

Classification and Rating Committee

Meeting Agenda

Date	Time	Location	Staff Contact
June 2, 2020	9:45 AM	Webinar Teleconference	Brenda Keys
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To Members of the Classification and Rating Committee, WCIRB Members and All Interested Parties:

Due to the COVID-19 pandemic and Governor Newsom's stay-at-home order, this meeting is being held by webinar teleconference. **This meeting is Open to the Public.**

Please register at <https://attendee.gotowebinar.com/register/2850755881292933391>

This meeting is Open to the Public.

I. Approval of Minutes

Meeting held April 14, 2020

II. Unfinished Business

III. New Business

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IV. Matters Arising at Time of Meeting

V. Next Meeting Date: October 13, 2020

VI. Adjournment

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Item III-A Clerical Telecommuter Employees

In response to state and local stay-at-home orders necessitated by the Coronavirus Disease 2019 (COVID-19) pandemic, many California employers have limited their employees' duties to clerical work that can be accomplished from employees' homes. In view of this recent and significant increase in "telecommuting", at the April 14, 2020 meeting, members of the WCIRB's Classification and Rating Committee noted that several other jurisdictions maintain a specific classification for telecommuters and recommended that the WCIRB consider establishing a similar classification so that statistical data can be captured for clerical telecommuter employees.

Currently, telecommuting employees whose duties meet the definition of *Clerical Office Employees*¹ found in the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) are assignable to Classification 8810, *Clerical Office Employees*, or to their employers' standard classification if that classification specifically includes *Clerical Office Employees*.

While California does not have a unique classification for clerical telecommuting, the National Council on Compensation Insurance (NCCI), as well as a number of other jurisdictions, use Classification 8871, *Clerical Telecommuter Employees*, for employees that spend more than 50% of their time performing clerical duties from a clerical work area located within their home,² provided the remainder of their time is spent engaged in clerical duties at the employer's place of business. If 50% or more of their time is spent performing clerical duties at the employer's place of business, Classification 8810 is applicable.

Since the use of telecommuting will likely grow in California, staff is proposing that Classification 8871, *Clerical Telecommuter Employees – N.O.C.*, be established as a Standard Exception classification applicable to clerical employees who work more than 50% of their time at their home or other office space away from any location of their employer. This will enable the collection of payroll and loss data for these employees to determine if their exposure differs from that of other clerical employees who work primarily at their employer's office location and will align California with other jurisdictions that assign clerical telecommuters to Classification 8871. Additionally, staff is proposing amendments to Classification 8810, *Clerical Office Employees*, and Section III, Rule 4, *Standard Exceptions*, of the USRP for consistency with this proposal.

There are 41 classifications that specifically include *Clerical Office Employees* and 2 classifications that specifically exclude *Clerical Office Employees*.³ When a classification phraseology specifically includes *Clerical Office Employees*, all clerical employees are assigned to that classification, and not to Classification 8810. As the proposed scope of Classification 8871, *Clerical Telecommuter Employees*, embraces operations performed by *Clerical Office Employees*, staff recommends that each of these 43 classifications be amended to also specifically include or exclude *Clerical Telecommuter Employees*. These amendments are necessary to make clear that all clerical telecommuter employees are also included in, or excluded from, the scope of these 43 classifications.

¹ See Part 3, *Standard Classification System*, Section III, *General Classification Procedures*, Rule 4a.

² Rule 2-G-1 in NCCI's Basic Manual states:

Code 8810 – *Clerical Office Employees*, Code 8871 – *Clerical Telecommuter Employees*, Code 8742 – *Salespersons or Collectors – Outside*, and Code 8748 – *Automobile Salespersons*, are not available for division of payroll under this rule. However, when an interchange of labor exists between Code 8810 and Code 8871:

- Code 8871 will be used when the employee spends more than 50% of work time telecommuting per Rule 1-B-2-a.
- Code 8810 will be used when the employee spends 50% or less of work time telecommuting per Rule 1-B-2-a.

³ In addition, Classifications 9048(1), *Camps*, and 9048(2), *Boy and Girl Scout Councils – all camp operations*, include *Clerical Office Employees*, but only at camp locations.

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

WCIRB staff is proposing that these recommendations be included in the January 1, 2021 Regulatory Filing.

Recommendation

Amend Part 3, *Standard Classification Procedures*, Section III, *General Classification Procedures*, Rule 4, *Standard Exceptions*, to include Classification 8871, *Clerical Telecommuter Employees*, as a Standard Exception classification applicable to Clerical Office Employees who work more than 50% of their time at their home or other office space away from any location of their employer.

PROPOSED

Section III – General Classification Procedures

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4. Standard Exceptions

Employees engaged in the clerical office or outside sales functions described below are referred to as Standard Exception Employees. If a standard classification specifically includes Clerical Office Employees, Clerical Telecommuter Employees or Outside Salespersons, such employees shall be assigned to the standard classification, regardless of whether the work is conducted at the same or at a separate location. It is not permissible to divide a single employee's payroll, within a single policy period, between a Standard Exception classification and any other classification, including another Standard Exception classification, with the exception of a single permanent job reassignment. Otherwise, the remuneration of Standard Exception Employees is subject to division of payroll in connection with all other classifications in accordance with the following:

a. Classifications 8810, Clerical Office Employees, and 8871, Clerical Telecommuter Employees

Clerical Office Employee(s) and Clerical Telecommuter Employee(s) are defined as ~~those~~ employees whose duties are confined to keeping the books, records or cash of the employer; conducting correspondence; using computers; dispatching; recording weights; or who are engaged wholly in general office work or office drafting, having no regular duty of a non-clerical nature in the service of the employer. Except as otherwise provided in this Rule, the entire payroll of any employee who is engaged in operations performed by Clerical Office Employees or Clerical Telecommuter Employees and also is exposed (1) to any operative hazard of the business or (2) to any outside selling or collecting work, shall be assigned to the highest rated classification of work to which the employee is so exposed. Supervisors and clerks, such as time, stock or tally clerks, whose work is (1) necessary to, (2) performed in connection with, or (3) related to any operations of the business other than clerical office operations, shall not be classified as Clerical Office Employees or Clerical Telecommuter Employees.

Classification 8810, *Clerical Office Employees*, shall be applied only to the payroll of persons herein described who work exclusively in areas that are separated from all other work places of the employer by buildings, floors, partitions, railings or counters and within which no work is performed other than clerical office or drafting duties as defined in this Rule, or who engage in such work at any of their employer's office locations 50% or more of their time and devote the balance of their time to clerical office or drafting duties at their home or other office space away from any location of their employer.

Classification 8871, Clerical Telecommuter Employees, shall be applied only to the payroll of persons herein described who work more than 50% of their time at their home or other office space away from any location of their employer, and devote the balance of their time to clerical office or drafting duties at any of their employer's locations in areas that are separated from all other work places of the

employer by buildings, floors, partitions, railings or counters and within which no work is performed other than clerical office or drafting duties as defined in this Rule.

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Recommendation

Establish Classification 8871, *Clerical Telecommuter Employees – N.O.C.*, as a Standard Exception classification applicable to Clerical Office Employees who work more than 50% of their time at their home or other office space away from any location of their employer.

PROPOSED

CLERICAL TELECOMMUTER EMPLOYEES – N.O.C.

8871

This classification applies to Clerical Office Employees who work more than 50% of their time at their home or other office space away from any location of their employer.

Assignment of this classification is subject to the Standard Exceptions rule. See Part 3, Section III, Rule 4, *Standard Exceptions*.

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Recommendation

Amend Classification 8810, *Clerical Office Employees*, to direct that Clerical Office Employees who work more than 50% of their time at their home or other office space away from any location of their employer shall be classified as 8871, *Clerical Telecommuter Employees*.

PROPOSED

CLERICAL OFFICE EMPLOYEES – N.O.C.

8810

Assignment of this classification is subject to the Standard Exceptions rule. See Part 3, Section III, Rule 4, *Standard Exceptions*.

Clerical Office Employees who work more than 50% of their time at their home or other office space away from any location of their employer shall be classified as 8871, *Clerical Telecommuter Employees*.

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Recommendation

Amend Classification 7607(2), *Audio Post-Production*, to include Clerical Telecommuter Employees.

PROPOSED

AUDIO POST-PRODUCTION – computer or electronic – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **7607(2)**

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to employers engaged exclusively in computer or electronic audio post-production operations for other concerns in connection with audio or music recording or mixing, or scoring of motion pictures, television features, commercials or similar productions, including dubbing type work and incidental studio recording, on a contract basis.

This classification does not apply to computer or electronic audio post-production operations performed in connection with audio duplication on a contract basis. This classification also does not apply to computer or electronic audio post-production operations performed by the same employer in connection with audio or music recording or mixing, or scoring of motion pictures, television features, commercials or similar productions.

Video post-production operations performed in connection with motion pictures, television features, commercials or similar productions for other concerns on a contract basis shall be classified as 7607(1), *Video Post-Production*.

Audio or music recording studios shall be classified as 7610, *Radio, Television or Commercial Broadcasting Stations*.

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Recommendation

Amend Classification 8803, *Auditing, Accounting or Management Consulting Services*, to include Clerical Telecommuter Employees.

PROPOSED

AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING SERVICES – all employees – including Clerical Office Employees and Clerical Telecommuter Employees **8803**

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to the provision of accounting or auditing services to other concerns on a fee basis, including but not limited to traveling to customers' locations, reviewing records, inventorying assets, preparing tax documents, providing accounting advice and ensuring

regulatory compliance of financial records. This classification also applies to consulting firms that provide managerial advice to other concerns on a fee basis.

Consulting firms providing services limited to computer programming or software development to other concerns on a fee basis shall be classified as 8859(1), *Computer Programming or Software Development*.

Law firms that provide legal services on a fee basis shall be classified as 8820, *Law Firms*.

This classification does not apply to accounting, auditing or management consulting operations performed by the same employer in connection with its other separately classified operations.

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Recommendation

Amend Classification 8808, *Banks*, to include Clerical Telecommuter Employees.

PROPOSED

BANKS – all employees – including appraisers, bank guards and attendants, field auditors, office machine repair, Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8808**

This classification applies to the operation of depository financial institutions that are licensed to perform financial services, including but not limited to accepting deposits, paying interest, clearing checks, making loans and exchanging currency. This classification also applies to depository financial institutions that operate entirely online or through electronic transactions.

The operation of properties away from the bank premises, including but not limited to trusts, repossessed properties and other business properties shall be separately classified.

Mortgage brokers shall be classified as 8743, *Mortgage Brokers*.

Mortgage bankers shall be classified as 8749, *Mortgage Bankers*.

Credit unions shall be classified as 8801, *Credit Unions*.

Check cashing locations at which the fees charged for check cashing, deferred deposit transactions, money orders and wire transfers equal or exceed 75% of gross receipts shall be classified as 8850, *Check Cashers*.

* * * * *

Recommendation

Amend Classification 9185, *Carnivals or Circuses*, to include Clerical Telecommuter Employees.

PROPOSED

CARNIVALS OR CIRCUSES – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **9185**

This classification applies to all operations of traveling carnivals that provide entertainment and amusement rides, including but not limited to transporting, setting up and taking down amusement sites and equipment, assisting patrons on and off rides, operating game booths and arcades, providing entertainment, selling and taking tickets, providing security, selling food and souvenirs, cleaning and maintaining equipment and premises, and operating and controlling amusement rides. This classification also applies to all operations of circuses, including performers, entertainers and the care, feeding and training of circus animals.

Rental and operation of game booths at locations where no mechanical amusement rides are operated shall be classified as 8017(1), *Stores – retail*.

Amusement parks at fixed locations shall be classified as 9016(1)/9180(1), *Amusement or Recreational Facilities – N.O.C.*

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

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Recommendation

Amend Classification 8850, *Check Cashers*, to include Clerical Telecommuter Employees.

PROPOSED

CHECK CASHERS – all employees – including tellers, guards, Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8850**

This classification applies to each separate check cashing or money transfer location at which the fees charged for check cashing, deferred deposit transactions, payday loans, remittances, money orders or wire transfers equal or exceed 75% of gross receipts. This classification includes Clerical Office Employees and Outside Salespersons at the same location or at separate locations.

Check cashing operations performed by retail stores where fees charged for check cashing, deferred deposit transactions, payday loans, remittances, money orders or wire transfers do not equal or exceed 75% of gross receipts shall be assigned to the applicable retail Stores Industry Group classification.

Banks shall be classified as 8808, *Banks*.

Credit unions shall be classified as 8801, *Credit Unions*.

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Recommendation

Amend Classification 9015(4), *Churches, Temples, Mosques and Synagogues – all employees other than clergy, professional assistants, organists, members of choir or Clerical Office Employees*, to exclude Clerical Telecommuter Employees.

PROPOSED

CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES – all employees other than clergy, professional assistants, organists, members of choir, ~~or~~ Clerical Office Employees or Clerical Telecommuter Employees **9015(4)**

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

Classification 9015(4) includes but is not limited to maintenance employees, janitors, custodians, gardeners, security personnel, drivers and parking lot attendants.

Overnight camps operated by the employer shall be separately classified as 9048(1), *Camps*. The operation of child day care centers whereby services are provided to the public for a fee shall be separately classified as 9059, *Day Care Centers*.

The operation of academic schools for educating children in subjects, including but not limited to reading, language arts, mathematics, science, arts, history and geography shall be separately classified in accordance with the provisions of the Multiple Enterprises rule.

The operation of retail stores for the display and sale of merchandise to congregation members or the general public shall be separately classified.

The operation of shops for the preparation and sale of coffee, tea and other nonalcoholic beverages to congregation members or the general public shall be separately classified as 8078(2), *Beverage Preparation Shops*.

Also refer to companion Classification 8840, *Churches, Temples, Mosques and Synagogues – clergy, professional assistants, organists or members of choir*.

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Recommendation

Amend Classification 8840, *Churches, Temples, Mosques and Synagogues – clergy, professional assistants, organists or members of choir*, to include Clerical Telecommuter Employees.

PROPOSED

CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES – clergy, professional assistants, organists or members of choir – including Clerical Office Employees and Clerical Telecommuter Employees **8840**

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

Employees assigned to this classification provide spiritual leadership, teaching, counseling, guidance and support for their congregations. Employees include but are not limited to clergy, organists, choir directors and members, youth directors, Sunday school teachers, instructors for religious studies, pastoral counselors and clerical office employees.

This classification also applies to nursery attendants, childcare employees and baby-sitters provided their duties are restricted to providing care for children or infants during religious services.

Overnight camps operated by the employer shall be separately classified as 9048(1), *Camps*. The operation of child day care centers whereby services are provided to the public for a fee shall be separately classified as 9059, *Day Care Centers*.

The operation of academic schools for educating children in subjects, including but not limited to reading, language arts, mathematics, science, arts, history and geography shall be separately classified in accordance with the provisions of the Multiple Enterprises rule.

Also refer to companion Classification 9015(4), *Churches, Temples, Mosques and Synagogues – all employees other than clergy, professional assistants, organists, members of choir or Clerical Office Employees*.

If an employee who performs duties described by Classification 8840 also performs duties described by Classification 9015(4), the payroll of that employee may be divided between Classifications 8840 and 9015(4), provided the employer maintains accurate records supported by time cards or time book entries that show such division. Refer to Part 3, Section V, Rule 3.

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Recommendation

Amend Classification 8859(1), *Computer Programming or Software Development*, to include Clerical Telecommuter Employees.

PROPOSED

COMPUTER PROGRAMMING OR SOFTWARE DEVELOPMENT – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8859(1)**

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to those employers that engage in the development or customization of computer programs or software for other concerns on a contract basis, as well as the development of standard ("generic") programs for use by other concerns.

This classification does not apply to employers that engage in computer programming or software development in support of the employer's operations, which includes but is not limited to the development of programs for integration into a hardware product sold by the employer.

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Recommendation

Amend Classification 8801, *Credit Unions*, to include Clerical Telecommuter Employees.

PROPOSED

CREDIT UNIONS – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8801**

This classification applies to not-for-profit, member-owned depository financial institutions that are chartered as federal or state credit unions providing financial services, including but not limited to share draft accounts, individual retirement accounts, savings accounts, travelers' checks and consumer and commercial loans.

Commissioned loan brokers engaged exclusively in matching qualified mortgage applicants with lenders with no direct lending of funds shall be classified as 8743, *Mortgage Brokers*.

Companies that specialize in direct lending of funds for residential or commercial mortgages shall be classified as 8749, *Mortgage Bankers*.

Real estate agencies that represent buyers, sellers, lessees and lessors in real estate transactions shall be classified as 8741, *Real Estate Agencies*.

The operation of depository financial institutions that are licensed as banks to perform financial services, including but not limited to accepting deposits, paying interest, clearing checks, making loans and exchanging currency shall be classified as 8808, *Banks*.

The operation of properties away from the credit union premises, including but not limited to trusts, repossessed properties and other business properties shall be separately classified.

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Recommendation

Amend Classification 8601(1), *Engineers*, to include Clerical Telecommuter Employees.

PROPOSED

**ENGINEERS – consulting – mechanical, civil, electrical or mining engineers or architects – 8601(1)
not engaged in actual construction or operation – including ~~Outside Salespersons and~~
Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons**

This classification applies to engineering or architectural consultants who provide technical advice to construction companies, land development companies, building contractors or similar concerns on a fee basis, or to the testing of construction building materials in connection with consulting engineering performed by the same employer. This classification also applies to land surveying prior to or during construction for separate concerns on a fee basis.

Engineering, when performed in support of an employer's own manufacturing, processing or construction operations, is assigned to the applicable manufacturing, processing or construction classification or to the applicable Standard Exception classification.

This classification also applies to fee-based construction management companies that do not engage in or supervise construction operations, but serve as an intermediary between the general contractor and project owner, or otherwise provide expertise regarding a construction project.

Forest engineers shall be classified as 8601(4), *Forest Engineers*.

Oil or gas geologists or scouts shall be classified as 8601(2), *Oil or Gas Geologists or Scouts*.

Fee-based testing operations, including but not limited to the testing of air, water, soil, metal, concrete and other building materials not resulting in recommendations, remediation options or design advice shall be classified as 4511, *Analytical or Testing Laboratories*.

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Recommendation

Amend Classification 8601(4), *Forest Engineers*, to include Clerical Telecommuter Employees.

PROPOSED

FOREST ENGINEERS – including ~~Outside Salespersons and~~ Clerical Office Employees, 8601(4)
Clerical Telecommuter Employees and Outside Salespersons

This classification includes timber cruising.

Commercial timber harvesting shall be separately classified as 2702(1), *Logging*.

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Recommendation

Amend Classification 8839, *Dentists and Dental Surgeons*, which is part of the *Health and Human Services* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

HEALTH AND HUMAN SERVICES

DENTISTS AND DENTAL SURGEONS – all employees – including Clerical Office Employees 8839
and Clerical Telecommuter Employees

This classification also applies to orthodontists and periodontists.

This classification includes the manufacture or customization of dental products, including but not limited to crowns, dentures, inlays and bridges when such operations are primarily in support of the dental services provided.

The manufacture or customization of dental products primarily for other concerns shall be separately classified as 4692, *Dental Laboratories*.

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Recommendation

Amend Classification 9043, *Hospitals*, which is part of the *Health and Human Services* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

HEALTH AND HUMAN SERVICES

HOSPITALS – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **9043**

The payroll for student nurses and interns shall be included at an average wage of at least \$100 per week.

This classification applies to facilities that are licensed by the California Department of Public Health as a General Acute Care Hospital, Acute Psychiatric Hospital or Special Hospital. Hospitals retain medical staff with the capability to provide 24-hour inpatient care. This classification includes skilled nursing facilities operated by the acute care hospital when both facilities operate under a single license as an acute care hospital.

Skilled nursing facilities operated under a separate license shall be classified as 8829(1), *Skilled Nursing Facilities*.

A medical clinic that operates at a location separate from the hospital shall be classified as 8834, *Physicians' Practices and Outpatient Clinics*, provided the clinic does not provide 24-hour inpatient care.

Hospitals operated by municipal, state or other public agencies shall be classified as 8830, *Institutional Employees*.

Hospitals operated in connection with jails or prisons shall be classified as 7720, *Police, Sheriffs, Marshals, Animal Control Officers, Fish and Wildlife Officers and Correctional Officers – including deputies – not volunteers*.

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Recommendation

Amend Classification 8834, *Physicians' Practices and Outpatient Clinics*, which is part of the *Health and Human Services* Industry Group, to include Clerical Telecommuter Employees and clarify its intended application.

PROPOSED

HEALTH AND HUMAN SERVICES

PHYSICIANS' PRACTICES AND OUTPATIENT CLINICS – all employees – including Clerical Office Employees and Clerical Telecommuter Employees **8834**

This classification applies to physicians' practices ~~and/or~~ clinics that provide outpatient medical services that are less than 24 hours in duration to treat patients for illness, disease ~~and/or~~ disorders. Outpatient medical services also include but are not limited to surgery; medical weight

loss treatment; physical therapy; acupuncture; chiropractic care; dialysis; X-ray laboratory services; and blood, body fluid ~~and/or~~ tissue collection ~~and/or~~ testing. This classification includes the dispensing or provision of medication or medical equipment exclusively to patients by physicians' practices or outpatient clinics, including but not limited to eyeglasses, braces, supports, mobility aids and home testing or monitoring equipment.

This classification also applies to blood banks or blood donor centers.

Physicians employed by facilities, including but not limited to hospitals, skilled nursing facilities and residential care facilities shall be assigned to the classification applicable to the facility.

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Recommendation

Amend Classification 8822, *Insurance Companies*, to include Clerical Telecommuter Employees.

PROPOSED

INSURANCE COMPANIES – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons 8822

This classification applies to employers licensed by the California Department of Insurance as insurance companies to underwrite a variety of commercial or personal coverages, including but not limited to health, disability, automobile, property, title, liability, workers' compensation, life and annuity insurance, and surety bonds.

Fee-based inspections for insurance, safety or valuation purposes shall be classified as 8720(1), *Inspection for Insurance, Safety or Valuation Purposes*.

The operations performed by insurance administrators, brokers, agents or adjustors who are not employed by a licensed insurance company shall be assigned to the employer's standard classification or to the applicable Standard Exception classification.

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Recommendation

Amend Classification 8859(2), *Internet or Web-Based Application Development or Operation*, to include Clerical Telecommuter Employees.

PROPOSED

INTERNET OR WEB-BASED APPLICATION DEVELOPMENT OR OPERATION – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons 8859(2)

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100 per year. When the policy is in force for less than a 12-month period, the

maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to firms that specialize in the development and operation of Internet or web-based applications and websites. This classification also applies to employers engaged in such operations for other concerns on a contract basis.

This classification does not apply to firms that operate as Internet Service Providers (ISP) or to firms that operate websites in connection with additional separately classified operations by the same employer.

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Recommendation

Amend Classification 8821, *Law Firm Support Services*, to include Clerical Telecommuter Employees.

PROPOSED

LAW FIRM SUPPORT SERVICES – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8821**

This classification applies to employers providing legal support services to attorneys and law firms on a fee basis, including but not limited to process serving summonses, complaints and subpoenas, preparing and filing court documents and the photocopying, scanning and microfilming of documents by registered professional photocopiers.

Licensed attorneys and law firms that provide legal services to clients on a fee or pro bono basis shall be classified as 8820, *Law Firms*.

The video taping of depositions and courtroom proceedings shall be classified as 9610, *Motion Pictures – production*.

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Recommendation

Amend Classification 8820, *Law Firms*, to include Clerical Telecommuter Employees.

PROPOSED

LAW FIRMS – all employees – including ~~Outside Salespersons and~~ Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8820**

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to licensed attorneys and law firms that provide legal services to clients on a fee or pro bono basis, including but not limited to supplying legal advice and representation in civil and criminal litigation, administrative hearings, personal and business transactions and other legal matters.

The operations performed by legal staff who are not employed by a law firm shall be assigned to the standard classification assignable to the employer or to the applicable Standard Exception classification.

Employers providing legal support services to attorneys and law firms on a fee basis, including but not limited to process serving summonses, complaints and subpoenas, preparing or filing court documents and reproducing documents shall be classified as 8821, *Law Firm Support Services*.

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Recommendation

Amend Classification 9015(5), *Libraries – private – all employees other than librarians, professional assistants or Clerical Office Employees*, to exclude Clerical Telecommuter Employees.

PROPOSED

LIBRARIES – private – all employees other than librarians, professional assistants, ~~or Clerical Office Employees~~ or Clerical Telecommuter Employees 9015(5)

This classification applies to employees other than librarians, professional assistants and clerical office employees, including but not limited to janitorial, maintenance, delivery and security personnel.

Also refer to companion Classification 8811, *Libraries – private – librarians or professional assistants*.

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Recommendation

Amend Classification 8811, *Libraries – private – librarians or professional assistants*, to include Clerical Telecommuter Employees.

PROPOSED

LIBRARIES – private – librarians or professional assistants – including Clerical Office Employees and Clerical Telecommuter Employees 8811

This classification applies to librarians, professional library assistants and clerical office employees who engage in activities, including but not limited to conducting research, ordering books and publications, maintaining reference systems, assisting customers to locate and check

out materials and performing general clerical and administrative functions in support of the library.

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

Also refer to companion Classification 9015(5), *Libraries – private – all employees other than librarians, professional assistants or Clerical Office Employees*.

Public libraries shall be classified as 8812, *Libraries – public – librarians or professional assistants*.

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Recommendation

Amend Classification 8800, *Mailing or Addressing Companies*, to include Clerical Telecommuter Employees.

PROPOSED

MAILING OR ADDRESSING COMPANIES – including Clerical Office Employees and Clerical Telecommuter Employees 8800

This classification applies to companies that contract with customers to prepare and mail various items, including but not limited to promotional literature, flyers, advertisements, billing statements and business forms.

This classification also includes printing operations if more than 50% of the printed materials are addressed or mailed by the employer. If 50% or more of the printed materials are not addressed or mailed by the insured, the printing operations and the mailing or addressing operations constitute Multiple Enterprises and shall be assigned in accordance with the provisions of the Multiple Enterprises rule.

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Recommendation

Amend Classification 8749, *Mortgage Bankers*, to include Clerical Telecommuter Employees.

PROPOSED

MORTGAGE BANKERS – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons 8749

This classification applies to companies that specialize in direct lending of funds for residential or commercial mortgages. This classification includes loaning money held on deposit and funding loans through a line of credit.

Commissioned loan brokers engaged exclusively in matching qualified mortgage applicants with lenders with no direct lending of funds shall be classified as 8743, *Mortgage Brokers*.

Real estate agencies that represent buyers, sellers, lessees and lessors in real estate transactions shall be classified as 8741, *Real Estate Agencies*.

The operation of depository financial institutions that are licensed as banks to perform financial services, including but not limited to accepting deposits, paying interest, clearing checks, making loans and exchanging currency, shall be classified as 8808, *Banks*.

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Recommendation

Amend Classification 8743, *Mortgage Brokers*, to include Clerical Telecommuter Employees.

PROPOSED

MORTGAGE BROKERS – no direct lending – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8743**

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to commissioned loan brokers engaged in matching qualified mortgage applicants with lenders.

Companies that specialize in direct lending of funds for residential or commercial mortgages shall be classified as 8749, *Mortgage Bankers*.

Real estate agencies that represent buyers, sellers, lessees and lessors in real estate transactions shall be classified as 8741, *Real Estate Agencies*.

The operation of depository financial institutions that are licensed as banks to perform financial services, including but not limited to accepting deposits, paying interest, clearing checks, making loans and exchanging currency, shall be classified as 8808, *Banks*.

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Recommendation

Amend Classification 8830, *Institutional Employees*, which is part of the *Municipal, State or Other Public Agencies* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

MUNICIPAL, STATE OR OTHER PUBLIC AGENCIES

INSTITUTIONAL EMPLOYEES – hospitals, skilled nursing facilities, residential care facilities 8830
for adults or residential care facilities for the aged – all employees – including Clerical
Office Employees, Clerical Telecommuter Employees and Outside Salespersons – not jail
or prison employees

The payroll for student nurses or interns shall be included at an average wage of at least \$100 per week.

This classification applies to the operation of hospitals, skilled nursing facilities, residential care facilities for adults and residential care facilities for the elderly by public agencies. This classification includes all operations, including but not limited to patient and resident care, meal preparation and dining facility operation, laundry, facility and grounds maintenance, and housekeeping.

The provision of medical or nursing care to residents of correctional facilities shall be classified as 7720, *Police, Sheriffs, Marshals, Animal Control Officers, Fish and Wildlife Officers and Correctional Officers – including deputies – not volunteers*, or 7722, *Police, Sheriffs, Marshals, Animal Control Officers, Fish and Wildlife Officers and Correctional Officers – volunteers, serving with or without remuneration*.

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Recommendation

Amend Classification 8812, *Libraries – public*, which is part of the *Municipal, State or Other Public Agencies* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

MUNICIPAL, STATE OR OTHER PUBLIC AGENCIES

LIBRARIES – public – librarians or professional assistants – including Clerical Office 8812
Employees and Clerical Telecommuter Employees

This classification applies to librarians, professional library assistants and clerical office employees who engage in activities, including but not limited to conducting research, ordering books and publications, maintaining reference systems, assisting customers to locate and check out materials and performing general clerical and administrative functions in support of the public library.

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

Employees other than librarians, professional assistants and clerical office employees, including but not limited to janitorial, maintenance, delivery and security personnel, shall be classified as 9420, *Municipal, State or Other Public Agency Employees – all other employees*.

Private libraries shall be classified as 8811, *Libraries – private – librarians or professional assistants*.

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Recommendation

Amend Classification 8875(1), *Public Colleges or Schools*, which is part of the *Municipal, State or Other Public Agencies* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

MUNICIPAL, STATE OR OTHER PUBLIC AGENCIES

PUBLIC COLLEGES OR SCHOOLS – all employees – including cafeteria, Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons 8875(1)

This classification applies to all operations of public colleges or schools, including but not limited to instruction, dormitories, cafeterias, book stores, transportation services, counseling, building and landscape maintenance, janitorial, libraries, athletic programs, parking, security, administration, clerical office employees and outside salespersons. This classification includes day care, preschools and before or after school programs operated by public colleges or schools.

This classification also applies to the operation of charter schools.

This classification also applies to state or county vocational schools or training programs and to school counselors who are provided to public schools by separate concerns under contract.

Private college or school operations shall be classified as 8868, *Colleges or Schools – private – not automobile schools – professors, teachers or academic professional employees*, and 9101, *Colleges or Schools – private – not automobile schools – all employees other than professors, teachers or academic professional employees*.

Day care, preschools or before or after school programs operated by separate employers at public school locations shall be classified as 9059, *Day Care Centers*.

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Recommendation

Amend Classification 8875(2), *Superintendent of Public Schools Office*, which is part of the *Municipal, State or Other Public Agencies* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

MUNICIPAL, STATE OR OTHER PUBLIC AGENCIES

SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons 8875(2)

This classification applies to the operation of a county or district superintendent of public schools office. This classification includes but is not limited to curriculum development, instruction oversight, cafeteria operation oversight, facility maintenance oversight, funding review, and meeting with union representatives, the Board of Education and similar governmental or parental organizations. This classification includes oversight operations performed in connection with charter schools operating under charters granted by the superintendent of public schools office.

Public schools or charter school operations, including but not limited to instruction, cafeteria operations, facility maintenance, bus operations and library activities shall be classified as 8875(1), *Public Colleges or Schools*.

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Recommendation

Amend Classification 8838, *Museums*, to include Clerical Telecommuter Employees and clarify its intended application.

PROPOSED

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

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

Retail store or restaurant operations shall be separately classified.

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

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

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

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Recommendation

Amend Classification 8601(2), *Oil or Gas Geologists or Scouts*, which is part of the *Petroleum* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PETROLEUM INDUSTRY

OIL OR GAS GEOLOGISTS OR SCOUTS – including mapping of subsurface areas – including 8601(2)
Outside Salespersons and Clerical Office Employees, Clerical Telecommuter Employees
and Outside Salespersons

This classification applies to geologists or scouts who travel to potential oil drilling sites to observe and gather data that is compiled into reports that describe the probability that oil or gas deposits are present. This classification includes analyzing technical data from monitoring instruments and analyzing drilling mud or well cuttings to identify the types of subsurface formations in the region and the presence of hydrocarbons. This classification also applies to the geophysical exploration of subsurface areas using physical methods, including but not limited to seismic, gravitational, magnetic, electrical and electromagnetic methods to measure the physical properties of rock.

Consulting engineers, including but not limited to civil, electrical, mechanical and mining engineers who do not perform oil or gas related operations as described above shall be classified as 8601(1), *Engineers*.

Geologists or scouts who perform outside operations in connection with oil or gas well drilling or redrilling, oil or gas lease operations, or oil or gas pipeline operations by the employer shall be assigned to the applicable *Petroleum* Industry Group classification.

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Recommendation

Amend Classification 8813(2), *Bookbinding Operation*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

BOOKBINDING OPERATION – editing, designing, proofreading and photographic composing 8813(2)
– including Clerical Office Employees and Clerical Telecommuter Employees

This classification applies to pre-bindery activities and Clerical Office Employees of employers engaged in bookbinding or binder manufacturing operations. Pre-bindery activities include but are not limited to editing, designing, proofreading, and photographic composition including negative stripping and plate making.

Also refer to companion Classification 4299(2), *Bookbinding Operation – all other employees*.

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Recommendation

Amend Classification 8019(2), *Document Duplication or Photocopying Service*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

DOCUMENT DUPLICATION OR PHOTOCOPYING SERVICE – all employees – including 8019(2)
Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons

This classification applies to locations at which document duplication or photocopying services are performed on a fee basis using electrostatic copiers, scanners, ink jet or laser printers on paper of any size, and includes self-serve duplication or photocopying services. This classification includes incidental bindery operations in support of duplication and photocopying services.

Locations at which offset printing is performed shall be classified as 4299(1), *Printing Operation – all other employees*, or 8019(1), *Printing – quick printing*.

Employers that provide legal support services, including document duplication or scanning in connection therewith, on a fee basis shall be classified as 8821, *Law Firm Support Services*.

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Recommendation

Amend Classification 4297(1), *Electronic Pre-Press*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

ELECTRONIC PRE-PRESS – all operations – including Clerical Office Employees and Clerical 4297(1)
Telecommuter Employees

This classification applies to the production of computer generated typeset materials or color separations, including all incidental camera work, that are used by separate concerns in connection with commercial printing operations.

This classification does not apply when electronic pre-press operations are performed by an employer in connection with its own operations. Such operations shall be assigned to the applicable classification.

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Recommendation

Amend Classification 4297(2), *Graphic Design*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

GRAPHIC DESIGN – all operations – including Clerical Office Employees and Clerical Telecommuter Employees 4297(2)

This classification applies to the production of camera-ready layouts by combining text, photographs, artwork and graphics for use in commercial printing operations performed by separate concerns.

This classification does not apply when graphic design operations are performed by an employer in connection with its own operations. Such operations shall be assigned to the applicable classification.

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Recommendation

Amend Classification 8807, *Newspaper, Magazine or Book Publishing*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

NEWSPAPER, MAGAZINE OR BOOK PUBLISHING – no printing or distribution – editing, designing, proofreading, and photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees 8807

This classification applies to pre-press activities and Clerical Office Employees of employers engaged in publishing printed newspapers, magazines or books where all printing and distribution is conducted by separate concerns. Pre-press activities include editing, designing, proofreading, and photographic composing, including negative stripping and plate making.

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

Newspaper printing operations shall be classified as 4304, *Newspaper Publishing or Printing – all other employees*, or 8818, *Newspaper Publishing or Printing – editing, designing, proofreading and photographic composing*.

Magazine or book printing operations shall be classified as 4299(1), *Printing Operation – all other employees*, or 8813(1), *Printing Operation – editing, designing, proofreading and photographic composing*.

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Recommendation

Amend Classification 8818, *Newspaper Publishing or Printing*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

NEWSPAPER PUBLISHING OR PRINTING – editing, designing, proofreading and photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees **8818**

This classification applies to pre-press activities and Clerical Office Employees of employers engaged in publishing or printing newspapers. Pre-press activities include editing, designing, proofreading, and photographic composition including negative stripping and plate making.

Newspaper reporters, advertising or circulation solicitors shall be separately classified as 8746, *Newspaper Publishing or Printing – reporters or photographers*.

Also refer to companion Classification 4304, *Newspaper Publishing or Printing – all other employees*.

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Recommendation

Amend Classification 8019(1), *Printing – quick printing*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

PRINTING – quick printing – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8019(1)**

This classification applies to job printing at locations where the operations are performed using sheet-fed offset printing presses on paper not exceeding 18" x 24". This classification includes incidental bindery activities in support of the printing operations.

Printing operations that use roll-fed presses or where the paper fed to the presses exceeds 18" x 24" shall be classified as 4299(1), *Printing Operation – all other employees*.

Document duplication or photocopying by use of equipment other than offset printing presses, including but not limited to electrostatic copiers, scanners, and ink jet and laser printers shall be classified as 8019(2), *Document Duplication or Photocopying Service*.

Employers that provide legal support services, including document duplication or scanning in connection therewith, on a fee basis shall be classified as 8821, *Law Firm Support Services*.

Employers engaged in the printing of signs, banners and related commercial advertising products shall be classified as 9507, *Sign Painting or Lettering and Quick Sign Shops*.

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Recommendation

Amend Classification 8813(1), *Printing Operation – editing, designing, proofreading and photographic composing*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

PRINTING OPERATION – editing, designing, proofreading and photographic composing – 8813(1) including Clerical Office Employees and Clerical Telecommuter Employees

This classification includes pre-press activities and clerical office employees of employers engaged in commercial off-set printing. Pre-press activities include but are not limited to editing, designing, proofreading and photographic composition, including negative stripping and plate making.

Employees engaged in sales, collection or public relations work in support of printing operations shall be separately classified as 8742, *Salespersons – Outside*, subject to the Standard Exceptions rule. See Part 3, Section III, Rule 4, *Standard Exceptions*.

Also refer to companion Classification 4299(1), *Printing Operation – all other employees*.

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Recommendation

Amend Classification 8846(1), *Printing Operation – screen printing*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

PRINTING OPERATION – screen printing – editing, designing, proofreading and photographic 8846(1) composing – including Clerical Office Employees and Clerical Telecommuter Employees

This classification applies to pre-press activities and clerical office employees of employers engaged in fee-based screen printing. Pre-press activities include but are not limited to the design and development of artwork and the preparation of screens. This classification also includes the post-printing cleaning of screens.

Employees engaged in sales, collection or public relations work in support of printing operations shall be separately classified as 8742, *Salespersons – Outside*, subject to the Standard Exceptions rule. See Part 3, Section III, Rule 4, *Standard Exceptions*.

Also refer to companion Classification 4295(1), *Printing Operation – screen printing – all other employees*.

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Recommendation

Amend Classification 8846(2), *Screen Printed Merchandise Dealers*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

SCREEN PRINTED MERCHANDISE DEALERS – editing, designing, proofreading and photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees 8846(2)

This classification applies to the pre-press operations and clerical office employees of screen printed merchandise dealers. Pre-press activities include but are not limited to the design and development of artwork and the preparation of screens. This classification also includes the post-printing cleaning of screens.

Also refer to companion Classification 4295(2), *Screen Printed Merchandise Dealers – all other employees*.

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Recommendation

Amend Classification 8741, *Real Estate Agencies*, which is part of the *Property Management/Operation* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PROPERTY MANAGEMENT/OPERATION

REAL ESTATE AGENCIES – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons 8741

This classification applies to real estate agencies that represent buyers, sellers, lessees and lessors in real estate transactions.

The operation or management of rental property, construction and remodeling operations shall be separately classified.

This classification also applies to non-residing leasing agents of a property management company who are engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind except clerical office work and the property management company retains separate employees to manage the property.

Employers that specialize in residential and commercial mortgage brokerage or mortgage banking operations that do not engage in the direct lending of mortgage funds shall be classified as 8743, *Mortgage Brokers*.

Employers that specialize in the direct lending of funds for residential and commercial mortgages shall be classified as 8749, *Mortgage Bankers*.

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Recommendation

Amend Classification 7610, *Radio, Television or Commercial Broadcasting Stations*, to include Clerical Telecommuter Employees.

PROPOSED

RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS – all employees – 7610
including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons

The entire remuneration of on-air personalities, entertainers and musicians shall be included subject to a maximum of \$139,100 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

This classification applies to Federal Communications Commission licensed radio, television or commercial wireless broadcasting stations. This classification also applies to contract video duplication, television studios that are operated by cable television companies, or the operation of music recording studios.

The dissemination of audio or video programming exclusively over the internet shall be classified as 8859(2), *Internet or Web-Based Application Development or Operation*.

Employers licensed by the Federal Communications Commission that provide cable or satellite television connectivity services or internet connectivity using cable or satellite infrastructure shall be classified as 7600, *Communication Service Providers*.

Computer or electronic video or audio post-production for other concerns on a contract basis shall be classified as 7607(1), *Video Post-Production*, or 7607(2), *Audio Post-Production*, respectively.

Motion picture production shall be classified as 9610, *Motion Pictures – production*.

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Recommendation

Amend Classification 8039, *Stores – department stores*, which is part of the *Stores Industry Group*, to include Clerical Telecommuter Employees.

PROPOSED

STORES

STORES – department stores – retail – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons 8039

This classification applies to each store location at which all the following conditions exist:

1. The payroll subject to this classification is at least \$1,100,000 per annum.
2. The merchandise handled must include:
 - (a) Wearing Apparel

- (b) Linens
 - (c) House Furnishings (other than furniture)
 - (d) One or more of the following:
 - Cosmetics
 - Drugs
 - Furniture
 - Groceries
 - Hardware
 - Jewelry
 - Luggage
 - Musical Instruments
 - Sporting Goods
 - Toys
3. The total annual sales of items (a), (b) and (c), above, must exceed 50% of the total annual sales.

This classification also applies to the installation of house furnishings and household appliances that have been sold by the store and to satellite warehouse or clerical office locations.

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Recommendation

Amend Classification 7607(1), *Video Post-Production*, to include Clerical Telecommuter Employees.

PROPOSED

VIDEO POST-PRODUCTION – computer or electronic – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **7607(1)**

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to employers engaged exclusively in computer or electronic video post-production operations for other concerns in connection with motion pictures, television features, commercials or similar productions, on a contract basis.

This classification does not apply to computer or electronic video post-production operations performed in connection with motion pictures, television features, commercials or similar productions by the same employer; such operations shall be classified as 8810, *Clerical Office Employees*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions*.

Non-computer or non-electronic post-production operations, including but not limited to developing film, production of prints by exposing raw film stock, or editing film prints by cutting or splicing shall be classified as 4362, *Motion Pictures – negative and print processors, distributors and film exchanges*.

Audio post-production operations performed on a contract basis in connection with audio or music recording or mixing, or scoring of motion pictures, television features, commercials or similar productions shall be classified as 7607(2), *Audio Post-Production*.

Audio or music recording studios or contract video duplication shall be classified as 7610, *Radio, Television or Commercial Broadcasting Stations*.

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Recommendation

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

PROPOSED

Section VIII – Abbreviated Classifications – Numeric Listing

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8871 Clerical Telecommuter Employees

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Recommendation

Amend Appendix IV, *Classifications Including Clerical Office Employees or Outside Salespersons*, for consistency with other proposed changes.

PROPOSED

Appendix IV

Classifications Including Clerical Office Employees, Clerical Telecommuter Employees or Outside Salespersons

Code	Name	Including Clerical Office Employees / <u>Clerical Telecommuter Employees</u>	Including Outside Salespersons

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Item III-B

Proposed Classification Enhancements

The WCIRB continually reviews the standard classifications contained in the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* to ensure that the intended application of each classification is comprehensive and clear. WCIRB staff has identified several classifications that could be clarified and, therefore, the following revisions are proposed for clarity, consistency and to provide direction about how related operations are classified.

Recommendation

Amend Classification 8827(1), *Home Care Services*, which is part of the *Health and Human Services* Industry Group, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

HEALTH AND HUMAN SERVICES

HOME CARE SERVICES – all employees

8827(1)

This classification applies to employers that provide in-home personal care services, including but not limited to assistance with meals, dressing, personal hygiene, housekeeping and companionship for customers who are in need of such services due to age, illness or disability. This classification includes Supported Living Services (SLS) provided to developmentally disabled individuals or In-Home Support Services (IHSS).

This classification includes ~~the provision of~~ home infusion therapy services when performed in connection with home care services. ~~The provision of~~ home infusion therapy services that are not performed in connection with home care services shall be classified as 8852, *Home Infusion Therapists*.

Employers that provide registered nurses, licensed vocational nurses ~~and/or~~ certified nursing assistants to ~~provide~~ deliver in-home nursing care services ~~for~~ to patients shall be classified as 8827(2), *Nursing Care – in private residences*.

Private residence cleaning services that are not performed in connection with home care services shall be classified as 9096, *Residential Cleaning Services*.

Independent Living Skills (ILS) instructional programs that are administered through state-contracted Regional Centers shall be separately classified as 8868, *Colleges or Schools – private – not automobile schools – professors, teachers, or academic professional employees*.

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Recommendation

Amend Classification 8827(2), *Nursing Care*, which is part of the *Health and Human Services* Industry Group, for clarity.

PROPOSED

HEALTH AND HUMAN SERVICES

NURSING CARE – in private residences – all employees

8827(2)

This classification applies to home care agencies that provide registered nurses, licensed vocational nurses ~~and/or~~ certified nursing assistants to ~~provide~~ deliver in-home nursing care services ~~for~~ to patients. This classification includes the provision of ~~additional~~ nonmedical services, including but not limited to assistance with meals, dressing, companionship, housekeeping and personal hygiene.

This classification ~~also includes the provision of~~ home infusion therapy services when performed in connection with in-home nursing care services. ~~The provision of h~~Home infusion therapy services that are not performed in connection with home care services shall be classified as 8852, *Home Infusion Therapists*.

Employers that provide in-home personal care services, including but not limited to assistance with meals, dressing, personal hygiene, housekeeping and companionship for customers who are in need of such services due to age, illness or disability shall be classified as 8827(1), *Home Care Services*.

Private residence cleaning services that are not performed in connection with in-home nursing care services shall be classified as 9096, *Residential Cleaning Services*.

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Recommendation

Amend Classification 8868, *Colleges or Schools – private – not automobile schools – professors, teachers or academic professional employees*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

COLLEGES OR SCHOOLS – private – not automobile schools – professors, teachers or academic professional employees 8868

Academic professional employees consist of, but are not limited to, deans, chancellors, vice chancellors, directors, principals, assistant principals, presidents, vice presidents, librarians, registrars, curriculum developers, psychologists, speech therapists and counselors. The responsibilities of such employees typically include planning, directing, administering, counseling or curriculum development.

This classification also applies to teachers' aides, ~~and~~ tutors, athletic team coaches ~~and~~ library employees.

This classification also applies to Independent Living Skills (ILS) instructional programs that are administered through state-contracted Regional Centers.

~~Automobile driving schools shall be classified as follows:~~

- ~~• Instructors – 8748, Automobile or Truck Dealers – vehicle salespersons~~
- ~~• Vehicle maintenance and repair – 8391, Automobile or Truck Dealers – all employees other than vehicle salespersons~~

The operation of religious organizations, including but not limited to churches, temples, mosques and synagogues shall be separately classified in accordance with the provisions of the Multiple Enterprises rule.

The operation of colleges or schools by municipal, state or other public agencies shall be classified as 8875(1), *Public Colleges or Schools*.

Also refer to companion Classification 9101, *Colleges or Schools – private – not automobile schools – all employees other than professors, teachers or academic professional employees – including cafeterias.*

If an employee who performs duties described by Classification 8868 also performs duties described by Classification 9101, the payroll of that employee may be divided between Classifications 8868 and 9101, provided the employer maintains accurate records supported by time cards or time book entries that show such division. Refer to Part 3, Section V, Rule 3.

Recreational or educational day camps that do not include overnight lodging for camp participants shall be classified as 9059, *Day Care Centers.*

Overnight camps shall be separately classified as 9048(1), *Camps.*

Automobile driving schools shall be classified as follows:

- Driving or classroom instruction – 8748, *Automobile or Truck Dealers – vehicle salespersons*
- Vehicle maintenance or repair – 8391, *Automobile or Truck Dealers – all employees other than vehicle salespersons*

Supported Living Services (SLS) provided to developmentally disabled individuals or In-Home Support Services (IHSS) shall be separately classified as 8827(1), *Home Care Services.*

* * * * *

Recommendation

Amend Classification 8391, *Automobile or Truck Dealers – all employees other than vehicle salespersons*, which is part of the *Automotive Industry* Group, to provide direction as to how related operations should be classified and for clarity.

PROPOSED

AUTOMOTIVE INDUSTRY

AUTOMOBILE OR TRUCK DEALERS – all employees other than vehicle salespersons – including estimators, service writers, vehicle maintenance and repair, shuttle drivers, accessory or spare parts sales and the transporting of vehicles that are owned by the employer **8391**

This classification applies to dealers of motor vehicles, including but not limited to automobiles, trucks, buses, forklift trucks, golf carts, motor homes and trailers. This classification applies only to those employers having, in addition to proprietors, a regular sales force engaged exclusively in the demonstration and sale of vehicles and separate clerical staff. If these conditions do not exist, Classification 8391 does not apply. If Classification 8391 does not apply and the employer performs vehicle repair work, assign the applicable vehicle repair classification(s) and, if the employer performs no vehicle repairing, assign Classification 8392, *Automobile or Truck Storage Garages or Parking Stations or Lots*, to employees who perform activities such as cleaning ~~and~~ or washing vehicles, changing tires ~~and~~ or recharging batteries.

~~Also refer to companion Classification 8748, *Automobile or Truck Dealers – vehicle salespersons.*~~

This classification also applies to yard ~~and/or~~ repair employees ~~of who work for~~ employers that operate vehicle auctions for the sale of automobiles and trucks. Vehicle Auctioneers salespersons who conduct no yard or repair type operations or auction sales assistants shall be classified as 8748, *Automobile or Truck Dealers – vehicle salespersons*.

This classification also applies to yard, repair ~~and/or~~ maintenance employees ~~of who work for~~ employers engaged in automobile or truck rental, automobile or truck driving schools, or the transport of individual automobiles or trucks between locations ("Driveaway" companies).

Towing, roadside assistance ~~and/or~~ freeway service patrol operations ~~when~~ conducted on vehicles not owned by the employer shall be separately classified as 7227, *Automobile or Truck Towing, Roadside Assistance or Freeway Service Patrol*.

"Roadside assistance" refers to services provided to the vehicle owner under an agreement with a third party (such as a motor club or law enforcement agency). Contemplated services include changing tires, jump-starting batteries, replacing batteries, supplying a small amount of gasoline or performing minor vehicle repairs such as reattaching ignition wires or battery cables.

Also refer to companion Classification 8748, *Automobile or Truck Dealers – vehicle salespersons*.

* * * * *

Recommendation

Amend Classification 8748, *Automobile or Truck Dealers – vehicle salespersons*, which is part of the *Automotive Industry* Group to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

AUTOMOTIVE INDUSTRY

AUTOMOBILE OR TRUCK DEALERS – vehicle salespersons

8748

This classification applies to salespersons ~~of employed by~~ dealers of motor vehicles, including but not limited to automobiles, trucks, buses, forklift trucks, golf carts, recreational vehicles, ~~and~~ motor homes and trailers.

Also refer to companion Classification 8391, *Automobile or Truck Dealers – all employees other than vehicle salespersons*.

This classification also applies to vehicle ~~salespersons of~~ auctioneers or auction sales assistants who work for employers that operate vehicle auctions for the sale of automobiles and trucks.

This classification also applies to driving or classroom instruction performed in connection with the operation of automobile driving schools. Vehicle maintenance or repair operations performed in connection with the operation of automobile driving schools shall be classified as 8391, *Automobile or Truck Dealers – all employees other than vehicle salespersons*.

Also refer to companion Classification 8391, *Automobile or Truck Dealers – all employees other than vehicle salespersons*.

* * * * *

Recommendation

Amend Classification 8292, *Warehouses – general merchandise*, to clarify its intended application.

PROPOSED

WAREHOUSES – general merchandise – N.O.C.

8292

This classification applies to the storage of general merchandise, including new furniture, for separate concerns on a fee basis when no other classification more specifically describes the operations. This classification also applies to document storage, the storage of portable storage units regardless of their contents, and the crating of merchandise on a fee basis.

~~Truck pick up or delivery of freight or stored merchandise shall be separately classified as 7219(1), *Trucking Firms*.~~

~~The storage of household goods or furniture (not new furniture for furniture stores or manufacturers) for separate concerns on a fee basis shall be classified as 8293(1), *Warehouses – furniture*.~~

Warehouses that provide climate controlled storage maintaining below ambient temperatures to prevent spoilage or preserve the integrity of the stored merchandise shall be classified as 8291(1), *Warehouses – cold storage*, or 8291(2), *Warehouses – climate controlled storage*.

~~The operation of self-storage warehouses or facilities shall be classified as 8290, *Warehouses – self-storage – all other employees*.~~

Pick up or delivery of freight or stored merchandise shall be separately classified as 7219(1), *Trucking Firms*.

* * * * *

Recommendation

Amend Classification 2806(2), *Shutter Mfg.*, for clarity and to provide direction as to how related operations should be classified.

PROPOSED

SHUTTER MFG. – wood or plastic

2806(2)

This classification applies to the manufacture of interior or exterior shutters from wood, synthetic wood ~~and/or~~ plastic materials.

The installation of shutters shall be classified as 5146(1), *Cabinet or Fixtures*.

The manufacture of metal, wood, fabric or plastic window coverings, including but not limited to mini blinds, vertical blinds, louvered blinds and window shades shall be classified as 2852, *Window Blind Mfg. or Assembly*.

The manufacture of wood doors or windows, or wood framed screen doors or window screens shall be classified as 2806(1), *Door, Sash or Window Mfg. – wood*.

When an employer deals in any lumber or building materials or in any fuel and materials in addition to products manufactured, yard operations, including drivers and their helpers, shall be separately classified as 8232(1), *Lumberyards*, 8232(2), *Building Material Dealers*, or 8232(3), *Fuel and Material Dealers*, depending on the products sold.

~~The manufacture of wood doors and windows shall be classified as 2806(1), *Door, Sash or Window Mfg. — wood.*~~

* * * * *

Recommendation

Amend Classification 8013(2), *Stores – eyewear*, which is part of the *Stores* Industry Group, for clarity.

PROPOSED

STORES

STORES – eyewear – wholesale or retail

8013(2)

This classification applies to stores engaged in the sale of prescription ~~and~~or non-prescription eyeglasses, contact lenses ~~and~~or sunglasses, including fitting and minor repair operations. This classification also applies to dispensing opticians.

Optometrists' practices, including the sale of eyeglasses exclusively to patients, shall be classified as 8834, *Physicians' Practices and Outpatient Clinics*.

Lens manufacturing ~~and~~or the grinding or cutting of lens blanks shall be separately classified as 4150(2), *Lens Mfg.*

The manufacture of optical goods other than lenses shall be classified as 4150(1), *Optical Goods Mfg.*

* * * * *

Recommendation

Amend Classification 9085, *Residential Care Facilities for Children*, which is part of the *Health and Human Services* Industry Group, for clarity.

PROPOSED

HEALTH AND HUMAN SERVICES

RESIDENTIAL CARE FACILITIES FOR THE DEVELOPMENTALLY DISABLED – including supervisors and receptionists

9085

This classification applies to ~~the operation of~~ residential facilities that provide care and supervision for children or adults who are developmentally disabled. The term developmental disability

refers to a severe and chronic disability that is attributable to a mental or physical impairment that begins before an individual reaches adulthood.

This classification includes certified administrators, including but not limited to Nursing Home Administrators, Residential Care Facility for the Elderly Administrators, Adult Residential Facility Administrators and Qualified Intellectual Disabilities Professionals. This classification also includes employees who provide tours of the facility, including but not limited to tours for marketing, admission or inspection purposes.

This classification also applies to intermediate care facilities that may retain nursing staff to provide intermittent skilled nursing services (not continuous skilled nursing care) for developmentally disabled children or adults. Facilities that provide 24-hour continuous skilled nursing care for residents shall be classified as 8829(1), *Skilled Nursing Facilities*.

Operating schools, or Independent Living Skills (ILS) instructional programs that are administered through state-contracted Regional Centers, shall be separately classified as 8868, *Colleges or Schools – private – not automobile schools – professors, teachers, or academic professional employees*. The provision of Supported Living Services (SLS) to developmentally disabled individuals or In-Home Support Services (IHSS) to developmentally disabled individuals shall be classified as 8827(1), *Home Care Services*.

~~Operating~~ Residential facilities that provide nonmedical care and supervision for children (not developmentally disabled) shall be classified as 8823, *Residential Care Facilities for Children*.

~~Operating~~ Residential facilities that provide assisted care and supervision for adults (not developmentally disabled) shall be classified as 9070(3), *Residential Care Facilities for Adults*.

~~Operating~~ Residential facilities that provide assisted care and supervision for the elderly (not developmentally disabled) shall be classified as 9070(1), *Residential Care Facilities for the Elderly*.

* * * * *

Recommendation

Amend Classification 4000(1), *Sand or Gravel Digging*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

SAND OR GRAVEL DIGGING – including construction, repair or maintenance of all buildings, structures or equipment and installation of machinery **4000(1)**

~~If This classification applies to sand or gravel digging and includes the processing of the sand or gravel, including but not limited to washing, screening, stockpiling or bagging, when 25% or less of the excavated material is crushed or ground, all sand or gravel processing, including but not limited to crushing, grinding, washing, screening and bagging, shall be classified as 4000(1).~~

If more than 25% of the excavated material is crushed or ground, all sand, ~~or gravel~~ or clay processing, including but not limited to crushing, grinding, washing, screening and bagging, shall be separately classified as 1710, *Stone Crushing*, unless all crushed product will pass through an 8-mesh or finer screen, in which case the operations shall be separately classified as 1741(1), *Silica Grinding*.

Canal, sewer or cellar excavation or mining shall be separately classified.

Employees engaged exclusively in the delivery of the finished product shall be separately classified as 8232(2), *Building Material Dealers*.

* * * * *

Recommendation

Amend Classification 4000(2), *Clay Digging*, to clarify its intended application and provide direction as to how related operations should be classified and for clarity.

PROPOSED

CLAY DIGGING – including construction, repair and maintenance of all buildings, structures or equipment and the installation of machinery 4000(2)

This classification applies to ~~the~~clay digging and ~~includes the processing, of the clay, including but not limited to washing, screening, and stockpiling or bagging, of clay when 25% or less of the excavated material is crushed or ground.~~ This classification also applies to the digging of peat.

If more than 25% of the excavated material is crushed or ground, all sand, gravel or clay processing, including but not limited to crushing, grinding, washing, screening and bagging, shall be separately classified as 1710, *Stone Crushing*, unless all crushed product will pass through an 8-mesh or finer screen, in which case the operations shall be separately classified as 1741(1), *Silica Grinding*.

Canal, sewer or cellar excavation or ~~underground~~ mining shall be separately classified.

* * * * *

Recommendation

Amend Classification 1741, *Silica Grinding*, to provide direction as to how related operations should be classified and for clarity.

PROPOSED

SILICA GRINDING 1741(1)

This classification applies to the crushing or grinding of excavated or quarried materials to produce products that will pass through an 8-mesh screen. If the crushed or ground material is retained on an 8-mesh screen, the crushing or grinding operations shall be classified as 1710, *Stone Crushing*.

Silica grinding that is performed in connection with sand, gravel or clay digging shall be separately classified as 4000(1), *Sand or Gravel Digging*, or 4000(2), *Clay Digging*, if 25% or less of the excavated material is crushed or ground. If more than 25% of the excavated material is

crushed or ground, all crushing ~~and~~ grinding activities shall be separately classified as 1741(1) or 1710, *Stone Crushing*.

Mining or quarrying operations shall be separately classified.

Employees engaged exclusively in delivery of the finished product shall be separately classified as 8232(2), *Building Material Dealers*.

* * * * *

Recommendation

Amend Classification 8013(1), *Stores – jewelry*, which is part of the *Stores* Industry Group, to clarify its intended application.

PROPOSED

STORES – jewelry – wholesale or retail

8013(1)

This classification applies to stores primarily (over 50% of gross receipts) engaged in the sale of jewelry items intended for personal adornment, including but not limited to rings, earrings, bracelets, necklaces, watches and costume jewelry ~~that are intended for personal adornment~~. This classification includes repairing, polishing or engraving jewelry when performed by a retail jewelry store for individual customers.

This classification also applies to stores primarily (over 50% of gross receipts) engaged in the sale of ~~gems and precious and semiprecious stones; hearing aids; coins; and trophies, badges and medals~~ coins, trophies, badges, medals, hearing aids, gems or precious or semiprecious stones.

This classification also applies to retail stores that assemble or engrave trophies, plaques or novelty statuettes from purchased components.

* * * * *

Recommendation

Amend Classification 9059, *Day Care Centers – child*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

DAY CARE CENTERS – child – not residential care facilities – all employees – including receptionists

9059

This classification applies to child day care centers that provide nonmedical care and supervision for children ranging from infancy to 17 years of age for periods of less than 24 hours; pre-school programs; ~~and/or~~ before or after school programs that are not operated in connection with public or private schools operated by the same employer.

This classification also applies to recreational or educational day camps that do not include overnight lodging for camp participants.

This classification also applies to day care services provided by employers primarily for the use of their employees' dependents, in accordance with the General Exclusions rule. See Section III, Rule 6, General Exclusions.

Recreational or educational camps that include overnight lodging shall be classified as 9048(1), Camps.

This classification does not apply to child care or supervisory services, including but not limited to day care, preschools, kindergartens and before or after school programs that are operated by the same employer in connection with public or private schools which provide instruction for first grade and higher; such operations shall be classified as 8868, *Colleges or Schools – private – not automobile schools – professors, teachers or academic professional employees*, 9101, *Colleges or Schools – private – not automobile schools – all employees other than professors, teachers, or academic professional employees*, or 8875(1), *Public Colleges or Schools*.

Boys and girls clubs that provide supplemental after school or recreational activities for school age children on an elective or drop-in basis shall be classified as 9067(2), *Clubs – boys and girls*.

* * * * *

Recommendation

Amend Classification 9048(1), *Camps – recreational or educational*, for clarity.

PROPOSED

CAMPS – recreational or educational – all operations – including Clerical Office Employees at camp locations 9048(1)

This classification applies to camps that provide supervised recreational or educational activities with guidance or counseling services, and ~~with overnight facilities~~ overnight lodging for camp participants.

~~Firms that solely operate~~ Recreational and/or educational day camps that do not include overnight lodging shall be assigned to Classification classified as 9059, Day Care Centers.

* * * * *

Recommendation

Amend Classification 9048(2), *Boy and Girl Scout Councils – all camp operations*, to provide direction as to how related operations should be classified and for clarity.

PROPOSED

BOY AND GIRL SCOUT COUNCILS – all camp operations – including Clerical Office Employees at camp locations 9048(2)

This classification applies to camps that provide supervised recreational or educational activities with guidance or counseling services, and ~~with overnight facilities~~ lodging for camp participants.

Recreational or educational day camps that do not include overnight lodging shall be classified as 9059, Day Care Centers.

* * * * *

Recommendation

Amend Classification 2797(1), *Mobile, Modular or Manufactured Home or Building Mfg.*, to clarify its intended application.

PROPOSED

MOBILE, MODULAR OR MANUFACTURED HOME OR BUILDING MFG. – shop or yard work only 2797(1)

This classification applies to the manufacture of mobile, modular or manufactured buildings, ~~including but not limited to mobile homes and construction office trailers,~~ at a permanent shop or yard location, whether the buildings are shipped to customers in assembled, partially assembled or kitted condition. Such buildings include but are not limited to barns, mobile homes, portable classrooms and construction office trailers.

The construction, erection or assembly of modular or manufactured homes or buildings away from the shop shall be separately classified.

The manufacture of individual wooden building components (not complete buildings) shall be classified as 2819, *Truss or Building Components Mfg.*

The manufacture of campers, travel trailers or motor homes shall be classified as 2797(3), *Recreational Vehicle Mfg.*

* * * * *

Recommendation

Amend Classification 1463 (1), *Asphalt Works*, to provide direction as to how related operations should be classified.

PROPOSED

ASPHALT WORKS – grinding, pulverizing or mixing asphalt

1463(1)

This classification applies to the production of asphalt. This classification also applies to the manufacture of asphalt roofing shingles or modified bitumen roofing materials.

Crushing or grinding of used asphalt or concrete, not performed in connection with the production of asphalt, to produce products that will be retained on an 8-mesh screen shall be separately classified as 1710, *Stone Crushing*. If the crushed or ground products pass through an 8-mesh or finer screen, the crushing or grinding operations shall be separately classified as 1741(1), *Silica Grinding*.

The manufacture of asphalt saturated building or roofing paper or felt shall be classified as 4283, *Building or Roofing Paper or Felt Asphalt Saturation*.

Asphalt distilling or refining shall be classified as 4740(2), *Asphalt or Tar Distilling or Refining*.

Digging, mining or quarrying shall be separately classified.

* * * * *

Recommendation

Amend Classification 1710, *Stone Crushing*, to provide direction as to how related operations should be classified and for clarity.

PROPOSED

STONE CRUSHING – including construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery

1710

This classification applies to the crushing or grinding of excavated or quarried materials, used asphalt or used concrete to produce products that will be retained on an 8-mesh screen.

If the crushed or ground products pass through an 8-mesh or finer screen, the crushing or grinding operations shall be separately classified as 1741(1), *Silica Grinding*.

Stone crushing or silica grinding that is performed in connection with sand, gravel or clay digging shall be separately classified as 4000(1), *Sand or Gravel Digging*, or 4000(2), *Clay Digging*, if 25% or less of the excavated material is crushed or ground. If more than 25% of the excavated material is crushed or ground, all crushing and grinding activities shall be separately classified as 1710 or 1741(1), *Silica Grinding*.

Mining or quarrying operations shall be separately classified.

Employees engaged exclusively in delivery of the finished product shall be separately classified as 8232(2), *Building Material Dealers*.

* * * * *

Item III-A Classification Relativities

WCIRB staff has computed preliminary 2021 classification relativity review sheets, copies of which are attached. These review sheets are preliminary in that staff is continuing the process of validating the underlying data used in the computation of classification relativities. The methodologies and processes used to compute the 2021 classification relativities are consistent with those used in the computation of the 2020 relativities. The preliminary 2021 classification relativities reflect the changes to classification definitions recommended by the Committee for inclusion in the January 1, 2021 Regulatory Filing.

The loss and exposure data underlying the 2021 classification relativity review sheets does not reflect experience subsequent to the emergence of the COVID-19 pandemic. As a result, for purposes of the WCIRB's January 1, 2021 Regulatory Filing for which the classification relativities form the basis of proposed January 1, 2021 expected loss rates, no adjustment is reflected for COVID-19. Potential adjustments to January 1, 2021 advisory pure premium rates for COVID-19 impacts by classification will be reviewed as part of the consideration of the WCIRB's January 1, 2021 Pure Premium Rate Filing to be made this Summer.

The proposed 2021 classification relativities (preliminary) have been computed as follows:

Derivation of Rates Based on Classification Relativity Review Sheets

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

Each classification's relativity is determined through an analysis of the ratio of losses to payroll that emerges for a particular classification in the most recent two, three, four, or five years, depending on the size of the classification. For certain classifications, five years of loss and payroll experience is not, by itself, sufficiently large or "credible" to establish the relativity for the classification. For each of these classifications, selected relativities are determined as the weighted average of the adjusted loss to payroll ratio based on that classification's policy year loss experience and the loss to payroll ratio expected to emerge based on the current (i.e., January 1, 2020) advisory pure premium rate. The weight assigned to the policy year loss experience depends on the volume of experience assigned to that classification over the last five years. The remaining weight is assigned to the experience expected to emerge based on the loss portion of the current pure premium rate. The determination of the expected loss to payroll ratios, the adjusted loss to payroll ratios based on policy year experience, and the selected loss to payroll ratios indicated for January 1, 2021 is discussed below.

Expected Loss to Payroll Ratios

For each standard classification, the expected limited loss to payroll ratio is first computed. A sample computation of these expected ratios using Classification 4496, *Plastics – fabricated products mfg.*, is shown in Exhibit 1. The procedures used to compute other expected limited loss to payroll ratios are identical.

Line 1 of Exhibit 1 shows the 2020 selected (unlimited) loss to payroll ratios for Classification 4496,¹ expressed as losses per \$100 of payroll, separately for indemnity and medical as reflected in the 2020 classification relativity analysis. These ratios that are shown on line 1 do not reflect the impact of the

¹ Based on Section C, Appendix C of the WCIRB's January 1, 2020 Regulatory Filing.

average January 1, 2020 advisory pure premium rate level change on losses. The adjustment to reflect this impact is shown on line 2 of Exhibit 1. Inasmuch as the classification relativity analysis is based on loss amounts (excluding loss adjustment expenses), the effects shown on line 2 of Exhibit 1 reflect only the loss components of the approved January 1, 2020 advisory pure premium rate change. Line 3 of Exhibit 1 shows the expected unlimited loss to payroll ratio underlying the 2020 relativity for Classification 4496, adjusted for the impact of the January 1, 2020 pure premium rate changes on losses. (To obtain the January 1, 2020 advisory pure premium rate for the classification, the expected unlimited loss to payroll ratio is multiplied by the January 1, 2020 loss adjustment expense provision of 1.382 and the 2020 experience rating off-balance correction factor of 1.014.)

Two additional adjustments are made to the expected unlimited loss to payroll ratios shown on line 3 of Exhibit 1. First, the ratios are adjusted to reflect the change in the average level of experience in the North American Industry Classification System (NAICS) Sector grouping to which the classification is assigned relative to that of other NAICS Sector groupings. In this way, the advisory pure premium rate for classifications that have less than full credibility will change, to some extent, based on the change in loss experience of a broader group of relatively similar classifications rather than on the statewide average change in loss experience of all classifications.

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

The second adjustment made to the expected unlimited loss to payroll ratios involves removal of the portion of each classification's loss to payroll ratio anticipated to provide for large losses. To mitigate the impact of exceptionally large claims on a classification's relativity, the actual cost of a single claim that is used in the policy year experience underlying the computation of the adjusted loss to payroll ratio is limited. Consequently, the expected loss to payroll ratio that will be combined with the adjusted loss to payroll ratio is also limited.

The computation of the indemnity and medical limit factors for each classification (shown on line 6 of Exhibit 1 for Classification 4496) reflects the expected percentage of losses in excess of the current loss limitation of \$500,000 for the applicable retrospective rating hazard group (RHG) for that classification. The limit factor is based on the experience underlying the total incurred loss elimination ratios included in the *California Loss Elimination Ratios and Retro Hazard Groups* based on a policy year 2020 level.² The classifications assigned to each of the RHGs for the purposes of this adjustment are shown in Exhibit 8.3.

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

Adjusted Loss to Payroll Ratios

The payroll and claim information from the latest available statistical summary for each classification is shown on the classification relativity review sheet for that classification. For illustrative purposes, Exhibit 3

² The limit factors were published in Part A, Section C, Appendix C, Exhibit 8.1 of the WCIRB's January 1, 2020 Regulatory Filing.

shows the preliminary 2021 classification relativity review sheet for Classification 4496, *Plastics – fabricated products mfg.* The payroll amount shown for each policy year is the total payroll reported for Classification 4496 on all policies providing California workers' compensation coverage. For informational purposes, the number of reported serious (major permanent partial disability, permanent total disability, and death), non-serious (temporary-only and minor permanent partial disability), and medical-only claims are shown separately. In addition, incurred indemnity, incurred medical, and total incurred loss amounts are also shown for each policy year. (The payroll and loss experience of a number of insurers that were in liquidation by 2020 has not been reported to the WCIRB and is, therefore, not included in this analysis.) To facilitate a consistent comparison of losses to payroll across classifications, the following adjustments have been made to the reported payroll and incurred loss amounts:

1. Changes in Average Wage Levels. The payroll reported for each policy year reflects the wages earned during that year. In 2016, the WCIRB studied the impacts of wage level changes by industry and noted that changes in wage levels can differ significantly across classification, particularly during periods of minimum wage increases.³ If no adjustment for these differences is made, the loss to payroll ratios underlying the classification relativities may be distorted as, in effect, a statewide level of wage inflation would be assumed for each classification. The factors used to adjust each policy year's payroll amount to a policy year 2021 level is shown by classification in Exhibits 4.1 through 4.9. These factors are based on information obtained from the American Community Survey (ACS), the Occupational Employment Statistics survey, and employer geographical information from the Dun and Bradstreet Hoovers database, and reflect projected wage inflation as well as the impact of changes in minimum wage ordinances on insured wages.⁴ The factors shown in Exhibits 4.1 through 4.9 for each policy year and classification represent the projected wage level changes for the classification through 2021 relative to the projected change for all classifications combined.
2. Loss Development. Reported incurred loss amounts are adjusted to an estimated ultimate value for indemnity and medical losses. Indemnity and medical loss development factors to tenth report level were computed based on specific loss development groupings. These groupings were developed by the WCIRB to enhance the accuracy of the loss development component of the classification relativity analysis.⁵ The indemnity and medical loss development groupings to which a specific classification is assigned are shown at the top of the classification relativity review sheet for that classification. The average of the two most recent calendar years' age-to-age development factors based on the combined reported USRP experience of classifications assigned to each loss development grouping was used to project age-to-age development for the grouping. In addition, losses were developed from tenth report level to an estimated ultimate value by indemnity and medical component based on statewide incurred loss development factors.⁶ The development factors for each loss development grouping and the factors used to develop losses from tenth report level to ultimate are shown in Exhibits 5.1 and 5.2 for indemnity and medical, respectively. The classifications assigned by the WCIRB to each of the indemnity and medical loss development groupings are shown in Exhibits 5.3 and 5.4, respectively.
3. Adjustment to Current Benefit Level. The losses reported for each policy year reflect the benefit levels in effect during that year. Consequently, to ensure consistent valuation across classifications, each year's losses are adjusted to the current level of statutory benefits. The benefit level adjustment factors for each policy year, injury type, and classification are shown in Exhibits 6.1 through 6.50. These factors reflect the impact of statutory and regulatory changes on benefit costs from the time that the losses on those policies were incurred until the 2020 policy year for the classifications' NAICS Sector grouping. These factors also reflect the estimated relative impact of wage inflation on indemnity benefit levels by classification based on the WCIRB's 2016 study of wage level changes by

³ See Item AC16-12-02 of the December 6, 2016 WCIRB Actuarial Committee Agenda.

⁴ The payroll on-level factors shown in Exhibits 4.1 through 4.9 do not reflect any impact of the recent economic downturn resulting from the COVID-19 crisis on the relative wage levels by classification inasmuch as the relative change in wage levels at the classification level is uncertain at this time.

⁵ See Item AC12-04-04 of the April 2, 2012 WCIRB Actuarial Committee Agenda for a complete discussion of this approach.

⁶ These factors are based on Exhibits 2.1 and 2.2 of Item AC20-03-02 of the April 2, 2020 WCIRB Actuarial Committee Agenda.

industry discussed above.

4. Adjustment to Earlier Years. Classifications may use two, three, four, or five years of actual experience in computing relativities. In order to ensure that a particular classification's relativity is not impacted by whether a particular year of experience was or was not used, an adjustment is made to the losses reported on the years used in the calculation. Specifically, Exhibits 7.1 and 7.2 show the factor for each policy year, NAICS Sector grouping, and loss component. The factors represent the ratio of the average dollars of loss per \$100 of payroll for that NAICS Sector grouping and loss component for the two most recent years of experience (2016 and 2017) to the comparable loss per \$100 of payroll for each of the 2013 through 2017 years.
5. Limitation of Large Losses. The presence of an atypically large claim can significantly distort the relativity computation for a particular classification. Similarly, because a classification has not experienced a very large claim during the two-, three-, four-, or five-year period used in that classification's relativity computation does not mean it will not experience one in the future. Therefore, actual claims are limited to a targeted dollar amount for all classifications. Specifically, once adjustments to losses have been made as described above, an individual loss limitation of \$500,000 is applied to the cost of individual claims.⁷
6. Adjustment to Overall Average Level of Experience. Even after the aforementioned adjustments, the actual losses reflected in the calculation are not necessarily consistent with the overall level of losses underlying the current advisory pure premium rates. For example, losses are adjusted to a current benefit level but have not been adjusted for other loss cost trends. To address this, an additional adjustment factor is applied to losses so that the average relativity over all classifications balances to the average relativity underlying the current advisory pure premium rates. This adjustment is applied separately to indemnity and medical losses. For the 2021 classification relativities, a factor of 0.866 is applied to indemnity losses so that the average indemnity relativity over all classifications balances to the average indemnity relativity underlying the approved January 1, 2020 advisory pure premium rates. A factor of 0.890 is applied to medical losses so that the average medical relativity over all classifications balances to the average medical relativity underlying the approved January 1, 2020 advisory pure premium rates.

In summary, the reported unadjusted payroll and losses for a particular classification are modified by (a) the projected annual changes in wage levels for the classification relative to the projected statewide average annual changes in wage levels (Exhibit 4), (b) the specified indemnity and medical loss development factors for the appropriate report level and for the indemnity and medical loss development groupings to which the classification is assigned (Exhibit 5), (c) the appropriate benefit level adjustment factor (Exhibit 6), (d) the appropriate factor to adjust for the use of earlier years of experience (Exhibit 7), and (e) the adjustment to the overall average level of experience. For example, to calculate the payroll shown in Exhibit 3 for policy year 2014 for Classification 4496, reported unadjusted payroll is multiplied by a factor of 1.019 to reflect the projected relative wage level change from 2014 to 2021 for this classification (Exhibit 4.4). To calculate the medical losses shown in Exhibit 3 for policy year 2014 for Classification 4496, the reported unadjusted medical losses for this classification are multiplied by (a) the development factor of 1.174 for fourth report level medical losses for medical loss development group 3 (Exhibit 5.2), (b) a benefit adjustment factor of 0.959 for policy year 2014 (Exhibit 6.14), (c) a factor of 0.880 to adjust policy year 2014 NAICS Sector 31 medical losses to the level of the 2016 and 2017 experience (Exhibit 7.2), and (d) the overall medical adjustment factor of 0.890. Individual losses, once adjusted on this basis, are then limited to be no more than \$500,000.

⁷ In four special cases, the limitation was applied to a group of claims rather than on an individual claim basis. For Classifications 2362, 2402, 2501 and 4623, an anomalously large number of post-termination claims were filed for a single employer within these classifications. These claims were treated as a single claim within the classification when applying the individual loss limitation. The indicated relativity changes for Classifications 2362, 2402, 2501 and 4623 without this adjustment are 15.3%, 23.5%, -1.4% and -0.6%, respectively.

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

Effective January 1, 2020, annual payroll limitations are applied to employees in five additional classifications, including 7607, *Video Post-Production/Audio Post-Production*, 8743, *Mortgage Brokers*, 8803, *Auditing, Accounting or Management Consulting Services*, 8820, *Law Firms*, and 8859, *Computer Programming or Software Development/Internet or Web-Based Application Development or Operation*. In order to reflect the new payroll limitation in the proposed advisory pure premium rate for these classifications, the reported payroll for these classifications is adjusted to a limited basis in the classification relativities analysis. The factors used to adjust the payroll for these classifications are consistent with those reflected in the January 1, 2020 Regulatory Filing and are based on a review of ACS data that includes information on annual wages by industry and occupation. The factors estimated for each classification are shown in Table 1. These factors are applied to the adjusted payroll amounts and expected loss to payroll ratios for the classification in order to compute its 2021 classification relativity on a limited payroll basis.⁸

Table 1 – Adjustments for Payroll Limitations

Classification	Adjustment Factor
7607	0.80
8743	0.71
8803	0.81
8820	0.67
8859	0.73

At least two years of experience are used for each classification to determine the adjusted loss to payroll ratio. For smaller classifications, three, four, or five years of experience are used, depending on the amount of expected losses needed to meet the full credibility requirement (see discussion of selected loss to payroll ratios below). For classifications with two, three, four, or five years of experience, adjusted loss to payroll ratios are derived by dividing the total losses, adjusted as described above, for the experience period by the total adjusted payroll (in hundreds) for the same period.⁹

Selected Loss to Payroll Ratios

For classifications that are not fully credible (credibility of less than 1.00), the “indicated” limited loss to payroll ratio, which is the basis of the selected loss to payroll ratio, is a weighted average of the adjusted loss to payroll ratio and the expected limited loss to payroll ratio adjusted for NAICS Sector differential, computed as discussed above. The credibility assigned to a particular classification’s policy year experience is based on expected limited losses. The expected limited losses are calculated by multiplying the payroll for the experience period (two, three, four, or five years) by the expected limited loss to payroll ratio (line 3 of Exhibit 1 divided by line 6 of Exhibit 1 in the illustrative example for Classification 4496). These expected limited losses are then compared to the full credibility standard to determine credibility. The standard to be used for 100% credibility corresponds to 400 indemnity claims multiplied by the average adjusted indemnity cost per claim and 1,365 medical claims multiplied by the average adjusted medical cost per claim. For the 2021 classification relativities, these full credibility standards are equal to \$8,922,723 for the indemnity component and \$11,450,136 for the medical component.

If the expected losses generated by five policy years of experience are not sufficient to meet the full credibility standard, partial credibilities are utilized. Partial credibilities are determined as the two-fifths power of the ratio of a classification’s expected losses by loss component to the full credibility standard.

⁸ See Item AC18-06-03 of the June 14, 2019 WCIRB Actuarial Committee Agenda.

⁹ For Classification 8631, *Racing Stables – all other employees*, the basis of exposure was changed in 2016 from payroll to per occupied stall per day. Inasmuch as policy year 2015 and prior experience was reported under the payroll basis of exposure, only the policy year 2016 and 2017 data was used to compute the relativity for Classification 8631.

For Classification 4496, five-year expected losses resulted in 100% credibility for the indemnity component and 96% credibility for the medical component. These credibilities are shown for each classification on the preliminary classification relativity review sheets and in Exhibit 3 for Classification 4496.

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

For Classification 4496, as shown in Exhibit 3, the indicated limited loss to payroll ratio of 2.080 for the medical component is calculated by combining 96% of 2.087 and 4% of 1.926 (the medical component of the expected limited loss to payroll ratio adjusted for NAICS Sector differential, shown on line 7 of Exhibit 1 and in Exhibit 3). The indemnity component of the indicated limited loss to payroll ratio of 1.680 is calculated in an analogous way with 100% as the indicated indemnity credibility for Classification 4496.

Both actual and expected losses have been adjusted to a limited loss basis. To adjust losses to an unlimited basis, the loss limit factor is applied to the indicated limited loss to payroll ratio to produce the "selected" (unlimited) loss to payroll ratio, which is the basis of the pure premium rate and the expected loss rate for the classification. The indemnity and medical loss limit factors by RHG are based on the loss elimination ratios published in the WCIRB's *California Loss Elimination Ratios and Retro Hazard Groups* that underlie the advisory *California Retrospective Rating Plan*. Exhibit 8.1 provides the 2021 limit factors by RHG to account for claims in excess of the loss limit threshold (\$500,000). These factors are developed from the database underlying the computation of loss elimination ratios, adjusted to a policy year 2021 level, which are shown in Exhibit 8.2. The classifications assigned by the WCIRB to each of the retrospective rating hazard groups are shown in Exhibit 8.3. For Classification 4496, the limit factors used to adjust the indicated limited loss to payroll ratios for policy year 2021 to an unlimited basis are 1.077 for indemnity and 1.211 for medical, based on RHG 3, to which Classification 4496 is assigned.

As in the past, the WCIRB has restricted the annual change in any particular classification's relativity to 25%. The selected loss to payroll ratios for classifications subject and not subject to this restriction are shown on the preliminary classification relativity review sheets as the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" and "Selected (Unlimited) Loss to Payroll Ratio", respectively. The net impact of application of these 25% limitations is spread to other classifications' relativities as part of the "Adjustment to Overall Level of Experience" described above. Exhibit 9 shows a list of classifications impacted by the restriction and their unrestricted indicated changes in relativities.

For informational purposes, each classification relativity review sheet also provides the indicated relativity change (prior to application of the 25% restriction where applicable). This is determined by comparing the selected or indicated (unlimited) loss to payroll ratio to the expected unlimited loss to payroll ratio. Also for informational purposes, the last line of each classification's relativity review sheet shows the relativity of the selected loss to payroll ratio for the particular classification to the statewide average for all classifications. The statewide average loss to payroll ratio for 2021 classification relativities is 1.096 (with the indemnity component of the ratio at 0.496 and the medical component at 0.600).

Derivation of Expected Limited Loss to Payroll Ratio

Classification 4496 - PLASTICS – FABRICATED PRODUCTS MFG

	Indemnity	Medical	Total
1. Selected (Unlimited) Loss to Payroll Ratio - 2019	2.034	2.777	4.811
2. Adjustment to Reflect Distribution of Losses in January 1, 2019 Pure Premium Rates	0.937	0.898	
3. Expected Unlimited Loss to Payroll Ratio (1) x (2)	1.906	2.494	4.400
4. Adjustment for NAICS Sector Differential (for NAICS Sector 31)	0.971	0.940	
5. Expected Unlimited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (3) x (4)	1.850	2.344	4.194
6. Limit Factor - 2019 (for RHG 3)	1.081	1.217	
7. Expected Limited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (5) / (6)	1.711	1.926	3.637

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

<u>NAICS Sector(s)</u>	<u>Sector Name(s)</u>	<u>Indemnity</u>	<u>Medical</u>
11 & 21	Agriculture & Mining	1.032	0.960
22 & 23	Utilities & Construction	1.046	1.097
31	Manufacturing	0.971	0.940
42	Wholesale	1.040	1.039
44	Retail	0.980	0.988
48	Transportation & Warehousing	1.023	1.039
51	Information	1.087	1.092
52	Finance & Insurance	1.100	1.044
53	Real Estate	0.996	0.957
54	Professional Services	1.066	1.027
56	Administrative	0.991	0.957
61	Education	1.102	1.087
62	Health	0.951	0.888
71	Arts & Entertainment	0.992	1.136
72	Hospitality	0.986	1.008
81	Other	0.934	0.882
8742	Outside Sales	0.986	1.242
8810 & 92	Clerical & Public Admin	0.909	0.957

Note:

These factors represent the ratio of actual to expected 2016 and 2017 policy year losses.

NAICS Sectors Classification Assignments

NAICS Sector 11 (Agriculture) Classifications			
0005	0040	0096	7409
0016	0041	0171	7410
0034	0044	0172	8209
0035	0045	0401	
0036	0050	2702	
0038	0079	2727	

NAICS Sector 21 (Mining) Classifications			
1122	1322	1741	6213
1123	1452	4000	6216
1124	1624	6204	6235
1320	1710	6206	6237

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

NAICS Sector 23 (Construction) Classifications			
1330	5187	5479	6307
3719	5190	5482	6308
3724	5193	5484	6315
5020	5195	5485	6316
5027	5201	5506	6325
5028	5205	5507	6361
5029	5212	5538	6364
5040	5213	5542	6400
5057	5214	5552	7272
5059	5222	5553	7538
5102	5225	5606	7601
5107	5348	5610	7605
5108	5403	5632	7855
5130	5432	5633	8227
5140	5436	6003	8729
5146	5443	6011	9516
5160	5446	6218	9521
5183	5447	6220	9529
5184	5467	6233	9531
5185	5470	6251	9552
5186	5474	6258	

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

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

NAICS Sector 42 (Wholesale) Classifications			
0400	8032	8107	8350
3821	8041	8110	8500
4130	8042	8116	8745
7392	8059	8117	8847
8001	8063	8215	
8004	8064	8232	
8018	8102	8267	
8021	8106	8286	

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

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

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

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

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

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

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

NAICS Sector 61 (Education) Classifications			
8868	8870	8875	9101

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

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

NAICS Sector 72 (Hospitality) Classifications			
8078	9048	9050	9079

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

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

NAICS Sector 8742 (Outside Sales) Classifications			
8742			

NAICS Sector 8810 (Clerical) Classifications			
8810	8871		

CLASSIFICATION RELATIVITY REVIEW SHEET

Effective January 1, 2021 (Proposed)

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	
2013	80,076,032	12	54	107	1,499,716	1,977,085	3,476,800	4.342
2014	90,638,062	12	77	124	1,648,490	1,971,721	3,620,211	3.994
2015	100,701,586	2	75	134	1,900,344	1,742,051	3,642,395	3.617
2016	118,064,338	2	76	132	1,636,537	2,112,029	3,748,566	3.175
2017	118,373,405	2	74	135	1,848,247	2,793,871	4,642,118	3.922
	507,853,423	30	356	632	8,533,333	10,596,757	19,130,090	
Adjusted Loss to Payroll Ratio:					1.680	2.087	3.767	
Expected Unlimited Loss to Payroll Ratio:					1.906	2.494	4.400	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.711	1.926	3.638	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.680	2.080	3.760	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.810	2.519	4.329	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								413.0%

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
0005	1.044	1.042	1.028	1.014	1.003
0016	1.141	1.124	1.081	1.043	1.021
0034	1.005	1.007	1.005	1.000	0.997
0035	1.005	1.008	1.005	1.001	0.994
0036	1.044	1.054	1.042	1.017	0.999
0038	1.077	1.074	1.051	1.024	1.009
0040	1.113	1.101	1.067	1.035	1.016
0041	1.102	1.090	1.061	1.033	1.015
0042	1.127	1.121	1.095	1.058	1.024
0044	1.109	1.096	1.061	1.031	1.016
0045	1.123	1.108	1.071	1.038	1.018
0050	1.122	1.109	1.074	1.039	1.018
0079	1.120	1.107	1.072	1.038	1.018
0096	1.117	1.105	1.072	1.039	1.018
0106	1.143	1.135	1.105	1.063	1.027
0171	1.126	1.102	1.065	1.032	1.020
0172	1.140	1.123	1.081	1.043	1.022
0251	1.003	1.008	1.003	0.996	0.996
0400	1.069	1.061	1.049	1.031	1.011
0401	1.174	1.152	1.097	1.051	1.027
1122	1.007	1.008	1.005	1.003	1.000
1123	1.011	1.025	1.031	1.023	1.005
1124	1.017	1.012	1.010	1.007	1.000
1320	0.990	0.989	0.992	1.000	1.000
1322	0.982	0.983	0.980	0.990	0.996
1330	0.979	1.001	1.011	1.006	0.993
1438	0.981	0.990	0.997	0.996	0.993
1452	0.991	0.991	0.989	0.994	0.996
1463	1.021	1.030	1.027	1.016	1.002
1624	1.017	1.022	1.019	1.013	1.002
1699	1.018	1.020	1.018	1.009	0.995
1701	1.024	1.027	1.027	1.017	1.000
1710	1.012	1.025	1.025	1.016	1.003
1741	1.013	1.016	1.015	1.010	1.000
1803	1.013	1.017	1.016	1.008	0.996
1925	1.010	1.019	1.019	1.008	0.997
2002	1.055	1.054	1.045	1.027	1.007
2003	1.053	1.050	1.038	1.021	1.004
2014	1.080	1.074	1.055	1.031	1.013
2030	1.046	1.052	1.046	1.028	1.007
2063	1.048	1.048	1.042	1.025	1.006
2081	1.040	1.049	1.044	1.021	0.996
2095	1.039	1.048	1.043	1.020	0.996
2102	1.085	1.079	1.057	1.033	1.014
2107	1.131	1.116	1.077	1.041	1.020
2108	1.140	1.123	1.082	1.044	1.023
2109	1.127	1.112	1.075	1.041	1.019
2111	1.053	1.055	1.047	1.028	1.007
2113	1.043	1.053	1.049	1.024	0.997
2116	1.060	1.056	1.042	1.023	1.007
2117	1.056	1.054	1.046	1.028	1.008
2121	1.034	1.027	1.011	1.000	0.996
2123	1.150	1.131	1.086	1.045	1.023
2142	1.062	1.058	1.041	1.022	1.007
2163	1.040	1.041	1.034	1.019	1.003
2222	1.026	1.022	1.020	1.015	1.008

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

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Code					
2362	1.031	1.035	1.029	1.020	1.003
2402	1.086	1.083	1.066	1.041	1.020
2413	1.009	1.015	1.017	1.011	1.000
2501	1.017	1.020	1.014	1.007	1.000
2570	1.039	1.038	1.027	1.015	1.002
2571	1.041	1.034	1.023	1.011	0.999
2576	1.072	1.071	1.055	1.032	1.013
2584	1.029	1.025	1.012	1.002	0.996
2585	1.079	1.073	1.061	1.040	1.019
2589	1.079	1.074	1.062	1.040	1.019
2660	1.037	1.036	1.029	1.018	1.004
2683	1.009	1.015	1.019	1.013	1.001
2688	1.075	1.070	1.054	1.033	1.014
2702	1.018	1.034	1.048	1.031	1.003
2710	1.027	1.032	1.034	1.023	1.005
2727	1.013	1.025	1.035	1.021	0.998
2731	1.020	1.023	1.024	1.016	1.002
2757	1.024	1.025	1.023	1.013	0.999
2759	1.034	1.037	1.034	1.022	1.005
2790	0.993	0.995	0.995	0.996	0.995
2797	1.011	1.022	1.023	1.014	1.000
2806	1.018	1.021	1.019	1.010	0.998
2812	1.028	1.035	1.032	1.020	1.004
2819	1.022	1.023	1.022	1.017	1.004
2840	1.024	1.024	1.018	1.010	0.999
2842	1.017	1.024	1.024	1.016	1.002
2852	1.051	1.045	1.032	1.018	1.004
2881	1.043	1.042	1.035	1.022	1.007
2883	1.035	1.037	1.033	1.021	1.007
2915	1.025	1.025	1.024	1.016	1.003
2923	1.042	1.041	1.036	1.025	1.010
3018	0.964	0.973	0.986	0.993	0.992
3022	0.984	0.992	0.998	0.997	0.993
3030	0.999	1.006	1.009	1.006	0.997
3039	0.998	1.005	1.008	1.005	0.996
3040	1.008	1.013	1.015	1.010	1.001
3060	1.011	1.013	1.011	1.006	0.997
3066	1.004	1.007	1.008	1.005	0.998
3070	0.996	0.995	0.999	1.003	1.001
3076	1.023	1.023	1.021	1.013	1.004
3081	1.012	1.022	1.023	1.013	1.001
3082	0.992	0.998	1.000	0.998	0.991
3085	1.019	1.024	1.023	1.012	1.001
3099	0.997	1.000	1.000	0.998	0.994
3110	0.986	0.992	0.995	0.995	0.992
3131	0.996	1.001	0.999	0.994	0.990
3146	1.001	1.001	1.003	1.002	0.998
3152	1.000	1.005	1.005	1.000	0.994
3165	1.016	1.014	1.014	1.009	1.002
3169	1.030	1.028	1.026	1.018	1.005
3175	1.023	1.023	1.021	1.014	1.003
3178	1.018	1.015	1.013	1.009	1.002
3179	1.025	1.023	1.020	1.014	1.005
3180	1.021	1.017	1.013	1.006	0.997
3220	1.016	1.020	1.019	1.012	1.001
3241	0.992	0.998	1.003	1.001	0.996

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

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Code					
3257	1.006	1.010	1.011	1.008	0.999
3339	1.004	1.013	1.014	1.005	0.995
3365	1.002	1.008	1.012	1.009	1.000
3372	1.011	1.013	1.014	1.012	1.003
3383	1.020	1.026	1.034	1.032	1.011
3400	1.007	1.010	1.011	1.006	0.998
3401	1.014	1.020	1.019	1.011	1.000
3501	1.006	1.005	1.004	1.001	0.997
3507	1.008	1.009	1.009	1.004	0.997
3560	1.002	1.004	1.003	1.000	0.996
3568	0.997	1.002	1.011	1.011	1.000
3569	1.000	0.994	0.992	0.992	0.991
3570	1.018	1.017	1.014	1.008	0.999
3572	1.008	1.007	1.007	1.006	1.001
3573	1.021	1.018	1.015	1.010	1.003
3574	1.019	1.018	1.015	1.010	1.002
3577	0.996	0.994	0.996	0.998	0.998
3612	1.005	1.004	1.004	1.001	0.996
3620	1.007	1.010	1.010	1.005	0.997
3632	1.007	1.009	1.007	1.002	0.996
3634	1.018	1.018	1.015	1.009	1.000
3643	1.011	1.008	1.007	1.004	0.999
3647	0.994	0.995	0.995	0.993	0.991
3651	1.029	1.028	1.022	1.013	1.004
3681	0.997	0.994	0.996	0.997	0.997
3682	1.015	1.014	1.010	1.009	1.009
3683	1.000	0.997	1.001	1.005	1.003
3719	1.010	1.001	1.001	1.003	1.002
3724	0.994	0.996	1.001	1.001	0.997
3726	0.992	0.996	1.002	1.002	0.997
3805	0.993	0.990	0.993	0.995	0.995
3808	1.051	1.045	1.039	1.027	1.010
3815	1.022	1.022	1.019	1.012	1.002
3821	0.981	0.986	0.983	0.986	0.989
3828	1.018	1.017	1.012	1.005	0.996
3830	0.982	0.980	0.985	0.990	0.994
3831	0.992	0.992	0.995	0.996	0.995
3840	1.030	1.029	1.025	1.016	1.003
4000	1.016	1.021	1.018	1.011	1.000
4034	1.028	1.028	1.027	1.016	0.999
4036	1.022	1.025	1.025	1.016	1.001
4038	1.021	1.026	1.025	1.015	0.999
4041	1.035	1.036	1.033	1.021	1.004
4049	1.019	1.022	1.022	1.014	0.998
4111	1.027	1.027	1.025	1.016	1.002
4112	1.000	0.995	0.997	1.000	0.998
4114	1.024	1.027	1.027	1.017	1.002
4130	1.000	1.002	1.003	1.001	0.994
4150	1.000	0.999	1.000	1.000	0.997
4239	1.007	1.011	1.015	1.011	0.999
4240	1.026	1.026	1.022	1.013	1.002
4243	1.018	1.018	1.016	1.009	1.000
4244	1.017	1.018	1.015	1.009	1.000
4250	1.020	1.023	1.021	1.013	1.000
4251	1.009	1.013	1.013	1.008	1.000
4279	1.016	1.017	1.016	1.009	0.999

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

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
4283	1.020	1.019	1.019	1.013	1.002
4286	1.023	1.025	1.022	1.014	1.003
4295	1.000	1.007	1.008	1.005	0.998
4297	0.964	0.970	0.974	0.984	0.989
4299	0.975	0.985	0.992	0.995	0.991
4304	0.973	0.976	0.982	0.988	0.990
4312	0.987	0.990	0.993	0.995	0.992
4351	1.005	1.008	1.009	1.006	0.998
4354	0.980	0.981	0.985	0.990	0.993
4361	1.056	1.063	1.067	1.074	1.041
4362	1.004	1.006	1.004	1.004	1.003
4410	1.018	1.019	1.020	1.013	1.001
4420	0.993	0.994	0.995	0.996	0.994
4432	1.044	1.052	1.051	1.033	1.011
4470	1.012	1.012	1.011	1.005	0.999
4478	1.026	1.025	1.022	1.014	1.002
4492	0.996	1.004	1.005	1.003	0.996
4494	1.025	1.027	1.023	1.015	1.003
4495	1.018	1.019	1.018	1.011	1.001
4496	1.018	1.019	1.017	1.011	1.000
4497	1.014	1.014	1.014	1.009	1.001
4498	1.022	1.023	1.020	1.012	1.002
4499	1.016	1.017	1.015	1.010	1.001
4511	0.996	0.991	0.994	0.999	1.001
4512	1.001	0.995	0.999	1.004	1.005
4557	1.025	1.027	1.022	1.013	1.003
4558	1.007	1.011	1.012	1.008	1.000
4611	1.016	1.014	1.014	1.012	1.007
4623	1.018	1.020	1.019	1.012	1.004
4635	1.000	1.004	1.007	1.004	0.997
4665	1.039	1.047	1.042	1.020	0.996
4683	1.050	1.048	1.038	1.021	1.005
4691	1.026	1.025	1.019	1.012	1.006
4692	1.015	1.015	1.013	1.008	1.000
4717	1.032	1.040	1.040	1.025	1.005
4720	1.030	1.031	1.029	1.020	1.006
4740	1.021	1.021	1.016	1.008	1.000
4771	0.996	0.999	1.001	1.000	0.998
4828	1.017	1.019	1.019	1.012	1.002
4829	1.024	1.024	1.021	1.013	1.003
4831	1.000	1.000	1.002	1.002	0.999
4983	1.026	1.027	1.026	1.018	1.004
5020	1.118	1.103	1.086	1.054	1.016
5027	1.032	1.048	1.045	1.028	1.005
5028	1.023	1.041	1.039	1.024	1.004
5029	1.003	1.025	1.030	1.022	1.004
5040	0.997	1.008	1.011	1.006	0.996
5057	1.009	1.012	1.013	1.010	1.001
5059	0.994	1.005	1.009	1.005	0.995
5102	1.020	1.027	1.027	1.017	1.001
5107	1.012	1.018	1.015	1.007	0.994
5108	1.018	1.017	1.013	1.007	0.996
5128	0.973	0.975	0.980	0.985	0.989
5129	0.973	0.975	0.980	0.985	0.989
5130	0.973	0.975	0.980	0.985	0.989
5140	0.945	0.950	0.957	0.965	0.974

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

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Code					
5146	1.013	1.020	1.020	1.013	0.999
5160	1.067	1.042	1.034	1.029	1.017
5183	0.943	0.964	0.986	0.994	0.989
5184	1.085	1.078	1.069	1.044	1.012
5185	0.950	0.967	0.985	0.992	0.988
5186	0.971	0.981	0.997	1.002	0.994
5187	0.937	0.959	0.983	0.993	0.989
5190	0.952	0.957	0.964	0.971	0.978
5191	0.982	0.980	0.984	0.989	0.993
5192	1.020	1.022	1.015	1.006	0.995
5193	0.982	0.980	0.984	0.989	0.993
5195	0.952	0.957	0.965	0.972	0.980
5201	1.000	1.022	1.026	1.016	0.999
5205	0.997	1.020	1.026	1.017	1.000
5212	0.992	1.019	1.026	1.019	1.003
5213	0.992	1.013	1.019	1.013	0.998
5214	0.991	1.017	1.024	1.017	1.000
5222	1.008	1.025	1.030	1.022	1.005
5225	0.994	1.007	1.012	1.007	0.996
5348	1.009	1.019	1.018	1.009	0.995
5403	1.001	1.017	1.019	1.009	0.995
5432	0.992	1.012	1.016	1.008	0.994
5436	1.018	1.007	0.995	0.989	0.981
5443	1.119	1.102	1.085	1.054	1.017
5446	1.080	1.075	1.064	1.040	1.010
5447	1.095	1.086	1.074	1.046	1.013
5467	1.007	1.008	1.005	1.001	0.992
5470	1.008	1.012	1.009	1.004	0.993
5473	1.009	1.013	1.015	1.011	1.001
5474	0.997	1.010	1.013	1.007	0.996
5479	1.130	1.110	1.091	1.058	1.018
5482	1.002	1.015	1.019	1.011	0.998
5484	1.108	1.093	1.077	1.049	1.015
5485	1.103	1.091	1.077	1.049	1.014
5506	1.010	1.031	1.035	1.024	1.005
5507	1.007	1.026	1.031	1.021	1.004
5538	0.942	0.962	0.983	0.992	0.989
5542	0.943	0.964	0.986	0.994	0.990
5552	0.963	0.969	0.976	0.992	1.004
5553	0.963	0.970	0.976	0.992	1.004
5606	0.985	1.002	1.009	1.005	0.994
5610	1.016	1.017	1.017	1.013	1.001
5632	1.039	1.045	1.042	1.025	1.003
5633	1.084	1.077	1.066	1.041	1.010
5650	1.025	1.012	0.991	0.964	0.952
5951	1.009	1.004	1.007	1.008	1.006
6003	0.984	1.002	1.009	1.005	0.994
6011	1.015	1.039	1.043	1.029	1.007
6204	1.019	1.031	1.029	1.020	1.005
6206	1.002	1.000	0.997	1.000	0.998
6213	1.002	1.004	1.003	1.002	0.997
6216	1.007	1.009	1.008	1.006	0.999
6218	1.005	1.015	1.018	1.014	1.003
6220	1.005	1.018	1.022	1.015	1.002
6233	0.975	0.989	0.996	0.995	0.990
6235	0.980	0.980	0.979	0.988	0.995

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

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
6237	0.993	0.995	0.995	0.999	0.997
6251	0.992	1.010	1.018	1.013	0.999
6258	1.008	1.027	1.030	1.020	1.003
6307	0.984	1.002	1.011	1.007	0.996
6308	0.991	1.003	1.008	1.005	0.997
6315	0.993	1.007	1.011	1.005	0.996
6316	0.990	1.004	1.010	1.006	0.997
6325	0.966	0.973	0.981	0.985	0.990
6361	1.000	1.017	1.022	1.015	1.001
6364	1.006	1.012	1.012	1.006	0.996
6400	1.015	1.027	1.029	1.021	1.005
6504	1.025	1.027	1.022	1.012	1.001
6834	1.000	1.003	1.007	1.005	0.997
7133	1.077	1.083	1.067	1.035	1.012
7198	1.005	1.006	1.000	0.994	0.988
7207	1.030	1.036	1.027	1.011	0.999
7219	1.021	1.019	1.014	1.005	0.993
7227	1.015	1.009	0.999	0.991	0.988
7232	1.028	1.027	1.021	1.010	0.995
7248	0.980	0.979	0.982	0.985	0.991
7272	1.017	1.019	1.031	1.021	1.000
7332	0.982	0.951	0.936	0.963	0.979
7360	1.018	1.019	1.020	1.015	1.003
7365	1.146	1.143	1.141	1.095	1.046
7382	1.083	1.084	1.081	1.059	1.025
7392	0.974	0.977	0.973	0.972	0.973
7403	1.179	1.167	1.117	1.058	1.032
7405	1.162	1.151	1.107	1.054	1.030
7409	1.162	1.143	1.092	1.047	1.025
7410	1.168	1.148	1.095	1.049	1.026
7421	0.983	0.983	0.987	0.990	0.993
7424	1.088	1.081	1.052	1.025	1.012
7428	1.021	1.021	1.017	1.011	1.006
7429	1.026	1.026	1.026	1.023	1.014
7500	0.987	0.993	0.993	0.992	0.991
7515	0.981	0.981	0.987	0.992	0.994
7520	0.992	0.995	0.994	0.992	0.995
7538	1.002	1.006	1.005	1.000	0.996
7539	0.960	0.958	0.966	0.979	0.992
7580	0.994	0.996	0.996	0.994	0.993
7600	0.954	0.960	0.966	0.972	0.980
7601	0.989	0.993	0.998	0.999	0.999
7605	0.973	0.974	0.977	0.980	0.986
7607	0.972	0.977	0.976	0.985	0.998
7610	0.969	0.974	0.974	0.984	0.999
7706	1.012	1.004	0.996	0.992	0.991
7707	1.000	1.000	1.000	1.000	1.000
7720	1.007	1.001	1.003	1.008	1.007
7721	1.139	1.137	1.106	1.070	1.039
7722	1.000	1.000	1.000	1.000	1.000
7855	0.976	0.985	0.987	0.990	0.990
8001	0.955	0.963	0.969	0.979	0.981
8004	1.062	1.058	1.043	1.024	1.006
8006	1.034	1.036	1.026	1.013	1.000
8008	1.028	1.029	1.022	1.014	1.000
8010	1.028	1.029	1.022	1.014	1.000

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

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
8013	0.996	1.000	1.006	1.008	0.997
8015	1.006	1.007	1.004	1.001	0.994
8017	1.018	1.016	1.010	1.005	0.998
8018	1.034	1.037	1.029	1.014	1.001
8019	0.987	0.993	0.996	0.996	0.991
8021	1.053	1.053	1.042	1.022	1.003
8028	0.998	1.001	1.002	1.000	0.994
8031	1.031	1.033	1.024	1.012	1.000
8032	1.000	1.003	1.001	0.998	0.993
8039	1.037	1.037	1.026	1.014	0.999
8041	0.991	0.994	0.988	0.984	0.981
8042	1.015	1.003	0.993	0.988	0.981
8046	1.000	1.003	0.997	0.993	0.988
8057	1.001	0.998	0.998	0.997	0.992
8059	1.005	1.003	0.997	0.993	0.986
8060	1.034	1.034	1.020	1.007	0.998
8061	1.045	1.047	1.033	1.017	1.003
8062	0.974	0.978	0.978	0.982	0.983
8063	1.014	1.000	0.989	0.984	0.981
8064	1.000	1.005	1.002	0.999	0.990
8065	1.020	1.021	1.016	1.009	0.997
8066	1.024	1.025	1.018	1.012	1.000
8071	1.019	1.021	1.015	1.009	0.998
8078	1.075	1.056	1.026	1.009	1.005
8102	1.053	1.045	1.034	1.021	1.010
8106	0.989	0.994	0.995	0.991	0.984
8107	1.009	1.010	1.008	1.002	0.994
8110	1.014	1.013	1.012	1.007	0.998
8116	1.031	1.027	1.021	1.010	0.997
8117	1.042	1.040	1.031	1.018	1.003
8209	1.111	1.099	1.066	1.035	1.015
8215	1.057	1.055	1.043	1.024	1.006
8227	1.003	1.017	1.020	1.014	1.001
8232	1.013	1.015	1.012	1.006	0.994
8267	0.998	1.001	1.000	0.996	0.989
8278	1.000	1.000	1.000	1.000	1.000
8286	1.075	1.074	1.056	1.028	1.008
8290	1.032	1.027	1.030	1.029	1.015
8291	1.059	1.053	1.043	1.028	1.011
8292	1.018	1.016	1.018	1.013	1.001
8293	1.006	1.005	1.003	0.999	0.992
8304	1.074	1.066	1.055	1.033	1.012
8324	1.078	1.077	1.054	1.029	1.012
8350	1.010	1.012	1.010	1.004	0.996
8370	0.986	0.988	0.992	0.995	0.995
8387	1.086	1.079	1.057	1.032	1.013
8388	1.014	1.016	1.008	0.999	0.990
8389	1.005	1.006	0.998	0.992	0.987
8390	1.063	1.062	1.058	1.040	1.015
8391	1.004	1.002	0.993	0.988	0.986
8392	1.080	1.070	1.056	1.035	1.017
8393	1.011	1.005	0.995	0.988	0.983
8397	0.997	0.998	0.990	0.985	0.983
8400	1.009	1.008	1.002	0.997	0.992
8500	1.009	1.009	1.012	1.009	0.998
8601	0.975	0.975	0.981	0.987	0.993

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

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
8631	0.819	0.833	0.850	0.870	0.892
8720	0.998	0.999	0.998	0.996	0.995
8729	1.072	1.045	1.036	1.031	1.019
8740	1.018	1.015	1.021	1.027	1.017
8741	1.012	1.008	1.015	1.025	1.017
8742	0.991	0.997	1.002	1.001	1.002
8743	0.913	0.919	0.935	0.952	0.968
8744	0.991	0.997	1.002	1.001	1.002
8745	0.977	0.983	0.979	0.983	0.988
8746	0.991	0.997	1.002	1.001	1.002
8748	1.002	1.002	0.994	0.989	0.986
8749	0.892	0.899	0.919	0.941	0.962
8755	0.966	0.960	0.961	0.970	0.988
8800	0.980	0.984	0.986	0.991	0.992
8801	0.939	0.944	0.956	0.969	0.982
8803	0.975	0.972	0.975	0.982	0.993
8804	1.028	1.024	1.018	1.012	1.006
8806	1.048	1.046	1.034	1.019	1.005
8807	0.986	0.988	0.990	0.994	0.993
8808	0.936	0.940	0.953	0.967	0.979
8810	0.990	0.994	0.999	1.002	1.004
8811	0.990	0.994	0.999	1.002	1.004
8812	0.990	0.994	0.999	1.002	1.004
8813	0.983	0.993	0.998	1.001	0.996
8818	0.973	0.975	0.981	0.987	0.990
8820	0.948	0.950	0.962	0.967	0.968
8821	0.970	0.972	0.980	0.983	0.980
8822	0.929	0.938	0.935	0.941	0.962
8823	1.031	1.028	1.023	1.013	1.003
8827	1.039	1.033	1.027	1.024	1.018
8829	1.048	1.042	1.037	1.034	1.023
8830	1.060	1.055	1.046	1.032	1.016
8831	0.989	0.994	0.997	0.991	0.987
8834	1.005	1.001	0.996	1.001	1.010
8838	0.988	0.994	0.996	0.995	0.995
8839	0.921	0.917	0.930	0.955	0.979
8840	0.993	1.004	1.018	1.018	1.002
8846	0.990	0.998	1.000	1.000	0.995
8847	1.029	1.019	1.013	1.006	0.996
8850	0.909	0.917	0.930	0.947	0.966
8851	1.049	1.042	1.038	1.034	1.022
8852	1.042	1.035	1.030	1.029	1.022
8859	0.982	0.978	0.983	0.991	0.996
8868	1.045	1.038	1.030	1.020	1.008
8870	1.045	1.038	1.030	1.020	1.008
8875	1.027	1.024	1.022	1.012	1.000
9007	1.032	1.027	1.030	1.033	1.022
9008	0.988	0.992	0.995	0.996	0.995
9009	1.016	1.015	1.019	1.021	1.011
9010	1.048	1.037	1.034	1.035	1.020
9011	1.027	1.021	1.025	1.030	1.019
9015	1.016	1.017	1.017	1.013	1.001
9016	1.052	1.053	1.041	1.023	1.010
9031	1.050	1.031	1.005	0.972	0.954
9033	1.035	1.028	1.034	1.041	1.028
9043	1.011	1.003	1.005	1.014	1.018

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

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Code					
9048	1.103	1.077	1.045	1.022	1.001
9050	1.022	1.015	1.007	1.002	0.999
9053	1.032	1.034	1.026	1.014	1.002
9054	1.032	1.034	1.026	1.014	1.002
9059	1.014	1.014	1.011	1.006	1.000
9060	1.028	1.029	1.021	1.012	1.002
9061	1.080	1.060	1.031	1.013	1.003
9066	1.040	1.033	1.026	1.023	1.014
9067	1.049	1.039	1.024	1.010	1.001
9069	1.055	1.036	1.008	0.989	0.990
9070	1.052	1.046	1.038	1.030	1.019
9079	1.115	1.078	1.028	1.006	1.007
9085	1.047	1.044	1.033	1.020	1.009
9092	1.032	1.024	1.006	0.997	0.996
9095	1.005	1.011	1.014	1.010	0.996
9096	1.016	1.019	1.016	1.010	0.999
9097	1.024	1.034	1.033	1.023	1.005
9101	1.044	1.037	1.029	1.020	1.009
9151	0.961	0.967	0.969	0.973	0.979
9154	0.805	0.835	0.860	0.896	0.941
9155	1.009	1.013	1.006	1.002	1.003
9156	0.756	0.791	0.820	0.865	0.926
9180	1.055	1.056	1.040	1.020	1.008
9181	1.017	1.022	1.020	1.012	1.000
9182	1.018	1.022	1.019	1.011	0.999
9184	1.007	1.016	1.018	1.011	0.998
9185	1.057	1.056	1.041	1.024	1.015
9220	0.968	0.989	0.991	0.988	0.977
9402	1.033	1.023	1.015	1.007	0.998
9403	1.040	1.026	1.017	1.007	0.998
9410	1.034	1.036	1.031	1.018	1.006
9420	1.033	1.033	1.025	1.015	1.006
9422	1.058	1.055	1.046	1.031	1.015
9424	1.039	1.028	1.020	1.010	1.000
9426	1.018	1.011	1.008	1.003	0.995
9501	0.993	0.996	0.999	0.999	0.996
9507	0.982	0.988	0.988	0.991	0.991
9516	0.986	0.988	0.992	0.995	0.995
9519	1.027	1.027	1.020	1.010	0.997
9521	1.014	1.005	0.995	0.990	0.983
9522	1.029	1.031	1.026	1.017	1.004
9529	1.019	1.030	1.032	1.023	1.007
9531	0.986	0.988	0.992	0.995	0.995
9549	0.972	0.975	0.975	0.983	0.991
9552	0.984	0.993	0.995	0.995	0.994
9586	1.037	1.026	0.997	0.988	0.997
9610	0.935	0.939	0.946	0.962	0.984
9620	0.968	0.992	0.994	0.988	0.975

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

Indemnity Loss Development Factors

Selected Age-to-Age Loss Development Factors (a)

Report Level	Indemnity Loss Development Group (ILDG)			
	1	2	3	4
1st to 2nd	1.319	1.393	1.391	1.465
2nd to 3rd	1.113	1.133	1.160	1.181
3rd to 4th	1.059	1.073	1.076	1.082
4th to 5th	1.033	1.037	1.046	1.046
5th to 6th	1.025	1.034	1.032	1.031
6th to 7th	1.017	1.022	1.020	1.018
7th to 8th	1.016	1.024	1.014	1.011
8th to 9th	1.012	1.009	1.010	1.011
9th to 10th	1.012	1.005	1.012	1.005
10th to Ult	1.036	1.036	1.036	1.036

Cumulative Loss Development Factors to Ultimate Level (b)

Policy Year	Report Level	Indemnity Loss Development Group (ILDG)			
		1	2	3	4
2017	1st	1.804	1.999	2.054	2.186
2016	2nd	1.368	1.435	1.477	1.493
2015	3rd	1.229	1.266	1.273	1.264
2014	4th	1.160	1.180	1.183	1.168
2013	5th	1.123	1.138	1.131	1.117

Notes:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.
- (b) Factors based on successive multiplication of age-to-age factors and the 10th to ultimate report level factor which is based on WCIRB aggregate accident year experience as of December 31, 2019.

Medical Loss Development Factors

Selected Age-to-Age Loss Development Factors (a)

Report Level	Medical Loss Development Group (MLDG)			
	1	2	3	4
1st to 2nd	1.111	1.187	1.216	1.234
2nd to 3rd	1.039	1.089	1.097	1.112
3rd to 4th	1.030	1.039	1.049	1.053
4th to 5th	1.017	1.029	1.034	1.036
5th to 6th	0.988	1.019	1.028	1.020
6th to 7th	0.996	1.006	1.022	1.016
7th to 8th	0.998	1.005	1.018	1.012
8th to 9th	0.987	1.001	1.011	1.008
9th to 10th	0.992	1.006	1.009	1.007
10th to Ult	1.041	1.041	1.041	1.041

Cumulative Loss Development Factors to Ultimate Level (b)

Policy Year	Report Level	Medical Loss Development Group (MLDG)			
		1	2	3	4
2017	1st	1.210	1.492	1.644	1.658
2016	2nd	1.089	1.257	1.352	1.345
2015	3rd	1.049	1.155	1.232	1.210
2014	4th	1.018	1.111	1.174	1.148
2013	5th	1.002	1.080	1.136	1.108

Notes:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.
- (b) Factors based on successive multiplication of age-to-age factors and the 10th to ultimate report level factor which is based on WCIRB aggregate accident year experience as of December 31, 2019.

Indemnity Loss Development Groups (ILDG) Classification Assignments

ILDG 1 Classifications			
0005	4130	5507	8060
0016	4312	5538	8061
0034	4470	5542	8116
0036	4512	5552	8117
0038	5020	5553	8209
0040	5027	5632	8215
0041	5028	5633	8278
0042	5059	5650	8293
0044	5102	6204	8387
0045	5107	6220	8389
0050	5108	6307	8392
0079	5140	6308	8400
0106	5146	6316	8631
0171	5183	6325	8741
0172	5185	6400	8831
0400	5187	7198	8838
0401	5190	7207	8839
1803	5201	7219	8840
2107	5205	7332	8847
2142	5212	7360	8859
2584	5214	7365	8875
2702	5225	7392	9048
2710	5348	7410	9066
2727	5403	7424	9097
2731	5432	7605	9155
2757	5436	7610	9156
2806	5443	7706	9180
2819	5446	8004	9184
2883	5447	8021	9185
3241	5467	8028	9507
3365	5470	8041	9519
3401	5484	8057	9529

ILDG 2 Classifications			
0035	2222	3030	3808
0251	2413	3039	3828
1322	2660	3060	3830
1463	2759	3131	3840
1710	2790	3372	4034
1741	2812	3507	4038
2014	2842	3560	4041
2111	2915	3577	4496
2163	2923	3724	

ILDG 2 Classifications (Continued)			
4511	6364	8267	9010
4665	7227	8286	9011
4720	7272	8370	9033
4771	7500	8388	9043
4831	7520	8391	9053
4983	7538	8393	9054
5029	7580	8397	9060
5192	7707	8500	9092
5195	8001	8601	9101
5222	8015	8743	9151
5474	8018	8755	9154
5479	8031	8803	9403
5482	8032	8806	9426
5485	8046	8820	9501
5506	8059	8830	9516
6216	8065	8851	9521
6218	8071	8868	9531
6233	8106	8870	9552
6235	8107	9007	9620
6315	8227	9009	

ILDG 3 Classifications			
1122	2840	4297	7232
1123	2881	4299	7248
1124	3040	4420	7403
1320	3081	4432	7405
1330	3099	4495	7409
1438	3110	4558	7428
1452	3169	4683	7539
1624	3257	4717	7601
1699	3501	4740	7607
1701	3620	4828	7720
2002	3634	5040	7721
2003	3726	5186	7722
2063	3815	5213	8006
2102	4000	5610	8013
2109	4036	6003	8039
2116	4239	6011	8042
2117	4240	6206	8062
2362	4243	6213	8066
2576	4244	6237	8102
2589	4279	6258	8232
2683	4286	6361	8290
2797	4295	7133	8291

ILDG 3 Classifications (Continued)			
8304	8800	9015	9420
8324	8801	9016	9422
8350	8807	9031	9424
8390	8821	9059	9549
8720	8823	9061	9586
8729	8834	9067	9610
8740	8846	9079	
8745	8850	9085	
8748	8852	9095	

ILDG 4 Classifications			
0096	3568	4494	8019
1925	3569	4497	8063
2030	3570	4498	8064
2081	3572	4499	8078
2095	3573	4557	8110
2108	3574	4611	8292
2113	3612	4623	8742
2121	3632	4635	8744
2123	3643	4691	8746
2402	3647	4692	8749
2501	3651	4829	8804
2570	3681	5057	8808
2571	3682	5128	8810
2585	3683	5129	8811
2688	3719	5130	8812
2852	3805	5160	8813
3018	3821	5184	8818
3022	3831	5191	8822
3066	4049	5193	8827
3070	4111	5473	8829
3076	4112	5606	8871
3082	4114	5951	9008
3085	4150	6251	9050
3146	4250	6504	9069
3152	4251	6834	9070
3165	4283	7382	9096
3175	4304	7421	9181
3178	4351	7429	9182
3179	4354	7515	9220
3180	4361	7600	9402
3220	4362	7855	9410
3339	4410	8008	9522
3383	4478	8010	
3400	4492	8017	

Medical Loss Development Groups (MLDG) Classification Assignments

MLDG 1 Classifications			
0016	3365	7332	8807
0036	3507	7360	8839
0038	4470	7365	8840
0040	4512	7392	8847
0042	4771	7538	8859
0044	5059	7539	9048
0045	5108	8004	9067
0106	5140	8057	9092
0171	5403	8060	9097
0172	5443	8065	9151
2107	5446	8116	9156
2142	5479	8117	9180
2702	5538	8209	9184
2710	5553	8278	9185
2727	5632	8286	9426
2731	5650	8387	9529
2757	6011	8400	
2806	6204	8500	
2819	6325	8631	
3241	7207	8741	

MLDG 2 Classifications (Continued)			
6361	8031	8397	9043
6400	8041	8601	9060
6834	8042	8743	9061
7133	8059	8801	9066
7198	8062	8806	9095
7219	8106	8818	9101
7227	8107	8820	9154
7403	8215	8823	9155
7424	8227	8830	9181
7428	8232	8831	9220
7500	8290	8838	9403
7520	8291	8851	9424
7600	8293	8852	9501
7605	8304	8868	9516
7607	8324	8870	9519
7610	8370	8875	9531
7706	8388	9007	9552
7707	8389	9009	
8001	8391	9016	
8028	8392	9033	

MLDG 3 Classifications (Continued)			
6237	8006	8720	8871
6258	8008	8729	9010
6308	8010	8740	9011
6364	8015	8742	9015
6504	8017	8744	9031
7232	8018	8746	9053
7248	8019	8745	9054
7272	8021	8748	9059
7382	8046	8749	9079
7409	8061	8755	9085
7410	8063	8800	9182
7421	8064	8803	9402
7515	8066	8808	9410
7580	8110	8810	9422
7601	8267	8811	9507
7720	8292	8812	9521
7721	8350	8821	9549
7722	8390	8834	9586
7855	8393	8846	9610

MLDG 2 Classifications			
0005	2915	4354	5201
0034	3018	4362	5205
0035	3030	4420	5212
0041	3039	4511	5214
0050	3066	4720	5225
0079	3131	4740	5348
0251	3401	4829	5432
0400	3560	5027	5436
0401	3612	5028	5467
1122	3620	5029	5474
1320	3634	5040	5482
1322	3643	5057	5484
1452	3681	5107	5485
1624	3724	5128	5507
1741	3805	5129	5542
2014	4034	5130	5552
2102	4038	5146	5633
2108	4130	5160	5951
2163	4243	5183	6213
2584	4286	5186	6216
2589	4304	5187	6251
2759	4312	5190	6307
2883	4351	5195	6315

MLDG 3 Classifications			
0096	2576	3574	4717
1123	2660	3651	4828
1124	2683	3726	4831
1330	2790	3808	4983
1438	2797	3815	5020
1463	2812	3828	5102
1699	2842	4036	5184
1701	2881	4041	5185
1710	2923	4114	5191
1803	3070	4239	5192
1925	3081	4244	5193
2002	3082	4250	5213
2003	3099	4279	5222
2030	3165	4295	5447
2063	3169	4361	5470
2081	3175	4432	5473
2095	3220	4495	5606
2109	3257	4496	5610
2111	3372	4497	6003
2116	3400	4557	6206
2117	3501	4558	6218
2121	3569	4665	6233
2123	3572	4683	6235

MLDG 4 Classifications			
2113	3179	4150	7429
2222	3180	4240	8013
2362	3339	4251	8032
2402	3383	4283	8039
2413	3568	4297	8071
2501	3570	4299	8078
2570	3573	4410	8102
2571	3577	4478	8804
2585	3632	4492	8813
2688	3647	4494	8822
2840	3682	4498	8827
2852	3683	4499	8829
3022	3719	4611	8850
3040	3821	4623	9008
3060	3830	4635	9050
3076	3831	4691	9069
3085	3840	4692	9070
3110	4000	5506	9096
3146	4049	6220	9420
3152	4111	6316	9522
3178	4112	7405	9620

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	0005	1.015	1.029	1.019	1.021	1.024	0.940
	0016	1.045	1.122	1.066	1.094	1.124	0.940
	0034	1.007	1.006	1.007	1.003	1.000	0.940
	0035	1.006	1.004	1.006	1.000	0.997	0.940
	0036	1.018	1.040	1.025	1.030	1.037	0.940
	0038	1.024	1.059	1.034	1.044	1.056	0.940
	0040	1.036	1.096	1.053	1.073	1.096	0.940
	0041	1.033	1.087	1.048	1.066	1.086	0.940
	0042	1.026	1.070	1.038	1.053	1.069	0.940
	0044	1.039	1.103	1.056	1.079	1.104	0.940
	0045	1.039	1.105	1.057	1.081	1.106	0.940
	0050	1.038	1.101	1.055	1.078	1.102	0.940
	0079	1.038	1.100	1.055	1.077	1.101	0.940
	0096	1.035	1.090	1.050	1.069	1.090	0.940
	0106	1.029	1.080	1.043	1.060	1.080	0.940
	0171	1.034	1.088	1.049	1.068	1.088	0.940
	0172	1.044	1.121	1.065	1.093	1.123	0.940
	0251	1.013	1.008	1.012	1.006	1.001	0.940
	0400	1.010	1.028	1.015	1.019	1.024	0.940
	0401	1.055	1.153	1.081	1.118	1.158	0.940
	1122	1.005	1.001	1.004	0.998	0.994	0.940
	1123	1.004	0.996	1.002	0.995	0.989	0.940
	1124	1.012	1.021	1.015	1.014	1.016	0.940
	1320	1.003	0.995	1.002	0.994	0.988	0.940
	1322	1.000	0.985	0.996	0.986	0.977	0.940
	1330	1.003	0.979	0.997	0.983	0.970	0.940
	1438	1.011	0.996	1.007	0.997	0.988	0.940
	1452	1.003	0.994	1.001	0.992	0.986	0.940
	1463	1.015	1.009	1.014	1.007	1.002	0.940
	1624	1.008	1.008	1.008	1.004	1.001	0.940
	1699	1.014	1.006	1.012	1.005	0.999	0.940
	1701	1.015	1.010	1.014	1.008	1.003	0.940
	1710	1.002	0.992	1.000	0.991	0.985	0.940
	1741	1.007	1.005	1.007	1.002	0.999	0.940
	1803	1.015	1.009	1.014	1.007	1.002	0.940
	1925	1.015	1.010	1.015	1.008	1.003	0.940
	2002	1.024	1.035	1.027	1.028	1.030	0.940
	2003	1.025	1.039	1.029	1.031	1.035	0.940
	2014	1.031	1.056	1.038	1.045	1.053	0.940
	2030	1.022	1.029	1.024	1.023	1.023	0.940
	2063	1.019	1.021	1.020	1.016	1.015	0.940
	2081	1.018	1.017	1.018	1.013	1.010	0.940
	2095	1.018	1.017	1.018	1.013	1.010	0.940
	2102	1.033	1.062	1.041	1.049	1.059	0.940
	2107	1.052	1.124	1.072	1.097	1.125	0.940
	2108	1.053	1.125	1.073	1.099	1.127	0.940
	2109	1.048	1.109	1.064	1.086	1.109	0.940
	2111	1.023	1.032	1.026	1.025	1.027	0.940
	2113	1.018	1.018	1.019	1.014	1.012	0.940
	2116	1.025	1.039	1.029	1.031	1.034	0.940
	2117	1.026	1.041	1.030	1.032	1.036	0.940
	2121	1.020	1.023	1.021	1.018	1.017	0.940
	2123	1.057	1.137	1.078	1.108	1.140	0.940
	2142	1.029	1.052	1.036	1.041	1.048	0.940
	2163	1.020	1.023	1.021	1.018	1.017	0.940

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	2211	1.026	1.041	1.030	1.033	1.037	0.940
	2222	1.021	1.026	1.022	1.020	1.020	0.940
	2362	1.019	1.021	1.020	1.017	1.015	0.940
	2402	1.030	1.054	1.037	1.043	1.051	0.940
	2413	1.015	1.010	1.015	1.008	1.003	0.940
	2501	1.018	1.018	1.019	1.014	1.012	0.940
	2570	1.021	1.026	1.022	1.020	1.020	0.940
	2571	1.022	1.030	1.025	1.024	1.025	0.940
	2576	1.029	1.050	1.035	1.039	1.046	0.940
	2584	1.009	1.018	1.012	1.011	1.012	0.940
	2585	1.048	1.077	1.057	1.064	1.074	0.940
	2589	1.049	1.078	1.057	1.065	1.074	0.940
	2660	1.018	1.020	1.019	1.015	1.013	0.940
	2683	1.016	1.013	1.016	1.010	1.006	0.940
	2688	1.030	1.054	1.037	1.043	1.051	0.940
	2702	1.002	0.991	0.999	0.990	0.983	0.940
	2710	1.018	1.018	1.018	1.014	1.011	0.940
	2727	1.001	0.989	0.998	0.989	0.981	0.940
	2731	1.018	1.017	1.018	1.013	1.010	0.940
	2757	1.018	1.018	1.019	1.014	1.012	0.940
	2759	1.020	1.025	1.022	1.020	1.019	0.940
	2790	1.014	1.006	1.012	1.004	0.999	0.940
	2797	1.014	1.006	1.012	1.005	0.999	0.940
	2806	1.017	1.015	1.017	1.012	1.008	0.940
	2812	1.018	1.018	1.018	1.014	1.011	0.940
	2819	1.019	1.020	1.020	1.016	1.014	0.940
	2840	1.018	1.019	1.019	1.015	1.013	0.940
	2842	1.017	1.014	1.016	1.011	1.007	0.940
	2852	1.023	1.034	1.027	1.027	1.029	0.940
	2881	1.022	1.029	1.024	1.023	1.024	0.940
	2883	1.021	1.027	1.023	1.021	1.022	0.940
	2915	1.018	1.019	1.019	1.015	1.013	0.940
	2923	1.019	1.021	1.020	1.017	1.015	0.940
	3018	1.008	0.987	1.003	0.990	0.979	0.940
	3022	1.011	0.999	1.008	0.999	0.991	0.940
	3030	1.012	1.000	1.009	1.000	0.992	0.940
	3039	1.012	1.000	1.009	0.999	0.992	0.940
	3040	1.013	1.004	1.011	1.003	0.996	0.940
	3060	1.015	1.008	1.013	1.006	1.001	0.940
	3066	1.013	1.005	1.012	1.003	0.997	0.940
	3070	1.014	1.008	1.013	1.006	1.000	0.940
	3076	1.018	1.019	1.019	1.015	1.012	0.940
	3081	1.014	1.007	1.013	1.005	1.000	0.940
	3082	1.012	0.999	1.009	0.999	0.991	0.940
	3085	1.017	1.014	1.016	1.011	1.007	0.940
	3099	1.013	1.002	1.010	1.001	0.995	0.940
	3110	1.011	0.996	1.007	0.997	0.988	0.940
	3131	1.012	1.001	1.010	1.001	0.994	0.940
	3146	1.013	1.002	1.010	1.002	0.995	0.940
	3152	1.012	1.001	1.010	1.001	0.993	0.940
	3165	1.016	1.011	1.015	1.009	1.004	0.940
	3169	1.017	1.017	1.018	1.013	1.010	0.940
	3175	1.017	1.014	1.016	1.011	1.007	0.940
	3178	1.015	1.009	1.014	1.007	1.002	0.940
	3179	1.017	1.016	1.018	1.013	1.010	0.940

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	3180	1.016	1.012	1.015	1.009	1.005	0.940
	3220	1.015	1.009	1.014	1.007	1.002	0.940
	3241	1.012	0.999	1.009	0.999	0.991	0.940
	3257	1.013	1.004	1.011	1.003	0.996	0.940
	3339	1.014	1.007	1.013	1.005	1.000	0.940
	3365	1.012	1.001	1.010	1.001	0.993	0.940
	3372	1.012	1.001	1.010	1.001	0.994	0.940
	3383	1.017	1.014	1.017	1.011	1.008	0.940
	3400	1.014	1.006	1.012	1.005	0.999	0.940
	3401	1.015	1.009	1.014	1.007	1.002	0.940
	3501	1.016	1.011	1.015	1.009	1.005	0.940
	3507	1.014	1.006	1.012	1.004	0.998	0.940
	3560	1.014	1.005	1.012	1.004	0.998	0.940
	3568	1.012	0.999	1.008	0.999	0.991	0.940
	3569	1.012	1.001	1.009	1.000	0.993	0.940
	3570	1.016	1.012	1.015	1.009	1.005	0.940
	3572	1.015	1.009	1.014	1.006	1.001	0.940
	3573	1.015	1.009	1.014	1.007	1.002	0.940
	3574	1.017	1.014	1.016	1.011	1.007	0.940
	3577	1.012	1.000	1.009	1.000	0.993	0.940
	3612	1.013	1.004	1.011	1.003	0.997	0.940
	3620	1.014	1.007	1.013	1.005	0.999	0.940
	3632	1.014	1.006	1.012	1.004	0.999	0.940
	3634	1.016	1.011	1.015	1.009	1.004	0.940
	3643	1.014	1.008	1.013	1.006	1.000	0.940
	3647	1.011	0.997	1.008	0.997	0.989	0.940
	3651	1.019	1.021	1.020	1.016	1.014	0.940
	3681	1.014	1.005	1.012	1.004	0.998	0.940
	3682	1.020	1.024	1.021	1.019	1.018	0.940
	3683	1.015	1.010	1.014	1.008	1.003	0.940
	3719	1.013	1.006	1.011	1.004	0.999	0.940
	3724	1.009	0.995	1.006	0.996	0.988	0.940
	3726	1.027	1.012	1.023	1.013	1.004	0.940
	3805	1.012	1.001	1.010	1.001	0.994	0.940
	3808	1.018	1.019	1.019	1.015	1.013	0.940
	3815	1.018	1.017	1.018	1.013	1.010	0.940
	3821	0.991	0.971	0.986	0.973	0.963	0.940
	3828	1.016	1.013	1.016	1.010	1.006	0.940
	3830	1.012	1.000	1.009	0.999	0.992	0.940
	3831	1.012	1.001	1.009	1.000	0.993	0.940
	3840	1.018	1.020	1.019	1.015	1.013	0.940
	4000	1.007	1.005	1.007	1.002	0.999	0.940
	4034	1.016	1.013	1.016	1.010	1.007	0.940
	4036	1.016	1.014	1.016	1.010	1.007	0.940
	4038	1.016	1.011	1.015	1.008	1.004	0.940
	4041	1.019	1.020	1.019	1.016	1.014	0.940
	4049	1.014	1.007	1.013	1.005	1.000	0.940
	4111	1.016	1.013	1.016	1.010	1.006	0.940
	4112	1.012	0.999	1.008	0.999	0.991	0.940
	4114	1.016	1.012	1.016	1.010	1.006	0.940
	4130	0.997	0.988	0.995	0.987	0.981	0.940
	4150	1.013	1.004	1.011	1.003	0.997	0.940
	4239	1.014	1.007	1.013	1.005	1.000	0.940
	4240	1.018	1.018	1.018	1.014	1.011	0.940
	4243	1.016	1.013	1.016	1.010	1.006	0.940

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2013

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	4244	1.016	1.011	1.015	1.009	1.005	0.940
	4250	1.016	1.013	1.016	1.010	1.006	0.940
	4251	1.014	1.006	1.012	1.005	0.999	0.940
	4279	1.016	1.012	1.015	1.009	1.005	0.940
	4283	1.016	1.013	1.016	1.010	1.006	0.940
	4286	1.017	1.014	1.016	1.011	1.007	0.940
	4295	1.014	1.006	1.012	1.005	0.999	0.940
	4297	1.009	0.992	1.005	0.993	0.984	0.940
	4299	1.008	0.988	1.003	0.990	0.979	0.940
	4304	1.076	1.054	1.070	1.057	1.045	0.940
	4312	1.024	1.009	1.020	1.009	1.000	0.940
	4351	1.012	0.999	1.009	0.999	0.992	0.940
	4354	1.010	0.995	1.007	0.996	0.987	0.940
	4361	1.084	1.101	1.089	1.092	1.096	0.940
	4362	1.091	1.099	1.094	1.092	1.093	0.940
	4410	1.016	1.013	1.016	1.010	1.006	0.940
	4420	1.013	1.004	1.011	1.003	0.997	0.940
	4432	1.020	1.025	1.022	1.020	1.019	0.940
	4470	1.015	1.008	1.013	1.006	1.001	0.940
	4478	1.018	1.017	1.018	1.013	1.010	0.940
	4492	1.013	1.003	1.011	1.002	0.995	0.940
	4494	1.017	1.015	1.017	1.012	1.008	0.940
	4495	1.016	1.012	1.015	1.009	1.005	0.940
	4496	1.016	1.013	1.016	1.010	1.006	0.940
	4497	1.016	1.012	1.015	1.009	1.005	0.940
	4498	1.017	1.015	1.017	1.012	1.008	0.940
	4499	1.016	1.013	1.016	1.010	1.006	0.940
	4511	1.073	1.068	1.072	1.065	1.060	0.940
	4512	1.075	1.073	1.074	1.069	1.066	0.940
	4557	1.020	1.023	1.021	1.018	1.017	0.940
	4558	1.014	1.007	1.013	1.006	1.000	0.940
	4611	1.018	1.018	1.019	1.014	1.012	0.940
	4623	1.019	1.020	1.019	1.015	1.013	0.940
	4635	1.013	1.002	1.010	1.001	0.995	0.940
	4665	1.018	1.017	1.018	1.014	1.011	0.940
	4683	1.024	1.036	1.028	1.028	1.031	0.940
	4691	1.020	1.023	1.021	1.018	1.017	0.940
	4692	1.016	1.011	1.015	1.008	1.004	0.940
	4717	1.016	1.011	1.015	1.009	1.004	0.940
	4720	1.018	1.019	1.019	1.015	1.013	0.940
	4740	1.019	1.021	1.020	1.016	1.014	0.940
	4771	1.013	1.003	1.011	1.002	0.996	0.940
	4828	1.016	1.014	1.016	1.011	1.007	0.940
	4829	1.019	1.021	1.020	1.016	1.014	0.940
	4831	1.015	1.009	1.014	1.007	1.002	0.940
	4983	1.017	1.014	1.017	1.011	1.008	0.940
	5020	1.017	1.018	1.017	1.013	1.011	0.940
	5027	1.013	1.008	1.012	1.006	1.001	0.940
	5028	1.013	1.007	1.012	1.005	1.000	0.940
	5029	1.008	0.993	1.004	0.993	0.985	0.940
	5040	1.010	0.998	1.007	0.998	0.990	0.940
	5057	1.012	1.006	1.011	1.004	0.998	0.940
	5059	1.008	0.993	1.004	0.994	0.985	0.940
	5102	1.012	1.004	1.010	1.002	0.996	0.940
	5107	1.011	1.003	1.010	1.002	0.995	0.940

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	5108	1.013	1.008	1.012	1.005	1.001	0.940
	5128	1.026	1.009	1.022	1.010	1.000	0.940
	5129	1.026	1.009	1.022	1.010	1.000	0.940
	5130	1.007	0.991	1.003	0.992	0.983	0.940
	5140	1.001	0.971	0.993	0.976	0.962	0.940
	5146	1.012	1.005	1.011	1.004	0.998	0.940
	5160	1.019	1.024	1.020	1.018	1.018	0.940
	5183	0.998	0.962	0.988	0.969	0.952	0.940
	5184	1.014	1.009	1.013	1.007	1.002	0.940
	5185	1.000	0.968	0.992	0.974	0.959	0.940
	5186	1.001	0.971	0.993	0.976	0.961	0.940
	5187	0.995	0.956	0.985	0.964	0.945	0.940
	5190	1.002	0.977	0.996	0.980	0.967	0.940
	5191	1.028	1.016	1.025	1.016	1.009	0.940
	5192	1.006	1.005	1.006	1.002	0.999	0.940
	5193	1.010	0.998	1.007	0.998	0.991	0.940
	5195	1.004	0.980	0.998	0.984	0.972	0.940
	5201	1.007	0.991	1.003	0.992	0.982	0.940
	5205	1.007	0.989	1.003	0.991	0.981	0.940
	5212	1.005	0.982	0.999	0.985	0.973	0.940
	5213	1.007	0.989	1.002	0.990	0.980	0.940
	5214	1.005	0.983	0.999	0.986	0.974	0.940
	5222	1.010	0.997	1.007	0.997	0.989	0.940
	5225	1.008	0.993	1.004	0.994	0.985	0.940
	5348	1.011	1.002	1.009	1.001	0.995	0.940
	5403	1.009	0.996	1.006	0.996	0.988	0.940
	5432	1.006	0.988	1.002	0.990	0.980	0.940
	5436	1.015	1.015	1.016	1.011	1.008	0.940
	5443	1.018	1.023	1.020	1.018	1.017	0.940
	5446	1.014	1.012	1.014	1.009	1.005	0.940
	5447	1.015	1.012	1.015	1.009	1.006	0.940
	5467	1.013	1.007	1.012	1.005	1.000	0.940
	5470	1.012	1.005	1.011	1.004	0.998	0.940
	5473	1.001	0.994	0.999	0.992	0.987	0.940
	5474	1.015	1.013	1.015	1.009	1.006	0.940
	5479	1.019	1.025	1.021	1.019	1.019	0.940
	5482	1.015	1.014	1.015	1.011	1.008	0.940
	5484	1.018	1.021	1.019	1.016	1.015	0.940
	5485	1.016	1.016	1.017	1.012	1.010	0.940
	5506	1.010	0.999	1.007	0.998	0.991	0.940
	5507	1.010	0.997	1.007	0.997	0.989	0.940
	5538	0.997	0.962	0.988	0.969	0.951	0.940
	5542	0.997	0.959	0.987	0.967	0.949	0.940
	5552	1.008	0.993	1.005	0.994	0.985	0.940
	5553	1.008	0.994	1.005	0.994	0.986	0.940
	5606	1.006	0.987	1.001	0.989	0.978	0.940
	5610	1.015	1.014	1.015	1.011	1.008	0.940
	5632	1.010	0.999	1.008	0.999	0.992	0.940
	5633	1.014	1.011	1.014	1.008	1.004	0.940
	5650	1.007	1.011	1.008	1.006	1.006	0.940
	5951	1.018	1.017	1.018	1.013	1.010	0.940
	6003	1.005	0.984	1.000	0.987	0.976	0.940
	6011	1.010	0.999	1.007	0.998	0.991	0.940
	6204	1.006	1.002	1.005	1.000	0.996	0.940
	6206	1.004	0.997	1.003	0.995	0.990	0.940

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification	Indemnity Benefit					Medical	
	Code	Death	PT	Major	Minor	Temporary	Benefit
	6213	1.003	0.993	1.000	0.992	0.986	0.940
	6216	1.003	0.995	1.002	0.994	0.988	0.940
	6218	1.012	1.003	1.010	1.002	0.996	0.940
	6220	1.010	1.000	1.008	0.999	0.992	0.940
	6233	1.005	0.983	0.999	0.986	0.974	0.940
	6235	1.000	0.985	0.996	0.986	0.977	0.940
	6237	1.001	0.988	0.998	0.988	0.980	0.940
	6251	1.008	0.993	1.004	0.993	0.984	0.940
	6258	1.010	0.999	1.007	0.998	0.991	0.940
	6307	1.006	0.986	1.001	0.988	0.977	0.940
	6308	1.009	0.997	1.006	0.997	0.989	0.940
	6315	1.009	0.996	1.006	0.996	0.988	0.940
	6316	1.008	0.993	1.004	0.994	0.985	0.940
	6325	1.007	0.991	1.003	0.992	0.983	0.940
	6361	1.009	0.996	1.006	0.996	0.988	0.940
	6364	1.013	1.007	1.012	1.005	1.000	0.940
	6400	1.012	1.006	1.011	1.004	0.998	0.940
	6504	1.019	1.021	1.020	1.016	1.014	0.940
	6834	1.011	0.997	1.007	0.997	0.989	0.940
	7133	1.029	1.024	1.028	1.021	1.017	0.940
	7198	1.031	1.030	1.031	1.026	1.023	0.940
	7207	1.027	1.039	1.031	1.031	1.034	0.940
	7219	1.029	1.026	1.029	1.023	1.019	0.940
	7227	1.030	1.027	1.029	1.024	1.020	0.940
	7232	1.031	1.030	1.031	1.026	1.023	0.940
	7248	1.069	1.057	1.067	1.057	1.049	0.940
	7272	1.014	1.009	1.013	1.006	1.002	0.940
	7332	1.008	0.999	1.006	0.998	0.991	0.940
	7360	1.028	1.022	1.027	1.020	1.015	0.940
	7365	1.056	1.105	1.069	1.085	1.104	0.940
	7382	1.040	1.056	1.045	1.047	1.051	0.940
	7392	0.990	0.968	0.984	0.970	0.959	0.940
	7403	1.064	1.131	1.082	1.106	1.132	0.940
	7405	1.060	1.120	1.077	1.098	1.120	0.940
	7409	1.049	1.136	1.073	1.105	1.140	0.940
	7410	1.051	1.143	1.076	1.110	1.147	0.940
	7421	1.026	1.015	1.023	1.014	1.007	0.940
	7424	1.046	1.075	1.054	1.062	1.072	0.940
	7428	1.032	1.034	1.033	1.030	1.028	0.940
	7429	1.033	1.037	1.035	1.032	1.031	0.940
	7500	1.012	1.003	1.010	1.002	0.996	0.940
	7515	1.025	1.012	1.022	1.012	1.004	0.940
	7520	1.011	1.003	1.010	1.001	0.995	0.940
	7538	1.014	1.010	1.013	1.008	1.004	0.940
	7539	1.007	0.991	1.003	0.992	0.982	0.940
	7580	1.011	1.003	1.009	1.001	0.995	0.940
	7600	1.075	1.052	1.069	1.054	1.042	0.940
	7601	1.012	1.003	1.010	1.002	0.996	0.940
	7605	1.007	0.990	1.003	0.991	0.982	0.940
	7607	1.090	1.095	1.092	1.089	1.089	0.940
	7610	1.090	1.097	1.092	1.091	1.091	0.940
	7706	1.011	1.012	1.012	1.008	1.006	0.940
	7707	0.956	0.854	0.927	0.880	0.837	0.940
	7720	1.011	1.012	1.012	1.008	1.006	0.940
	7721	1.028	1.076	1.041	1.057	1.075	0.940

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
7722	0.956	0.854	0.927	0.880	0.837	0.940
7855	1.005	0.984	1.000	0.986	0.975	0.940
8001	0.988	0.964	0.982	0.967	0.955	0.940
8004	1.012	1.034	1.018	1.023	1.030	0.940
8006	1.012	1.022	1.015	1.015	1.017	0.940
8008	1.007	1.008	1.008	1.004	1.002	0.940
8010	1.008	1.010	1.009	1.005	1.004	0.940
8013	1.002	0.991	0.999	0.990	0.984	0.940
8015	1.004	1.000	1.004	0.997	0.993	0.940
8017	1.008	1.010	1.009	1.005	1.004	0.940
8018	0.999	0.994	0.998	0.992	0.988	0.940
8019	1.010	0.995	1.006	0.995	0.986	0.940
8021	1.007	1.019	1.011	1.012	1.014	0.940
8028	0.995	0.986	0.993	0.985	0.979	0.940
8031	1.011	1.020	1.014	1.014	1.015	0.940
8032	0.997	0.989	0.995	0.988	0.982	0.940
8039	1.010	1.016	1.012	1.010	1.010	0.940
8041	0.994	0.982	0.991	0.982	0.974	0.940
8042	1.000	0.999	1.000	0.996	0.993	0.940
8046	1.002	0.991	0.999	0.990	0.983	0.940
8057	1.002	0.993	1.000	0.992	0.986	0.940
8059	0.998	0.991	0.996	0.989	0.984	0.940
8060	1.012	1.024	1.016	1.016	1.018	0.940
8061	1.015	1.031	1.020	1.022	1.026	0.940
8062	0.997	0.977	0.992	0.979	0.969	0.940
8063	1.000	0.998	1.000	0.995	0.992	0.940
8064	0.996	0.987	0.994	0.986	0.980	0.940
8065	1.007	1.007	1.008	1.003	1.001	0.940
8066	1.008	1.009	1.009	1.005	1.003	0.940
8071	1.008	1.009	1.009	1.005	1.003	0.940
8078	1.022	1.055	1.031	1.040	1.052	0.940
8102	1.011	1.032	1.017	1.022	1.028	0.940
8106	0.994	0.979	0.990	0.980	0.971	0.940
8107	0.998	0.991	0.996	0.989	0.984	0.940
8110	0.999	0.995	0.998	0.992	0.988	0.940
8116	1.001	1.001	1.002	0.997	0.995	0.940
8117	1.006	1.016	1.009	1.009	1.010	0.940
8209	1.035	1.091	1.050	1.069	1.091	0.940
8215	1.009	1.025	1.014	1.017	1.021	0.940
8227	1.009	0.997	1.007	0.997	0.989	0.940
8232	0.998	0.994	0.998	0.991	0.987	0.940
8267	0.996	0.986	0.994	0.985	0.979	0.940
8278	0.966	0.863	0.937	0.889	0.846	0.940
8286	1.013	1.036	1.020	1.025	1.033	0.940
8290	1.004	1.011	1.006	1.005	1.005	0.940
8291	1.043	1.067	1.050	1.056	1.064	0.940
8292	1.030	1.027	1.030	1.024	1.021	0.940
8293	1.028	1.022	1.027	1.020	1.015	0.940
8304	1.045	1.073	1.053	1.060	1.069	0.940
8324	1.024	1.059	1.034	1.044	1.056	0.940
8350	0.999	0.995	0.998	0.992	0.988	0.940
8370	1.029	1.018	1.026	1.017	1.010	0.940
8387	1.053	1.090	1.063	1.074	1.087	0.940
8388	1.005	1.000	1.004	0.998	0.993	0.940
8389	1.029	1.017	1.026	1.017	1.009	0.940

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2013

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	8390	1.041	1.055	1.045	1.047	1.050	0.940
	8391	1.002	0.992	0.999	0.991	0.984	0.940
	8392	1.048	1.076	1.056	1.064	1.073	0.940
	8393	1.030	1.022	1.028	1.021	1.015	0.940
	8397	1.027	1.012	1.023	1.012	1.003	0.940
	8400	1.005	1.002	1.005	0.999	0.995	0.940
	8500	0.998	0.993	0.998	0.991	0.987	0.940
	8601	1.069	1.055	1.066	1.055	1.047	0.940
	8631	0.966	0.863	0.937	0.889	0.846	0.940
	8720	1.020	1.012	1.018	1.011	1.005	0.940
	8729	1.019	1.026	1.022	1.020	1.021	0.940
	8740	1.002	1.005	1.003	1.000	0.999	0.940
	8741	1.000	1.001	1.001	0.997	0.994	0.940
	8742	1.041	1.035	1.039	1.032	1.027	0.940
	8743	1.007	0.974	0.998	0.980	0.964	0.940
	8744	0.997	0.991	0.996	0.989	0.984	0.940
	8745	0.998	0.991	0.996	0.989	0.984	0.940
	8746	1.041	1.035	1.039	1.032	1.027	0.940
	8748	1.001	0.991	0.999	0.990	0.983	0.940
	8749	1.000	0.954	0.987	0.964	0.942	0.940
	8755	1.028	1.015	1.025	1.015	1.008	0.940
	8800	1.081	1.070	1.079	1.069	1.062	0.940
	8801	1.008	0.978	1.000	0.983	0.968	0.940
	8803	1.070	1.060	1.068	1.059	1.052	0.940
	8804	1.016	1.022	1.018	1.016	1.016	0.940
	8806	1.020	1.033	1.024	1.025	1.028	0.940
	8807	1.081	1.070	1.079	1.069	1.062	0.940
	8808	1.007	0.973	0.998	0.979	0.963	0.940
	8810	1.008	1.003	1.007	1.001	0.996	0.940
	8811	2.030	2.020	2.028	2.015	2.006	1.880
	8812	0.000	0.000	0.000	0.000	0.000	0.000
	8813	1.010	0.994	1.006	0.995	0.986	0.940
	8818	1.076	1.055	1.071	1.057	1.046	0.940
	8820	1.055	1.014	1.044	1.022	1.003	0.940
	8821	1.062	1.034	1.055	1.038	1.025	0.940
	8822	1.007	0.973	0.998	0.980	0.963	0.940
	8823	1.016	1.021	1.018	1.016	1.016	0.940
	8827	1.021	1.038	1.026	1.029	1.034	0.940
	8829	1.022	1.042	1.028	1.032	1.037	0.940
	8830	1.017	1.026	1.020	1.019	1.020	0.940
	8831	1.072	1.064	1.070	1.062	1.056	0.940
	8834	1.016	1.022	1.018	1.017	1.017	0.940
	8838	1.019	1.013	1.018	1.011	1.006	0.940
	8839	0.997	0.965	0.988	0.970	0.955	0.940
	8840	1.028	1.015	1.025	1.015	1.007	0.940
	8846	1.012	1.001	1.010	1.000	0.993	0.940
	8847	1.002	1.003	1.002	0.999	0.997	0.940
	8850	1.001	0.958	0.990	0.967	0.947	0.940
	8851	1.023	1.043	1.029	1.033	1.039	0.940
	8852	1.021	1.038	1.026	1.029	1.034	0.940
	8859	1.071	1.062	1.069	1.061	1.054	0.940
	8868	1.008	1.019	1.012	1.012	1.014	0.940
	8870	1.008	1.019	1.012	1.012	1.014	0.940
	8875	1.004	1.006	1.005	1.001	1.000	0.940
	9007	1.005	1.014	1.008	1.008	1.009	0.940

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	9008	0.999	0.990	0.997	0.989	0.983	0.940
	9009	1.000	0.999	1.000	0.995	0.993	0.940
	9010	1.008	1.024	1.013	1.016	1.020	0.940
	9011	1.003	1.010	1.006	1.004	1.004	0.940
	9015	0.999	0.999	1.000	0.995	0.992	0.940
	9016	1.027	1.038	1.030	1.031	1.033	0.940
	9031	1.011	1.024	1.015	1.016	1.019	0.940
	9033	1.016	1.028	1.020	1.020	1.023	0.940
	9043	1.017	1.024	1.019	1.018	1.019	0.940
	9048	1.022	1.055	1.031	1.041	1.052	0.940
	9050	1.007	1.010	1.008	1.005	1.004	0.940
	9053	1.024	1.030	1.026	1.024	1.024	0.940
	9054	1.037	1.043	1.039	1.037	1.037	0.940
	9059	1.015	1.019	1.017	1.014	1.013	0.940
	9060	1.024	1.030	1.026	1.024	1.024	0.940
	9061	1.035	1.064	1.043	1.051	1.061	0.940
	9066	1.040	1.052	1.044	1.045	1.047	0.940
	9067	1.029	1.044	1.034	1.036	1.039	0.940
	9069	1.030	1.048	1.035	1.038	1.043	0.940
	9070	1.023	1.043	1.029	1.033	1.039	0.940
	9079	1.032	1.086	1.047	1.065	1.085	0.940
	9085	1.021	1.038	1.026	1.029	1.034	0.940
	9092	1.027	1.038	1.030	1.031	1.033	0.940
	9095	1.019	1.015	1.019	1.012	1.008	0.940
	9096	1.004	1.003	1.004	0.999	0.996	0.940
	9097	1.003	1.000	1.003	0.997	0.994	0.940
	9101	1.008	1.019	1.012	1.012	1.014	0.940
	9151	1.012	0.994	1.008	0.996	0.986	0.940
	9154	0.984	0.913	0.964	0.930	0.899	0.940
	9155	1.098	1.121	1.105	1.110	1.117	0.940
	9156	0.976	0.890	0.952	0.912	0.875	0.940
	9180	1.027	1.038	1.030	1.030	1.032	0.940
	9181	1.020	1.018	1.020	1.015	1.011	0.940
	9182	1.020	1.017	1.020	1.014	1.010	0.940
	9184	1.014	0.999	1.010	1.000	0.991	0.940
	9185	1.028	1.043	1.033	1.034	1.038	0.940
	9220	1.022	0.999	1.016	1.002	0.990	0.940
	9402	1.006	1.009	1.007	1.004	1.003	0.940
	9403	1.008	1.015	1.010	1.009	1.010	0.940
	9410	1.012	1.015	1.013	1.010	1.009	0.940
	9420	1.013	1.019	1.015	1.013	1.013	0.940
	9422	1.015	1.023	1.018	1.017	1.017	0.940
	9424	1.007	1.012	1.009	1.007	1.007	0.940
	9426	1.003	1.001	1.003	0.998	0.995	0.940
	9501	1.029	1.017	1.026	1.017	1.010	0.940
	9507	1.066	1.048	1.062	1.050	1.040	0.940
	9516	1.010	1.000	1.008	0.999	0.992	0.940
	9519	1.034	1.035	1.035	1.030	1.028	0.940
	9521	1.015	1.014	1.015	1.010	1.007	0.940
	9522	1.036	1.041	1.038	1.035	1.035	0.940
	9529	1.012	1.005	1.011	1.004	0.998	0.940
	9531	1.010	1.000	1.008	0.999	0.992	0.940
	9549	1.071	1.062	1.069	1.061	1.054	0.940
	9552	1.010	0.998	1.007	0.997	0.990	0.940
	9586	1.047	1.074	1.055	1.062	1.070	0.940

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9610	1.078	1.060	1.073	1.061	1.051	0.940
9620	1.022	0.997	1.015	1.000	0.988	0.940

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	0005	1.012	1.035	1.018	1.020	1.024	0.959
	0016	1.038	1.114	1.057	1.082	1.108	0.959
	0034	1.005	1.015	1.007	1.004	1.002	0.959
	0035	1.005	1.012	1.006	1.002	0.999	0.959
	0036	1.017	1.048	1.024	1.030	1.037	0.959
	0038	1.020	1.060	1.031	1.040	1.050	0.959
	0040	1.031	1.092	1.046	1.064	1.084	0.959
	0041	1.028	1.083	1.042	1.058	1.075	0.959
	0042	1.022	1.072	1.035	1.048	1.063	0.959
	0044	1.032	1.097	1.049	1.068	1.089	0.959
	0045	1.033	1.100	1.050	1.071	1.093	0.959
	0050	1.032	1.097	1.049	1.069	1.090	0.959
	0079	1.032	1.095	1.048	1.067	1.088	0.959
	0096	1.030	1.089	1.045	1.063	1.082	0.959
	0106	1.025	1.080	1.039	1.055	1.072	0.959
	0171	1.027	1.080	1.040	1.055	1.071	0.959
	0172	1.037	1.113	1.057	1.081	1.107	0.959
	0251	1.012	1.018	1.013	1.008	1.004	0.959
	0400	1.009	1.039	1.017	1.022	1.028	0.959
	0401	1.046	1.140	1.070	1.102	1.136	0.959
	1122	1.004	1.011	1.005	1.001	0.997	0.959
	1123	1.005	1.012	1.006	1.002	0.999	0.959
	1124	1.007	1.020	1.010	1.008	1.007	0.959
	1320	1.001	1.002	1.001	0.994	0.989	0.959
	1322	0.999	0.995	0.997	0.989	0.981	0.959
	1330	1.006	1.001	1.004	0.995	0.986	0.959
	1438	1.011	1.010	1.010	1.002	0.996	0.959
	1452	1.001	1.002	1.001	0.994	0.988	0.959
	1463	1.015	1.024	1.017	1.013	1.010	0.959
	1624	1.006	1.016	1.008	1.005	1.003	0.959
	1699	1.013	1.017	1.013	1.008	1.003	0.959
	1701	1.014	1.021	1.016	1.011	1.008	0.959
	1710	1.004	1.010	1.005	1.000	0.996	0.959
	1741	1.005	1.013	1.006	1.003	1.000	0.959
	1803	1.014	1.019	1.015	1.010	1.006	0.959
	1925	1.015	1.022	1.016	1.012	1.009	0.959
	2002	1.022	1.044	1.027	1.029	1.032	0.959
	2003	1.023	1.046	1.028	1.030	1.034	0.959
	2014	1.028	1.063	1.037	1.044	1.052	0.959
	2030	1.021	1.041	1.026	1.026	1.029	0.959
	2063	1.019	1.035	1.022	1.022	1.022	0.959
	2081	1.018	1.031	1.021	1.019	1.018	0.959
	2095	1.017	1.030	1.020	1.018	1.018	0.959
	2102	1.030	1.069	1.040	1.048	1.058	0.959
	2107	1.046	1.117	1.064	1.086	1.110	0.959
	2108	1.046	1.120	1.065	1.088	1.113	0.959
	2109	1.042	1.105	1.058	1.077	1.097	0.959
	2111	1.022	1.043	1.027	1.029	1.032	0.959
	2113	1.018	1.032	1.021	1.020	1.019	0.959
	2116	1.023	1.046	1.028	1.031	1.035	0.959
	2117	1.024	1.049	1.030	1.033	1.037	0.959
	2121	1.017	1.029	1.019	1.017	1.016	0.959
	2123	1.049	1.129	1.070	1.096	1.123	0.959
	2142	1.026	1.057	1.034	1.040	1.047	0.959
	2163	1.019	1.034	1.022	1.021	1.021	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	2222	1.019	1.034	1.022	1.021	1.021	0.959
	2362	1.017	1.030	1.020	1.018	1.017	0.959
	2402	1.027	1.061	1.036	1.042	1.050	0.959
	2413	1.015	1.022	1.016	1.011	1.008	0.959
	2501	1.016	1.027	1.018	1.015	1.014	0.959
	2570	1.018	1.032	1.021	1.020	1.019	0.959
	2571	1.019	1.034	1.022	1.022	1.022	0.959
	2576	1.026	1.055	1.033	1.038	1.044	0.959
	2584	1.006	1.022	1.010	1.009	1.010	0.959
	2585	1.044	1.079	1.053	1.060	1.068	0.959
	2589	1.044	1.079	1.053	1.060	1.069	0.959
	2660	1.017	1.030	1.020	1.018	1.017	0.959
	2683	1.015	1.024	1.017	1.013	1.010	0.959
	2688	1.027	1.060	1.035	1.042	1.049	0.959
	2702	1.004	1.011	1.006	1.001	0.998	0.959
	2710	1.017	1.030	1.020	1.018	1.017	0.959
	2727	1.003	1.006	1.003	0.997	0.992	0.959
	2731	1.016	1.027	1.019	1.016	1.014	0.959
	2757	1.017	1.028	1.019	1.016	1.015	0.959
	2759	1.019	1.035	1.023	1.022	1.023	0.959
	2790	1.012	1.015	1.012	1.006	1.001	0.959
	2797	1.014	1.021	1.015	1.011	1.007	0.959
	2806	1.016	1.025	1.018	1.014	1.012	0.959
	2812	1.017	1.030	1.020	1.018	1.017	0.959
	2819	1.017	1.030	1.020	1.018	1.017	0.959
	2840	1.016	1.026	1.018	1.015	1.013	0.959
	2842	1.016	1.026	1.018	1.015	1.013	0.959
	2852	1.020	1.039	1.025	1.025	1.027	0.959
	2881	1.020	1.038	1.024	1.024	1.026	0.959
	2883	1.019	1.035	1.023	1.022	1.023	0.959
	2915	1.017	1.030	1.020	1.018	1.017	0.959
	2923	1.019	1.034	1.022	1.021	1.021	0.959
	3018	1.008	1.002	1.006	0.996	0.987	0.959
	3022	1.011	1.011	1.011	1.003	0.997	0.959
	3030	1.012	1.013	1.011	1.004	0.999	0.959
	3039	1.012	1.012	1.011	1.004	0.999	0.959
	3040	1.013	1.017	1.013	1.007	1.003	0.959
	3060	1.013	1.018	1.014	1.009	1.004	0.959
	3066	1.012	1.015	1.012	1.006	1.001	0.959
	3070	1.013	1.016	1.013	1.007	1.003	0.959
	3076	1.017	1.028	1.019	1.016	1.015	0.959
	3081	1.014	1.021	1.016	1.011	1.008	0.959
	3082	1.011	1.011	1.010	1.003	0.997	0.959
	3085	1.016	1.026	1.018	1.014	1.012	0.959
	3099	1.011	1.012	1.011	1.003	0.998	0.959
	3110	1.010	1.008	1.009	1.000	0.994	0.959
	3131	1.011	1.012	1.011	1.004	0.998	0.959
	3146	1.012	1.013	1.012	1.005	1.000	0.959
	3152	1.011	1.012	1.011	1.004	0.998	0.959
	3165	1.014	1.021	1.015	1.011	1.008	0.959
	3169	1.016	1.025	1.018	1.014	1.012	0.959
	3175	1.015	1.023	1.016	1.012	1.009	0.959
	3178	1.014	1.021	1.015	1.011	1.007	0.959
	3179	1.016	1.027	1.019	1.016	1.014	0.959
	3180	1.014	1.020	1.015	1.010	1.007	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	3220	1.014	1.019	1.015	1.010	1.006	0.959
	3241	1.011	1.012	1.011	1.004	0.998	0.959
	3257	1.013	1.016	1.013	1.007	1.002	0.959
	3339	1.014	1.020	1.015	1.010	1.006	0.959
	3365	1.012	1.015	1.012	1.006	1.001	0.959
	3372	1.012	1.015	1.012	1.006	1.001	0.959
	3383	1.016	1.027	1.018	1.015	1.014	0.959
	3400	1.013	1.017	1.013	1.007	1.003	0.959
	3401	1.014	1.021	1.015	1.011	1.008	0.959
	3501	1.014	1.020	1.015	1.010	1.006	0.959
	3507	1.013	1.016	1.013	1.007	1.002	0.959
	3560	1.012	1.014	1.012	1.006	1.000	0.959
	3568	1.012	1.014	1.012	1.005	1.000	0.959
	3569	1.010	1.009	1.009	1.001	0.994	0.959
	3570	1.014	1.021	1.015	1.011	1.008	0.959
	3572	1.014	1.019	1.014	1.009	1.006	0.959
	3573	1.015	1.022	1.016	1.012	1.009	0.959
	3574	1.015	1.024	1.017	1.013	1.011	0.959
	3577	1.011	1.012	1.011	1.004	0.998	0.959
	3612	1.012	1.014	1.012	1.005	1.000	0.959
	3620	1.013	1.017	1.013	1.007	1.003	0.959
	3632	1.012	1.015	1.013	1.006	1.002	0.959
	3634	1.014	1.021	1.015	1.011	1.007	0.959
	3643	1.013	1.017	1.013	1.008	1.003	0.959
	3647	1.010	1.009	1.009	1.002	0.995	0.959
	3651	1.018	1.031	1.020	1.019	1.018	0.959
	3681	1.012	1.014	1.012	1.005	1.000	0.959
	3682	1.017	1.030	1.020	1.018	1.018	0.959
	3683	1.014	1.019	1.015	1.009	1.006	0.959
	3719	1.011	1.014	1.011	1.005	1.000	0.959
	3724	1.009	1.007	1.008	1.000	0.993	0.959
	3726	1.025	1.023	1.024	1.015	1.008	0.959
	3805	1.011	1.010	1.010	1.002	0.995	0.959
	3808	1.018	1.031	1.021	1.019	1.018	0.959
	3815	1.015	1.024	1.017	1.013	1.011	0.959
	3821	0.992	0.985	0.989	0.979	0.970	0.959
	3828	1.014	1.020	1.015	1.010	1.007	0.959
	3830	1.010	1.007	1.008	1.000	0.993	0.959
	3831	1.011	1.010	1.010	1.002	0.996	0.959
	3840	1.016	1.027	1.019	1.016	1.014	0.959
	4000	1.005	1.014	1.007	1.003	1.001	0.959
	4034	1.015	1.022	1.016	1.012	1.009	0.959
	4036	1.015	1.023	1.017	1.013	1.010	0.959
	4038	1.015	1.023	1.016	1.012	1.010	0.959
	4041	1.018	1.031	1.020	1.018	1.018	0.959
	4049	1.013	1.018	1.014	1.009	1.005	0.959
	4111	1.015	1.024	1.017	1.013	1.011	0.959
	4112	1.011	1.012	1.011	1.003	0.998	0.959
	4114	1.015	1.023	1.016	1.012	1.009	0.959
	4130	0.996	0.998	0.996	0.989	0.984	0.959
	4150	1.012	1.014	1.012	1.005	1.000	0.959
	4239	1.013	1.018	1.014	1.009	1.005	0.959
	4240	1.017	1.028	1.019	1.016	1.015	0.959
	4243	1.015	1.023	1.016	1.012	1.010	0.959
	4244	1.015	1.022	1.016	1.012	1.009	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2014

Classification	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4250	1.015	1.023	1.017	1.013	1.010	0.959
4251	1.014	1.019	1.014	1.009	1.005	0.959
4279	1.015	1.022	1.016	1.012	1.009	0.959
4283	1.015	1.023	1.017	1.013	1.010	0.959
4286	1.016	1.025	1.017	1.014	1.012	0.959
4295	1.013	1.018	1.014	1.008	1.004	0.959
4297	1.008	1.003	1.006	0.997	0.988	0.959
4299	1.008	1.003	1.006	0.996	0.988	0.959
4304	1.070	1.062	1.067	1.056	1.047	0.959
4312	1.022	1.019	1.021	1.012	1.005	0.959
4351	1.011	1.012	1.011	1.004	0.998	0.959
4354	1.009	1.006	1.008	0.999	0.991	0.959
4361	1.081	1.108	1.087	1.091	1.096	0.959
4362	1.084	1.104	1.089	1.089	1.091	0.959
4410	1.015	1.023	1.017	1.013	1.010	0.959
4420	1.012	1.013	1.011	1.005	0.999	0.959
4432	1.020	1.037	1.024	1.024	1.025	0.959
4470	1.014	1.019	1.014	1.009	1.005	0.959
4478	1.016	1.026	1.018	1.015	1.013	0.959
4492	1.012	1.015	1.013	1.006	1.002	0.959
4494	1.016	1.026	1.018	1.015	1.013	0.959
4495	1.015	1.022	1.016	1.012	1.009	0.959
4496	1.015	1.023	1.016	1.012	1.009	0.959
4497	1.014	1.021	1.015	1.011	1.007	0.959
4498	1.016	1.025	1.018	1.014	1.012	0.959
4499	1.015	1.024	1.017	1.013	1.011	0.959
4511	1.069	1.074	1.070	1.064	1.059	0.959
4512	1.071	1.079	1.072	1.068	1.065	0.959
4557	1.018	1.033	1.022	1.020	1.020	0.959
4558	1.014	1.019	1.015	1.009	1.006	0.959
4611	1.016	1.027	1.019	1.016	1.014	0.959
4623	1.017	1.030	1.020	1.018	1.017	0.959
4635	1.012	1.013	1.011	1.004	0.999	0.959
4665	1.017	1.030	1.020	1.018	1.017	0.959
4683	1.022	1.045	1.028	1.030	1.033	0.959
4691	1.018	1.032	1.021	1.019	1.019	0.959
4692	1.014	1.020	1.015	1.010	1.007	0.959
4717	1.017	1.028	1.019	1.016	1.015	0.959
4720	1.017	1.030	1.020	1.018	1.017	0.959
4740	1.017	1.028	1.019	1.017	1.016	0.959
4771	1.012	1.014	1.012	1.005	1.000	0.959
4828	1.016	1.025	1.017	1.014	1.011	0.959
4829	1.017	1.030	1.020	1.018	1.017	0.959
4831	1.013	1.018	1.014	1.009	1.005	0.959
4983	1.016	1.026	1.018	1.015	1.013	0.959
5020	1.018	1.035	1.022	1.021	1.022	0.959
5027	1.015	1.027	1.018	1.015	1.014	0.959
5028	1.014	1.025	1.017	1.014	1.012	0.959
5029	1.011	1.014	1.011	1.005	1.000	0.959
5040	1.010	1.012	1.010	1.003	0.998	0.959
5057	1.012	1.017	1.013	1.008	1.004	0.959
5059	1.009	1.008	1.008	1.000	0.993	0.959
5102	1.012	1.019	1.013	1.009	1.005	0.959
5107	1.011	1.015	1.012	1.006	1.002	0.959
5108	1.012	1.017	1.012	1.007	1.003	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	5128	1.024	1.019	1.022	1.012	1.004	0.959
	5129	1.024	1.019	1.022	1.012	1.004	0.959
	5130	1.007	1.001	1.005	0.995	0.987	0.959
	5140	1.000	0.983	0.995	0.980	0.967	0.959
	5146	1.012	1.018	1.013	1.008	1.005	0.959
	5160	1.017	1.031	1.020	1.019	1.019	0.959
	5183	1.000	0.983	0.995	0.980	0.967	0.959
	5184	1.015	1.027	1.018	1.015	1.014	0.959
	5185	1.002	0.986	0.997	0.983	0.971	0.959
	5186	1.003	0.990	0.998	0.986	0.974	0.959
	5187	0.999	0.978	0.992	0.976	0.962	0.959
	5190	1.002	0.988	0.998	0.984	0.973	0.959
	5191	1.025	1.023	1.024	1.016	1.009	0.959
	5192	1.005	1.014	1.007	1.003	1.001	0.959
	5193	1.008	1.006	1.007	0.999	0.992	0.959
	5195	1.004	0.993	1.000	0.988	0.978	0.959
	5201	1.010	1.011	1.010	1.003	0.998	0.959
	5205	1.010	1.010	1.009	1.002	0.996	0.959
	5212	1.008	1.006	1.007	0.998	0.992	0.959
	5213	1.009	1.009	1.008	1.001	0.995	0.959
	5214	1.008	1.007	1.007	0.999	0.992	0.959
	5222	1.012	1.016	1.012	1.007	1.003	0.959
	5225	1.009	1.009	1.008	1.001	0.995	0.959
	5348	1.011	1.016	1.012	1.006	1.002	0.959
	5403	1.011	1.013	1.011	1.004	1.000	0.959
	5432	1.009	1.008	1.008	1.000	0.994	0.959
	5436	1.011	1.015	1.012	1.006	1.002	0.959
	5443	1.019	1.038	1.023	1.024	1.026	0.959
	5446	1.016	1.028	1.018	1.016	1.015	0.959
	5447	1.016	1.029	1.019	1.017	1.017	0.959
	5467	1.011	1.015	1.012	1.006	1.001	0.959
	5470	1.011	1.015	1.012	1.006	1.001	0.959
	5473	1.000	1.004	1.001	0.995	0.991	0.959
	5474	1.014	1.022	1.015	1.011	1.009	0.959
	5479	1.019	1.039	1.024	1.025	1.027	0.959
	5482	1.014	1.024	1.016	1.013	1.011	0.959
	5484	1.018	1.035	1.022	1.021	1.022	0.959
	5485	1.017	1.032	1.020	1.019	1.020	0.959
	5506	1.012	1.019	1.013	1.009	1.005	0.959
	5507	1.012	1.017	1.012	1.007	1.003	0.959
	5538	1.000	0.982	0.995	0.980	0.966	0.959
	5542	1.000	0.981	0.994	0.979	0.965	0.959
	5552	1.009	1.007	1.007	1.000	0.993	0.959
	5553	1.009	1.007	1.008	1.000	0.993	0.959
	5606	1.008	1.005	1.006	0.998	0.990	0.959
	5610	1.014	1.022	1.015	1.012	1.009	0.959
	5632	1.012	1.018	1.013	1.008	1.005	0.959
	5633	1.015	1.027	1.018	1.015	1.014	0.959
	5650	1.002	1.010	1.003	0.999	0.997	0.959
	5951	1.016	1.025	1.018	1.014	1.012	0.959
	6003	1.007	1.004	1.006	0.997	0.989	0.959
	6011	1.013	1.021	1.014	1.010	1.007	0.959
	6204	1.006	1.017	1.009	1.006	1.005	0.959
	6206	1.002	1.005	1.002	0.996	0.991	0.959
	6213	1.002	1.003	1.001	0.995	0.989	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2014

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	6216	1.003	1.007	1.003	0.998	0.993	0.959
	6218	1.012	1.018	1.013	1.008	1.004	0.959
	6220	1.012	1.016	1.012	1.007	1.003	0.959
	6233	1.006	1.000	1.004	0.994	0.985	0.959
	6235	0.999	0.995	0.997	0.988	0.980	0.959
	6237	1.001	1.000	1.000	0.992	0.986	0.959
	6251	1.010	1.010	1.009	1.002	0.996	0.959
	6258	1.012	1.018	1.013	1.008	1.005	0.959
	6307	1.008	1.005	1.006	0.998	0.990	0.959
	6308	1.010	1.011	1.009	1.002	0.997	0.959
	6315	1.010	1.012	1.010	1.003	0.998	0.959
	6316	1.009	1.009	1.009	1.001	0.995	0.959
	6325	1.007	1.003	1.005	0.996	0.988	0.959
	6361	1.011	1.014	1.011	1.005	1.000	0.959
	6364	1.012	1.017	1.013	1.008	1.004	0.959
	6400	1.013	1.022	1.015	1.011	1.008	0.959
	6504	1.017	1.030	1.020	1.018	1.018	0.959
	6834	1.010	1.008	1.009	1.001	0.994	0.959
	7133	1.031	1.045	1.034	1.032	1.032	0.959
	7198	1.027	1.033	1.028	1.023	1.019	0.959
	7207	1.026	1.048	1.031	1.033	1.036	0.959
	7219	1.026	1.032	1.027	1.022	1.018	0.959
	7227	1.026	1.032	1.027	1.022	1.018	0.959
	7232	1.028	1.036	1.029	1.026	1.023	0.959
	7248	1.065	1.063	1.064	1.055	1.048	0.959
	7272	1.013	1.019	1.014	1.009	1.006	0.959
	7332	1.001	0.991	0.998	0.986	0.976	0.959
	7360	1.027	1.033	1.028	1.023	1.019	0.959
	7365	1.051	1.106	1.065	1.081	1.098	0.959
	7382	1.037	1.064	1.044	1.048	1.053	0.959
	7392	0.989	0.978	0.986	0.974	0.963	0.959
	7403	1.056	1.121	1.072	1.092	1.114	0.959
	7405	1.053	1.112	1.068	1.085	1.104	0.959
	7409	1.041	1.126	1.063	1.091	1.120	0.959
	7410	1.043	1.131	1.066	1.095	1.126	0.959
	7421	1.023	1.022	1.022	1.014	1.008	0.959
	7424	1.040	1.074	1.049	1.056	1.064	0.959
	7428	1.029	1.040	1.032	1.029	1.027	0.959
	7429	1.030	1.043	1.033	1.031	1.030	0.959
	7500	1.010	1.012	1.010	1.004	0.999	0.959
	7515	1.022	1.019	1.020	1.012	1.004	0.959
	7520	1.010	1.012	1.010	1.003	0.998	0.959
	7538	1.013	1.020	1.014	1.009	1.006	0.959
	7539	1.005	0.998	1.003	0.992	0.983	0.959
	7580	1.010	1.011	1.010	1.003	0.997	0.959
	7600	1.068	1.058	1.065	1.052	1.042	0.959
	7601	1.011	1.014	1.011	1.005	1.001	0.959
	7605	1.006	0.999	1.003	0.993	0.985	0.959
	7607	1.083	1.102	1.088	1.088	1.089	0.959
	7610	1.084	1.105	1.089	1.090	1.092	0.959
	7706	1.008	1.015	1.009	1.005	1.002	0.959
	7707	0.958	0.872	0.933	0.890	0.850	0.959
	7720	1.008	1.016	1.010	1.006	1.003	0.959
	7721	1.025	1.080	1.039	1.055	1.072	0.959
	7722	0.958	0.872	0.933	0.890	0.850	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
7855	1.006	0.999	1.003	0.993	0.984	0.959
8001	0.989	0.976	0.985	0.972	0.961	0.959
8004	1.009	1.038	1.016	1.021	1.027	0.959
8006	1.010	1.030	1.015	1.016	1.018	0.959
8008	1.006	1.016	1.008	1.005	1.004	0.959
8010	1.006	1.016	1.008	1.005	1.003	0.959
8013	1.001	1.002	1.001	0.994	0.988	0.959
8015	1.003	1.008	1.004	0.998	0.994	0.959
8017	1.006	1.016	1.008	1.005	1.003	0.959
8018	0.999	1.007	1.000	0.996	0.993	0.959
8019	1.010	1.007	1.008	1.000	0.992	0.959
8021	1.006	1.027	1.011	1.013	1.016	0.959
8028	0.995	0.996	0.994	0.988	0.983	0.959
8031	1.010	1.028	1.014	1.014	1.016	0.959
8032	0.997	1.000	0.997	0.991	0.986	0.959
8039	1.008	1.022	1.011	1.010	1.010	0.959
8041	0.994	0.992	0.993	0.985	0.978	0.959
8042	0.997	1.000	0.997	0.991	0.987	0.959
8046	1.001	1.002	1.001	0.993	0.988	0.959
8057	1.001	1.002	1.001	0.994	0.989	0.959
8059	0.996	0.998	0.996	0.989	0.984	0.959
8060	1.011	1.030	1.015	1.016	1.018	0.959
8061	1.013	1.038	1.019	1.022	1.026	0.959
8062	0.997	0.989	0.994	0.983	0.974	0.959
8063	0.997	1.000	0.997	0.991	0.987	0.959
8064	0.996	0.998	0.996	0.989	0.984	0.959
8065	1.006	1.016	1.008	1.005	1.003	0.959
8066	1.006	1.017	1.009	1.006	1.005	0.959
8071	1.006	1.017	1.008	1.006	1.004	0.959
8078	1.016	1.050	1.024	1.031	1.039	0.959
8102	1.009	1.038	1.016	1.021	1.027	0.959
8106	0.994	0.991	0.992	0.984	0.977	0.959
8107	0.997	1.000	0.997	0.991	0.986	0.959
8110	0.998	1.004	0.999	0.994	0.990	0.959
8116	0.999	1.008	1.001	0.997	0.995	0.959
8117	1.004	1.023	1.009	1.009	1.011	0.959
8209	1.029	1.088	1.044	1.061	1.080	0.959
8215	1.008	1.034	1.014	1.018	1.023	0.959
8227	1.011	1.014	1.011	1.005	1.000	0.959
8232	0.998	1.003	0.998	0.993	0.990	0.959
8267	0.995	0.996	0.995	0.988	0.982	0.959
8278	0.968	0.881	0.943	0.899	0.859	0.959
8286	1.012	1.047	1.021	1.029	1.037	0.959
8290	1.002	1.017	1.005	1.005	1.005	0.959
8291	1.039	1.071	1.047	1.053	1.060	0.959
8292	1.028	1.037	1.030	1.026	1.024	0.959
8293	1.025	1.029	1.026	1.019	1.015	0.959
8304	1.043	1.081	1.052	1.061	1.071	0.959
8324	1.021	1.062	1.031	1.041	1.053	0.959
8350	0.998	1.003	0.998	0.993	0.990	0.959
8370	1.026	1.026	1.026	1.018	1.012	0.959
8387	1.047	1.089	1.058	1.068	1.079	0.959
8388	1.004	1.010	1.005	1.000	0.996	0.959
8389	1.026	1.026	1.026	1.018	1.012	0.959
8390	1.038	1.062	1.044	1.046	1.050	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	8391	1.001	1.001	1.000	0.993	0.988	0.959
	8392	1.043	1.075	1.051	1.057	1.064	0.959
	8393	1.027	1.028	1.027	1.020	1.014	0.959
	8397	1.024	1.020	1.023	1.014	1.006	0.959
	8400	1.004	1.010	1.005	1.000	0.997	0.959
	8500	0.998	1.003	0.998	0.993	0.990	0.959
	8601	1.065	1.062	1.063	1.054	1.047	0.959
	8631	0.968	0.881	0.943	0.899	0.859	0.959
	8720	1.019	1.022	1.019	1.013	1.008	0.959
	8729	1.017	1.033	1.021	1.020	1.021	0.959
	8740	0.999	1.010	1.002	0.999	0.998	0.959
	8741	0.998	1.005	0.999	0.995	0.992	0.959
	8742	1.038	1.044	1.039	1.034	1.030	0.959
	8743	1.004	0.979	0.997	0.979	0.962	0.959
	8744	0.997	1.002	0.997	0.992	0.989	0.959
	8745	0.997	1.002	0.998	0.992	0.988	0.959
	8746	1.038	1.044	1.039	1.034	1.030	0.959
	8748	1.001	1.001	1.000	0.993	0.987	0.959
	8749	0.999	0.965	0.989	0.967	0.947	0.959
	8755	1.024	1.020	1.022	1.013	1.005	0.959
	8800	1.075	1.076	1.074	1.067	1.061	0.959
	8801	1.008	0.990	1.002	0.988	0.974	0.959
	8803	1.066	1.064	1.065	1.056	1.049	0.959
	8804	1.014	1.027	1.017	1.015	1.015	0.959
	8806	1.018	1.039	1.023	1.025	1.028	0.959
	8807	1.074	1.075	1.074	1.066	1.060	0.959
	8808	1.007	0.987	1.001	0.985	0.971	0.959
	8810	1.007	1.013	1.008	1.003	1.000	0.959
	8811	2.028	2.039	2.029	2.020	2.013	1.917
	8812	0.000	0.000	0.000	0.000	0.000	0.000
	8813	1.010	1.009	1.009	1.001	0.994	0.959
	8818	1.070	1.063	1.067	1.056	1.047	0.959
	8820	1.052	1.025	1.044	1.025	1.007	0.959
	8821	1.059	1.044	1.054	1.040	1.028	0.959
	8822	1.006	0.986	1.000	0.984	0.970	0.959
	8823	1.014	1.028	1.017	1.016	1.015	0.959
	8827	1.018	1.042	1.024	1.026	1.030	0.959
	8829	1.020	1.045	1.026	1.029	1.034	0.959
	8830	1.018	1.039	1.023	1.025	1.028	0.959
	8831	1.068	1.070	1.068	1.061	1.056	0.959
	8834	1.014	1.027	1.017	1.015	1.014	0.959
	8838	1.018	1.024	1.019	1.014	1.011	0.959
	8839	0.995	0.971	0.988	0.971	0.955	0.959
	8840	1.028	1.030	1.028	1.021	1.016	0.959
	8846	1.012	1.013	1.011	1.005	0.999	0.959
	8847	0.999	1.006	1.000	0.996	0.993	0.959
	8850	1.002	0.973	0.993	0.974	0.956	0.959
	8851	1.020	1.046	1.026	1.030	1.035	0.959
	8852	1.019	1.043	1.024	1.027	1.031	0.959
	8859	1.066	1.066	1.065	1.057	1.051	0.959
	8868	1.005	1.023	1.009	1.010	1.011	0.959
	8870	1.005	1.023	1.009	1.010	1.011	0.959
	8875	1.002	1.013	1.004	1.002	1.000	0.959
	9007	1.002	1.019	1.006	1.006	1.007	0.959
	9008	0.999	1.000	0.999	0.992	0.987	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2014

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	9009	0.998	1.006	1.000	0.996	0.994	0.959
	9010	1.004	1.024	1.009	1.010	1.013	0.959
	9011	1.001	1.014	1.004	1.002	1.001	0.959
	9015	0.998	1.007	1.000	0.996	0.994	0.959
	9016	1.026	1.046	1.031	1.032	1.034	0.959
	9031	1.005	1.019	1.008	1.007	1.006	0.959
	9033	1.013	1.031	1.018	1.018	1.019	0.959
	9043	1.014	1.028	1.017	1.016	1.015	0.959
	9048	1.015	1.046	1.022	1.028	1.035	0.959
	9050	1.004	1.014	1.006	1.003	1.001	0.959
	9053	1.023	1.038	1.026	1.025	1.025	0.959
	9054	1.034	1.049	1.038	1.036	1.037	0.959
	9059	1.013	1.027	1.016	1.015	1.014	0.959
	9060	1.022	1.036	1.025	1.024	1.024	0.959
	9061	1.030	1.059	1.037	1.042	1.048	0.959
	9066	1.035	1.053	1.039	1.039	1.041	0.959
	9067	1.026	1.047	1.031	1.032	1.035	0.959
	9069	1.025	1.046	1.030	1.031	1.034	0.959
	9070	1.020	1.047	1.027	1.030	1.035	0.959
	9079	1.023	1.070	1.035	1.047	1.061	0.959
	9085	1.019	1.043	1.025	1.027	1.032	0.959
	9092	1.024	1.042	1.028	1.028	1.029	0.959
	9095	1.018	1.024	1.019	1.014	1.011	0.959
	9096	1.003	1.012	1.005	1.001	0.999	0.959
	9097	1.003	1.014	1.006	1.003	1.002	0.959
	9101	1.005	1.023	1.009	1.010	1.011	0.959
	9151	1.012	1.005	1.009	0.999	0.991	0.959
	9154	0.990	0.942	0.976	0.949	0.923	0.959
	9155	1.089	1.119	1.096	1.101	1.107	0.959
	9156	0.984	0.923	0.966	0.934	0.903	0.959
	9180	1.025	1.046	1.030	1.032	1.034	0.959
	9181	1.021	1.032	1.023	1.021	1.019	0.959
	9182	1.021	1.031	1.023	1.020	1.018	0.959
	9184	1.016	1.017	1.015	1.009	1.003	0.959
	9185	1.027	1.051	1.033	1.035	1.039	0.959
	9220	1.023	1.015	1.020	1.009	1.000	0.959
	9402	1.003	1.013	1.005	1.002	1.000	0.959
	9403	1.004	1.017	1.007	1.005	1.005	0.959
	9410	1.012	1.026	1.015	1.013	1.013	0.959
	9420	1.013	1.029	1.016	1.016	1.016	0.959
	9422	1.015	1.036	1.020	1.022	1.025	0.959
	9424	1.004	1.017	1.007	1.005	1.004	0.959
	9426	1.001	1.006	1.001	0.996	0.992	0.959
	9501	1.027	1.027	1.026	1.019	1.013	0.959
	9507	1.064	1.060	1.063	1.053	1.045	0.959
	9516	1.009	1.009	1.008	1.001	0.995	0.959
	9519	1.031	1.041	1.033	1.030	1.028	0.959
	9521	1.011	1.015	1.012	1.006	1.002	0.959
	9522	1.033	1.047	1.037	1.035	1.035	0.959
	9529	1.013	1.022	1.015	1.011	1.009	0.959
	9531	1.009	1.009	1.008	1.001	0.995	0.959
	9549	1.067	1.069	1.067	1.060	1.055	0.959
	9552	1.010	1.011	1.009	1.002	0.997	0.959
	9586	1.041	1.070	1.048	1.053	1.059	0.959
	9610	1.071	1.064	1.068	1.057	1.048	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9620	1.023	1.015	1.020	1.009	1.000	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	0005	1.011	1.021	1.014	1.016	1.018	0.959
	0016	1.030	1.078	1.043	1.061	1.080	0.959
	0034	1.007	1.007	1.007	1.005	1.004	0.959
	0035	1.005	1.004	1.005	1.002	1.000	0.959
	0036	1.015	1.033	1.020	1.025	1.031	0.959
	0038	1.018	1.040	1.024	1.031	1.039	0.959
	0040	1.025	1.062	1.035	1.049	1.063	0.959
	0041	1.023	1.057	1.032	1.044	1.057	0.959
	0042	1.020	1.053	1.029	1.041	1.053	0.959
	0044	1.026	1.065	1.036	1.051	1.065	0.959
	0045	1.027	1.068	1.038	1.054	1.070	0.959
	0050	1.026	1.067	1.037	1.052	1.068	0.959
	0079	1.026	1.066	1.037	1.052	1.067	0.959
	0096	1.025	1.063	1.036	1.049	1.064	0.959
	0106	1.022	1.059	1.032	1.045	1.059	0.959
	0171	1.021	1.052	1.030	1.040	1.052	0.959
	0172	1.030	1.078	1.043	1.061	1.080	0.959
	0251	1.013	1.008	1.012	1.008	1.004	0.959
	0400	1.011	1.030	1.016	1.022	1.028	0.959
	0401	1.036	1.096	1.052	1.075	1.100	0.959
	1122	1.006	1.006	1.006	1.004	1.002	0.959
	1123	1.008	1.010	1.008	1.007	1.007	0.959
	1124	1.007	1.009	1.008	1.006	1.006	0.959
	1320	1.004	0.998	1.002	0.998	0.994	0.959
	1322	1.001	0.992	0.999	0.992	0.987	0.959
	1330	1.011	1.003	1.009	1.003	0.998	0.959
	1438	1.014	1.010	1.013	1.009	1.005	0.959
	1452	1.003	0.996	1.001	0.996	0.992	0.959
	1463	1.017	1.018	1.017	1.016	1.015	0.959
	1624	1.007	1.008	1.008	1.006	1.005	0.959
	1699	1.014	1.011	1.014	1.010	1.007	0.959
	1701	1.016	1.016	1.016	1.014	1.012	0.959
	1710	1.007	1.008	1.007	1.005	1.004	0.959
	1741	1.006	1.007	1.007	1.004	1.003	0.959
	1803	1.015	1.013	1.014	1.011	1.009	0.959
	1925	1.016	1.017	1.017	1.015	1.014	0.959
	2002	1.022	1.035	1.026	1.029	1.032	0.959
	2003	1.022	1.033	1.025	1.028	1.031	0.959
	2014	1.027	1.048	1.033	1.040	1.047	0.959
	2030	1.022	1.034	1.025	1.028	1.031	0.959
	2063	1.021	1.030	1.023	1.025	1.027	0.959
	2081	1.019	1.027	1.022	1.022	1.023	0.959
	2095	1.019	1.025	1.021	1.021	1.022	0.959
	2102	1.028	1.053	1.035	1.043	1.052	0.959
	2107	1.038	1.083	1.050	1.067	1.085	0.959
	2108	1.039	1.087	1.052	1.070	1.088	0.959
	2109	1.036	1.075	1.046	1.061	1.076	0.959
	2111	1.023	1.036	1.026	1.030	1.033	0.959
	2113	1.020	1.027	1.022	1.023	1.024	0.959
	2116	1.022	1.035	1.026	1.029	1.032	0.959
	2117	1.024	1.039	1.028	1.032	1.037	0.959
	2121	1.016	1.016	1.016	1.014	1.013	0.959
	2123	1.041	1.092	1.055	1.074	1.094	0.959
	2142	1.025	1.042	1.029	1.034	1.040	0.959
	2163	1.019	1.026	1.021	1.022	1.023	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	2222	1.019	1.026	1.022	1.022	1.023	0.959
	2362	1.017	1.020	1.018	1.017	1.017	0.959
	2402	1.025	1.045	1.031	1.037	1.043	0.959
	2413	1.016	1.017	1.017	1.015	1.013	0.959
	2501	1.016	1.016	1.016	1.014	1.012	0.959
	2570	1.017	1.020	1.018	1.017	1.016	0.959
	2571	1.018	1.022	1.019	1.018	1.018	0.959
	2576	1.023	1.038	1.028	1.032	1.036	0.959
	2584	1.005	1.007	1.006	1.004	1.004	0.959
	2585	1.041	1.063	1.047	1.054	1.062	0.959
	2589	1.041	1.064	1.048	1.055	1.062	0.959
	2660	1.018	1.023	1.020	1.019	1.019	0.959
	2683	1.017	1.019	1.018	1.016	1.015	0.959
	2688	1.025	1.043	1.030	1.036	1.042	0.959
	2702	1.010	1.016	1.012	1.012	1.013	0.959
	2710	1.019	1.026	1.021	1.022	1.023	0.959
	2727	1.007	1.008	1.008	1.006	1.005	0.959
	2731	1.018	1.022	1.019	1.019	1.019	0.959
	2757	1.018	1.021	1.019	1.018	1.017	0.959
	2759	1.020	1.029	1.023	1.024	1.026	0.959
	2790	1.014	1.009	1.012	1.008	1.004	0.959
	2797	1.016	1.017	1.017	1.014	1.013	0.959
	2806	1.017	1.018	1.017	1.016	1.015	0.959
	2812	1.019	1.024	1.020	1.020	1.021	0.959
	2819	1.019	1.024	1.020	1.020	1.021	0.959
	2840	1.016	1.017	1.017	1.015	1.013	0.959
	2842	1.018	1.021	1.019	1.018	1.017	0.959
	2852	1.019	1.026	1.021	1.022	1.023	0.959
	2881	1.020	1.029	1.023	1.024	1.026	0.959
	2883	1.019	1.026	1.021	1.022	1.023	0.959
	2915	1.019	1.024	1.020	1.020	1.021	0.959
	2923	1.021	1.030	1.023	1.025	1.027	0.959
	3018	1.012	1.003	1.010	1.004	0.998	0.959
	3022	1.014	1.010	1.013	1.009	1.006	0.959
	3030	1.014	1.009	1.013	1.009	1.005	0.959
	3039	1.014	1.010	1.013	1.009	1.005	0.959
	3040	1.015	1.013	1.015	1.011	1.009	0.959
	3060	1.015	1.012	1.014	1.011	1.008	0.959
	3066	1.014	1.011	1.013	1.010	1.006	0.959
	3070	1.015	1.012	1.014	1.011	1.008	0.959
	3076	1.018	1.021	1.019	1.018	1.018	0.959
	3081	1.017	1.019	1.018	1.016	1.015	0.959
	3082	1.013	1.007	1.011	1.006	1.002	0.959
	3085	1.017	1.020	1.018	1.017	1.017	0.959
	3099	1.013	1.006	1.011	1.006	1.002	0.959
	3110	1.012	1.005	1.010	1.005	1.000	0.959
	3131	1.012	1.006	1.011	1.006	1.001	0.959
	3146	1.014	1.011	1.014	1.010	1.007	0.959
	3152	1.013	1.008	1.012	1.007	1.003	0.959
	3165	1.016	1.016	1.016	1.014	1.012	0.959
	3169	1.017	1.020	1.018	1.017	1.016	0.959
	3175	1.016	1.017	1.017	1.015	1.013	0.959
	3178	1.016	1.017	1.017	1.014	1.013	0.959
	3179	1.018	1.022	1.019	1.019	1.019	0.959
	3180	1.015	1.014	1.015	1.012	1.010	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	3220	1.015	1.014	1.015	1.012	1.010	0.959
	3241	1.014	1.011	1.014	1.010	1.007	0.959
	3257	1.015	1.014	1.015	1.012	1.010	0.959
	3339	1.016	1.015	1.016	1.013	1.011	0.959
	3365	1.015	1.013	1.014	1.011	1.008	0.959
	3372	1.016	1.016	1.016	1.014	1.012	0.959
	3383	1.018	1.023	1.020	1.020	1.020	0.959
	3400	1.015	1.012	1.014	1.010	1.008	0.959
	3401	1.016	1.016	1.016	1.014	1.012	0.959
	3501	1.015	1.013	1.015	1.012	1.009	0.959
	3507	1.014	1.011	1.013	1.010	1.006	0.959
	3560	1.014	1.009	1.012	1.008	1.004	0.959
	3568	1.015	1.014	1.015	1.013	1.010	0.959
	3569	1.012	1.004	1.010	1.004	0.999	0.959
	3570	1.016	1.015	1.016	1.013	1.011	0.959
	3572	1.015	1.014	1.015	1.012	1.010	0.959
	3573	1.017	1.019	1.018	1.016	1.015	0.959
	3574	1.017	1.018	1.017	1.016	1.014	0.959
	3577	1.014	1.009	1.013	1.009	1.005	0.959
	3612	1.014	1.009	1.012	1.008	1.004	0.959
	3620	1.014	1.011	1.014	1.010	1.007	0.959
	3632	1.014	1.009	1.013	1.009	1.005	0.959
	3634	1.016	1.015	1.016	1.013	1.011	0.959
	3643	1.015	1.012	1.014	1.011	1.008	0.959
	3647	1.013	1.007	1.011	1.007	1.002	0.959
	3651	1.018	1.023	1.020	1.019	1.020	0.959
	3681	1.014	1.009	1.012	1.008	1.004	0.959
	3682	1.018	1.021	1.019	1.018	1.018	0.959
	3683	1.015	1.014	1.015	1.012	1.010	0.959
	3719	1.013	1.010	1.012	1.009	1.005	0.959
	3724	1.012	1.005	1.010	1.005	1.001	0.959
	3726	1.027	1.020	1.025	1.020	1.015	0.959
	3805	1.013	1.006	1.011	1.006	1.001	0.959
	3808	1.020	1.027	1.022	1.022	1.024	0.959
	3815	1.016	1.017	1.017	1.015	1.013	0.959
	3821	0.994	0.980	0.990	0.982	0.974	0.959
	3828	1.015	1.013	1.015	1.011	1.009	0.959
	3830	1.012	1.004	1.010	1.004	0.999	0.959
	3831	1.013	1.006	1.011	1.006	1.002	0.959
	3840	1.017	1.020	1.018	1.017	1.016	0.959
	4000	1.007	1.008	1.007	1.005	1.004	0.959
	4034	1.016	1.015	1.016	1.013	1.011	0.959
	4036	1.017	1.018	1.017	1.015	1.014	0.959
	4038	1.016	1.017	1.017	1.015	1.014	0.959
	4041	1.019	1.024	1.020	1.020	1.021	0.959
	4049	1.015	1.014	1.015	1.012	1.010	0.959
	4111	1.017	1.019	1.018	1.016	1.015	0.959
	4112	1.014	1.011	1.013	1.010	1.006	0.959
	4114	1.016	1.017	1.017	1.015	1.014	0.959
	4130	0.999	0.993	0.997	0.993	0.989	0.959
	4150	1.013	1.009	1.012	1.008	1.004	0.959
	4239	1.016	1.016	1.016	1.014	1.012	0.959
	4240	1.018	1.022	1.019	1.019	1.019	0.959
	4243	1.016	1.017	1.017	1.015	1.014	0.959
	4244	1.016	1.017	1.017	1.015	1.013	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	4250	1.016	1.017	1.017	1.015	1.013	0.959
	4251	1.016	1.015	1.016	1.013	1.011	0.959
	4279	1.016	1.017	1.017	1.014	1.013	0.959
	4283	1.017	1.019	1.018	1.016	1.015	0.959
	4286	1.017	1.020	1.018	1.017	1.017	0.959
	4295	1.015	1.012	1.014	1.010	1.008	0.959
	4297	1.010	0.997	1.007	0.999	0.992	0.959
	4299	1.011	1.001	1.009	1.002	0.996	0.959
	4304	1.064	1.050	1.060	1.052	1.045	0.959
	4312	1.023	1.014	1.021	1.014	1.009	0.959
	4351	1.014	1.011	1.013	1.010	1.006	0.959
	4354	1.012	1.003	1.010	1.004	0.998	0.959
	4361	1.078	1.094	1.082	1.087	1.092	0.959
	4362	1.074	1.082	1.077	1.078	1.079	0.959
	4410	1.017	1.018	1.017	1.016	1.014	0.959
	4420	1.013	1.008	1.012	1.007	1.003	0.959
	4432	1.021	1.032	1.025	1.027	1.030	0.959
	4470	1.015	1.014	1.015	1.012	1.010	0.959
	4478	1.017	1.020	1.018	1.017	1.016	0.959
	4492	1.014	1.010	1.013	1.009	1.006	0.959
	4494	1.018	1.021	1.019	1.018	1.017	0.959
	4495	1.016	1.017	1.017	1.015	1.013	0.959
	4496	1.016	1.017	1.017	1.014	1.013	0.959
	4497	1.016	1.016	1.016	1.014	1.012	0.959
	4498	1.017	1.019	1.018	1.017	1.016	0.959
	4499	1.017	1.019	1.018	1.016	1.015	0.959
	4511	1.068	1.066	1.068	1.065	1.062	0.959
	4512	1.070	1.071	1.070	1.068	1.067	0.959
	4557	1.019	1.024	1.021	1.021	1.021	0.959
	4558	1.016	1.015	1.015	1.013	1.011	0.959
	4611	1.018	1.021	1.019	1.018	1.018	0.959
	4623	1.018	1.023	1.020	1.019	1.020	0.959
	4635	1.014	1.010	1.013	1.009	1.005	0.959
	4665	1.019	1.025	1.021	1.021	1.022	0.959
	4683	1.022	1.035	1.026	1.029	1.033	0.959
	4691	1.018	1.023	1.020	1.020	1.020	0.959
	4692	1.015	1.014	1.015	1.012	1.010	0.959
	4717	1.020	1.027	1.022	1.022	1.024	0.959
	4720	1.019	1.025	1.021	1.021	1.022	0.959
	4740	1.017	1.020	1.019	1.017	1.017	0.959
	4771	1.014	1.011	1.013	1.010	1.006	0.959
	4828	1.017	1.020	1.018	1.017	1.016	0.959
	4829	1.018	1.023	1.020	1.019	1.020	0.959
	4831	1.015	1.013	1.015	1.012	1.009	0.959
	4983	1.018	1.022	1.019	1.018	1.018	0.959
	5020	1.020	1.030	1.023	1.025	1.027	0.959
	5027	1.017	1.023	1.019	1.019	1.019	0.959
	5028	1.017	1.020	1.018	1.017	1.017	0.959
	5029	1.014	1.013	1.014	1.011	1.009	0.959
	5040	1.013	1.009	1.012	1.008	1.005	0.959
	5057	1.014	1.012	1.014	1.011	1.008	0.959
	5059	1.012	1.006	1.011	1.006	1.002	0.959
	5102	1.015	1.015	1.015	1.013	1.011	0.959
	5107	1.013	1.009	1.012	1.008	1.005	0.959
	5108	1.013	1.010	1.012	1.009	1.005	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	5128	1.025	1.014	1.022	1.015	1.009	0.959
	5129	1.025	1.014	1.022	1.015	1.009	0.959
	5130	1.009	0.999	1.007	1.000	0.994	0.959
	5140	1.004	0.982	0.998	0.986	0.976	0.959
	5146	1.014	1.014	1.014	1.012	1.010	0.959
	5160	1.018	1.024	1.020	1.020	1.021	0.959
	5183	1.007	0.990	1.002	0.993	0.985	0.959
	5184	1.018	1.024	1.020	1.020	1.021	0.959
	5185	1.007	0.992	1.003	0.994	0.986	0.959
	5186	1.009	0.996	1.005	0.998	0.991	0.959
	5187	1.006	0.988	1.001	0.991	0.982	0.959
	5190	1.005	0.986	1.000	0.990	0.980	0.959
	5191	1.026	1.017	1.023	1.017	1.012	0.959
	5192	1.006	1.005	1.006	1.003	1.001	0.959
	5193	1.010	1.002	1.008	1.002	0.997	0.959
	5195	1.006	0.990	1.002	0.993	0.984	0.959
	5201	1.013	1.010	1.013	1.009	1.006	0.959
	5205	1.013	1.010	1.013	1.009	1.006	0.959
	5212	1.012	1.008	1.011	1.007	1.003	0.959
	5213	1.013	1.009	1.012	1.008	1.004	0.959
	5214	1.013	1.008	1.012	1.007	1.004	0.959
	5222	1.015	1.016	1.015	1.013	1.012	0.959
	5225	1.012	1.007	1.011	1.007	1.003	0.959
	5348	1.013	1.011	1.013	1.009	1.006	0.959
	5403	1.013	1.010	1.013	1.009	1.006	0.959
	5432	1.012	1.007	1.011	1.006	1.002	0.959
	5436	1.011	1.002	1.008	1.003	0.997	0.959
	5443	1.020	1.032	1.024	1.026	1.029	0.959
	5446	1.018	1.024	1.020	1.020	1.020	0.959
	5447	1.018	1.026	1.021	1.021	1.023	0.959
	5467	1.012	1.007	1.011	1.007	1.003	0.959
	5470	1.013	1.008	1.012	1.007	1.004	0.959
	5473	1.003	1.001	1.003	0.999	0.997	0.959
	5474	1.014	1.013	1.014	1.011	1.009	0.959
	5479	1.021	1.033	1.024	1.027	1.031	0.959
	5482	1.015	1.015	1.015	1.012	1.011	0.959
	5484	1.019	1.029	1.022	1.024	1.026	0.959
	5485	1.019	1.028	1.022	1.023	1.025	0.959
	5506	1.016	1.018	1.016	1.015	1.014	0.959
	5507	1.015	1.016	1.015	1.013	1.012	0.959
	5538	1.006	0.990	1.002	0.993	0.984	0.959
	5542	1.006	0.990	1.002	0.993	0.984	0.959
	5552	1.011	1.004	1.010	1.004	1.000	0.959
	5553	1.011	1.005	1.010	1.005	1.000	0.959
	5606	1.011	1.005	1.010	1.005	1.000	0.959
	5610	1.015	1.016	1.015	1.013	1.012	0.959
	5632	1.015	1.016	1.016	1.014	1.012	0.959
	5633	1.018	1.023	1.019	1.019	1.020	0.959
	5650	1.000	0.993	0.999	0.993	0.989	0.959
	5951	1.017	1.020	1.018	1.017	1.016	0.959
	6003	1.011	1.004	1.010	1.004	1.000	0.959
	6011	1.017	1.020	1.018	1.017	1.017	0.959
	6204	1.008	1.013	1.010	1.009	1.009	0.959
	6206	1.004	0.999	1.003	0.998	0.994	0.959
	6213	1.004	0.998	1.002	0.998	0.994	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	6216	1.005	1.003	1.005	1.002	0.999	0.959
	6218	1.015	1.014	1.015	1.012	1.010	0.959
	6220	1.014	1.014	1.015	1.012	1.010	0.959
	6233	1.010	1.000	1.007	1.001	0.995	0.959
	6235	1.001	0.991	0.999	0.992	0.986	0.959
	6237	1.003	0.998	1.002	0.997	0.993	0.959
	6251	1.013	1.010	1.013	1.009	1.006	0.959
	6258	1.015	1.016	1.016	1.014	1.012	0.959
	6307	1.012	1.005	1.010	1.005	1.001	0.959
	6308	1.013	1.008	1.012	1.007	1.004	0.959
	6315	1.013	1.009	1.012	1.008	1.005	0.959
	6316	1.013	1.008	1.011	1.007	1.004	0.959
	6325	1.010	1.001	1.008	1.002	0.996	0.959
	6361	1.014	1.012	1.014	1.011	1.008	0.959
	6364	1.014	1.012	1.013	1.010	1.008	0.959
	6400	1.016	1.018	1.017	1.016	1.015	0.959
	6504	1.018	1.023	1.020	1.019	1.020	0.959
	6834	1.013	1.007	1.012	1.007	1.003	0.959
	7133	1.031	1.039	1.034	1.035	1.036	0.959
	7198	1.024	1.018	1.023	1.018	1.014	0.959
	7207	1.027	1.037	1.030	1.032	1.034	0.959
	7219	1.026	1.022	1.025	1.021	1.018	0.959
	7227	1.025	1.020	1.024	1.019	1.015	0.959
	7232	1.027	1.026	1.027	1.024	1.022	0.959
	7248	1.064	1.055	1.062	1.056	1.050	0.959
	7272	1.016	1.019	1.017	1.016	1.016	0.959
	7332	1.001	0.977	0.994	0.982	0.970	0.959
	7360	1.028	1.030	1.029	1.027	1.026	0.959
	7365	1.050	1.097	1.063	1.080	1.098	0.959
	7382	1.038	1.057	1.043	1.049	1.056	0.959
	7392	0.991	0.973	0.987	0.976	0.967	0.959
	7403	1.049	1.091	1.060	1.076	1.092	0.959
	7405	1.047	1.085	1.057	1.071	1.086	0.959
	7409	1.032	1.086	1.047	1.067	1.089	0.959
	7410	1.034	1.090	1.049	1.070	1.093	0.959
	7421	1.024	1.016	1.022	1.016	1.011	0.959
	7424	1.036	1.053	1.041	1.045	1.051	0.959
	7428	1.029	1.032	1.030	1.029	1.028	0.959
	7429	1.030	1.036	1.032	1.032	1.033	0.959
	7500	1.012	1.007	1.011	1.006	1.002	0.959
	7515	1.023	1.015	1.021	1.015	1.010	0.959
	7520	1.011	1.005	1.010	1.005	1.000	0.959
	7538	1.014	1.014	1.014	1.012	1.010	0.959
	7539	1.008	0.996	1.005	0.998	0.991	0.959
	7580	1.011	1.005	1.010	1.005	1.000	0.959
	7600	1.062	1.045	1.057	1.047	1.039	0.959
	7601	1.014	1.011	1.013	1.010	1.007	0.959
	7605	1.008	0.995	1.005	0.997	0.990	0.959
	7607	1.073	1.077	1.074	1.073	1.074	0.959
	7610	1.073	1.079	1.075	1.075	1.076	0.959
	7706	1.008	1.004	1.007	1.003	1.000	0.959
	7707	0.965	0.881	0.942	0.904	0.868	0.959
	7720	1.010	1.010	1.010	1.008	1.006	0.959
	7721	1.021	1.056	1.031	1.044	1.057	0.959
	7722	0.965	0.881	0.942	0.904	0.868	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification	Indemnity Benefit					Medical	
	Code	Death	PT	Major	Minor	Temporary	Benefit
	7855	1.008	0.995	1.005	0.997	0.990	0.959
	8001	0.992	0.974	0.987	0.977	0.968	0.959
	8004	1.009	1.024	1.013	1.018	1.022	0.959
	8006	1.011	1.019	1.013	1.014	1.016	0.959
	8008	1.007	1.007	1.007	1.005	1.004	0.959
	8010	1.007	1.007	1.007	1.005	1.003	0.959
	8013	1.004	0.998	1.003	0.998	0.994	0.959
	8015	1.005	1.000	1.004	0.999	0.996	0.959
	8017	1.007	1.007	1.007	1.005	1.003	0.959
	8018	1.001	1.001	1.001	0.999	0.997	0.959
	8019	1.012	1.003	1.010	1.004	0.998	0.959
	8021	1.007	1.018	1.010	1.012	1.015	0.959
	8028	0.997	0.992	0.996	0.991	0.987	0.959
	8031	1.010	1.017	1.012	1.013	1.014	0.959
	8032	0.999	0.994	0.997	0.993	0.989	0.959
	8039	1.008	1.011	1.009	1.008	1.008	0.959
	8041	0.996	0.985	0.993	0.986	0.980	0.959
	8042	0.997	0.988	0.995	0.989	0.984	0.959
	8046	1.003	0.995	1.001	0.995	0.990	0.959
	8057	1.004	0.999	1.003	0.998	0.994	0.959
	8059	0.997	0.989	0.995	0.990	0.985	0.959
	8060	1.010	1.017	1.012	1.013	1.014	0.959
	8061	1.013	1.024	1.016	1.019	1.022	0.959
	8062	0.999	0.984	0.995	0.987	0.979	0.959
	8063	0.997	0.988	0.995	0.989	0.984	0.959
	8064	0.998	0.991	0.996	0.991	0.987	0.959
	8065	1.007	1.008	1.008	1.006	1.004	0.959
	8066	1.007	1.008	1.008	1.006	1.004	0.959
	8071	1.007	1.007	1.007	1.005	1.003	0.959
	8078	1.012	1.025	1.016	1.019	1.023	0.959
	8102	1.009	1.026	1.014	1.019	1.024	0.959
	8106	0.996	0.987	0.994	0.987	0.982	0.959
	8107	0.999	0.995	0.998	0.994	0.990	0.959
	8110	1.000	0.999	1.000	0.997	0.995	0.959
	8116	1.001	1.000	1.001	0.998	0.997	0.959
	8117	1.005	1.013	1.008	1.009	1.011	0.959
	8209	1.024	1.060	1.034	1.047	1.061	0.959
	8215	1.009	1.023	1.013	1.017	1.021	0.959
	8227	1.014	1.012	1.014	1.011	1.008	0.959
	8232	1.000	0.997	0.999	0.996	0.993	0.959
	8267	0.998	0.990	0.996	0.991	0.986	0.959
	8278	0.976	0.891	0.953	0.914	0.878	0.959
	8286	1.013	1.036	1.019	1.027	1.035	0.959
	8290	1.004	1.012	1.006	1.008	1.009	0.959
	8291	1.037	1.056	1.043	1.048	1.055	0.959
	8292	1.029	1.032	1.030	1.029	1.028	0.959
	8293	1.025	1.019	1.024	1.019	1.015	0.959
	8304	1.041	1.068	1.048	1.057	1.067	0.959
	8324	1.019	1.042	1.025	1.033	1.041	0.959
	8350	1.000	0.998	1.000	0.996	0.993	0.959
	8370	1.027	1.020	1.025	1.020	1.015	0.959
	8387	1.042	1.065	1.048	1.056	1.064	0.959
	8388	1.005	1.001	1.004	1.000	0.997	0.959
	8389	1.025	1.015	1.023	1.016	1.010	0.959
	8390	1.038	1.052	1.042	1.046	1.050	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2015

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	8391	1.003	0.994	1.000	0.995	0.989	0.959
	8392	1.039	1.057	1.044	1.049	1.055	0.959
	8393	1.025	1.015	1.023	1.016	1.010	0.959
	8397	1.023	1.009	1.020	1.011	1.004	0.959
	8400	1.005	1.002	1.005	1.001	0.998	0.959
	8500	1.001	0.999	1.000	0.997	0.995	0.959
	8601	1.064	1.055	1.062	1.055	1.049	0.959
	8631	0.976	0.891	0.953	0.914	0.878	0.959
	8720	1.021	1.016	1.020	1.016	1.012	0.959
	8729	1.018	1.026	1.021	1.021	1.023	0.959
	8740	1.002	1.005	1.003	1.002	1.002	0.959
	8741	1.001	1.003	1.002	1.000	0.999	0.959
	8742	1.039	1.038	1.039	1.036	1.034	0.959
	8743	1.007	0.977	0.999	0.984	0.970	0.959
	8744	1.000	0.999	1.000	0.997	0.995	0.959
	8745	0.998	0.992	0.997	0.992	0.988	0.959
	8746	1.039	1.038	1.039	1.036	1.034	0.959
	8748	1.002	0.993	1.000	0.994	0.988	0.959
	8749	1.004	0.969	0.995	0.977	0.961	0.959
	8755	1.024	1.011	1.020	1.013	1.006	0.959
	8800	1.067	1.059	1.065	1.059	1.055	0.959
	8801	1.012	0.991	1.007	0.995	0.985	0.959
	8803	1.064	1.055	1.062	1.056	1.050	0.959
	8804	1.015	1.018	1.016	1.015	1.015	0.959
	8806	1.018	1.028	1.021	1.023	1.025	0.959
	8807	1.066	1.058	1.064	1.058	1.053	0.959
	8808	1.011	0.989	1.005	0.994	0.983	0.959
	8810	1.010	1.010	1.010	1.008	1.006	0.959
	8811	2.033	2.032	2.033	2.028	2.024	1.917
	8812	0.000	0.000	0.000	0.000	0.000	0.000
	8813	1.013	1.006	1.011	1.006	1.001	0.959
	8818	1.064	1.050	1.060	1.052	1.045	0.959
	8820	1.054	1.026	1.047	1.032	1.018	0.959
	8821	1.060	1.041	1.055	1.044	1.035	0.959
	8822	1.008	0.980	1.000	0.986	0.973	0.959
	8823	1.015	1.020	1.017	1.016	1.016	0.959
	8827	1.019	1.031	1.023	1.025	1.029	0.959
	8829	1.021	1.035	1.025	1.029	1.033	0.959
	8830	1.021	1.036	1.025	1.029	1.033	0.959
	8831	1.066	1.061	1.065	1.061	1.057	0.959
	8834	1.015	1.017	1.015	1.014	1.014	0.959
	8838	1.020	1.018	1.020	1.017	1.014	0.959
	8839	1.000	0.975	0.994	0.981	0.969	0.959
	8840	1.031	1.031	1.031	1.029	1.028	0.959
	8846	1.013	1.008	1.012	1.008	1.004	0.959
	8847	1.000	0.998	1.000	0.997	0.994	0.959
	8850	1.007	0.976	0.999	0.983	0.969	0.959
	8851	1.020	1.035	1.025	1.029	1.033	0.959
	8852	1.020	1.033	1.024	1.027	1.031	0.959
	8859	1.065	1.057	1.063	1.057	1.052	0.959
	8868	1.005	1.012	1.008	1.008	1.009	0.959
	8870	1.005	1.012	1.008	1.008	1.009	0.959
	8875	1.004	1.007	1.005	1.004	1.003	0.959
	9007	1.004	1.013	1.007	1.008	1.010	0.959
	9008	1.001	0.996	1.000	0.996	0.992	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	9009	1.001	1.003	1.002	1.000	0.999	0.959
	9010	1.004	1.013	1.007	1.009	1.011	0.959
	9011	1.003	1.008	1.004	1.004	1.005	0.959
	9015	1.000	1.001	1.001	0.998	0.997	0.959
	9016	1.027	1.038	1.030	1.033	1.036	0.959
	9031	1.002	0.999	1.002	0.998	0.995	0.959
	9033	1.015	1.026	1.018	1.020	1.023	0.959
	9043	1.016	1.021	1.018	1.017	1.018	0.959
	9048	1.010	1.020	1.013	1.015	1.017	0.959
	9050	1.005	1.004	1.005	1.002	1.000	0.959
	9053	1.024	1.028	1.025	1.025	1.025	0.959
	9054	1.032	1.037	1.034	1.033	1.033	0.959
	9059	1.015	1.019	1.017	1.016	1.016	0.959
	9060	1.023	1.026	1.024	1.023	1.022	0.959
	9061	1.027	1.037	1.030	1.032	1.034	0.959
	9066	1.034	1.040	1.036	1.036	1.037	0.959
	9067	1.025	1.033	1.027	1.028	1.030	0.959
	9069	1.024	1.028	1.025	1.024	1.024	0.959
	9070	1.020	1.035	1.025	1.028	1.033	0.959
	9079	1.015	1.033	1.020	1.025	1.032	0.959
	9085	1.019	1.030	1.022	1.025	1.028	0.959
	9092	1.023	1.026	1.024	1.023	1.023	0.959
	9095	1.021	1.020	1.021	1.018	1.016	0.959
	9096	1.005	1.006	1.005	1.004	1.002	0.959
	9097	1.006	1.010	1.007	1.007	1.007	0.959
	9101	1.006	1.013	1.008	1.008	1.010	0.959
	9151	1.015	1.001	1.011	1.003	0.996	0.959
	9154	1.000	0.959	0.989	0.969	0.950	0.959
	9155	1.077	1.090	1.081	1.084	1.087	0.959
	9156	0.995	0.944	0.981	0.957	0.935	0.959
	9180	1.027	1.038	1.030	1.033	1.036	0.959
	9181	1.023	1.026	1.024	1.023	1.023	0.959
	9182	1.023	1.025	1.023	1.022	1.021	0.959
	9184	1.020	1.016	1.019	1.015	1.012	0.959
	9185	1.028	1.042	1.032	1.036	1.040	0.959
	9220	1.024	1.010	1.020	1.012	1.005	0.959
	9402	1.004	1.004	1.004	1.002	1.000	0.959
	9403	1.005	1.006	1.005	1.004	1.003	0.959
	9410	1.013	1.019	1.015	1.015	1.016	0.959
	9420	1.014	1.021	1.016	1.016	1.018	0.959
	9422	1.017	1.031	1.021	1.025	1.029	0.959
	9424	1.005	1.008	1.006	1.005	1.004	0.959
	9426	1.002	0.999	1.002	0.998	0.994	0.959
	9501	1.028	1.023	1.027	1.022	1.018	0.959
	9507	1.063	1.051	1.060	1.052	1.046	0.959
	9516	1.011	1.005	1.010	1.005	1.000	0.959
	9519	1.030	1.031	1.031	1.028	1.027	0.959
	9521	1.011	1.003	1.009	1.003	0.998	0.959
	9522	1.032	1.036	1.033	1.033	1.033	0.959
	9529	1.016	1.019	1.017	1.016	1.016	0.959
	9531	1.011	1.005	1.010	1.005	1.000	0.959
	9549	1.065	1.056	1.063	1.057	1.052	0.959
	9552	1.012	1.006	1.010	1.005	1.001	0.959
	9586	1.035	1.043	1.037	1.038	1.040	0.959
	9610	1.063	1.049	1.060	1.051	1.044	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9620	1.023	1.010	1.020	1.012	1.005	0.959

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	0005	1.009	1.021	1.012	1.013	1.015	0.979
	0016	1.022	1.061	1.032	1.045	1.059	0.979
	0034	1.005	1.010	1.006	1.005	1.004	0.979
	0035	1.004	1.008	1.005	1.003	1.001	0.979
	0036	1.011	1.027	1.015	1.018	1.022	0.979
	0038	1.012	1.032	1.018	1.022	1.028	0.979
	0040	1.018	1.050	1.027	1.036	1.047	0.979
	0041	1.017	1.046	1.025	1.033	1.043	0.979
	0042	1.015	1.044	1.023	1.031	1.040	0.979
	0044	1.018	1.051	1.027	1.037	1.048	0.979
	0045	1.020	1.055	1.029	1.040	1.052	0.979
	0050	1.019	1.054	1.028	1.039	1.051	0.979
	0079	1.019	1.053	1.028	1.039	1.050	0.979
	0096	1.019	1.052	1.028	1.038	1.049	0.979
	0106	1.017	1.048	1.025	1.034	1.045	0.979
	0171	1.015	1.040	1.021	1.028	1.036	0.979
	0172	1.022	1.061	1.032	1.045	1.059	0.979
	0251	1.011	1.011	1.011	1.007	1.005	0.979
	0400	1.009	1.029	1.014	1.019	1.025	0.979
	0401	1.026	1.074	1.039	1.055	1.073	0.979
	1122	1.005	1.010	1.006	1.004	1.004	0.979
	1123	1.007	1.015	1.009	1.008	1.009	0.979
	1124	1.005	1.011	1.007	1.006	1.005	0.979
	1320	1.004	1.006	1.004	1.002	1.000	0.979
	1322	1.002	1.000	1.001	0.997	0.994	0.979
	1330	1.011	1.010	1.011	1.007	1.004	0.979
	1438	1.013	1.015	1.013	1.010	1.009	0.979
	1452	1.003	1.003	1.003	0.999	0.996	0.979
	1463	1.015	1.021	1.016	1.015	1.015	0.979
	1624	1.005	1.011	1.007	1.006	1.005	0.979
	1699	1.013	1.015	1.013	1.010	1.008	0.979
	1701	1.014	1.020	1.016	1.014	1.013	0.979
	1710	1.006	1.012	1.007	1.006	1.006	0.979
	1741	1.005	1.010	1.006	1.005	1.004	0.979
	1803	1.013	1.016	1.014	1.011	1.010	0.979
	1925	1.014	1.019	1.015	1.014	1.013	0.979
	2002	1.019	1.034	1.023	1.026	1.029	0.979
	2003	1.018	1.032	1.022	1.024	1.027	0.979
	2014	1.022	1.044	1.028	1.033	1.040	0.979
	2030	1.019	1.034	1.023	1.025	1.028	0.979
	2063	1.018	1.031	1.021	1.023	1.026	0.979
	2081	1.017	1.028	1.020	1.020	1.022	0.979
	2095	1.017	1.026	1.019	1.019	1.021	0.979
	2102	1.024	1.048	1.030	1.036	1.044	0.979
	2107	1.030	1.067	1.040	1.052	1.065	0.979
	2108	1.031	1.071	1.042	1.055	1.069	0.979
	2109	1.028	1.062	1.037	1.048	1.059	0.979
	2111	1.020	1.036	1.024	1.027	1.031	0.979
	2113	1.017	1.028	1.020	1.020	1.022	0.979
	2116	1.019	1.034	1.023	1.025	1.029	0.979
	2117	1.020	1.038	1.025	1.029	1.033	0.979
	2121	1.014	1.017	1.014	1.012	1.011	0.979
	2123	1.032	1.074	1.043	1.057	1.072	0.979
	2142	1.020	1.038	1.025	1.029	1.033	0.979
	2163	1.017	1.027	1.020	1.020	1.022	0.979

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	2222	1.017	1.027	1.019	1.020	1.021	0.979
	2362	1.015	1.022	1.017	1.016	1.016	0.979
	2402	1.020	1.038	1.025	1.029	1.033	0.979
	2413	1.014	1.020	1.016	1.014	1.014	0.979
	2501	1.013	1.017	1.014	1.012	1.010	0.979
	2570	1.015	1.021	1.016	1.015	1.015	0.979
	2571	1.015	1.021	1.016	1.015	1.015	0.979
	2576	1.019	1.032	1.022	1.024	1.027	0.979
	2584	1.003	1.007	1.004	1.002	1.001	0.979
	2585	1.036	1.058	1.041	1.047	1.054	0.979
	2589	1.036	1.059	1.042	1.048	1.054	0.979
	2660	1.016	1.025	1.018	1.018	1.019	0.979
	2683	1.015	1.021	1.016	1.015	1.015	0.979
	2688	1.020	1.037	1.024	1.028	1.032	0.979
	2702	1.008	1.020	1.011	1.012	1.014	0.979
	2710	1.017	1.028	1.020	1.021	1.023	0.979
	2727	1.006	1.012	1.007	1.006	1.006	0.979
	2731	1.016	1.025	1.018	1.018	1.019	0.979
	2757	1.015	1.022	1.017	1.016	1.016	0.979
	2759	1.017	1.029	1.020	1.022	1.024	0.979
	2790	1.012	1.013	1.012	1.009	1.007	0.979
	2797	1.014	1.020	1.016	1.014	1.014	0.979
	2806	1.015	1.021	1.016	1.015	1.015	0.979
	2812	1.016	1.026	1.019	1.019	1.020	0.979
	2819	1.016	1.026	1.019	1.019	1.021	0.979
	2840	1.014	1.020	1.016	1.014	1.014	0.979
	2842	1.015	1.023	1.017	1.017	1.017	0.979
	2852	1.016	1.025	1.018	1.018	1.019	0.979
	2881	1.017	1.029	1.020	1.021	1.023	0.979
	2883	1.017	1.027	1.019	1.020	1.021	0.979
	2915	1.016	1.026	1.019	1.019	1.020	0.979
	2923	1.018	1.032	1.022	1.024	1.027	0.979
	3018	1.011	1.011	1.011	1.007	1.004	0.979
	3022	1.013	1.015	1.013	1.011	1.009	0.979
	3030	1.013	1.015	1.013	1.010	1.009	0.979
	3039	1.013	1.015	1.013	1.010	1.008	0.979
	3040	1.014	1.018	1.015	1.013	1.012	0.979
	3060	1.013	1.016	1.014	1.011	1.010	0.979
	3066	1.013	1.016	1.014	1.011	1.010	0.979
	3070	1.014	1.018	1.015	1.013	1.012	0.979
	3076	1.016	1.023	1.017	1.017	1.017	0.979
	3081	1.015	1.022	1.017	1.016	1.016	0.979
	3082	1.011	1.011	1.011	1.007	1.004	0.979
	3085	1.015	1.022	1.017	1.016	1.017	0.979
	3099	1.012	1.011	1.011	1.007	1.005	0.979
	3110	1.011	1.010	1.011	1.007	1.004	0.979
	3131	1.011	1.009	1.010	1.006	1.002	0.979
	3146	1.013	1.016	1.014	1.011	1.010	0.979
	3152	1.012	1.012	1.012	1.008	1.006	0.979
	3165	1.014	1.020	1.016	1.014	1.014	0.979
	3169	1.016	1.024	1.018	1.018	1.018	0.979
	3175	1.015	1.021	1.016	1.015	1.015	0.979
	3178	1.015	1.021	1.016	1.015	1.015	0.979
	3179	1.016	1.025	1.018	1.019	1.020	0.979
	3180	1.013	1.017	1.014	1.012	1.011	0.979

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2016

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	3220	1.014	1.018	1.015	1.013	1.012	0.979
	3241	1.013	1.016	1.014	1.012	1.010	0.979
	3257	1.014	1.019	1.015	1.013	1.012	0.979
	3339	1.013	1.017	1.014	1.012	1.011	0.979
	3365	1.014	1.018	1.015	1.013	1.012	0.979
	3372	1.015	1.022	1.017	1.016	1.016	0.979
	3383	1.017	1.027	1.019	1.020	1.021	0.979
	3400	1.013	1.016	1.014	1.011	1.010	0.979
	3401	1.014	1.019	1.015	1.014	1.013	0.979
	3501	1.014	1.017	1.014	1.012	1.011	0.979
	3507	1.013	1.015	1.013	1.011	1.009	0.979
	3560	1.012	1.013	1.012	1.009	1.007	0.979
	3568	1.014	1.020	1.016	1.014	1.014	0.979
	3569	1.011	1.010	1.010	1.006	1.003	0.979
	3570	1.014	1.018	1.015	1.013	1.012	0.979
	3572	1.014	1.018	1.015	1.013	1.012	0.979
	3573	1.015	1.023	1.017	1.017	1.017	0.979
	3574	1.015	1.021	1.016	1.015	1.015	0.979
	3577	1.013	1.015	1.013	1.010	1.009	0.979
	3612	1.012	1.014	1.013	1.010	1.008	0.979
	3620	1.013	1.015	1.013	1.011	1.009	0.979
	3632	1.012	1.013	1.012	1.009	1.007	0.979
	3634	1.014	1.019	1.015	1.013	1.013	0.979
	3643	1.013	1.017	1.014	1.012	1.011	0.979
	3647	1.012	1.012	1.012	1.008	1.005	0.979
	3651	1.016	1.024	1.018	1.017	1.018	0.979
	3681	1.012	1.014	1.013	1.009	1.007	0.979
	3682	1.016	1.024	1.018	1.018	1.018	0.979
	3683	1.014	1.019	1.015	1.014	1.013	0.979
	3719	1.013	1.016	1.014	1.011	1.010	0.979
	3724	1.012	1.013	1.012	1.009	1.006	0.979
	3726	1.025	1.026	1.025	1.022	1.020	0.979
	3805	1.012	1.012	1.012	1.008	1.006	0.979
	3808	1.018	1.030	1.021	1.022	1.024	0.979
	3815	1.014	1.020	1.016	1.014	1.014	0.979
	3821	0.995	0.989	0.993	0.987	0.982	0.979
	3828	1.013	1.016	1.014	1.011	1.010	0.979
	3830	1.011	1.010	1.011	1.007	1.004	0.979
	3831	1.012	1.012	1.012	1.008	1.005	0.979
	3840	1.015	1.023	1.017	1.016	1.017	0.979
	4000	1.005	1.011	1.007	1.005	1.005	0.979
	4034	1.014	1.018	1.015	1.013	1.012	0.979
	4036	1.015	1.021	1.016	1.015	1.015	0.979
	4038	1.014	1.020	1.016	1.014	1.014	0.979
	4041	1.016	1.026	1.019	1.019	1.020	0.979
	4049	1.014	1.018	1.015	1.013	1.012	0.979
	4111	1.015	1.022	1.017	1.016	1.016	0.979
	4112	1.013	1.016	1.014	1.011	1.010	0.979
	4114	1.015	1.021	1.016	1.015	1.015	0.979
	4130	0.999	1.000	0.999	0.996	0.993	0.979
	4150	1.012	1.014	1.013	1.010	1.008	0.979
	4239	1.014	1.020	1.016	1.014	1.014	0.979
	4240	1.016	1.024	1.018	1.018	1.018	0.979
	4243	1.015	1.021	1.016	1.015	1.015	0.979
	4244	1.015	1.020	1.016	1.015	1.014	0.979

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
4250	1.014	1.020	1.016	1.014	1.014	0.979
4251	1.014	1.020	1.016	1.014	1.014	0.979
4279	1.014	1.020	1.016	1.014	1.014	0.979
4283	1.015	1.022	1.017	1.016	1.017	0.979
4286	1.015	1.023	1.017	1.017	1.017	0.979
4295	1.013	1.015	1.013	1.011	1.009	0.979
4297	1.009	1.004	1.007	1.001	0.996	0.979
4299	1.011	1.009	1.010	1.006	1.002	0.979
4304	1.054	1.049	1.052	1.046	1.041	0.979
4312	1.021	1.019	1.020	1.015	1.012	0.979
4351	1.013	1.016	1.014	1.011	1.010	0.979
4354	1.011	1.010	1.010	1.006	1.003	0.979
4361	1.073	1.096	1.079	1.085	1.092	0.979
4362	1.061	1.070	1.063	1.063	1.064	0.979
4410	1.015	1.021	1.016	1.015	1.015	0.979
4420	1.012	1.013	1.012	1.008	1.006	0.979
4432	1.019	1.033	1.022	1.025	1.028	0.979
4470	1.014	1.018	1.015	1.013	1.012	0.979
4478	1.015	1.022	1.017	1.016	1.017	0.979
4492	1.013	1.014	1.013	1.010	1.008	0.979
4494	1.015	1.023	1.017	1.017	1.017	0.979
4495	1.014	1.020	1.016	1.014	1.014	0.979
4496	1.014	1.020	1.016	1.014	1.014	0.979
4497	1.014	1.019	1.015	1.014	1.013	0.979
4498	1.015	1.022	1.017	1.016	1.016	0.979
4499	1.015	1.021	1.016	1.015	1.015	0.979
4511	1.064	1.068	1.065	1.063	1.062	0.979
4512	1.065	1.073	1.067	1.066	1.066	0.979
4557	1.016	1.025	1.018	1.019	1.020	0.979
4558	1.014	1.019	1.015	1.013	1.012	0.979
4611	1.016	1.025	1.018	1.018	1.019	0.979
4623	1.016	1.025	1.018	1.018	1.019	0.979
4635	1.013	1.015	1.013	1.010	1.009	0.979
4665	1.016	1.026	1.019	1.019	1.020	0.979
4683	1.019	1.034	1.023	1.025	1.029	0.979
4691	1.016	1.025	1.019	1.019	1.020	0.979
4692	1.014	1.017	1.014	1.012	1.011	0.979
4717	1.018	1.030	1.021	1.022	1.024	0.979
4720	1.017	1.027	1.019	1.020	1.022	0.979
4740	1.015	1.023	1.017	1.016	1.017	0.979
4771	1.013	1.015	1.013	1.010	1.009	0.979
4828	1.015	1.022	1.017	1.016	1.017	0.979
4829	1.016	1.025	1.018	1.018	1.019	0.979
4831	1.014	1.018	1.015	1.013	1.012	0.979
4983	1.016	1.024	1.018	1.018	1.019	0.979
5020	1.019	1.034	1.023	1.025	1.029	0.979
5027	1.016	1.025	1.018	1.018	1.019	0.979
5028	1.015	1.023	1.017	1.017	1.017	0.979
5029	1.014	1.020	1.016	1.015	1.014	0.979
5040	1.012	1.014	1.012	1.010	1.008	0.979
5057	1.013	1.017	1.014	1.012	1.011	0.979
5059	1.012	1.013	1.012	1.008	1.006	0.979
5102	1.014	1.019	1.015	1.014	1.013	0.979
5107	1.012	1.014	1.012	1.009	1.007	0.979
5108	1.012	1.015	1.013	1.010	1.008	0.979

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2016

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	5128	1.023	1.019	1.022	1.016	1.012	0.979
	5129	1.023	1.019	1.022	1.016	1.012	0.979
	5130	1.009	1.006	1.008	1.003	0.999	0.979
	5140	1.004	0.991	1.001	0.991	0.983	0.979
	5146	1.013	1.018	1.014	1.013	1.012	0.979
	5160	1.017	1.030	1.020	1.022	1.024	0.979
	5183	1.009	1.004	1.007	1.002	0.997	0.979
	5184	1.017	1.029	1.020	1.022	1.024	0.979
	5185	1.009	1.004	1.007	1.002	0.997	0.979
	5186	1.010	1.009	1.010	1.005	1.002	0.979
	5187	1.008	1.003	1.007	1.001	0.996	0.979
	5190	1.006	0.995	1.003	0.995	0.987	0.979
	5191	1.024	1.022	1.023	1.019	1.015	0.979
	5192	1.006	1.009	1.006	1.004	1.002	0.979
	5193	1.010	1.009	1.010	1.005	1.002	0.979
	5195	1.006	0.997	1.004	0.996	0.990	0.979
	5201	1.013	1.017	1.014	1.011	1.010	0.979
	5205	1.013	1.017	1.014	1.012	1.011	0.979
	5212	1.013	1.017	1.014	1.012	1.011	0.979
	5213	1.013	1.015	1.013	1.010	1.009	0.979
	5214	1.013	1.016	1.013	1.011	1.010	0.979
	5222	1.015	1.021	1.016	1.015	1.015	0.979
	5225	1.012	1.014	1.012	1.009	1.007	0.979
	5348	1.012	1.015	1.013	1.010	1.008	0.979
	5403	1.012	1.014	1.013	1.010	1.008	0.979
	5432	1.011	1.012	1.011	1.008	1.005	0.979
	5436	1.009	1.006	1.008	1.003	0.999	0.979
	5443	1.019	1.035	1.023	1.026	1.030	0.979
	5446	1.017	1.028	1.019	1.020	1.022	0.979
	5447	1.017	1.030	1.021	1.022	1.025	0.979
	5467	1.012	1.012	1.012	1.008	1.006	0.979
	5470	1.012	1.013	1.012	1.009	1.007	0.979
	5473	1.003	1.008	1.004	1.002	1.001	0.979
	5474	1.012	1.014	1.013	1.010	1.008	0.979
	5479	1.019	1.036	1.024	1.027	1.031	0.979
	5482	1.013	1.016	1.014	1.011	1.010	0.979
	5484	1.018	1.032	1.022	1.024	1.027	0.979
	5485	1.018	1.032	1.022	1.024	1.027	0.979
	5506	1.015	1.023	1.017	1.016	1.017	0.979
	5507	1.014	1.021	1.016	1.015	1.015	0.979
	5538	1.008	1.003	1.007	1.001	0.996	0.979
	5542	1.009	1.004	1.007	1.002	0.997	0.979
	5552	1.013	1.015	1.013	1.010	1.009	0.979
	5553	1.013	1.015	1.013	1.011	1.009	0.979
	5606	1.011	1.012	1.011	1.008	1.005	0.979
	5610	1.014	1.019	1.015	1.014	1.013	0.979
	5632	1.014	1.021	1.016	1.015	1.015	0.979
	5633	1.017	1.028	1.020	1.021	1.023	0.979
	5650	0.996	0.985	0.992	0.984	0.977	0.979
	5951	1.016	1.023	1.018	1.017	1.018	0.979
	6003	1.011	1.011	1.011	1.007	1.005	0.979
	6011	1.016	1.025	1.018	1.018	1.019	0.979
	6204	1.007	1.016	1.009	1.009	1.010	0.979
	6206	1.003	1.005	1.004	1.001	0.999	0.979
	6213	1.003	1.004	1.003	1.000	0.998	0.979

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	6216	1.004	1.008	1.005	1.003	1.002	0.979
	6218	1.014	1.019	1.015	1.014	1.013	0.979
	6220	1.014	1.019	1.015	1.014	1.013	0.979
	6233	1.010	1.007	1.009	1.004	1.000	0.979
	6235	1.002	1.000	1.001	0.996	0.993	0.979
	6237	1.003	1.005	1.003	1.000	0.998	0.979
	6251	1.013	1.016	1.013	1.011	1.010	0.979
	6258	1.014	1.021	1.016	1.015	1.015	0.979
	6307	1.012	1.013	1.012	1.008	1.006	0.979
	6308	1.012	1.014	1.013	1.010	1.008	0.979
	6315	1.012	1.014	1.013	1.010	1.008	0.979
	6316	1.012	1.014	1.012	1.010	1.008	0.979
	6325	1.010	1.008	1.009	1.005	1.001	0.979
	6361	1.013	1.018	1.015	1.013	1.012	0.979
	6364	1.013	1.016	1.014	1.011	1.010	0.979
	6400	1.015	1.023	1.017	1.017	1.017	0.979
	6504	1.016	1.025	1.018	1.018	1.019	0.979
	6834	1.013	1.015	1.013	1.010	1.008	0.979
	7133	1.027	1.038	1.030	1.031	1.032	0.979
	7198	1.021	1.019	1.020	1.016	1.012	0.979
	7207	1.024	1.036	1.027	1.028	1.030	0.979
	7219	1.023	1.024	1.023	1.020	1.018	0.979
	7227	1.022	1.021	1.021	1.017	1.014	0.979
	7232	1.024	1.027	1.024	1.022	1.020	0.979
	7248	1.060	1.058	1.060	1.055	1.051	0.979
	7272	1.015	1.023	1.017	1.017	1.018	0.979
	7332	1.003	0.990	1.000	0.990	0.982	0.979
	7360	1.026	1.034	1.028	1.028	1.028	0.979
	7365	1.042	1.084	1.053	1.067	1.082	0.979
	7382	1.033	1.056	1.039	1.045	1.052	0.979
	7392	0.992	0.980	0.988	0.979	0.972	0.979
	7403	1.038	1.069	1.046	1.056	1.066	0.979
	7405	1.037	1.066	1.044	1.053	1.063	0.979
	7409	1.023	1.066	1.035	1.049	1.064	0.979
	7410	1.024	1.068	1.036	1.051	1.067	0.979
	7421	1.022	1.020	1.021	1.017	1.014	0.979
	7424	1.029	1.044	1.033	1.035	1.039	0.979
	7428	1.026	1.034	1.028	1.027	1.028	0.979
	7429	1.028	1.040	1.031	1.032	1.035	0.979
	7500	1.011	1.012	1.011	1.008	1.006	0.979
	7515	1.022	1.021	1.022	1.018	1.015	0.979
	7520	1.010	1.009	1.010	1.006	1.002	0.979
	7538	1.013	1.017	1.014	1.012	1.011	0.979
	7539	1.009	1.006	1.008	1.003	0.999	0.979
	7580	1.011	1.010	1.010	1.006	1.003	0.979
	7600	1.052	1.043	1.049	1.041	1.035	0.979
	7601	1.013	1.016	1.014	1.011	1.010	0.979
	7605	1.008	1.002	1.006	1.000	0.995	0.979
	7607	1.058	1.061	1.059	1.056	1.054	0.979
	7610	1.058	1.062	1.059	1.056	1.055	0.979
	7706	1.007	1.007	1.007	1.003	1.000	0.979
	7707	0.971	0.903	0.952	0.920	0.890	0.979
	7720	1.010	1.017	1.012	1.011	1.011	0.979
	7721	1.016	1.046	1.024	1.033	1.043	0.979
	7722	0.971	0.903	0.952	0.920	0.890	0.979

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	7855	1.009	1.004	1.007	1.001	0.997	0.979
	8001	0.994	0.984	0.991	0.983	0.977	0.979
	8004	1.007	1.023	1.011	1.014	1.018	0.979
	8006	1.009	1.020	1.012	1.013	1.015	0.979
	8008	1.007	1.012	1.008	1.006	1.006	0.979
	8010	1.006	1.011	1.007	1.005	1.005	0.979
	8013	1.005	1.006	1.005	1.002	1.000	0.979
	8015	1.005	1.006	1.005	1.001	0.999	0.979
	8017	1.006	1.011	1.007	1.005	1.005	0.979
	8018	1.001	1.006	1.002	1.000	1.000	0.979
	8019	1.011	1.010	1.010	1.006	1.003	0.979
	8021	1.005	1.018	1.008	1.010	1.013	0.979
	8028	0.997	0.998	0.997	0.994	0.992	0.979
	8031	1.009	1.019	1.011	1.012	1.013	0.979
	8032	0.999	0.999	0.999	0.995	0.992	0.979
	8039	1.007	1.014	1.009	1.008	1.008	0.979
	8041	0.996	0.990	0.994	0.988	0.983	0.979
	8042	0.997	0.993	0.995	0.990	0.986	0.979
	8046	1.003	1.001	1.002	0.997	0.994	0.979
	8057	1.005	1.006	1.005	1.001	0.999	0.979
	8059	0.997	0.995	0.996	0.992	0.988	0.979
	8060	1.008	1.017	1.010	1.010	1.011	0.979
	8061	1.011	1.024	1.014	1.016	1.019	0.979
	8062	1.000	0.993	0.998	0.991	0.985	0.979
	8063	0.997	0.993	0.996	0.990	0.986	0.979
	8064	0.998	0.998	0.998	0.994	0.991	0.979
	8065	1.007	1.012	1.008	1.007	1.006	0.979
	8066	1.007	1.012	1.008	1.007	1.006	0.979
	8071	1.006	1.011	1.007	1.006	1.005	0.979
	8078	1.009	1.021	1.012	1.013	1.015	0.979
	8102	1.007	1.025	1.012	1.015	1.020	0.979
	8106	0.996	0.992	0.995	0.990	0.985	0.979
	8107	0.999	1.000	0.999	0.996	0.994	0.979
	8110	1.001	1.005	1.002	1.000	0.999	0.979
	8116	1.000	1.004	1.001	0.999	0.998	0.979
	8117	1.004	1.015	1.007	1.008	1.010	0.979
	8209	1.018	1.049	1.026	1.035	1.046	0.979
	8215	1.007	1.023	1.011	1.014	1.018	0.979
	8227	1.013	1.018	1.015	1.013	1.012	0.979
	8232	1.000	1.002	1.000	0.997	0.996	0.979
	8267	0.998	0.996	0.997	0.993	0.990	0.979
	8278	0.982	0.914	0.963	0.931	0.900	0.979
	8286	1.010	1.032	1.015	1.021	1.028	0.979
	8290	1.004	1.018	1.008	1.010	1.013	0.979
	8291	1.032	1.053	1.038	1.043	1.049	0.979
	8292	1.026	1.034	1.028	1.028	1.029	0.979
	8293	1.022	1.022	1.022	1.018	1.015	0.979
	8304	1.036	1.063	1.043	1.050	1.059	0.979
	8324	1.015	1.036	1.020	1.025	1.032	0.979
	8350	1.000	1.003	1.001	0.998	0.997	0.979
	8370	1.025	1.025	1.024	1.021	1.018	0.979
	8387	1.035	1.057	1.041	1.046	1.052	0.979
	8388	1.004	1.005	1.004	1.001	0.998	0.979
	8389	1.023	1.019	1.021	1.016	1.012	0.979
	8390	1.033	1.050	1.037	1.040	1.045	0.979

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	8391	1.002	0.999	1.001	0.996	0.993	0.979
	8392	1.033	1.051	1.038	1.042	1.047	0.979
	8393	1.022	1.017	1.021	1.015	1.010	0.979
	8397	1.021	1.014	1.019	1.012	1.006	0.979
	8400	1.005	1.007	1.005	1.002	1.000	0.979
	8500	1.001	1.005	1.002	1.000	0.999	0.979
	8601	1.061	1.058	1.060	1.055	1.051	0.979
	8631	0.982	0.914	0.963	0.931	0.900	0.979
	8720	1.020	1.021	1.020	1.017	1.014	0.979
	8729	1.018	1.031	1.021	1.023	1.026	0.979
	8740	1.003	1.014	1.005	1.006	1.008	0.979
	8741	1.002	1.013	1.005	1.006	1.008	0.979
	8742	1.036	1.041	1.037	1.035	1.034	0.979
	8743	1.009	0.990	1.004	0.992	0.981	0.979
	8744	0.999	1.004	1.001	0.999	0.998	0.979
	8745	0.997	0.994	0.996	0.991	0.987	0.979
	8746	1.036	1.041	1.037	1.035	1.034	0.979
	8748	1.002	0.999	1.001	0.996	0.992	0.979
	8749	1.007	0.985	1.001	0.988	0.975	0.979
	8755	1.021	1.016	1.020	1.014	1.008	0.979
	8800	1.056	1.054	1.055	1.050	1.047	0.979
	8801	1.014	1.003	1.011	1.003	0.996	0.979
	8803	1.061	1.059	1.060	1.055	1.052	0.979
	8804	1.014	1.022	1.016	1.016	1.016	0.979
	8806	1.016	1.028	1.019	1.021	1.023	0.979
	8807	1.055	1.053	1.055	1.050	1.046	0.979
	8808	1.013	1.001	1.010	1.001	0.993	0.979
	8810	1.010	1.015	1.011	1.010	1.009	0.979
	8811	2.032	2.043	2.034	2.032	2.031	1.958
	8812	0.000	0.000	0.000	0.000	0.000	0.000
	8813	1.012	1.013	1.012	1.008	1.006	0.979
	8818	1.054	1.049	1.052	1.046	1.041	0.979
	8820	1.052	1.034	1.047	1.035	1.025	0.979
	8821	1.057	1.047	1.054	1.046	1.039	0.979
	8822	1.008	0.987	1.002	0.990	0.978	0.979
	8823	1.014	1.022	1.016	1.016	1.016	0.979
	8827	1.019	1.035	1.023	1.026	1.030	0.979
	8829	1.020	1.039	1.025	1.029	1.034	0.979
	8830	1.020	1.038	1.024	1.028	1.033	0.979
	8831	1.062	1.062	1.061	1.057	1.055	0.979
	8834	1.014	1.022	1.016	1.016	1.017	0.979
	8838	1.020	1.022	1.020	1.018	1.016	0.979
	8839	1.004	0.992	1.001	0.992	0.984	0.979
	8840	1.028	1.036	1.030	1.030	1.030	0.979
	8846	1.012	1.013	1.012	1.009	1.006	0.979
	8847	1.000	1.003	1.001	0.998	0.997	0.979
	8850	1.009	0.990	1.004	0.992	0.981	0.979
	8851	1.020	1.038	1.025	1.029	1.034	0.979
	8852	1.019	1.037	1.024	1.028	1.033	0.979
	8859	1.061	1.061	1.061	1.057	1.054	0.979
	8868	1.004	1.013	1.006	1.006	1.008	0.979
	8870	1.004	1.013	1.006	1.006	1.008	0.979
	8875	1.002	1.008	1.003	1.002	1.002	0.979
	9007	1.005	1.020	1.009	1.011	1.015	0.979
	9008	1.002	1.002	1.002	0.998	0.996	0.979

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	9009	1.001	1.010	1.004	1.004	1.005	0.979
	9010	1.004	1.018	1.008	1.010	1.013	0.979
	9011	1.003	1.015	1.006	1.008	1.010	0.979
	9015	1.000	1.005	1.001	1.000	0.999	0.979
	9016	1.026	1.039	1.029	1.031	1.034	0.979
	9031	0.997	0.988	0.994	0.987	0.981	0.979
	9033	1.016	1.034	1.021	1.024	1.029	0.979
	9043	1.016	1.028	1.019	1.021	1.023	0.979
	9048	1.007	1.015	1.009	1.009	1.010	0.979
	9050	1.005	1.009	1.006	1.004	1.003	0.979
	9053	1.023	1.031	1.025	1.024	1.025	0.979
	9054	1.028	1.036	1.030	1.030	1.030	0.979
	9059	1.014	1.023	1.017	1.016	1.017	0.979
	9060	1.022	1.029	1.024	1.023	1.023	0.979
	9061	1.024	1.033	1.026	1.026	1.028	0.979
	9066	1.030	1.042	1.033	1.035	1.037	0.979
	9067	1.023	1.032	1.025	1.025	1.026	0.979
	9069	1.020	1.023	1.021	1.018	1.017	0.979
	9070	1.019	1.037	1.024	1.028	1.032	0.979
	9079	1.010	1.023	1.013	1.015	1.018	0.979
	9085	1.017	1.031	1.021	1.023	1.026	0.979
	9092	1.021	1.026	1.022	1.021	1.020	0.979
	9095	1.021	1.024	1.021	1.019	1.018	0.979
	9096	1.004	1.010	1.005	1.004	1.004	0.979
	9097	1.006	1.014	1.008	1.008	1.009	0.979
	9101	1.004	1.014	1.006	1.007	1.008	0.979
	9151	1.015	1.007	1.012	1.005	0.999	0.979
	9154	1.003	0.973	0.995	0.978	0.963	0.979
	9155	1.063	1.075	1.066	1.067	1.069	0.979
	9156	0.999	0.961	0.988	0.968	0.950	0.979
	9180	1.025	1.039	1.029	1.031	1.034	0.979
	9181	1.022	1.028	1.023	1.022	1.022	0.979
	9182	1.022	1.027	1.023	1.022	1.021	0.979
	9184	1.020	1.023	1.021	1.018	1.017	0.979
	9185	1.027	1.043	1.031	1.034	1.038	0.979
	9220	1.021	1.013	1.019	1.012	1.006	0.979
	9402	1.003	1.008	1.004	1.003	1.002	0.979
	9403	1.004	1.009	1.005	1.004	1.003	0.979
	9410	1.012	1.022	1.015	1.015	1.016	0.979
	9420	1.012	1.023	1.015	1.015	1.017	0.979
	9422	1.016	1.033	1.020	1.024	1.028	0.979
	9424	1.004	1.011	1.006	1.005	1.005	0.979
	9426	1.002	1.004	1.003	1.000	0.998	0.979
	9501	1.025	1.027	1.025	1.022	1.020	0.979
	9507	1.060	1.055	1.058	1.052	1.048	0.979
	9516	1.011	1.011	1.011	1.007	1.005	0.979
	9519	1.027	1.032	1.028	1.026	1.025	0.979
	9521	1.010	1.007	1.009	1.004	1.000	0.979
	9522	1.028	1.036	1.030	1.030	1.030	0.979
	9529	1.015	1.024	1.018	1.017	1.018	0.979
	9531	1.011	1.011	1.011	1.007	1.005	0.979
	9549	1.060	1.056	1.058	1.053	1.048	0.979
	9552	1.011	1.010	1.010	1.006	1.003	0.979
	9586	1.029	1.037	1.031	1.030	1.031	0.979
	9610	1.053	1.046	1.051	1.044	1.038	0.979

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9620	1.020	1.013	1.018	1.011	1.005	0.979

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	0005	1.008	1.019	1.010	1.011	1.014	1.000
	0016	1.019	1.053	1.028	1.038	1.051	1.000
	0034	1.005	1.011	1.006	1.005	1.005	1.000
	0035	1.004	1.008	1.005	1.003	1.002	1.000
	0036	1.009	1.022	1.012	1.014	1.017	1.000
	0038	1.010	1.026	1.014	1.018	1.022	1.000
	0040	1.016	1.043	1.023	1.031	1.040	1.000
	0041	1.015	1.040	1.021	1.029	1.037	1.000
	0042	1.012	1.031	1.017	1.021	1.028	1.000
	0044	1.016	1.045	1.024	1.032	1.042	1.000
	0045	1.017	1.048	1.025	1.034	1.045	1.000
	0050	1.017	1.046	1.024	1.033	1.043	1.000
	0079	1.017	1.046	1.024	1.033	1.043	1.000
	0096	1.016	1.044	1.023	1.032	1.041	1.000
	0106	1.012	1.034	1.018	1.023	1.030	1.000
	0171	1.012	1.033	1.017	1.022	1.029	1.000
	0172	1.019	1.053	1.028	1.039	1.051	1.000
	0251	1.012	1.013	1.012	1.009	1.007	1.000
	0400	1.007	1.024	1.011	1.015	1.020	1.000
	0401	1.023	1.064	1.033	1.047	1.063	1.000
	1122	1.004	1.008	1.005	1.003	1.002	1.000
	1123	1.005	1.011	1.006	1.005	1.005	1.000
	1124	1.004	1.009	1.005	1.003	1.003	1.000
	1320	1.004	1.007	1.004	1.002	1.001	1.000
	1322	1.002	1.003	1.002	0.999	0.996	1.000
	1330	1.011	1.010	1.010	1.006	1.004	1.000
	1438	1.012	1.014	1.012	1.009	1.008	1.000
	1452	1.003	1.003	1.002	0.999	0.997	1.000
	1463	1.013	1.018	1.014	1.013	1.013	1.000
	1624	1.004	1.008	1.005	1.003	1.003	1.000
	1699	1.011	1.012	1.011	1.008	1.006	1.000
	1701	1.012	1.016	1.013	1.011	1.010	1.000
	1710	1.004	1.009	1.005	1.004	1.003	1.000
	1741	1.004	1.007	1.004	1.002	1.002	1.000
	1803	1.012	1.014	1.012	1.009	1.008	1.000
	1925	1.012	1.015	1.013	1.011	1.010	1.000
	2002	1.017	1.028	1.019	1.020	1.023	1.000
	2003	1.016	1.027	1.019	1.020	1.022	1.000
	2014	1.020	1.037	1.024	1.028	1.033	1.000
	2030	1.016	1.027	1.019	1.020	1.022	1.000
	2063	1.016	1.025	1.018	1.018	1.020	1.000
	2081	1.014	1.021	1.016	1.015	1.016	1.000
	2095	1.014	1.020	1.015	1.014	1.015	1.000
	2102	1.021	1.041	1.026	1.031	1.037	1.000
	2107	1.027	1.059	1.035	1.045	1.057	1.000
	2108	1.028	1.062	1.036	1.047	1.059	1.000
	2109	1.025	1.054	1.032	1.041	1.051	1.000
	2111	1.017	1.030	1.020	1.022	1.025	1.000
	2113	1.014	1.021	1.016	1.015	1.016	1.000
	2116	1.017	1.029	1.020	1.021	1.024	1.000
	2117	1.018	1.032	1.021	1.023	1.027	1.000
	2121	1.013	1.018	1.014	1.012	1.012	1.000
	2123	1.029	1.065	1.038	1.049	1.062	1.000
	2142	1.018	1.033	1.022	1.025	1.029	1.000
	2163	1.015	1.023	1.017	1.017	1.018	1.000

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	2222	1.015	1.023	1.017	1.017	1.018	1.000
	2362	1.014	1.019	1.014	1.013	1.013	1.000
	2402	1.017	1.030	1.020	1.022	1.025	1.000
	2413	1.013	1.016	1.013	1.011	1.010	1.000
	2501	1.012	1.016	1.013	1.011	1.010	1.000
	2570	1.013	1.018	1.014	1.013	1.013	1.000
	2571	1.013	1.018	1.014	1.013	1.013	1.000
	2576	1.016	1.026	1.018	1.019	1.021	1.000
	2584	1.004	1.008	1.005	1.003	1.003	1.000
	2585	1.031	1.048	1.035	1.039	1.044	1.000
	2589	1.031	1.049	1.035	1.039	1.044	1.000
	2660	1.015	1.022	1.016	1.015	1.016	1.000
	2683	1.013	1.017	1.014	1.012	1.011	1.000
	2688	1.017	1.030	1.020	1.022	1.025	1.000
	2702	1.005	1.011	1.006	1.005	1.006	1.000
	2710	1.015	1.022	1.016	1.016	1.017	1.000
	2727	1.003	1.006	1.004	1.001	1.000	1.000
	2731	1.014	1.020	1.015	1.015	1.015	1.000
	2757	1.013	1.018	1.014	1.012	1.012	1.000
	2759	1.015	1.023	1.017	1.016	1.018	1.000
	2790	1.012	1.014	1.012	1.009	1.008	1.000
	2797	1.013	1.016	1.013	1.011	1.010	1.000
	2806	1.013	1.017	1.014	1.012	1.011	1.000
	2812	1.014	1.021	1.015	1.015	1.015	1.000
	2819	1.014	1.021	1.016	1.015	1.016	1.000
	2840	1.013	1.018	1.014	1.013	1.013	1.000
	2842	1.014	1.019	1.015	1.013	1.013	1.000
	2852	1.014	1.021	1.016	1.015	1.016	1.000
	2881	1.015	1.024	1.017	1.017	1.019	1.000
	2883	1.015	1.022	1.016	1.016	1.017	1.000
	2915	1.014	1.021	1.016	1.015	1.015	1.000
	2923	1.016	1.027	1.019	1.020	1.022	1.000
	3018	1.011	1.012	1.011	1.008	1.006	1.000
	3022	1.012	1.014	1.012	1.009	1.008	1.000
	3030	1.012	1.014	1.012	1.010	1.009	1.000
	3039	1.012	1.014	1.012	1.009	1.008	1.000
	3040	1.013	1.017	1.013	1.012	1.011	1.000
	3060	1.012	1.015	1.013	1.010	1.009	1.000
	3066	1.012	1.015	1.013	1.011	1.010	1.000
	3070	1.013	1.018	1.014	1.012	1.012	1.000
	3076	1.014	1.020	1.015	1.015	1.015	1.000
	3081	1.013	1.018	1.014	1.013	1.012	1.000
	3082	1.011	1.010	1.010	1.007	1.004	1.000
	3085	1.014	1.019	1.014	1.013	1.013	1.000
	3099	1.011	1.011	1.011	1.007	1.005	1.000
	3110	1.011	1.011	1.010	1.007	1.004	1.000
	3131	1.010	1.010	1.010	1.006	1.003	1.000
	3146	1.012	1.016	1.013	1.011	1.010	1.000
	3152	1.011	1.012	1.011	1.007	1.005	1.000
	3165	1.013	1.018	1.014	1.013	1.013	1.000
	3169	1.014	1.021	1.015	1.015	1.015	1.000
	3175	1.014	1.019	1.014	1.013	1.013	1.000
	3178	1.013	1.018	1.014	1.013	1.013	1.000
	3179	1.015	1.022	1.016	1.016	1.017	1.000
	3180	1.012	1.015	1.012	1.010	1.009	1.000

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	3220	1.013	1.017	1.013	1.011	1.011	1.000
	3241	1.012	1.015	1.012	1.010	1.009	1.000
	3257	1.013	1.016	1.013	1.011	1.010	1.000
	3339	1.012	1.014	1.012	1.010	1.008	1.000
	3365	1.013	1.016	1.013	1.011	1.010	1.000
	3372	1.014	1.019	1.015	1.013	1.013	1.000
	3383	1.015	1.022	1.016	1.016	1.017	1.000
	3400	1.012	1.015	1.013	1.010	1.009	1.000
	3401	1.013	1.016	1.013	1.011	1.011	1.000
	3501	1.013	1.017	1.014	1.012	1.011	1.000
	3507	1.012	1.015	1.012	1.010	1.009	1.000
	3560	1.012	1.013	1.012	1.009	1.007	1.000
	3568	1.013	1.017	1.014	1.012	1.011	1.000
	3569	1.011	1.011	1.010	1.007	1.004	1.000
	3570	1.013	1.016	1.013	1.011	1.011	1.000
	3572	1.013	1.017	1.014	1.012	1.012	1.000
	3573	1.014	1.020	1.015	1.014	1.015	1.000
	3574	1.014	1.019	1.014	1.013	1.013	1.000
	3577	1.012	1.015	1.012	1.010	1.009	1.000
	3612	1.012	1.014	1.012	1.009	1.008	1.000
	3620	1.012	1.015	1.012	1.010	1.009	1.000
	3632	1.012	1.013	1.011	1.008	1.007	1.000
	3634	1.013	1.017	1.013	1.012	1.011	1.000
	3643	1.013	1.016	1.013	1.011	1.010	1.000
	3647	1.011	1.011	1.011	1.007	1.005	1.000
	3651	1.014	1.020	1.015	1.014	1.014	1.000
	3681	1.012	1.015	1.012	1.010	1.009	1.000
	3682	1.015	1.023	1.017	1.016	1.018	1.000
	3683	1.014	1.019	1.015	1.013	1.013	1.000
	3719	1.013	1.017	1.014	1.012	1.012	1.000
	3724	1.012	1.014	1.012	1.009	1.008	1.000
	3726	1.023	1.025	1.023	1.021	1.019	1.000
	3805	1.012	1.013	1.012	1.009	1.007	1.000
	3808	1.015	1.025	1.017	1.018	1.019	1.000
	3815	1.013	1.018	1.014	1.013	1.013	1.000
	3821	0.998	0.995	0.996	0.992	0.988	1.000
	3828	1.012	1.015	1.012	1.010	1.009	1.000
	3830	1.012	1.013	1.011	1.008	1.007	1.000
	3831	1.012	1.013	1.011	1.008	1.007	1.000
	3840	1.014	1.019	1.015	1.014	1.014	1.000
	4000	1.004	1.008	1.005	1.003	1.002	1.000
	4034	1.012	1.014	1.012	1.010	1.008	1.000
	4036	1.013	1.017	1.014	1.012	1.011	1.000
	4038	1.013	1.016	1.013	1.011	1.010	1.000
	4041	1.014	1.021	1.016	1.015	1.016	1.000
	4049	1.012	1.014	1.012	1.010	1.009	1.000
	4111	1.013	1.018	1.014	1.013	1.013	1.000
	4112	1.012	1.016	1.013	1.011	1.010	1.000
	4114	1.013	1.017	1.014	1.012	1.012	1.000
	4130	1.000	1.001	1.000	0.996	0.995	1.000
	4150	1.012	1.014	1.012	1.010	1.009	1.000
	4239	1.013	1.017	1.013	1.011	1.011	1.000
	4240	1.014	1.020	1.015	1.014	1.015	1.000
	4243	1.013	1.018	1.014	1.012	1.012	1.000
	4244	1.013	1.017	1.014	1.012	1.011	1.000

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
4250	1.013	1.017	1.013	1.012	1.011	1.000
4251	1.013	1.017	1.014	1.012	1.012	1.000
4279	1.013	1.017	1.014	1.012	1.012	1.000
4283	1.013	1.018	1.014	1.013	1.013	1.000
4286	1.013	1.018	1.014	1.013	1.013	1.000
4295	1.012	1.014	1.012	1.010	1.008	1.000
4297	1.009	1.007	1.008	1.003	1.000	1.000
4299	1.011	1.010	1.010	1.006	1.004	1.000
4304	1.045	1.043	1.044	1.039	1.036	1.000
4312	1.020	1.019	1.019	1.015	1.013	1.000
4351	1.012	1.015	1.012	1.010	1.009	1.000
4354	1.011	1.012	1.011	1.008	1.006	1.000
4361	1.068	1.087	1.072	1.077	1.083	1.000
4362	1.049	1.055	1.050	1.049	1.050	1.000
4410	1.013	1.017	1.014	1.012	1.011	1.000
4420	1.012	1.013	1.012	1.009	1.007	1.000
4432	1.016	1.025	1.018	1.018	1.020	1.000
4470	1.013	1.016	1.013	1.011	1.010	1.000
4478	1.014	1.019	1.014	1.013	1.013	1.000
4492	1.012	1.013	1.012	1.009	1.007	1.000
4494	1.014	1.019	1.015	1.013	1.013	1.000
4495	1.013	1.017	1.014	1.012	1.011	1.000
4496	1.013	1.017	1.014	1.012	1.012	1.000
4497	1.013	1.017	1.014	1.012	1.012	1.000
4498	1.013	1.018	1.014	1.013	1.012	1.000
4499	1.013	1.018	1.014	1.012	1.012	1.000
4511	1.061	1.066	1.062	1.060	1.060	1.000
4512	1.062	1.069	1.063	1.063	1.064	1.000
4557	1.015	1.022	1.016	1.016	1.017	1.000
4558	1.013	1.016	1.013	1.011	1.010	1.000
4611	1.015	1.023	1.016	1.016	1.017	1.000
4623	1.014	1.021	1.016	1.015	1.016	1.000
4635	1.012	1.014	1.012	1.009	1.008	1.000
4665	1.014	1.020	1.015	1.014	1.014	1.000
4683	1.017	1.029	1.020	1.021	1.024	1.000
4691	1.015	1.023	1.017	1.017	1.018	1.000
4692	1.012	1.015	1.013	1.010	1.009	1.000
4717	1.015	1.024	1.017	1.017	1.019	1.000
4720	1.015	1.023	1.016	1.016	1.017	1.000
4740	1.014	1.020	1.015	1.014	1.015	1.000
4771	1.012	1.014	1.012	1.010	1.009	1.000
4828	1.014	1.019	1.014	1.013	1.013	1.000
4829	1.014	1.021	1.016	1.015	1.016	1.000
4831	1.013	1.017	1.014	1.012	1.012	1.000
4983	1.014	1.020	1.015	1.014	1.014	1.000
5020	1.017	1.028	1.019	1.020	1.023	1.000
5027	1.014	1.019	1.015	1.014	1.014	1.000
5028	1.014	1.018	1.014	1.013	1.013	1.000
5029	1.013	1.018	1.014	1.013	1.013	1.000
5040	1.012	1.013	1.012	1.009	1.007	1.000
5057	1.013	1.016	1.013	1.011	1.011	1.000
5059	1.012	1.012	1.011	1.008	1.006	1.000
5102	1.013	1.017	1.014	1.012	1.011	1.000
5107	1.012	1.013	1.012	1.009	1.007	1.000
5108	1.012	1.015	1.013	1.010	1.009	1.000

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	5128	1.022	1.020	1.021	1.017	1.014	1.000
	5129	1.022	1.020	1.021	1.017	1.014	1.000
	5130	1.010	1.009	1.010	1.006	1.003	1.000
	5140	1.007	0.998	1.004	0.997	0.991	1.000
	5146	1.013	1.016	1.013	1.011	1.010	1.000
	5160	1.016	1.027	1.019	1.020	1.022	1.000
	5183	1.010	1.007	1.009	1.004	1.001	1.000
	5184	1.016	1.024	1.017	1.018	1.019	1.000
	5185	1.010	1.008	1.009	1.004	1.001	1.000
	5186	1.011	1.011	1.011	1.007	1.005	1.000
	5187	1.010	1.006	1.008	1.003	1.000	1.000
	5190	1.008	1.001	1.005	0.999	0.994	1.000
	5191	1.023	1.023	1.022	1.019	1.017	1.000
	5192	1.006	1.009	1.006	1.004	1.003	1.000
	5193	1.011	1.012	1.011	1.008	1.006	1.000
	5195	1.008	1.002	1.006	1.000	0.995	1.000
	5201	1.012	1.014	1.012	1.010	1.009	1.000
	5205	1.012	1.015	1.013	1.010	1.009	1.000
	5212	1.013	1.016	1.013	1.011	1.010	1.000
	5213	1.012	1.014	1.012	1.009	1.008	1.000
	5214	1.012	1.015	1.012	1.010	1.009	1.000
	5222	1.013	1.018	1.014	1.013	1.013	1.000
	5225	1.012	1.013	1.012	1.009	1.007	1.000
	5348	1.012	1.013	1.012	1.009	1.007	1.000
	5403	1.012	1.012	1.011	1.008	1.006	1.000
	5432	1.011	1.011	1.010	1.007	1.004	1.000
	5436	1.010	1.008	1.009	1.005	1.002	1.000
	5443	1.017	1.029	1.020	1.021	1.024	1.000
	5446	1.015	1.023	1.017	1.017	1.018	1.000
	5447	1.016	1.025	1.018	1.018	1.020	1.000
	5467	1.012	1.013	1.012	1.009	1.007	1.000
	5470	1.012	1.013	1.012	1.009	1.007	1.000
	5473	1.004	1.007	1.004	1.002	1.002	1.000
	5474	1.012	1.013	1.011	1.008	1.006	1.000
	5479	1.017	1.029	1.020	1.022	1.025	1.000
	5482	1.012	1.014	1.012	1.010	1.008	1.000
	5484	1.016	1.027	1.019	1.020	1.022	1.000
	5485	1.016	1.027	1.019	1.019	1.022	1.000
	5506	1.014	1.019	1.015	1.013	1.013	1.000
	5507	1.013	1.018	1.014	1.013	1.012	1.000
	5538	1.010	1.007	1.008	1.004	1.001	1.000
	5542	1.010	1.008	1.009	1.005	1.001	1.000
	5552	1.015	1.022	1.016	1.016	1.017	1.000
	5553	1.015	1.022	1.016	1.016	1.017	1.000
	5606	1.011	1.011	1.011	1.007	1.005	1.000
	5610	1.013	1.018	1.014	1.012	1.012	1.000
	5632	1.013	1.018	1.014	1.013	1.012	1.000
	5633	1.015	1.024	1.017	1.017	1.018	1.000
	5650	0.995	0.981	0.991	0.982	0.974	1.000
	5951	1.015	1.022	1.016	1.016	1.017	1.000
	6003	1.011	1.011	1.010	1.007	1.004	1.000
	6011	1.014	1.020	1.015	1.014	1.015	1.000
	6204	1.006	1.012	1.007	1.006	1.007	1.000
	6206	1.003	1.006	1.004	1.001	1.000	1.000
	6213	1.003	1.005	1.003	1.000	0.999	1.000

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	6216	1.004	1.007	1.004	1.002	1.002	1.000
	6218	1.013	1.018	1.014	1.013	1.012	1.000
	6220	1.013	1.017	1.014	1.012	1.011	1.000
	6233	1.010	1.008	1.009	1.005	1.002	1.000
	6235	1.002	1.002	1.002	0.998	0.996	1.000
	6237	1.003	1.004	1.003	1.000	0.999	1.000
	6251	1.012	1.014	1.012	1.009	1.008	1.000
	6258	1.013	1.018	1.014	1.012	1.012	1.000
	6307	1.011	1.012	1.011	1.008	1.006	1.000
	6308	1.012	1.014	1.012	1.009	1.008	1.000
	6315	1.012	1.013	1.012	1.009	1.007	1.000
	6316	1.012	1.013	1.012	1.009	1.007	1.000
	6325	1.011	1.011	1.011	1.007	1.005	1.000
	6361	1.013	1.016	1.013	1.011	1.010	1.000
	6364	1.013	1.016	1.013	1.011	1.010	1.000
	6400	1.014	1.020	1.015	1.014	1.014	1.000
	6504	1.014	1.021	1.016	1.015	1.016	1.000
	6834	1.012	1.015	1.012	1.010	1.009	1.000
	7133	1.024	1.032	1.026	1.026	1.027	1.000
	7198	1.020	1.019	1.019	1.015	1.012	1.000
	7207	1.024	1.033	1.026	1.026	1.028	1.000
	7219	1.021	1.021	1.020	1.017	1.015	1.000
	7227	1.020	1.020	1.020	1.016	1.014	1.000
	7232	1.021	1.023	1.021	1.018	1.017	1.000
	7248	1.058	1.058	1.057	1.054	1.052	1.000
	7272	1.013	1.017	1.014	1.012	1.012	1.000
	7332	1.008	1.002	1.006	1.000	0.995	1.000
	7360	1.024	1.030	1.025	1.024	1.025	1.000
	7365	1.033	1.059	1.040	1.047	1.056	1.000
	7382	1.028	1.043	1.031	1.034	1.038	1.000
	7392	0.995	0.985	0.992	0.984	0.978	1.000
	7403	1.032	1.054	1.037	1.043	1.050	1.000
	7405	1.031	1.052	1.036	1.042	1.048	1.000
	7409	1.020	1.057	1.029	1.041	1.055	1.000
	7410	1.021	1.059	1.031	1.043	1.057	1.000
	7421	1.021	1.021	1.020	1.017	1.015	1.000
	7424	1.026	1.037	1.029	1.030	1.032	1.000
	7428	1.024	1.031	1.025	1.025	1.026	1.000
	7429	1.026	1.037	1.028	1.029	1.032	1.000
	7500	1.012	1.014	1.012	1.010	1.008	1.000
	7515	1.021	1.022	1.021	1.017	1.016	1.000
	7520	1.011	1.012	1.011	1.008	1.006	1.000
	7538	1.013	1.017	1.014	1.012	1.011	1.000
	7539	1.011	1.012	1.011	1.008	1.006	1.000
	7580	1.011	1.012	1.011	1.008	1.006	1.000
	7600	1.044	1.039	1.042	1.036	1.032	1.000
	7601	1.013	1.017	1.014	1.012	1.012	1.000
	7605	1.010	1.007	1.008	1.004	1.000	1.000
	7607	1.047	1.048	1.047	1.043	1.041	1.000
	7610	1.047	1.047	1.046	1.043	1.041	1.000
	7706	1.008	1.009	1.008	1.005	1.003	1.000
	7707	0.979	0.924	0.963	0.937	0.912	1.000
	7720	1.011	1.018	1.013	1.012	1.013	1.000
	7721	1.013	1.034	1.018	1.024	1.030	1.000
	7722	0.979	0.924	0.963	0.937	0.912	1.000

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
7855	1.010	1.008	1.009	1.004	1.001	1.000
8001	0.996	0.991	0.994	0.988	0.984	1.000
8004	1.006	1.019	1.009	1.011	1.014	1.000
8006	1.009	1.018	1.011	1.011	1.013	1.000
8008	1.007	1.011	1.008	1.006	1.006	1.000
8010	1.007	1.012	1.008	1.006	1.006	1.000
8013	1.006	1.008	1.006	1.003	1.002	1.000
8015	1.006	1.007	1.006	1.003	1.001	1.000
8017	1.007	1.012	1.008	1.006	1.006	1.000
8018	1.001	1.006	1.002	1.000	1.000	1.000
8019	1.011	1.010	1.010	1.007	1.004	1.000
8021	1.004	1.014	1.006	1.007	1.009	1.000
8028	0.998	1.000	0.998	0.995	0.994	1.000
8031	1.009	1.017	1.011	1.011	1.012	1.000
8032	1.000	1.001	1.000	0.997	0.995	1.000
8039	1.007	1.012	1.008	1.007	1.007	1.000
8041	0.997	0.993	0.996	0.991	0.987	1.000
8042	0.998	0.996	0.997	0.993	0.990	1.000
8046	1.004	1.003	1.003	0.999	0.997	1.000
8057	1.006	1.007	1.006	1.003	1.001	1.000
8059	0.999	0.997	0.998	0.994	0.991	1.000
8060	1.009	1.017	1.010	1.010	1.011	1.000
8061	1.010	1.021	1.013	1.014	1.016	1.000
8062	1.002	0.998	1.001	0.995	0.991	1.000
8063	0.998	0.997	0.998	0.993	0.991	1.000
8064	0.999	1.000	0.999	0.996	0.994	1.000
8065	1.007	1.012	1.008	1.006	1.006	1.000
8066	1.007	1.012	1.008	1.007	1.006	1.000
8071	1.007	1.011	1.007	1.006	1.005	1.000
8078	1.009	1.021	1.012	1.014	1.016	1.000
8102	1.007	1.022	1.010	1.013	1.017	1.000
8106	0.998	0.994	0.996	0.991	0.988	1.000
8107	1.000	1.001	1.000	0.997	0.995	1.000
8110	1.001	1.005	1.002	1.000	0.999	1.000
8116	1.001	1.004	1.001	0.999	0.998	1.000
8117	1.004	1.013	1.006	1.006	1.008	1.000
8209	1.016	1.042	1.022	1.030	1.039	1.000
8215	1.006	1.019	1.009	1.011	1.014	1.000
8227	1.013	1.016	1.013	1.011	1.011	1.000
8232	1.000	1.002	1.000	0.998	0.996	1.000
8267	0.999	0.999	0.998	0.995	0.992	1.000
8278	0.991	0.935	0.975	0.948	0.923	1.000
8286	1.008	1.026	1.013	1.017	1.022	1.000
8290	1.004	1.015	1.006	1.008	1.011	1.000
8291	1.029	1.046	1.033	1.037	1.041	1.000
8292	1.023	1.030	1.025	1.024	1.024	1.000
8293	1.020	1.021	1.020	1.017	1.015	1.000
8304	1.031	1.054	1.037	1.043	1.050	1.000
8324	1.013	1.031	1.018	1.022	1.027	1.000
8350	1.001	1.004	1.001	0.999	0.998	1.000
8370	1.023	1.025	1.023	1.020	1.019	1.000
8387	1.031	1.048	1.035	1.039	1.044	1.000
8388	1.005	1.006	1.005	1.002	1.000	1.000
8389	1.021	1.020	1.021	1.016	1.013	1.000
8390	1.028	1.039	1.030	1.031	1.034	1.000

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	8391	1.004	1.003	1.003	0.999	0.997	1.000
	8392	1.029	1.044	1.033	1.035	1.039	1.000
	8393	1.021	1.019	1.020	1.015	1.012	1.000
	8397	1.020	1.016	1.019	1.013	1.009	1.000
	8400	1.006	1.007	1.006	1.003	1.002	1.000
	8500	1.001	1.004	1.001	0.999	0.999	1.000
	8601	1.058	1.059	1.058	1.054	1.052	1.000
	8631	0.991	0.935	0.975	0.948	0.923	1.000
	8720	1.020	1.022	1.020	1.017	1.016	1.000
	8729	1.017	1.028	1.019	1.020	1.023	1.000
	8740	1.003	1.013	1.005	1.006	1.008	1.000
	8741	1.003	1.012	1.005	1.005	1.007	1.000
	8742	1.033	1.039	1.035	1.033	1.033	1.000
	8743	1.013	1.000	1.009	1.000	0.993	1.000
	8744	1.000	1.006	1.001	1.000	1.000	1.000
	8745	0.998	0.995	0.997	0.992	0.989	1.000
	8746	1.033	1.039	1.035	1.033	1.033	1.000
	8748	1.004	1.003	1.003	0.999	0.997	1.000
	8749	1.012	0.998	1.007	0.998	0.990	1.000
	8755	1.021	1.019	1.020	1.016	1.013	1.000
	8800	1.046	1.046	1.046	1.042	1.039	1.000
	8801	1.017	1.012	1.015	1.009	1.005	1.000
	8803	1.059	1.061	1.059	1.056	1.054	1.000
	8804	1.015	1.022	1.016	1.015	1.016	1.000
	8806	1.016	1.025	1.018	1.019	1.020	1.000
	8807	1.046	1.045	1.045	1.041	1.039	1.000
	8808	1.016	1.010	1.014	1.008	1.003	1.000
	8810	1.011	1.017	1.012	1.011	1.012	1.000
	8811	2.033	2.046	2.035	2.034	2.035	2.000
	8812	0.000	0.000	0.000	0.000	0.000	0.000
	8813	1.012	1.013	1.011	1.008	1.007	1.000
	8818	1.045	1.043	1.044	1.039	1.036	1.000
	8820	1.050	1.036	1.046	1.036	1.028	1.000
	8821	1.054	1.047	1.052	1.045	1.040	1.000
	8822	1.012	0.998	1.008	0.998	0.990	1.000
	8823	1.014	1.020	1.015	1.015	1.015	1.000
	8827	1.019	1.034	1.022	1.025	1.029	1.000
	8829	1.019	1.036	1.023	1.027	1.032	1.000
	8830	1.018	1.033	1.022	1.024	1.028	1.000
	8831	1.058	1.059	1.058	1.054	1.052	1.000
	8834	1.016	1.025	1.018	1.018	1.019	1.000
	8838	1.021	1.024	1.021	1.019	1.018	1.000
	8839	1.007	0.999	1.004	0.998	0.992	1.000
	8840	1.025	1.030	1.026	1.024	1.024	1.000
	8846	1.012	1.013	1.011	1.008	1.007	1.000
	8847	1.001	1.003	1.001	0.999	0.997	1.000
	8850	1.013	1.001	1.009	1.001	0.994	1.000
	8851	1.019	1.035	1.023	1.026	1.031	1.000
	8852	1.019	1.036	1.023	1.027	1.031	1.000
	8859	1.059	1.061	1.059	1.056	1.054	1.000
	8868	1.003	1.011	1.004	1.004	1.005	1.000
	8870	1.003	1.011	1.004	1.004	1.005	1.000
	8875	1.001	1.005	1.002	1.000	1.000	1.000
	9007	1.004	1.017	1.007	1.009	1.013	1.000
	9008	1.003	1.004	1.003	1.000	0.998	1.000

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	9009	1.002	1.009	1.003	1.003	1.004	1.000
	9010	1.004	1.015	1.006	1.008	1.011	1.000
	9011	1.003	1.014	1.005	1.006	1.009	1.000
	9015	1.000	1.004	1.000	0.999	0.998	1.000
	9016	1.025	1.036	1.027	1.028	1.031	1.000
	9031	0.995	0.983	0.992	0.983	0.976	1.000
	9033	1.015	1.030	1.019	1.022	1.026	1.000
	9043	1.018	1.030	1.020	1.022	1.025	1.000
	9048	1.006	1.011	1.007	1.005	1.005	1.000
	9050	1.006	1.010	1.006	1.005	1.005	1.000
	9053	1.023	1.030	1.024	1.024	1.024	1.000
	9054	1.026	1.032	1.027	1.026	1.027	1.000
	9059	1.015	1.023	1.017	1.017	1.018	1.000
	9060	1.023	1.029	1.024	1.023	1.023	1.000
	9061	1.024	1.033	1.026	1.026	1.027	1.000
	9066	1.028	1.038	1.030	1.031	1.033	1.000
	9067	1.023	1.031	1.025	1.025	1.026	1.000
	9069	1.020	1.022	1.020	1.018	1.016	1.000
	9070	1.019	1.034	1.022	1.025	1.030	1.000
	9079	1.011	1.026	1.014	1.017	1.021	1.000
	9085	1.017	1.029	1.020	1.021	1.024	1.000
	9092	1.022	1.028	1.023	1.022	1.023	1.000
	9095	1.021	1.024	1.021	1.019	1.018	1.000
	9096	1.004	1.009	1.005	1.004	1.004	1.000
	9097	1.005	1.012	1.006	1.006	1.006	1.000
	9101	1.003	1.011	1.005	1.005	1.006	1.000
	9151	1.017	1.011	1.015	1.009	1.004	1.000
	9154	1.008	0.986	1.002	0.989	0.977	1.000
	9155	1.052	1.062	1.054	1.055	1.057	1.000
	9156	1.005	0.977	0.997	0.981	0.967	1.000
	9180	1.025	1.035	1.027	1.028	1.030	1.000
	9181	1.022	1.026	1.022	1.021	1.020	1.000
	9182	1.021	1.025	1.022	1.020	1.019	1.000
	9184	1.021	1.023	1.021	1.018	1.017	1.000
	9185	1.026	1.039	1.029	1.031	1.034	1.000
	9220	1.020	1.014	1.018	1.012	1.007	1.000
	9402	1.004	1.008	1.004	1.003	1.002	1.000
	9403	1.004	1.009	1.005	1.003	1.003	1.000
	9410	1.011	1.020	1.013	1.013	1.015	1.000
	9420	1.012	1.021	1.014	1.014	1.016	1.000
	9422	1.014	1.028	1.017	1.020	1.023	1.000
	9424	2.009	2.020	2.011	2.009	2.009	2.000
	9426	2.006	2.011	2.006	2.001	1.999	2.000
	9501	2.046	2.050	2.046	2.041	2.038	2.000
	9507	2.114	2.111	2.112	2.104	2.098	2.000
	9516	1.012	1.014	1.012	1.009	1.008	1.000
	9519	2.049	2.056	2.050	2.046	2.045	2.000
	9521	2.021	2.018	2.019	2.011	2.005	2.000
	9522	2.051	2.063	2.053	2.051	2.052	2.000
	9529	2.029	2.041	2.031	2.029	2.030	2.000
	9531	1.012	1.014	1.012	1.009	1.008	1.000
	9549	2.114	2.109	2.111	2.102	2.096	2.000
	9552	2.022	2.022	2.021	2.014	2.009	2.000
	9586	2.055	2.075	2.059	2.061	2.065	2.000
	9610	2.090	2.085	2.088	2.078	2.071	2.000

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9620	2.038	2.026	2.034	2.022	2.012	2.000

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

Indemnity

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

Factors to Adjust Earlier Year Losses
To Current Years' (2016 and 2017) Average Losses ^[1]

Medical

NAICS Sector(s)	Sector Name(s)	Policy Year											
		2016-2017		2017		2016		2015		2014		2013	
		Loss to Payroll Ratio (1)	Loss to Payroll Ratio (2)	Adjustment Factor (1)/(2) (3)	Adjustment Factor (1)/(4) (5)	Loss to Payroll Ratio (4)	Adjustment Factor (1)/(6) (7)	Loss to Payroll Ratio (6)	Adjustment Factor (1)/(8) (9)	Loss to Payroll Ratio (8)	Adjustment Factor (1)/(10) (11)	Loss to Payroll Ratio (10)	Adjustment Factor (1)/(11) (12)
11 & 21	Agriculture & Mining	1.798	1.880	0.956	1.050	1.712	1.034	1.739	0.996	1.804	0.921	1.951	0.921
22 & 23	Utilities & Construction	1.777	1.822	0.975	1.029	1.727	1.039	1.710	1.005	1.768	1.037	1.714	1.037
31	Manufacturing	1.204	1.200	1.003	0.997	1.207	0.938	1.283	0.880	1.368	0.887	1.357	0.887
42	Wholesale	2.127	2.085	1.020	0.979	2.173	0.983	2.165	0.957	2.222	1.045	2.036	1.045
44	Retail	1.125	1.116	1.008	0.992	1.134	0.998	1.127	0.975	1.154	0.918	1.225	0.918
48	Transportation & Warehousing	2.134	2.298	0.929	1.094	1.951	1.034	2.064	0.885	2.412	0.918	2.325	0.918
51	Information	0.562	0.582	0.967	1.038	0.542	1.075	0.523	1.005	0.560	0.990	0.568	0.990
52	Finance & Insurance	0.172	0.170	1.010	0.990	0.174	0.969	0.177	0.798	0.216	0.670	0.257	0.670
53	Real Estate	0.523	0.551	0.949	1.061	0.493	0.969	0.539	0.825	0.634	0.852	0.613	0.852
54	Professional Services	0.055	0.058	0.953	1.060	0.052	0.948	0.058	0.814	0.067	0.742	0.074	0.742
56	Administrative	2.269	2.142	1.059	0.942	2.408	1.046	2.170	0.874	2.597	0.862	2.633	0.862
61	Education	0.410	0.468	0.877	1.173	0.350	1.118	0.367	1.127	0.364	1.053	0.389	1.053
62	Health	0.598	0.580	1.032	0.967	0.619	0.919	0.651	0.903	0.663	0.834	0.718	0.834
71	Arts & Entertainment	1.286	1.461	0.881	1.170	1.099	1.145	1.123	1.121	1.148	0.807	1.594	0.807
72	Hospitality	1.413	1.397	1.011	0.988	1.430	0.970	1.457	0.920	1.537	0.881	1.605	0.881
81	Other	0.933	0.923	1.011	0.989	0.943	0.843	1.106	0.781	1.195	0.830	1.124	0.830
8742	Outside Sales	0.157	0.190	0.828	1.290	0.122	1.196	0.131	1.135	0.138	1.189	0.132	1.189
8810 & 92	Clerical & Public Admin	0.090	0.091	0.987	1.014	0.088	0.934	0.096	0.799	0.112	0.698	0.129	0.698

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

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

Limit Factors Underlying 2021 Classification Relativities (a)		
<u>RHG</u>	<u>Indemnity</u>	<u>Medical</u>
1	1.057	1.151
2	1.065	1.169
3	1.077	1.211
4	1.095	1.269
5	1.120	1.356
6	1.131	1.418
7	1.198	1.633

(a) The limit loadings by indemnity and medical component are based on the pure loss total incurred loss elimination ratios at a policy year 2021 cost level for the \$500,000 per accident limit (Exhibit 8.2).

**Policy Year 2021 Table of Ultimate Incurred
Loss Elimination Ratios by California Hazard Group**

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.613	0.628	0.660	0.697	0.725	0.757	0.803	0.666
35,000	0.527	0.546	0.581	0.624	0.659	0.695	0.751	0.589
50,000	0.431	0.453	0.490	0.539	0.580	0.620	0.687	0.501
75,000	0.327	0.351	0.388	0.440	0.487	0.526	0.605	0.401
100,000	0.265	0.290	0.325	0.374	0.424	0.460	0.546	0.338
150,000	0.199	0.222	0.253	0.297	0.346	0.376	0.469	0.266
200,000	0.165	0.186	0.214	0.254	0.301	0.329	0.421	0.227
250,000	0.145	0.164	0.190	0.226	0.272	0.297	0.388	0.202
300,000	0.131	0.148	0.172	0.206	0.250	0.274	0.363	0.184
400,000	0.113	0.127	0.149	0.179	0.220	0.242	0.326	0.159
500,000	0.101	0.113	0.133	0.160	0.199	0.220	0.299	0.143
600,000	0.092	0.102	0.121	0.146	0.183	0.203	0.278	0.131
700,000	0.085	0.094	0.111	0.135	0.170	0.189	0.261	0.121
800,000	0.079	0.087	0.104	0.126	0.159	0.177	0.247	0.113
900,000	0.074	0.082	0.097	0.118	0.150	0.167	0.235	0.106
1,000,000	0.070	0.077	0.091	0.111	0.142	0.158	0.224	0.100
2,000,000	0.045	0.049	0.059	0.072	0.093	0.104	0.153	0.065
3,000,000	0.033	0.036	0.043	0.052	0.068	0.075	0.111	0.047
4,000,000	0.024	0.027	0.032	0.039	0.050	0.056	0.082	0.035
5,000,000	0.018	0.020	0.024	0.029	0.038	0.042	0.062	0.026
6,000,000	0.014	0.015	0.018	0.023	0.029	0.033	0.048	0.020
7,000,000	0.011	0.012	0.014	0.018	0.023	0.025	0.037	0.016
8,000,000	0.009	0.009	0.011	0.014	0.018	0.020	0.029	0.012
9,000,000	0.007	0.007	0.009	0.011	0.014	0.016	0.023	0.010
10,000,000	0.005	0.006	0.007	0.009	0.011	0.013	0.018	0.008
15,000,000	0.002	0.002	0.002	0.003	0.004	0.004	0.006	0.003
20,000,000	0.001	0.001	0.001	0.001	0.002	0.002	0.003	0.001

Note: Loss elimination ratios have been brought to a policy year 2021 cost level using the latest indemnity and medical trend factors (0.0% and 1.5%; see the 4/2/2020 Actuarial Committee Agenda), and the latest benefit on-level factors. The cost of medical cost containment programs (MCCP) was implicitly removed in the derivation of the medical trend factor.

Retrospective Rating Hazard Group (RHG) Classification Assignments

RHG 1 Classifications			
0005	3022	4495	8813
0035	3040	6400	8831
2107	3146	7332	8846
2108	3178	7392	9048
2116	3179	7405	9053
2123	3241	8001	9054
2501	3257	8008	9061
2584	3568	8078	9066
2585	3643	8116	9096
2688	3682	8209	9151
2710	3808	8749	9156
2790	4243	8800	9501
2840	4354	8801	
3018	4361	8806	

RHG 2 Classifications			
0016	3572	7429	8818
0036	3577	8006	8821
0040	3634	8010	8823
0079	3651	8017	8834
1438	3683	8031	8839
2002	3828	8039	8847
2003	3831	8059	8850
2109	4112	8063	8859
2117	4240	8065	8868
2121	4251	8066	8870
2222	4286	8102	8871
2660	4420	8107	9008
2683	4492	8110	9050
2731	4494	8290	9059
2797	4498	8292	9069
2819	4558	8350	9070
2852	4720	8390	9079
2881	5348	8397	9092
3081	5436	8740	9184
3152	7360	8807	9422
3165	7403	8808	9507
3365	7410	8810	9586
3560	7421	8811	9610
3569	7428	8812	

RHG 3 Classifications			
0034	2570	3085	3805
0042	2571	3131	3815
0172	2589	3169	3821
1699	2757	3175	3840
2063	2759	3220	4038
2095	2806	3383	4041
2111	2842	3501	4150
2113	3060	3573	4239
2142	3070	3612	4279
2402	3076	3632	
2413	3082	3647	

RHG 3 Classifications (Continued)			
4283	5186	8042	9007
4297	5192	8046	9010
4299	5195	8060	9016
4304	5201	8061	9031
4312	5214	8064	9033
4351	5446	8071	9043
4362	5484	8117	9060
4410	5650	8286	9067
4496	5951	8387	9085
4497	6364	8388	9097
4511	6504	8391	9154
4512	6834	8729	9155
4611	7198	8745	9181
4665	7382	8748	9410
4683	7600	8803	9420
4691	7601	8804	9519
4692	7721	8822	9521
4717	8018	8829	9522
4771	8019	8830	9549
4828	8021	8851	
5107	8032	8875	

RHG 4 Classifications			
0044	3681	6251	8392
0045	4000	6361	8393
0096	4036	7207	8720
1123	4049	7219	8741
1124	4111	7227	8742
1330	4114	7248	8744
1452	4244	7605	8746
1803	4250	7607	8820
1925	4295	7610	8827
2102	4432	7720	8838
2163	4470	8013	9011
2576	4478	8015	9015
2812	4623	8028	9095
2883	4831	8041	9182
2915	5146	8057	9220
3039	5183	8062	9403
3066	5443	8106	9424
3099	5467	8267	9426
3372	5470	8293	9516
3507	5479	8324	9620
3570	5606	8370	9531
3620	5610	8389	

RHG 5 Classifications			
0038	1122	3339	4034
0041	1624	3400	4130
0050	2014	3401	4499
0171	2030	3574	4557
0251	2081	3724	4635
0400	2923	3726	4740
0401	3180	3830	4829

RHG 5 Classifications (Continued)			
4983	5193	7520	9009
5020	5432	7722	9101
5028	5474	8215	9180
5029	5538	8232	9185
5102	5633	8291	9402
5108	6307	8304	9529
5140	6325	8400	
5185	7365	8500	
5191	7500	8852	

RHG 6 Classifications			
1463	5184	5553	7515
1701	5187	5632	7580
1710	5190	6206	7706
1741	5212	6213	8004
2362	5213	6216	8227
3030	5222	6218	8278
3110	5225	6258	8601
5027	5403	6308	8743
5057	5447	6315	8755
5128	5473	7232	8840
5129	5506	7272	9552
5130	5542	7424	

RHG 7 Classifications			
0106	5160	6204	7538
1320	5205	6220	7539
1322	5482	6233	7707
2702	5485	6235	7855
2727	5507	6237	8631
3719	5552	6316	
5040	6003	7133	
5059	6011	7409	

Classifications Affected by Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
Limited to a 25% Increase		
0044	COTTON FARMS	76.4%
0400	WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING	185.1%
6206	OIL/GAS WELLS – CEMENTING/ACIDIZING/FRACTURING; VACUUM TRUCK SVC/GRAVEL PACKING	30.1%
8110	STORES – WELDING SUPPLIES	52.8%
8278	RACING STABLES – JOCKEYS/HARNESS DRIVERS	46.8%
8808	BANKS	26.3%
9549	ADVERTISING COMPANIES	27.0%
Limited to a 25% Decrease		
3683	SPEAKER MFG	-37.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	740,064,430	23	606	1,227	10,949,105	14,781,866	25,730,971	3.477
2017	754,322,398	8	588	1,300	8,527,125	12,946,855	21,473,980	2.847
	1,494,386,828	31	1,194	2,527	19,476,230	27,728,721	47,204,951	
Adjusted Loss to Payroll Ratio:					1.303	1.856	3.159	
Expected Unlimited Loss to Payroll Ratio:					1.514	2.280	3.794	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.476	1.893	3.370	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.303	1.856	3.159	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.378	2.136	3.513	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								335.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	949,681,544	56	872	1,154	16,889,162	19,318,551	36,207,713	3.813
2017	913,458,327	39	864	1,204	16,859,859	20,108,151	36,968,010	4.047
	1,863,139,871	95	1,736	2,358	33,749,021	39,426,702	73,175,723	
Adjusted Loss to Payroll Ratio:					1.811	2.116	3.928	
Expected Unlimited Loss to Payroll Ratio:					1.819	2.382	4.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.758	1.946	3.705	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.811	2.116	3.928	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.929	2.474	4.403	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								420.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	120,056,721	12	124	245	2,068,397	2,671,290	4,739,687	3.948
2014	123,641,510	12	108	208	2,662,555	3,293,599	5,956,154	4.817
2015	127,189,935	7	122	246	1,973,581	2,195,121	4,168,702	3.278
2016	140,849,610	6	151	268	2,672,626	3,141,385	5,814,011	4.128
2017	146,383,413	1	129	236	1,703,250	2,230,930	3,934,180	2.688
	658,121,189	38	634	1,203	11,080,409	13,532,325	24,612,734	
Adjusted Loss to Payroll Ratio:					1.684	2.056	3.740	
Expected Unlimited Loss to Payroll Ratio:					1.901	2.473	4.374	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.816	1.951	3.767	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.684	2.056	3.740	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.813	2.490	4.303	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								410.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	204,143,647	15	213	331	3,789,514	4,803,932	8,593,446	4.210
2016	227,774,325	9	155	321	3,304,882	3,561,695	6,866,577	3.015
2017	279,661,268	3	191	385	4,457,241	4,542,918	9,000,159	3.218
	711,579,240	27	559	1,037	11,551,638	12,908,545	24,460,182	
Adjusted Loss to Payroll Ratio:					1.623	1.814	3.437	
Expected Unlimited Loss to Payroll Ratio:					1.522	2.151	3.672	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.484	1.786	3.270	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.623	1.814	3.437	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.716	2.088	3.804	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								362.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	598,647,516	36	811	1,064	14,193,615	15,026,263	29,219,878	4.881
2017	607,099,445	10	758	1,104	13,544,304	13,203,122	26,747,426	4.406
	1,205,746,961	46	1,569	2,168	27,737,919	28,229,384	55,967,304	
Adjusted Loss to Payroll Ratio:					2.300	2.341	4.642	
Expected Unlimited Loss to Payroll Ratio:					2.283	2.789	5.073	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.208	2.279	4.486	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.300	2.341	4.642	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.450	2.737	5.187	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								494.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	89,302,803	8	75	137	1,231,068	1,537,501	2,768,569	3.100
2014	90,712,871	15	95	156	2,206,386	2,169,890	4,376,276	4.824
2015	90,354,540	6	101	125	1,710,659	2,203,627	3,914,286	4.332
2016	87,455,478	3	61	123	973,312	1,194,747	2,168,059	2.479
2017	91,832,698	5	83	150	2,800,276	2,457,562	5,257,838	5.725
	449,658,390	37	415	691	8,921,702	9,563,327	18,485,029	
Adjusted Loss to Payroll Ratio:					1.984	2.127	4.111	
Expected Unlimited Loss to Payroll Ratio:					2.093	2.829	4.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.919	1.988	3.907	
Credibility:					0.97	0.92		
Indicated Limited Loss to Payroll Ratio:					1.982	2.116	4.098	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.220	2.869	5.089	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								485.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,209,380,411	70	1,413	2,014	24,611,226	27,638,386	52,249,612	2.365
2017	2,350,197,379	37	1,468	2,458	23,290,977	25,272,924	48,563,901	2.066
	4,559,577,790	107	2,881	4,472	47,902,204	52,911,310	100,813,514	
Adjusted Loss to Payroll Ratio:					1.051	1.160	2.211	
Expected Unlimited Loss to Payroll Ratio:					1.153	1.493	2.646	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.114	1.220	2.334	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.051	1.160	2.211	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.119	1.357	2.475	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								236.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	57,492,967	6	42	63	857,272	894,072	1,751,344	3.046
2014	64,063,410	4	45	72	972,396	1,213,592	2,185,988	3.412
2015	66,806,269	4	55	79	821,618	994,119	1,815,737	2.718
2016	72,023,081	4	64	72	963,689	1,450,036	2,413,725	3.351
2017	72,981,560	0	47	62	799,659	1,031,225	1,830,884	2.509
	333,367,286	18	253	348	4,414,635	5,583,045	9,997,680	
Adjusted Loss to Payroll Ratio:					1.324	1.675	2.999	
Expected Unlimited Loss to Payroll Ratio:					1.370	2.345	3.715	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.256	1.648	2.904	
Credibility:					0.73	0.76		
Indicated Limited Loss to Payroll Ratio:					1.306	1.668	2.974	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.463	2.262	3.725	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								355.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,396,101,370	108	1,899	2,870	38,173,500	37,050,074	75,223,574	3.139
2017	2,554,464,993	42	1,826	2,891	41,674,877	39,627,519	81,302,396	3.183
	4,950,566,363	150	3,725	5,761	79,848,377	76,677,593	156,525,969	
Adjusted Loss to Payroll Ratio:					1.613	1.549	3.162	
Expected Unlimited Loss to Payroll Ratio:					1.753	2.111	3.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.607	1.661	3.268	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.613	1.549	3.162	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.737	1.876	3.613	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								344.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	805,530,114	29	409	698	9,394,918	7,462,472	16,857,390	2.093
2017	861,069,281	22	466	836	10,241,318	12,002,964	22,244,282	2.583
	1,666,599,394	51	875	1,534	19,636,236	19,465,437	39,101,672	
Adjusted Loss to Payroll Ratio:					1.178	1.168	2.346	
Expected Unlimited Loss to Payroll Ratio:					1.263	1.352	2.615	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.184	1.016	2.200	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.178	1.168	2.346	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.290	1.482	2.772	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								264.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 0050 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: FARM MACHINERY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	264,249,122	14	154	297	3,399,362	3,786,371	7,185,733	2.719
2016	267,264,981	11	190	295	4,446,095	7,170,259	11,616,354	4.346
2017	289,253,859	6	158	253	3,881,454	4,719,812	8,601,266	2.974
	820,767,962	31	502	845	11,726,912	15,676,442	27,403,353	
Adjusted Loss to Payroll Ratio:					1.429	1.910	3.339	
Expected Unlimited Loss to Payroll Ratio:					1.620	2.581	4.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.486	1.814	3.299	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.429	1.910	3.339	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.600	2.590	4.190	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								399.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,303,021,425	39	642	1,607	11,109,784	15,596,089	26,705,873	2.050
2017	1,346,587,264	13	575	1,739	11,054,356	14,434,113	25,488,469	1.893
	2,649,608,689	52	1,217	3,346	22,164,140	30,030,202	52,194,342	
Adjusted Loss to Payroll Ratio:					0.837	1.133	1.970	
Expected Unlimited Loss to Payroll Ratio:					0.930	1.565	2.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.900	1.279	2.178	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.837	1.133	1.970	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.891	1.325	2.216	
Indicated Relativity Change:								-11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								211.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	382,209,727	11	246	565	5,132,309	7,390,593	12,522,902	3.276
2017	426,402,885	10	253	594	6,609,300	8,393,446	15,002,746	3.518
	808,612,612	21	499	1,159	11,741,609	15,784,039	27,525,648	
Adjusted Loss to Payroll Ratio:					1.452	1.952	3.404	
Expected Unlimited Loss to Payroll Ratio:					1.339	2.176	3.515	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.256	1.634	2.890	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.452	1.952	3.404	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.590	2.477	4.067	
Indicated Relativity Change:								15.7%
Relativity to Statewide Average Loss to Payroll Ratio:								388.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	350,076,343	36	284	480	9,688,866	9,404,945	19,093,811	5.454
2017	377,438,285	24	292	532	10,737,110	10,000,398	20,737,508	5.494
	727,514,629	60	576	1,012	20,425,976	19,405,343	39,831,319	
Adjusted Loss to Payroll Ratio:					2.808	2.667	5.475	
Expected Unlimited Loss to Payroll Ratio:					3.027	4.216	7.244	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.490	2.457	4.947	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.808	2.667	5.475	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					3.364	4.356	7.719	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								736.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 0171 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: FIELD CROPS

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	250,006,142	16	196	265	3,545,734	4,310,781	7,856,515	3.143
2016	248,180,615	18	156	270	3,876,293	4,849,329	8,725,622	3.516
2017	245,247,099	9	164	248	3,721,388	3,198,550	6,919,938	2.882
	743,433,856	43	516	783	11,143,414	12,358,660	23,502,074	
Adjusted Loss to Payroll Ratio:					1.499	1.662	3.161	
Expected Unlimited Loss to Payroll Ratio:					1.545	2.261	3.806	
Expected Unlimited Loss to Payroll Ratio (Class 0044 Only):					1.035	1.194	2.230	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.412	1.588	3.000	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.499	1.662	3.161	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.679	2.254	3.933	
Indicated Relativity Change:								3.3%
Indicated Relativity Change (Class 0044 Only)*:								76.4%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0044 Only):					1.190	1.597	2.787	
Relativity to Statewide Average Loss to Payroll Ratio:								375.3%

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

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

Code: 0172 RHG: 3 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: TRUCK FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,087,165,578	60	1,433	2,694	25,367,227	28,179,158	53,546,385	2.566
2017	2,028,659,621	34	1,300	2,888	23,489,310	23,441,164	46,930,474	2.313
	4,115,825,198	94	2,733	5,582	48,856,536	51,620,322	100,476,859	
Adjusted Loss to Payroll Ratio:					1.187	1.254	2.441	
Expected Unlimited Loss to Payroll Ratio:					1.267	1.661	2.928	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.210	1.310	2.520	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.187	1.254	2.441	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.278	1.519	2.797	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								266.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	30,715,396	3	14	39	462,350	674,221	1,136,571	3.700
2014	30,294,149	3	15	32	282,701	279,821	562,522	1.857
2015	31,279,030	3	10	31	333,856	432,248	766,104	2.449
2016	29,573,748	1	12	17	397,923	405,735	803,658	2.717
2017	25,280,191	1	10	23	424,353	355,900	780,253	3.086
	147,142,515	11	61	142	1,901,184	2,147,926	4,049,110	
Adjusted Loss to Payroll Ratio:					1.292	1.460	2.752	
Expected Unlimited Loss to Payroll Ratio:					1.089	1.847	2.936	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.012	1.484	2.496	
Credibility:					0.48	0.50		
Indicated Limited Loss to Payroll Ratio:					1.146	1.472	2.618	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.284	1.996	3.280	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								312.9%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	13,523,727	0	8	9	93,609	96,341	189,950	1.404
2014	12,080,253	1	7	15	305,069	278,095	583,164	4.827
2015	10,503,742	0	10	15	184,002	233,272	417,274	3.973
2016	10,932,870	1	11	18	140,208	252,515	392,723	3.592
2017	10,089,061	1	10	16	213,556	508,281	721,837	7.155
	57,129,653	3	46	73	936,443	1,368,504	2,304,947	
Adjusted Loss to Payroll Ratio:					1.639	2.395	4.035	
Expected Unlimited Loss to Payroll Ratio:					1.839	2.904	4.743	
Expected Unlimited Loss to Payroll Ratio (Class 0400 Only):					0.668	1.036	1.704	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.689	2.074	3.763	
Credibility:					0.41	0.41		
Indicated Limited Loss to Payroll Ratio:					1.669	2.206	3.874	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.869	2.991	4.860	
Indicated Relativity Change:								2.5%
Indicated Relativity Change (Class 0400 Only)*:								185.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):					0.819	1.311	2.130	
Relativity to Statewide Average Loss to Payroll Ratio:								463.6%

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

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

Code: 1122 RHG: 5 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: MINING – SURFACE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	28,414,838	0	6	25	111,345	61,127	172,472	0.607
2014	36,085,973	1	10	19	460,831	381,335	842,166	2.334
2015	38,808,081	0	10	12	171,644	156,611	328,255	0.846
2016	38,062,471	0	6	20	214,664	128,944	343,608	0.903
2017	49,544,660	0	9	40	235,917	380,153	616,070	1.243
	190,916,024	1	41	116	1,194,401	1,108,170	2,302,572	
Adjusted Loss to Payroll Ratio:					0.626	0.580	1.206	
Expected Unlimited Loss to Payroll Ratio:					1.073	1.146	2.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.984	0.805	1.789	
Credibility:					0.53	0.46		
Indicated Limited Loss to Payroll Ratio:					0.794	0.702	1.496	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.889	0.952	1.841	
Indicated Relativity Change:								-17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								175.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	2,219,165	0	1	2	117,811	29,620	147,431	6.644
2014	885,369	0	1	2	31,006	54,236	85,242	9.628
2015	1,598,214	0	2	2	75,077	17,136	92,213	5.770
2016	750,931	0	0	0	0	0	0	0.000
2017	346,747	0	0	0	0	0	0	0.000
	5,800,427	0	4	6	223,894	100,992	324,886	
Adjusted Loss to Payroll Ratio:					3.860	1.741	5.601	
Expected Unlimited Loss to Payroll Ratio:					7.615	5.843	13.458	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					7.141	4.389	11.531	
Credibility:					0.29	0.22		
Indicated Limited Loss to Payroll Ratio:					6.190	3.807	9.996	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					6.778	4.831	11.608	
Indicated Relativity Change:								-13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								1107.5%

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

Code: 1124 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: MINING – UNDERGROUND – SURFACE EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,567,129	0	0	0	0	0	0	0.000
2014	428,645	0	0	0	0	0	0	0.000
2015	858,451	0	0	1	0	240	240	0.028
2016	640,882	0	0	0	0	0	0	0.000
2017	617,186	0	0	0	0	0	0	0.000
	4,112,293	0	0	1	0	240	240	
Adjusted Loss to Payroll Ratio:					0.000	0.006	0.006	
Expected Unlimited Loss to Payroll Ratio:					2.134	1.612	3.746	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.002	1.211	3.213	
Credibility:					0.15	0.12		
Indicated Limited Loss to Payroll Ratio:					1.701	1.066	2.768	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.863	1.353	3.216	
Indicated Relativity Change:								-14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								306.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	350,840,320	4	36	60	1,656,447	1,737,802	3,394,249	0.967
2014	319,411,838	5	34	61	1,813,854	1,087,947	2,901,801	0.908
2015	287,584,553	2	24	52	1,101,635	1,029,718	2,131,353	0.741
2016	270,682,422	1	28	49	1,022,902	949,570	1,972,472	0.729
2017	238,726,721	1	22	38	1,009,634	690,823	1,700,457	0.712
	1,467,245,855	13	144	260	6,604,473	5,495,860	12,100,333	
Adjusted Loss to Payroll Ratio:					0.450	0.375	0.825	
Expected Unlimited Loss to Payroll Ratio:					0.483	0.550	1.034	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.414	0.322	0.736	
Credibility:					0.85	0.71		
Indicated Limited Loss to Payroll Ratio:					0.445	0.359	0.804	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.533	0.587	1.119	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								106.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	181,438,712	8	28	41	1,383,296	1,367,494	2,750,790	1.516
2014	132,960,532	7	25	35	2,589,252	1,249,059	3,838,311	2.887
2015	136,854,280	8	20	36	2,072,101	1,601,996	3,674,097	2.685
2016	96,992,450	1	29	41	1,163,674	853,555	2,017,229	2.080
2017	147,752,342	0	20	49	1,052,582	1,143,030	2,195,612	1.486
	695,998,316	24	122	202	8,260,905	6,215,134	14,476,039	
Adjusted Loss to Payroll Ratio:					1.187	0.893	2.080	
Expected Unlimited Loss to Payroll Ratio:					1.117	1.183	2.300	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.957	0.691	1.648	
Credibility:					0.88	0.72		
Indicated Limited Loss to Payroll Ratio:					1.159	0.836	1.996	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.389	1.366	2.755	
Indicated Relativity Change:								19.8%
Relativity to Statewide Average Loss to Payroll Ratio:								262.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	5,577,991	0	0	1	0	554	554	0.010
2014	7,403,289	0	0	2	0	619	619	0.008
2015	7,497,362	0	1	2	10,313	10,866	21,179	0.282
2016	8,438,484	0	4	2	47,307	63,247	110,554	1.310
2017	9,099,386	1	0	1	97,659	72,428	170,087	1.869
	38,016,511	1	5	8	155,278	147,714	302,993	
Adjusted Loss to Payroll Ratio:					0.408	0.389	0.797	
Expected Unlimited Loss to Payroll Ratio:					0.788	1.175	1.963	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.749	1.009	1.758	
Credibility:					0.25	0.25		
Indicated Limited Loss to Payroll Ratio:					0.664	0.854	1.517	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.727	1.083	1.810	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								172.7%

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

Code: 1438 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: SMELTING, SINTERING, REFINING OR ALLOYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	52,792,418	1	27	80	506,824	490,222	997,046	1.889
2014	49,679,876	3	34	78	836,851	1,029,278	1,866,129	3.756
2015	47,162,528	1	31	70	923,324	889,322	1,812,646	3.843
2016	48,784,875	3	31	77	901,216	927,791	1,829,007	3.749
2017	56,268,699	1	29	46	585,879	781,337	1,367,216	2.430
	254,688,397	9	152	351	3,754,094	4,117,951	7,872,045	
Adjusted Loss to Payroll Ratio:					1.474	1.617	3.091	
Expected Unlimited Loss to Payroll Ratio:					1.485	1.645	3.130	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.350	1.316	2.666	
Credibility:					0.69	0.63		
Indicated Limited Loss to Payroll Ratio:					1.435	1.506	2.941	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.529	1.760	3.289	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								313.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	52,121,964	0	15	34	478,418	488,736	967,154	1.856
2014	52,056,805	1	10	37	437,988	246,636	684,624	1.315
2015	46,590,498	2	9	16	410,997	707,721	1,118,718	2.401
2016	26,594,109	0	3	9	10,012	63,144	73,156	0.275
2017	26,871,758	1	2	15	550,477	101,811	652,288	2.427
	204,235,135	4	39	111	1,887,893	1,608,049	3,495,942	
Adjusted Loss to Payroll Ratio:					0.924	0.787	1.712	
Expected Unlimited Loss to Payroll Ratio:					0.779	0.760	1.538	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.730	0.571	1.301	
Credibility:					0.48	0.41		
Indicated Limited Loss to Payroll Ratio:					0.823	0.660	1.483	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.902	0.837	1.739	
Indicated Relativity Change:								13.0%
Relativity to Statewide Average Loss to Payroll Ratio:								165.9%

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

Code: 1463 RHG: 6 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: ASPHALT WORKS; BRIQUETTE MFG; COKE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	59,897,371	3	8	22	416,147	293,605	709,752	1.185
2014	67,487,328	1	20	21	375,959	390,310	766,269	1.135
2015	72,659,859	4	18	40	666,131	733,819	1,399,950	1.927
2016	79,369,030	3	24	26	871,947	847,598	1,719,545	2.167
2017	90,925,024	0	30	32	861,640	880,832	1,742,472	1.916
	370,338,612	11	100	141	3,191,824	3,146,164	6,337,988	
Adjusted Loss to Payroll Ratio:					0.862	0.850	1.711	
Expected Unlimited Loss to Payroll Ratio:					0.905	1.184	2.089	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.773	0.779	1.552	
Credibility:					0.64	0.59		
Indicated Limited Loss to Payroll Ratio:					0.830	0.821	1.650	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.938	1.164	2.102	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								200.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	47,207,875	3	33	47	1,042,858	1,193,163	2,236,021	4.737
2014	52,884,066	4	28	66	978,365	1,099,133	2,077,498	3.928
2015	59,915,879	2	15	25	782,450	794,475	1,576,925	2.632
2016	55,639,148	4	7	26	819,546	347,718	1,167,264	2.098
2017	61,918,821	1	8	12	292,227	211,557	503,784	0.814
	277,565,789	14	91	176	3,915,446	3,646,047	7,561,493	
Adjusted Loss to Payroll Ratio:					1.411	1.314	2.724	
Expected Unlimited Loss to Payroll Ratio:					1.622	1.810	3.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.487	1.272	2.760	
Credibility:					0.73	0.63		
Indicated Limited Loss to Payroll Ratio:					1.431	1.298	2.730	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.603	1.760	3.364	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								320.9%

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

Code: 1699 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: ROCK, MINERAL OR GLASS WOOL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	14,632,100	0	5	1	120,179	95,468	215,647	1.474
2014	15,420,152	0	2	1	138,124	76,845	214,969	1.394
2015	15,811,759	0	3	2	21,744	59,669	81,413	0.515
2016	18,640,066	0	0	2	0	1,079	1,079	0.006
2017	23,360,530	0	4	5	81,244	121,892	203,136	0.870
	87,864,606	0	14	11	361,290	354,953	716,243	
Adjusted Loss to Payroll Ratio:					0.411	0.404	0.815	
Expected Unlimited Loss to Payroll Ratio:					0.864	0.750	1.614	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.776	0.579	1.355	
Credibility:					0.36	0.30		
Indicated Limited Loss to Payroll Ratio:					0.644	0.527	1.171	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.694	0.638	1.332	
Indicated Relativity Change:								-17.5%
Relativity to Statewide Average Loss to Payroll Ratio:								127.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	97,759,017	5	17	41	718,633	758,012	1,476,645	1.510
2014	113,051,122	6	25	60	931,138	1,003,190	1,934,328	1.711
2015	99,171,880	4	33	53	1,010,904	1,361,008	2,371,912	2.392
2016	91,299,513	3	16	41	1,045,468	708,121	1,753,589	1.921
2017	94,051,322	1	19	53	884,437	417,497	1,301,934	1.384
	495,332,854	19	110	248	4,590,580	4,247,828	8,838,408	
Adjusted Loss to Payroll Ratio:					0.927	0.858	1.784	
Expected Unlimited Loss to Payroll Ratio:					1.024	1.303	2.327	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.874	0.858	1.732	
Credibility:					0.76	0.69		
Indicated Limited Loss to Payroll Ratio:					0.914	0.858	1.772	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.034	1.216	2.250	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								214.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	62,839,893	4	16	42	803,686	984,061	1,787,747	2.845
2014	71,460,175	5	24	34	940,065	961,758	1,901,823	2.661
2015	82,433,160	0	20	47	320,782	374,976	695,758	0.844
2016	78,817,761	3	26	44	1,513,377	856,550	2,369,927	3.007
2017	90,267,986	0	17	47	780,466	818,307	1,598,773	1.771
	385,818,974	12	103	214	4,358,376	3,995,651	8,354,027	
Adjusted Loss to Payroll Ratio:					1.130	1.036	2.165	
Expected Unlimited Loss to Payroll Ratio:					1.344	1.704	3.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.220	1.146	2.366	
Credibility:					0.76	0.69		
Indicated Limited Loss to Payroll Ratio:					1.151	1.070	2.221	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.302	1.517	2.819	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								269.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	20,238,473	1	4	19	63,149	120,137	183,286	0.906
2014	22,209,173	0	3	10	12,649	20,846	33,495	0.151
2015	22,916,844	2	3	8	408,313	147,015	555,328	2.423
2016	20,082,666	0	7	6	261,711	598,315	860,026	4.282
2017	19,594,308	0	2	6	97,300	89,548	186,848	0.954
	105,041,464	3	19	49	843,121	975,862	1,818,983	
Adjusted Loss to Payroll Ratio:					0.803	0.929	1.732	
Expected Unlimited Loss to Payroll Ratio:					0.971	1.495	2.466	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.882	1.005	1.887	
Credibility:					0.40	0.39		
Indicated Limited Loss to Payroll Ratio:					0.850	0.975	1.825	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.961	1.383	2.345	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								223.7%

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

Code: 1803 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: STONE CUTTING OR FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	64,873,392	5	67	98	1,418,150	1,596,138	3,014,288	4.646
2014	75,996,681	9	77	122	1,954,813	2,196,135	4,150,948	5.462
2015	87,806,065	8	67	119	2,103,687	2,292,337	4,396,024	5.007
2016	97,176,418	4	77	151	1,498,183	2,132,474	3,630,657	3.736
2017	102,163,696	1	59	153	2,110,789	2,806,271	4,917,060	4.813
	428,016,251	27	347	643	9,085,623	11,023,354	20,108,977	
Adjusted Loss to Payroll Ratio:					2.123	2.575	4.698	
Expected Unlimited Loss to Payroll Ratio:					2.521	3.542	6.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.222	2.605	4.827	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.123	2.575	4.698	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.324	3.268	5.593	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								533.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	27,971,964	3	21	47	611,778	491,397	1,103,175	3.944
2014	28,113,357	5	33	57	984,295	1,428,951	2,413,246	8.584
2015	27,954,501	2	32	47	918,422	947,964	1,866,386	6.677
2016	29,086,067	2	31	47	742,777	987,995	1,730,772	5.951
2017	25,037,291	0	24	40	497,268	755,057	1,252,325	5.002
	138,163,180	12	141	238	3,754,540	4,611,363	8,365,903	
Adjusted Loss to Payroll Ratio:					2.717	3.338	6.055	
Expected Unlimited Loss to Payroll Ratio:					2.903	3.637	6.540	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.559	2.675	5.234	
Credibility:					0.70	0.65		
Indicated Limited Loss to Payroll Ratio:					2.670	3.106	5.776	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.924	3.941	6.865	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								654.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	66,123,231	5	103	49	1,875,056	2,017,478	3,892,534	5.887
2014	52,306,946	6	67	58	1,718,280	1,819,771	3,538,051	6.764
2015	47,150,898	2	54	47	831,641	1,051,983	1,883,624	3.995
2016	54,976,890	3	65	47	1,288,986	1,420,913	2,709,899	4.929
2017	87,157,570	3	88	79	1,619,556	1,859,375	3,478,931	3.992
	307,715,535	19	377	280	7,333,518	8,169,520	15,503,039	
Adjusted Loss to Payroll Ratio:					2.383	2.655	5.038	
Expected Unlimited Loss to Payroll Ratio:					2.899	3.648	6.547	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.634	2.919	5.553	
Credibility:					0.97	0.93		
Indicated Limited Loss to Payroll Ratio:					2.391	2.673	5.064	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.546	3.125	5.671	
Indicated Relativity Change:								-13.4%
Relativity to Statewide Average Loss to Payroll Ratio:								541.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,924,622,398	48	1,604	2,277	40,594,836	41,496,738	82,091,574	4.265
2017	1,985,442,993	18	1,500	2,469	38,822,694	40,765,839	79,588,533	4.009
	3,910,065,391	66	3,104	4,746	79,417,529	82,262,576	161,680,105	
Adjusted Loss to Payroll Ratio:					2.031	2.104	4.135	
Expected Unlimited Loss to Payroll Ratio:					2.062	2.282	4.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.874	1.826	3.700	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.031	2.104	4.135	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.163	2.459	4.623	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								441.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	122,803,041	5	59	129	1,292,499	1,376,869	2,669,368	2.174
2014	129,724,168	8	64	141	1,791,330	1,596,367	3,387,697	2.611
2015	133,326,344	4	72	156	1,747,109	1,661,318	3,408,427	2.556
2016	150,851,572	4	71	198	1,806,016	1,815,145	3,621,161	2.400
2017	153,978,714	3	92	198	2,784,935	2,654,778	5,439,713	3.533
	690,683,838	24	358	822	9,421,889	9,104,476	18,526,365	
Adjusted Loss to Payroll Ratio:					1.364	1.318	2.682	
Expected Unlimited Loss to Payroll Ratio:					1.398	1.615	3.013	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.205	1.111	2.316	
Credibility:					0.98	0.87		
Indicated Limited Loss to Payroll Ratio:					1.361	1.291	2.652	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.524	1.751	3.275	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								312.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	41,862,521	4	17	38	501,396	637,559	1,138,955	2.721
2014	41,680,938	0	3	31	65,902	33,691	99,593	0.239
2015	42,886,958	1	6	40	323,911	716,677	1,040,588	2.426
2016	42,362,405	1	15	60	635,976	840,268	1,476,244	3.485
2017	45,671,554	0	13	29	531,466	523,987	1,055,453	2.311
	214,464,376	6	54	198	2,058,650	2,752,181	4,810,831	
Adjusted Loss to Payroll Ratio:					0.960	1.283	2.243	
Expected Unlimited Loss to Payroll Ratio:					1.106	1.549	2.655	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.953	1.066	2.019	
Credibility:					0.56	0.54		
Indicated Limited Loss to Payroll Ratio:					0.957	1.183	2.140	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.072	1.605	2.676	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								255.3%

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

Code: 2063 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: DAIRY PRODUCTS OR ICE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	794,272,760	12	423	828	11,495,579	10,273,726	21,769,305	2.741
2017	790,509,107	7	357	823	10,297,153	10,438,693	20,735,846	2.623
	1,584,781,867	19	780	1,651	21,792,732	20,712,420	42,505,151	
Adjusted Loss to Payroll Ratio:					1.375	1.307	2.682	
Expected Unlimited Loss to Payroll Ratio:					1.344	1.443	2.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.206	1.115	2.321	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.375	1.307	2.682	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.481	1.583	3.064	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								292.3%

INCLUDES EXPERIENCE OF 2150 D1-1-20

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	105,059,472	11	143	377	2,797,897	4,035,134	6,833,031	6.504
2016	115,530,929	15	179	410	4,042,421	5,251,932	9,294,353	8.045
2017	119,050,537	3	139	411	3,060,592	4,950,761	8,011,353	6.729
	339,640,938	29	461	1,198	9,900,910	14,237,827	24,138,737	
Adjusted Loss to Payroll Ratio:					2.915	4.192	7.107	
Expected Unlimited Loss to Payroll Ratio:					3.164	5.067	8.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.727	3.488	6.215	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.915	4.192	7.107	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					3.265	5.684	8.949	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								853.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	235,129,523	6	257	380	3,519,112	4,602,216	8,121,328	3.454
2017	263,470,538	2	227	477	4,344,444	5,345,155	9,689,599	3.678
	498,600,061	8	484	857	7,863,556	9,947,371	17,810,927	
Adjusted Loss to Payroll Ratio:					1.577	1.995	3.572	
Expected Unlimited Loss to Payroll Ratio:					2.183	2.796	4.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.960	2.160	4.120	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.577	1.995	3.572	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.699	2.416	4.115	
Indicated Relativity Change:								-17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								392.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	54,315,344	5	42	76	560,082	551,322	1,111,404	2.046
2014	55,724,700	2	37	69	712,918	1,068,645	1,781,563	3.197
2015	52,940,203	2	54	81	731,658	972,474	1,704,132	3.219
2016	48,003,401	2	54	79	1,020,995	1,465,903	2,486,898	5.181
2017	47,446,614	0	31	106	621,993	809,681	1,431,674	3.017
	258,430,262	11	218	411	3,647,646	4,868,024	8,515,671	
Adjusted Loss to Payroll Ratio:					1.411	1.884	3.295	
Expected Unlimited Loss to Payroll Ratio:					1.388	2.039	3.427	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.223	1.500	2.723	
Credibility:					0.67	0.66		
Indicated Limited Loss to Payroll Ratio:					1.349	1.753	3.103	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.478	2.225	3.702	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								353.2%

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

Code: 2107 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: FRUIT – FRESH FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	249,799,977	14	224	378	2,453,532	3,147,541	5,601,073	2.242
2015	260,839,206	10	260	465	3,348,090	3,859,635	7,207,725	2.763
2016	279,878,648	11	211	413	3,397,609	3,640,836	7,038,445	2.515
2017	278,983,036	4	227	531	3,836,540	4,608,366	8,444,906	3.027
1,069,500,866		39	922	1,787	13,035,772	15,256,378	28,292,150	
Adjusted Loss to Payroll Ratio:					1.219	1.426	2.645	
Expected Unlimited Loss to Payroll Ratio:					1.102	1.725	2.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.010	1.403	2.413	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.219	1.426	2.645	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.288	1.642	2.930	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								279.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	240,649,893	12	210	427	3,843,563	4,475,123	8,318,686	3.457
2016	237,179,718	10	217	442	4,295,107	5,334,890	9,629,997	4.060
2017	232,462,876	3	188	383	4,020,267	3,916,565	7,936,832	3.414
710,292,487		25	615	1,252	12,158,937	13,726,578	25,885,515	
Adjusted Loss to Payroll Ratio:					1.712	1.933	3.644	
Expected Unlimited Loss to Payroll Ratio:					1.747	2.320	4.066	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.601	1.886	3.487	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.712	1.933	3.644	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.809	2.224	4.034	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								384.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	104,902,500	9	62	136	1,330,976	1,394,907	2,725,883	2.598
2014	108,361,815	6	83	144	1,349,574	1,302,946	2,652,520	2.448
2015	110,600,122	3	80	154	1,411,497	1,883,931	3,295,428	2.980
2016	122,529,554	2	101	149	1,678,404	1,770,344	3,448,748	2.815
2017	129,872,530	3	103	212	2,374,291	2,382,175	4,756,466	3.662
	576,266,520	23	429	795	8,144,743	8,734,303	16,879,045	
Adjusted Loss to Payroll Ratio:					1.413	1.516	2.929	
Expected Unlimited Loss to Payroll Ratio:					1.369	1.637	3.006	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.244	1.310	2.554	
Credibility:					0.93	0.87		
Indicated Limited Loss to Payroll Ratio:					1.402	1.489	2.890	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.493	1.741	3.233	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								308.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	458,248,125	12	314	540	5,908,718	7,717,323	13,626,041	2.974
2017	400,738,009	4	305	530	5,173,771	7,047,523	12,221,294	3.050
	858,986,134	16	619	1,070	11,082,488	14,764,846	25,847,334	
Adjusted Loss to Payroll Ratio:					1.290	1.719	3.009	
Expected Unlimited Loss to Payroll Ratio:					1.285	1.826	3.110	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.153	1.410	2.564	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.290	1.719	3.009	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.390	2.082	3.471	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								331.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	35,763,841	5	51	48	725,732	997,832	1,723,564	4.819
2014	37,414,593	3	53	47	1,114,116	899,996	2,014,112	5.383
2015	36,109,088	2	55	54	1,062,147	818,918	1,881,065	5.209
2016	37,655,785	1	42	83	612,898	559,889	1,172,787	3.114
2017	42,952,664	0	56	89	935,294	1,022,626	1,957,920	4.558
	189,895,971	11	257	321	4,450,187	4,299,261	8,749,448	
Adjusted Loss to Payroll Ratio:					2.343	2.264	4.607	
Expected Unlimited Loss to Payroll Ratio:					2.596	2.937	5.534	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.331	2.269	4.600	
Credibility:					0.76	0.69		
Indicated Limited Loss to Payroll Ratio:					2.341	2.266	4.606	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.521	2.744	5.264	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								502.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	77,879,381	3	55	110	887,292	1,351,267	2,238,559	2.874
2014	97,983,613	5	57	157	1,466,257	1,381,146	2,847,403	2.906
2015	111,384,895	4	81	203	1,670,039	2,227,367	3,897,406	3.499
2016	100,035,770	3	85	156	1,530,395	1,978,331	3,508,726	3.507
2017	130,492,001	0	109	215	2,494,732	3,421,912	5,916,644	4.534
	517,775,660	15	387	841	8,048,716	10,360,023	18,408,739	
Adjusted Loss to Payroll Ratio:					1.554	2.001	3.555	
Expected Unlimited Loss to Payroll Ratio:					1.483	2.001	3.484	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.359	1.627	2.986	
Credibility:					0.92	0.91		
Indicated Limited Loss to Payroll Ratio:					1.539	1.967	3.506	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.627	2.264	3.891	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								371.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	70,391,385	8	71	110	1,326,337	1,836,935	3,163,272	4.494
2014	79,035,022	7	74	127	1,016,980	1,860,003	2,876,983	3.640
2015	79,017,292	2	64	101	1,058,184	1,677,627	2,735,811	3.462
2016	79,935,598	3	78	130	2,165,354	2,132,543	4,297,897	5.377
2017	86,223,504	1	59	120	1,615,309	2,372,080	3,987,389	4.624
	394,602,802	21	346	588	7,182,164	9,879,188	17,061,352	
Adjusted Loss to Payroll Ratio:					1.820	2.504	4.324	
Expected Unlimited Loss to Payroll Ratio:					1.943	2.683	4.627	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.766	2.147	3.913	
Credibility:					0.92	0.91		
Indicated Limited Loss to Payroll Ratio:					1.816	2.471	4.287	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.934	2.889	4.823	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								460.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	227,584,981	7	93	212	2,486,015	2,330,873	4,816,888	2.117
2014	251,552,082	3	104	261	1,519,389	1,863,065	3,382,454	1.345
2015	272,098,325	9	118	265	3,213,251	2,778,017	5,991,268	2.202
2016	314,375,959	7	105	278	2,562,649	2,324,675	4,887,324	1.555
2017	203,643,401	2	69	227	1,786,821	1,780,922	3,567,743	1.752
	1,269,254,747	28	489	1,243	11,568,125	11,077,552	22,645,677	
Adjusted Loss to Payroll Ratio:					0.911	0.873	1.784	
Expected Unlimited Loss to Payroll Ratio:					1.034	1.033	2.067	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.940	0.826	1.766	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.911	0.872	1.784	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.971	1.020	1.990	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								189.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	423,912,641	18	374	734	7,981,540	10,222,455	18,203,995	4.294
2017	447,756,306	8	382	682	7,097,696	8,792,986	15,890,682	3.549
	871,668,947	26	756	1,416	15,079,237	19,015,442	34,094,678	
Adjusted Loss to Payroll Ratio:					1.730	2.181	3.911	
Expected Unlimited Loss to Payroll Ratio:					1.895	2.595	4.490	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.736	2.111	3.847	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.730	2.181	3.911	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.829	2.511	4.339	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								414.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	815,269,547	11	288	693	5,566,158	5,962,969	11,529,127	1.414
2017	855,557,381	4	315	805	6,502,989	6,525,853	13,028,842	1.523
	1,670,826,928	15	603	1,498	12,069,147	12,488,822	24,557,969	
Adjusted Loss to Payroll Ratio:					0.722	0.747	1.470	
Expected Unlimited Loss to Payroll Ratio:					0.662	0.876	1.538	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.594	0.677	1.271	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.722	0.747	1.470	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.778	0.905	1.683	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								160.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	945,684,949	15	547	1,514	17,326,756	17,530,157	34,856,913	3.686
2017	1,167,603,978	5	666	2,046	22,679,281	23,549,073	46,228,354	3.959
	2,113,288,928	20	1,213	3,560	40,006,037	41,079,230	81,085,267	
Adjusted Loss to Payroll Ratio:					1.893	1.944	3.837	
Expected Unlimited Loss to Payroll Ratio:					1.977	2.186	4.163	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.743	1.608	3.351	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.893	1.944	3.837	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.073	2.467	4.540	
Indicated Relativity Change:								9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								433.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	36,462,520	4	32	42	700,185	782,792	1,482,977	4.067
2014	44,168,317	1	33	41	524,338	739,926	1,264,264	2.862
2015	37,949,887	0	17	32	265,307	402,195	667,502	1.759
2016	38,090,633	1	29	29	510,211	603,115	1,113,326	2.923
2017	38,399,619	1	26	39	865,465	699,119	1,564,584	4.074
	195,070,976	7	137	183	2,865,505	3,227,147	6,092,653	
Adjusted Loss to Payroll Ratio:					1.469	1.654	3.123	
Expected Unlimited Loss to Payroll Ratio:					1.533	2.152	3.685	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.393	1.722	3.115	
Credibility:					0.63	0.63		
Indicated Limited Loss to Payroll Ratio:					1.441	1.679	3.120	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.535	1.963	3.498	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								333.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	34,304,882	4	45	28	904,041	763,510	1,667,551	4.861
2014	46,026,851	13	73	69	1,860,353	1,822,678	3,683,031	8.002
2015	47,053,872	7	62	53	1,349,203	1,523,580	2,872,783	6.105
2016	43,360,299	233	426	50	3,716,659	2,633,116	6,349,775	14.644
2017	29,178,692	2	44	25	1,191,905	905,265	2,097,170	7.187
	199,924,596	259	650	225	9,022,161	7,648,150	16,670,310	
Adjusted Loss to Payroll Ratio:					4.513	3.826	8.338	
Expected Unlimited Loss to Payroll Ratio:					5.422	6.164	11.586	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.628	4.058	8.687	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					4.513	3.851	8.364	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					5.104	5.461	10.565	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								1007.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	29,075,260	5	12	24	453,304	468,457	921,761	3.170
2014	35,998,597	1	16	29	508,863	575,271	1,084,134	3.012
2015	26,792,794	4	18	29	1,053,711	979,584	2,033,295	7.589
2016	25,359,313	37	21	36	1,354,589	967,289	2,321,878	9.156
2017	19,386,996	0	20	26	828,950	655,672	1,484,622	7.658
	136,612,960	47	87	144	4,199,418	3,646,272	7,845,690	
Adjusted Loss to Payroll Ratio:					3.074	2.669	5.743	
Expected Unlimited Loss to Payroll Ratio:					2.715	2.566	5.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.438	1.983	4.421	
Credibility:					0.68	0.58		
Indicated Limited Loss to Payroll Ratio:					2.870	2.381	5.251	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					3.091	2.883	5.975	
Indicated Relativity Change:								13.1%
Relativity to Statewide Average Loss to Payroll Ratio:								570.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	83,465,108	1	62	50	841,876	928,836	1,770,712	2.121
2014	81,036,922	7	69	68	1,874,188	1,505,453	3,379,641	4.170
2015	77,332,080	2	76	67	1,243,669	1,428,770	2,672,439	3.456
2016	92,406,818	3	67	71	1,275,336	1,617,558	2,892,894	3.131
2017	104,852,677	3	68	79	1,711,225	1,852,203	3,563,428	3.399
	439,093,605	16	342	335	6,946,293	7,332,821	14,279,114	
Adjusted Loss to Payroll Ratio:					1.582	1.670	3.252	
Expected Unlimited Loss to Payroll Ratio:					1.491	1.815	3.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.338	1.402	2.740	
Credibility:					0.86	0.80		
Indicated Limited Loss to Payroll Ratio:					1.548	1.616	3.164	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.667	1.957	3.625	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								345.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,328,608,260	1,192	2,083	1,139	26,382,280	26,917,078	53,299,358	4.012
2017	1,232,910,447	11	1,012	1,035	23,133,036	23,455,382	46,588,418	3.779
	2,561,518,706	1,203	3,095	2,174	49,515,316	50,372,460	99,887,776	
Adjusted Loss to Payroll Ratio:					1.933	1.967	3.900	
Expected Unlimited Loss to Payroll Ratio:					2.621	2.685	5.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.402	2.184	4.585	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.933	1.967	3.900	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					2.043	2.263	4.307	
Indicated Relativity Change:								-18.8%
Relativity to Statewide Average Loss to Payroll Ratio:								410.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	68,890,795	8	88	104	1,829,623	1,782,494	3,612,117	5.243
2014	82,099,665	13	115	141	2,918,468	3,191,013	6,109,481	7.442
2015	76,013,913	3	102	89	2,060,631	2,388,541	4,449,172	5.853
2016	81,098,112	2	81	79	2,188,507	2,021,064	4,209,571	5.191
2017	73,689,080	0	79	124	2,458,361	2,646,262	5,104,623	6.927
	381,791,565	26	465	537	11,455,589	12,029,374	23,484,964	
Adjusted Loss to Payroll Ratio:					3.000	3.151	6.151	
Expected Unlimited Loss to Payroll Ratio:					3.411	4.137	7.548	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.062	3.196	6.258	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.000	3.151	6.151	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					3.232	3.816	7.047	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								672.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	55,161,692	8	60	94	1,120,033	1,390,630	2,510,663	4.551
2014	56,189,165	8	81	89	1,868,764	2,212,985	4,081,749	7.264
2015	60,611,381	1	63	107	986,349	1,205,499	2,191,848	3.616
2016	63,425,226	2	63	113	1,249,844	1,364,169	2,614,013	4.121
2017	62,889,994	1	53	86	1,284,797	1,865,677	3,150,474	5.009
	298,277,458	20	320	489	6,509,786	8,038,959	14,548,746	
Adjusted Loss to Payroll Ratio:					2.182	2.695	4.878	
Expected Unlimited Loss to Payroll Ratio:					2.548	3.468	6.016	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.287	2.679	4.966	
Credibility:					0.91	0.89		
Indicated Limited Loss to Payroll Ratio:					2.192	2.693	4.885	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.361	3.262	5.622	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								536.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	84,802,019	6	58	126	1,416,020	1,778,923	3,194,943	3.768
2014	93,248,822	3	68	124	1,125,445	1,534,540	2,659,985	2.853
2015	96,588,747	1	48	97	1,233,864	1,439,646	2,673,510	2.768
2016	96,454,552	3	67	101	1,418,076	1,954,854	3,372,930	3.497
2017	92,290,356	3	55	112	1,478,716	1,800,296	3,279,012	3.553
463,384,496		16	296	560	6,672,122	8,508,260	15,180,382	
Adjusted Loss to Payroll Ratio:					1.440	1.836	3.276	
Expected Unlimited Loss to Payroll Ratio:					1.531	2.303	3.834	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.350	1.694	3.044	
Credibility:					0.88	0.88		
Indicated Limited Loss to Payroll Ratio:					1.429	1.819	3.248	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.565	2.308	3.873	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								369.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	75,854,818	5	66	81	1,308,078	1,256,968	2,565,046	3.382
2014	93,283,093	7	98	116	1,918,178	1,716,272	3,634,450	3.896
2015	88,393,333	7	85	105	2,070,453	2,275,501	4,345,954	4.917
2016	85,019,362	3	90	105	1,252,323	1,440,098	2,692,421	3.167
2017	88,184,455	0	70	77	1,390,125	1,800,652	3,190,777	3.618
430,735,061		22	409	484	7,939,157	8,489,491	16,428,648	
Adjusted Loss to Payroll Ratio:					1.843	1.971	3.814	
Expected Unlimited Loss to Payroll Ratio:					1.843	2.338	4.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.725	1.937	3.661	
Credibility:					0.93	0.90		
Indicated Limited Loss to Payroll Ratio:					1.835	1.968	3.802	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.939	2.265	4.204	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								401.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	578,300,134	21	549	963	13,245,833	13,132,954	26,378,787	4.561
2017	609,181,652	9	468	932	11,866,070	13,991,977	25,858,047	4.245
	1,187,481,787	30	1,017	1,895	25,111,903	27,124,931	52,236,834	
Adjusted Loss to Payroll Ratio:					2.115	2.284	4.399	
Expected Unlimited Loss to Payroll Ratio:					2.547	2.922	5.469	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.247	2.228	4.475	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.115	2.284	4.399	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					2.235	2.629	4.864	
Indicated Relativity Change:								-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								464.1%

INCLUDES 2586 D 1-1-14

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	208,483,593	10	136	89	2,441,620	2,324,305	4,765,925	2.286
2015	213,050,623	7	185	102	2,906,599	3,013,577	5,920,176	2.779
2016	216,249,051	4	154	77	2,535,553	3,133,754	5,669,307	2.622
2017	214,773,871	0	146	84	2,937,838	3,060,387	5,998,225	2.793
	852,557,138	21	621	352	10,821,609	11,532,023	22,353,632	
Adjusted Loss to Payroll Ratio:					1.269	1.353	2.622	
Expected Unlimited Loss to Payroll Ratio:					1.490	1.706	3.196	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.288	1.236	2.523	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.269	1.353	2.622	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.367	1.638	3.005	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								286.7%

INCLUDES 2586 D 1-1-14

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	21,786,868	5	36	17	817,385	808,698	1,626,083	7.464
2014	20,367,110	1	20	20	174,921	246,302	421,223	2.068
2015	18,980,716	2	44	28	729,300	851,368	1,580,668	8.328
2016	13,422,300	0	7	1	114,718	110,191	224,909	1.676
2017	12,167,463	0	13	20	295,799	329,404	625,203	5.138
	86,724,457	8	120	86	2,132,124	2,345,963	4,478,086	
Adjusted Loss to Payroll Ratio:					2.459	2.705	5.164	
Expected Unlimited Loss to Payroll Ratio:					2.936	3.316	6.252	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.668	2.653	5.321	
Credibility:					0.59	0.54		
Indicated Limited Loss to Payroll Ratio:					2.544	2.681	5.226	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.710	3.134	5.844	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								557.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	8,649,336	2	5	21	265,814	160,932	426,746	4.934
2014	9,775,428	1	20	9	293,254	327,489	620,743	6.350
2015	12,243,475	1	11	12	116,113	167,013	283,126	2.312
2016	12,428,179	1	9	19	148,891	196,213	345,104	2.777
2017	12,475,427	0	6	27	110,426	109,306	219,732	1.761
	55,571,845	5	51	88	934,498	960,953	1,895,451	
Adjusted Loss to Payroll Ratio:					1.682	1.729	3.411	
Expected Unlimited Loss to Payroll Ratio:					1.752	2.029	3.782	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.592	1.624	3.216	
Credibility:					0.40	0.37		
Indicated Limited Loss to Payroll Ratio:					1.628	1.663	3.291	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.734	1.944	3.678	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								350.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	51,011,755	2	38	49	512,493	571,330	1,083,823	2.125
2014	55,308,445	7	48	52	1,090,009	1,548,195	2,638,204	4.770
2015	59,821,977	4	50	57	1,385,572	1,307,128	2,692,700	4.501
2016	53,571,578	1	40	57	727,799	1,046,149	1,773,948	3.311
2017	52,773,429	0	37	63	936,539	1,098,157	2,034,696	3.856
272,487,185		14	213	278	4,652,412	5,570,960	10,223,372	
Adjusted Loss to Payroll Ratio:					1.707	2.044	3.752	
Expected Unlimited Loss to Payroll Ratio:					1.807	2.058	3.866	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.656	1.674	3.330	
Credibility:					0.77	0.71		
Indicated Limited Loss to Payroll Ratio:					1.696	1.937	3.633	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.792	2.230	4.022	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								383.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	50,914,903	13	78	43	2,576,017	1,792,194	4,368,211	8.579
2014	54,239,901	11	73	51	2,514,515	2,072,392	4,586,907	8.457
2015	52,570,981	9	66	60	2,653,195	1,845,822	4,499,017	8.558
2016	53,337,319	12	67	46	3,469,053	3,477,145	6,946,198	13.023
2017	63,380,436	8	65	67	3,257,784	2,418,125	5,675,909	8.955
274,443,539		53	349	267	14,470,565	11,605,678	26,076,242	
Adjusted Loss to Payroll Ratio:					5.273	4.229	9.501	
Expected Unlimited Loss to Payroll Ratio:					6.520	7.335	13.855	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.586	4.286	9.872	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.273	4.229	9.501	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					6.317	6.906	13.222	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								1261.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	48,593,676	4	42	88	1,036,885	716,540	1,753,425	3.608
2014	54,210,270	7	46	101	1,287,658	1,519,423	2,807,081	5.178
2015	60,464,176	1	50	98	526,796	647,652	1,174,448	1.942
2016	67,285,705	6	56	115	1,686,684	1,594,498	3,281,182	4.876
2017	72,951,020	0	54	100	827,424	1,089,877	1,917,301	2.628
	303,504,846	18	248	502	5,365,447	5,567,990	10,933,437	
Adjusted Loss to Payroll Ratio:					1.768	1.835	3.602	
Expected Unlimited Loss to Payroll Ratio:					2.043	2.415	4.457	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.872	1.964	3.836	
Credibility:					0.84	0.79		
Indicated Limited Loss to Payroll Ratio:					1.784	1.862	3.646	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.886	2.143	4.029	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								384.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	12,787,758	1	8	10	425,439	447,103	872,542	6.823
2014	13,646,266	1	7	6	318,330	157,899	476,229	3.490
2015	13,286,106	0	8	10	88,028	193,564	281,592	2.119
2016	13,009,023	0	10	8	350,894	373,699	724,593	5.570
2017	14,520,510	4	13	9	948,464	646,219	1,594,683	10.982
	67,249,663	6	46	43	2,131,155	1,818,484	3,949,638	
Adjusted Loss to Payroll Ratio:					3.169	2.704	5.873	
Expected Unlimited Loss to Payroll Ratio:					3.063	3.810	6.873	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.625	2.226	4.851	
Credibility:					0.52	0.45		
Indicated Limited Loss to Payroll Ratio:					2.908	2.441	5.349	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					3.483	3.987	7.470	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								712.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	54,706,866	4	42	56	918,965	1,025,135	1,944,100	3.554
2014	61,976,742	7	43	80	1,100,212	1,639,906	2,740,118	4.421
2015	71,023,121	1	51	107	737,740	970,765	1,708,505	2.406
2016	76,631,742	1	49	97	970,162	1,059,296	2,029,458	2.648
2017	81,655,747	2	59	117	1,018,196	1,450,273	2,468,469	3.023
	345,994,218	15	244	457	4,745,275	6,145,375	10,890,650	
Adjusted Loss to Payroll Ratio:					1.371	1.776	3.148	
Expected Unlimited Loss to Payroll Ratio:					1.361	1.848	3.209	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.236	1.479	2.715	
Credibility:					0.75	0.74		
Indicated Limited Loss to Payroll Ratio:					1.338	1.699	3.037	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.425	1.986	3.411	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								325.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	100,616,151	6	136	250	1,777,569	2,108,782	3,886,351	3.863
2015	110,871,925	6	211	278	3,479,132	3,636,052	7,115,184	6.417
2016	117,296,790	6	186	272	2,555,199	2,759,332	5,314,531	4.531
2017	116,793,318	4	159	307	2,388,323	2,803,857	5,192,180	4.446
	445,578,185	22	692	1,107	10,200,223	11,308,023	21,508,246	
Adjusted Loss to Payroll Ratio:					2.289	2.538	4.827	
Expected Unlimited Loss to Payroll Ratio:					2.583	3.593	6.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.319	2.776	5.095	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.289	2.538	4.827	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.465	3.073	5.539	
Indicated Relativity Change:								-10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								528.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	36,834,278	2	35	87	556,224	743,126	1,299,350	3.528
2014	43,014,741	4	56	87	1,036,711	870,073	1,906,784	4.433
2015	45,757,960	3	62	117	1,093,440	1,749,851	2,843,291	6.214
2016	51,959,300	3	61	75	1,296,620	1,022,248	2,318,868	4.463
2017	57,932,005	1	75	136	1,203,523	2,066,929	3,270,452	5.645
	235,498,284	13	289	502	5,186,519	6,452,226	11,638,745	
Adjusted Loss to Payroll Ratio:					2.202	2.740	4.942	
Expected Unlimited Loss to Payroll Ratio:					2.088	2.869	4.957	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.874	2.216	4.091	
Credibility:					0.76	0.75		
Indicated Limited Loss to Payroll Ratio:					2.124	2.609	4.733	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.287	3.159	5.447	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								519.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	97,101,862	3	31	76	664,908	829,556	1,494,464	1.539
2014	107,698,494	1	32	95	669,183	783,873	1,453,056	1.349
2015	117,885,023	3	27	92	733,881	742,284	1,476,165	1.252
2016	122,649,771	0	20	89	438,872	503,043	941,915	0.768
2017	135,079,654	1	40	101	816,424	1,028,058	1,844,482	1.365
	580,414,804	8	150	453	3,323,268	3,886,813	7,210,081	
Adjusted Loss to Payroll Ratio:					0.573	0.670	1.242	
Expected Unlimited Loss to Payroll Ratio:					0.585	0.797	1.382	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.536	0.649	1.184	
Credibility:					0.66	0.66		
Indicated Limited Loss to Payroll Ratio:					0.560	0.662	1.223	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.592	0.763	1.355	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								129.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	68,309,842	8	56	193	1,241,296	1,362,172	2,603,468	3.811
2014	84,288,976	10	108	311	2,268,916	2,613,526	4,882,442	5.793
2015	99,928,835	8	123	333	3,148,038	3,177,150	6,325,188	6.330
2016	111,864,744	6	116	439	2,241,957	2,736,677	4,978,634	4.451
2017	121,647,182	3	144	492	2,917,187	3,536,191	6,453,378	5.305
	486,039,578	35	547	1,768	11,817,394	13,425,716	25,243,111	
Adjusted Loss to Payroll Ratio:					2.431	2.762	5.194	
Expected Unlimited Loss to Payroll Ratio:					2.473	3.112	5.585	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.247	2.490	4.737	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.431	2.762	5.194	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.589	3.229	5.818	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								555.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	100,258,166	11	94	161	2,125,613	1,933,509	4,059,122	4.049
2014	108,516,362	8	99	175	1,831,773	2,201,148	4,032,921	3.716
2015	124,000,023	7	111	182	1,803,683	1,688,652	3,492,335	2.816
2016	126,951,360	6	88	212	1,682,989	1,649,254	3,332,243	2.625
2017	134,045,300	3	100	252	2,002,302	1,999,511	4,001,813	2.985
	593,771,212	35	492	982	9,446,359	9,472,074	18,918,433	
Adjusted Loss to Payroll Ratio:					1.591	1.595	3.186	
Expected Unlimited Loss to Payroll Ratio:					1.784	2.159	3.943	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.602	1.668	3.269	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.591	1.597	3.188	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.713	1.934	3.648	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								348.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	536,404,989	18	367	521	7,058,417	8,380,213	15,438,630	2.878
2017	551,668,869	10	342	514	8,517,087	9,581,764	18,098,851	3.281
	1,088,073,858	28	709	1,035	15,575,505	17,961,977	33,537,482	
Adjusted Loss to Payroll Ratio:					1.431	1.651	3.082	
Expected Unlimited Loss to Payroll Ratio:					1.658	2.343	4.000	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.461	1.724	3.185	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.431	1.651	3.082	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.567	2.095	3.662	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								349.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	48,049,734	4	62	133	1,005,741	1,038,974	2,044,715	4.255
2014	54,705,448	8	73	100	1,559,626	1,852,002	3,411,628	6.236
2015	75,655,567	4	84	206	1,890,458	2,384,985	4,275,443	5.651
2016	68,318,938	2	64	184	1,127,626	1,283,218	2,410,844	3.529
2017	91,208,347	3	89	258	2,009,866	2,274,694	4,284,560	4.698
	337,938,034	21	372	881	7,593,316	8,833,873	16,427,189	
Adjusted Loss to Payroll Ratio:					2.247	2.614	4.861	
Expected Unlimited Loss to Payroll Ratio:					2.526	3.261	5.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.296	2.609	4.904	
Credibility:					0.96	0.92		
Indicated Limited Loss to Payroll Ratio:					2.249	2.614	4.863	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.395	3.055	5.450	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								520.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	37,181,760	1	22	55	398,890	458,487	857,377	2.306
2014	43,148,877	4	33	63	512,120	678,604	1,190,724	2.760
2015	45,615,534	2	17	53	422,715	416,529	839,244	1.840
2016	32,629,608	0	23	34	278,233	437,657	715,890	2.194
2017	43,869,751	0	31	64	700,590	694,436	1,395,026	3.180
202,445,530		7	126	269	2,312,547	2,685,713	4,998,261	
Adjusted Loss to Payroll Ratio:					1.142	1.327	2.469	
Expected Unlimited Loss to Payroll Ratio:					1.292	1.736	3.028	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.184	1.412	2.596	
Credibility:					0.60	0.59		
Indicated Limited Loss to Payroll Ratio:					1.159	1.362	2.521	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.225	1.567	2.792	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								266.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	72,139,574	7	70	93	1,995,361	1,873,489	3,868,850	5.363
2014	80,548,626	10	80	115	1,589,856	2,401,957	3,991,813	4.956
2015	90,011,256	4	71	138	1,776,081	1,915,505	3,691,586	4.101
2016	85,739,795	0	67	149	995,526	1,398,167	2,393,693	2.792
2017	94,257,307	1	69	169	1,377,586	1,585,584	2,963,170	3.144
422,696,558		22	357	664	7,734,412	9,174,701	16,909,113	
Adjusted Loss to Payroll Ratio:					1.830	2.171	4.000	
Expected Unlimited Loss to Payroll Ratio:					2.093	2.839	4.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.879	2.194	4.073	
Credibility:					0.97	0.94		
Indicated Limited Loss to Payroll Ratio:					1.831	2.172	4.003	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.972	2.630	4.602	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								439.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	34,943,171	0	16	53	145,190	376,227	521,417	1.492
2014	35,133,556	5	32	72	701,778	983,873	1,685,651	4.798
2015	37,036,263	2	34	58	994,716	1,229,175	2,223,891	6.005
2016	38,373,012	3	23	70	616,865	737,824	1,354,689	3.530
2017	39,167,358	0	29	113	471,161	694,566	1,165,727	2.976
	184,653,360	10	134	366	2,929,710	4,021,664	6,951,374	
Adjusted Loss to Payroll Ratio:					1.587	2.178	3.765	
Expected Unlimited Loss to Payroll Ratio:					1.675	2.567	4.243	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.522	2.054	3.577	
Credibility:					0.64	0.66		
Indicated Limited Loss to Payroll Ratio:					1.564	2.136	3.699	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.665	2.497	4.162	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								397.1%

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

Code: 2881 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FURNITURE ASSEMBLING; COFFIN/CASKET MFG OR ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	10,102,880	1	10	14	126,327	125,789	252,116	2.495
2014	11,219,516	0	15	9	137,597	167,795	305,392	2.722
2015	11,066,987	1	12	12	215,010	253,555	468,565	4.234
2016	11,271,629	1	14	12	236,483	141,326	377,809	3.352
2017	12,252,917	0	8	12	132,198	175,820	308,018	2.514
	55,913,930	3	59	59	847,616	864,285	1,711,901	
Adjusted Loss to Payroll Ratio:					1.516	1.546	3.062	
Expected Unlimited Loss to Payroll Ratio:					2.246	2.770	5.016	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.041	2.217	4.258	
Credibility:					0.44	0.42		
Indicated Limited Loss to Payroll Ratio:					1.810	1.935	3.745	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.928	2.262	4.189	
Indicated Relativity Change:								-16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								399.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	111,703,452	29	216	229	3,813,456	4,062,634	7,876,090	7.051
2016	116,948,206	39	291	255	5,010,951	6,284,551	11,295,502	9.659
2017	99,993,871	1	175	244	3,382,145	3,652,777	7,034,922	7.035
	328,645,530	69	682	728	12,206,553	13,999,962	26,206,515	
Adjusted Loss to Payroll Ratio:					3.714	4.260	7.974	
Expected Unlimited Loss to Payroll Ratio:					3.851	5.352	9.203	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.395	3.937	7.332	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.714	4.260	7.974	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					4.067	5.406	9.473	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								903.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	11,615,970	2	19	15	337,397	295,244	632,641	5.446
2014	12,023,978	0	9	23	77,641	144,431	222,072	1.847
2015	12,147,368	0	11	16	83,845	219,670	303,515	2.499
2016	15,128,700	0	6	15	145,219	265,071	410,290	2.712
2017	13,988,001	1	11	11	293,869	377,419	671,288	4.799
	64,904,015	3	56	80	937,972	1,301,833	2,239,805	
Adjusted Loss to Payroll Ratio:					1.445	2.006	3.451	
Expected Unlimited Loss to Payroll Ratio:					1.734	2.471	4.206	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.529	1.818	3.347	
Credibility:					0.42	0.41		
Indicated Limited Loss to Payroll Ratio:					1.494	1.895	3.389	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.636	2.405	4.040	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								385.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	75,159,970	7	38	95	1,224,341	1,091,191	2,315,532	3.081
2014	70,842,584	3	29	65	511,949	517,550	1,029,499	1.453
2015	68,204,249	1	31	60	745,824	915,110	1,660,934	2.435
2016	68,339,856	0	42	45	679,779	744,453	1,424,232	2.084
2017	74,484,013	0	39	72	501,571	792,231	1,293,802	1.737
	357,030,672	11	179	337	3,663,463	4,060,535	7,723,999	
Adjusted Loss to Payroll Ratio:					1.026	1.137	2.163	
Expected Unlimited Loss to Payroll Ratio:					1.177	1.583	2.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.014	1.090	2.104	
Credibility:					0.71	0.67		
Indicated Limited Loss to Payroll Ratio:					1.023	1.122	2.144	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.145	1.521	2.666	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								254.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	76,919,575	3	15	43	507,220	639,158	1,146,378	1.490
2014	100,449,383	3	45	72	1,166,830	1,333,248	2,500,078	2.489
2015	95,038,293	3	43	41	769,780	713,994	1,483,774	1.561
2016	113,624,820	4	27	45	1,853,658	1,117,285	2,970,943	2.615
2017	111,389,328	1	27	67	1,016,292	806,832	1,823,124	1.637
	497,421,399	14	157	268	5,313,780	4,610,517	9,924,297	
Adjusted Loss to Payroll Ratio:					1.068	0.927	1.995	
Expected Unlimited Loss to Payroll Ratio:					1.017	0.913	1.930	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.932	0.743	1.674	
Credibility:					0.78	0.65		
Indicated Limited Loss to Payroll Ratio:					1.038	0.862	1.901	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.097	0.993	2.090	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								199.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	62,326,073	7	29	77	1,210,950	1,269,914	2,480,864	3.980
2014	64,300,892	3	24	71	618,851	731,317	1,350,168	2.100
2015	73,579,728	3	52	111	1,330,937	1,059,949	2,390,886	3.249
2016	70,146,359	1	58	103	1,219,390	1,512,228	2,731,618	3.894
2017	81,088,960	3	71	124	1,624,825	1,659,837	3,284,662	4.051
	351,442,012	17	234	486	6,004,953	6,233,244	12,238,197	
Adjusted Loss to Payroll Ratio:					1.709	1.774	3.482	
Expected Unlimited Loss to Payroll Ratio:					1.565	1.773	3.337	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.434	1.442	2.876	
Credibility:					0.81	0.74		
Indicated Limited Loss to Payroll Ratio:					1.656	1.687	3.344	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.751	1.942	3.693	
Indicated Relativity Change:								10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								352.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	106,006,081	11	93	191	2,453,369	2,656,639	5,110,008	4.820
2014	113,743,497	4	101	244	1,531,681	1,731,703	3,263,384	2.869
2015	121,987,897	15	91	222	2,558,155	1,910,434	4,468,589	3.663
2016	126,891,168	4	86	189	2,913,547	3,262,841	6,176,388	4.867
2017	146,903,373	4	94	207	2,700,252	3,052,763	5,753,015	3.916
	615,532,016	38	465	1,053	12,157,003	12,614,380	24,771,383	
Adjusted Loss to Payroll Ratio:					1.975	2.049	4.024	
Expected Unlimited Loss to Payroll Ratio:					2.185	2.938	5.123	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.865	1.934	3.800	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.975	2.049	4.024	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.234	2.906	5.140	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								490.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	73,076,998	5	50	108	944,868	944,947	1,889,815	2.586
2014	64,426,658	3	38	83	763,880	649,283	1,413,163	2.193
2015	60,991,386	5	42	73	1,058,394	1,122,720	2,181,114	3.576
2016	66,530,048	3	25	60	1,294,965	1,248,749	2,543,714	3.823
2017	70,406,532	3	50	93	1,818,699	1,571,680	3,390,379	4.815
335,431,623		19	205	417	5,880,807	5,537,379	11,418,185	
Adjusted Loss to Payroll Ratio:					1.753	1.651	3.404	
Expected Unlimited Loss to Payroll Ratio:					1.937	2.000	3.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.707	1.471	3.178	
Credibility:					0.85	0.73		
Indicated Limited Loss to Payroll Ratio:					1.746	1.602	3.349	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.912	2.033	3.946	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								376.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	158,202,179	14	129	214	3,637,906	4,027,441	7,665,347	4.845
2016	169,722,012	8	133	251	4,035,934	3,641,842	7,677,776	4.524
2017	188,333,418	5	148	281	3,464,691	4,636,910	8,101,601	4.302
516,257,609		27	410	746	11,138,531	12,306,193	23,444,724	
Adjusted Loss to Payroll Ratio:					2.158	2.384	4.541	
Expected Unlimited Loss to Payroll Ratio:					2.270	2.711	4.981	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.081	2.205	4.285	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.158	2.384	4.541	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					2.281	2.744	5.024	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								479.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	361,683,870	19	270	500	6,441,809	7,259,280	13,701,089	3.788
2017	383,288,221	10	249	548	6,097,938	7,971,092	14,069,030	3.671
	744,972,091	29	519	1,048	12,539,747	15,230,372	27,770,119	
Adjusted Loss to Payroll Ratio:					1.683	2.044	3.728	
Expected Unlimited Loss to Payroll Ratio:					1.791	2.722	4.512	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.608	2.103	3.710	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.683	2.044	3.728	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.813	2.476	4.289	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								409.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	704,635,796	22	357	806	8,045,226	8,234,116	16,279,342	2.310
2017	743,450,096	9	373	947	10,879,623	10,456,773	21,336,396	2.870
	1,448,085,892	31	730	1,753	18,924,849	18,690,890	37,615,739	
Adjusted Loss to Payroll Ratio:					1.307	1.291	2.598	
Expected Unlimited Loss to Payroll Ratio:					1.301	1.597	2.897	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.146	1.175	2.321	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.307	1.291	2.598	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.431	1.638	3.069	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								292.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	245,426,633	0	9	30	227,686	163,247	390,933	0.159
2014	305,242,752	0	11	32	363,631	290,775	654,406	0.214
2015	287,689,874	0	10	27	241,233	370,378	611,611	0.213
2016	20,979,347	0	2	6	3,656	26,615	30,271	0.144
2017	18,468,929	0	1	6	19,206	8,581	27,787	0.150
	877,807,535	0	33	101	855,412	859,596	1,715,007	
Adjusted Loss to Payroll Ratio:					0.097	0.098	0.195	
Expected Unlimited Loss to Payroll Ratio:					0.099	0.121	0.221	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.089	0.094	0.183	
Credibility:					0.38	0.36		
Indicated Limited Loss to Payroll Ratio:					0.092	0.095	0.188	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.099	0.115	0.215	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								20.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	201,865,584	11	130	251	2,506,572	3,736,322	6,242,894	3.093
2015	206,662,668	12	148	326	3,579,832	3,904,388	7,484,220	3.621
2016	215,318,951	5	148	339	3,375,403	3,540,584	6,915,987	3.212
2017	218,626,410	6	140	307	3,740,196	3,639,846	7,380,042	3.376
	842,473,614	34	566	1,223	13,202,003	14,821,140	28,023,143	
Adjusted Loss to Payroll Ratio:					1.567	1.759	3.326	
Expected Unlimited Loss to Payroll Ratio:					1.446	2.100	3.546	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.298	1.623	2.921	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.567	1.759	3.326	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.688	2.130	3.818	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								364.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	11,930,659	4	12	27	309,272	387,162	696,434	5.837
2014	11,344,045	0	13	25	189,251	284,684	473,935	4.178
2015	17,784,307	1	13	25	309,265	399,799	709,064	3.987
2016	17,170,937	0	11	21	170,651	296,033	466,684	2.718
2017	19,998,268	3	15	39	677,415	1,142,424	1,819,839	9.100
	78,228,216	8	64	137	1,655,853	2,510,103	4,165,956	
Adjusted Loss to Payroll Ratio:					2.117	3.209	5.325	
Expected Unlimited Loss to Payroll Ratio:					2.566	3.087	5.653	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.331	2.470	4.802	
Credibility:					0.54	0.50		
Indicated Limited Loss to Payroll Ratio:					2.215	2.839	5.055	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.359	3.319	5.679	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								541.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	27,313,845	7	34	87	1,308,762	1,897,383	3,206,145	11.738
2014	44,239,533	3	49	110	1,441,826	1,387,451	2,829,277	6.395
2015	23,152,853	3	25	40	946,906	1,346,785	2,293,691	9.907
2016	24,666,155	3	30	50	1,102,946	1,192,166	2,295,112	9.305
2017	20,554,357	1	28	54	934,664	845,046	1,779,710	8.659
	139,926,743	17	166	341	5,735,104	6,668,832	12,403,936	
Adjusted Loss to Payroll Ratio:					4.099	4.766	8.865	
Expected Unlimited Loss to Payroll Ratio:					4.773	5.468	10.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.285	4.224	8.509	
Credibility:					0.86	0.79		
Indicated Limited Loss to Payroll Ratio:					4.125	4.652	8.777	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					4.442	5.634	10.076	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								961.3%

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Effective January 1, 2021 (Proposed)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	48,822,118	4	53	44	1,156,972	1,202,545	2,359,517	4.833
2014	46,567,988	3	48	64	735,221	642,151	1,377,372	2.958
2015	45,741,913	4	64	90	1,249,328	1,606,116	2,855,444	6.243
2016	37,753,527	2	45	79	1,228,805	1,160,618	2,389,423	6.329
2017	42,425,904	2	57	73	1,387,330	1,355,605	2,742,935	6.465
	221,311,449	15	267	350	5,757,656	5,967,036	11,724,691	
Adjusted Loss to Payroll Ratio:					2.602	2.696	5.298	
Expected Unlimited Loss to Payroll Ratio:					2.640	3.082	5.721	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.370	2.381	4.751	
Credibility:					0.82	0.75		
Indicated Limited Loss to Payroll Ratio:					2.560	2.617	5.177	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.757	3.170	5.927	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								565.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	297,159,503	10	128	213	2,649,508	2,376,171	5,025,679	1.691
2015	302,835,005	15	136	276	3,339,562	3,763,618	7,103,180	2.346
2016	304,760,188	7	125	245	3,201,354	3,889,599	7,090,953	2.327
2017	305,601,134	6	114	249	3,528,283	3,125,908	6,654,191	2.177
	1,210,355,830	38	503	983	12,718,708	13,155,296	25,874,004	
Adjusted Loss to Payroll Ratio:					1.051	1.087	2.138	
Expected Unlimited Loss to Payroll Ratio:					1.129	1.410	2.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.995	1.037	2.032	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.051	1.087	2.138	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.151	1.379	2.530	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								241.4%

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Effective January 1, 2021 (Proposed)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	118,894,734	5	67	138	1,419,606	1,569,513	2,989,119	2.514
2014	107,960,603	5	59	126	1,474,962	1,324,713	2,799,675	2.593
2015	132,711,097	5	95	170	2,670,679	2,798,589	5,469,268	4.121
2016	125,771,641	4	81	180	2,356,492	2,699,634	5,056,126	4.020
2017	129,353,819	0	67	194	1,976,185	1,731,565	3,707,750	2.866
	614,691,894	19	369	808	9,897,924	10,124,015	20,021,939	
Adjusted Loss to Payroll Ratio:					1.610	1.647	3.257	
Expected Unlimited Loss to Payroll Ratio:					1.816	2.385	4.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.550	1.570	3.120	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.610	1.644	3.254	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.821	2.331	4.152	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								396.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	46,440,206	3	23	41	525,661	463,962	989,623	2.131
2014	55,348,646	3	29	51	505,831	752,809	1,258,640	2.274
2015	47,071,132	2	30	48	684,551	1,017,063	1,701,614	3.615
2016	41,806,067	2	24	41	592,864	613,319	1,206,183	2.885
2017	47,892,806	0	37	40	638,306	738,725	1,377,031	2.875
	238,558,857	10	143	221	2,947,213	3,585,877	6,533,090	
Adjusted Loss to Payroll Ratio:					1.235	1.503	2.739	
Expected Unlimited Loss to Payroll Ratio:					1.288	1.721	3.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.157	1.330	2.487	
Credibility:					0.63	0.61		
Indicated Limited Loss to Payroll Ratio:					1.206	1.436	2.642	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.299	1.738	3.038	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								289.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	243,004,535	13	100	210	1,907,230	2,433,795	4,341,025	1.786
2014	247,916,107	7	107	226	2,400,620	2,494,943	4,895,563	1.975
2015	250,449,476	8	82	232	1,680,377	2,009,368	3,689,745	1.473
2016	268,740,517	5	96	220	2,330,516	2,638,509	4,969,025	1.849
2017	297,486,015	2	91	238	2,363,544	2,749,417	5,112,961	1.719
	1,307,596,650	35	476	1,126	10,682,287	12,326,032	23,008,318	
Adjusted Loss to Payroll Ratio:					0.817	0.943	1.760	
Expected Unlimited Loss to Payroll Ratio:					0.994	1.193	2.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.911	0.970	1.881	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.817	0.943	1.760	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.864	1.085	1.948	
Indicated Relativity Change:								-10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								185.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	428,373,711	13	148	287	4,454,851	4,270,291	8,725,142	2.037
2016	430,225,057	6	137	304	4,510,210	4,705,438	9,215,648	2.142
2017	471,515,936	3	146	289	4,504,644	4,467,064	8,971,708	1.903
	1,330,114,704	22	431	880	13,469,704	13,442,793	26,912,498	
Adjusted Loss to Payroll Ratio:					1.013	1.011	2.023	
Expected Unlimited Loss to Payroll Ratio:					1.101	1.259	2.360	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.000	1.007	2.008	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.013	1.011	2.023	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.078	1.181	2.260	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								215.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	79,393,887	6	25	73	1,200,567	1,063,586	2,264,153	2.852
2014	85,512,322	4	40	96	1,319,035	1,127,185	2,446,220	2.861
2015	88,735,309	5	36	78	821,415	1,173,165	1,994,580	2.248
2016	89,963,600	1	41	89	791,782	1,046,053	1,837,835	2.043
2017	94,604,379	1	41	76	932,209	1,230,823	2,163,032	2.286
	438,209,498	17	183	412	5,065,009	5,640,811	10,705,820	
Adjusted Loss to Payroll Ratio:					1.156	1.287	2.443	
Expected Unlimited Loss to Payroll Ratio:					1.379	1.436	2.815	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.253	1.149	2.402	
Credibility:					0.83	0.74		
Indicated Limited Loss to Payroll Ratio:					1.172	1.251	2.424	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.249	1.463	2.711	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								258.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	62,003,059	2	39	71	565,340	699,969	1,265,309	2.041
2014	67,099,821	3	42	60	688,660	806,638	1,495,298	2.228
2015	72,200,791	4	42	78	825,670	1,205,155	2,030,825	2.813
2016	81,937,970	0	45	107	898,324	928,118	1,826,442	2.229
2017	77,202,032	0	34	86	718,044	1,079,454	1,797,498	2.328
360,443,673		9	202	402	3,696,038	4,719,334	8,415,372	
Adjusted Loss to Payroll Ratio:					1.025	1.309	2.335	
Expected Unlimited Loss to Payroll Ratio:					1.094	1.574	2.669	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.983	1.216	2.199	
Credibility:					0.70	0.70		
Indicated Limited Loss to Payroll Ratio:					1.013	1.281	2.294	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.091	1.552	2.642	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								252.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	23,212,962	0	12	25	387,362	172,568	559,930	2.412
2014	24,075,516	0	9	13	109,139	122,654	231,793	0.963
2015	24,642,088	0	11	23	101,945	129,132	231,077	0.938
2016	23,687,196	1	19	22	375,033	288,992	664,025	2.803
2017	25,225,455	1	15	33	355,598	263,147	618,745	2.453
120,843,218		2	66	116	1,329,078	976,493	2,305,571	
Adjusted Loss to Payroll Ratio:					1.100	0.808	1.908	
Expected Unlimited Loss to Payroll Ratio:					1.385	1.044	2.429	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.243	0.807	2.050	
Credibility:					0.50	0.38		
Indicated Limited Loss to Payroll Ratio:					1.172	0.807	1.979	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.262	0.978	2.239	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								213.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	230,502,822	8	65	139	1,449,679	1,605,345	3,055,024	1.325
2014	236,614,371	11	74	110	1,440,924	1,695,343	3,136,267	1.325
2015	226,999,114	7	56	129	1,176,379	1,601,289	2,777,668	1.224
2016	236,847,682	1	56	154	1,050,575	1,407,434	2,458,009	1.038
2017	226,725,566	0	59	163	1,276,062	1,742,009	3,018,071	1.331
1,157,689,555		27	310	695	6,393,619	8,051,421	14,445,039	
Adjusted Loss to Payroll Ratio:					0.552	0.695	1.248	
Expected Unlimited Loss to Payroll Ratio:					0.670	0.872	1.542	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.614	0.709	1.323	
Credibility:					0.92	0.90		
Indicated Limited Loss to Payroll Ratio:					0.557	0.697	1.254	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.589	0.802	1.391	
Indicated Relativity Change:								-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								132.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	442,313,977	13	140	364	3,822,081	4,064,863	7,886,944	1.783
2015	394,840,048	20	144	352	4,581,683	4,507,590	9,089,273	2.302
2016	271,608,475	6	80	197	2,311,619	2,417,036	4,728,655	1.741
2017	303,830,460	2	124	224	4,192,990	3,469,035	7,662,025	2.522
1,412,592,959		41	488	1,137	14,908,373	14,458,525	29,366,898	
Adjusted Loss to Payroll Ratio:					1.055	1.024	2.079	
Expected Unlimited Loss to Payroll Ratio:					1.023	1.246	2.269	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.938	1.013	1.951	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.055	1.024	2.079	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.116	1.178	2.294	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								218.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	129,067,125	6	88	162	1,716,545	1,666,509	3,383,054	2.621
2014	131,525,862	7	77	146	1,394,235	1,529,877	2,924,112	2.223
2015	140,054,069	10	103	162	2,284,925	2,566,711	4,851,636	3.464
2016	154,757,488	6	84	141	2,103,843	2,290,034	4,393,877	2.839
2017	159,762,822	2	93	176	2,139,114	2,681,815	4,820,929	3.018
	715,167,365	31	445	787	9,638,663	10,734,947	20,373,610	
Adjusted Loss to Payroll Ratio:					1.348	1.501	2.849	
Expected Unlimited Loss to Payroll Ratio:					1.755	2.338	4.093	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.513	1.609	3.122	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.348	1.501	2.849	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.509	2.035	3.545	
Indicated Relativity Change:								-13.4%
Relativity to Statewide Average Loss to Payroll Ratio:								338.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	62,978,589	3	19	36	753,874	509,390	1,263,264	2.006
2014	64,849,186	4	14	27	615,543	401,211	1,016,754	1.568
2015	61,251,653	1	15	33	502,434	492,469	994,903	1.624
2016	75,579,766	0	11	39	253,355	220,056	473,411	0.626
2017	52,912,469	0	12	40	432,439	460,866	893,305	1.688
	317,571,664	8	71	175	2,557,646	2,083,992	4,641,638	
Adjusted Loss to Payroll Ratio:					0.805	0.656	1.462	
Expected Unlimited Loss to Payroll Ratio:					0.958	0.823	1.781	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.860	0.636	1.496	
Credibility:					0.63	0.51		
Indicated Limited Loss to Payroll Ratio:					0.825	0.646	1.472	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.889	0.783	1.672	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								159.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	24,380,681	2	11	27	278,054	305,094	583,148	2.392
2014	28,761,010	3	13	20	484,750	399,374	884,124	3.074
2015	29,340,842	1	16	36	252,841	548,581	801,422	2.731
2016	30,357,839	0	11	30	125,247	231,223	356,470	1.174
2017	29,089,713	2	3	28	336,072	540,187	876,259	3.012
	141,930,085	8	54	141	1,476,963	2,024,458	3,501,422	
Adjusted Loss to Payroll Ratio:					1.041	1.426	2.467	
Expected Unlimited Loss to Payroll Ratio:					1.049	1.351	2.401	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.962	1.099	2.061	
Credibility:					0.48	0.46		
Indicated Limited Loss to Payroll Ratio:					1.000	1.250	2.249	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.057	1.438	2.495	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								238.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	76,483,734	4	48	106	901,737	1,151,733	2,053,470	2.685
2014	86,457,113	6	61	135	1,271,215	1,583,393	2,854,608	3.302
2015	86,827,952	2	68	132	1,236,376	1,804,969	3,041,345	3.503
2016	96,827,716	2	74	146	1,298,558	1,659,685	2,958,243	3.055
2017	100,683,309	3	67	158	1,552,930	2,073,408	3,626,338	3.602
	447,279,824	17	318	677	6,260,817	8,273,188	14,534,004	
Adjusted Loss to Payroll Ratio:					1.400	1.850	3.249	
Expected Unlimited Loss to Payroll Ratio:					1.377	1.979	3.357	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.262	1.610	2.872	
Credibility:					0.84	0.85		
Indicated Limited Loss to Payroll Ratio:					1.378	1.814	3.191	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.456	2.088	3.544	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								338.1%

INCLUDES 3300 D 1-1-11

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Effective January 1, 2021 (Proposed)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	56,260,235	7	37	80	1,168,009	1,437,818	2,605,827	4.632
2014	59,925,203	7	49	99	1,488,091	1,599,982	3,088,073	5.153
2015	57,113,618	0	29	70	743,315	1,559,102	2,302,417	4.031
2016	66,826,819	2	28	89	808,914	977,180	1,786,094	2.673
2017	73,657,070	1	33	99	808,445	1,137,416	1,945,861	2.642
	313,782,944	17	176	437	5,016,773	6,711,499	11,728,272	
Adjusted Loss to Payroll Ratio:					1.599	2.139	3.738	
Expected Unlimited Loss to Payroll Ratio:					1.861	2.890	4.751	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.604	1.989	3.593	
Credibility:					0.80	0.80		
Indicated Limited Loss to Payroll Ratio:					1.600	2.109	3.709	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.792	2.860	4.651	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								443.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	45,996,478	3	28	53	609,149	459,918	1,069,067	2.324
2014	47,127,124	3	28	53	761,237	663,655	1,424,892	3.024
2015	53,980,975	6	35	68	982,142	816,339	1,798,481	3.332
2016	76,498,169	4	36	70	968,839	739,877	1,708,716	2.234
2017	77,262,701	5	47	77	1,095,676	1,373,344	2,469,020	3.196
	300,865,447	21	174	321	4,417,042	4,053,132	8,470,174	
Adjusted Loss to Payroll Ratio:					1.468	1.347	2.815	
Expected Unlimited Loss to Payroll Ratio:					1.438	1.460	2.898	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.307	1.168	2.475	
Credibility:					0.73	0.64		
Indicated Limited Loss to Payroll Ratio:					1.425	1.283	2.707	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.517	1.500	3.017	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								287.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	263,779,814	11	159	251	3,491,401	4,044,628	7,536,029	2.857
2016	272,661,916	11	159	280	4,559,799	4,708,359	9,268,158	3.399
2017	296,759,654	4	158	290	4,294,083	5,292,494	9,586,577	3.230
	833,201,384	26	476	821	12,345,283	14,045,481	26,390,764	
Adjusted Loss to Payroll Ratio:					1.482	1.686	3.167	
Expected Unlimited Loss to Payroll Ratio:					1.407	1.982	3.389	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.241	1.458	2.699	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.482	1.686	3.167	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.622	2.139	3.762	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								358.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	86,336,167	3	34	36	621,174	664,016	1,285,190	1.489
2014	92,963,962	10	51	28	1,358,338	1,202,548	2,560,886	2.755
2015	99,278,882	4	45	32	1,056,092	1,248,255	2,304,347	2.321
2016	96,374,206	1	53	25	991,180	1,184,342	2,175,522	2.257
2017	101,573,819	0	37	31	1,131,636	959,533	2,091,169	2.059
	476,527,037	18	220	152	5,158,419	5,258,693	10,417,113	
Adjusted Loss to Payroll Ratio:					1.083	1.104	2.186	
Expected Unlimited Loss to Payroll Ratio:					0.989	1.266	2.255	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.888	0.978	1.866	
Credibility:					0.75	0.72		
Indicated Limited Loss to Payroll Ratio:					1.034	1.068	2.102	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.113	1.294	2.407	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								229.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	223,347,670	16	143	334	3,875,506	4,372,409	8,247,915	3.693
2016	232,253,154	11	167	335	4,367,518	5,527,827	9,895,345	4.261
2017	232,285,738	6	156	344	5,117,378	5,083,128	10,200,506	4.391
	687,886,562	33	466	1,013	13,360,402	14,983,363	28,343,765	
Adjusted Loss to Payroll Ratio:					1.942	2.178	4.120	
Expected Unlimited Loss to Payroll Ratio:					2.009	2.685	4.694	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.732	1.848	3.579	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.942	2.178	4.120	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.175	2.954	5.129	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								489.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	122,512,277	8	75	164	1,646,073	1,957,192	3,603,265	2.941
2014	134,314,391	11	85	184	1,684,344	1,817,982	3,502,326	2.608
2015	130,287,795	10	74	181	1,863,210	1,651,604	3,514,814	2.698
2016	136,490,513	1	103	171	1,395,916	1,835,999	3,231,915	2.368
2017	145,618,928	3	72	194	1,095,967	1,419,139	2,515,106	1.727
	669,223,904	33	409	894	7,685,509	8,681,916	16,367,425	
Adjusted Loss to Payroll Ratio:					1.148	1.297	2.446	
Expected Unlimited Loss to Payroll Ratio:					1.308	1.799	3.107	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.127	1.238	2.365	
Credibility:					0.95	0.90		
Indicated Limited Loss to Payroll Ratio:					1.147	1.291	2.439	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.285	1.751	3.036	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								289.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	62,292,203	10	38	77	1,568,058	1,878,431	3,446,489	5.533
2014	64,693,753	3	37	75	944,080	1,678,708	2,622,788	4.054
2015	66,793,162	1	42	73	738,544	1,041,248	1,779,792	2.665
2016	67,379,049	2	41	61	851,684	1,232,667	2,084,351	3.093
2017	67,334,168	2	43	82	956,414	1,057,597	2,014,011	2.991
	328,492,333	18	201	368	5,058,779	6,888,650	11,947,429	
Adjusted Loss to Payroll Ratio:					1.540	2.097	3.637	
Expected Unlimited Loss to Payroll Ratio:					1.604	2.480	4.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.440	1.916	3.356	
Credibility:					0.79	0.81		
Indicated Limited Loss to Payroll Ratio:					1.519	2.063	3.582	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.636	2.498	4.134	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								394.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	193,540,851	21	123	307	3,034,324	2,656,015	5,690,339	2.940
2014	210,304,328	7	139	393	2,023,143	2,221,632	4,244,775	2.018
2015	230,405,225	9	159	431	3,272,673	3,218,564	6,491,237	2.817
2016	229,580,145	7	132	356	2,861,345	2,575,667	5,437,012	2.368
2017	236,359,893	3	103	465	2,344,232	2,918,305	5,262,537	2.226
	1,100,190,442	47	656	1,952	13,535,717	13,590,184	27,125,900	
Adjusted Loss to Payroll Ratio:					1.230	1.235	2.466	
Expected Unlimited Loss to Payroll Ratio:					1.282	1.607	2.888	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.130	1.182	2.312	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.230	1.235	2.466	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.347	1.568	2.915	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								278.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	486,238,081	21	217	496	5,410,849	4,885,210	10,296,059	2.117
2016	490,851,342	6	181	499	3,923,338	4,257,981	8,181,319	1.667
2017	506,922,553	2	199	530	4,373,270	4,510,338	8,883,608	1.752
	1,484,011,976	29	597	1,525	13,707,457	13,653,529	27,360,986	
Adjusted Loss to Payroll Ratio:					0.924	0.920	1.844	
Expected Unlimited Loss to Payroll Ratio:					1.011	1.175	2.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.919	0.941	1.859	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.924	0.920	1.844	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.984	1.076	2.059	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								196.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	130,794,220	8	37	62	1,321,179	1,337,953	2,659,132	2.033
2014	141,871,234	9	45	63	1,614,813	1,820,984	3,435,797	2.422
2015	146,820,439	5	38	72	1,499,512	1,457,090	2,956,602	2.014
2016	177,078,032	1	36	53	759,876	1,123,743	1,883,619	1.064
2017	176,336,216	0	42	75	981,362	932,113	1,913,475	1.085
	772,900,141	23	198	325	6,176,742	6,671,882	12,848,624	
Adjusted Loss to Payroll Ratio:					0.799	0.863	1.662	
Expected Unlimited Loss to Payroll Ratio:					0.900	1.033	1.932	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.824	0.840	1.664	
Credibility:					0.88	0.82		
Indicated Limited Loss to Payroll Ratio:					0.802	0.859	1.661	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.848	0.989	1.837	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								175.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	67,088,534	1	21	59	277,262	321,197	598,459	0.892
2014	70,287,154	1	24	46	411,247	381,945	793,192	1.129
2015	73,949,210	3	16	66	499,794	456,745	956,539	1.294
2016	74,895,197	1	21	44	449,258	445,005	894,263	1.194
2017	80,056,459	0	20	49	631,124	492,180	1,123,304	1.403
	366,276,554	6	102	264	2,268,684	2,097,072	4,365,756	
Adjusted Loss to Payroll Ratio:					0.619	0.573	1.192	
Expected Unlimited Loss to Payroll Ratio:					0.592	0.680	1.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.538	0.544	1.082	
Credibility:					0.55	0.51		
Indicated Limited Loss to Payroll Ratio:					0.583	0.559	1.141	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.621	0.653	1.274	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								121.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	89,606,913	5	37	52	860,904	1,282,583	2,143,487	2.392
2014	86,446,366	6	31	68	1,068,251	1,205,203	2,273,454	2.630
2015	83,767,466	4	33	64	706,073	1,032,359	1,738,432	2.075
2016	86,246,533	1	32	68	895,360	1,137,266	2,032,626	2.357
2017	105,018,549	2	28	62	758,234	1,045,052	1,803,286	1.717
	451,085,827	18	161	314	4,288,822	5,702,462	9,991,285	
Adjusted Loss to Payroll Ratio:					0.951	1.264	2.215	
Expected Unlimited Loss to Payroll Ratio:					1.105	1.714	2.819	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.974	1.261	2.235	
Credibility:					0.76	0.77		
Indicated Limited Loss to Payroll Ratio:					0.956	1.263	2.220	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.047	1.603	2.650	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								252.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,265,962,283	11	150	386	3,447,436	3,933,643	7,381,079	0.583
2016	1,393,905,893	4	170	516	4,086,382	5,244,682	9,331,064	0.669
2017	1,428,061,977	3	149	457	4,176,058	4,436,436	8,612,494	0.603
	4,087,930,153	18	469	1,359	11,709,875	13,614,761	25,324,636	
Adjusted Loss to Payroll Ratio:					0.286	0.333	0.619	
Expected Unlimited Loss to Payroll Ratio:					0.297	0.362	0.659	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.270	0.290	0.559	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.286	0.333	0.619	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.305	0.389	0.694	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								66.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	57,046,535	0	7	15	62,300	113,569	175,869	0.308
2014	62,862,968	0	17	24	226,490	418,868	645,358	1.027
2015	59,230,997	0	7	18	404,795	279,153	683,948	1.155
2016	59,143,172	0	7	27	110,275	185,466	295,741	0.500
2017	58,227,870	0	9	26	209,007	250,009	459,016	0.788
	296,511,542	0	47	110	1,012,867	1,247,064	2,259,931	
Adjusted Loss to Payroll Ratio:					0.342	0.421	0.762	
Expected Unlimited Loss to Payroll Ratio:					0.405	0.522	0.927	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.363	0.403	0.766	
Credibility:					0.43	0.42		
Indicated Limited Loss to Payroll Ratio:					0.354	0.410	0.764	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.381	0.497	0.878	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								83.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	299,068,801	9	131	204	2,758,751	2,898,659	5,657,410	1.892
2014	292,661,513	14	161	320	2,953,302	3,272,329	6,225,631	2.127
2015	253,168,616	12	118	327	3,063,362	3,097,042	6,160,404	2.433
2016	250,548,827	4	101	200	2,286,921	2,486,542	4,773,463	1.905
2017	238,273,169	3	92	186	2,365,180	2,498,671	4,863,851	2.041
	1,333,720,926	42	603	1,237	13,427,517	14,253,243	27,680,760	
Adjusted Loss to Payroll Ratio:					1.007	1.069	2.075	
Expected Unlimited Loss to Payroll Ratio:					1.173	1.495	2.668	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.011	1.029	2.040	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.007	1.069	2.075	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.128	1.449	2.577	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								245.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3577 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: PRINTED CIRCUIT BOARD ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	356,107,333	5	66	116	1,667,561	1,724,866	3,392,427	0.953
2014	368,692,424	7	61	115	1,686,054	2,009,555	3,695,609	1.002
2015	380,980,427	4	47	102	1,339,985	1,407,008	2,746,993	0.721
2016	397,378,512	4	66	121	1,346,821	1,754,412	3,101,233	0.780
2017	414,029,331	2	50	113	1,678,293	1,652,830	3,331,123	0.805
	1,917,188,028	22	290	567	7,718,715	8,548,670	16,267,385	
Adjusted Loss to Payroll Ratio:					0.403	0.446	0.849	
Expected Unlimited Loss to Payroll Ratio:					0.392	0.530	0.921	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.356	0.424	0.780	
Credibility:					0.91	0.89		
Indicated Limited Loss to Payroll Ratio:					0.398	0.443	0.842	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.424	0.518	0.943	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								89.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	189,330,466	6	66	158	1,796,726	1,775,102	3,571,828	1.887
2014	187,663,234	6	45	134	1,201,387	1,310,773	2,512,160	1.339
2015	189,142,128	5	65	164	2,136,720	1,916,117	4,052,837	2.143
2016	194,157,012	6	76	142	2,208,859	2,059,218	4,268,077	2.198
2017	205,186,272	1	44	147	1,255,665	1,540,115	2,795,780	1.363
	965,479,112	24	296	745	8,599,357	8,601,324	17,200,681	
Adjusted Loss to Payroll Ratio:					0.891	0.891	1.782	
Expected Unlimited Loss to Payroll Ratio:					1.014	1.061	2.075	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.910	0.820	1.730	
Credibility:					1.00	0.88		
Indicated Limited Loss to Payroll Ratio:					0.891	0.882	1.773	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.959	1.069	2.028	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								193.5%

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Effective January 1, 2021 (Proposed)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	53,613,219	6	30	107	1,095,996	864,398	1,960,394	3.657
2014	59,800,424	6	47	75	1,756,898	955,598	2,712,496	4.536
2015	59,697,007	4	55	86	1,060,696	1,196,191	2,256,887	3.781
2016	59,665,776	0	52	83	925,019	849,199	1,774,218	2.974
2017	58,513,926	1	34	98	965,157	1,213,699	2,178,856	3.724
	291,290,352	17	218	449	5,803,767	5,079,087	10,882,854	
Adjusted Loss to Payroll Ratio:					1.992	1.744	3.736	
Expected Unlimited Loss to Payroll Ratio:					2.337	2.111	4.448	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.060	1.553	3.613	
Credibility:					0.86	0.71		
Indicated Limited Loss to Payroll Ratio:					2.002	1.688	3.690	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.192	2.143	4.335	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								413.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,085,053,138	44	676	1,352	18,463,404	17,936,401	36,399,805	1.746
2017	2,226,628,251	18	665	1,511	18,290,497	18,420,221	36,710,718	1.649
	4,311,681,388	62	1,341	2,863	36,753,900	36,356,622	73,110,523	
Adjusted Loss to Payroll Ratio:					0.852	0.843	1.696	
Expected Unlimited Loss to Payroll Ratio:					0.974	1.075	2.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.875	0.830	1.705	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.852	0.843	1.696	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.918	1.021	1.939	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								185.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	93,743,868	2	33	71	510,720	590,164	1,100,884	1.174
2014	94,986,699	3	57	93	1,060,387	1,007,569	2,067,956	2.177
2015	101,816,525	0	44	69	678,527	740,071	1,418,598	1.393
2016	96,947,463	4	33	69	927,595	1,239,899	2,167,494	2.236
2017	115,815,682	1	48	94	988,614	1,131,555	2,120,169	1.831
	503,310,237	10	215	396	4,165,844	4,709,257	8,875,101	
Adjusted Loss to Payroll Ratio:					0.828	0.936	1.763	
Expected Unlimited Loss to Payroll Ratio:					0.977	1.087	2.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.888	0.870	1.758	
Credibility:					0.77	0.70		
Indicated Limited Loss to Payroll Ratio:					0.842	0.916	1.758	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.896	1.071	1.967	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								187.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	235,806,432	10	77	180	2,015,841	2,126,193	4,142,034	1.757
2014	250,576,715	7	71	179	2,026,099	2,019,377	4,045,476	1.614
2015	285,284,776	5	84	221	1,870,271	2,130,314	4,000,585	1.402
2016	346,971,098	6	98	241	2,694,629	2,423,941	5,118,570	1.475
2017	405,658,368	1	111	227	2,715,883	2,862,898	5,578,781	1.375
	1,524,297,389	29	441	1,048	11,322,724	11,562,723	22,885,446	
Adjusted Loss to Payroll Ratio:					0.743	0.759	1.501	
Expected Unlimited Loss to Payroll Ratio:					0.926	1.011	1.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.848	0.822	1.671	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.743	0.759	1.501	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.785	0.873	1.658	
Indicated Relativity Change:								-14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								158.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	58,432,482	3	28	32	449,253	547,325	996,578	1.706
2014	58,121,060	10	49	60	2,185,890	970,943	3,156,833	5.431
2015	54,748,680	3	30	46	935,524	1,058,185	1,993,709	3.642
2016	59,845,716	1	25	63	667,336	691,066	1,358,402	2.270
2017	64,873,547	0	32	49	897,697	763,388	1,661,085	2.560
296,021,484		17	164	250	5,135,700	4,030,907	9,166,606	
Adjusted Loss to Payroll Ratio:					1.735	1.362	3.097	
Expected Unlimited Loss to Payroll Ratio:					2.017	1.891	3.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.811	1.461	3.272	
Credibility:					0.83	0.69		
Indicated Limited Loss to Payroll Ratio:					1.748	1.392	3.140	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.882	1.686	3.569	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								340.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	197,552,868	11	78	133	1,751,310	2,167,804	3,919,114	1.984
2014	218,954,034	6	82	131	1,452,067	1,883,326	3,335,393	1.523
2015	212,342,687	4	67	147	1,441,519	1,635,973	3,077,492	1.449
2016	228,898,148	4	87	120	1,879,604	2,074,693	3,954,297	1.728
2017	261,688,567	1	75	133	1,725,473	1,952,910	3,678,383	1.406
1,119,436,303		26	389	664	8,249,972	9,714,706	17,964,678	
Adjusted Loss to Payroll Ratio:					0.737	0.868	1.605	
Expected Unlimited Loss to Payroll Ratio:					0.786	1.010	1.796	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.714	0.808	1.523	
Credibility:					0.97	0.93		
Indicated Limited Loss to Payroll Ratio:					0.736	0.864	1.600	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.784	1.010	1.794	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								171.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,663,272,345	29	608	1,503	15,957,803	16,015,072	31,972,875	0.417
2017	8,371,606,236	13	544	1,695	17,001,943	17,629,368	34,631,311	0.414
	16,034,878,581	42	1,152	3,198	32,959,746	33,644,441	66,604,187	
Adjusted Loss to Payroll Ratio:					0.206	0.210	0.415	
Expected Unlimited Loss to Payroll Ratio:					0.244	0.293	0.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.215	0.215	0.430	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.206	0.210	0.415	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.225	0.266	0.491	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								46.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,137,839,447	16	144	379	3,789,190	3,807,361	7,596,551	0.668
2016	1,226,749,123	10	172	390	4,720,018	4,764,997	9,485,015	0.773
2017	1,264,426,971	1	184	430	5,585,372	5,129,000	10,714,372	0.847
	3,629,015,542	27	500	1,199	14,094,580	13,701,358	27,795,938	
Adjusted Loss to Payroll Ratio:					0.388	0.378	0.766	
Expected Unlimited Loss to Payroll Ratio:					0.399	0.456	0.855	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.366	0.371	0.737	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.388	0.378	0.766	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.411	0.435	0.845	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								80.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	17,679,501	1	2	11	35,539	61,222	96,761	0.547
2014	65,257,876	0	10	8	164,736	210,605	375,341	0.575
2015	60,799,951	1	9	9	220,953	122,975	343,928	0.566
2016	71,335,858	0	2	11	9,094	63,344	72,438	0.102
2017	46,650,277	0	5	2	94,403	72,184	166,587	0.357
	261,723,463	2	28	41	524,724	530,330	1,055,055	
Adjusted Loss to Payroll Ratio:					0.200	0.203	0.403	
Expected Unlimited Loss to Payroll Ratio:					0.679	0.820	1.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.617	0.656	1.273	
Credibility:					0.51	0.48		
Indicated Limited Loss to Payroll Ratio:					0.405	0.438	0.843	
Limit Factor:					1.065	1.169		
Indicated (Unlimited) Loss to Payroll Ratio:					0.431	0.512	0.944	
Indicated Relativity Change:								-37.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.514	0.611	1.124	
Relativity to Statewide Average Loss to Payroll Ratio:								107.3%

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Effective January 1, 2021 (Proposed)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	229,670,412	6	18	11	1,042,661	725,594	1,768,255	0.770
2014	234,430,669	3	25	10	862,276	967,220	1,829,496	0.780
2015	311,295,204	4	32	26	1,525,105	1,431,216	2,956,321	0.950
2016	214,199,221	1	26	23	1,209,482	1,221,276	2,430,758	1.135
2017	296,714,217	2	22	26	1,167,973	1,194,774	2,362,747	0.796
	1,286,309,722	16	123	96	5,807,496	5,540,080	11,347,576	
Adjusted Loss to Payroll Ratio:					0.451	0.431	0.882	
Expected Unlimited Loss to Payroll Ratio:					0.528	0.659	1.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.458	0.440	0.898	
Credibility:					0.83	0.73		
Indicated Limited Loss to Payroll Ratio:					0.453	0.433	0.886	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.542	0.708	1.250	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								119.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,711,973,451	38	613	1,286	19,220,943	20,199,101	39,420,044	2.303
2017	1,922,729,383	29	630	1,218	22,651,026	19,730,169	42,381,195	2.204
	3,634,702,834	67	1,243	2,504	41,871,970	39,929,270	81,801,240	
Adjusted Loss to Payroll Ratio:					1.152	1.099	2.251	
Expected Unlimited Loss to Payroll Ratio:					1.201	1.450	2.652	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.116	1.165	2.282	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.152	1.099	2.251	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.290	1.490	2.780	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								265.2%

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, 2021 (Proposed)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	40,526,887	2	21	17	590,664	539,532	1,130,196	2.789
2014	43,013,465	0	9	12	94,764	100,095	194,859	0.453
2015	47,892,059	3	6	8	468,479	286,596	755,075	1.577
2016	49,778,413	0	8	8	209,100	173,058	382,158	0.768
2017	40,415,944	0	5	6	61,493	74,971	136,464	0.338
221,626,767		5	49	51	1,424,500	1,174,253	2,598,753	
Adjusted Loss to Payroll Ratio:					0.643	0.530	1.173	
Expected Unlimited Loss to Payroll Ratio:					1.144	0.932	2.076	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.949	0.602	1.551	
Credibility:					0.58	0.44		
Indicated Limited Loss to Payroll Ratio:					0.771	0.570	1.341	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.864	0.773	1.637	
Indicated Relativity Change:								-21.2%
Relativity to Statewide Average Loss to Payroll Ratio:								156.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	265,954,679	9	20	48	1,270,402	740,880	2,011,282	0.756
2014	214,434,231	2	17	42	392,768	363,941	756,709	0.353
2015	209,258,355	1	15	51	226,928	232,830	459,758	0.220
2016	135,980,166	1	17	37	622,367	547,947	1,170,314	0.861
2017	128,813,855	0	20	34	927,010	615,940	1,542,950	1.198
	954,441,286	13	89	212	3,439,475	2,501,539	5,941,014	
Adjusted Loss to Payroll Ratio:					0.360	0.262	0.622	
Expected Unlimited Loss to Payroll Ratio:					0.352	0.289	0.641	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.316	0.223	0.540	
Credibility:					0.66	0.52		
Indicated Limited Loss to Payroll Ratio:					0.345	0.244	0.589	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.372	0.295	0.667	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								63.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	28,219,183	0	13	16	151,748	136,625	288,373	1.022
2014	39,069,459	1	23	64	281,725	345,821	627,546	1.606
2015	66,719,389	1	68	142	958,585	1,009,423	1,968,008	2.950
2016	162,408,821	4	94	344	2,719,647	2,489,059	5,208,706	3.207
2017	159,477,985	1	81	281	1,488,007	1,892,812	3,380,819	2.120
	455,894,837	7	279	847	5,599,712	5,873,739	11,473,452	
Adjusted Loss to Payroll Ratio:					1.228	1.288	2.517	
Expected Unlimited Loss to Payroll Ratio:					1.801	1.747	3.548	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.650	1.420	3.071	
Credibility:					0.95	0.82		
Indicated Limited Loss to Payroll Ratio:					1.249	1.312	2.562	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.321	1.510	2.831	
Indicated Relativity Change:								-20.2%
Relativity to Statewide Average Loss to Payroll Ratio:								270.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	135,741,894	11	101	274	1,573,163	2,148,348	3,721,511	2.742
2014	137,054,862	6	127	323	2,247,321	2,384,118	4,631,439	3.379
2015	152,427,076	2	129	288	1,935,314	1,935,889	3,871,203	2.540
2016	175,228,467	7	123	323	2,908,344	2,984,933	5,893,277	3.363
2017	183,933,960	6	141	381	3,721,402	4,196,229	7,917,631	4.305
	784,386,260	32	621	1,589	12,385,544	13,649,517	26,035,061	
Adjusted Loss to Payroll Ratio:					1.579	1.740	3.319	
Expected Unlimited Loss to Payroll Ratio:					1.574	1.972	3.546	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.413	1.523	2.937	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.579	1.740	3.319	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.701	2.107	3.808	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								363.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	82,203,970	6	65	166	1,316,543	2,386,749	3,703,292	4.505
2014	91,848,672	8	93	208	2,223,724	2,474,956	4,698,680	5.116
2015	87,689,996	8	94	213	2,383,873	2,147,378	4,531,251	5.167
2016	78,061,028	4	78	162	1,843,105	1,358,071	3,201,176	4.101
2017	82,838,907	3	56	151	1,252,491	1,417,497	2,669,988	3.223
422,642,573		29	386	900	9,019,736	9,784,651	18,804,387	
Adjusted Loss to Payroll Ratio:					2.134	2.315	4.449	
Expected Unlimited Loss to Payroll Ratio:					2.410	3.198	5.608	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.318	2.730	5.049	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					2.134	2.319	4.453	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.298	2.809	5.107	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								487.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	85,285,403	5	55	117	617,636	833,074	1,450,710	1.701
2014	94,545,812	5	55	133	1,079,182	1,550,734	2,629,916	2.782
2015	86,031,663	3	55	104	736,902	1,174,987	1,911,889	2.222
2016	83,844,536	2	45	102	727,715	1,001,075	1,728,790	2.062
2017	91,757,959	1	52	84	1,237,153	1,049,884	2,287,037	2.492
441,465,374		16	262	540	4,398,587	5,609,753	10,008,340	
Adjusted Loss to Payroll Ratio:					0.996	1.271	2.267	
Expected Unlimited Loss to Payroll Ratio:					0.921	1.313	2.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.837	1.050	1.887	
Credibility:					0.71	0.71		
Indicated Limited Loss to Payroll Ratio:					0.950	1.207	2.157	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.012	1.411	2.423	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								231.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,741,923,511	13	218	412	7,305,738	6,227,830	13,533,568	0.777
2017	705,277,084	0	167	379	5,443,478	4,927,494	10,370,972	1.470
	2,447,200,596	13	385	791	12,749,216	11,155,323	23,904,539	
Adjusted Loss to Payroll Ratio:					0.521	0.456	0.977	
Expected Unlimited Loss to Payroll Ratio:					0.589	0.633	1.222	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.508	0.436	0.944	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.521	0.456	0.977	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.583	0.618	1.202	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								114.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,228,100,613	20	351	792	10,424,123	11,341,511	21,765,634	1.772
2017	1,238,515,648	6	338	780	12,865,301	11,275,613	24,140,914	1.949
	2,466,616,261	26	689	1,572	23,289,424	22,617,125	45,906,548	
Adjusted Loss to Payroll Ratio:					0.944	0.917	1.861	
Expected Unlimited Loss to Payroll Ratio:					1.042	1.112	2.154	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.947	0.890	1.836	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.944	0.917	1.861	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.006	1.072	2.077	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								198.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	352,460,012	8	217	518	4,367,013	4,562,491	8,929,504	2.533
2016	364,883,692	3	233	444	4,176,734	4,898,566	9,075,300	2.487
2017	371,923,233	3	198	456	3,722,642	4,427,752	8,150,394	2.191
	1,089,266,937	14	648	1,418	12,266,389	13,888,810	26,155,198	
Adjusted Loss to Payroll Ratio:					1.126	1.275	2.401	
Expected Unlimited Loss to Payroll Ratio:					1.216	1.734	2.950	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.092	1.340	2.431	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.126	1.275	2.401	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.213	1.544	2.757	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								263.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	100,029,593	2	18	46	494,588	810,823	1,305,411	1.305
2014	110,437,907	3	17	40	716,207	483,099	1,199,306	1.086
2015	113,400,428	7	16	57	954,344	993,728	1,948,072	1.718
2016	116,448,015	5	19	43	927,560	1,163,117	2,090,677	1.795
2017	113,807,296	2	27	41	812,261	843,216	1,655,477	1.455
	554,123,240	19	97	227	3,904,960	4,293,983	8,198,943	
Adjusted Loss to Payroll Ratio:					0.705	0.775	1.480	
Expected Unlimited Loss to Payroll Ratio:					0.748	1.061	1.809	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.701	0.797	1.499	
Credibility:					0.71	0.69		
Indicated Limited Loss to Payroll Ratio:					0.704	0.782	1.486	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.771	0.992	1.763	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								168.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	200,098,396	15	135	306	3,317,489	2,985,263	6,302,752	3.150
2015	206,638,451	8	124	243	2,578,888	2,899,944	5,478,832	2.651
2016	216,549,257	7	145	259	2,803,262	3,182,414	5,985,676	2.764
2017	247,868,965	4	143	404	3,984,120	3,568,090	7,552,210	3.047
	871,155,069	34	547	1,212	12,683,759	12,635,711	25,319,470	
Adjusted Loss to Payroll Ratio:					1.456	1.450	2.906	
Expected Unlimited Loss to Payroll Ratio:					1.651	2.224	3.875	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.423	1.531	2.954	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.456	1.450	2.906	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.631	1.967	3.598	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								343.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	20,621,351	2	12	24	236,797	296,457	533,254	2.586
2014	29,463,544	3	11	11	514,585	311,740	826,325	2.805
2015	23,576,002	2	5	15	370,655	198,115	568,770	2.412
2016	26,224,271	1	8	16	272,500	565,026	837,526	3.194
2017	35,285,664	1	12	16	424,607	463,844	888,451	2.518
	135,170,832	9	48	82	1,819,143	1,835,183	3,654,326	
Adjusted Loss to Payroll Ratio:					1.346	1.358	2.703	
Expected Unlimited Loss to Payroll Ratio:					1.566	1.765	3.330	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.380	1.298	2.678	
Credibility:					0.54	0.48		
Indicated Limited Loss to Payroll Ratio:					1.362	1.327	2.688	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.491	1.684	3.175	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								302.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	22,797,681	1	15	32	516,818	457,413	974,231	4.273
2014	25,349,123	3	20	26	343,084	355,413	698,497	2.756
2015	26,947,074	0	34	34	511,815	637,327	1,149,142	4.264
2016	26,615,603	1	24	32	515,655	545,205	1,060,860	3.986
2017	24,495,617	1	15	22	391,000	343,475	734,475	2.998
	126,205,098	6	108	146	2,278,372	2,338,832	4,617,204	
Adjusted Loss to Payroll Ratio:					1.805	1.853	3.658	
Expected Unlimited Loss to Payroll Ratio:					1.598	2.398	3.995	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.434	1.852	3.287	
Credibility:					0.53	0.54		
Indicated Limited Loss to Payroll Ratio:					1.631	1.853	3.484	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.757	2.244	4.000	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								381.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	21,652,750	1	10	22	186,611	150,042	336,653	1.555
2014	19,257,009	1	9	20	181,987	220,052	402,039	2.088
2015	18,358,354	0	8	17	37,561	87,580	125,141	0.682
2016	20,778,759	0	19	24	161,747	225,907	387,654	1.866
2017	21,937,349	0	16	34	319,317	328,032	647,349	2.951
	101,984,222	2	62	117	887,224	1,011,614	1,898,837	
Adjusted Loss to Payroll Ratio:					0.870	0.992	1.862	
Expected Unlimited Loss to Payroll Ratio:					1.273	1.429	2.702	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.143	1.104	2.247	
Credibility:					0.45	0.41		
Indicated Limited Loss to Payroll Ratio:					1.020	1.058	2.078	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.099	1.281	2.380	
Indicated Relativity Change:								-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								227.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	48,983,602	0	21	39	312,718	384,101	696,819	1.423
2014	51,515,772	0	22	58	224,110	358,283	582,393	1.131
2015	55,367,005	2	27	50	641,997	462,799	1,104,796	1.995
2016	58,768,615	2	23	33	496,505	558,158	1,054,663	1.795
2017	58,297,515	1	22	49	954,092	662,164	1,616,256	2.772
	272,932,509	5	115	229	2,629,422	2,425,504	5,054,926	
Adjusted Loss to Payroll Ratio:					0.963	0.889	1.852	
Expected Unlimited Loss to Payroll Ratio:					1.088	1.328	2.416	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.959	0.977	1.936	
Credibility:					0.62	0.57		
Indicated Limited Loss to Payroll Ratio:					0.962	0.927	1.888	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.053	1.176	2.229	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								212.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	74,839,962	2	26	61	467,207	515,923	983,130	1.314
2014	76,757,540	5	28	61	738,912	814,080	1,552,992	2.023
2015	79,953,020	2	23	49	482,614	584,317	1,066,931	1.334
2016	85,671,303	2	34	52	724,787	780,442	1,505,229	1.757
2017	87,650,855	1	24	66	626,143	496,811	1,122,954	1.281
	404,872,680	12	135	289	3,039,664	3,191,573	6,231,237	
Adjusted Loss to Payroll Ratio:					0.751	0.788	1.539	
Expected Unlimited Loss to Payroll Ratio:					0.791	1.033	1.824	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.697	0.760	1.457	
Credibility:					0.64	0.61		
Indicated Limited Loss to Payroll Ratio:					0.731	0.777	1.509	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.801	0.986	1.787	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								170.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	1,731,376,892	5	66	193	2,206,994	2,363,444	4,570,438	0.264
2015	1,764,764,196	5	92	219	2,137,332	2,176,687	4,314,019	0.244
2016	1,814,787,610	3	93	251	2,832,539	3,081,269	5,913,808	0.326
2017	1,788,131,207	2	73	202	2,224,408	2,298,545	4,522,953	0.253
	7,099,059,905	15	324	865	9,401,272	9,919,944	19,321,217	
Adjusted Loss to Payroll Ratio:					0.132	0.140	0.272	
Expected Unlimited Loss to Payroll Ratio:					0.159	0.197	0.356	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.145	0.157	0.302	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.132	0.140	0.272	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.141	0.163	0.304	
Indicated Relativity Change:								-14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								29.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	32,788,847	1	8	16	123,659	157,449	281,108	0.857
2014	29,164,947	3	8	20	264,131	264,042	528,173	1.811
2015	30,076,172	1	10	24	129,727	223,763	353,490	1.175
2016	42,867,846	1	15	28	349,170	387,785	736,955	1.719
2017	50,332,994	0	16	42	425,968	519,267	945,235	1.878
	185,230,807	6	57	130	1,292,655	1,552,307	2,844,962	
Adjusted Loss to Payroll Ratio:					0.698	0.838	1.536	
Expected Unlimited Loss to Payroll Ratio:					1.037	1.037	2.074	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.914	0.763	1.677	
Credibility:					0.52	0.44		
Indicated Limited Loss to Payroll Ratio:					0.802	0.796	1.598	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.878	1.010	1.888	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								180.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	84,511,333	6	73	142	1,539,700	1,419,006	2,958,706	3.501
2014	101,277,494	7	78	149	1,642,910	1,904,118	3,547,028	3.502
2015	115,870,782	3	125	231	2,112,825	2,718,261	4,831,086	4.169
2016	124,599,596	1	106	200	1,679,898	1,803,519	3,483,417	2.796
2017	124,576,180	0	109	189	1,927,448	2,110,426	4,037,874	3.241
	550,835,385	17	491	911	8,902,781	9,955,331	18,858,112	
Adjusted Loss to Payroll Ratio:					1.616	1.807	3.424	
Expected Unlimited Loss to Payroll Ratio:					1.554	2.496	4.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.435	1.899	3.334	
Credibility:					0.94	0.95		
Indicated Limited Loss to Payroll Ratio:					1.605	1.812	3.417	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.798	2.457	4.255	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								405.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	256,800,496	7	98	164	1,793,519	2,147,165	3,940,684	1.535
2014	251,576,674	8	82	154	1,804,767	2,131,616	3,936,383	1.565
2015	239,915,762	3	91	237	1,965,000	2,297,088	4,262,088	1.776
2016	274,193,659	1	78	214	1,696,096	1,964,844	3,660,940	1.335
2017	269,547,493	0	104	214	2,464,977	3,079,003	5,543,980	2.057
	1,292,034,083	19	453	983	9,724,359	11,619,715	21,344,074	
Adjusted Loss to Payroll Ratio:					0.753	0.899	1.652	
Expected Unlimited Loss to Payroll Ratio:					0.847	1.114	1.961	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.760	0.860	1.621	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.753	0.899	1.652	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.811	1.089	1.900	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								181.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	61,248,861	2	12	32	458,253	433,170	891,423	1.455
2014	70,615,900	5	19	41	672,142	530,833	1,202,975	1.704
2015	67,908,689	4	30	43	667,537	795,056	1,462,593	2.154
2016	67,191,740	0	17	32	520,506	425,903	946,409	1.409
2017	68,743,119	1	23	43	718,704	861,346	1,580,050	2.298
	335,708,309	12	101	191	3,037,141	3,046,307	6,083,448	
Adjusted Loss to Payroll Ratio:					0.905	0.907	1.812	
Expected Unlimited Loss to Payroll Ratio:					1.037	1.199	2.236	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.931	0.926	1.857	
Credibility:					0.67	0.61		
Indicated Limited Loss to Payroll Ratio:					0.913	0.915	1.828	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.984	1.108	2.092	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								199.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	3,553,113	1	8	11	106,052	134,967	241,019	6.783
2014	3,205,277	0	3	8	34,171	70,034	104,205	3.251
2015	7,320,273	0	11	13	346,689	250,378	597,067	8.156
2016	7,440,730	2	5	3	304,830	148,063	452,893	6.087
2017	7,598,635	2	12	7	220,728	328,275	549,003	7.225
	29,118,028	5	39	42	1,012,470	931,716	1,944,186	
Adjusted Loss to Payroll Ratio:					3.477	3.200	6.677	
Expected Unlimited Loss to Payroll Ratio:					2.461	3.338	5.799	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.237	2.671	4.908	
Credibility:					0.36	0.35		
Indicated Limited Loss to Payroll Ratio:					2.683	2.856	5.539	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.858	3.339	6.196	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								591.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	107,902,815	7	50	82	1,268,312	1,284,676	2,552,988	2.366
2014	103,522,273	6	45	57	1,127,120	1,469,115	2,596,235	2.508
2015	110,451,838	2	48	91	732,551	863,374	1,595,925	1.445
2016	113,182,753	4	49	75	1,192,680	1,209,623	2,402,303	2.122
2017	125,626,974	1	69	95	2,194,987	2,054,973	4,249,960	3.383
	560,686,652	20	261	400	6,515,649	6,881,761	13,397,410	
Adjusted Loss to Payroll Ratio:					1.162	1.227	2.389	
Expected Unlimited Loss to Payroll Ratio:					1.153	1.348	2.501	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.057	1.096	2.153	
Credibility:					0.86	0.80		
Indicated Limited Loss to Payroll Ratio:					1.147	1.201	2.349	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.213	1.383	2.595	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								247.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	315,153,286	12	178	318	4,502,162	4,526,257	9,028,419	2.865
2017	482,793,889	12	196	376	5,970,412	6,638,720	12,609,132	2.612
	797,947,176	24	374	694	10,472,574	11,164,977	21,637,551	
Adjusted Loss to Payroll Ratio:					1.312	1.399	2.712	
Expected Unlimited Loss to Payroll Ratio:					1.593	1.891	3.484	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.404	1.391	2.795	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.312	1.399	2.712	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.437	1.776	3.213	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								306.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	76,193,071	10	38	54	1,099,487	1,682,873	2,782,360	3.652
2014	78,165,706	3	38	78	1,098,948	1,138,873	2,237,821	2.863
2015	70,455,504	4	37	47	825,660	977,629	1,803,289	2.559
2016	59,377,415	0	24	65	449,426	473,816	923,242	1.555
2017	56,917,012	0	19	35	452,717	422,918	875,635	1.538
	341,108,708	17	156	279	3,926,237	4,696,110	8,622,346	
Adjusted Loss to Payroll Ratio:					1.151	1.377	2.528	
Expected Unlimited Loss to Payroll Ratio:					1.225	1.640	2.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.080	1.206	2.286	
Credibility:					0.71	0.68		
Indicated Limited Loss to Payroll Ratio:					1.130	1.322	2.452	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.238	1.678	2.916	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								278.2%

INCLUDES 4922 D1-1-19

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	21,866,475	0	9	11	160,672	201,363	362,035	1.656
2014	20,505,754	1	12	15	268,035	427,954	695,989	3.394
2015	29,549,707	0	7	19	158,122	157,910	316,032	1.069
2016	20,825,323	0	13	8	315,930	261,372	577,302	2.772
2017	25,667,679	1	13	20	316,714	356,179	672,893	2.622
	118,414,937	2	54	73	1,219,472	1,404,778	2,624,251	
Adjusted Loss to Payroll Ratio:					1.030	1.186	2.216	
Expected Unlimited Loss to Payroll Ratio:					1.504	1.569	3.073	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.367	1.255	2.622	
Credibility:					0.51	0.45		
Indicated Limited Loss to Payroll Ratio:					1.195	1.224	2.419	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.273	1.431	2.704	
Indicated Relativity Change:								-12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								257.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	137,671,435	7	102	158	1,793,825	2,319,898	4,113,723	2.988
2014	148,933,993	13	132	172	2,600,015	3,155,601	5,755,616	3.865
2015	161,492,016	11	145	197	3,246,201	3,300,061	6,546,262	4.054
2016	155,279,354	3	106	157	1,914,606	2,500,101	4,414,707	2.843
2017	154,068,717	1	69	139	1,472,765	1,741,309	3,214,074	2.086
	757,445,515	35	554	823	11,027,412	13,016,969	24,044,382	
Adjusted Loss to Payroll Ratio:					1.456	1.719	3.174	
Expected Unlimited Loss to Payroll Ratio:					1.718	2.085	3.804	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.543	1.611	3.154	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.456	1.719	3.174	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.568	2.081	3.649	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								348.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	25,722,866	1	7	10	136,065	225,298	361,363	1.405
2014	24,064,570	0	10	7	91,286	132,216	223,502	0.929
2015	29,473,593	1	6	11	297,445	356,665	654,110	2.219
2016	29,901,585	0	7	8	76,977	73,405	150,382	0.503
2017	30,044,496	2	7	10	501,838	353,167	855,005	2.846
	139,207,111	4	37	46	1,103,612	1,140,752	2,244,364	
Adjusted Loss to Payroll Ratio:					0.793	0.819	1.612	
Expected Unlimited Loss to Payroll Ratio:					1.059	1.281	2.340	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.951	0.990	1.941	
Credibility:					0.47	0.44		
Indicated Limited Loss to Payroll Ratio:					0.876	0.915	1.791	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.944	1.108	2.052	
Indicated Relativity Change:								-12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								195.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	114,381,166	18	97	148	2,557,736	2,278,501	4,836,237	4.228
2014	126,171,960	14	119	176	2,474,396	2,496,550	4,970,946	3.940
2015	130,410,971	15	152	156	3,080,506	3,176,341	6,256,847	4.798
2016	135,137,015	9	111	195	2,492,079	2,491,274	4,983,353	3.688
2017	141,430,639	2	120	174	2,481,233	2,938,334	5,419,567	3.832
	647,531,751	58	599	849	13,085,950	13,381,000	26,466,950	
Adjusted Loss to Payroll Ratio:					2.021	2.066	4.087	
Expected Unlimited Loss to Payroll Ratio:					2.068	2.422	4.490	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.879	1.938	3.817	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.021	2.066	4.087	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.152	2.416	4.568	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								435.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	196,577,248	10	189	156	2,981,278	3,559,963	6,541,241	3.328
2016	204,803,590	9	194	198	3,578,518	4,037,613	7,616,131	3.719
2017	210,952,112	8	177	158	4,262,920	4,824,142	9,087,062	4.308
	612,332,950	27	560	512	10,822,716	12,421,718	23,244,434	
Adjusted Loss to Payroll Ratio:					1.767	2.029	3.796	
Expected Unlimited Loss to Payroll Ratio:					1.719	2.521	4.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.516	1.854	3.370	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.767	2.029	3.796	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.935	2.574	4.510	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								430.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	286,844,956	2	9	33	364,636	264,771	629,407	0.219
2014	302,086,911	0	10	21	119,807	170,631	290,438	0.096
2015	331,792,290	3	7	18	413,863	360,654	774,517	0.233
2016	367,342,988	0	9	14	151,678	264,266	415,944	0.113
2017	369,537,668	0	6	15	32,412	73,400	105,812	0.029
	1,657,604,813	5	41	101	1,082,396	1,133,721	2,216,117	
Adjusted Loss to Payroll Ratio:					0.065	0.068	0.134	
Expected Unlimited Loss to Payroll Ratio:					0.077	0.080	0.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.069	0.062	0.131	
Credibility:					0.44	0.39		
Indicated Limited Loss to Payroll Ratio:					0.067	0.064	0.132	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.073	0.078	0.150	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								14.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	690,926,033	20	343	535	8,102,439	8,154,713	16,257,152	2.353
2017	712,250,585	7	355	621	8,880,054	10,755,984	19,636,038	2.757
	1,403,176,618	27	698	1,156	16,982,493	18,910,698	35,893,191	
Adjusted Loss to Payroll Ratio:					1.210	1.348	2.558	
Expected Unlimited Loss to Payroll Ratio:					1.139	1.537	2.677	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.023	1.188	2.211	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.210	1.348	2.558	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.303	1.632	2.936	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								280.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	107,311,922	8	88	174	2,005,263	1,981,307	3,986,570	3.715
2014	104,613,816	7	89	122	2,082,678	2,051,535	4,134,213	3.952
2015	81,512,657	5	74	109	2,699,664	2,070,442	4,770,106	5.852
2016	82,597,854	2	69	100	1,674,519	1,640,306	3,314,825	4.013
2017	74,215,003	0	52	94	832,125	1,185,358	2,017,483	2.718
	450,251,252	22	372	599	9,294,249	8,928,948	18,223,196	
Adjusted Loss to Payroll Ratio:					2.064	1.983	4.047	
Expected Unlimited Loss to Payroll Ratio:					2.303	2.264	4.567	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.316	2.032	4.348	
Credibility:					1.00	0.88		
Indicated Limited Loss to Payroll Ratio:					2.064	1.989	4.053	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.223	2.409	4.632	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								441.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	19,446,865	0	13	8	113,065	167,817	280,882	1.444
2014	14,935,118	1	7	1	169,635	182,455	352,090	2.357
2015	15,427,015	0	8	9	177,931	243,146	421,077	2.729
2016	15,471,646	3	10	6	440,872	748,089	1,188,961	7.685
2017	14,339,726	0	12	2	168,499	235,725	404,224	2.819
	79,620,370	4	50	26	1,070,002	1,577,232	2,647,234	
Adjusted Loss to Payroll Ratio:					1.344	1.981	3.325	
Expected Unlimited Loss to Payroll Ratio:					1.002	1.451	2.453	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.948	1.239	2.186	
Credibility:					0.37	0.37		
Indicated Limited Loss to Payroll Ratio:					1.094	1.513	2.608	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.179	1.833	3.011	
Indicated Relativity Change:								22.8%
Relativity to Statewide Average Loss to Payroll Ratio:								287.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	23,884,503	2	7	18	416,445	338,978	755,423	3.163
2014	24,530,439	2	4	16	123,245	250,935	374,180	1.525
2015	21,772,819	1	7	12	239,417	218,641	458,058	2.104
2016	19,390,546	0	5	9	134,044	149,375	283,419	1.462
2017	22,696,655	0	4	16	103,394	126,080	229,474	1.011
	112,274,960	5	27	71	1,016,545	1,084,008	2,100,553	
Adjusted Loss to Payroll Ratio:					0.905	0.965	1.871	
Expected Unlimited Loss to Payroll Ratio:					0.974	0.972	1.945	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.874	0.751	1.625	
Credibility:					0.42	0.36		
Indicated Limited Loss to Payroll Ratio:					0.887	0.828	1.715	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.956	1.003	1.958	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								186.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	196,144,790	5	51	110	1,184,347	1,512,596	2,696,943	1.375
2014	189,805,900	3	57	157	977,831	1,211,595	2,189,426	1.154
2015	212,146,874	2	83	169	1,377,899	1,674,302	3,052,201	1.439
2016	220,398,310	1	84	184	1,995,351	1,926,095	3,921,446	1.779
2017	231,715,828	3	61	140	1,421,420	1,820,424	3,241,844	1.399
	1,050,211,703	14	336	760	6,956,848	8,145,011	15,101,859	
Adjusted Loss to Payroll Ratio:					0.662	0.776	1.438	
Expected Unlimited Loss to Payroll Ratio:					0.748	0.968	1.716	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.685	0.787	1.473	
Credibility:					0.93	0.90		
Indicated Limited Loss to Payroll Ratio:					0.664	0.777	1.441	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.702	0.894	1.596	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								152.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	171,962,343	2	79	118	1,089,838	1,463,603	2,553,441	1.485
2014	173,106,597	1	46	115	794,273	844,983	1,639,256	0.947
2015	177,540,175	4	36	99	792,990	803,356	1,596,346	0.899
2016	185,676,460	2	63	109	1,313,077	1,557,878	2,870,955	1.546
2017	181,836,229	0	49	126	785,678	1,165,853	1,951,531	1.073
	890,121,804	9	273	567	4,775,857	5,835,672	10,611,530	
Adjusted Loss to Payroll Ratio:					0.537	0.656	1.192	
Expected Unlimited Loss to Payroll Ratio:					0.687	0.828	1.515	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.691	0.736	1.427	
Credibility:					0.84	0.79		
Indicated Limited Loss to Payroll Ratio:					0.561	0.672	1.234	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.593	0.774	1.367	
Indicated Relativity Change:								-9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								130.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	36,820,168	1	4	10	348,721	86,984	435,705	1.183
2014	38,408,362	3	6	18	374,494	259,935	634,429	1.652
2015	35,255,007	1	4	11	348,166	370,483	718,649	2.038
2016	46,367,133	0	7	7	119,424	88,295	207,719	0.448
2017	16,659,779	0	2	6	59,803	133,739	193,542	1.162
	173,510,449	5	23	52	1,250,608	939,436	2,190,043	
Adjusted Loss to Payroll Ratio:					0.721	0.541	1.262	
Expected Unlimited Loss to Payroll Ratio:					0.647	0.476	1.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.650	0.427	1.077	
Credibility:					0.42	0.32		
Indicated Limited Loss to Payroll Ratio:					0.680	0.464	1.144	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.732	0.562	1.294	
Indicated Relativity Change:								15.3%
Relativity to Statewide Average Loss to Payroll Ratio:								123.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	137,651,708	10	108	156	2,413,209	2,754,729	5,167,938	3.754
2015	146,023,572	13	95	180	2,489,913	2,685,087	5,175,000	3.544
2016	149,479,037	11	113	213	3,606,242	3,481,590	7,087,832	4.742
2017	157,406,670	3	85	248	2,454,295	3,007,193	5,461,488	3.470
	590,560,987	37	401	797	10,963,659	11,928,599	22,892,258	
Adjusted Loss to Payroll Ratio:					1.856	2.020	3.876	
Expected Unlimited Loss to Payroll Ratio:					2.131	2.616	4.747	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.913	2.021	3.934	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.856	2.020	3.876	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.999	2.446	4.446	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								424.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	16,113,423	2	34	40	622,180	737,921	1,360,101	8.441
2014	18,321,365	1	27	47	521,632	441,388	963,020	5.256
2015	18,916,984	2	24	52	344,884	377,976	722,860	3.821
2016	17,860,334	0	29	24	522,931	826,589	1,349,520	7.556
2017	14,887,041	0	23	42	385,207	453,983	839,190	5.637
	86,099,148	5	137	205	2,396,834	2,837,858	5,234,692	
Adjusted Loss to Payroll Ratio:					2.784	3.296	6.080	
Expected Unlimited Loss to Payroll Ratio:					2.543	3.036	5.579	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.311	2.429	4.740	
Credibility:					0.56	0.52		
Indicated Limited Loss to Payroll Ratio:					2.576	2.880	5.456	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.743	3.367	6.110	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								582.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	5,092,020	0	0	1	0	266	266	0.005
2014	7,034,134	1	1	7	68,809	103,491	172,300	2.449
2015	11,053,791	0	5	17	93,334	161,083	254,417	2.302
2016	18,182,535	1	12	28	216,060	292,902	508,962	2.799
2017	17,358,416	0	7	30	254,530	385,170	639,700	3.685
	58,720,894	2	25	83	632,733	942,912	1,575,646	
Adjusted Loss to Payroll Ratio:					1.078	1.606	2.683	
Expected Unlimited Loss to Payroll Ratio:					0.681	1.140	1.822	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.600	0.839	1.439	
Credibility:					0.28	0.29		
Indicated Limited Loss to Payroll Ratio:					0.734	1.061	1.795	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.804	1.347	2.151	
Indicated Relativity Change:								18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								205.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	46,017,983	0	6	28	101,012	180,983	281,995	0.613
2014	54,411,607	3	14	52	417,819	393,360	811,179	1.491
2015	48,005,826	1	14	22	295,320	292,402	587,722	1.224
2016	41,526,636	1	7	27	226,574	242,257	468,831	1.129
2017	45,498,442	0	14	50	202,494	256,812	459,306	1.009
	235,460,493	5	55	179	1,243,219	1,365,815	2,609,034	
Adjusted Loss to Payroll Ratio:					0.528	0.580	1.108	
Expected Unlimited Loss to Payroll Ratio:					0.647	0.854	1.501	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.571	0.628	1.199	
Credibility:					0.47	0.45		
Indicated Limited Loss to Payroll Ratio:					0.551	0.607	1.157	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.603	0.770	1.373	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								131.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	263,593,280	17	168	321	3,435,375	3,885,120	7,320,495	2.777
2016	273,252,660	8	186	381	3,523,503	4,617,372	8,140,875	2.979
2017	283,602,309	7	161	288	3,740,550	4,401,000	8,141,550	2.871
	820,448,250	32	515	990	10,699,428	12,903,492	23,602,920	
Adjusted Loss to Payroll Ratio:					1.304	1.573	2.877	
Expected Unlimited Loss to Payroll Ratio:					1.620	2.299	3.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.428	1.691	3.119	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.304	1.573	2.877	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.428	1.996	3.424	
Indicated Relativity Change:								-12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								326.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	62,209,850	2	43	84	1,373,587	843,082	2,216,669	3.563
2014	70,965,987	7	32	77	699,514	959,390	1,658,904	2.338
2015	77,190,569	3	65	103	1,241,596	1,360,946	2,602,542	3.372
2016	79,130,590	2	58	121	1,494,611	2,396,731	3,891,342	4.918
2017	80,564,819	0	41	105	1,165,546	1,565,821	2,731,367	3.390
	370,061,814	14	239	490	5,974,854	7,125,970	13,100,824	
Adjusted Loss to Payroll Ratio:					1.615	1.926	3.540	
Expected Unlimited Loss to Payroll Ratio:					1.707	2.302	4.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.551	1.842	3.394	
Credibility:					0.85	0.83		
Indicated Limited Loss to Payroll Ratio:					1.605	1.911	3.517	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.709	2.234	3.944	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								376.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	131,221,309	8	94	164	2,000,208	2,126,305	4,126,513	3.145
2014	125,545,127	16	124	126	3,087,885	3,146,398	6,234,283	4.966
2015	139,179,830	7	104	123	2,744,155	2,401,644	5,145,799	3.697
2016	130,230,847	6	76	114	2,711,755	1,812,886	4,524,641	3.474
2017	134,165,690	1	71	118	2,102,884	2,009,116	4,112,000	3.065
	660,342,804	38	469	645	12,646,887	11,496,349	24,143,236	
Adjusted Loss to Payroll Ratio:					1.915	1.741	3.656	
Expected Unlimited Loss to Payroll Ratio:					2.224	2.198	4.422	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.021	1.759	3.779	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.915	1.741	3.656	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.040	2.035	4.075	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								388.8%

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Effective January 1, 2021 (Proposed)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	191,573,136	7	72	152	1,401,321	1,673,846	3,075,167	1.605
2015	207,648,583	13	99	177	2,732,030	2,945,752	5,677,782	2.734
2016	210,452,175	9	96	204	2,398,629	2,790,030	5,188,659	2.465
2017	219,305,256	1	86	205	1,672,225	1,970,833	3,643,058	1.661
	828,979,150	30	353	738	8,204,205	9,380,460	17,584,665	
Adjusted Loss to Payroll Ratio:					0.990	1.132	2.121	
Expected Unlimited Loss to Payroll Ratio:					1.313	1.626	2.939	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.203	1.323	2.526	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.990	1.132	2.121	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.046	1.302	2.349	
Indicated Relativity Change:								-20.1%
Relativity to Statewide Average Loss to Payroll Ratio:								224.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	80,076,032	12	54	107	1,499,716	1,977,085	3,476,801	4.342
2014	90,638,062	12	77	124	1,648,490	1,971,721	3,620,211	3.994
2015	100,701,586	2	75	134	1,900,344	1,742,051	3,642,395	3.617
2016	118,064,338	2	76	132	1,636,537	2,112,029	3,748,566	3.175
2017	118,373,405	2	74	135	1,848,247	2,793,871	4,642,118	3.922
	507,853,423	30	356	632	8,533,333	10,596,757	19,130,090	
Adjusted Loss to Payroll Ratio:					1.680	2.087	3.767	
Expected Unlimited Loss to Payroll Ratio:					1.906	2.494	4.400	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.711	1.926	3.638	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.680	2.080	3.760	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.810	2.519	4.329	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								413.0%

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Effective January 1, 2021 (Proposed)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	254,137,568	9	145	318	2,403,407	2,894,751	5,298,158	2.085
2015	268,622,901	11	134	344	2,849,607	3,642,351	6,491,958	2.417
2016	235,575,084	4	122	246	2,881,254	3,423,187	6,304,441	2.676
2017	244,209,029	0	124	246	2,556,984	3,338,562	5,895,546	2.414
	1,002,544,583	24	525	1,154	10,691,251	13,298,850	23,990,102	
Adjusted Loss to Payroll Ratio:					1.066	1.327	2.393	
Expected Unlimited Loss to Payroll Ratio:					1.376	1.850	3.225	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.235	1.429	2.664	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.066	1.327	2.393	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.149	1.606	2.755	
Indicated Relativity Change:								-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								262.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	472,080,294	9	259	474	5,367,965	6,708,240	12,076,205	2.558
2017	495,208,089	2	252	478	5,220,363	6,599,430	11,819,793	2.387
	967,288,384	11	511	952	10,588,328	13,307,670	23,895,998	
Adjusted Loss to Payroll Ratio:					1.095	1.376	2.470	
Expected Unlimited Loss to Payroll Ratio:					1.318	1.820	3.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.198	1.456	2.654	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.095	1.376	2.470	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.166	1.608	2.774	
Indicated Relativity Change:								-11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								264.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	143,203,610	5	97	267	2,130,882	2,653,716	4,784,598	3.341
2015	171,074,240	4	90	220	1,537,687	2,171,461	3,709,148	2.168
2016	158,020,791	11	159	216	4,288,576	4,600,984	8,889,560	5.626
2017	153,032,220	2	72	170	1,510,179	1,931,426	3,441,605	2.249
	625,330,862	22	418	873	9,467,324	11,357,587	20,824,911	
Adjusted Loss to Payroll Ratio:					1.514	1.816	3.330	
Expected Unlimited Loss to Payroll Ratio:					1.916	3.101	5.017	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.652	2.134	3.786	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.514	1.816	3.330	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.696	2.463	4.158	
Indicated Relativity Change:								-17.1%
Relativity to Statewide Average Loss to Payroll Ratio:								396.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	3,345,928,068	10	214	609	5,179,080	6,731,723	11,910,803	0.356
2017	4,124,225,845	2	202	694	5,169,277	5,891,536	11,060,813	0.268
	7,470,153,912	12	416	1,303	10,348,356	12,623,259	22,971,615	
Adjusted Loss to Payroll Ratio:					0.139	0.169	0.308	
Expected Unlimited Loss to Payroll Ratio:					0.161	0.202	0.363	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.159	0.171	0.329	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.139	0.169	0.308	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.149	0.205	0.354	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								33.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,914,199,085	8	77	439	1,333,734	1,389,876	2,723,610	0.142
2014	2,302,496,127	5	86	360	1,437,073	1,694,414	3,131,487	0.136
2015	2,437,240,954	4	85	374	1,629,409	1,801,209	3,430,618	0.141
2016	2,552,752,695	4	92	402	2,811,460	2,594,168	5,405,628	0.212
2017	3,064,583,230	2	102	435	2,163,306	2,119,001	4,282,307	0.140
	12,271,272,092	23	442	2,010	9,374,981	9,598,668	18,973,648	
Adjusted Loss to Payroll Ratio:					0.076	0.078	0.155	
Expected Unlimited Loss to Payroll Ratio:					0.075	0.097	0.172	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.074	0.082	0.156	
Credibility:					0.98	0.94		
Indicated Limited Loss to Payroll Ratio:					0.076	0.078	0.155	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.082	0.095	0.177	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								16.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	82,868,431	4	29	45	872,869	597,379	1,470,248	1.774
2014	93,928,045	1	39	60	519,216	602,372	1,121,588	1.194
2015	96,703,831	6	39	63	1,001,041	1,121,381	2,122,422	2.195
2016	84,205,345	2	40	55	915,797	825,744	1,741,541	2.068
2017	101,331,422	0	46	80	1,178,985	1,054,176	2,233,161	2.204
	459,037,074	13	193	303	4,487,909	4,201,052	8,688,961	
Adjusted Loss to Payroll Ratio:					0.978	0.915	1.893	
Expected Unlimited Loss to Payroll Ratio:					0.978	1.286	2.264	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.843	0.885	1.728	
Credibility:					0.72	0.68		
Indicated Limited Loss to Payroll Ratio:					0.940	0.906	1.846	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.053	1.228	2.281	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								217.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	140,844,815	10	55	125	1,403,057	1,468,975	2,872,032	2.039
2014	146,693,501	3	46	118	794,078	791,504	1,585,582	1.081
2015	150,711,299	4	58	100	959,192	1,138,738	2,097,930	1.392
2016	157,494,684	8	57	112	2,205,379	2,508,213	4,713,592	2.993
2017	173,483,317	1	58	89	1,777,573	1,998,727	3,776,300	2.177
	769,227,616	26	274	544	7,139,280	7,906,157	15,045,438	
Adjusted Loss to Payroll Ratio:					0.928	1.028	1.956	
Expected Unlimited Loss to Payroll Ratio:					1.012	1.123	2.134	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.920	0.898	1.818	
Credibility:					0.92	0.84		
Indicated Limited Loss to Payroll Ratio:					0.927	1.007	1.934	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.988	1.177	2.165	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								206.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	731,361,628	4	104	281	2,337,537	2,139,091	4,476,628	0.612
2015	816,707,584	18	116	306	4,127,975	3,205,262	7,333,237	0.898
2016	776,090,750	1	141	296	3,302,867	3,319,062	6,621,929	0.853
2017	1,101,976,112	5	139	350	4,324,986	4,657,579	8,982,565	0.815
	3,426,136,074	28	500	1,233	14,093,365	13,320,993	27,414,358	
Adjusted Loss to Payroll Ratio:					0.411	0.389	0.800	
Expected Unlimited Loss to Payroll Ratio:					0.415	0.453	0.868	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.373	0.350	0.722	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.411	0.389	0.800	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.443	0.471	0.914	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								87.2%

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Effective January 1, 2021 (Proposed)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	244,814,071	13	264	285	4,749,978	5,468,434	10,218,412	4.174
2016	251,299,149	39	221	263	4,863,080	4,902,536	9,765,616	3.886
2017	290,832,122	2	240	356	4,917,194	5,328,868	10,246,062	3.523
	786,945,342	54	725	904	14,530,252	15,699,838	30,230,091	
Adjusted Loss to Payroll Ratio:					1.846	1.995	3.841	
Expected Unlimited Loss to Payroll Ratio:					2.052	2.654	4.706	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.809	1.952	3.761	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.846	1.995	3.841	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.022	2.532	4.554	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								434.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	141,830,053	3	31	67	856,616	772,379	1,628,995	1.149
2014	163,649,701	4	30	68	1,178,610	940,827	2,119,437	1.295
2015	154,931,616	5	19	47	860,501	842,873	1,703,374	1.099
2016	172,200,070	5	37	54	2,035,311	1,644,663	3,679,974	2.137
2017	167,033,151	0	28	48	1,333,796	943,031	2,276,827	1.363
	799,644,591	17	145	284	6,264,833	5,143,774	11,408,607	
Adjusted Loss to Payroll Ratio:					0.783	0.643	1.427	
Expected Unlimited Loss to Payroll Ratio:					0.851	1.017	1.868	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.733	0.700	1.434	
Credibility:					0.86	0.77		
Indicated Limited Loss to Payroll Ratio:					0.776	0.656	1.433	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.870	0.890	1.760	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								167.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	58,819,548	7	47	74	1,471,286	1,270,804	2,742,090	4.662
2014	56,507,272	6	50	100	997,149	1,216,734	2,213,883	3.918
2015	57,654,208	2	61	59	1,280,161	1,221,223	2,501,384	4.339
2016	62,094,562	3	54	75	1,570,385	1,418,899	2,989,284	4.814
2017	65,269,748	0	61	78	1,171,795	1,447,405	2,619,200	4.013
	300,345,338	18	273	386	6,490,776	6,575,064	13,065,840	
Adjusted Loss to Payroll Ratio:					2.161	2.189	4.350	
Expected Unlimited Loss to Payroll Ratio:					2.050	2.254	4.304	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.841	1.741	3.582	
Credibility:					0.84	0.75		
Indicated Limited Loss to Payroll Ratio:					2.110	2.077	4.187	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.272	2.515	4.788	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								456.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	31,963,167	2	17	32	468,591	626,625	1,095,216	3.426
2014	36,762,275	5	11	36	707,050	1,106,337	1,813,387	4.933
2015	38,205,604	1	11	39	192,213	290,249	482,462	1.263
2016	42,648,068	1	19	36	382,493	352,463	734,956	1.723
2017	43,921,315	0	15	41	298,214	476,587	774,801	1.764
	193,500,429	9	73	184	2,048,561	2,852,261	4,900,822	
Adjusted Loss to Payroll Ratio:					1.059	1.474	2.533	
Expected Unlimited Loss to Payroll Ratio:					1.360	1.922	3.281	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.221	1.485	2.705	
Credibility:					0.59	0.59		
Indicated Limited Loss to Payroll Ratio:					1.125	1.478	2.603	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.212	1.790	3.002	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								286.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	88,719,964	5	19	51	466,449	459,243	925,692	1.043
2014	94,640,258	1	22	51	413,240	479,779	893,019	0.944
2015	93,310,445	1	17	36	303,122	313,029	616,151	0.660
2016	98,120,651	2	15	52	561,290	345,399	906,689	0.924
2017	108,818,606	0	16	52	459,853	590,960	1,050,813	0.966
	483,609,924	9	89	242	2,203,954	2,188,411	4,392,365	
Adjusted Loss to Payroll Ratio:					0.456	0.453	0.908	
Expected Unlimited Loss to Payroll Ratio:					0.645	0.713	1.358	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.579	0.551	1.130	
Credibility:					0.64	0.57		
Indicated Limited Loss to Payroll Ratio:					0.500	0.495	0.995	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.539	0.599	1.138	
Indicated Relativity Change:								-16.2%
Relativity to Statewide Average Loss to Payroll Ratio:								108.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	290,595,060	6	56	141	1,020,018	1,346,998	2,367,016	0.815
2014	307,210,356	3	57	178	1,041,913	1,129,483	2,171,396	0.707
2015	314,208,146	3	68	148	1,244,222	1,423,505	2,667,727	0.849
2016	334,397,572	2	77	200	1,500,406	2,008,477	3,508,883	1.049
2017	336,776,331	2	61	200	1,714,715	2,166,489	3,881,204	1.152
	1,583,187,464	16	319	867	6,521,274	8,074,952	14,596,227	
Adjusted Loss to Payroll Ratio:					0.412	0.510	0.922	
Expected Unlimited Loss to Payroll Ratio:					0.456	0.593	1.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.410	0.458	0.868	
Credibility:					0.89	0.85		
Indicated Limited Loss to Payroll Ratio:					0.412	0.502	0.914	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.443	0.608	1.052	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								100.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	6,068,016	0	0	3	0	1,011	1,011	0.017
2014	26,235,978	0	10	27	213,908	232,188	446,096	1.700
2015	28,344,318	0	14	29	340,511	313,195	653,706	2.306
2016	18,972,101	1	4	11	324,678	509,052	833,730	4.395
2017	23,532,590	0	17	42	501,397	640,929	1,142,326	4.854
	103,153,003	1	45	112	1,380,493	1,696,374	3,076,867	
Adjusted Loss to Payroll Ratio:					1.338	1.645	2.983	
Expected Unlimited Loss to Payroll Ratio:					1.150	1.321	2.471	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.032	1.020	2.053	
Credibility:					0.43	0.39		
Indicated Limited Loss to Payroll Ratio:					1.164	1.264	2.428	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.253	1.531	2.784	
Indicated Relativity Change:								12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								265.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	82,715,397	10	38	92	1,160,757	924,791	2,085,548	2.521
2014	90,086,050	4	45	117	872,746	1,040,826	1,913,572	2.124
2015	71,814,681	1	25	73	649,053	876,211	1,525,264	2.124
2016	64,220,775	0	28	51	399,409	460,022	859,431	1.338
2017	75,875,033	1	38	101	1,210,373	850,183	2,060,556	2.716
	384,711,936	16	174	434	4,292,337	4,152,033	8,444,370	
Adjusted Loss to Payroll Ratio:					1.116	1.079	2.195	
Expected Unlimited Loss to Payroll Ratio:					1.122	1.282	2.404	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.019	1.026	2.045	
Credibility:					0.73	0.67		
Indicated Limited Loss to Payroll Ratio:					1.090	1.062	2.151	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.160	1.241	2.402	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								229.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	707,307,384	10	49	127	1,824,046	1,399,207	3,223,253	0.456
2014	679,660,420	15	50	104	3,309,181	2,913,376	6,222,557	0.916
2015	764,946,292	9	72	94	3,123,480	2,193,638	5,317,118	0.695
2016	753,975,927	2	51	99	1,986,163	1,572,283	3,558,446	0.472
2017	730,389,854	1	35	84	1,985,583	1,152,080	3,137,663	0.430
	3,636,279,876	37	257	508	12,228,452	9,230,583	21,459,036	
Adjusted Loss to Payroll Ratio:					0.336	0.254	0.590	
Expected Unlimited Loss to Payroll Ratio:					0.398	0.363	0.761	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.343	0.250	0.593	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					0.336	0.254	0.590	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.377	0.344	0.720	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								68.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	65,186,765	1	3	30	176,392	164,849	341,241	0.523
2014	75,545,151	1	3	17	259,486	230,997	490,483	0.649
2015	91,067,240	0	21	18	378,494	506,078	884,572	0.971
2016	84,747,585	1	17	33	457,674	632,187	1,089,861	1.286
2017	76,380,422	0	9	15	143,584	150,120	293,704	0.385
	392,927,163	3	53	113	1,415,631	1,684,232	3,099,863	
Adjusted Loss to Payroll Ratio:					0.360	0.429	0.789	
Expected Unlimited Loss to Payroll Ratio:					0.464	0.587	1.051	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.416	0.454	0.870	
Credibility:					0.51	0.49		
Indicated Limited Loss to Payroll Ratio:					0.388	0.441	0.829	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.418	0.535	0.952	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								90.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	280,937,856	10	86	178	1,773,560	1,953,596	3,727,156	1.327
2015	340,519,747	7	81	183	2,417,749	2,162,967	4,580,716	1.345
2016	285,213,848	4	71	192	2,178,050	2,855,096	5,033,146	1.765
2017	345,428,111	2	78	180	1,903,463	2,600,766	4,504,229	1.304
	1,252,099,562	23	316	733	8,272,822	9,572,424	17,845,246	
Adjusted Loss to Payroll Ratio:					0.661	0.765	1.425	
Expected Unlimited Loss to Payroll Ratio:					0.959	1.132	2.092	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.861	0.875	1.736	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.661	0.765	1.425	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.712	0.926	1.637	
Indicated Relativity Change:								-21.7%
Relativity to Statewide Average Loss to Payroll Ratio:								156.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	192,204,885	3	27	107	685,473	690,464	1,375,937	0.716
2014	232,003,176	4	38	99	898,231	779,628	1,677,859	0.723
2015	225,867,237	2	33	88	1,124,335	924,984	2,049,319	0.907
2016	256,617,142	2	25	97	868,319	1,252,370	2,120,689	0.826
2017	258,930,125	0	41	108	1,258,014	1,325,318	2,583,332	0.998
	1,165,622,564	11	164	499	4,834,372	4,972,764	9,807,136	
Adjusted Loss to Payroll Ratio:					0.415	0.427	0.841	
Expected Unlimited Loss to Payroll Ratio:					0.544	0.585	1.129	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.469	0.402	0.872	
Credibility:					0.83	0.72		
Indicated Limited Loss to Payroll Ratio:					0.424	0.420	0.844	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.475	0.569	1.044	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								99.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	322,669,956	22	180	352	4,367,235	4,589,095	8,956,330	2.776
2016	328,786,911	10	189	393	3,708,914	4,214,962	7,923,876	2.410
2017	347,524,655	5	172	384	3,830,443	5,124,880	8,955,323	2.577
	998,981,522	37	541	1,129	11,906,591	13,928,936	25,835,528	
Adjusted Loss to Payroll Ratio:					1.192	1.394	2.586	
Expected Unlimited Loss to Payroll Ratio:					1.375	1.827	3.202	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.212	1.344	2.556	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.192	1.394	2.586	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.305	1.769	3.074	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								293.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	19,490,898	2	8	18	196,767	138,450	335,217	1.720
2014	26,656,406	2	15	23	241,723	403,337	645,060	2.420
2015	25,581,589	0	10	10	35,650	81,379	117,029	0.457
2016	26,137,880	1	12	17	240,431	314,889	555,320	2.125
2017	38,120,239	1	18	30	379,148	413,216	792,364	2.079
	135,987,012	6	63	98	1,093,718	1,351,271	2,444,990	
Adjusted Loss to Payroll Ratio:					0.804	0.994	1.798	
Expected Unlimited Loss to Payroll Ratio:					1.080	1.427	2.507	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.931	0.982	1.913	
Credibility:					0.46	0.43		
Indicated Limited Loss to Payroll Ratio:					0.873	0.987	1.860	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.978	1.338	2.316	
Indicated Relativity Change:								-7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								221.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	111,753,213	7	37	46	1,299,440	1,741,804	3,041,244	2.721
2014	114,270,646	9	34	39	1,518,223	1,462,198	2,980,421	2.608
2015	138,339,742	3	27	27	1,020,231	814,345	1,834,576	1.326
2016	149,061,207	7	43	46	1,681,763	1,206,911	2,888,674	1.938
2017	159,128,602	5	47	59	1,627,635	2,126,942	3,754,577	2.359
	672,553,410	31	188	217	7,147,293	7,352,201	14,499,494	
Adjusted Loss to Payroll Ratio:					1.063	1.093	2.156	
Expected Unlimited Loss to Payroll Ratio:					1.190	1.500	2.690	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.106	1.205	2.311	
Credibility:					0.91	0.84		
Indicated Limited Loss to Payroll Ratio:					1.067	1.111	2.178	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.195	1.507	2.701	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								257.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	146,155,005	19	157	181	4,362,877	4,201,917	8,564,794	5.860
2016	142,663,928	7	150	156	3,489,950	3,469,709	6,959,659	4.878
2017	154,517,712	4	104	172	3,107,472	3,623,691	6,731,163	4.356
	443,336,645	30	411	509	10,960,299	11,295,317	22,255,616	
Adjusted Loss to Payroll Ratio:					2.472	2.548	5.020	
Expected Unlimited Loss to Payroll Ratio:					3.169	4.284	7.453	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.917	3.293	6.209	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.472	2.548	5.020	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.796	3.613	6.409	
Indicated Relativity Change:								-14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								611.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	117,160,041	10	43	46	1,790,505	1,465,635	3,256,140	2.779
2014	126,038,933	12	44	55	1,998,981	1,788,890	3,787,871	3.005
2015	150,770,771	8	54	65	2,412,950	2,368,364	4,781,314	3.171
2016	182,628,636	4	65	61	2,355,336	2,059,893	4,415,229	2.418
2017	198,352,397	4	66	106	2,338,820	1,860,080	4,198,900	2.117
	774,950,778	38	272	333	10,896,593	9,542,863	20,439,455	
Adjusted Loss to Payroll Ratio:					1.406	1.231	2.638	
Expected Unlimited Loss to Payroll Ratio:					1.594	1.699	3.293	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.481	1.365	2.846	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.406	1.241	2.647	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.575	1.682	3.257	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								310.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	36,995,809	3	18	28	657,942	1,066,966	1,724,908	4.662
2014	51,214,667	1	22	31	382,317	397,101	779,418	1.522
2015	67,758,142	4	42	42	1,426,606	1,507,190	2,933,796	4.330
2016	67,575,471	3	29	23	1,101,790	909,489	2,011,279	2.976
2017	82,761,230	1	36	43	943,745	747,054	1,690,799	2.043
	306,305,320	12	147	167	4,512,401	4,627,800	9,140,201	
Adjusted Loss to Payroll Ratio:					1.473	1.511	2.984	
Expected Unlimited Loss to Payroll Ratio:					1.557	2.037	3.594	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.447	1.636	3.084	
Credibility:					0.74	0.69		
Indicated Limited Loss to Payroll Ratio:					1.466	1.550	3.016	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.642	2.101	3.744	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								357.2%

E1-1-14 INCLUDES EXPERIENCE FROM CODE 3724

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	78,139,809	15	35	74	2,302,400	2,038,516	4,340,916	5.555
2014	101,347,417	11	43	84	3,016,458	2,340,109	5,356,567	5.285
2015	105,969,543	12	35	77	2,892,251	1,880,537	4,772,788	4.504
2016	108,922,023	4	50	65	2,650,142	2,471,956	5,122,098	4.703
2017	173,076,391	9	63	121	3,872,787	3,369,552	7,242,339	4.184
	567,455,183	51	226	421	14,734,038	12,100,669	26,834,707	
Adjusted Loss to Payroll Ratio:					2.597	2.132	4.729	
Expected Unlimited Loss to Payroll Ratio:					3.203	3.352	6.555	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.781	2.239	5.020	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.597	2.132	4.729	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					3.111	3.482	6.593	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								629.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	62,007,887	5	16	21	660,966	890,107	1,551,073	2.501
2014	48,935,622	6	20	31	1,012,962	1,001,525	2,014,487	4.117
2015	64,903,988	4	28	33	966,170	682,387	1,648,557	2.540
2016	60,799,062	1	19	20	635,464	752,477	1,387,941	2.283
2017	62,674,082	0	10	28	316,271	405,677	721,948	1.152
	299,320,641	16	93	133	3,591,833	3,732,172	7,324,006	
Adjusted Loss to Payroll Ratio:					1.200	1.247	2.447	
Expected Unlimited Loss to Payroll Ratio:					1.988	2.134	4.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.830	1.640	3.470	
Credibility:					0.81	0.69		
Indicated Limited Loss to Payroll Ratio:					1.320	1.369	2.688	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.493	1.941	3.433	
Indicated Relativity Change:								-16.7%
Relativity to Statewide Average Loss to Payroll Ratio:								327.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	41,079,771	8	18	47	851,698	624,529	1,476,227	3.594
2014	43,396,523	6	18	35	1,139,210	1,208,345	2,347,555	5.410
2015	49,474,935	3	26	60	792,193	653,387	1,445,580	2.922
2016	53,149,403	2	44	46	1,473,118	2,021,245	3,494,363	6.575
2017	63,259,976	3	36	74	1,951,441	1,122,423	3,073,864	4.859
	250,360,608	22	142	262	6,207,659	5,629,929	11,837,588	
Adjusted Loss to Payroll Ratio:					2.479	2.249	4.728	
Expected Unlimited Loss to Payroll Ratio:					2.773	3.886	6.658	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.408	2.596	5.003	
Credibility:					0.84	0.77		
Indicated Limited Loss to Payroll Ratio:					2.468	2.328	4.796	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					2.957	3.802	6.759	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								644.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	296,172,782	9	144	197	5,620,279	5,460,010	11,080,289	3.741
2017	307,245,280	6	142	219	5,095,580	5,264,477	10,360,057	3.372
	603,418,062	15	286	416	10,715,859	10,724,487	21,440,347	
Adjusted Loss to Payroll Ratio:					1.776	1.777	3.553	
Expected Unlimited Loss to Payroll Ratio:					2.246	2.769	5.015	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.087	2.224	4.312	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.776	1.777	3.553	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.989	2.410	4.399	
Indicated Relativity Change:								-12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								419.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	311,066,779	20	196	276	5,537,277	5,725,147	11,262,424	3.621
2016	351,087,827	11	173	322	3,798,657	3,901,161	7,699,818	2.193
2017	376,469,895	7	187	321	4,746,450	5,334,412	10,080,862	2.678
	1,038,624,502	38	556	919	14,082,384	14,960,720	29,043,103	
Adjusted Loss to Payroll Ratio:					1.356	1.440	2.796	
Expected Unlimited Loss to Payroll Ratio:					1.452	1.704	3.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.406	1.537	2.943	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.356	1.440	2.796	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.460	1.744	3.205	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								305.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	38,459,627	3	38	56	737,701	586,984	1,324,685	3.444
2014	45,578,720	5	60	66	1,453,858	1,519,694	2,973,552	6.524
2015	50,754,884	5	47	54	1,094,701	1,100,796	2,195,497	4.326
2016	56,703,771	5	63	67	1,716,354	1,421,296	3,137,650	5.533
2017	61,038,042	0	52	73	1,206,673	1,008,494	2,215,167	3.629
	252,535,045	18	260	316	6,209,288	5,637,264	11,846,552	
Adjusted Loss to Payroll Ratio:					2.459	2.232	4.691	
Expected Unlimited Loss to Payroll Ratio:					2.967	3.546	6.513	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.757	2.849	5.606	
Credibility:					0.89	0.80		
Indicated Limited Loss to Payroll Ratio:					2.492	2.356	4.847	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.791	3.194	5.985	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								571.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	361,927,899	3	50	201	1,000,996	746,118	1,747,114	0.483
2014	298,496,345	7	70	134	1,505,392	1,224,236	2,729,628	0.914
2015	325,475,014	2	62	154	1,158,613	1,060,913	2,219,526	0.682
2016	335,515,432	7	58	131	1,751,627	1,389,455	3,141,082	0.936
2017	320,740,809	0	52	108	1,198,525	1,092,365	2,290,890	0.714
	1,642,155,498	19	292	728	6,615,153	5,513,087	12,128,240	
Adjusted Loss to Payroll Ratio:					0.403	0.336	0.739	
Expected Unlimited Loss to Payroll Ratio:					0.492	0.484	0.976	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.404	0.299	0.703	
Credibility:					0.91	0.75		
Indicated Limited Loss to Payroll Ratio:					0.403	0.326	0.729	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.456	0.463	0.919	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								87.6%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	199,337,368	2	33	153	188,961	336,961	525,922	0.264
2014	161,964,799	4	34	85	332,456	238,442	570,898	0.352
2015	165,546,193	3	32	82	337,901	324,239	662,140	0.400
2016	142,127,734	4	32	72	295,321	302,979	598,300	0.421
2017	161,217,314	0	27	61	139,730	201,825	341,555	0.212
	830,193,408	13	158	453	1,294,370	1,404,446	2,698,815	
Adjusted Loss to Payroll Ratio:					0.156	0.169	0.325	
Expected Unlimited Loss to Payroll Ratio:					0.235	0.269	0.504	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.193	0.166	0.359	
Credibility:					0.52	0.45		
Indicated Limited Loss to Payroll Ratio:					0.174	0.167	0.341	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.197	0.237	0.434	
Indicated Relativity Change:								-13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								41.4%

E1-1-18 INCLUDES EXPERIENCE OF 5128

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	212,346,269	3	35	143	640,200	568,406	1,208,606	0.569
2014	166,300,966	4	41	84	388,183	311,877	700,060	0.421
2015	151,118,286	2	34	96	241,147	315,944	557,091	0.369
2016	195,126,451	6	37	84	744,454	464,896	1,209,350	0.620
2017	190,208,514	1	36	79	666,065	714,185	1,380,250	0.726
	915,100,486	16	183	486	2,680,048	2,375,308	5,055,356	
Adjusted Loss to Payroll Ratio:					0.293	0.260	0.552	
Expected Unlimited Loss to Payroll Ratio:					0.331	0.343	0.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.304	0.264	0.568	
Credibility:					0.62	0.52		
Indicated Limited Loss to Payroll Ratio:					0.297	0.262	0.559	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.336	0.371	0.707	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								67.5%

E1-1-18 INCLUDES EXPERIENCE OF 5128

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,264,924,030	22	329	530	12,281,613	9,870,629	22,152,242	0.978
2017	2,413,040,797	15	333	534	11,613,822	8,433,176	20,046,998	0.831
	4,677,964,828	37	662	1,064	23,895,435	18,303,805	42,199,240	
Adjusted Loss to Payroll Ratio:					0.511	0.391	0.902	
Expected Unlimited Loss to Payroll Ratio:					0.606	0.626	1.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.563	0.503	1.066	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.511	0.391	0.902	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.572	0.531	1.103	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								105.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	875,437,818	27	493	667	15,009,207	12,455,707	27,464,914	3.137
2017	986,065,336	6	503	767	14,128,292	12,526,732	26,655,024	2.703
	1,861,503,154	33	996	1,434	29,137,499	24,982,440	54,119,939	
Adjusted Loss to Payroll Ratio:					1.565	1.342	2.907	
Expected Unlimited Loss to Payroll Ratio:					1.606	1.680	3.286	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.526	1.443	2.969	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.565	1.342	2.907	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.714	1.703	3.417	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								326.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	288,275,368	7	24	56	1,312,553	1,174,058	2,486,611	0.863
2014	291,350,396	9	29	39	1,367,041	1,427,088	2,794,129	0.959
2015	342,998,426	8	24	54	1,499,014	994,568	2,493,582	0.727
2016	384,165,127	9	43	61	2,846,979	2,497,443	5,344,422	1.391
2017	400,536,858	0	38	68	1,119,555	956,181	2,075,736	0.518
	1,707,326,175	33	158	278	8,145,142	7,049,337	15,194,479	
Adjusted Loss to Payroll Ratio:					0.477	0.413	0.890	
Expected Unlimited Loss to Payroll Ratio:					0.622	0.717	1.339	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.540	0.479	1.019	
Credibility:					0.99	0.84		
Indicated Limited Loss to Payroll Ratio:					0.478	0.423	0.901	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.572	0.691	1.264	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								120.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,265,794,960	54	819	1,210	21,024,675	21,889,427	42,914,102	3.390
2017	1,170,438,075	20	825	1,314	17,583,667	19,654,999	37,238,666	3.182
	2,436,233,035	74	1,644	2,524	38,608,343	41,544,426	80,152,768	
Adjusted Loss to Payroll Ratio:					1.585	1.705	3.290	
Expected Unlimited Loss to Payroll Ratio:					1.740	2.072	3.812	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.654	1.779	3.433	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.585	1.705	3.290	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.735	2.164	3.899	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								372.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	100,154,280	7	20	29	848,221	817,176	1,665,397	1.663
2014	91,776,209	4	18	52	767,334	795,867	1,563,201	1.703
2015	96,113,264	2	13	23	683,053	493,264	1,176,317	1.224
2016	97,020,882	1	12	23	378,356	308,040	686,396	0.707
2017	124,243,972	0	18	26	788,652	433,451	1,222,103	0.984
	509,308,607	14	81	153	3,465,617	2,847,798	6,313,415	
Adjusted Loss to Payroll Ratio:					0.680	0.559	1.240	
Expected Unlimited Loss to Payroll Ratio:					0.877	0.888	1.765	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.807	0.683	1.490	
Credibility:					0.72	0.60		
Indicated Limited Loss to Payroll Ratio:					0.716	0.609	1.324	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.810	0.863	1.673	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								159.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	112,772,118	5	80	120	1,148,847	1,896,304	3,045,151	2.700
2014	132,015,820	11	100	120	2,646,136	2,667,858	5,313,994	4.025
2015	137,643,625	8	88	125	1,642,448	2,515,126	4,157,574	3.021
2016	157,039,625	4	84	153	1,818,812	2,000,864	3,819,676	2.432
2017	152,546,526	2	61	134	1,520,698	1,498,461	3,019,159	1.979
	692,017,714	30	413	652	8,776,940	10,578,613	19,355,554	
Adjusted Loss to Payroll Ratio:					1.268	1.529	2.797	
Expected Unlimited Loss to Payroll Ratio:					1.577	2.172	3.749	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.466	1.745	3.211	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.268	1.533	2.801	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.421	2.079	3.499	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								333.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	146,156,811	4	35	33	1,459,494	1,222,014	2,681,508	1.835
2014	168,559,845	5	42	42	1,212,908	855,399	2,068,307	1.227
2015	204,326,779	5	26	65	1,416,010	803,889	2,219,899	1.086
2016	222,847,376	6	48	54	2,525,874	2,010,327	4,536,201	2.036
2017	264,671,734	2	34	65	1,503,240	1,242,768	2,746,008	1.038
	1,006,562,544	22	185	259	8,117,527	6,134,397	14,251,924	
Adjusted Loss to Payroll Ratio:					0.806	0.609	1.416	
Expected Unlimited Loss to Payroll Ratio:					0.870	0.687	1.557	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.843	0.620	1.462	
Credibility:					0.96	0.76		
Indicated Limited Loss to Payroll Ratio:					0.808	0.612	1.420	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.870	0.741	1.611	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								153.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,876,777,061	36	449	597	15,476,572	12,132,994	27,609,566	1.471
2017	2,205,814,653	17	497	700	15,831,749	14,085,801	29,917,550	1.356
	4,082,591,714	53	946	1,297	31,308,321	26,218,795	57,527,115	
Adjusted Loss to Payroll Ratio:					0.767	0.642	1.409	
Expected Unlimited Loss to Payroll Ratio:					0.907	0.939	1.846	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.835	0.722	1.557	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.767	0.642	1.409	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.867	0.911	1.778	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								169.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,199,700,348	40	501	710	15,217,021	14,774,873	29,991,894	2.500
2017	1,311,336,585	15	519	766	12,853,117	14,306,772	27,159,889	2.071
	2,511,036,933	55	1,020	1,476	28,070,138	29,081,645	57,151,783	
Adjusted Loss to Payroll Ratio:					1.118	1.158	2.276	
Expected Unlimited Loss to Payroll Ratio:					1.315	1.647	2.962	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.210	1.266	2.476	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.118	1.158	2.276	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.264	1.642	2.907	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								277.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	435,261,307	24	232	399	2,867,422	2,844,970	5,712,392	1.312
2015	450,576,468	14	235	381	3,556,419	2,882,614	6,439,033	1.429
2016	486,912,546	16	199	285	3,672,243	3,272,379	6,944,622	1.426
2017	660,361,855	6	207	336	4,158,890	4,384,363	8,543,253	1.294
	2,033,112,176	60	873	1,401	14,254,973	13,384,326	27,639,299	
Adjusted Loss to Payroll Ratio:					0.701	0.658	1.359	
Expected Unlimited Loss to Payroll Ratio:					0.866	0.903	1.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.718	0.583	1.301	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.701	0.658	1.359	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.785	0.893	1.678	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								160.1%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	130,107,541	6	63	128	1,690,094	2,084,108	3,774,202	2.901
2014	145,227,078	3	60	158	899,401	1,506,033	2,405,434	1.656
2015	154,045,676	2	63	133	1,455,488	1,725,258	3,180,746	2.065
2016	153,272,877	3	71	212	2,116,165	2,268,905	4,385,070	2.861
2017	174,788,198	1	69	196	1,376,965	1,914,806	3,291,771	1.883
	757,441,369	15	326	827	7,538,113	9,499,109	17,037,223	
Adjusted Loss to Payroll Ratio:					0.995	1.254	2.249	
Expected Unlimited Loss to Payroll Ratio:					1.203	1.585	2.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.091	1.286	2.377	
Credibility:					0.98	0.94		
Indicated Limited Loss to Payroll Ratio:					0.997	1.256	2.253	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.074	1.521	2.595	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								247.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,270,457,733	15	235	360	3,658,818	5,459,950	9,118,768	0.718
2016	1,362,000,890	15	207	348	3,966,766	5,542,654	9,509,420	0.698
2017	1,228,589,563	6	160	312	2,793,330	4,646,471	7,439,801	0.606
	3,861,048,187	36	602	1,020	10,418,914	15,649,075	26,067,990	
Adjusted Loss to Payroll Ratio:					0.270	0.405	0.675	
Expected Unlimited Loss to Payroll Ratio:					0.469	0.531	0.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.435	0.426	0.862	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.270	0.405	0.675	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.302	0.550	0.852	
Indicated Relativity Change:								-14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								81.3%

E1-1-18 INCLUDES EXPERIENCE OF 5191

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	260,624,213	12	119	177	2,528,020	2,890,414	5,418,434	2.079
2015	291,287,125	10	114	139	3,153,292	2,980,373	6,133,665	2.106
2016	296,901,224	5	121	134	2,385,510	2,547,488	4,932,998	1.661
2017	324,693,915	3	121	155	3,898,970	3,177,745	7,076,715	2.180
	1,173,506,478	30	475	605	11,965,792	11,596,021	23,561,813	
Adjusted Loss to Payroll Ratio:					1.020	0.988	2.008	
Expected Unlimited Loss to Payroll Ratio:					1.036	1.255	2.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.003	1.131	2.134	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.020	0.988	2.008	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.098	1.197	2.295	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								218.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	591,750,742	48	543	579	13,562,961	13,508,923	27,071,884	4.575
2017	657,090,509	15	552	725	13,363,249	13,322,171	26,685,420	4.061
	1,248,841,251	63	1,095	1,304	26,926,210	26,831,094	53,757,304	
Adjusted Loss to Payroll Ratio:					2.156	2.148	4.305	
Expected Unlimited Loss to Payroll Ratio:					2.194	2.777	4.970	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.123	2.504	4.627	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.156	2.148	4.305	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.322	2.602	4.924	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								469.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,058,882,822	27	296	421	11,992,716	10,484,015	22,476,731	2.123
2017	1,221,791,905	23	352	514	14,325,865	11,616,567	25,942,432	2.123
	2,280,674,726	50	648	935	26,318,581	22,100,582	48,419,163	
Adjusted Loss to Payroll Ratio:					1.154	0.969	2.123	
Expected Unlimited Loss to Payroll Ratio:					1.525	1.846	3.372	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.325	1.233	2.558	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.154	0.969	2.123	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.382	1.582	2.965	
Indicated Relativity Change:								-12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								282.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	32,346,326	1	25	26	345,809	456,169	801,978	2.479
2014	38,329,283	3	22	26	639,412	559,614	1,199,026	3.128
2015	39,251,595	3	19	19	926,444	972,777	1,899,221	4.839
2016	44,295,707	2	19	21	637,074	539,624	1,176,698	2.656
2017	48,672,562	0	12	17	377,773	395,943	773,716	1.590
	202,895,473	9	97	109	2,926,512	2,924,127	5,850,639	
Adjusted Loss to Payroll Ratio:					1.442	1.441	2.884	
Expected Unlimited Loss to Payroll Ratio:					2.036	2.470	4.506	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.874	1.899	3.773	
Credibility:					0.70	0.62		
Indicated Limited Loss to Payroll Ratio:					1.572	1.615	3.187	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.778	2.290	4.068	
Indicated Relativity Change:								-9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								388.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,188,973,518	43	337	571	18,226,864	15,925,594	34,152,458	2.872
2017	1,360,617,124	11	380	741	16,462,289	15,385,310	31,847,599	2.341
	2,549,590,642	54	717	1,312	34,689,153	31,310,904	66,000,057	
Adjusted Loss to Payroll Ratio:					1.361	1.228	2.589	
Expected Unlimited Loss to Payroll Ratio:					1.503	1.648	3.151	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.383	1.266	2.650	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.361	1.228	2.589	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.539	1.741	3.280	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								312.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	108,919,997	9	55	54	1,375,986	1,999,211	3,375,197	3.099
2014	129,856,389	6	60	68	1,414,243	1,637,274	3,051,517	2.350
2015	111,374,794	10	41	51	1,630,262	1,749,922	3,380,184	3.035
2016	125,166,838	4	63	91	1,905,966	1,963,627	3,869,593	3.092
2017	149,483,236	3	64	73	2,117,084	1,966,206	4,083,290	2.732
	624,801,253	32	283	337	8,443,541	9,316,240	17,759,781	
Adjusted Loss to Payroll Ratio:					1.351	1.491	2.842	
Expected Unlimited Loss to Payroll Ratio:					1.395	1.764	3.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.351	1.590	2.941	
Credibility:					0.96	0.91		
Indicated Limited Loss to Payroll Ratio:					1.351	1.500	2.851	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.455	1.817	3.272	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								312.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	160,134,903	7	55	85	2,693,376	2,576,734	5,270,110	3.291
2014	160,857,706	16	47	67	3,939,518	5,757,069	9,696,587	6.028
2015	196,360,387	9	29	60	2,470,108	2,170,428	4,640,536	2.363
2016	149,133,665	1	23	50	1,439,367	1,348,365	2,787,732	1.869
2017	119,033,150	2	36	38	2,014,877	2,056,250	4,071,127	3.420
	785,519,811	35	190	300	12,557,246	13,908,846	26,466,092	
Adjusted Loss to Payroll Ratio:					1.599	1.771	3.369	
Expected Unlimited Loss to Payroll Ratio:					1.500	2.061	3.561	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.381	1.584	2.965	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.599	1.771	3.369	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.808	2.511	4.319	
Indicated Relativity Change:								21.3%
Relativity to Statewide Average Loss to Payroll Ratio:								412.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	223,866,655	14	109	157	4,241,654	4,417,143	8,658,797	3.868
2015	250,410,036	7	74	130	2,733,621	2,382,350	5,115,971	2.043
2016	230,542,282	6	83	148	3,123,210	2,073,605	5,196,815	2.254
2017	317,321,717	5	127	189	4,955,595	5,445,968	10,401,563	3.278
	1,022,140,691	32	393	624	15,054,080	14,319,066	29,373,145	
Adjusted Loss to Payroll Ratio:					1.473	1.401	2.874	
Expected Unlimited Loss to Payroll Ratio:					1.617	1.905	3.522	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.488	1.464	2.952	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.473	1.401	2.874	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.666	1.986	3.652	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								348.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	579,306,587	18	333	424	8,385,830	8,397,892	16,783,722	2.897
2017	618,621,529	10	310	451	8,755,115	10,743,359	19,498,474	3.152
	1,197,928,117	28	643	875	17,140,945	19,141,251	36,282,196	
Adjusted Loss to Payroll Ratio:					1.431	1.598	3.029	
Expected Unlimited Loss to Payroll Ratio:					1.489	1.654	3.143	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.459	1.545	3.004	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.431	1.598	3.029	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.524	1.868	3.392	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								323.6%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,287,421,897	112	1,356	1,914	40,936,881	40,165,797	81,102,678	6.300
2017	1,448,597,978	71	1,481	2,100	42,681,302	42,319,242	85,000,544	5.868
	2,736,019,875	183	2,837	4,014	83,618,183	82,485,039	166,103,222	
Adjusted Loss to Payroll Ratio:					3.056	3.015	6.071	
Expected Unlimited Loss to Payroll Ratio:					3.578	4.713	8.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.293	3.622	6.915	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.056	3.015	6.071	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					3.457	4.275	7.732	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								737.6%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,017,975,949	64	649	883	26,368,277	22,630,004	48,998,281	2.428
2017	2,258,704,963	50	752	1,009	30,455,781	29,987,632	60,443,413	2.676
	4,276,680,912	114	1,401	1,892	56,824,057	52,617,637	109,441,694	
Adjusted Loss to Payroll Ratio:					1.329	1.230	2.559	
Expected Unlimited Loss to Payroll Ratio:					1.494	1.554	3.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.388	1.249	2.637	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.329	1.230	2.559	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.488	1.668	3.156	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								301.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	78,435,697	3	39	30	518,784	587,477	1,106,261	1.410
2014	87,804,455	7	61	50	1,100,215	1,132,150	2,232,365	2.542
2015	107,155,149	6	67	72	1,815,117	1,814,689	3,629,806	3.387
2016	115,290,365	4	67	56	1,430,004	1,324,986	2,754,990	2.390
2017	113,303,349	1	54	57	1,398,541	1,231,445	2,629,986	2.321
	501,989,015	21	288	265	6,262,661	6,090,747	12,353,408	
Adjusted Loss to Payroll Ratio:					1.248	1.213	2.461	
Expected Unlimited Loss to Payroll Ratio:					1.311	1.477	2.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.284	1.380	2.664	
Credibility:					0.86	0.79		
Indicated Limited Loss to Payroll Ratio:					1.253	1.248	2.501	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.334	1.459	2.793	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								266.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	142,815,501	8	85	97	1,763,828	2,282,904	4,046,732	2.834
2014	151,184,056	10	107	142	1,939,191	1,980,414	3,919,605	2.593
2015	178,829,318	9	119	126	3,159,219	2,785,713	5,944,932	3.324
2016	196,559,315	1	102	124	2,065,226	2,107,583	4,172,809	2.123
2017	219,776,605	7	118	223	3,311,108	3,004,554	6,315,662	2.874
	889,164,796	35	531	712	12,238,571	12,161,169	24,399,740	
Adjusted Loss to Payroll Ratio:					1.376	1.368	2.744	
Expected Unlimited Loss to Payroll Ratio:					1.490	1.962	3.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.416	1.685	3.101	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.376	1.368	2.744	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.507	1.736	3.243	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								309.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	890,768,842	42	533	652	16,868,024	12,269,854	29,137,878	3.271
2017	914,679,138	24	575	660	16,613,267	13,751,628	30,364,895	3.320
	1,805,447,980	66	1,108	1,312	33,481,292	26,021,482	59,502,774	
Adjusted Loss to Payroll Ratio:					1.854	1.441	3.296	
Expected Unlimited Loss to Payroll Ratio:					1.957	1.922	3.879	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.895	1.733	3.628	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.854	1.441	3.296	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.997	1.745	3.743	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								357.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,079,367,309	24	178	237	9,429,221	7,580,566	17,009,787	1.576
2017	1,147,177,103	8	210	229	8,053,652	7,059,299	15,112,951	1.317
	2,226,544,412	32	388	466	17,482,872	14,639,866	32,122,738	
Adjusted Loss to Payroll Ratio:					0.785	0.658	1.443	
Expected Unlimited Loss to Payroll Ratio:					1.012	1.072	2.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.931	0.824	1.755	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.785	0.658	1.443	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.888	0.932	1.820	
Indicated Relativity Change:								-12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								173.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	59,734,080	6	61	71	1,461,039	1,413,868	2,874,907	4.813
2014	68,767,528	11	62	76	1,820,398	1,654,394	3,474,792	5.053
2015	78,311,964	8	67	92	1,973,531	1,772,200	3,745,731	4.783
2016	95,310,480	3	89	108	2,536,259	2,360,978	4,897,237	5.138
2017	102,615,150	0	71	113	2,077,646	2,011,580	4,089,226	3.985
	404,739,202	28	350	460	9,868,873	9,213,019	19,081,893	
Adjusted Loss to Payroll Ratio:					2.438	2.276	4.715	
Expected Unlimited Loss to Payroll Ratio:					3.099	3.142	6.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.945	2.698	5.643	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					2.438	2.297	4.736	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.670	2.915	5.585	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								532.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	98,179,856	7	34	45	1,566,240	1,626,563	3,192,803	3.252
2014	117,561,895	4	31	41	1,170,431	1,073,710	2,244,141	1.909
2015	138,829,221	5	31	57	1,351,912	1,236,595	2,588,507	1.865
2016	164,776,512	6	38	65	2,217,877	1,581,652	3,799,529	2.306
2017	171,109,682	3	46	55	2,615,600	1,963,223	4,578,823	2.676
	690,457,166	25	180	263	8,922,060	7,481,742	16,403,802	
Adjusted Loss to Payroll Ratio:					1.292	1.084	2.376	
Expected Unlimited Loss to Payroll Ratio:					1.261	1.149	2.411	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.199	0.987	2.186	
Credibility:					0.95	0.78		
Indicated Limited Loss to Payroll Ratio:					1.288	1.062	2.350	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.410	1.348	2.758	
Indicated Relativity Change:								14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								263.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	122,905,526	21	97	103	3,691,150	3,759,741	7,450,891	6.062
2015	135,537,325	16	103	129	4,863,987	4,451,991	9,315,978	6.873
2016	147,829,861	13	104	110	4,534,540	3,606,890	8,141,430	5.507
2017	153,263,181	3	90	149	4,207,779	3,350,309	7,558,088	4.931
	559,535,893	53	394	491	17,297,455	15,168,931	32,466,386	
Adjusted Loss to Payroll Ratio:					3.091	2.711	5.802	
Expected Unlimited Loss to Payroll Ratio:					3.570	3.781	7.351	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.111	2.535	5.647	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.091	2.711	5.802	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					3.496	3.844	7.341	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								700.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	771,944,704	61	567	600	17,834,780	18,711,708	36,546,488	4.734
2017	824,274,520	41	629	625	22,190,885	22,480,253	44,671,138	5.419
	1,596,219,224	102	1,196	1,225	40,025,664	41,191,961	81,217,625	
Adjusted Loss to Payroll Ratio:					2.508	2.581	5.088	
Expected Unlimited Loss to Payroll Ratio:					2.494	3.119	5.613	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.318	2.506	4.824	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.508	2.581	5.088	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.808	3.499	6.308	
Indicated Relativity Change:								12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								601.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	121,595,522	8	109	109	2,839,743	2,979,700	5,819,443	4.786
2014	142,792,943	8	67	132	1,288,844	1,143,162	2,432,006	1.703
2015	157,408,876	4	90	172	2,409,844	1,825,967	4,235,811	2.691
2016	155,215,581	4	90	165	2,667,533	2,071,125	4,738,658	3.053
2017	163,755,830	3	113	171	4,117,713	3,969,185	8,086,898	4.938
	740,768,752	27	469	749	13,323,677	11,989,140	25,312,817	
Adjusted Loss to Payroll Ratio:					1.799	1.618	3.417	
Expected Unlimited Loss to Payroll Ratio:					1.643	1.958	3.601	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.562	1.681	3.243	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.799	1.618	3.417	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.969	2.054	4.023	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								383.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	760,856,045	23	185	219	7,336,764	5,776,962	13,113,726	1.724
2017	853,138,677	13	243	253	10,331,569	9,067,376	19,398,945	2.274
	1,613,994,721	36	428	472	17,668,333	14,844,338	32,512,671	
Adjusted Loss to Payroll Ratio:					1.095	0.920	2.014	
Expected Unlimited Loss to Payroll Ratio:					1.168	1.283	2.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.015	0.857	1.872	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.095	0.920	2.014	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.311	1.502	2.813	
Indicated Relativity Change:								14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								268.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	186,222,911	15	231	229	5,870,420	6,125,914	11,996,334	6.442
2017	199,206,917	6	196	272	4,689,261	4,485,921	9,175,182	4.606
	385,429,828	21	427	501	10,559,681	10,611,835	21,171,517	
Adjusted Loss to Payroll Ratio:					2.740	2.753	5.493	
Expected Unlimited Loss to Payroll Ratio:					2.887	3.693	6.580	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.795	3.331	6.125	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.740	2.753	5.493	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.951	3.334	6.285	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								599.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	85,986,979	5	25	30	787,452	766,786	1,554,238	1.808
2014	98,704,649	8	37	46	1,621,744	1,732,204	3,353,948	3.398
2015	114,518,452	7	46	61	2,176,952	1,821,126	3,998,078	3.491
2016	130,044,426	7	51	80	2,283,590	1,690,919	3,974,509	3.056
2017	140,636,594	6	53	76	2,428,008	2,675,756	5,103,764	3.629
	569,891,099	33	212	293	9,297,745	8,686,790	17,984,535	
Adjusted Loss to Payroll Ratio:					1.631	1.524	3.156	
Expected Unlimited Loss to Payroll Ratio:					2.098	2.497	4.595	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.822	1.668	3.490	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					1.631	1.540	3.172	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.955	2.515	4.470	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								426.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	438,938,879	20	146	154	7,631,055	5,658,483	13,289,538	3.028
2017	510,055,913	7	125	177	4,532,276	4,162,501	8,694,777	1.705
	948,994,792	27	271	331	12,163,331	9,820,984	21,984,315	
Adjusted Loss to Payroll Ratio:					1.282	1.035	2.317	
Expected Unlimited Loss to Payroll Ratio:					1.538	1.836	3.373	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.415	1.411	2.826	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.282	1.035	2.317	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.450	1.467	2.917	
Indicated Relativity Change:								-13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								278.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	428,003,467	14	116	142	5,397,880	4,035,275	9,433,155	2.204
2016	415,895,547	12	106	134	5,098,965	3,881,753	8,980,718	2.159
2017	469,331,942	2	104	146	3,407,321	3,281,852	6,689,173	1.425
	1,313,230,956	28	326	422	13,904,166	11,198,880	25,103,046	
Adjusted Loss to Payroll Ratio:					1.059	0.853	1.912	
Expected Unlimited Loss to Payroll Ratio:					1.470	1.800	3.270	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.277	1.202	2.479	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.059	0.853	1.912	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.268	1.393	2.661	
Indicated Relativity Change:								-18.6%
Relativity to Statewide Average Loss to Payroll Ratio:								253.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	662,072,373	29	356	615	8,448,776	9,175,431	17,624,207	2.662
2017	655,937,857	14	431	697	10,363,631	11,016,340	21,379,971	3.259
	1,318,010,230	43	787	1,312	18,812,407	20,191,770	39,004,177	
Adjusted Loss to Payroll Ratio:					1.427	1.532	2.959	
Expected Unlimited Loss to Payroll Ratio:					1.520	1.991	3.511	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.412	1.600	3.012	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.427	1.532	2.959	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.599	2.077	3.676	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								350.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	771,982,665	19	167	226	8,261,970	6,526,428	14,788,398	1.916
2017	938,875,408	10	185	285	7,242,794	6,749,775	13,992,569	1.490
	1,710,858,073	29	352	511	15,504,763	13,276,202	28,780,966	
Adjusted Loss to Payroll Ratio:					0.906	0.776	1.682	
Expected Unlimited Loss to Payroll Ratio:					1.013	1.176	2.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.932	0.904	1.836	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.906	0.776	1.682	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.025	1.100	2.125	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								202.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	153,988,978	27	283	286	8,837,561	9,576,761	18,414,322	11.958
2017	162,118,905	19	266	277	7,746,322	10,295,692	18,042,014	11.129
	316,107,883	46	549	563	16,583,883	19,872,453	36,456,336	
Adjusted Loss to Payroll Ratio:					5.246	6.287	11.533	
Expected Unlimited Loss to Payroll Ratio:					6.657	10.666	17.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.781	7.125	12.906	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.246	6.287	11.533	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					6.285	10.266	16.551	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								1579.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	487,272,092	38	335	317	12,787,995	10,637,050	23,425,045	4.807
2017	569,054,757	27	353	385	14,701,121	12,688,225	27,389,346	4.813
	1,056,326,849	65	688	702	27,489,116	23,325,275	50,814,390	
Adjusted Loss to Payroll Ratio:					2.602	2.208	4.810	
Expected Unlimited Loss to Payroll Ratio:					2.954	3.126	6.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.719	2.402	5.121	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.602	2.208	4.810	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.943	3.131	6.074	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								579.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,823,846,775	20	138	295	5,987,121	6,741,387	12,728,508	0.451
2017	3,152,293,928	6	175	351	7,690,356	8,231,853	15,922,209	0.505
	5,976,140,703	26	313	646	13,677,478	14,973,240	28,650,718	
Adjusted Loss to Payroll Ratio:					0.229	0.251	0.479	
Expected Unlimited Loss to Payroll Ratio:					0.253	0.286	0.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.240	0.245	0.486	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.229	0.251	0.479	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.251	0.318	0.569	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								54.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	148,519,499	8	39	80	1,020,933	1,133,668	2,154,601	1.451
2014	157,752,783	11	49	83	1,661,503	1,965,032	3,626,535	2.299
2015	185,439,534	6	60	95	2,619,800	1,866,697	4,486,497	2.419
2016	196,850,211	7	52	105	2,581,854	2,941,377	5,523,231	2.806
2017	264,297,168	6	71	136	2,479,136	2,265,367	4,744,503	1.795
	952,859,196	38	271	499	10,363,225	10,172,141	20,535,365	
Adjusted Loss to Payroll Ratio:					1.088	1.068	2.155	
Expected Unlimited Loss to Payroll Ratio:					1.173	1.335	2.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.115	1.147	2.262	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.088	1.071	2.159	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.191	1.360	2.551	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								243.3%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	134,534,994	10	89	110	2,070,620	1,658,157	3,728,777	2.772
2014	141,175,830	12	123	156	2,802,190	2,432,442	5,234,632	3.708
2015	154,420,580	12	138	190	3,951,763	2,995,087	6,946,850	4.499
2016	163,523,950	6	101	155	2,802,136	2,976,091	5,778,227	3.534
2017	176,591,332	3	111	167	3,391,161	2,585,661	5,976,822	3.385
	770,246,686	43	562	778	15,017,871	12,647,438	27,665,309	
Adjusted Loss to Payroll Ratio:					1.950	1.642	3.592	
Expected Unlimited Loss to Payroll Ratio:					1.998	2.026	4.024	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.831	1.594	3.425	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.950	1.642	3.592	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.100	1.988	4.088	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								390.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,914,163,514	8	125	507	3,182,675	3,680,841	6,863,516	0.359
2016	1,931,752,800	6	118	487	3,105,029	3,972,911	7,077,940	0.366
2017	2,161,424,345	2	127	400	3,841,836	3,934,048	7,775,884	0.360
	6,007,340,659	16	370	1,394	10,129,540	11,587,800	21,717,340	
Adjusted Loss to Payroll Ratio:					0.169	0.193	0.362	
Expected Unlimited Loss to Payroll Ratio:					0.206	0.243	0.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.185	0.188	0.373	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.169	0.193	0.362	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.182	0.234	0.415	
Indicated Relativity Change:								-7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								39.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	17,528,124	5	7	14	1,440,568	554,164	1,994,732	11.380
2014	14,266,138	1	8	8	768,937	408,505	1,177,442	8.253
2015	22,320,136	3	9	12	863,056	853,542	1,716,598	7.691
2016	16,493,858	2	4	9	236,973	146,748	383,721	2.326
2017	19,534,595	1	2	2	667,539	356,473	1,024,012	5.242
	90,142,850	12	30	45	3,977,073	2,319,433	6,296,505	
Adjusted Loss to Payroll Ratio:					4.412	2.573	6.985	
Expected Unlimited Loss to Payroll Ratio:					5.837	4.456	10.292	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.069	2.976	8.045	
Credibility:					0.75	0.54		
Indicated Limited Loss to Payroll Ratio:					4.576	2.759	7.335	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					5.482	4.505	9.987	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								952.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	11,405,989	2	5	13	236,998	197,579	434,577	3.810
2014	10,623,353	2	7	10	428,257	184,755	613,012	5.770
2015	12,708,155	0	0	4	0	4,201	4,201	0.033
2016	10,137,058	0	0	3	0	1,738	1,738	0.017
2017	13,276,397	1	3	4	449,041	172,865	621,906	4.684
	58,150,953	5	15	34	1,114,297	561,138	1,675,435	
Adjusted Loss to Payroll Ratio:					1.916	0.965	2.881	
Expected Unlimited Loss to Payroll Ratio:					2.372	1.978	4.351	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.060	1.321	3.382	
Credibility:					0.44	0.33		
Indicated Limited Loss to Payroll Ratio:					1.997	1.204	3.201	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					2.392	1.966	4.358	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								415.8%

INCLUDES 5207 D 1-1-13

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	59,340,915	6	37	63	1,477,428	1,142,901	2,620,329	4.416
2014	87,171,260	7	70	76	1,871,919	1,644,369	3,516,288	4.034
2015	107,425,345	6	73	90	1,747,410	1,349,500	3,096,910	2.883
2016	99,433,703	0	60	74	1,459,833	1,283,873	2,743,706	2.759
2017	92,134,898	3	42	56	1,730,714	1,541,474	3,272,188	3.552
	445,506,121	22	282	359	8,287,302	6,962,118	15,249,421	
Adjusted Loss to Payroll Ratio:					1.860	1.563	3.423	
Expected Unlimited Loss to Payroll Ratio:					2.456	2.901	5.356	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.104	1.695	3.799	
Credibility:					1.00	0.86		
Indicated Limited Loss to Payroll Ratio:					1.860	1.581	3.441	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					2.229	2.582	4.811	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								459.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	127,468,174	7	20	39	1,114,660	927,056	2,041,716	1.602
2014	125,344,922	3	20	27	947,341	1,140,551	2,087,892	1.666
2015	114,852,121	4	10	22	747,157	782,158	1,529,315	1.332
2016	86,380,967	1	15	10	831,021	848,941	1,679,962	1.945
2017	95,719,724	1	28	21	1,327,232	1,263,762	2,590,994	2.707
	549,765,908	16	93	119	4,967,411	4,962,468	9,929,878	
Adjusted Loss to Payroll Ratio:					0.904	0.903	1.806	
Expected Unlimited Loss to Payroll Ratio:					0.734	0.812	1.545	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.666	0.546	1.212	
Credibility:					0.69	0.59		
Indicated Limited Loss to Payroll Ratio:					0.830	0.756	1.586	
Limit Factor:					1.131	1.418		
Indicated (Unlimited) Loss to Payroll Ratio:					0.939	1.072	2.011	
Indicated Relativity Change:								30.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.902	1.030	1.932	
Relativity to Statewide Average Loss to Payroll Ratio:								184.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	116,539,913	8	5	52	676,876	542,795	1,219,671	1.047
2014	100,371,803	1	9	39	562,066	532,557	1,094,623	1.091
2015	65,681,696	0	10	16	269,211	264,030	533,241	0.812
2016	43,241,944	0	5	25	95,149	152,115	247,264	0.572
2017	46,626,163	0	4	9	161,565	237,309	398,874	0.855
	372,461,519	9	33	141	1,764,866	1,728,806	3,493,672	
Adjusted Loss to Payroll Ratio:					0.474	0.464	0.938	
Expected Unlimited Loss to Payroll Ratio:					0.624	0.633	1.257	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.567	0.426	0.992	
Credibility:					0.55	0.46		
Indicated Limited Loss to Payroll Ratio:					0.516	0.443	0.959	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.583	0.629	1.212	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								115.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	128,173,255	3	19	35	906,489	1,105,759	2,012,248	1.570
2014	108,015,361	6	23	26	1,031,334	759,413	1,790,747	1.658
2015	65,541,905	0	13	14	196,007	184,842	380,849	0.581
2016	60,918,670	0	17	21	698,330	428,999	1,127,329	1.851
2017	68,148,508	1	13	17	447,824	746,079	1,193,903	1.752
	430,797,699	10	85	113	3,279,985	3,225,092	6,505,077	
Adjusted Loss to Payroll Ratio:					0.761	0.749	1.510	
Expected Unlimited Loss to Payroll Ratio:					1.001	0.982	1.983	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.909	0.660	1.569	
Credibility:					0.71	0.58		
Indicated Limited Loss to Payroll Ratio:					0.804	0.712	1.516	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.909	1.009	1.918	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								183.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	431,118,131	17	192	225	6,577,293	6,548,506	13,125,799	3.045
2017	422,084,465	12	179	242	7,324,808	7,661,900	14,986,708	3.551
	853,202,596	29	371	467	13,902,101	14,210,407	28,112,508	
Adjusted Loss to Payroll Ratio:					1.629	1.666	3.295	
Expected Unlimited Loss to Payroll Ratio:					1.636	2.038	3.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.506	1.566	3.072	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.629	1.666	3.295	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.843	2.362	4.205	
Indicated Relativity Change:								14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								401.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	854,952,279	18	111	164	7,093,352	6,538,048	13,631,400	1.594
2017	1,052,206,081	7	136	148	6,724,321	5,608,228	12,332,549	1.172
	1,907,158,360	25	247	312	13,817,673	12,146,276	25,963,949	
Adjusted Loss to Payroll Ratio:					0.725	0.637	1.361	
Expected Unlimited Loss to Payroll Ratio:					0.918	1.242	2.160	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.797	0.830	1.627	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.725	0.637	1.361	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.868	1.040	1.908	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								182.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	248,759,811	5	21	51	1,166,498	1,510,596	2,677,094	1.076
2014	193,173,695	3	25	36	1,045,388	1,193,867	2,239,255	1.159
2015	155,765,644	3	15	15	886,761	724,655	1,611,416	1.035
2016	135,828,820	1	9	12	396,461	474,150	870,611	0.641
2017	159,840,141	1	15	27	752,412	1,035,646	1,788,058	1.119
	893,368,112	13	85	141	4,247,519	4,938,915	9,186,434	
Adjusted Loss to Payroll Ratio:					0.475	0.553	1.028	
Expected Unlimited Loss to Payroll Ratio:					0.578	0.812	1.390	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.502	0.542	1.044	
Credibility:					0.75	0.68		
Indicated Limited Loss to Payroll Ratio:					0.482	0.549	1.032	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.578	0.897	1.475	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								140.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	254,872,859	5	37	108	1,765,864	1,652,127	3,417,991	1.341
2014	179,831,042	8	21	71	1,784,012	1,792,555	3,576,567	1.989
2015	94,662,211	1	28	24	1,573,411	724,237	2,297,648	2.427
2016	47,241,090	1	4	9	421,695	468,542	890,237	1.884
2017	68,717,312	0	7	17	186,979	263,624	450,603	0.656
	645,324,513	15	97	229	5,731,961	4,901,085	10,633,046	
Adjusted Loss to Payroll Ratio:					0.888	0.759	1.648	
Expected Unlimited Loss to Payroll Ratio:					1.054	1.174	2.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.903	0.686	1.589	
Credibility:					0.83	0.69		
Indicated Limited Loss to Payroll Ratio:					0.891	0.737	1.627	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.067	1.203	2.270	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								216.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	87,794,876	0	3	9	42,363	49,731	92,094	0.105
2014	71,232,499	2	5	20	412,631	433,960	846,591	1.188
2015	47,262,182	2	7	6	874,304	515,787	1,390,091	2.941
2016	34,752,788	1	2	3	60,415	70,541	130,956	0.377
2017	39,625,858	0	3	8	168,760	176,025	344,785	0.870
	280,668,204	5	20	46	1,558,472	1,246,044	2,804,516	
Adjusted Loss to Payroll Ratio:					0.555	0.444	0.999	
Expected Unlimited Loss to Payroll Ratio:					0.466	0.591	1.057	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.399	0.345	0.744	
Credibility:					0.43	0.38		
Indicated Limited Loss to Payroll Ratio:					0.466	0.383	0.849	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.559	0.625	1.184	
Indicated Relativity Change:								12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								112.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	18,607,542	3	6	18	388,602	358,932	747,534	4.017
2014	16,643,472	0	3	3	29,456	24,939	54,395	0.327
2015	21,240,995	2	3	8	600,267	250,480	850,747	4.005
2016	26,133,553	0	5	4	166,642	166,784	333,426	1.276
2017	28,423,080	0	4	11	331,427	325,686	657,113	2.312
	111,048,641	5	21	44	1,516,394	1,126,820	2,643,215	
Adjusted Loss to Payroll Ratio:					1.366	1.015	2.380	
Expected Unlimited Loss to Payroll Ratio:					1.897	1.633	3.530	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.803	1.402	3.205	
Credibility:					0.54	0.43		
Indicated Limited Loss to Payroll Ratio:					1.567	1.235	2.802	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.716	1.568	3.284	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								313.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	71,616,413	7	26	36	1,124,921	1,173,134	2,298,055	3.209
2014	79,980,378	7	24	40	1,411,527	1,234,810	2,646,337	3.309
2015	90,003,809	4	34	50	1,487,983	1,548,094	3,036,077	3.373
2016	99,890,983	5	31	57	1,878,027	1,258,714	3,136,741	3.140
2017	113,168,990	2	39	70	1,541,141	1,358,831	2,899,972	2.563
	454,660,573	25	154	253	7,443,598	6,573,582	14,017,180	
Adjusted Loss to Payroll Ratio:					1.637	1.446	3.083	
Expected Unlimited Loss to Payroll Ratio:					1.971	2.168	4.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.814	1.666	3.480	
Credibility:					0.95	0.82		
Indicated Limited Loss to Payroll Ratio:					1.646	1.485	3.132	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.862	2.106	3.968	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								378.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	52,765,011	9	42	34	1,502,657	1,935,080	3,437,737	6.515
2014	67,307,549	6	45	56	1,154,317	1,218,953	2,373,270	3.526
2015	69,616,119	6	32	65	1,676,185	1,128,414	2,804,599	4.029
2016	65,496,154	5	52	35	2,293,841	1,544,285	3,838,126	5.860
2017	71,426,627	1	37	53	1,164,930	1,456,358	2,621,288	3.670
326,611,459		27	208	243	7,791,930	7,283,089	15,075,019	
Adjusted Loss to Payroll Ratio:					2.386	2.230	4.616	
Expected Unlimited Loss to Payroll Ratio:					2.595	2.945	5.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.411	2.366	4.777	
Credibility:					0.93	0.82		
Indicated Limited Loss to Payroll Ratio:					2.387	2.254	4.642	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.674	3.057	5.731	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								546.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	156,664,641	10	47	43	1,773,323	1,848,788	3,622,111	2.312
2014	156,318,360	5	29	37	1,182,755	1,306,646	2,489,401	1.593
2015	165,314,113	5	37	40	1,836,337	1,365,985	3,202,322	1.937
2016	184,742,912	4	18	59	1,237,601	1,115,316	2,352,917	1.274
2017	209,314,416	2	45	51	1,686,718	1,699,064	3,385,782	1.618
872,354,442		26	176	230	7,716,735	7,335,799	15,052,534	
Adjusted Loss to Payroll Ratio:					0.885	0.841	1.726	
Expected Unlimited Loss to Payroll Ratio:					1.168	1.494	2.663	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.075	1.148	2.224	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.885	0.869	1.753	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.000	1.232	2.232	
Indicated Relativity Change:								-16.2%
Relativity to Statewide Average Loss to Payroll Ratio:								213.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	91,346,755	5	48	70	1,274,896	1,555,309	2,830,205	3.098
2014	123,990,653	7	48	75	1,284,208	1,379,057	2,663,265	2.148
2015	134,542,293	8	41	83	1,884,813	2,036,851	3,921,664	2.915
2016	141,681,061	1	43	78	1,251,647	1,453,618	2,705,265	1.909
2017	167,403,499	4	71	86	2,569,736	2,816,084	5,385,820	3.217
	658,964,261	25	251	392	8,265,301	9,240,918	17,506,219	
Adjusted Loss to Payroll Ratio:					1.254	1.402	2.657	
Expected Unlimited Loss to Payroll Ratio:					1.244	1.721	2.966	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.145	1.323	2.468	
Credibility:					0.92	0.86		
Indicated Limited Loss to Payroll Ratio:					1.246	1.391	2.637	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.409	1.973	3.382	
Indicated Relativity Change:								14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								322.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	229,119,940	13	47	47	2,854,343	3,278,659	6,133,002	2.677
2015	270,096,573	9	63	73	3,094,019	2,904,463	5,998,482	2.221
2016	301,695,812	9	58	71	3,156,935	2,647,080	5,804,015	1.924
2017	339,435,292	4	59	76	2,450,395	2,595,616	5,046,011	1.487
	1,140,347,618	35	227	267	11,555,691	11,425,818	22,981,509	
Adjusted Loss to Payroll Ratio:					1.013	1.002	2.015	
Expected Unlimited Loss to Payroll Ratio:					1.420	1.980	3.401	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.234	1.323	2.556	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.013	1.002	2.015	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.214	1.636	2.850	
Indicated Relativity Change:								-16.2%
Relativity to Statewide Average Loss to Payroll Ratio:								271.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	537,505,359	24	164	284	5,135,215	5,477,068	10,612,283	1.974
2016	583,728,207	12	156	311	5,256,152	4,335,330	9,591,482	1.643
2017	660,545,146	7	180	293	6,251,634	4,899,072	11,150,706	1.688
	1,781,778,712	43	500	888	16,643,002	14,711,470	31,354,472	
Adjusted Loss to Payroll Ratio:					0.934	0.826	1.760	
Expected Unlimited Loss to Payroll Ratio:					0.965	1.149	2.114	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.897	0.923	1.820	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.934	0.826	1.760	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.046	1.120	2.166	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								206.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	20,151,301	1	6	3	326,411	185,395	511,806	2.540
2014	19,128,780	2	5	2	397,399	575,132	972,531	5.084
2015	20,412,626	0	0	4	0	1,626	1,626	0.008
2016	19,419,850	0	3	5	88,484	100,056	188,540	0.971
2017	24,732,349	0	3	6	71,407	163,146	234,553	0.948
	103,844,906	3	17	20	883,702	1,025,355	1,909,057	
Adjusted Loss to Payroll Ratio:					0.851	0.987	1.838	
Expected Unlimited Loss to Payroll Ratio:					1.579	1.558	3.137	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.501	1.338	2.839	
Credibility:					0.49	0.41		
Indicated Limited Loss to Payroll Ratio:					1.182	1.194	2.377	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.295	1.515	2.810	
Indicated Relativity Change:								-10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								268.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	26,016,078	7	27	57	755,842	790,138	1,545,980	5.942
2014	35,799,022	1	35	55	396,244	670,701	1,066,945	2.980
2015	39,478,933	0	30	67	384,157	651,423	1,035,580	2.623
2016	43,524,466	1	21	72	397,977	458,378	856,355	1.968
2017	49,927,533	1	27	77	479,309	748,766	1,228,075	2.460
	194,746,033	10	140	328	2,413,528	3,319,406	5,732,935	
Adjusted Loss to Payroll Ratio:					1.239	1.704	2.944	
Expected Unlimited Loss to Payroll Ratio:					1.554	2.248	3.802	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.505	2.027	3.532	
Credibility:					0.63	0.63		
Indicated Limited Loss to Payroll Ratio:					1.338	1.824	3.161	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.441	2.209	3.649	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								348.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	144,540,270	17	102	181	2,189,562	2,749,842	4,939,404	3.417
2015	165,114,685	16	133	183	3,083,633	3,417,124	6,500,757	3.937
2016	185,068,743	3	110	210	2,585,673	2,746,737	5,332,410	2.881
2017	207,159,978	2	147	234	3,695,309	3,615,451	7,310,760	3.529
	701,883,677	38	492	808	11,554,177	12,529,154	24,083,331	
Adjusted Loss to Payroll Ratio:					1.646	1.785	3.431	
Expected Unlimited Loss to Payroll Ratio:					1.712	2.145	3.857	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.692	2.037	3.728	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.646	1.785	3.431	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.740	2.055	3.795	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								362.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,549,737,444	35	1,337	1,983	27,887,697	30,985,738	58,873,435	3.799
2017	1,681,889,235	16	1,474	2,276	32,664,539	35,217,737	67,882,276	4.036
	3,231,626,679	51	2,811	4,259	60,552,236	66,203,475	126,755,711	
Adjusted Loss to Payroll Ratio:					1.874	2.049	3.922	
Expected Unlimited Loss to Payroll Ratio:					1.991	2.356	4.347	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.788	1.820	3.608	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.874	2.049	3.922	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.018	2.481	4.499	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								429.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	53,003,926	3	33	64	514,982	428,074	943,056	1.779
2014	53,693,960	2	39	88	724,132	827,424	1,551,556	2.890
2015	57,048,489	2	30	99	969,341	1,058,816	2,028,157	3.555
2016	54,912,133	3	38	75	1,142,435	1,107,203	2,249,638	4.097
2017	65,274,304	0	50	90	1,365,936	1,439,629	2,805,565	4.298
	283,932,812	10	190	416	4,716,826	4,861,145	9,577,971	
Adjusted Loss to Payroll Ratio:					1.661	1.712	3.373	
Expected Unlimited Loss to Payroll Ratio:					1.582	1.669	3.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.420	1.290	2.710	
Credibility:					0.74	0.65		
Indicated Limited Loss to Payroll Ratio:					1.599	1.564	3.163	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.722	1.894	3.616	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								345.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	43,998,279	2	7	18	295,786	297,786	593,572	1.349
2014	28,004,065	2	6	16	213,217	239,865	453,082	1.618
2015	30,360,178	0	5	23	149,839	135,857	285,696	0.941
2016	43,384,786	2	11	19	256,637	365,617	622,254	1.434
2017	51,296,913	0	8	36	53,421	94,472	147,893	0.288
	197,044,220	6	37	112	968,900	1,133,597	2,102,497	
Adjusted Loss to Payroll Ratio:					0.492	0.575	1.067	
Expected Unlimited Loss to Payroll Ratio:					1.006	1.343	2.350	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.854	0.849	1.704	
Credibility:					0.51	0.46		
Indicated Limited Loss to Payroll Ratio:					0.669	0.723	1.393	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.802	1.181	1.983	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								189.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,085,383,262	94	1,526	2,682	52,665,481	40,044,939	92,710,420	4.446
2017	2,250,335,657	55	1,976	3,284	67,761,800	48,746,820	116,508,620	5.177
	4,335,718,919	149	3,502	5,966	120,427,281	88,791,759	209,219,039	
Adjusted Loss to Payroll Ratio:					2.778	2.048	4.825	
Expected Unlimited Loss to Payroll Ratio:					2.699	2.222	4.920	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.553	1.896	4.450	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.778	2.048	4.825	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.991	2.480	5.471	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								522.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	65,329,760	10	63	87	1,104,207	1,314,141	2,418,348	3.702
2014	71,112,753	15	63	78	1,404,629	2,100,931	3,505,560	4.930
2015	73,524,912	8	61	83	1,134,219	1,869,687	3,003,906	4.086
2016	78,537,141	6	83	94	1,583,183	2,532,717	4,115,900	5.241
2017	76,867,084	7	40	90	1,938,876	1,794,540	3,733,416	4.857
	365,371,650	46	310	432	7,165,113	9,612,016	16,777,130	
Adjusted Loss to Payroll Ratio:					1.961	2.631	4.592	
Expected Unlimited Loss to Payroll Ratio:					1.930	3.098	5.028	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.739	2.755	4.494	
Credibility:					0.88	0.90		
Indicated Limited Loss to Payroll Ratio:					1.934	2.643	4.578	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.118	3.354	5.472	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								522.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	3,270,786,043	203	2,520	2,528	83,194,256	67,808,322	151,002,578	4.617
2017	3,547,989,781	145	2,485	2,621	77,247,702	62,916,492	140,164,194	3.951
	6,818,775,824	348	5,005	5,149	160,441,958	130,724,814	291,166,772	
Adjusted Loss to Payroll Ratio:					2.353	1.917	4.270	
Expected Unlimited Loss to Payroll Ratio:					2.606	2.478	5.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.421	2.014	4.435	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.353	1.917	4.270	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.576	2.433	5.009	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								477.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	291,334,253	16	214	288	6,201,115	7,199,935	13,401,050	4.600
2017	308,116,135	15	229	251	8,649,366	7,863,305	16,512,671	5.359
	599,450,388	31	443	539	14,850,481	15,063,240	29,913,721	
Adjusted Loss to Payroll Ratio:					2.477	2.513	4.990	
Expected Unlimited Loss to Payroll Ratio:					2.109	2.869	4.978	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.960	2.332	4.291	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.477	2.513	4.990	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.713	3.189	5.901	
Indicated Relativity Change:								18.5%
Relativity to Statewide Average Loss to Payroll Ratio:								563.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	42,066,170	2	34	15	601,354	577,628	1,178,982	2.803
2014	49,422,295	4	33	29	1,117,401	827,193	1,944,594	3.935
2015	51,089,404	4	48	21	1,672,014	1,105,256	2,777,270	5.436
2016	53,872,656	3	38	30	1,483,388	1,151,742	2,635,130	4.891
2017	49,605,885	2	32	27	2,583,476	1,530,691	4,114,167	8.294
	246,056,411	15	185	122	7,457,632	5,192,510	12,650,142	
Adjusted Loss to Payroll Ratio:					3.031	2.110	5.141	
Expected Unlimited Loss to Payroll Ratio:					3.439	3.154	6.593	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.094	2.294	5.388	
Credibility:					0.93	0.74		
Indicated Limited Loss to Payroll Ratio:					3.035	2.158	5.193	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					3.433	3.060	6.493	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								619.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	5,631,634	0	4	2	96,414	89,608	186,022	3.303
2014	6,748,633	0	4	2	42,571	63,544	106,115	1.572
2015	7,171,806	1	3	2	291,156	22,360	313,516	4.372
2016	7,721,735	1	2	3	327,506	219,097	546,603	7.079
2017	9,197,629	0	4	6	53,409	159,912	213,321	2.319
	36,471,437	2	17	15	811,056	554,520	1,365,577	
Adjusted Loss to Payroll Ratio:					2.224	1.520	3.744	
Expected Unlimited Loss to Payroll Ratio:					2.615	1.691	4.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.407	1.300	3.706	
Credibility:					0.39	0.27		
Indicated Limited Loss to Payroll Ratio:					2.335	1.359	3.695	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.641	1.927	4.569	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								435.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	583,190,758	15	473	879	6,482,880	5,630,244	12,113,124	2.077
2017	577,737,030	4	457	944	5,081,027	4,609,434	9,690,461	1.677
	1,160,927,788	19	930	1,823	11,563,907	10,239,678	21,803,585	
Adjusted Loss to Payroll Ratio:					0.996	0.882	1.878	
Expected Unlimited Loss to Payroll Ratio:					1.248	1.187	2.435	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.120	0.912	2.033	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.996	0.882	1.878	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.053	1.015	2.068	
Indicated Relativity Change:								-15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								197.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	426,848,815	20	411	609	8,761,867	8,557,372	17,319,239	4.057
2017	502,872,665	19	407	695	7,863,178	7,394,978	15,258,156	3.034
	929,721,479	39	818	1,304	16,625,045	15,952,350	32,577,395	
Adjusted Loss to Payroll Ratio:					1.788	1.716	3.504	
Expected Unlimited Loss to Payroll Ratio:					1.738	2.246	3.984	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.665	1.985	3.650	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.788	1.716	3.504	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.904	2.006	3.910	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								373.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	36,758,421	3	11	6	599,950	677,742	1,277,692	3.476
2014	36,562,326	3	18	8	702,786	516,241	1,219,027	3.334
2015	29,164,428	5	13	9	765,249	460,272	1,225,521	4.202
2016	12,596,775	2	4	4	238,166	242,217	480,383	3.814
2017	6,999,505	0	3	6	30,144	104,504	134,648	1.924
	122,081,455	13	49	33	2,336,295	2,000,975	4,337,270	
Adjusted Loss to Payroll Ratio:					1.914	1.639	3.553	
Expected Unlimited Loss to Payroll Ratio:					1.896	2.119	4.015	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.722	1.611	3.333	
Credibility:					0.56	0.49		
Indicated Limited Loss to Payroll Ratio:					1.829	1.625	3.454	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.049	2.203	4.252	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								405.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,057,810,671	70	848	1,067	24,086,303	25,392,360	49,478,663	4.677
2017	1,114,810,401	38	827	1,131	20,713,287	20,372,979	41,086,266	3.685
	2,172,621,072	108	1,675	2,198	44,799,590	45,765,339	90,564,929	
Adjusted Loss to Payroll Ratio:					2.062	2.106	4.168	
Expected Unlimited Loss to Payroll Ratio:					2.296	2.486	4.781	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.172	2.122	4.294	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.062	2.106	4.168	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.221	2.551	4.772	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								455.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	242,969,004	8	278	443	3,308,433	3,131,806	6,440,239	2.651
2015	257,370,084	8	288	493	4,571,265	3,927,633	8,498,898	3.302
2016	259,311,886	10	275	533	4,511,038	4,223,852	8,734,890	3.368
2017	262,827,443	6	278	584	5,028,828	4,264,294	9,293,122	3.536
	1,022,478,417	32	1,119	2,053	17,419,563	15,547,584	32,967,147	
Adjusted Loss to Payroll Ratio:					1.704	1.521	3.224	
Expected Unlimited Loss to Payroll Ratio:					1.595	1.696	3.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.566	1.525	3.091	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.704	1.521	3.224	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.801	1.750	3.551	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								338.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	918,076,654	17	715	1,459	17,639,296	16,120,140	33,759,436	3.677
2017	1,073,845,661	9	816	1,499	20,485,046	14,822,994	35,308,040	3.288
	1,991,922,314	26	1,531	2,958	38,124,342	30,943,135	69,067,477	
Adjusted Loss to Payroll Ratio:					1.914	1.553	3.467	
Expected Unlimited Loss to Payroll Ratio:					2.297	1.918	4.215	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.200	1.696	3.895	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.914	1.553	3.467	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.038	1.816	3.854	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								367.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,670,220,390	8	504	443	12,584,993	8,172,428	20,757,421	1.243
2017	1,948,041,722	3	544	437	15,871,157	7,640,345	23,511,502	1.207
	3,618,262,112	11	1,048	880	28,456,150	15,812,773	44,268,923	
Adjusted Loss to Payroll Ratio:					0.786	0.437	1.223	
Expected Unlimited Loss to Payroll Ratio:					0.700	0.483	1.183	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.676	0.434	1.110	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.786	0.437	1.223	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.831	0.503	1.334	
Indicated Relativity Change:								12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								127.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	19,842,732	1	1	1	248,931	255,730	504,661	2.543
2014	19,359,971	3	0	3	599,546	817,555	1,417,101	7.320
2015	19,829,229	1	2	5	358,887	98,974	457,861	2.309
2016	18,749,776	1	4	2	686,668	403,549	1,090,217	5.815
2017	18,528,659	2	0	3	961,133	30,842	991,975	5.354
	96,310,367	8	7	14	2,855,164	1,606,649	4,461,814	
Adjusted Loss to Payroll Ratio:					2.965	1.668	4.633	
Expected Unlimited Loss to Payroll Ratio:					2.286	2.408	4.694	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.959	1.407	3.366	
Credibility:					0.53	0.43		
Indicated Limited Loss to Payroll Ratio:					2.492	1.519	4.011	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					2.985	2.481	5.466	
Indicated Relativity Change:								16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								521.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	19,530,918	2	14	25	533,407	571,735	1,105,142	5.658
2014	18,148,975	2	3	4	520,901	103,743	624,644	3.442
2015	18,601,529	0	4	8	84,464	86,584	171,048	0.920
2016	19,298,816	0	9	17	333,185	424,728	757,913	3.927
2017	19,370,241	2	7	7	438,208	313,094	751,302	3.879
	94,950,479	6	37	61	1,910,164	1,499,883	3,410,047	
Adjusted Loss to Payroll Ratio:					2.012	1.580	3.591	
Expected Unlimited Loss to Payroll Ratio:					1.609	1.390	2.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.555	1.136	2.691	
Credibility:					0.48	0.40		
Indicated Limited Loss to Payroll Ratio:					1.774	1.313	3.088	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.890	1.535	3.425	
Indicated Relativity Change:								14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								326.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	82,953,937	3	7	41	373,223	298,640	671,863	0.810
2014	86,022,738	4	14	30	624,812	625,973	1,250,785	1.454
2015	86,635,619	2	15	28	385,356	946,951	1,332,307	1.538
2016	91,806,310	0	10	18	331,634	263,335	594,969	0.648
2017	96,558,678	0	6	22	260,064	278,396	538,460	0.558
	443,977,282	9	52	139	1,975,089	2,413,296	4,388,385	
Adjusted Loss to Payroll Ratio:					0.445	0.544	0.988	
Expected Unlimited Loss to Payroll Ratio:					0.538	0.488	1.025	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.515	0.431	0.946	
Credibility:					0.58	0.48		
Indicated Limited Loss to Payroll Ratio:					0.474	0.485	0.959	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.505	0.567	1.072	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								102.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	281,753,051	2	26	53	521,191	758,891	1,280,082	0.454
2014	295,984,926	12	50	59	3,254,240	1,188,144	4,442,384	1.501
2015	290,713,797	8	30	53	2,325,498	708,459	3,033,957	1.044
2016	354,239,422	6	32	49	3,033,596	944,417	3,978,013	1.123
2017	350,060,703	4	23	52	1,624,983	766,697	2,391,680	0.683
	1,572,751,899	32	161	266	10,759,508	4,366,609	15,126,117	
Adjusted Loss to Payroll Ratio:					0.684	0.278	0.962	
Expected Unlimited Loss to Payroll Ratio:					0.813	0.415	1.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.732	0.302	1.033	
Credibility:					1.00	0.69		
Indicated Limited Loss to Payroll Ratio:					0.684	0.285	0.969	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.774	0.404	1.178	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								112.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	570,230,172	10	321	868	7,448,549	7,640,027	15,088,576	2.646
2017	706,740,278	3	290	723	6,551,575	5,783,436	12,335,011	1.745
	1,276,970,451	13	611	1,591	14,000,124	13,423,463	27,423,587	
Adjusted Loss to Payroll Ratio:					1.096	1.051	2.148	
Expected Unlimited Loss to Payroll Ratio:					1.119	1.249	2.368	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.071	1.104	2.176	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.096	1.051	2.148	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.168	1.229	2.396	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								228.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	17,331,860	1	3	17	75,818	154,853	230,671	1.331
2014	17,688,016	0	6	22	136,925	153,964	290,889	1.645
2015	64,202,078	1	11	38	625,839	435,410	1,061,249	1.653
2016	78,114,086	1	20	46	773,722	756,296	1,530,018	1.959
2017	73,145,118	0	9	69	207,703	623,269	830,972	1.136
	250,481,159	3	49	192	1,820,007	2,123,793	3,943,800	
Adjusted Loss to Payroll Ratio:					0.727	0.848	1.574	
Expected Unlimited Loss to Payroll Ratio:					0.821	0.825	1.646	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.786	0.730	1.516	
Credibility:					0.54	0.47		
Indicated Limited Loss to Payroll Ratio:					0.754	0.785	1.539	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.803	0.918	1.721	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								164.2%

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

Code: 7500 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: GAS WORKS
Code: 7520 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: WATER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	112,781,639	4	50	105	1,531,075	1,433,357	2,964,432	2.628
2014	118,819,388	3	31	92	1,288,065	958,518	2,246,583	1.891
2015	119,490,836	2	39	99	659,529	949,347	1,608,876	1.346
2016	117,646,969	0	54	105	996,313	909,293	1,905,606	1.620
2017	112,014,366	1	33	89	912,602	685,629	1,598,231	1.427
	580,753,198	10	207	490	5,387,585	4,936,144	10,323,729	
Adjusted Loss to Payroll Ratio:					0.928	0.850	1.778	
Expected Unlimited Loss to Payroll Ratio:					1.006	1.095	2.101	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.935	0.879	1.815	
Credibility:					0.81	0.70		
Indicated Limited Loss to Payroll Ratio:					0.929	0.859	1.788	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.041	1.165	2.205	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								210.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	63,370,833	0	6	10	49,049	263,787	312,836	0.494
2014	59,643,005	1	2	7	266,810	47,220	314,030	0.527
2015	61,565,167	0	5	16	131,377	167,472	298,849	0.485
2016	62,675,061	1	9	14	418,524	341,102	759,626	1.212
2017	72,758,705	1	4	7	344,999	184,619	529,618	0.728
	320,012,772	3	26	54	1,210,759	1,004,200	2,214,958	
Adjusted Loss to Payroll Ratio:					0.378	0.314	0.692	
Expected Unlimited Loss to Payroll Ratio:					0.305	0.339	0.643	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.274	0.246	0.520	
Credibility:					0.39	0.34		
Indicated Limited Loss to Payroll Ratio:					0.315	0.269	0.584	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.356	0.382	0.738	
Indicated Relativity Change:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								70.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	246,690,840	12	51	127	3,286,845	2,090,544	5,377,389	2.180
2014	269,964,159	12	20	73	2,015,011	2,122,753	4,137,764	1.533
2015	258,602,550	0	30	62	964,775	548,022	1,512,797	0.585
2016	241,145,496	3	27	50	1,842,687	1,627,407	3,470,094	1.439
2017	315,795,908	2	34	59	1,928,850	1,340,847	3,269,697	1.035
	1,332,198,953	29	162	371	10,038,167	7,729,573	17,767,740	
Adjusted Loss to Payroll Ratio:					0.754	0.580	1.334	
Expected Unlimited Loss to Payroll Ratio:					1.034	1.269	2.303	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.898	0.848	1.746	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.754	0.591	1.344	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.903	0.965	1.868	
Indicated Relativity Change:								-18.9%
Relativity to Statewide Average Loss to Payroll Ratio:								178.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	441,736,570	6	47	106	1,055,930	1,188,308	2,244,238	0.508
2014	444,920,977	9	50	117	2,160,118	2,629,473	4,789,591	1.077
2015	435,264,345	3	41	111	1,455,943	1,187,260	2,643,203	0.607
2016	451,466,359	6	48	89	2,113,212	1,809,125	3,922,337	0.869
2017	426,322,482	4	38	95	2,028,096	1,321,071	3,349,167	0.786
	2,199,710,733	28	224	518	8,813,299	8,135,237	16,948,537	
Adjusted Loss to Payroll Ratio:					0.401	0.370	0.770	
Expected Unlimited Loss to Payroll Ratio:					0.439	0.570	1.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.382	0.381	0.763	
Credibility:					0.96	0.85		
Indicated Limited Loss to Payroll Ratio:					0.400	0.371	0.771	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.479	0.607	1.086	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								103.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	46,956,390	2	29	31	560,124	898,740	1,458,864	3.107
2014	61,812,532	1	12	33	264,571	364,142	628,713	1.017
2015	52,479,780	4	18	19	833,216	632,597	1,465,813	2.793
2016	50,097,383	1	6	25	261,829	198,289	460,118	0.918
2017	58,819,832	0	8	28	117,318	223,165	340,483	0.579
	270,165,916	8	73	136	2,037,058	2,316,934	4,353,992	
Adjusted Loss to Payroll Ratio:					0.754	0.858	1.612	
Expected Unlimited Loss to Payroll Ratio:					0.810	1.127	1.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.745	0.866	1.611	
Credibility:					0.54	0.51		
Indicated Limited Loss to Payroll Ratio:					0.750	0.862	1.612	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.848	1.222	2.070	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								197.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,796,416,734	180	1,160	1,251	53,401,619	26,955,975	80,357,594	4.473
2017	1,781,885,124	130	1,443	1,177	69,166,028	36,133,521	105,299,549	5.909
	3,578,301,859	310	2,603	2,428	122,567,646	63,089,496	185,657,142	
Adjusted Loss to Payroll Ratio:					3.425	1.763	5.188	
Expected Unlimited Loss to Payroll Ratio:					3.056	1.691	4.746	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.072	1.518	4.590	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.425	1.763	5.188	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					3.689	2.135	5.824	
Indicated Relativity Change:								22.7%
Relativity to Statewide Average Loss to Payroll Ratio:								555.7%

INCLUDES EXPERIENCE OF 7606 D1-1-19

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	22,548,447	2	14	14	354,028	377,287	731,315	3.243
2014	25,655,049	0	20	32	321,207	289,636	610,843	2.381
2015	45,597,867	0	23	36	593,232	364,718	957,950	2.101
2016	58,516,424	0	25	42	588,458	484,233	1,072,691	1.833
2017	47,475,675	0	7	30	336,111	272,808	608,919	1.283
	199,793,463	2	89	154	2,193,037	1,788,682	3,981,719	
Adjusted Loss to Payroll Ratio:					1.098	0.895	1.993	
Expected Unlimited Loss to Payroll Ratio:					1.413	1.445	2.858	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.368	1.303	2.671	
Credibility:					0.61	0.53		
Indicated Limited Loss to Payroll Ratio:					1.203	1.087	2.290	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.296	1.316	2.612	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								249.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	514,302,348	15	171	295	4,801,970	4,118,164	8,920,134	1.734
2016	581,856,543	10	159	324	4,660,901	4,503,270	9,164,171	1.575
2017	633,436,184	8	173	329	4,342,044	4,796,838	9,138,882	1.443
	1,729,595,075	33	503	948	13,804,915	13,418,273	27,223,188	
Adjusted Loss to Payroll Ratio:					0.798	0.776	1.574	
Expected Unlimited Loss to Payroll Ratio:					0.973	1.082	2.055	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.924	0.929	1.854	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.798	0.776	1.574	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.874	0.984	1.858	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								177.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,036,283,916	2	35	121	1,154,600	995,744	2,150,344	0.208
2014	880,965,354	3	33	71	1,242,798	764,543	2,007,341	0.228
2015	1,001,204,942	3	19	49	1,082,159	549,314	1,631,473	0.163
2016	1,134,066,093	4	35	72	1,404,778	1,205,013	2,609,791	0.230
2017	1,229,563,341	0	20	67	518,592	591,869	1,110,461	0.090
	5,282,083,647	12	142	380	5,402,928	4,106,482	9,509,410	
Adjusted Loss to Payroll Ratio:					0.102	0.078	0.180	
Expected Unlimited Loss to Payroll Ratio:					0.124	0.099	0.223	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.123	0.084	0.207	
Credibility:					0.85	0.66		
Indicated Limited Loss to Payroll Ratio:					0.105	0.080	0.185	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.115	0.102	0.217	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								20.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	3,558,776,709	14	153	439	5,236,930	4,653,999	9,890,929	0.278
2016	3,190,298,912	13	169	394	6,046,183	4,903,838	10,950,021	0.343
2017	3,510,652,710	1	140	364	4,383,831	4,209,368	8,593,199	0.245
	10,259,728,331	28	462	1,197	15,666,944	13,767,205	29,434,149	
Adjusted Loss to Payroll Ratio:					0.153	0.134	0.287	
Expected Unlimited Loss to Payroll Ratio:					0.150	0.146	0.296	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.148	0.125	0.273	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.153	0.134	0.287	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.167	0.170	0.337	
Indicated Relativity Change:								13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								32.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	49,377,178	4	26	34	694,820	485,562	1,180,382	2.391
2014	50,969,674	7	19	49	1,102,866	637,279	1,740,145	3.414
2015	47,838,209	2	25	57	712,649	546,844	1,259,493	2.633
2016	36,927,708	0	25	50	574,938	694,749	1,269,687	3.438
2017	42,833,085	0	27	31	420,709	541,333	962,042	2.246
	227,945,854	13	122	221	3,505,983	2,905,768	6,411,750	
Adjusted Loss to Payroll Ratio:					1.538	1.275	2.813	
Expected Unlimited Loss to Payroll Ratio:					1.772	1.724	3.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.417	1.156	2.572	
Credibility:					0.69	0.57		
Indicated Limited Loss to Payroll Ratio:					1.500	1.223	2.724	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.697	1.735	3.432	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								327.4%

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

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,035.8	1	0	14	6,783	23,000	29,783	28.754
2014	929.3	0	0	10	0	14,029	14,029	15.096
2015	914.3	1	1	11	63,559	69,225	132,784	145.230
2016	783.2	0	5	7	76,643	196,747	273,390	349.068
2017	750.4	0	1	5	162	7,541	7,703	10.265
	4,413.0	2	7	47	147,147	310,542	457,688	
Adjusted Loss to Payroll Ratio:					33.344	70.370	103.714	
Expected Unlimited Loss to Payroll Ratio:					73.364	108.770	182.135	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					55.349	63.358	118.707	
Credibility:					0.25	0.23		
Indicated Limited Loss to Payroll Ratio:					49.848	64.971	114.818	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					59.718	106.097	165.815	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	208,653,620	7	77	150	1,500,443	1,129,113	2,629,556	1.260
2014	212,578,665	5	71	179	1,296,544	1,240,151	2,536,695	1.193
2015	256,940,881	8	80	193	1,776,534	2,357,501	4,134,035	1.609
2016	243,811,330	5	72	235	2,094,501	1,766,891	3,861,392	1.584
2017	272,096,923	2	67	232	2,012,938	2,199,547	4,212,485	1.548
	1,194,081,418	27	367	989	8,680,960	8,693,203	17,374,163	
Adjusted Loss to Payroll Ratio:					0.727	0.728	1.455	
Expected Unlimited Loss to Payroll Ratio:					0.944	0.909	1.852	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.779	0.681	1.460	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					0.727	0.723	1.450	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.796	0.917	1.713	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								163.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,772,704,743	51	740	814	18,696,724	20,105,036	38,801,760	2.189
2017	2,024,872,314	29	795	1,101	20,862,132	23,381,608	44,243,740	2.185
	3,797,577,057	80	1,535	1,915	39,558,855	43,486,644	83,045,499	
Adjusted Loss to Payroll Ratio:					1.042	1.145	2.187	
Expected Unlimited Loss to Payroll Ratio:					1.013	1.243	2.256	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.929	0.978	1.906	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.042	1.145	2.187	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.122	1.387	2.509	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								239.3%

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

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

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	0.0	0	0	0	0	0	0	0.000
2014	0.0	0	0	0	0	0	0	0.000
2015	0.0	0	0	0	0	0	0	0.000
2016	0.1	0	0	0	0	0	0	0.000
2017	0.0	0	0	1	0	822	822	0.000
	0.1	0	0	1	0	822	822	
Adjusted Loss to Payroll Ratio:					0.000	8,219.849	8,219.849	
Expected Unlimited Loss to Payroll Ratio:					39.813	45.506	85.319	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					32.144	31.882	64.026	
Credibility:					0.00	0.00		
Indicated Limited Loss to Payroll Ratio:					32.144	31.882	64.026	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					36.001	43.232	79.234	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	57,513,216	4	18	13	624,423	684,125	1,308,548	2.275
2014	62,709,375	2	15	19	496,247	557,113	1,053,360	1.680
2015	54,029,080	3	12	22	793,764	671,398	1,465,162	2.712
2016	70,928,718	0	8	15	206,562	134,404	340,966	0.481
2017	67,708,654	0	12	15	358,474	306,220	664,694	0.982
	312,889,042	9	65	84	2,479,469	2,353,260	4,832,729	
Adjusted Loss to Payroll Ratio:					0.792	0.752	1.545	
Expected Unlimited Loss to Payroll Ratio:					1.034	1.296	2.329	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.898	0.866	1.763	
Credibility:					0.62	0.54		
Indicated Limited Loss to Payroll Ratio:					0.832	0.804	1.637	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.997	1.313	2.311	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								220.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	145,611,661	11	125	149	2,249,273	2,922,744	5,172,017	3.552
2014	152,884,771	8	137	171	2,239,173	2,819,561	5,058,734	3.309
2015	170,269,838	12	112	162	1,938,486	2,435,194	4,373,680	2.569
2016	174,992,744	4	111	198	1,875,725	2,589,967	4,465,692	2.552
2017	187,193,698	2	119	202	2,178,296	3,016,909	5,195,205	2.775
	830,952,712	37	604	882	10,480,953	13,784,375	24,265,328	
Adjusted Loss to Payroll Ratio:					1.261	1.659	2.920	
Expected Unlimited Loss to Payroll Ratio:					1.315	1.956	3.270	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.291	1.758	3.049	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.261	1.659	2.920	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.333	1.909	3.243	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								309.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	102,890,969	3	53	96	696,560	962,079	1,658,639	1.612
2014	108,765,733	6	49	120	938,510	1,069,924	2,008,434	1.847
2015	115,517,268	7	54	149	1,303,794	1,660,183	2,963,977	2.566
2016	125,592,554	1	66	137	678,192	945,065	1,623,257	1.292
2017	130,076,406	2	76	164	1,277,133	1,813,398	3,090,531	2.376
	582,842,930	19	298	666	4,894,190	6,450,650	11,344,839	
Adjusted Loss to Payroll Ratio:					0.840	1.107	1.946	
Expected Unlimited Loss to Payroll Ratio:					0.957	1.599	2.556	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.875	1.164	2.039	
Credibility:					0.79	0.80		
Indicated Limited Loss to Payroll Ratio:					0.847	1.118	1.965	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.958	1.586	2.544	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								242.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	3,635,818,820	88	2,421	4,692	37,692,324	45,875,441	83,567,765	2.298
2017	3,791,558,149	30	2,732	4,842	41,437,439	53,651,601	95,089,040	2.508
	7,427,376,968	118	5,153	9,534	79,129,763	99,527,042	178,656,805	
Adjusted Loss to Payroll Ratio:					1.065	1.340	2.405	
Expected Unlimited Loss to Payroll Ratio:					1.114	1.465	2.579	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.022	1.231	2.254	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.065	1.340	2.405	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.135	1.566	2.701	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								257.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	3,846,489,486	66	1,599	3,075	26,223,897	30,947,908	57,171,805	1.486
2017	4,034,148,432	24	1,559	3,328	28,218,197	34,388,031	62,606,228	1.552
	7,880,637,919	90	3,158	6,403	54,442,094	65,335,939	119,778,033	
Adjusted Loss to Payroll Ratio:					0.691	0.829	1.520	
Expected Unlimited Loss to Payroll Ratio:					0.717	0.918	1.635	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.663	0.784	1.448	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.691	0.829	1.520	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.730	0.954	1.684	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								160.7%

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

Code: 8010 RHG: 2 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – HARDWARE, ELECTRICAL, OR PLUMBING SUPPLIES –
WHOLESALE OR RETAIL
Code: 8110 RHG: 2 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES - WELDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,000,835,047	12	409	955	9,218,463	9,860,392	19,078,855	1.906
2017	1,108,994,265	6	455	1,191	10,879,555	12,348,188	23,227,743	2.094
	2,109,829,312	18	864	2,146	20,098,018	22,208,580	42,306,598	
Adjusted Loss to Payroll Ratio:					0.953	1.053	2.005	
Expected Unlimited Loss to Payroll Ratio:					0.969	1.153	2.122	
Expected Unlimited Loss to Payroll Ratio (Class 8110 Only):					0.671	0.799	1.470	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.889	0.969	1.858	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.953	1.053	2.005	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.015	1.231	2.245	
Indicated Relativity Change:								5.8%
Indicated Relativity Change (Class 8110 Only)*:								52.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 8110 Only):					0.830	1.007	1.838	
Relativity to Statewide Average Loss to Payroll Ratio:								214.3%

*CLASS RELATIVITY CHANGE FOR CLASS 8110 EXPECTED AND SELECTED UNLIMITED LOSS TO PAYROLL RATIOS

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	773,154,884	11	146	202	3,083,587	3,443,304	6,526,891	0.844
2015	833,928,451	7	117	173	2,695,403	2,700,347	5,395,750	0.647
2016	865,951,403	5	144	164	3,196,770	3,566,015	6,762,785	0.781
2017	883,786,470	3	123	160	3,034,382	3,117,574	6,151,956	0.696
	3,356,821,208	26	530	699	12,010,142	12,827,239	24,837,382	
Adjusted Loss to Payroll Ratio:					0.358	0.382	0.740	
Expected Unlimited Loss to Payroll Ratio:					0.414	0.515	0.930	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.369	0.398	0.767	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.358	0.382	0.740	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.392	0.485	0.877	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								83.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	900,974,998	18	523	1,017	8,893,160	10,208,964	19,102,124	2.120
2017	903,734,664	9	528	1,062	9,581,881	12,292,896	21,874,777	2.420
	1,804,709,662	27	1,051	2,079	18,475,041	22,501,860	40,976,901	
Adjusted Loss to Payroll Ratio:					1.024	1.247	2.271	
Expected Unlimited Loss to Payroll Ratio:					1.135	1.522	2.657	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.010	1.176	2.187	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.024	1.247	2.271	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.121	1.582	2.703	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								257.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	11,980,053,946	145	4,690	10,623	98,375,012	125,825,757	224,200,769	1.871
2017	12,556,064,610	63	4,422	11,330	93,594,076	128,317,413	221,911,489	1.767
	24,536,118,556	208	9,112	21,953	191,969,088	254,143,170	446,112,258	
Adjusted Loss to Payroll Ratio:					0.782	1.036	1.818	
Expected Unlimited Loss to Payroll Ratio:					0.907	1.235	2.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.832	1.038	1.870	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.782	1.036	1.818	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.833	1.211	2.044	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								195.0%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	6,236,605,057	203	5,246	8,143	102,829,087	108,799,140	211,628,227	3.393
2017	6,792,914,181	81	6,057	9,294	112,494,747	125,888,170	238,382,917	3.509
	13,029,519,238	284	11,303	17,437	215,323,834	234,687,311	450,011,145	
Adjusted Loss to Payroll Ratio:					1.653	1.801	3.454	
Expected Unlimited Loss to Payroll Ratio:					1.647	2.036	3.683	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.585	1.738	3.323	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.653	1.801	3.454	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.780	2.181	3.961	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								377.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	356,716,717	11	110	223	2,213,682	2,356,514	4,570,196	1.281
2014	361,353,730	17	95	209	2,419,612	3,088,773	5,508,385	1.524
2015	383,587,585	7	90	213	1,707,706	2,033,427	3,741,133	0.975
2016	370,012,507	3	101	248	2,083,334	2,513,538	4,596,872	1.242
2017	379,889,303	0	70	167	1,249,636	1,920,453	3,170,089	0.834
	1,851,559,841	38	466	1,060	9,673,970	11,912,705	21,586,675	
Adjusted Loss to Payroll Ratio:					0.522	0.643	1.166	
Expected Unlimited Loss to Payroll Ratio:					0.611	0.772	1.383	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.548	0.597	1.145	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.522	0.643	1.166	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.563	0.779	1.342	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								128.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	290,359,804	12	309	379	5,488,807	6,443,033	11,931,840	4.109
2017	313,219,661	4	296	389	5,016,112	6,859,147	11,875,259	3.791
	603,579,464	16	605	768	10,504,919	13,302,180	23,807,099	
Adjusted Loss to Payroll Ratio:					1.740	2.204	3.944	
Expected Unlimited Loss to Payroll Ratio:					2.288	3.129	5.417	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.201	2.671	4.872	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.740	2.204	3.944	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.874	2.669	4.543	
Indicated Relativity Change:								-16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								433.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	372,111,792	12	237	440	4,594,816	4,764,891	9,359,707	2.515
2016	431,489,690	15	187	380	5,937,701	5,920,876	11,858,577	2.748
2017	431,093,164	10	188	330	5,064,833	5,643,375	10,708,208	2.484
	1,234,694,646	37	612	1,150	15,597,350	16,329,142	31,926,491	
Adjusted Loss to Payroll Ratio:					1.263	1.323	2.586	
Expected Unlimited Loss to Payroll Ratio:					1.251	1.592	2.843	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.132	1.192	2.324	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.263	1.323	2.586	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.383	1.678	3.062	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								292.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	632,396,368	23	674	1,256	10,432,709	12,743,264	23,175,973	3.665
2017	636,472,064	8	527	1,130	8,689,279	10,561,927	19,251,206	3.025
	1,268,868,432	31	1,201	2,386	19,121,988	23,305,190	42,427,178	
Adjusted Loss to Payroll Ratio:					1.507	1.837	3.344	
Expected Unlimited Loss to Payroll Ratio:					1.442	1.980	3.422	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.323	1.664	2.988	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.507	1.837	3.344	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.605	2.147	3.752	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								358.0%

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

Code: 8032 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 4 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	460,699,267	16	397	504	6,410,488	7,883,050	14,293,538	3.103
2017	481,903,812	6	337	499	6,252,392	7,919,695	14,172,087	2.941
	942,603,078	22	734	1,003	12,662,880	15,802,746	28,465,626	
Adjusted Loss to Payroll Ratio:					1.343	1.677	3.020	
Expected Unlimited Loss to Payroll Ratio:					1.430	2.211	3.641	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.375	1.888	3.263	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.343	1.677	3.020	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.447	2.030	3.477	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								331.7%

INCLUDES EXPERIENCE OF 8264 D1-1-19

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,069,766,226	13	308	984	4,608,491	8,625,572	13,234,063	1.237
2017	950,001,111	0	361	1,103	5,813,295	11,212,963	17,026,258	1.792
	2,019,767,337	13	669	2,087	10,421,786	19,838,535	30,260,321	
Adjusted Loss to Payroll Ratio:					0.516	0.982	1.498	
Expected Unlimited Loss to Payroll Ratio:					0.467	1.087	1.553	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.428	0.913	1.342	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.516	0.982	1.498	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.550	1.148	1.698	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								162.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	103,266,733	6	91	172	2,133,158	2,162,698	4,295,856	4.160
2014	98,506,227	12	104	162	2,884,868	2,470,153	5,355,021	5.436
2015	104,649,276	7	96	150	2,376,481	1,793,938	4,170,419	3.985
2016	116,759,322	9	95	140	2,678,120	1,945,102	4,623,222	3.960
2017	120,923,727	5	85	153	2,277,226	1,562,537	3,839,763	3.175
	544,105,285	39	471	777	12,349,853	9,934,428	22,284,281	
Adjusted Loss to Payroll Ratio:					2.270	1.826	4.096	
Expected Unlimited Loss to Payroll Ratio:					2.435	2.604	5.039	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.300	2.117	4.417	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					2.270	1.829	4.098	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.485	2.321	4.806	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								458.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	172,838,372	7	62	120	1,521,015	1,953,975	3,474,990	2.011
2014	200,172,234	7	76	125	1,971,319	2,549,115	4,520,434	2.258
2015	189,174,523	6	72	122	1,889,085	1,888,689	3,777,774	1.997
2016	215,160,456	6	75	142	2,132,059	2,281,173	4,413,232	2.051
2017	226,923,707	2	90	141	2,564,532	2,346,522	4,911,054	2.164
	1,004,269,292	28	375	650	10,078,010	11,019,475	21,097,485	
Adjusted Loss to Payroll Ratio:					1.004	1.097	2.101	
Expected Unlimited Loss to Payroll Ratio:					0.885	1.217	2.102	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.852	1.039	1.891	
Credibility:					0.97	0.95		
Indicated Limited Loss to Payroll Ratio:					0.999	1.094	2.093	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.076	1.325	2.401	
Indicated Relativity Change:								14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								229.1%

Code: 8046 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES – AUTO/TRUCK PARTS OR ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,172,758,814	23	590	1,192	12,717,070	15,771,289	28,488,359	2.429
2017	1,218,117,525	8	566	1,314	10,567,200	13,580,238	24,147,438	1.982
	2,390,876,339	31	1,156	2,506	23,284,271	29,351,527	52,635,798	
Adjusted Loss to Payroll Ratio:					0.974	1.228	2.202	
Expected Unlimited Loss to Payroll Ratio:					1.049	1.490	2.538	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.951	1.209	2.160	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.974	1.228	2.202	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.049	1.487	2.536	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								241.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	33,827,546	1	15	38	192,766	920,311	1,113,077	3.290
2014	34,470,530	1	10	37	135,118	169,642	304,760	0.884
2015	40,827,810	3	21	50	838,502	630,438	1,468,940	3.598
2016	42,737,579	0	15	31	272,324	305,979	578,303	1.353
2017	43,236,729	0	18	33	189,615	162,898	352,513	0.815
	195,100,195	5	79	189	1,628,325	2,189,268	3,817,592	
Adjusted Loss to Payroll Ratio:					0.835	1.122	1.957	
Expected Unlimited Loss to Payroll Ratio:					1.414	1.906	3.319	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.259	1.473	2.731	
Credibility:					0.60	0.58		
Indicated Limited Loss to Payroll Ratio:					1.004	1.269	2.274	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.100	1.611	2.710	
Indicated Relativity Change:								-18.3%
Relativity to Statewide Average Loss to Payroll Ratio:								258.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	66,655,163	6	35	80	889,630	1,132,233	2,021,863	3.033
2014	76,554,579	2	47	61	831,147	943,713	1,774,860	2.318
2015	122,821,209	4	50	99	839,720	1,140,688	1,980,408	1.612
2016	121,467,723	0	64	101	739,066	1,118,470	1,857,536	1.529
2017	113,241,929	1	56	139	803,762	910,468	1,714,230	1.514
	500,740,603	13	252	480	4,103,325	5,245,573	9,348,898	
Adjusted Loss to Payroll Ratio:					0.819	1.048	1.867	
Expected Unlimited Loss to Payroll Ratio:					0.935	1.360	2.296	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.911	1.203	2.114	
Credibility:					0.75	0.76		
Indicated Limited Loss to Payroll Ratio:					0.842	1.085	1.927	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.897	1.268	2.165	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								206.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	339,635,354	7	112	222	1,327,522	1,935,463	3,262,985	0.961
2014	380,879,327	12	91	241	2,195,560	2,567,454	4,763,014	1.251
2015	424,154,616	15	112	254	2,516,521	2,483,883	5,000,404	1.179
2016	468,166,313	7	107	272	1,974,257	2,174,452	4,148,709	0.886
2017	507,421,304	5	130	265	2,852,070	2,769,311	5,621,381	1.108
2,120,256,914		46	552	1,254	10,865,931	11,930,563	22,796,495	
Adjusted Loss to Payroll Ratio:					0.512	0.563	1.075	
Expected Unlimited Loss to Payroll Ratio:					0.503	0.755	1.258	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.456	0.613	1.069	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.512	0.563	1.075	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.552	0.681	1.233	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								117.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	375,163,684	3	186	200	3,050,136	4,595,760	7,645,896	2.038
2016	407,157,920	6	162	233	3,604,182	4,431,574	8,035,756	1.974
2017	412,656,065	0	153	230	2,767,739	4,427,428	7,195,167	1.744
1,194,977,669		9	501	663	9,422,057	13,454,761	22,876,818	
Adjusted Loss to Payroll Ratio:					0.788	1.126	1.914	
Expected Unlimited Loss to Payroll Ratio:					0.838	1.366	2.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.760	1.108	1.868	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.788	1.126	1.914	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.849	1.364	2.213	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								211.1%

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

Code: 8062 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 2 CLASS: STORES – COMPUTER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	363,043,489	6	83	208	1,186,437	1,335,208	2,521,645	0.695
2014	372,090,378	3	54	165	1,032,263	1,460,856	2,493,119	0.670
2015	403,359,590	1	95	195	1,263,575	1,431,036	2,694,611	0.668
2016	430,369,927	0	64	169	1,096,412	1,285,991	2,382,403	0.554
2017	235,053,107	0	50	86	1,214,030	1,087,427	2,301,457	0.979
	1,803,916,491	10	346	823	5,792,718	6,600,519	12,393,237	
Adjusted Loss to Payroll Ratio:					0.321	0.366	0.687	
Expected Unlimited Loss to Payroll Ratio:					0.339	0.487	0.826	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.302	0.376	0.678	
Credibility:					0.83	0.82		
Indicated Limited Loss to Payroll Ratio:					0.318	0.368	0.686	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.348	0.467	0.815	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								77.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	78,583,715	9	29	83	874,798	1,047,972	1,922,770	2.447
2014	85,781,627	5	35	57	703,923	1,136,225	1,840,148	2.145
2015	94,667,645	4	45	89	973,700	1,031,155	2,004,855	2.118
2016	103,159,190	3	41	76	942,345	957,474	1,899,819	1.842
2017	113,268,924	1	41	90	847,932	1,346,758	2,194,690	1.938
	475,461,102	22	191	395	4,342,698	5,519,585	9,862,282	
Adjusted Loss to Payroll Ratio:					0.913	1.161	2.074	
Expected Unlimited Loss to Payroll Ratio:					1.009	1.249	2.258	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.983	1.105	2.087	
Credibility:					0.76	0.72		
Indicated Limited Loss to Payroll Ratio:					0.930	1.145	2.075	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.990	1.339	2.329	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								222.2%

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

Code: 8064 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES – OFFICE SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	368,834,733	16	194	278	4,316,395	4,930,142	9,246,537	2.507
2016	330,090,741	6	158	294	3,031,365	3,753,141	6,784,506	2.055
2017	388,254,567	3	205	316	3,562,460	4,707,239	8,269,699	2.130
	1,087,180,042	25	557	888	10,910,220	13,390,522	24,300,741	
Adjusted Loss to Payroll Ratio:					1.004	1.232	2.235	
Expected Unlimited Loss to Payroll Ratio:					1.193	1.448	2.640	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.147	1.236	2.383	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.004	1.232	2.235	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.081	1.492	2.572	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								245.4%

Code: 8065 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES – PAINT OR PAINT SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	125,146,602	4	41	80	743,535	832,842	1,576,377	1.260
2014	129,183,279	9	42	98	1,360,226	1,214,690	2,574,916	1.993
2015	132,501,653	3	48	113	557,544	528,762	1,086,306	0.820
2016	129,692,149	0	46	112	658,024	680,647	1,338,671	1.032
2017	127,172,197	0	69	125	1,398,284	1,114,569	2,512,853	1.976
	643,695,879	16	246	528	4,717,613	4,371,509	9,089,122	
Adjusted Loss to Payroll Ratio:					0.733	0.679	1.412	
Expected Unlimited Loss to Payroll Ratio:					0.660	0.841	1.500	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.605	0.707	1.312	
Credibility:					0.72	0.69		
Indicated Limited Loss to Payroll Ratio:					0.697	0.688	1.385	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.743	0.804	1.546	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								147.5%

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

Code: 8066 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – BICYCLES AND BICYCLE ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	106,949,903	1	25	52	389,344	645,865	1,035,209	0.968
2014	116,651,139	2	21	65	433,514	362,610	796,124	0.682
2015	121,927,693	0	40	66	452,579	584,276	1,036,855	0.850
2016	128,484,009	1	31	63	423,230	876,274	1,299,504	1.011
2017	143,898,857	0	28	56	232,886	420,527	653,413	0.454
	617,911,601	4	145	302	1,931,553	2,889,553	4,821,106	
Adjusted Loss to Payroll Ratio:					0.313	0.468	0.780	
Expected Unlimited Loss to Payroll Ratio:					0.324	0.489	0.814	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.298	0.411	0.709	
Credibility:					0.54	0.55		
Indicated Limited Loss to Payroll Ratio:					0.306	0.442	0.748	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.326	0.517	0.843	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								80.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	223,984,131	1	49	145	543,721	744,274	1,287,995	0.575
2014	210,431,867	2	38	139	438,457	689,414	1,127,871	0.536
2015	242,250,887	0	55	166	790,520	901,460	1,691,980	0.698
2016	250,505,592	1	49	138	815,722	1,135,343	1,951,065	0.779
2017	254,256,470	0	50	126	1,033,245	1,200,956	2,234,201	0.879
	1,181,428,947	4	241	714	3,621,664	4,671,447	8,293,112	
Adjusted Loss to Payroll Ratio:					0.307	0.395	0.702	
Expected Unlimited Loss to Payroll Ratio:					0.338	0.561	0.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.307	0.455	0.762	
Credibility:					0.70	0.74		
Indicated Limited Loss to Payroll Ratio:					0.307	0.411	0.718	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.330	0.498	0.828	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								79.0%

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

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

Code: 8078 RHG: 1 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: SANDWICH SHOPS; BEVERAGE PREPARATION SHOPS; ICE CREAM/FROZEN YOGURT SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,633,963,128	9	552	1,307	6,331,210	7,850,593	14,181,803	0.868
2017	1,763,180,569	3	555	1,349	6,156,575	8,953,006	15,109,581	0.857
	3,397,143,697	12	1,107	2,656	12,487,784	16,803,599	29,291,383	
Adjusted Loss to Payroll Ratio:					0.368	0.495	0.862	
Expected Unlimited Loss to Payroll Ratio:					0.501	0.682	1.184	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.467	0.595	1.062	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.368	0.495	0.862	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.389	0.569	0.958	
Indicated Relativity Change:								-19.1%
Relativity to Statewide Average Loss to Payroll Ratio:								91.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	104,272,692	1	18	67	470,557	558,584	1,029,141	0.987
2014	117,933,496	2	29	52	626,990	682,644	1,309,634	1.110
2015	108,484,366	2	19	59	364,815	487,262	852,077	0.785
2016	103,121,918	0	21	75	381,452	470,974	852,426	0.827
2017	109,015,035	1	22	79	328,739	480,282	809,021	0.742
	542,827,507	6	109	332	2,172,553	2,679,746	4,852,299	
Adjusted Loss to Payroll Ratio:					0.400	0.494	0.894	
Expected Unlimited Loss to Payroll Ratio:					0.406	0.529	0.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.395	0.468	0.863	
Credibility:					0.56	0.54		
Indicated Limited Loss to Payroll Ratio:					0.398	0.482	0.880	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.424	0.563	0.987	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								94.2%

Code: 8106 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: METAL STOCK DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	204,191,661	5	147	313	3,058,768	2,917,769	5,976,537	2.927
2016	212,927,288	11	147	308	3,140,700	4,086,403	7,227,103	3.394
2017	243,699,039	0	158	360	2,958,196	3,298,134	6,256,330	2.567
	660,817,988	16	452	981	9,157,665	10,302,307	19,459,971	
Adjusted Loss to Payroll Ratio:					1.386	1.559	2.945	
Expected Unlimited Loss to Payroll Ratio:					1.720	2.461	4.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.625	2.001	3.625	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.386	1.559	2.945	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.517	1.978	3.496	
Indicated Relativity Change:								-16.4%
Relativity to Statewide Average Loss to Payroll Ratio:								333.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	176,659,820	6	53	139	1,431,965	1,435,145	2,867,110	1.623
2014	202,707,553	2	78	177	1,645,972	1,335,281	2,981,253	1.471
2015	241,930,199	3	53	192	870,075	978,171	1,848,246	0.764
2016	418,167,172	6	120	322	3,645,706	3,075,757	6,721,463	1.607
2017	331,458,076	3	60	201	2,260,947	3,094,501	5,355,448	1.616
1,370,922,821		20	364	1,031	9,854,665	9,918,854	19,773,520	
Adjusted Loss to Payroll Ratio:					0.719	0.724	1.442	
Expected Unlimited Loss to Payroll Ratio:					0.757	0.873	1.630	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.737	0.772	1.509	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					0.719	0.726	1.445	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.766	0.849	1.614	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								154.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	85,146,031	4	28	129	507,366	358,045	865,411	1.016
2014	90,226,884	6	41	116	1,052,186	1,084,478	2,136,664	2.368
2015	97,921,130	3	40	101	830,902	645,604	1,476,506	1.508
2016	105,688,435	2	56	126	1,436,241	1,089,404	2,525,645	2.390
2017	102,454,263	1	31	126	626,342	715,637	1,341,979	1.310
481,436,743		16	196	598	4,453,036	3,893,168	8,346,204	
Adjusted Loss to Payroll Ratio:					0.925	0.809	1.734	
Expected Unlimited Loss to Payroll Ratio:					1.029	1.091	2.120	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.010	0.981	1.991	
Credibility:					0.77	0.69		
Indicated Limited Loss to Payroll Ratio:					0.945	0.862	1.807	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.998	0.992	1.991	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								189.9%

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Effective January 1, 2021 (Proposed)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	52,617,714	4	33	76	526,496	888,633	1,415,129	2.689
2014	61,643,133	3	49	103	1,083,374	942,797	2,026,171	3.287
2015	62,764,978	2	50	107	665,530	750,009	1,415,539	2.255
2016	70,208,924	0	44	110	532,677	595,351	1,128,028	1.607
2017	75,585,436	0	36	127	368,055	535,131	903,186	1.195
	322,820,185	9	212	523	3,176,132	3,711,921	6,888,053	
Adjusted Loss to Payroll Ratio:					0.984	1.150	2.134	
Expected Unlimited Loss to Payroll Ratio:					1.237	1.607	2.844	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.190	1.372	2.562	
Credibility:					0.70	0.67		
Indicated Limited Loss to Payroll Ratio:					1.046	1.223	2.269	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.126	1.481	2.608	
Indicated Relativity Change:								-8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								248.8%

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Effective January 1, 2021 (Proposed)

Code: 8209 RHG: 1 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: VEGETABLES – FRESH VEGETABLES OR TOMATO PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	278,356,460	11	295	500	4,438,423	5,653,849	10,092,272	3.626
2016	273,661,983	8	272	543	4,910,979	5,825,490	10,736,469	3.923
2017	285,375,293	3	290	501	4,320,804	4,520,671	8,841,475	3.098
	837,393,736	22	857	1,544	13,670,206	16,000,009	29,670,214	
Adjusted Loss to Payroll Ratio:					1.632	1.911	3.543	
Expected Unlimited Loss to Payroll Ratio:					1.645	2.346	3.991	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.604	1.948	3.552	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.632	1.911	3.543	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.726	2.199	3.925	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								374.4%

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

Code: 8215 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: HAY, GRAIN OR FEED DEALERS; WAREHOUSES – GRAIN OR BEAN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	96,633,968	12	76	104	1,909,865	1,734,486	3,644,351	3.771
2014	81,977,960	8	60	109	1,790,430	2,057,750	3,848,180	4.694
2015	82,908,835	8	59	123	1,904,989	2,250,407	4,155,396	5.012
2016	80,017,909	2	72	138	1,187,712	1,781,893	2,969,605	3.711
2017	75,478,948	3	55	93	1,805,342	1,825,298	3,630,640	4.810
	417,017,621	33	322	567	8,598,338	9,649,835	18,248,173	
Adjusted Loss to Payroll Ratio:					2.062	2.314	4.376	
Expected Unlimited Loss to Payroll Ratio:					2.060	2.962	5.021	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.902	2.253	4.155	
Credibility:					0.94	0.91		
Indicated Limited Loss to Payroll Ratio:					2.052	2.309	4.361	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.299	3.130	5.429	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								517.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	380,080,058	16	172	293	5,072,721	5,039,008	10,111,729	2.660
2016	409,088,120	14	152	279	4,926,845	4,797,574	9,724,419	2.377
2017	444,673,519	5	155	297	4,954,439	4,038,225	8,992,664	2.022
	1,233,841,698	35	479	869	14,954,005	13,874,806	28,828,811	
Adjusted Loss to Payroll Ratio:					1.212	1.125	2.337	
Expected Unlimited Loss to Payroll Ratio:					1.361	1.826	3.186	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.252	1.403	2.655	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.212	1.125	2.337	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.371	1.595	2.965	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								282.9%

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

Code: 8232 RHG: 5 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,045,659,333	36	680	1,288	20,982,011	18,404,320	39,386,331	3.767
2017	1,207,232,220	20	678	1,490	18,015,080	20,489,488	38,504,568	3.189
	2,252,891,553	56	1,358	2,778	38,997,091	38,893,808	77,890,899	
Adjusted Loss to Payroll Ratio:					1.731	1.726	3.457	
Expected Unlimited Loss to Payroll Ratio:					1.955	2.285	4.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.805	1.738	3.544	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.731	1.726	3.457	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.939	2.341	4.280	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								408.3%

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Effective January 1, 2021 (Proposed)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	11,538,548	3	8	15	487,947	577,419	1,065,366	9.233
2014	11,408,212	0	9	8	128,303	139,556	267,859	2.348
2015	11,351,660	1	7	14	202,521	281,909	484,430	4.267
2016	11,653,851	0	5	15	159,333	159,436	318,769	2.735
2017	13,217,991	1	12	20	219,101	349,436	568,537	4.301
	59,170,262	5	41	72	1,197,206	1,507,755	2,704,962	
Adjusted Loss to Payroll Ratio:					2.023	2.548	4.571	
Expected Unlimited Loss to Payroll Ratio:					1.981	2.786	4.767	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.871	2.266	4.136	
Credibility:					0.43	0.42		
Indicated Limited Loss to Payroll Ratio:					1.936	2.384	4.321	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.120	3.026	5.146	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								491.0%

Code: 8278 RHG: 6 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES – JOCKEYS/HARNESS DRIVERS

POLICY YEAR	PER RACE	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER RACE
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	311.0	1	2	2	89,584	124,745	214,329	689.160
2014	285.0	0	0	0	0	0	0	0.000
2015	327.3	0	0	1	0	308	308	0.941
2016	194.0	0	1	0	2,410	395	2,805	14.459
2017	282.3	1	0	0	146,099	48,491	194,590	689.302
	1,399.6	2	3	3	238,093	173,939	412,032	
Adjusted Loss to Payroll Ratio:					170.115	124.278	294.393	
Expected Unlimited Loss to Payroll Ratio:					36.208	44.763	80.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					31.596	35.619	67.215	
Credibility:					0.12	0.11		
Indicated Limited Loss to Payroll Ratio:					48.218	45.372	93.590	
Limit Factor:					1.131	1.418		
Indicated (Unlimited) Loss to Payroll Ratio:					54.535	64.337	118.872	
Indicated Relativity Change:								46.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					46.434	54.780	101.214	
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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Effective January 1, 2021 (Proposed)

Code: 8286 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: LIVESTOCK DEALERS/AUCTION YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	5,883,815	0	2	10	956	8,018	8,974	0.153
2014	7,213,230	0	6	12	47,610	101,778	149,388	2.071
2015	7,876,075	0	2	9	11,528	26,974	38,502	0.489
2016	7,176,518	2	10	21	211,419	423,077	634,496	8.841
2017	7,576,426	0	9	16	195,321	184,824	380,145	5.017
	35,726,064	2	29	68	466,835	744,671	1,211,506	
Adjusted Loss to Payroll Ratio:					1.307	2.084	3.391	
Expected Unlimited Loss to Payroll Ratio:					1.366	2.399	3.766	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.314	2.049	3.363	
Credibility:					0.30	0.33		
Indicated Limited Loss to Payroll Ratio:					1.312	2.060	3.372	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.413	2.495	3.908	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								372.9%

Code: 8290 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES – SELF STORAGE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	186,828,733	8	63	168	1,045,893	1,403,655	2,449,548	1.311
2014	193,326,628	6	80	152	1,317,276	1,681,197	2,998,473	1.551
2015	205,770,047	8	93	182	1,536,090	2,263,833	3,799,923	1.847
2016	221,263,308	5	97	185	2,303,772	2,513,480	4,817,252	2.177
2017	226,769,964	2	87	211	2,000,756	2,125,514	4,126,270	1.820
	1,033,958,681	29	420	898	8,203,787	9,987,680	18,191,466	
Adjusted Loss to Payroll Ratio:					0.793	0.966	1.759	
Expected Unlimited Loss to Payroll Ratio:					0.846	1.086	1.932	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.789	0.884	1.673	
Credibility:					0.97	0.93		
Indicated Limited Loss to Payroll Ratio:					0.793	0.960	1.754	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.845	1.122	1.967	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								187.7%

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Code: 8291 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES – COLD STORAGE; WAREHOUSES – CLIMATE CONTROLLED STORAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	332,915,682	9	212	354	3,357,976	4,358,271	7,716,247	2.318
2016	349,223,659	9	193	381	3,730,763	4,862,754	8,593,517	2.461
2017	374,892,709	4	236	468	5,488,237	4,795,253	10,283,490	2.743
	1,057,032,049	22	641	1,203	12,576,976	14,016,278	26,593,254	
Adjusted Loss to Payroll Ratio:					1.190	1.326	2.516	
Expected Unlimited Loss to Payroll Ratio:					1.248	1.751	2.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.134	1.332	2.465	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.190	1.326	2.516	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.333	1.798	3.131	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								298.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	955,795,608	73	1,280	1,798	24,782,119	28,279,696	53,061,815	5.552
2017	1,218,655,955	23	1,780	2,962	31,404,828	28,540,332	59,945,160	4.919
	2,174,451,564	96	3,060	4,760	56,186,947	56,820,028	113,006,975	
Adjusted Loss to Payroll Ratio:					2.584	2.613	5.197	
Expected Unlimited Loss to Payroll Ratio:					2.759	3.048	5.806	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.642	2.694	5.336	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.584	2.613	5.197	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.752	3.055	5.807	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								554.0%

Code: 8293 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: WAREHOUSES – FURNITURE; FURNITURE MOVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	182,415,206	20	224	261	4,882,548	5,150,351	10,032,899	5.500
2016	188,735,941	16	226	262	6,195,952	5,821,088	12,017,040	6.367
2017	204,204,429	21	263	279	6,477,813	6,213,165	12,690,978	6.215
	575,355,577	57	713	802	17,556,313	17,184,604	34,740,917	
Adjusted Loss to Payroll Ratio:					3.051	2.987	6.038	
Expected Unlimited Loss to Payroll Ratio:					3.167	3.489	6.656	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.942	2.835	5.778	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.051	2.987	6.038	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					3.341	3.790	7.131	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								680.4%

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Effective January 1, 2021 (Proposed)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	22,155,378	2	20	30	286,553	517,878	804,431	3.631
2014	22,360,186	3	19	19	538,846	810,582	1,349,428	6.035
2015	28,636,860	2	25	45	425,208	502,921	928,129	3.241
2016	26,149,776	0	21	25	286,348	356,490	642,838	2.458
2017	28,464,395	2	16	34	867,088	852,006	1,719,094	6.039
	127,766,595	9	101	153	2,404,043	3,039,876	5,443,919	
Adjusted Loss to Payroll Ratio:					1.882	2.379	4.261	
Expected Unlimited Loss to Payroll Ratio:					1.900	3.080	4.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.726	2.342	4.068	
Credibility:					0.57	0.58		
Indicated Limited Loss to Payroll Ratio:					1.815	2.364	4.178	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.033	3.205	5.238	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								499.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	563,566,138	10	235	258	5,019,460	5,872,627	10,892,087	1.933
2017	605,284,586	7	225	276	5,801,795	5,473,736	11,275,531	1.863
	1,168,850,724	17	460	534	10,821,255	11,346,364	22,167,619	
Adjusted Loss to Payroll Ratio:					0.926	0.971	1.897	
Expected Unlimited Loss to Payroll Ratio:					1.049	1.314	2.363	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	1.015	1.950	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.926	0.971	1.897	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.014	1.232	2.246	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								214.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	328,512,223	10	176	233	4,611,509	4,416,919	9,028,428	2.748
2016	371,250,401	11	211	275	6,103,609	5,110,003	11,213,612	3.020
2017	353,558,623	7	184	253	6,397,321	5,956,593	12,353,914	3.494
	1,053,321,247	28	571	761	17,112,439	15,483,516	32,595,954	
Adjusted Loss to Payroll Ratio:					1.625	1.470	3.095	
Expected Unlimited Loss to Payroll Ratio:					1.626	1.607	3.233	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.583	1.421	3.004	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.625	1.470	3.095	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.730	1.718	3.449	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								329.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	40,717,368	2	15	32	165,110	177,141	342,251	0.841
2014	44,311,804	1	12	25	197,778	98,834	296,612	0.669
2015	38,428,140	1	14	21	126,135	167,257	293,392	0.763
2016	41,187,174	0	20	25	420,608	387,799	808,407	1.963
2017	42,502,156	0	13	32	181,538	215,215	396,753	0.933
	207,146,642	4	74	135	1,091,168	1,046,246	2,137,414	
Adjusted Loss to Payroll Ratio:					0.527	0.505	1.032	
Expected Unlimited Loss to Payroll Ratio:					0.883	1.088	1.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.749	0.751	1.500	
Credibility:					0.51	0.47		
Indicated Limited Loss to Payroll Ratio:					0.636	0.635	1.271	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.696	0.806	1.502	
Indicated Relativity Change:								-23.8%
Relativity to Statewide Average Loss to Payroll Ratio:								143.3%

E1-1-18 INCLUDES EXPERIENCE OF 9516

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

Code: 8387 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: AUTO/TRUCK GASOLINE SERVICE STATIONS; AUTO/TRUCK OIL/FLUID SERVICE FACILITIES; AUTO/TRUCK WASHING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,030,377,517	19	701	781	10,886,850	10,785,854	21,672,704	2.103
2017	1,089,710,845	6	648	831	11,772,839	10,469,552	22,242,391	2.041
	2,120,088,361	25	1,349	1,612	22,659,689	21,255,406	43,915,095	
Adjusted Loss to Payroll Ratio:					1.069	1.003	2.071	
Expected Unlimited Loss to Payroll Ratio:					1.182	1.418	2.599	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.021	1.027	2.048	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.069	1.003	2.071	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.151	1.214	2.365	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								225.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	656,578,378	36	448	775	10,141,679	10,410,847	20,552,526	3.130
2017	682,880,119	17	440	786	10,904,257	11,604,757	22,509,014	3.296
	1,339,458,497	53	888	1,561	21,045,936	22,015,604	43,061,540	
Adjusted Loss to Payroll Ratio:					1.571	1.644	3.215	
Expected Unlimited Loss to Payroll Ratio:					1.578	1.832	3.410	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.431	1.487	2.917	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.571	1.644	3.215	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.692	1.990	3.683	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								351.3%

Code: 8389 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO OR TRUCK REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,316,876,398	30	570	959	13,198,903	13,942,861	27,141,764	2.061
2017	1,354,102,371	19	464	945	12,570,839	13,583,980	26,154,819	1.932
	2,670,978,769	49	1,034	1,904	25,769,742	27,526,840	53,296,582	
Adjusted Loss to Payroll Ratio:					0.965	1.031	1.995	
Expected Unlimited Loss to Payroll Ratio:					1.078	1.363	2.442	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.915	0.940	1.855	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.965	1.031	1.995	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.056	1.308	2.364	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								225.6%

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

Code: 8390 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	19,148,175	1	8	39	129,069	184,987	314,056	1.640
2014	23,775,062	0	12	28	49,744	110,775	160,519	0.675
2015	23,768,887	1	23	30	351,246	371,365	722,611	3.040
2016	22,911,168	0	6	27	68,738	102,052	170,790	0.745
2017	29,111,406	0	17	39	646,760	499,651	1,146,411	3.938
	118,714,699	2	66	163	1,245,555	1,268,831	2,514,386	
Adjusted Loss to Payroll Ratio:					1.049	1.069	2.118	
Expected Unlimited Loss to Payroll Ratio:					0.970	1.377	2.346	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.848	1.033	1.881	
Credibility:					0.43	0.43		
Indicated Limited Loss to Payroll Ratio:					0.935	1.048	1.983	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.995	1.225	2.221	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								211.9%

Code: 8391 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	5,101,564,699	102	2,092	4,246	45,341,241	44,327,328	89,668,569	1.758
2017	5,411,390,421	46	2,095	4,482	49,960,717	47,237,990	97,198,707	1.796
	10,512,955,120	148	4,187	8,728	95,301,958	91,565,318	186,867,276	
Adjusted Loss to Payroll Ratio:					0.907	0.871	1.777	
Expected Unlimited Loss to Payroll Ratio:					0.941	1.045	1.986	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.853	0.848	1.701	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.907	0.871	1.777	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.976	1.055	2.031	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								193.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	480,520,473	8	292	444	4,207,130	4,444,432	8,651,562	1.800
2016	497,329,151	9	250	363	3,265,854	4,334,722	7,600,576	1.528
2017	537,435,162	1	292	367	5,091,316	5,517,112	10,608,428	1.974
	1,515,284,786	18	834	1,174	12,564,300	14,296,266	26,860,566	
Adjusted Loss to Payroll Ratio:					0.829	0.943	1.773	
Expected Unlimited Loss to Payroll Ratio:					0.934	1.298	2.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.793	0.895	1.688	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.829	0.943	1.773	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.908	1.197	2.105	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								200.8%

Code: 8393 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: AUTO OR TRUCK BODY REPAIRING AND PAINTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,264,384,816	21	453	571	9,382,834	8,844,635	18,227,469	1.442
2017	1,353,868,711	13	406	618	11,911,463	10,841,296	22,752,759	1.681
	2,618,253,527	34	859	1,189	21,294,297	19,685,931	40,980,228	
Adjusted Loss to Payroll Ratio:					0.813	0.752	1.565	
Expected Unlimited Loss to Payroll Ratio:					0.885	0.902	1.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.751	0.622	1.373	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.813	0.752	1.565	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.891	0.954	1.845	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								176.0%

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

Code: 8397 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK TRANSMISSION REPAIRING AND REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	48,986,436	1	21	31	373,500	320,723	694,223	1.417
2014	50,490,673	0	23	27	407,241	248,373	655,614	1.298
2015	49,613,108	2	19	35	320,462	285,405	605,867	1.221
2016	48,516,816	2	17	31	473,906	595,347	1,069,253	2.204
2017	47,036,250	0	23	30	505,967	622,393	1,128,360	2.399
	244,643,283	5	103	154	2,081,076	2,072,242	4,153,318	
Adjusted Loss to Payroll Ratio:					0.851	0.847	1.698	
Expected Unlimited Loss to Payroll Ratio:					1.115	1.071	2.186	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.975	0.804	1.779	
Credibility:					0.61	0.52		
Indicated Limited Loss to Payroll Ratio:					0.899	0.826	1.726	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.958	0.966	1.924	
Indicated Relativity Change:								-12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								183.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	173,930,262	3	49	73	853,394	1,013,638	1,867,032	1.073
2014	192,750,663	5	48	88	1,359,050	1,279,759	2,638,809	1.369
2015	201,366,517	1	62	95	1,135,905	1,140,058	2,275,963	1.130
2016	205,256,330	1	67	87	1,431,598	1,506,415	2,938,013	1.431
2017	209,938,519	1	53	89	1,629,803	843,078	2,472,881	1.178
	983,242,290	11	279	432	6,409,749	5,782,949	12,192,698	
Adjusted Loss to Payroll Ratio:					0.652	0.588	1.240	
Expected Unlimited Loss to Payroll Ratio:					0.623	0.851	1.474	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.542	0.616	1.158	
Credibility:					0.82	0.78		
Indicated Limited Loss to Payroll Ratio:					0.632	0.594	1.226	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.708	0.806	1.514	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								144.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	183,616,013	11	183	307	3,795,530	3,496,186	7,291,716	3.971
2015	176,009,783	6	164	289	3,470,997	2,797,819	6,268,816	3.562
2016	196,845,287	8	122	280	3,528,608	2,550,595	6,079,203	3.088
2017	164,369,924	5	103	265	2,486,237	2,735,015	5,221,252	3.177
	720,841,007	30	572	1,141	13,281,372	11,579,616	24,860,988	
Adjusted Loss to Payroll Ratio:					1.842	1.606	3.449	
Expected Unlimited Loss to Payroll Ratio:					2.092	2.475	4.567	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.932	1.883	3.815	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.842	1.606	3.449	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.064	2.178	4.242	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								404.7%

INCLUDES EXPERIENCE OF 8265 D1-1-19

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	10,519,961,877	21	269	603	8,881,442	9,242,068	18,123,510	0.172
2017	11,386,698,936	11	278	654	10,090,811	11,442,341	21,533,152	0.189
	21,906,660,812	32	547	1,257	18,972,253	20,684,409	39,656,662	
Adjusted Loss to Payroll Ratio:					0.087	0.094	0.181	
Expected Unlimited Loss to Payroll Ratio:					0.084	0.109	0.193	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.079	0.078	0.157	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.087	0.094	0.181	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.098	0.134	0.232	
Indicated Relativity Change:								20.1%
Relativity to Statewide Average Loss to Payroll Ratio:								22.1%

CLASSIFICATION RELATIVITY REVIEW SHEET

Effective January 1, 2021 (Proposed)

Code: 8631 RHG: 7 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES – ALL OTHER EMPLOYEES

POLICY YEAR	PER OCCUPIED STALL DAYS	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER EXPOSURE
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	10,417	0	0	1	0	301	301	2.888
2017	2,019	1	0	0	97,426	402,574	500,000	24768.779
	12,436	1	0	1	97,426	402,875	500,301	
Adjusted Loss to Payroll Ratio:					7.834	32.396	40.230	
Expected Unlimited Loss to Payroll Ratio:					0.895	1.772	2.667	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.737	1.225	1.962	
Credibility:					0.01	0.01		
Indicated Limited Loss to Payroll Ratio:					0.808	1.537	2.345	
Limit Factor:					1.198	1.633		
Indicated (Unlimited) Loss to Payroll Ratio:					0.968	2.510	3.478	
Indicated Relativity Change:								30.4%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.927	2.406	3.333	
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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

Code: 8720 RHG: 4 NAICS: 52 ILDG: 3 MLDG: 3 CLASS: INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR INSPECTING; WEIGHERS/SAMPLERS/INSPECTORS ON DOCKS/RAIL STATIONS/WAREHOUSES; UNMANNED AIRCRAFT SYSTEM OPERATION – LESS THAN 55 POUNDS

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	262,328,772	5	45	64	1,098,442	642,863	1,741,305	0.664
2014	312,897,877	3	34	63	1,084,130	904,952	1,989,082	0.636
2015	328,097,771	5	56	91	1,916,263	1,111,926	3,028,189	0.923
2016	322,002,759	2	62	77	1,840,336	1,349,167	3,189,503	0.991
2017	345,582,643	5	58	79	2,521,622	2,152,296	4,673,918	1.352
	1,570,909,822	20	255	374	8,460,793	6,161,203	14,621,997	
Adjusted Loss to Payroll Ratio:					0.539	0.392	0.931	
Expected Unlimited Loss to Payroll Ratio:					0.468	0.402	0.870	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.467	0.329	0.796	
Credibility:					0.89	0.71		
Indicated Limited Loss to Payroll Ratio:					0.531	0.374	0.904	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.581	0.474	1.055	
Indicated Relativity Change:								21.3%
Relativity to Statewide Average Loss to Payroll Ratio:								100.7%

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

Code: 8729 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: ELEVATOR SERVICE INSPECTIONS/OILING/ADJUSTING – NO REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	30,113,282	0	1	3	2,893	3,534	6,427	0.021
2014	31,251,473	1	3	5	69,575	95,651	165,226	0.529
2015	34,217,214	0	2	1	87,878	94,380	182,258	0.533
2016	41,262,557	0	3	3	34,825	38,820	73,645	0.178
2017	48,419,577	0	3	3	67,816	57,260	125,076	0.258
	185,264,103	1	12	15	262,987	289,645	552,632	
Adjusted Loss to Payroll Ratio:					0.142	0.156	0.298	
Expected Unlimited Loss to Payroll Ratio:					0.482	0.238	0.720	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.466	0.215	0.681	
Credibility:					0.39	0.25		
Indicated Limited Loss to Payroll Ratio:					0.340	0.200	0.540	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.366	0.242	0.608	
Indicated Relativity Change:								-15.5%
Relativity to Statewide Average Loss to Payroll Ratio:								58.0%

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

Code: 8740 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: APT/CONDO COMPLEX / BLDG / WAREHOUSES / COMM & RES
MIXED-USE BLDG OPERATION – PROPERTY MGMT
SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	960,746,026	21	141	264	3,428,941	3,382,343	6,811,284	0.709
2015	1,007,862,308	17	155	230	3,352,366	4,223,266	7,575,632	0.752
2016	1,156,122,955	7	148	234	3,004,491	3,387,433	6,391,924	0.553
2017	1,265,810,537	2	158	239	3,310,162	3,371,694	6,681,856	0.528
	4,390,541,825	47	602	967	13,095,959	14,364,736	27,460,695	
Adjusted Loss to Payroll Ratio:					0.298	0.327	0.625	
Expected Unlimited Loss to Payroll Ratio:					0.324	0.397	0.721	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.302	0.323	0.626	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.298	0.327	0.625	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.318	0.382	0.700	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								66.8%

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

Code: 8741 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 1 CLASS: REAL ESTATE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	6,798,298,559	18	91	197	2,196,445	2,282,132	4,478,577	0.066
2014	7,706,336,715	16	111	209	2,957,624	2,890,412	5,848,036	0.076
2015	7,933,948,128	4	93	195	1,979,192	2,001,226	3,980,418	0.050
2016	9,079,241,282	3	104	206	2,199,843	2,328,001	4,527,844	0.050
2017	9,687,371,917	7	98	196	2,704,856	2,407,755	5,112,611	0.053
	41,205,196,601	48	497	1,003	12,037,960	11,909,525	23,947,485	
Adjusted Loss to Payroll Ratio:					0.029	0.029	0.058	
Expected Unlimited Loss to Payroll Ratio:					0.032	0.040	0.071	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.029	0.030	0.058	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.029	0.029	0.058	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.032	0.037	0.069	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								6.6%

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

Code: 8742 RHG: 4 NAICS: 8742 ILDG: 4 MLDG: 3 CLASS: SALESPERSONS – OUTSIDE
Code: 8744 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: BOY/GIRL SCOUT COUNCILS – DISTRICT EXECS
Code: 8746 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: NEWSPAPER PUBLISHING –
REPORTERS/PHOTOGRAPHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	49,457,581,836	95	1,697	3,250	50,187,895	64,667,357	114,855,252	0.232
2017	53,459,321,378	56	1,714	3,279	51,878,685	47,960,354	99,839,039	0.187
	102,916,903,214	151	3,411	6,529	102,066,581	112,627,710	214,694,291	
Adjusted Loss to Payroll Ratio:					0.099	0.109	0.209	
Expected Unlimited Loss to Payroll Ratio:					0.110	0.124	0.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.098	0.120	0.219	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.099	0.109	0.209	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.109	0.139	0.247	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								23.6%

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

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

Code: 8743 RHG: 6 NAICS: 52 ILDG: 2 MLDG: 2 CLASS: MORTGAGE BROKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	501,872,767	1	13	19	295,437	645,587	941,024	0.188
2014	557,722,992	1	15	24	267,764	290,826	558,590	0.100
2015	608,698,376	1	10	17	205,384	264,366	469,750	0.077
2016	659,160,338	0	12	10	353,829	318,435	672,264	0.102
2017	692,311,348	0	6	5	143,493	86,317	229,810	0.033
	3,019,765,821	3	56	75	1,265,905	1,605,531	2,871,437	
Adjusted Loss to Payroll Ratio:					0.042	0.053	0.095	
Expected Unlimited Loss to Payroll Ratio:					0.051	0.072	0.124	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.050	0.053	0.103	
Credibility:					0.47	0.45		
Indicated Limited Loss to Payroll Ratio:					0.046	0.053	0.099	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.052	0.075	0.127	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								12.1%

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

Code: 8745 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: NEWS AGENTS OR DISTRIBUTORS OF
MAGAZINES/PERIODICALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	35,453,348	3	38	47	700,705	771,393	1,472,098	4.152
2014	31,684,918	1	28	23	571,102	691,268	1,262,370	3.984
2015	27,491,105	2	27	32	669,849	738,237	1,408,086	5.122
2016	24,171,736	1	16	12	405,091	309,654	714,745	2.957
2017	23,580,035	1	32	18	479,858	598,361	1,078,219	4.573
	142,381,142	8	141	132	2,826,605	3,108,913	5,935,518	
Adjusted Loss to Payroll Ratio:					1.985	2.184	4.169	
Expected Unlimited Loss to Payroll Ratio:					2.364	2.777	5.141	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.274	2.371	4.645	
Credibility:					0.66	0.60		
Indicated Limited Loss to Payroll Ratio:					2.083	2.258	4.342	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.244	2.735	4.979	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								475.0%

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

Code: 8748 RHG: 3 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: AUTO OR TRUCK DEALERS – SALESPERSONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	3,066,532,691	19	271	397	9,163,906	8,890,586	18,054,492	0.589
2017	3,114,355,693	3	253	378	8,160,277	7,138,078	15,298,355	0.491
	6,180,888,384	22	524	775	17,324,182	16,028,663	33,352,845	
Adjusted Loss to Payroll Ratio:					0.280	0.259	0.540	
Expected Unlimited Loss to Payroll Ratio:					0.271	0.303	0.573	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.246	0.246	0.491	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.280	0.259	0.540	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.302	0.314	0.616	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								58.8%

Code: 8749 RHG: 1 NAICS: 52 ILDG: 4 MLDG: 3 CLASS: MORTGAGE BANKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,827,120,848	15	72	122	1,844,981	1,709,304	3,554,285	0.195
2014	2,297,598,164	14	49	104	1,976,081	1,943,564	3,919,645	0.171
2015	3,243,630,601	5	71	114	2,386,605	2,238,094	4,624,699	0.143
2016	3,517,250,561	3	52	113	2,248,558	1,633,560	3,882,118	0.110
2017	3,394,293,264	2	55	101	1,814,125	1,528,039	3,342,164	0.098
	14,279,893,438	39	299	554	10,270,350	9,052,560	19,322,910	
Adjusted Loss to Payroll Ratio:					0.072	0.063	0.135	
Expected Unlimited Loss to Payroll Ratio:					0.079	0.075	0.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.082	0.067	0.149	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.072	0.064	0.136	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.076	0.073	0.149	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								14.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	491,974,942	7	44	62	1,229,166	1,045,461	2,274,627	0.462
2014	500,771,011	7	39	61	1,644,927	1,183,602	2,828,529	0.565
2015	518,459,400	6	29	49	1,338,489	939,974	2,278,463	0.439
2016	527,761,012	5	32	47	1,239,513	1,173,037	2,412,550	0.457
2017	579,022,782	0	54	55	1,089,927	1,613,043	2,702,970	0.467
	2,617,989,147	25	198	274	6,542,021	5,955,117	12,497,138	
Adjusted Loss to Payroll Ratio:					0.250	0.227	0.477	
Expected Unlimited Loss to Payroll Ratio:					0.298	0.291	0.589	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.245	0.180	0.424	
Credibility:					0.90	0.74		
Indicated Limited Loss to Payroll Ratio:					0.249	0.215	0.464	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.282	0.305	0.587	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								56.0%

Code: 8800 RHG: 1 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MAILING OR ADDRESSING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	274,195,405	4	101	140	2,213,113	2,788,117	5,001,230	1.824
2014	291,288,220	10	107	116	3,305,508	2,825,969	6,131,477	2.105
2015	240,752,963	6	99	127	2,841,279	2,963,541	5,804,820	2.411
2016	308,081,120	1	100	167	2,454,959	2,490,233	4,945,192	1.605
2017	278,070,489	0	96	160	2,017,918	2,278,963	4,296,881	1.545
	1,392,388,197	21	503	710	12,832,776	13,346,823	26,179,599	
Adjusted Loss to Payroll Ratio:					0.922	0.959	1.880	
Expected Unlimited Loss to Payroll Ratio:					1.007	1.068	2.075	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.034	1.009	2.043	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.922	0.959	1.880	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.974	1.103	2.077	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								198.2%

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

Code: 8801 RHG: 1 NAICS: 52 ILDG: 3 MLDG: 2 CLASS: CREDIT UNIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,121,930,709	6	100	317	1,647,926	2,135,158	3,783,084	0.337
2014	1,172,325,830	9	108	366	2,053,574	2,521,215	4,574,789	0.390
2015	1,294,236,597	11	114	318	3,575,676	3,543,585	7,119,261	0.550
2016	1,396,423,061	7	93	333	2,433,973	2,451,952	4,885,925	0.350
2017	1,442,112,940	2	108	307	2,412,187	2,680,616	5,092,803	0.353
	6,427,029,137	35	523	1,641	12,123,337	13,332,525	25,455,862	
Adjusted Loss to Payroll Ratio:					0.189	0.207	0.396	
Expected Unlimited Loss to Payroll Ratio:					0.188	0.243	0.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.196	0.220	0.416	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.189	0.207	0.396	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.199	0.239	0.438	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								41.8%

Code: 8803 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 3 CLASS: AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	5,782,345,254	14	136	197	2,965,465	2,995,000	5,960,465	0.103
2014	6,291,934,497	8	102	193	1,975,564	2,213,345	4,188,909	0.067
2015	6,892,307,058	7	100	194	1,943,009	2,717,105	4,660,114	0.068
2016	7,381,421,426	8	116	251	3,652,682	3,944,787	7,597,469	0.103
2017	7,525,969,982	5	102	199	3,691,187	3,967,866	7,659,053	0.102
	33,873,978,217	42	556	1,034	14,227,907	15,838,103	30,066,010	
Adjusted Loss to Payroll Ratio:					0.042	0.047	0.089	
Expected Unlimited Loss to Payroll Ratio:					0.038	0.050	0.088	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.038	0.042	0.080	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.042	0.047	0.089	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.045	0.057	0.102	
Indicated Relativity Change:								15.7%
Relativity to Statewide Average Loss to Payroll Ratio:								9.7%

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

Code: 8804 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: SUBSTANCE USE DISORDER RECOVERY HOMES; SOCIAL REHAB FACILITIES FOR ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	900,364,588	11	325	672	7,030,081	7,523,019	14,553,100	1.616
2017	886,294,621	7	348	696	8,842,491	8,464,319	17,306,810	1.953
	1,786,659,210	18	673	1,368	15,872,572	15,987,338	31,859,910	
Adjusted Loss to Payroll Ratio:					0.888	0.895	1.783	
Expected Unlimited Loss to Payroll Ratio:					0.864	1.122	1.986	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.760	0.819	1.579	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.888	0.895	1.783	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.957	1.084	2.040	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								194.7%

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

Code: 8806 RHG: 1 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: SHELTERED WORKSHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	128,158,534	14	114	297	1,805,847	2,649,443	4,455,290	3.476
2014	127,869,481	3	85	194	1,070,731	1,988,980	3,059,711	2.393
2015	124,026,900	1	94	245	804,001	1,555,031	2,359,032	1.902
2016	113,273,220	1	77	201	584,316	1,179,692	1,764,008	1.557
2017	111,174,410	1	64	209	841,745	1,877,161	2,718,906	2.446
	604,502,545	20	434	1,146	5,106,640	9,250,308	14,356,948	
Adjusted Loss to Payroll Ratio:					0.845	1.530	2.375	
Expected Unlimited Loss to Payroll Ratio:					1.063	1.974	3.037	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.955	1.517	2.472	
Credibility:					0.86	0.96		
Indicated Limited Loss to Payroll Ratio:					0.860	1.530	2.390	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.909	1.761	2.670	
Indicated Relativity Change:								-12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								254.7%

Code: 8807 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 1 CLASS: NEWSPAPER, MAGAZINE OR BOOK PUBLISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	587,109,760	4	24	48	1,069,306	731,682	1,800,988	0.307
2014	546,167,235	0	18	24	405,478	344,415	749,893	0.137
2015	557,946,451	3	16	40	673,835	649,011	1,322,846	0.237
2016	587,776,676	1	8	36	580,416	237,171	817,587	0.139
2017	572,877,329	0	12	26	665,586	501,260	1,166,846	0.204
	2,851,877,452	8	78	174	3,394,620	2,463,540	5,858,161	
Adjusted Loss to Payroll Ratio:					0.119	0.086	0.205	
Expected Unlimited Loss to Payroll Ratio:					0.109	0.098	0.207	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.111	0.091	0.202	
Credibility:					0.64	0.53		
Indicated Limited Loss to Payroll Ratio:					0.116	0.089	0.205	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.124	0.104	0.227	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								21.7%

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

Code: 8808 RHG: 2 NAICS: 52 ILDG: 4 MLDG: 3 CLASS: BANKS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	12,559,032,298	29	599	1,161	16,981,431	19,701,672	36,683,103	0.292
2017	13,054,052,355	37	533	1,096	19,564,107	21,513,979	41,078,086	0.315
	25,613,084,653	66	1,132	2,257	36,545,538	41,215,650	77,761,188	
Adjusted Loss to Payroll Ratio:					0.143	0.161	0.304	
Expected Unlimited Loss to Payroll Ratio:					0.124	0.145	0.269	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.127	0.129	0.257	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.143	0.161	0.304	
Limit Factor:					1.065	1.169		
Indicated (Unlimited) Loss to Payroll Ratio:					0.152	0.188	0.340	
Indicated Relativity Change:								26.3%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.150	0.186	0.336	
Relativity to Statewide Average Loss to Payroll Ratio:								32.1%

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

Code: 8810 RHG: 2 NAICS: 8810 ILDG: 4 MLDG: 3 CLASS: CLERICAL OFFICE EMPLOYEES
Code: 8811 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES
Code: 8812 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PUBLIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	184,557,818,939	238	4,817	10,001	124,739,794	141,613,972	266,353,766	0.144
2017	196,120,019,492	113	4,736	10,390	131,360,334	148,441,823	279,802,157	0.143
	380,677,838,430	351	9,553	20,391	256,100,128	290,055,795	546,155,924	
Adjusted Loss to Payroll Ratio:					0.067	0.076	0.143	
Expected Unlimited Loss to Payroll Ratio:					0.078	0.090	0.168	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.066	0.073	0.139	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.067	0.076	0.143	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.072	0.089	0.161	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								15.3%

CLASSES 8811 AND 8812 ADDED; 8811, 8812 E1-1-18

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

Code: 8813 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PRINTING OPERATION – EDITING AND DESIGNING;
BOOKBINDING OPERATION – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	576,934,173	2	33	84	830,770	940,667	1,771,437	0.307
2014	589,057,030	2	46	68	962,181	1,047,448	2,009,629	0.341
2015	577,744,094	4	51	79	1,305,263	1,527,836	2,833,099	0.490
2016	620,513,078	2	43	70	877,179	673,574	1,550,753	0.250
2017	621,310,755	0	44	92	993,820	1,637,724	2,631,544	0.424
	2,985,559,130	10	217	393	4,969,213	5,827,249	10,796,462	
Adjusted Loss to Payroll Ratio:					0.166	0.195	0.362	
Expected Unlimited Loss to Payroll Ratio:					0.177	0.212	0.389	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.162	0.172	0.335	
Credibility:					0.79	0.74		
Indicated Limited Loss to Payroll Ratio:					0.166	0.189	0.355	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.175	0.218	0.393	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								37.5%

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

Code: 8818 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	305,426,858	4	28	55	904,177	866,059	1,770,236	0.580
2014	274,589,491	2	29	41	811,071	728,209	1,539,280	0.561
2015	236,113,393	1	15	19	448,944	438,001	886,945	0.376
2016	278,348,570	0	15	27	665,038	566,373	1,231,411	0.442
2017	249,493,653	0	10	26	326,423	280,169	606,592	0.243
	1,343,971,965	7	97	168	3,155,653	2,878,811	6,034,465	
Adjusted Loss to Payroll Ratio:					0.235	0.214	0.449	
Expected Unlimited Loss to Payroll Ratio:					0.241	0.233	0.473	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.245	0.216	0.461	
Credibility:					0.65	0.56		
Indicated Limited Loss to Payroll Ratio:					0.238	0.215	0.453	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.254	0.251	0.505	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								48.2%

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

Code: 8820 RHG: 4 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: LAW FIRMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,830,458,459	18	312	476	9,734,520	10,833,561	20,568,081	0.263
2017	8,270,699,808	4	287	458	8,738,159	8,407,787	17,145,946	0.207
	16,101,158,267	22	599	934	18,472,678	19,241,347	37,714,026	
Adjusted Loss to Payroll Ratio:					0.115	0.120	0.234	
Expected Unlimited Loss to Payroll Ratio:					0.130	0.158	0.288	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.126	0.127	0.253	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.115	0.120	0.234	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.126	0.152	0.277	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								26.5%

Code: 8821 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: LAW FIRM SUPPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	203,305,803	4	30	41	540,360	677,901	1,218,261	0.599
2014	211,664,366	2	46	55	569,071	791,948	1,361,019	0.643
2015	243,060,377	2	33	47	672,866	760,164	1,433,030	0.590
2016	246,364,033	1	30	31	443,402	599,346	1,042,748	0.423
2017	256,405,111	2	30	38	1,226,375	1,031,434	2,257,809	0.881
	1,160,799,690	11	169	212	3,452,073	3,860,792	7,312,865	
Adjusted Loss to Payroll Ratio:					0.297	0.333	0.630	
Expected Unlimited Loss to Payroll Ratio:					0.277	0.376	0.654	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.277	0.329	0.606	
Credibility:					0.65	0.64		
Indicated Limited Loss to Payroll Ratio:					0.290	0.331	0.621	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.309	0.387	0.696	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								66.4%

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

Code: 8822 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 4 CLASS: INSURANCE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,377,894,772	27	410	789	12,352,752	12,990,932	25,343,684	0.344
2017	7,423,135,250	8	355	655	11,553,670	11,726,995	23,280,665	0.314
	14,801,030,022	35	765	1,444	23,906,422	24,717,927	48,624,348	
Adjusted Loss to Payroll Ratio:					0.162	0.167	0.329	
Expected Unlimited Loss to Payroll Ratio:					0.153	0.191	0.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.155	0.164	0.320	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.162	0.167	0.329	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.174	0.202	0.376	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								35.9%

Code: 8823 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: RESIDENTIAL CARE FACILITIES FOR CHILDREN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	269,539,582	10	189	443	3,194,700	3,744,030	6,938,730	2.574
2015	268,403,712	4	151	402	2,390,356	2,904,010	5,294,366	1.973
2016	278,124,044	5	169	452	2,981,103	3,243,673	6,224,776	2.238
2017	264,836,637	2	149	441	2,491,636	3,122,389	5,614,025	2.120
	1,080,903,975	21	658	1,738	11,057,795	13,014,102	24,071,897	
Adjusted Loss to Payroll Ratio:					1.023	1.204	2.227	
Expected Unlimited Loss to Payroll Ratio:					1.154	1.483	2.638	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.028	1.122	2.149	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.023	1.204	2.227	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.090	1.407	2.497	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								238.2%

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

Code: 8827 RHG: 4 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: HOME CARE SERVICES; NURSING CARE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,540,593,569	70	1,258	1,697	28,022,354	29,424,641	57,446,995	2.261
2017	2,786,532,047	25	1,186	1,840	27,973,055	27,322,568	55,295,623	1.984
	5,327,125,616	95	2,444	3,537	55,995,408	56,747,209	112,742,617	
Adjusted Loss to Payroll Ratio:					1.051	1.065	2.116	
Expected Unlimited Loss to Payroll Ratio:					1.272	1.553	2.825	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.099	1.079	2.178	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.051	1.065	2.116	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.151	1.352	2.503	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								238.8%

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

Code: 8829 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: SKILLED NURSING FACILITIES; CONVALESCENT NURSING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	4,210,812,899	61	2,093	5,186	41,486,368	47,114,667	88,601,035	2.104
2017	4,717,890,025	24	2,156	5,946	45,687,874	54,764,333	100,452,207	2.129
	8,928,702,924	85	4,249	11,132	87,174,242	101,878,999	189,053,241	
Adjusted Loss to Payroll Ratio:					0.976	1.141	2.117	
Expected Unlimited Loss to Payroll Ratio:					1.121	1.511	2.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.986	1.103	2.089	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.976	1.141	2.117	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.052	1.382	2.433	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								232.1%

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

Code: 8831 RHG: 1 NAICS: 54 ILDG: 1 MLDG: 2 CLASS: HOSPITALS – VETERINARY; KENNELS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,812,731,906	20	561	4,178	6,624,228	10,884,112	17,508,340	0.966
2017	1,980,240,877	3	714	4,476	9,197,038	12,253,011	21,450,049	1.083
	3,792,972,783	23	1,275	8,654	15,821,266	23,137,123	38,958,389	
Adjusted Loss to Payroll Ratio:					0.417	0.610	1.027	
Expected Unlimited Loss to Payroll Ratio:					0.386	0.653	1.039	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.389	0.580	0.969	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.417	0.610	1.027	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.441	0.702	1.143	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								109.0%

Code: 8834 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: PHYSICIANS' PRACTICES/OUTPATIENT CLINICS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	18,969,654,938	58	1,727	5,668	43,911,787	47,719,855	91,631,642	0.483
2017	21,348,927,736	33	1,700	5,459	47,562,969	52,320,553	99,883,522	0.468
	40,318,582,674	91	3,427	11,127	91,474,756	100,040,409	191,515,164	
Adjusted Loss to Payroll Ratio:					0.227	0.248	0.475	
Expected Unlimited Loss to Payroll Ratio:					0.239	0.289	0.528	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.213	0.219	0.431	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.227	0.248	0.475	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.242	0.290	0.532	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								50.7%

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

Code: 8838 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 2 CLASS: MUSEUMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	485,578,027	4	89	260	1,146,576	1,627,656	2,774,232	0.571
2014	521,299,148	3	73	234	1,176,600	2,099,861	3,276,461	0.629
2015	566,894,030	6	78	273	1,231,977	2,275,567	3,507,544	0.619
2016	592,704,931	6	90	265	1,995,967	3,908,342	5,904,309	0.996
2017	633,077,946	2	81	312	1,357,989	2,377,228	3,735,217	0.590
2,799,554,082		21	411	1,344	6,909,109	12,288,654	19,197,763	
Adjusted Loss to Payroll Ratio:					0.247	0.439	0.686	
Expected Unlimited Loss to Payroll Ratio:					0.259	0.476	0.735	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.233	0.423	0.656	
Credibility:					0.89	0.96		
Indicated Limited Loss to Payroll Ratio:					0.245	0.438	0.684	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.269	0.556	0.825	
Indicated Relativity Change:								12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								78.7%

Code: 8839 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 1 CLASS: DENTISTS AND DENTAL SURGEONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	4,316,608,571	14	429	1,965	10,791,530	9,845,057	20,636,587	0.478
2017	4,632,810,063	9	378	2,018	11,722,295	10,056,536	21,778,831	0.470
8,949,418,634		23	807	3,983	22,513,826	19,901,594	42,415,419	
Adjusted Loss to Payroll Ratio:					0.252	0.222	0.474	
Expected Unlimited Loss to Payroll Ratio:					0.257	0.295	0.552	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.229	0.223	0.452	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.252	0.222	0.474	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.268	0.260	0.528	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								50.4%

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

Code: 8840 RHG: 6 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	2,031,326,151	8	84	283	1,636,843	1,672,368	3,309,211	0.163
2014	2,112,553,752	9	73	187	1,544,281	2,358,709	3,902,990	0.185
2015	2,238,306,371	7	86	237	1,179,271	2,462,327	3,641,598	0.163
2016	2,285,233,599	6	89	243	2,270,541	3,605,986	5,876,527	0.257
2017	2,338,325,546	2	51	227	1,195,372	2,101,876	3,297,248	0.141
	11,005,745,420	32	383	1,177	7,826,309	12,201,267	20,027,575	
Adjusted Loss to Payroll Ratio:					0.071	0.111	0.182	
Expected Unlimited Loss to Payroll Ratio:					0.087	0.187	0.274	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.072	0.115	0.187	
Credibility:					0.98	1.00		
Indicated Limited Loss to Payroll Ratio:					0.071	0.111	0.182	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.080	0.157	0.238	
Indicated Relativity Change:								-13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								22.7%

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

Code: 8846 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PRINTING OPERATION – SCREEN PRINTING – EDITING AND DESIGNING; SCREEN PRINTED MERCHANDISE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	112,320,536	4	29	22	642,051	901,599	1,543,650	1.374
2014	114,757,496	0	30	25	464,322	524,000	988,322	0.861
2015	129,861,950	2	44	20	695,952	818,534	1,514,486	1.166
2016	138,531,235	0	38	27	541,138	763,652	1,304,790	0.942
2017	146,315,789	0	16	16	152,416	230,973	383,389	0.262
	641,787,006	6	157	110	2,495,879	3,238,758	5,734,637	
Adjusted Loss to Payroll Ratio:					0.389	0.505	0.894	
Expected Unlimited Loss to Payroll Ratio:					0.506	0.687	1.193	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.464	0.559	1.022	
Credibility:					0.65	0.64		
Indicated Limited Loss to Payroll Ratio:					0.415	0.524	0.939	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.439	0.603	1.042	
Indicated Relativity Change:								-12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								99.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	78,715,230	13	113	275	2,436,892	3,146,729	5,583,621	7.093
2014	73,532,844	6	123	277	1,445,649	1,652,468	3,098,117	4.213
2015	65,852,832	10	84	189	1,383,198	1,434,679	2,817,877	4.279
2016	68,098,771	3	98	195	1,421,124	2,091,835	3,512,959	5.159
2017	66,949,842	3	74	218	1,450,133	1,486,365	2,936,498	4.386
	353,149,518	35	492	1,154	8,136,997	9,812,075	17,949,072	
Adjusted Loss to Payroll Ratio:					2.304	2.778	5.083	
Expected Unlimited Loss to Payroll Ratio:					2.474	3.317	5.791	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.409	2.934	5.342	
Credibility:					0.97	0.95		
Indicated Limited Loss to Payroll Ratio:					2.307	2.786	5.093	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.457	3.257	5.714	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								545.2%

Code: 8850 RHG: 2 NAICS: 52 ILDG: 3 MLDG: 4 CLASS: CHECK CASHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	220,289,578	16	104	106	2,019,438	1,849,010	3,868,448	1.756
2014	234,905,366	12	85	99	1,744,893	2,025,398	3,770,291	1.605
2015	247,874,439	12	80	101	2,201,683	2,128,948	4,330,631	1.747
2016	257,950,052	9	81	99	1,580,540	1,913,493	3,494,033	1.355
2017	263,842,552	0	53	78	986,372	1,354,879	2,341,251	0.887
	1,224,861,987	49	403	483	8,532,926	9,271,728	17,804,654	
Adjusted Loss to Payroll Ratio:					0.697	0.757	1.454	
Expected Unlimited Loss to Payroll Ratio:					0.796	0.918	1.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.820	0.816	1.635	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					0.697	0.761	1.458	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.742	0.890	1.632	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								155.7%

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

Code: 8851 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: CONGREGATE LIVING FACILITIES – ELDERLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	170,483,664	6	103	227	1,597,608	1,720,084	3,317,692	1.946
2014	169,122,259	11	103	260	2,077,718	2,492,629	4,570,347	2.702
2015	186,966,541	6	97	261	1,673,800	1,744,882	3,418,682	1.828
2016	195,800,165	3	81	210	1,599,479	1,963,647	3,563,126	1.820
2017	216,408,689	2	91	293	1,755,505	2,048,324	3,803,829	1.758
	938,781,318	28	475	1,251	8,704,111	9,969,565	18,673,676	
Adjusted Loss to Payroll Ratio:					0.927	1.062	1.989	
Expected Unlimited Loss to Payroll Ratio:					0.927	1.379	2.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.815	1.007	1.822	
Credibility:					0.96	0.97		
Indicated Limited Loss to Payroll Ratio:					0.923	1.060	1.983	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.994	1.284	2.278	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								217.3%

Code: 8852 RHG: 5 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: HOME INFUSION THERAPISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	30,852,625	0	7	12	183,839	97,474	281,313	0.912
2014	44,636,110	0	14	32	318,300	304,304	622,604	1.395
2015	54,949,857	1	5	24	219,952	141,064	361,016	0.657
2016	56,889,623	1	12	23	284,389	370,737	655,126	1.152
2017	47,986,622	0	5	15	196,219	252,616	448,835	0.935
	235,314,837	2	43	106	1,202,699	1,166,194	2,368,893	
Adjusted Loss to Payroll Ratio:					0.511	0.496	1.007	
Expected Unlimited Loss to Payroll Ratio:					0.732	0.776	1.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.618	0.505	1.122	
Credibility:					0.49	0.42		
Indicated Limited Loss to Payroll Ratio:					0.566	0.501	1.066	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.633	0.679	1.313	
Indicated Relativity Change:								-12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								125.2%

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

Code: 8859 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT;
INTERNET/WEB-BASED APPLICATION DEVELOPMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	61,786,333,592	22	312	1,054	7,901,031	8,656,615	16,557,646	0.027
2017	73,268,553,383	19	403	1,150	9,770,307	11,082,123	20,852,430	0.028
	135,054,886,974	41	715	2,204	17,671,338	19,738,738	37,410,076	
Adjusted Loss to Payroll Ratio:					0.013	0.015	0.028	
Expected Unlimited Loss to Payroll Ratio:					0.018	0.022	0.040	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.018	0.019	0.037	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.013	0.015	0.028	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.014	0.017	0.031	
Indicated Relativity Change:								-22.7%
Relativity to Statewide Average Loss to Payroll Ratio:								3.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	11,058,907,478	54	1,230	3,395	24,489,239	33,670,731	58,159,970	0.526
2017	11,598,362,173	30	1,326	3,918	21,700,281	27,117,279	48,817,560	0.421
	22,657,269,650	84	2,556	7,313	46,189,520	60,788,010	106,977,530	
Adjusted Loss to Payroll Ratio:					0.204	0.268	0.472	
Expected Unlimited Loss to Payroll Ratio:					0.192	0.279	0.471	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.198	0.258	0.457	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.204	0.268	0.472	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.217	0.314	0.531	
Indicated Relativity Change:								12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								50.6%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870 E1-1-18; EXPERIENCE RELATED TO SOCIAL SERVICES, SUPPLEMENTAL AND SPECIAL EDUCATIONAL PROGRAMS TRANSFERRED TO CODES 8869, 8871, 8872, 8873, 8874, AND 8876 E1-1-19

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

Code: 8870 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: FITNESS INSTRUCTION PROGRAMS OR STUDIOS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	92,189,875	0	35	35	356,572	567,237	923,809	1.002
2014	100,900,780	2	22	35	241,028	379,886	620,914	0.615
2015	109,719,051	2	13	33	289,503	357,404	646,907	0.590
2016	134,216,756	0	25	48	149,969	230,661	380,630	0.284
2017	133,831,693	0	25	59	390,482	482,283	872,765	0.652
	570,858,154	4	120	210	1,427,554	2,017,472	3,445,026	
Adjusted Loss to Payroll Ratio:					0.250	0.353	0.603	
Expected Unlimited Loss to Payroll Ratio:					0.263	0.410	0.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.272	0.380	0.651	
Credibility:					0.48	0.50		
Indicated Limited Loss to Payroll Ratio:					0.261	0.367	0.628	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.278	0.429	0.707	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								67.4%

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

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

Code: 8875 RHG: 3 NAICS: 61 ILDG: 1 MLDG: 2 CLASS: PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	1,098,234,833	11	114	366	2,584,884	3,407,389	5,992,273	0.546
2015	1,233,466,123	4	111	421	2,271,588	2,719,327	4,990,915	0.405
2016	1,359,875,504	5	129	463	2,674,687	4,087,420	6,762,107	0.497
2017	1,525,532,399	2	167	511	2,250,830	3,466,903	5,717,733	0.375
	5,217,108,859	22	521	1,761	9,781,989	13,681,039	23,463,028	
Adjusted Loss to Payroll Ratio:					0.187	0.262	0.450	
Expected Unlimited Loss to Payroll Ratio:					0.220	0.312	0.532	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.224	0.278	0.503	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.187	0.262	0.450	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.202	0.318	0.520	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								49.6%

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

Code: 9007 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: APT/CONDO OPERATION FOR SENIORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	175,550,934	8	81	147	1,061,463	1,046,987	2,108,450	1.201
2014	188,401,748	7	92	146	1,525,099	1,640,745	3,165,844	1.680
2015	192,789,469	11	92	171	2,352,653	2,024,126	4,376,779	2.270
2016	198,656,292	5	112	161	2,463,730	2,597,854	5,061,584	2.548
2017	214,113,822	5	104	178	2,277,176	2,507,616	4,784,792	2.235
	969,512,264	36	481	803	9,680,120	9,817,327	19,497,448	
Adjusted Loss to Payroll Ratio:					0.998	1.013	2.011	
Expected Unlimited Loss to Payroll Ratio:					1.017	1.086	2.102	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.937	0.853	1.790	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					0.998	0.995	1.994	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.075	1.205	2.280	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								217.6%

Code: 9008 RHG: 2 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: JANITORIAL SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,905,153,877	95	2,530	2,832	47,210,490	57,493,357	104,703,847	5.496
2017	2,144,811,459	48	2,509	3,182	54,971,497	68,565,336	123,536,833	5.760
	4,049,965,335	143	5,039	6,014	102,181,987	126,058,693	228,240,680	
Adjusted Loss to Payroll Ratio:					2.523	3.113	5.636	
Expected Unlimited Loss to Payroll Ratio:					2.731	3.500	6.231	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.534	2.852	5.386	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.523	3.113	5.636	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.687	3.639	6.326	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								603.5%

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

Code: 9009 RHG: 5 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: COMMERCIAL PROPERTIES – N.O.C. – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	749,930,042	20	286	425	6,893,678	7,328,583	14,222,261	1.896
2017	759,515,929	7	263	370	5,619,467	5,616,080	11,235,547	1.479
	1,509,445,971	27	549	795	12,513,145	12,944,663	25,457,808	
Adjusted Loss to Payroll Ratio:					0.829	0.858	1.687	
Expected Unlimited Loss to Payroll Ratio:					1.098	1.222	2.320	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.972	0.856	1.828	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.829	0.858	1.687	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.928	1.163	2.091	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								199.5%

Code: 9010 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: MOBILE HOME PARK OPERATION – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	158,002,372	13	84	146	1,981,315	2,198,576	4,179,891	2.645
2014	157,296,636	12	88	151	1,669,970	1,993,553	3,663,523	2.329
2015	166,084,071	7	98	128	1,685,352	2,008,564	3,693,916	2.224
2016	175,952,124	10	98	138	2,711,251	3,625,007	6,336,258	3.601
2017	182,915,893	7	64	151	1,796,296	2,107,531	3,903,827	2.134
	840,251,097	49	432	714	9,844,184	11,933,231	21,777,415	
Adjusted Loss to Payroll Ratio:					1.172	1.420	2.592	
Expected Unlimited Loss to Payroll Ratio:					1.287	1.711	2.998	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.187	1.345	2.531	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.172	1.420	2.592	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.262	1.720	2.982	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								284.5%

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

Code: 9011 RHG: 4 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER;
COMM/RES MIXED-USE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,542,270,538	67	1,171	2,142	26,055,656	31,399,351	57,455,007	2.260
2017	2,655,818,701	35	1,154	2,139	28,676,072	30,886,559	59,562,631	2.243
	5,198,089,240	102	2,325	4,281	54,731,728	62,285,909	117,017,637	
Adjusted Loss to Payroll Ratio:					1.053	1.198	2.251	
Expected Unlimited Loss to Payroll Ratio:					1.103	1.474	2.576	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.998	1.103	2.101	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.053	1.198	2.251	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.153	1.521	2.674	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								255.1%

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

Code: 9015 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: BUILDING OPERATION – N.O.C. – OTHER;
CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHER; LIBRARIES
– PRIVATE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	771,791,492	25	374	638	9,763,916	12,209,784	21,973,700	2.847
2017	826,462,569	13	499	711	10,792,634	12,654,904	23,447,538	2.837
	1,598,254,061	38	873	1,349	20,556,550	24,864,687	45,421,237	
Adjusted Loss to Payroll Ratio:					1.286	1.556	2.842	
Expected Unlimited Loss to Payroll Ratio:					1.285	1.746	3.030	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.163	1.307	2.469	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.286	1.556	2.842	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.408	1.974	3.383	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								322.7%

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

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

Code: 9016 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: AMUSEMENT/REC FACILITIES; DOG SHOWS; HORSE SHOWS/RODEOS – NOT STABLE EMPLOYEES; BOAT MARINA/RENTAL OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	763,450,630	13	373	984	7,152,581	9,151,096	16,303,677	2.136
2017	785,500,085	7	347	1,023	6,678,169	7,952,633	14,630,802	1.863
	1,548,950,715	20	720	2,007	13,830,750	17,103,729	30,934,479	
Adjusted Loss to Payroll Ratio:					0.893	1.104	1.997	
Expected Unlimited Loss to Payroll Ratio:					0.998	1.221	2.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.916	1.140	2.056	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.893	1.104	1.997	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.962	1.337	2.299	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								219.3%

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

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

Code: 9031 RHG: 3 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: PEST CONTROL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	369,149,182	17	204	375	4,901,402	4,764,445	9,665,847	2.618
2016	382,177,471	8	207	414	4,871,425	4,366,826	9,238,251	2.417
2017	382,428,741	5	221	437	6,047,263	5,860,394	11,907,657	3.114
	1,133,755,395	30	632	1,226	15,820,090	14,991,665	30,811,755	
Adjusted Loss to Payroll Ratio:					1.395	1.322	2.718	
Expected Unlimited Loss to Payroll Ratio:					1.275	1.353	2.629	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.169	1.065	2.234	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.395	1.322	2.718	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.503	1.601	3.104	
Indicated Relativity Change:								18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								296.1%

Code: 9033 RHG: 3 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: HOUSING AUTHORITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	7,339,203	0	7	3	49,497	39,426	88,923	1.212
2014	8,285,779	0	5	18	52,561	56,278	108,839	1.314
2015	8,273,559	0	7	14	119,983	122,076	242,059	2.926
2016	8,643,434	2	2	9	185,567	279,698	465,265	5.383
2017	10,535,514	1	2	15	80,845	85,193	166,038	1.576
	43,077,488	3	23	59	488,454	582,671	1,071,125	
Adjusted Loss to Payroll Ratio:					1.134	1.353	2.487	
Expected Unlimited Loss to Payroll Ratio:					1.425	1.544	2.969	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.199	1.214	2.412	
Credibility:					0.33	0.30		
Indicated Limited Loss to Payroll Ratio:					1.177	1.256	2.433	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.268	1.520	2.788	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								266.0%

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

Code: 9043 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: HOSPITALS

Code: 8830 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: INSTITUTIONAL EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	11,319,635,694	76	2,010	5,730	50,472,950	42,823,871	93,296,821	0.824
2017	12,061,568,890	21	1,993	6,108	59,169,559	48,345,319	107,514,878	0.891
	23,381,204,585	97	4,003	11,838	109,642,510	91,169,190	200,811,700	
Adjusted Loss to Payroll Ratio:					0.469	0.390	0.859	
Expected Unlimited Loss to Payroll Ratio:					0.484	0.482	0.967	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.426	0.352	0.778	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.469	0.390	0.859	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.505	0.472	0.977	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								93.2%

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

Code: 9048 RHG: 1 NAICS: 72 ILDG: 1 MLDG: 1 CLASS: CAMPS; BOY/GIRL SCOUT COUNCILS – CAMP OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	130,547,618	7	63	295	1,517,744	1,777,264	3,295,008	2.524
2014	135,830,831	5	40	314	571,952	1,019,572	1,591,524	1.172
2015	141,303,982	2	57	365	767,865	1,943,767	2,711,632	1.919
2016	153,167,768	5	74	390	1,021,360	1,819,967	2,841,327	1.855
2017	160,279,701	4	64	346	1,802,559	2,644,840	4,447,399	2.775
	721,129,900	23	298	1,710	5,681,479	9,205,409	14,886,889	
Adjusted Loss to Payroll Ratio:					0.788	1.277	2.064	
Expected Unlimited Loss to Payroll Ratio:					0.693	1.392	2.085	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.646	1.214	1.860	
Credibility:					0.78	0.90		
Indicated Limited Loss to Payroll Ratio:					0.757	1.270	2.027	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.800	1.462	2.262	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								215.8%

Code: 9050 RHG: 2 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	3,490,558,771	122	3,522	6,168	65,744,285	80,285,695	146,029,980	4.184
2017	3,752,402,341	46	3,417	6,255	71,695,693	83,583,225	155,278,918	4.138
	7,242,961,112	168	6,939	12,423	137,439,977	163,868,920	301,308,897	
Adjusted Loss to Payroll Ratio:					1.898	2.262	4.160	
Expected Unlimited Loss to Payroll Ratio:					2.010	2.751	4.761	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.856	2.361	4.217	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.898	2.262	4.160	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.021	2.645	4.666	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								445.1%

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

Code: 9053 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 3 CLASS: HEALTH CLUBS OR GYMS; SWIMMING POOLS/CLUBS; CLUBS – RACQUET SPORTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,431,165,582	14	359	743	6,164,400	9,221,267	15,385,667	1.075
2017	1,565,917,632	4	414	754	7,172,224	8,934,001	16,106,225	1.029
	2,997,083,213	18	773	1,497	13,336,623	18,155,268	31,491,891	
Adjusted Loss to Payroll Ratio:					0.445	0.606	1.051	
Expected Unlimited Loss to Payroll Ratio:					0.473	0.666	1.140	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.443	0.655	1.098	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.445	0.606	1.051	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.470	0.697	1.168	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								111.4%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	70,949,182	5	104	95	1,463,021	1,280,311	2,743,332	3.867
2014	71,501,374	3	96	83	1,046,651	1,271,120	2,317,771	3.242
2015	76,015,079	1	69	87	899,316	1,146,651	2,045,967	2.692
2016	90,495,541	1	88	142	1,174,543	1,517,483	2,692,026	2.975
2017	107,510,844	0	86	79	1,396,844	1,416,947	2,813,791	2.617
	416,472,021	10	443	486	5,980,376	6,632,513	12,612,889	
Adjusted Loss to Payroll Ratio:					1.436	1.593	3.029	
Expected Unlimited Loss to Payroll Ratio:					1.575	1.879	3.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.389	1.433	2.822	
Credibility:					0.86	0.81		
Indicated Limited Loss to Payroll Ratio:					1.429	1.562	2.992	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.511	1.798	3.309	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								315.7%

E1-1-18 INCLUDES EXPERIENCE OF 9053

Code: 9059 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: DAY CARE CENTERS – CHILD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,999,908,326	31	754	1,722	12,166,559	16,775,564	28,942,123	1.447
2017	2,105,427,381	12	756	1,763	13,455,085	19,044,608	32,499,693	1.544
	4,105,335,707	43	1,510	3,485	25,621,644	35,820,172	61,441,816	
Adjusted Loss to Payroll Ratio:					0.624	0.873	1.497	
Expected Unlimited Loss to Payroll Ratio:					0.600	0.937	1.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.534	0.708	1.242	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.624	0.873	1.497	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.665	1.020	1.685	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								160.7%

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

Code: 9060 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: CLUBS – COUNTRY OR GOLF

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	843,846,109	17	461	951	8,318,414	13,315,167	21,633,581	2.564
2017	912,838,291	12	454	1,021	8,755,568	10,043,138	18,798,706	2.059
	1,756,684,399	29	915	1,972	17,073,981	23,358,305	40,432,286	
Adjusted Loss to Payroll Ratio:					0.972	1.330	2.302	
Expected Unlimited Loss to Payroll Ratio:					1.090	1.573	2.663	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.000	1.469	2.469	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.972	1.330	2.302	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.047	1.610	2.657	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								253.5%

Code: 9061 RHG: 1 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: CLUBS – N.O.C.

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	234,599,718	7	115	214	1,327,072	1,693,920	3,020,992	1.288
2014	251,910,427	16	115	215	1,884,520	3,006,454	4,890,974	1.942
2015	252,370,943	12	124	193	2,866,095	3,567,035	6,433,130	2.549
2016	256,929,433	4	139	230	1,856,531	2,557,193	4,413,724	1.718
2017	271,076,953	3	159	209	3,396,563	3,444,531	6,841,094	2.524
	1,266,887,473	42	652	1,061	11,330,781	14,269,133	25,599,914	
Adjusted Loss to Payroll Ratio:					0.894	1.126	2.021	
Expected Unlimited Loss to Payroll Ratio:					0.862	1.081	1.943	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.808	1.063	1.870	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.894	1.126	2.021	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.945	1.296	2.242	
Indicated Relativity Change:								15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								213.9%

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

Code: 9066 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOMEOWNERS ASSOCIATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	237,503,820	8	95	172	1,777,207	1,908,763	3,685,970	1.552
2014	246,341,818	15	122	185	2,393,445	2,474,691	4,868,136	1.976
2015	254,351,256	15	108	191	2,414,832	2,338,684	4,753,516	1.869
2016	253,384,998	7	121	201	2,128,883	2,503,171	4,632,054	1.828
2017	259,358,755	0	120	180	1,596,451	2,105,136	3,701,587	1.427
	1,250,940,647	45	566	929	10,310,817	11,330,444	21,641,262	
Adjusted Loss to Payroll Ratio:					0.824	0.906	1.730	
Expected Unlimited Loss to Payroll Ratio:					0.991	1.223	2.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.875	0.933	1.807	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.824	0.906	1.730	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.871	1.043	1.914	
Indicated Relativity Change:								-13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								182.6%

Code: 9067 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 1 CLASS: CLUBS – BOYS AND GIRLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	231,963,459	8	79	249	1,022,992	1,434,768	2,457,760	1.060
2014	246,374,859	7	77	228	697,860	1,518,617	2,216,477	0.900
2015	261,752,461	4	100	248	1,285,840	2,057,530	3,343,370	1.277
2016	277,342,984	3	88	298	1,586,143	1,716,480	3,302,623	1.191
2017	269,468,835	1	81	268	1,085,350	1,267,605	2,352,955	0.873
	1,286,902,598	23	425	1,291	5,678,185	7,995,001	13,673,187	
Adjusted Loss to Payroll Ratio:					0.441	0.621	1.062	
Expected Unlimited Loss to Payroll Ratio:					0.469	0.722	1.191	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.431	0.674	1.105	
Credibility:					0.83	0.85		
Indicated Limited Loss to Payroll Ratio:					0.439	0.629	1.069	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.473	0.762	1.235	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								117.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	520,624,203	16	340	359	7,673,200	9,625,523	17,298,723	3.323
2017	532,585,630	3	272	327	5,702,611	5,247,132	10,949,743	2.056
	1,053,209,834	19	612	686	13,375,811	14,872,655	28,248,466	
Adjusted Loss to Payroll Ratio:					1.270	1.412	2.682	
Expected Unlimited Loss to Payroll Ratio:					1.554	1.701	3.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.443	1.645	3.088	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.270	1.412	2.682	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.353	1.651	3.003	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								286.5%

Code: 9070 RHG: 2 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CARE FACILITIES – ELDERLY/ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,536,126,907	41	1,269	3,590	22,330,719	28,576,113	50,906,832	3.314
2017	1,791,110,388	15	1,283	3,978	23,078,653	34,342,574	57,421,227	3.206
	3,327,237,295	56	2,552	7,568	45,409,372	62,918,686	108,328,059	
Adjusted Loss to Payroll Ratio:					1.365	1.891	3.256	
Expected Unlimited Loss to Payroll Ratio:					1.674	2.390	4.064	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.490	1.807	3.297	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.365	1.891	3.256	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.453	2.211	3.664	
Indicated Relativity Change:								-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								349.6%

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

Code: 9079 RHG: 2 NAICS: 72 ILDG: 3 MLDG: 3 CLASS: RESTAURANTS OR TAVERNS; CONCESSIONAIRES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	22,762,674,928	357	13,290	25,481	185,486,732	247,319,218	432,805,950	1.901
2017	24,174,284,511	174	13,034	25,564	192,870,508	264,794,510	457,665,018	1.893
	46,936,959,439	531	26,324	51,045	378,357,240	512,113,728	890,470,968	
Adjusted Loss to Payroll Ratio:					0.806	1.091	1.897	
Expected Unlimited Loss to Payroll Ratio:					0.850	1.212	2.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.785	1.040	1.825	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.806	1.091	1.897	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.858	1.275	2.134	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								203.6%

Code: 9085 RHG: 3 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: RESIDENT CARE – DEVELOPMENTALLY DISABLED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	576,863,923	5	293	534	3,976,807	5,191,977	9,168,784	1.589
2017	632,197,984	5	347	641	6,693,158	7,824,830	14,517,988	2.296
	1,209,061,907	10	640	1,175	10,669,965	13,016,807	23,686,772	
Adjusted Loss to Payroll Ratio:					0.882	1.077	1.959	
Expected Unlimited Loss to Payroll Ratio:					0.900	1.235	2.135	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.792	0.901	1.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.882	1.077	1.959	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.950	1.304	2.254	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								215.1%

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

Code: 9092 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: BOWLING CENTERS; BILLIARD HALLS; SKATING CENTERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	125,503,406	5	68	116	924,913	939,403	1,864,316	1.485
2014	136,074,943	4	60	116	764,071	1,096,335	1,860,406	1.367
2015	145,013,125	6	70	119	1,111,820	1,858,295	2,970,115	2.048
2016	151,594,018	1	54	136	697,333	1,123,219	1,820,552	1.201
2017	161,894,033	1	58	129	700,328	891,565	1,591,893	0.983
	720,079,525	17	310	616	4,198,465	5,908,817	10,107,283	
Adjusted Loss to Payroll Ratio:					0.583	0.821	1.404	
Expected Unlimited Loss to Payroll Ratio:					0.675	0.829	1.503	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.627	0.802	1.428	
Credibility:					0.76	0.72		
Indicated Limited Loss to Payroll Ratio:					0.594	0.815	1.409	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.632	0.953	1.585	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								151.2%

Code: 9095 RHG: 4 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	43,798,642	4	42	49	716,834	831,884	1,548,718	3.536
2014	53,686,250	2	32	53	631,056	933,042	1,564,098	2.913
2015	58,991,432	0	18	50	189,940	404,096	594,036	1.007
2016	62,122,149	2	26	69	504,023	849,179	1,353,202	2.178
2017	63,259,414	1	25	65	664,923	953,006	1,617,929	2.558
	281,857,886	9	143	286	2,706,776	3,971,206	6,677,982	
Adjusted Loss to Payroll Ratio:					0.960	1.409	2.369	
Expected Unlimited Loss to Payroll Ratio:					1.144	1.554	2.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.031	1.381	2.412	
Credibility:					0.64	0.62		
Indicated Limited Loss to Payroll Ratio:					0.986	1.398	2.384	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.079	1.775	2.854	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								272.3%

E 1-1-14 EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED FROM CODES 9016 AND 9180

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

Code: 9096 RHG: 1 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CLEANING SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	63,573,744	8	122	147	1,574,652	2,475,752	4,050,404	6.371
2015	71,621,507	9	155	156	2,927,920	4,024,642	6,952,562	9.707
2016	75,206,567	5	112	127	2,524,744	3,057,073	5,581,817	7.422
2017	80,330,422	0	106	139	1,696,792	2,758,608	4,455,400	5.546
	290,732,241	22	495	569	8,724,109	12,316,074	21,040,183	
Adjusted Loss to Payroll Ratio:					3.001	4.236	7.237	
Expected Unlimited Loss to Payroll Ratio:					3.451	5.133	8.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.229	4.251	7.481	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.001	4.236	7.237	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					3.172	4.876	8.048	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								767.8%

Code: 9097 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: SWIMMING POOL CLEANING AND SERVICING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	96,265,331	1	70	59	863,500	784,064	1,647,564	1.711
2014	110,642,295	7	70	84	1,561,440	1,117,846	2,679,286	2.422
2015	122,654,361	4	68	88	1,679,831	1,557,756	3,237,587	2.640
2016	135,076,235	3	76	91	1,304,698	1,080,344	2,385,042	1.766
2017	143,099,449	2	77	99	2,011,770	1,251,966	3,263,736	2.281
	607,737,672	17	361	421	7,421,239	5,791,977	13,213,216	
Adjusted Loss to Payroll Ratio:					1.221	0.953	2.174	
Expected Unlimited Loss to Payroll Ratio:					1.257	1.330	2.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.153	1.046	2.199	
Credibility:					0.91	0.80		
Indicated Limited Loss to Payroll Ratio:					1.215	0.972	2.187	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.309	1.177	2.485	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								237.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	688,903,231	19	428	929	9,235,906	10,365,424	19,601,330	2.845
2017	721,271,596	10	431	799	9,619,198	8,833,482	18,452,680	2.558
	1,410,174,827	29	859	1,728	18,855,103	19,198,906	38,054,009	
Adjusted Loss to Payroll Ratio:					1.337	1.361	2.699	
Expected Unlimited Loss to Payroll Ratio:					1.423	1.939	3.362	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.393	1.543	2.936	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.337	1.361	2.699	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.498	1.846	3.344	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								319.0%

E1-1-18 EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870; 8870 E1-1-18

Code: 9151 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: THEATERS – MUSICAL ENTERTAINMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	187,169,473	3	15	24	448,619	271,737	720,356	0.385
2014	186,929,979	2	15	31	368,441	275,781	644,222	0.345
2015	190,041,025	2	16	25	899,066	732,751	1,631,817	0.859
2016	211,256,041	0	15	22	370,949	445,887	816,836	0.387
2017	232,986,638	1	19	32	593,104	788,037	1,381,141	0.593
	1,008,383,156	8	80	134	2,680,178	2,514,192	5,194,371	
Adjusted Loss to Payroll Ratio:					0.266	0.249	0.515	
Expected Unlimited Loss to Payroll Ratio:					0.281	0.259	0.540	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.263	0.254	0.518	
Credibility:					0.62	0.52		
Indicated Limited Loss to Payroll Ratio:					0.265	0.252	0.517	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.280	0.290	0.570	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								54.3%

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

Code: 9154 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: THEATERS – NOT MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	452,531,034	11	179	386	4,001,191	4,472,742	8,473,933	1.873
2016	577,914,275	11	192	455	3,973,999	5,232,176	9,206,175	1.593
2017	725,304,863	9	203	448	5,418,761	4,477,631	9,896,392	1.364
	1,755,750,173	31	574	1,289	13,393,951	14,182,549	27,576,500	
Adjusted Loss to Payroll Ratio:					0.763	0.808	1.571	
Expected Unlimited Loss to Payroll Ratio:					0.797	0.833	1.631	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.732	0.778	1.510	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.763	0.808	1.571	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.822	0.978	1.800	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								171.7%

Code: 9155 RHG: 3 NAICS: 51 ILDG: 1 MLDG: 2 CLASS: THEATERS – MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	224,205,363	5	55	334	1,112,134	1,642,953	2,755,087	1.229
2014	238,070,980	2	67	291	787,517	1,257,453	2,044,970	0.859
2015	257,270,018	1	62	302	780,541	1,162,457	1,942,998	0.755
2016	293,237,871	2	64	265	628,657	894,866	1,523,523	0.520
2017	307,038,624	1	75	293	1,135,843	1,647,735	2,783,578	0.907
	1,319,822,857	11	323	1,485	4,444,692	6,605,464	11,050,157	
Adjusted Loss to Payroll Ratio:					0.337	0.500	0.837	
Expected Unlimited Loss to Payroll Ratio:					0.314	0.562	0.876	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.316	0.505	0.820	
Credibility:					0.71	0.78		
Indicated Limited Loss to Payroll Ratio:					0.331	0.501	0.832	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.356	0.607	0.963	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								91.9%

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

Code: 9156 RHG: 1 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: THEATERS – DANCE/OPERA/THEATER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	70,841,145	9	98	264	1,303,168	1,685,736	2,988,904	4.219
2014	76,229,157	2	63	169	893,855	1,028,472	1,922,327	2.522
2015	73,412,233	2	70	163	1,181,122	1,191,857	2,372,979	3.232
2016	89,239,945	1	89	163	1,378,284	1,267,405	2,645,689	2.965
2017	100,947,184	0	65	138	1,263,082	1,110,122	2,373,204	2.351
	410,669,664	14	385	897	6,019,512	6,283,594	12,303,105	
Adjusted Loss to Payroll Ratio:					1.466	1.530	2.996	
Expected Unlimited Loss to Payroll Ratio:					1.692	1.715	3.407	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.585	1.686	3.271	
Credibility:					0.88	0.78		
Indicated Limited Loss to Payroll Ratio:					1.480	1.564	3.045	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.565	1.801	3.365	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								321.0%

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

Code: 9180 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS;
SHOOTING CLUBS/RANGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	162,493,349	9	92	207	1,527,896	1,806,769	3,334,665	2.052
2014	165,527,059	4	72	208	1,005,687	1,388,233	2,393,920	1.446
2015	167,899,706	1	65	227	334,672	842,403	1,177,075	0.701
2016	187,722,150	5	84	275	1,539,370	2,754,965	4,294,335	2.288
2017	185,090,119	3	71	271	1,150,161	1,556,567	2,706,728	1.462
	868,732,382	22	384	1,188	5,557,787	8,348,937	13,906,723	
Adjusted Loss to Payroll Ratio:					0.640	0.961	1.601	
Expected Unlimited Loss to Payroll Ratio:					0.728	1.211	1.939	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.642	1.007	1.648	
Credibility:					0.83	0.85		
Indicated Limited Loss to Payroll Ratio:					0.640	0.968	1.608	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.717	1.313	2.029	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								193.6%

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

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

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 2 CLASS: ATHLETIC TEAM/FACILITY – PLAYERS AND OFFICIALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	98,899,409	15	89	523	2,561,222	4,413,472	6,974,694	7.052
2016	132,460,387	6	144	639	3,445,231	5,847,670	9,292,901	7.016
2017	125,086,503	2	81	599	2,305,955	3,872,299	6,178,254	4.939
	356,446,299	23	314	1,761	8,312,408	14,133,441	22,445,849	
Adjusted Loss to Payroll Ratio:					2.332	3.965	6.297	
Expected Unlimited Loss to Payroll Ratio:					2.881	4.575	7.457	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.644	4.272	6.916	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.332	3.965	6.297	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.512	4.802	7.313	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								697.7%

Code: 9182 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: ATHLETIC TEAM / FACILITY – MAINTENANCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	296,305,216	8	49	150	949,161	1,642,039	2,591,200	0.875
2014	346,637,496	8	73	149	1,048,836	2,228,910	3,277,746	0.946
2015	357,572,313	5	48	127	786,238	1,684,040	2,470,278	0.691
2016	426,080,863	0	82	159	1,272,868	2,254,176	3,527,044	0.828
2017	433,700,953	1	51	156	746,944	1,771,435	2,518,379	0.581
	1,860,296,840	22	303	741	4,804,048	9,580,599	14,384,647	
Adjusted Loss to Payroll Ratio:					0.258	0.515	0.773	
Expected Unlimited Loss to Payroll Ratio:					0.315	0.594	0.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.284	0.528	0.811	
Credibility:					0.81	0.89		
Indicated Limited Loss to Payroll Ratio:					0.263	0.516	0.779	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.288	0.655	0.943	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								90.0%

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

Code: 9184 RHG: 2 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: SKI RESORTS – ALPINE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	55,900,947	2	63	107	642,702	1,109,810	1,752,512	3.135
2014	54,702,611	5	63	138	664,277	1,662,578	2,326,855	4.254
2015	74,360,269	3	114	180	1,746,403	3,488,423	5,234,826	7.040
2016	80,726,309	3	141	241	2,417,795	4,215,959	6,633,754	8.218
2017	90,103,471	0	92	211	1,984,505	2,951,715	4,936,220	5.478
	355,793,607	13	473	877	7,455,681	13,428,485	20,884,165	
Adjusted Loss to Payroll Ratio:					2.096	3.774	5.870	
Expected Unlimited Loss to Payroll Ratio:					1.912	4.063	5.975	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.777	3.929	5.705	
Credibility:					0.87	1.00		
Indicated Limited Loss to Payroll Ratio:					2.054	3.774	5.828	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.188	4.412	6.600	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								629.6%

Code: 9185 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: CARNIVALS OR CIRCUSES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	4,215,357	0	10	11	41,587	463,871	505,458	11.991
2014	3,934,992	2	1	12	141,176	213,740	354,916	9.019
2015	7,144,515	0	6	11	80,289	161,877	242,166	3.390
2016	6,754,837	2	8	5	202,466	174,697	377,163	5.584
2017	7,150,159	1	4	8	192,449	541,592	734,041	10.266
	29,199,860	5	29	47	657,968	1,555,777	2,213,745	
Adjusted Loss to Payroll Ratio:					2.253	5.328	7.581	
Expected Unlimited Loss to Payroll Ratio:					3.017	7.203	10.220	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.659	5.992	8.650	
Credibility:					0.38	0.45		
Indicated Limited Loss to Payroll Ratio:					2.505	5.693	8.198	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.805	7.720	10.525	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								1004.1%

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

Code: 9220 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: CEMETERY OPERATION; CREMATORY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	79,707,403	10	65	132	996,121	1,211,947	2,208,068	2.770
2014	81,454,660	8	77	112	1,200,308	1,273,832	2,474,140	3.037
2015	85,355,851	4	71	150	1,688,358	1,431,925	3,120,283	3.656
2016	81,305,372	2	70	127	1,063,008	1,300,155	2,363,163	2.907
2017	83,010,700	3	73	141	2,025,761	1,857,114	3,882,875	4.678
	410,833,987	27	356	662	6,973,557	7,074,973	14,048,530	
Adjusted Loss to Payroll Ratio:					1.697	1.722	3.420	
Expected Unlimited Loss to Payroll Ratio:					1.821	2.194	4.014	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.545	1.513	3.058	
Credibility:					0.90	0.82		
Indicated Limited Loss to Payroll Ratio:					1.682	1.685	3.367	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.842	2.138	3.980	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								379.7%

Code: 9402 RHG: 5 NAICS: 56 ILDG: 4 MLDG: 3 CLASS: SEWER, TANK OR HAZARDOUS SPILL CLEANING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	180,899,467	10	51	66	2,043,372	1,822,760	3,866,132	2.137
2014	159,214,156	8	45	56	1,441,420	1,408,414	2,849,834	1.790
2015	186,688,260	10	51	74	1,840,335	1,852,844	3,693,179	1.978
2016	192,916,872	7	43	73	3,000,044	1,870,422	4,870,466	2.525
2017	199,517,954	0	40	91	1,730,792	1,755,491	3,486,283	1.747
	919,236,709	35	230	360	10,055,963	8,709,930	18,765,893	
Adjusted Loss to Payroll Ratio:					1.094	0.948	2.041	
Expected Unlimited Loss to Payroll Ratio:					1.438	1.405	2.844	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.266	0.985	2.251	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.094	0.950	2.044	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.225	1.288	2.514	
Indicated Relativity Change:								-11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								239.8%

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

Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: GARBAGE OR REFUSE COLLECTING; STREET SWEEPING
SERVICE COMPANIES; DOCUMENT DESTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,004,173,563	42	612	1,086	21,722,471	16,446,189	38,168,660	3.801
2017	1,047,528,320	14	581	1,177	20,631,049	17,025,369	37,656,418	3.595
	2,051,701,883	56	1,193	2,263	42,353,521	33,471,558	75,825,078	
Adjusted Loss to Payroll Ratio:					2.064	1.631	3.696	
Expected Unlimited Loss to Payroll Ratio:					2.526	2.210	4.736	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.274	1.656	3.929	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.064	1.631	3.696	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.260	2.070	4.331	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								413.2%

INCLUDES EXPERIENCE OF 8264 D1-1-19

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

Code: 9410 RHG: 3 NAICS: 92 ILDG: 4 MLDG: 3 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	121,691,592	3	25	54	385,942	501,903	887,845	0.730
2014	121,482,288	3	20	42	409,076	411,109	820,185	0.675
2015	122,553,594	1	29	58	331,476	524,255	855,731	0.698
2016	117,996,841	1	28	49	425,137	495,653	920,790	0.780
2017	120,003,745	0	27	69	444,981	670,687	1,115,668	0.930
	603,728,060	8	129	272	1,996,612	2,603,607	4,600,219	
Adjusted Loss to Payroll Ratio:					0.331	0.431	0.762	
Expected Unlimited Loss to Payroll Ratio:					0.384	0.543	0.927	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.323	0.427	0.750	
Credibility:					0.57	0.56		
Indicated Limited Loss to Payroll Ratio:					0.327	0.429	0.757	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.353	0.520	0.873	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								83.3%

Code: 9420 RHG: 3 NAICS: 92 ILDG: 3 MLDG: 4 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	25,513,322	3	12	45	140,398	280,747	421,145	1.651
2014	26,973,209	5	15	41	488,704	652,557	1,141,261	4.231
2015	35,654,614	1	35	88	258,748	583,501	842,249	2.362
2016	24,896,627	2	48	80	827,160	1,072,943	1,900,103	7.632
2017	31,141,165	2	46	97	1,177,629	1,903,405	3,081,034	9.894
	144,178,937	13	156	351	2,892,639	4,493,152	7,385,791	
Adjusted Loss to Payroll Ratio:					2.006	3.116	5.123	
Expected Unlimited Loss to Payroll Ratio:					1.883	2.481	4.365	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.584	1.951	3.535	
Credibility:					0.60	0.58		
Indicated Limited Loss to Payroll Ratio:					1.837	2.627	4.464	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.979	3.181	5.160	
Indicated Relativity Change:								18.2%
Relativity to Statewide Average Loss to Payroll Ratio:								492.3%

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

Code: 9422 RHG: 2 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: ROAD DISTRICTS OR DEPARTMENTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	309,579	0	0	2	0	151	151	0.049
2014	292,195	0	1	0	2,821	9,102	11,923	4.080
2015	479,262	0	0	1	0	144	144	0.030
2016	433,320	0	2	0	1,764	2,291	4,055	0.936
2017	1,100,448	0	2	15	29,637	20,026	49,663	4.513
	2,614,804	0	5	18	34,221	31,714	65,935	
Adjusted Loss to Payroll Ratio:					1.309	1.213	2.522	
Expected Unlimited Loss to Payroll Ratio:					0.453	0.674	1.127	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.385	0.549	0.935	
Credibility:					0.07	0.07		
Indicated Limited Loss to Payroll Ratio:					0.450	0.596	1.046	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.479	0.696	1.176	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								112.2%

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

Code: 9424 RHG: 4 NAICS: 56 ILDG: 3 MLDG: 2 CLASS: GARBAGE/TRANSFER STATION/MATERIAL RECOVERY;
RECYCLED MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	382,950,898	20	300	727	6,647,771	6,578,003	13,225,774	3.454
2017	456,210,441	8	307	845	7,176,388	6,940,729	14,117,117	3.094
	839,161,339	28	607	1,572	13,824,159	13,518,732	27,342,891	
Adjusted Loss to Payroll Ratio:					1.647	1.611	3.258	
Expected Unlimited Loss to Payroll Ratio:					1.850	2.257	4.106	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.665	1.691	3.355	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.647	1.611	3.258	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.804	2.044	3.848	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								367.1%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

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

Code: 9426 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 1 CLASS: SEPTIC/PORTABLE TOILET SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	73,889,161	6	49	77	1,345,282	1,019,393	2,364,675	3.200
2014	81,670,661	9	55	94	2,070,531	1,421,900	3,492,431	4.276
2015	92,239,954	4	42	98	1,200,035	1,150,806	2,350,841	2.549
2016	105,914,509	0	71	115	1,160,938	1,059,003	2,219,941	2.096
2017	117,001,787	4	80	87	3,048,791	2,428,788	5,477,579	4.682
	470,716,072	23	297	471	8,825,577	7,079,889	15,905,466	
Adjusted Loss to Payroll Ratio:					1.875	1.504	3.379	
Expected Unlimited Loss to Payroll Ratio:					1.754	1.956	3.710	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.579	1.465	3.044	
Credibility:					0.93	0.83		
Indicated Limited Loss to Payroll Ratio:					1.854	1.497	3.352	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.030	1.900	3.931	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								375.0%

Code: 9501 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: PAINTING – SHOP ONLY; PAINTING – AUTO/TRUCK BODIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	133,164,932	4	80	121	967,809	1,313,836	2,281,645	1.713
2014	149,876,827	7	108	130	1,571,683	2,204,593	3,776,276	2.520
2015	169,940,209	6	149	145	2,486,813	2,620,875	5,107,688	3.006
2016	171,325,132	8	124	179	2,102,937	2,322,164	4,425,101	2.583
2017	186,848,738	5	102	223	2,929,853	3,225,243	6,155,096	3.294
	811,155,839	30	563	798	10,059,094	11,686,712	21,745,805	
Adjusted Loss to Payroll Ratio:					1.240	1.441	2.681	
Expected Unlimited Loss to Payroll Ratio:					1.181	1.658	2.838	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.042	1.264	2.306	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.240	1.441	2.681	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.311	1.658	2.969	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								283.3%

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

Code: 9507 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 3 CLASS: SIGN PAINTING OR LETTERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	76,878,462	1	26	86	234,616	288,178	522,794	0.680
2014	88,266,168	3	29	76	802,099	559,899	1,361,998	1.543
2015	104,206,787	6	40	80	1,378,881	1,398,448	2,777,329	2.665
2016	113,959,837	4	43	80	860,523	925,595	1,786,118	1.567
2017	137,628,149	1	50	104	1,086,589	1,937,121	3,023,710	2.197
	520,939,402	15	188	426	4,362,706	5,109,241	9,471,947	
Adjusted Loss to Payroll Ratio:					0.837	0.981	1.818	
Expected Unlimited Loss to Payroll Ratio:					0.795	0.843	1.638	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.793	0.737	1.530	
Credibility:					0.72	0.64		
Indicated Limited Loss to Payroll Ratio:					0.825	0.893	1.718	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.879	1.044	1.923	
Indicated Relativity Change:								17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								183.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	426,797,916	6	95	187	2,009,259	2,024,071	4,033,330	0.945
2015	384,437,748	11	98	242	2,900,372	3,137,039	6,037,411	1.570
2016	486,174,755	9	115	250	3,847,125	3,349,950	7,197,075	1.480
2017	516,671,933	3	119	207	2,850,456	2,565,397	5,415,853	1.048
	1,814,082,352	29	427	886	11,607,212	11,076,458	22,683,669	
Adjusted Loss to Payroll Ratio:					0.640	0.611	1.250	
Expected Unlimited Loss to Payroll Ratio:					0.677	0.851	1.529	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.644	0.731	1.375	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.640	0.611	1.250	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.701	0.775	1.475	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								140.8%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	372,625,333	11	323	416	7,826,363	7,017,169	14,843,532	3.984
2017	383,408,409	3	319	397	9,546,787	7,567,859	17,114,646	4.464
	756,033,742	14	642	813	17,373,151	14,585,028	31,958,179	
Adjusted Loss to Payroll Ratio:					2.298	1.929	4.227	
Expected Unlimited Loss to Payroll Ratio:					2.366	2.378	4.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.045	1.723	3.767	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.298	1.929	4.227	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.475	2.336	4.811	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								459.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	373,542,161	22	205	217	5,357,411	5,682,235	11,039,646	2.955
2016	416,259,857	15	220	250	6,206,858	5,000,823	11,207,681	2.692
2017	469,250,818	6	251	284	9,185,437	8,579,209	17,764,646	3.786
	1,259,052,836	43	676	751	20,749,707	19,262,267	40,011,974	
Adjusted Loss to Payroll Ratio:					1.648	1.530	3.178	
Expected Unlimited Loss to Payroll Ratio:					1.517	1.547	3.064	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.468	1.395	2.864	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.648	1.530	3.178	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.775	1.853	3.628	
Indicated Relativity Change:								18.4%
Relativity to Statewide Average Loss to Payroll Ratio:								346.1%

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

Code: 9522 RHG: 3 NAICS: 81 ILDG: 4 MLDG: 4 CLASS: UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING;
UPHOLSTERING – COFFIN/CASKET; UPHOLSTERING –
WHEELCHAIR; UPHOLSTERING – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	276,071,399	23	278	308	4,373,448	4,474,338	8,847,786	3.205
2016	246,267,926	29	325	209	5,759,880	6,016,067	11,775,947	4.782
2017	215,137,042	5	163	239	4,204,215	4,003,717	8,207,932	3.815
	737,476,367	57	766	756	14,337,543	14,494,121	28,831,665	
Adjusted Loss to Payroll Ratio:					1.944	1.965	3.910	
Expected Unlimited Loss to Payroll Ratio:					2.474	2.760	5.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.138	2.000	4.137	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.944	1.965	3.910	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.094	2.380	4.474	
Indicated Relativity Change:								-14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								426.8%

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

Code: 9529 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING; TENT
ERECTION/REMOVAL/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	170,855,452	15	66	103	2,340,344	2,360,224	4,700,568	2.751
2015	211,726,928	6	95	153	3,014,092	2,471,037	5,485,129	2.591
2016	219,954,730	6	97	150	3,544,643	3,623,419	7,168,062	3.259
2017	257,509,062	7	85	127	3,218,823	2,473,338	5,692,161	2.210
	860,046,173	34	343	533	12,117,902	10,928,018	23,045,920	
Adjusted Loss to Payroll Ratio:					1.409	1.271	2.680	
Expected Unlimited Loss to Payroll Ratio:					1.701	2.142	3.842	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.580	1.721	3.301	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.409	1.271	2.680	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.578	1.723	3.301	
Indicated Relativity Change:								-14.1%
Relativity to Statewide Average Loss to Payroll Ratio:								314.9%

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

Code: 9531 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: TELECOMM ANTENNA EQUIP INSTALL/SERVICE/REPAIR;
SATELLITE TV/INTERNET EQUIP INSTALL/SERVICE/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	91,569,355	4	44	54	930,774	1,057,105	1,987,879	2.171
2014	91,642,460	5	31	38	901,023	1,132,179	2,033,202	2.219
2015	90,505,803	0	21	38	466,347	379,728	846,075	0.935
2016	85,776,801	2	23	33	1,167,514	869,296	2,036,810	2.375
2017	76,089,396	0	18	21	580,263	678,982	1,259,245	1.655
	435,583,816	11	137	184	4,045,920	4,117,290	8,163,210	
Adjusted Loss to Payroll Ratio:					0.929	0.945	1.874	
Expected Unlimited Loss to Payroll Ratio:					0.882	1.026	1.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.838	0.881	1.719	
Credibility:					0.69	0.62		
Indicated Limited Loss to Payroll Ratio:					0.901	0.921	1.822	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.986	1.169	2.155	
Indicated Relativity Change:								12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								205.6%

E1-1-18 INCLUDES EXPERIENCE OF 9516

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

Code: 9549 RHG: 3 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: ADVERTISING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	15,173,710	2	15	21	458,441	260,797	719,238	4.740
2014	20,598,181	2	24	32	694,394	420,670	1,115,064	5.413
2015	22,337,616	2	34	29	1,083,595	628,075	1,711,670	7.663
2016	23,052,680	0	22	36	1,020,316	628,216	1,648,532	7.151
2017	23,567,025	1	29	26	1,557,961	1,061,749	2,619,710	11.116
	104,729,212	7	124	144	4,814,706	2,999,507	7,814,214	
Adjusted Loss to Payroll Ratio:					4.597	2.864	7.461	
Expected Unlimited Loss to Payroll Ratio:					3.639	2.261	5.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.589	1.908	5.497	
Credibility:					0.69	0.49		
Indicated Limited Loss to Payroll Ratio:					4.285	2.377	6.661	
Limit Factor:					1.077	1.211		
Indicated (Unlimited) Loss to Payroll Ratio:					4.615	2.878	7.493	
Indicated Relativity Change:								27.0%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					4.542	2.833	7.376	
Relativity to Statewide Average Loss to Payroll Ratio:								703.7%

Code: 9552 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: SIGN ERECTION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	11,016,305	0	8	14	114,343	159,738	274,081	2.488
2014	12,293,566	0	10	16	307,108	290,616	597,724	4.862
2015	12,839,412	1	10	14	355,057	690,034	1,045,091	8.140
2016	14,981,960	0	11	19	134,619	191,291	325,910	2.175
2017	16,405,584	0	8	8	267,648	207,288	474,936	2.895
	67,536,828	1	47	71	1,178,775	1,538,966	2,717,741	
Adjusted Loss to Payroll Ratio:					1.745	2.279	4.024	
Expected Unlimited Loss to Payroll Ratio:					2.629	3.156	5.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.420	2.426	4.846	
Credibility:					0.50	0.44		
Indicated Limited Loss to Payroll Ratio:					2.083	2.361	4.444	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.355	3.348	5.704	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								544.1%

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

Code: 9586 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: BARBER SHOPS, HAIR STYLING SALONS AND PERSONAL APPEARANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,202,611,536	8	349	312	5,018,407	5,943,208	10,961,615	0.911
2017	1,253,814,870	8	324	369	6,289,689	6,857,889	13,147,578	1.049
	2,456,426,406	16	673	681	11,308,096	12,801,097	24,109,194	
Adjusted Loss to Payroll Ratio:					0.460	0.521	0.981	
Expected Unlimited Loss to Payroll Ratio:					0.489	0.563	1.052	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.428	0.422	0.850	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.460	0.521	0.981	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.490	0.609	1.099	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								104.9%

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

Code: 9610 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MOTION PICTURES – PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	4,522,700,844	58	724	1,629	26,890,742	21,285,663	48,176,405	1.065
2017	5,042,211,224	28	716	1,506	21,601,936	19,447,003	41,048,939	0.814
	9,564,912,068	86	1,440	3,135	48,492,678	40,732,666	89,225,344	
Adjusted Loss to Payroll Ratio:					0.507	0.426	0.933	
Expected Unlimited Loss to Payroll Ratio:					0.522	0.442	0.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.531	0.411	0.942	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.507	0.426	0.933	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.540	0.498	1.038	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								99.0%

Code: 9620 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 4 CLASS: FUNERAL DIRECTORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	127,580,117	15	59	111	1,600,809	2,283,112	3,883,921	3.044
2014	141,656,913	4	56	122	729,825	1,060,024	1,789,849	1.264
2015	147,700,578	5	43	138	728,252	1,045,232	1,773,484	1.201
2016	150,114,524	4	42	130	730,825	1,087,378	1,818,203	1.211
2017	152,987,375	0	56	149	952,365	1,166,613	2,118,978	1.385
	720,039,508	28	256	650	4,742,077	6,642,358	11,384,435	
Adjusted Loss to Payroll Ratio:					0.659	0.922	1.581	
Expected Unlimited Loss to Payroll Ratio:					0.771	1.266	2.037	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.654	0.873	1.528	
Credibility:					0.80	0.83		
Indicated Limited Loss to Payroll Ratio:					0.658	0.914	1.572	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.720	1.160	1.880	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								179.4%