OF 7605 1-1-18.

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Code: 9519 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOUSEHOLD APPLIANCES - INSTALLATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	270,582,209	12	290	327	6,039,835	6,468,878	12,508,713	4.623
2013	273,323,064	15	291	334	7,767,610	7,932,895	15,700,505	5.744
2014	302,201,561	9	314	379	9,069,804	8,546,205	17,616,009	5.829
846,106,834		36	895	1,040	22,877,248	22,947,978	45,825,226	
Adjusted Loss to Payroll Ratio:					2.704	2.712	5.416	
Expected Unlimited Loss to Payroll Ratio:					2.718	3.308	6.027	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.264	2.101	4.365	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.704	2.712	5.416	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.966</b>	<b>3.366</b>	<b>6.332</b>	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								423.7%

Code: 9521 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: HOUSE FURNISHINGS - INSTALLATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	293,760,826	13	190	199	4,214,420	3,781,947	7,996,367	2.722
2013	325,513,725	18	247	186	7,926,479	7,986,472	15,912,951	4.889
2014	355,218,619	5	220	226	7,070,565	6,592,620	13,663,185	3.846
974,493,170		36	657	611	19,211,463	18,361,039	37,572,502	
Adjusted Loss to Payroll Ratio:					1.971	1.884	3.856	
Expected Unlimited Loss to Payroll Ratio:					2.094	2.564	4.658	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.821	1.731	3.551	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.971	1.884	3.856	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.163</b>	<b>2.338</b>	<b>4.501</b>	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								301.2%

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Code: 9522 RHG: 3 NAICS: 81 ILDG: 4 MLDG: 4 CLASS: UPHOLSTERING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	207,401,352	13	229	305	4,131,307	6,965,073	11,096,380	5.350
2013	204,377,499	20	179	226	4,529,769	6,008,833	10,538,602	5.156
2014	254,180,022	10	284	318	6,558,269	7,304,757	13,863,026	5.454
665,958,874		43	692	849	15,219,345	20,278,664	35,498,009	
Adjusted Loss to Payroll Ratio:					2.285	3.045	5.330	
Expected Unlimited Loss to Payroll Ratio:					2.537	4.481	7.019	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.159	2.896	5.055	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.285	3.045	5.330	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.507</b>	<b>3.779</b>	<b>6.286</b>	
Indicated Relativity Change:								-10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								420.6%

Code: 9529 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SCAFFOLDS, SHORING, DISTRIBUTING TOWERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	113,071,714	18	90	148	3,266,263	3,389,236	6,655,499	5.886
2011	113,241,645	6	66	117	1,486,496	1,733,881	3,220,377	2.844
2012	147,187,506	8	85	95	3,418,187	3,806,891	7,225,078	4.909
2013	150,264,566	12	83	101	3,543,228	4,771,782	8,315,010	5.534
2014	168,001,364	4	81	118	2,887,129	2,903,717	5,790,846	3.447
691,766,795		48	405	579	14,601,302	16,605,507	31,206,809	
Adjusted Loss to Payroll Ratio:					2.111	2.400	4.511	
Expected Unlimited Loss to Payroll Ratio:					2.577	3.465	6.043	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.138	2.219	4.357	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					2.111	2.399	4.509	
Limit Factor:					1.150	1.395		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.427</b>	<b>3.346</b>	<b>5.773</b>	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								386.3%

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Code: 9531 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: TELECOMMUNICATION ANTENNA EQUIPMENT INSTALLATION OR REPAIR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	58,946,893	1	24	37	398,526	496,259	894,785	1.518
2011	59,970,279	4	28	28	750,753	829,541	1,580,294	2.635
2012	71,335,187	2	18	41	646,079	653,889	1,299,968	1.822
2013	95,215,291	3	43	55	1,160,056	1,316,813	2,476,869	2.601
2014	94,945,821	2	34	38	1,323,164	1,406,885	2,730,049	2.875
380,413,472		12	147	199	4,278,579	4,703,388	8,981,967	
Adjusted Loss to Payroll Ratio:					1.125	1.236	2.361	
Expected Unlimited Loss to Payroll Ratio:					1.494	1.651	3.145	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.272	1.095	2.367	
Credibility:					0.75	0.59		
Indicated Limited Loss to Payroll Ratio:					1.161	1.178	2.340	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.296</b>	<b>1.533</b>	<b>2.829</b>	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								189.3%

E1-1-18 INCLUDES EXPERIENCE OF 9516

Code: 9549 RHG: 3 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: ADVERTISING COMPANIES - OUTDOOR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	13,029,198	0	11	13	81,427	100,350	181,777	1.395
2011	13,524,698	0	6	16	97,049	90,806	187,855	1.389
2012	15,110,655	2	21	20	433,915	310,916	744,831	4.929
2013	15,800,836	2	15	21	811,909	457,193	1,269,102	8.032
2014	21,364,525	0	29	29	1,261,050	921,102	2,182,152	10.214
78,829,912		4	82	99	2,685,350	1,880,366	4,565,717	
Adjusted Loss to Payroll Ratio:					3.407	2.385	5.792	
Expected Unlimited Loss to Payroll Ratio:					2.513	2.432	4.945	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.022	1.573	3.595	
Credibility:					0.50	0.38		
Indicated Limited Loss to Payroll Ratio:					2.714	1.882	4.596	
Limit Factor:					1.097	1.241		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.977</b>	<b>2.335</b>	<b>5.313</b>	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								355.5%

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Code: 9552 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: SIGN ERECTION OR REPAIR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	8,703,220	3	5	18	304,129	225,343	529,472	6.084
2011	9,192,403	2	10	10	322,531	360,688	683,219	7.432
2012	11,651,755	2	15	7	799,121	533,788	1,332,909	11.440
2013	12,245,188	0	6	14	114,935	100,622	215,557	1.760
2014	13,267,431	0	11	16	430,067	363,840	793,907	5.984
55,059,997		7	47	65	1,970,783	1,584,281	3,555,063	
Adjusted Loss to Payroll Ratio:					3.579	2.877	6.457	
Expected Unlimited Loss to Payroll Ratio:					4.554	5.216	9.770	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.638	3.030	6.667	
Credibility:					0.53	0.41		
Indicated Limited Loss to Payroll Ratio:					3.607	2.967	6.574	
Limit Factor:					1.173	1.499		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.231</b>	<b>4.448</b>	<b>8.679</b>	
Indicated Relativity Change:								-11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								580.7%

Code: 9586 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: BARBER SHOPS OR BEAUTY PARLORS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	952,159,702	15	333	334	6,536,233	9,217,707	15,753,940	1.655
2014	1,029,470,326	5	359	329	6,466,270	7,478,880	13,945,150	1.355
1,981,630,028		20	692	663	13,002,503	16,696,587	29,699,090	
Adjusted Loss to Payroll Ratio:					0.656	0.843	1.499	
Expected Unlimited Loss to Payroll Ratio:					0.762	1.104	1.867	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.675	0.793	1.468	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.656	0.843	1.499	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.711</b>	<b>1.007</b>	<b>1.717</b>	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								114.9%

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Code: 9610 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MOTION PICTURES - PRODUCTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	3,849,942,670	40	709	1,617	24,098,491	20,158,328	44,256,819	1.150
2014	4,286,472,476	8	671	1,598	23,462,304	20,189,469	43,651,773	1.018
8,136,415,146		48	1,380	3,215	47,560,795	40,347,797	87,908,592	
Adjusted Loss to Payroll Ratio:					0.585	0.496	1.080	
Expected Unlimited Loss to Payroll Ratio:					0.604	0.575	1.179	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.522	0.379	0.901	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.585	0.496	1.080	
Limit Factor:					1.083	1.195		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.633</b>	<b>0.593</b>	<b>1.226</b>	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								82.0%

Code: 9620 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 4 CLASS: FUNERAL DIRECTORS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2010	127,229,805	12	37	157	1,711,608	2,795,870	4,507,478	3.543
2011	135,982,438	7	41	142	1,305,967	1,600,364	2,906,331	2.137
2012	138,972,273	5	63	183	1,358,697	1,774,582	3,133,279	2.255
2013	131,348,657	8	65	112	1,927,670	3,237,884	5,165,554	3.933
2014	144,200,768	2	51	124	974,402	2,017,631	2,992,033	2.075
677,733,942		34	257	718	7,278,344	11,426,331	18,704,675	
Adjusted Loss to Payroll Ratio:					1.074	1.686	2.760	
Expected Unlimited Loss to Payroll Ratio:					1.084	1.950	3.034	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.922	1.260	2.182	
Credibility:					0.84	0.80		
Indicated Limited Loss to Payroll Ratio:					1.050	1.601	2.650	
Limit Factor:					1.116	1.301		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.171</b>	<b>2.083</b>	<b>3.254</b>	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								217.7%