

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	739,736,275	23	606	1,227	10,889,821	15,085,314	25,975,135	3.511
2017	754,158,592	8	588	1,300	8,476,827	13,215,998	21,692,825	2.876
	1,493,894,868	31	1,194	2,527	19,366,648	28,301,312	47,667,960	
Adjusted Loss to Payroll Ratio:					1.296	1.894	3.191	
Expected Unlimited Loss to Payroll Ratio:					1.514	2.280	3.794	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.470	1.950	3.420	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.296	1.894	3.191	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.370	2.181	3.551	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								338.8%

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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	949,301,218	56	872	1,154	16,792,410	20,108,488	36,900,898	3.887
2017	913,280,122	39	864	1,204	16,739,189	20,885,083	37,624,272	4.120
	1,862,581,340	95	1,736	2,358	33,531,599	40,993,571	74,525,170	
Adjusted Loss to Payroll Ratio:					1.800	2.201	4.001	
Expected Unlimited Loss to Payroll Ratio:					1.819	2.382	4.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.751	2.005	3.756	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.800	2.201	4.001	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.917	2.573	4.490	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								428.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	119,942,332	12	124	245	2,054,651	2,722,366	4,777,017	3.983
2014	123,540,490	12	108	208	2,648,084	3,357,718	6,005,802	4.861
2015	127,105,394	7	122	246	1,963,723	2,239,885	4,203,608	3.307
2016	140,786,857	6	151	268	2,658,519	3,207,251	5,865,770	4.166
2017	146,351,467	1	129	236	1,693,608	2,277,951	3,971,559	2.714
	657,726,540	38	634	1,203	11,018,584	13,805,171	24,823,756	
Adjusted Loss to Payroll Ratio:					1.675	2.099	3.774	
Expected Unlimited Loss to Payroll Ratio:					1.901	2.473	4.374	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.808	2.009	3.818	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.675	2.099	3.774	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.804	2.542	4.346	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								414.6%

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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	204,006,408	15	213	331	3,756,860	4,901,895	8,658,755	4.244
2016	227,671,684	9	155	321	3,296,784	3,636,374	6,933,158	3.045
2017	279,599,486	3	191	385	4,465,725	4,635,183	9,100,908	3.255
	711,277,578	27	559	1,037	11,519,368	13,173,453	24,692,821	
Adjusted Loss to Payroll Ratio:					1.620	1.852	3.472	
Expected Unlimited Loss to Payroll Ratio:					1.522	2.151	3.672	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.477	1.840	3.317	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.620	1.852	3.472	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.712	2.132	3.844	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								366.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	598,382,381	36	811	1,064	14,109,707	15,647,208	29,756,915	4.973
2017	606,967,770	10	758	1,104	13,452,788	13,740,931	27,193,719	4.480
	1,205,350,151	46	1,569	2,168	27,562,495	29,388,138	56,950,633	
Adjusted Loss to Payroll Ratio:					2.287	2.438	4.725	
Expected Unlimited Loss to Payroll Ratio:					2.283	2.789	5.073	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.198	2.347	4.545	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.287	2.438	4.725	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.435	2.850	5.286	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								504.3%

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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	89,221,859	8	75	137	1,225,078	1,598,887	2,823,965	3.165
2014	90,642,324	15	95	156	2,195,937	2,257,220	4,453,157	4.913
2015	90,297,270	6	101	125	1,702,115	2,289,507	3,991,622	4.421
2016	87,418,286	3	61	123	968,175	1,244,897	2,213,072	2.532
2017	91,813,620	5	83	150	2,782,751	2,554,835	5,337,586	5.814
	449,393,359	37	415	691	8,874,055	9,945,346	18,819,401	
Adjusted Loss to Payroll Ratio:					1.975	2.213	4.188	
Expected Unlimited Loss to Payroll Ratio:					2.093	2.829	4.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.911	2.048	3.959	
Credibility:					0.97	0.92		
Indicated Limited Loss to Payroll Ratio:					1.973	2.200	4.173	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.210	2.983	5.192	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								495.4%

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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	2,208,426,901	70	1,413	2,014	24,472,053	28,784,115	53,256,168	2.411
2017	2,349,701,322	37	1,468	2,458	23,153,193	26,328,834	49,482,027	2.106
	4,558,128,223	107	2,881	4,472	47,625,246	55,112,948	102,738,194	
Adjusted Loss to Payroll Ratio:					1.045	1.209	2.254	
Expected Unlimited Loss to Payroll Ratio:					1.153	1.493	2.646	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.109	1.257	2.366	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.045	1.209	2.254	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.113	1.413	2.526	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								241.0%

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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	57,452,600	6	42	63	853,100	913,091	1,766,191	3.074
2014	64,024,599	4	45	72	967,791	1,239,133	2,206,924	3.447
2015	66,772,903	4	55	79	817,515	1,014,391	1,831,906	2.743
2016	71,998,812	4	64	72	958,602	1,480,440	2,439,042	3.388
2017	72,969,727	0	47	62	795,132	1,052,960	1,848,092	2.533
	333,218,641	18	253	348	4,392,141	5,700,015	10,092,156	
Adjusted Loss to Payroll Ratio:					1.318	1.711	3.029	
Expected Unlimited Loss to Payroll Ratio:					1.370	2.345	3.715	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.251	1.697	2.948	
Credibility:					0.73	0.76		
Indicated Limited Loss to Payroll Ratio:					1.300	1.707	3.007	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.456	2.315	3.771	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								359.8%

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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	2,395,043,797	108	1,899	2,870	37,978,549	38,515,001	76,493,550	3.194
2017	2,553,912,741	42	1,826	2,891	41,399,801	41,319,841	82,719,642	3.239
	4,948,956,538	150	3,725	5,761	79,378,350	79,834,842	159,213,192	
Adjusted Loss to Payroll Ratio:					1.604	1.613	3.217	
Expected Unlimited Loss to Payroll Ratio:					1.753	2.111	3.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.606	1.674	3.281	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.604	1.613	3.217	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.727	1.954	3.681	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								351.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	805,168,097	29	409	698	9,347,967	7,775,711	17,123,678	2.127
2017	860,879,596	22	466	836	10,173,151	12,479,615	22,652,766	2.631
	1,666,047,692	51	875	1,534	19,521,118	20,255,326	39,776,444	
Adjusted Loss to Payroll Ratio:					1.172	1.216	2.387	
Expected Unlimited Loss to Payroll Ratio:					1.263	1.352	2.615	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.179	1.046	2.226	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.172	1.216	2.387	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.283	1.543	2.826	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								269.6%

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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	264,086,820	14	154	297	3,380,689	3,862,241	7,242,930	2.743
2016	267,154,690	11	190	295	4,417,166	7,293,152	11,710,318	4.383
2017	289,195,622	6	158	253	3,859,481	4,819,290	8,678,771	3.001
	820,437,131	31	502	845	11,657,336	15,974,683	27,632,019	
Adjusted Loss to Payroll Ratio:					1.421	1.947	3.368	
Expected Unlimited Loss to Payroll Ratio:					1.620	2.581	4.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.479	1.868	3.347	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.421	1.947	3.368	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.591	2.640	4.232	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								403.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	1,302,479,173	39	642	1,607	11,050,091	15,922,590	26,972,681	2.071
2017	1,346,313,731	13	575	1,739	10,996,942	14,738,418	25,735,360	1.912
	2,648,792,903	52	1,217	3,346	22,047,033	30,661,008	52,708,041	
Adjusted Loss to Payroll Ratio:					0.832	1.158	1.990	
Expected Unlimited Loss to Payroll Ratio:					0.930	1.565	2.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.896	1.317	2.213	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.832	1.158	1.990	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.886	1.353	2.240	
Indicated Relativity Change:								-10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								213.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	382,037,493	11	246	565	5,184,346	7,233,534	12,417,880	3.250
2017	426,308,685	10	253	594	6,673,554	8,222,039	14,895,593	3.494
	808,346,178	21	499	1,159	11,857,900	15,455,573	27,313,473	
Adjusted Loss to Payroll Ratio:					1.467	1.912	3.379	
Expected Unlimited Loss to Payroll Ratio:					1.339	2.176	3.515	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.250	1.683	2.934	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.467	1.912	3.379	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.606	2.426	4.033	
Indicated Relativity Change:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								384.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	349,919,094	36	284	480	9,623,408	9,735,602	19,359,010	5.532
2017	377,355,180	24	292	532	10,651,232	10,396,460	21,047,692	5.578
	727,274,275	60	576	1,012	20,274,641	20,132,062	40,406,703	
Adjusted Loss to Payroll Ratio:					2.788	2.768	5.556	
Expected Unlimited Loss to Payroll Ratio:					3.027	4.216	7.244	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.489	2.477	4.966	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.788	2.768	5.556	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					3.340	4.520	7.860	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								749.9%

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	249,838,622	16	196	265	3,528,208	4,464,267	7,992,475	3.199
2016	248,069,132	18	156	270	3,856,841	5,035,217	8,892,058	3.585
2017	245,193,097	9	164	248	3,702,978	3,334,190	7,037,168	2.870
	743,100,850	43	516	783	11,088,027	12,833,674	23,921,701	
Adjusted Loss to Payroll Ratio:					1.492	1.727	3.219	
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.):					1.411	1.637	3.048	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.492	1.727	3.219	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.671	2.342	4.013	
Indicated Relativity Change:								5.4%
Indicated Relativity Change (Class 0044 Only)*:								80.0%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0044 Only):					1.161	1.627	2.787	
Relativity to Statewide Average Loss to Payroll Ratio:								382.9%

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

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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	2,086,263,084	60	1,433	2,694	25,235,516	29,362,025	54,597,541	2.617
2017	2,028,230,501	34	1,300	2,888	23,351,730	24,423,886	47,775,616	2.356
	4,114,493,585	94	2,733	5,582	48,587,245	53,785,911	102,373,156	
Adjusted Loss to Payroll Ratio:					1.181	1.307	2.488	
Expected Unlimited Loss to Payroll Ratio:					1.267	1.661	2.928	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.205	1.350	2.555	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.181	1.307	2.488	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.272	1.583	2.855	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								272.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	30,687,525	3	14	39	452,760	686,741	1,139,501	3.713
2014	30,270,577	3	15	32	279,018	286,586	565,604	1.868
2015	31,259,211	3	10	31	331,343	441,549	772,892	2.473
2016	29,561,189	1	12	17	396,991	414,238	811,229	2.744
2017	25,274,951	1	10	23	425,460	363,407	788,867	3.121
	147,053,453	11	61	142	1,885,572	2,192,521	4,078,093	
Adjusted Loss to Payroll Ratio:					1.282	1.491	2.773	
Expected Unlimited Loss to Payroll Ratio:					1.089	1.847	2.936	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.008	1.512	2.520	
Credibility:					0.48	0.50		
Indicated Limited Loss to Payroll Ratio:					1.140	1.501	2.641	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.277	2.036	3.312	
Indicated Relativity Change:								12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								316.0%

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	13,510,692	0	8	9	93,154	98,391	191,545	1.418
2014	12,070,268	1	7	15	301,924	281,560	583,484	4.834
2015	10,496,680	0	10	15	183,082	238,015	421,097	4.012
2016	10,927,944	1	11	18	139,469	257,590	397,059	3.633
2017	10,086,833	1	10	16	210,502	513,833	724,334	7.181
	57,092,417	3	46	73	928,131	1,389,389	2,317,519	
Adjusted Loss to Payroll Ratio:					1.626	2.434	4.059	
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.):					1.683	2.119	3.802	
Credibility:					0.41	0.41		
Indicated Limited Loss to Payroll Ratio:					1.659	2.248	3.908	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.859	3.049	4.907	
Indicated Relativity Change:								3.4%
Indicated Relativity Change (Class 0400 Only)*:								187.9%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):					0.807	1.324	2.130	
Relativity to Statewide Average Loss to Payroll Ratio:								468.2%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	28,394,628	0	6	25	110,891	62,427	173,318	0.610
2014	36,063,931	1	10	19	458,586	389,361	847,947	2.351
2015	38,788,696	0	10	12	170,689	159,805	330,494	0.852
2016	38,049,746	0	6	20	213,172	131,648	344,820	0.906
2017	49,536,734	0	9	40	234,572	388,165	622,737	1.257
	190,833,736	1	41	116	1,187,910	1,131,406	2,319,315	
Adjusted Loss to Payroll Ratio:					0.622	0.593	1.215	
Expected Unlimited Loss to Payroll Ratio:					1.073	1.146	2.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.980	0.829	1.809	
Credibility:					0.53	0.46		
Indicated Limited Loss to Payroll Ratio:					0.790	0.721	1.511	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.885	0.977	1.862	
Indicated Relativity Change:								-16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								177.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	2,217,026	0	1	2	117,330	28,876	146,206	6.595
2014	884,637	0	1	2	30,855	52,893	83,748	9.467
2015	1,597,140	0	2	2	74,659	16,730	91,389	5.722
2016	750,592	0	0	0	0	0	0	0.000
2017	346,671	0	0	0	0	0	0	0.000
	5,796,067	0	4	6	222,845	98,499	321,343	
Adjusted Loss to Payroll Ratio:					3.845	1.699	5.544	
Expected Unlimited Loss to Payroll Ratio:					7.615	5.843	13.458	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					7.111	4.521	11.632	
Credibility:					0.29	0.22		
Indicated Limited Loss to Payroll Ratio:					6.164	3.900	10.064	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					6.749	4.949	11.699	
Indicated Relativity Change:								-13.1%
Relativity to Statewide Average Loss to Payroll Ratio:								1116.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,565,618	0	0	0	0	0	0	0.000
2014	428,291	0	0	0	0	0	0	0.000
2015	857,874	0	0	1	0	235	235	0.027
2016	640,593	0	0	0	0	0	0	0.000
2017	617,050	0	0	0	0	0	0	0.000
	4,109,426	0	0	1	0	235	235	
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.):					1.993	1.247	3.240	
Credibility:					0.15	0.12		
Indicated Limited Loss to Payroll Ratio:					1.694	1.098	2.792	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.855	1.394	3.249	
Indicated Relativity Change:								-13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								310.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	350,506,894	4	36	60	1,647,944	1,768,810	3,416,754	0.975
2014	319,151,518	5	34	61	1,805,015	1,110,843	2,915,858	0.914
2015	287,393,886	2	24	52	1,095,503	1,050,716	2,146,219	0.747
2016	270,562,150	1	28	49	1,015,794	969,480	1,985,274	0.734
2017	238,674,772	1	22	38	1,003,879	705,383	1,709,262	0.716
	1,466,289,220	13	144	260	6,568,134	5,605,233	12,173,367	
Adjusted Loss to Payroll Ratio:					0.448	0.382	0.830	
Expected Unlimited Loss to Payroll Ratio:					0.483	0.550	1.034	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.413	0.331	0.744	
Credibility:					0.85	0.71		
Indicated Limited Loss to Payroll Ratio:					0.443	0.367	0.810	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.530	0.600	1.130	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								107.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	181,263,829	8	28	41	1,354,082	1,394,066	2,748,148	1.516
2014	132,850,639	7	25	35	2,551,153	1,275,886	3,827,039	2.881
2015	136,762,277	8	20	36	2,052,527	1,630,539	3,683,066	2.693
2016	96,948,742	1	29	41	1,160,314	871,452	2,031,766	2.096
2017	147,719,701	0	20	49	1,055,809	1,167,121	2,222,930	1.505
	695,545,189	24	122	202	8,173,886	6,339,064	14,512,950	
Adjusted Loss to Payroll Ratio:					1.175	0.911	2.087	
Expected Unlimited Loss to Payroll Ratio:					1.117	1.183	2.300	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.953	0.712	1.665	
Credibility:					0.88	0.72		
Indicated Limited Loss to Payroll Ratio:					1.149	0.855	2.004	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.376	1.397	2.773	
Indicated Relativity Change:								20.6%
Relativity to Statewide Average Loss to Payroll Ratio:								264.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	5,572,615	0	0	1	0	541	541	0.010
2014	7,397,170	0	0	2	0	605	605	0.008
2015	7,492,321	0	1	2	10,267	10,621	20,888	0.279
2016	8,434,681	0	4	2	47,004	61,799	108,803	1.290
2017	9,097,375	1	0	1	97,057	70,870	167,927	1.846
	37,994,163	1	5	8	154,328	144,435	298,763	
Adjusted Loss to Payroll Ratio:					0.406	0.380	0.786	
Expected Unlimited Loss to Payroll Ratio:					0.788	1.175	1.963	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.746	1.027	1.774	
Credibility:					0.25	0.25		
Indicated Limited Loss to Payroll Ratio:					0.661	0.866	1.527	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.724	1.098	1.823	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								173.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	52,741,534	1	27	80	505,655	477,678	983,333	1.864
2014	49,638,815	3	34	78	833,663	1,002,640	1,836,303	3.699
2015	47,130,822	1	31	70	917,939	867,543	1,785,482	3.788
2016	48,762,891	3	31	77	898,840	911,071	1,809,911	3.712
2017	56,256,269	1	29	46	582,218	764,577	1,346,795	2.394
	254,530,330	9	152	351	3,738,314	4,023,509	7,761,823	
Adjusted Loss to Payroll Ratio:					1.469	1.581	3.049	
Expected Unlimited Loss to Payroll Ratio:					1.485	1.645	3.130	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.354	1.307	2.661	
Credibility:					0.69	0.63		
Indicated Limited Loss to Payroll Ratio:					1.433	1.479	2.913	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.526	1.729	3.256	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								310.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	52,071,725	0	15	34	476,467	499,133	975,600	1.874
2014	52,013,780	1	10	37	435,854	251,826	687,680	1.322
2015	46,559,177	2	9	16	408,709	722,153	1,130,862	2.429
2016	26,582,125	0	3	9	9,942	64,468	74,410	0.280
2017	26,865,822	1	2	15	550,110	103,971	654,081	2.435
	204,092,629	4	39	111	1,881,082	1,641,552	3,522,634	
Adjusted Loss to Payroll Ratio:					0.922	0.804	1.726	
Expected Unlimited Loss to Payroll Ratio:					0.779	0.760	1.538	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.727	0.588	1.315	
Credibility:					0.48	0.41		
Indicated Limited Loss to Payroll Ratio:					0.820	0.677	1.497	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.898	0.859	1.757	
Indicated Relativity Change:								14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								167.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	59,839,676	3	8	22	408,447	286,092	694,539	1.161
2014	67,431,587	1	20	21	370,669	380,208	750,877	1.114
2015	72,611,045	4	18	40	660,215	715,848	1,376,063	1.895
2016	79,333,288	3	24	26	869,910	828,071	1,697,981	2.140
2017	90,904,951	0	30	32	863,804	861,938	1,725,742	1.898
	370,120,547	11	100	141	3,173,045	3,072,157	6,245,202	
Adjusted Loss to Payroll Ratio:					0.857	0.830	1.687	
Expected Unlimited Loss to Payroll Ratio:					0.905	1.184	2.089	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.775	0.774	1.549	
Credibility:					0.64	0.59		
Indicated Limited Loss to Payroll Ratio:					0.828	0.807	1.635	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.936	1.144	2.080	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								198.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	47,162,506	3	33	47	1,038,604	1,218,545	2,257,149	4.786
2014	52,840,484	4	28	66	973,597	1,122,264	2,095,861	3.966
2015	59,875,715	2	15	25	776,145	807,019	1,583,164	2.644
2016	55,614,148	4	7	26	813,851	355,009	1,168,860	2.102
2017	61,905,184	1	8	12	290,561	216,016	506,577	0.818
	277,398,037	14	91	176	3,892,759	3,718,853	7,611,612	
Adjusted Loss to Payroll Ratio:					1.403	1.341	2.744	
Expected Unlimited Loss to Payroll Ratio:					1.622	1.810	3.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.481	1.310	2.791	
Credibility:					0.73	0.63		
Indicated Limited Loss to Payroll Ratio:					1.424	1.329	2.754	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.595	1.803	3.398	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								324.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	14,618,725	0	5	1	119,902	93,026	212,928	1.457
2014	15,408,063	0	2	1	137,597	74,856	212,453	1.379
2015	15,801,668	0	3	2	21,617	58,208	79,825	0.505
2016	18,632,093	0	0	2	0	1,054	1,054	0.006
2017	23,355,648	0	4	5	80,736	119,277	200,013	0.856
87,816,197		0	14	11	359,852	346,420	706,273	
Adjusted Loss to Payroll Ratio:					0.410	0.394	0.804	
Expected Unlimited Loss to Payroll Ratio:					0.864	0.750	1.614	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.778	0.575	1.353	
Credibility:					0.36	0.30		
Indicated Limited Loss to Payroll Ratio:					0.645	0.521	1.166	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.695	0.631	1.326	
Indicated Relativity Change:								-17.8%
Relativity to Statewide Average Loss to Payroll Ratio:								126.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	97,664,790	5	17	41	720,385	742,926	1,463,311	1.498
2014	112,957,685	6	25	60	930,073	985,080	1,915,153	1.695
2015	99,105,210	4	33	53	1,007,490	1,335,149	2,342,639	2.364
2016	91,258,371	3	16	41	1,042,700	692,836	1,735,536	1.902
2017	94,030,545	1	19	53	882,041	408,545	1,290,586	1.373
	495,016,600	19	110	248	4,582,688	4,164,537	8,747,225	
Adjusted Loss to Payroll Ratio:					0.926	0.841	1.767	
Expected Unlimited Loss to Payroll Ratio:					1.024	1.303	2.327	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.877	0.852	1.729	
Credibility:					0.76	0.69		
Indicated Limited Loss to Payroll Ratio:					0.914	0.845	1.759	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.034	1.198	2.231	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								212.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	62,779,323	4	16	42	791,362	967,141	1,758,503	2.801
2014	71,401,113	5	24	34	925,848	937,942	1,863,790	2.610
2015	82,377,742	0	20	47	318,017	366,084	684,101	0.830
2016	78,782,243	3	26	44	1,509,008	836,946	2,345,954	2.978
2017	90,248,044	0	17	47	785,176	804,715	1,589,891	1.762
	385,588,465	12	103	214	4,329,412	3,912,827	8,242,239	
Adjusted Loss to Payroll Ratio:					1.123	1.015	2.138	
Expected Unlimited Loss to Payroll Ratio:					1.344	1.704	3.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.215	1.180	2.395	
Credibility:					0.76	0.69		
Indicated Limited Loss to Payroll Ratio:					1.145	1.066	2.211	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.295	1.512	2.807	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								267.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	20,218,966	1	4	19	61,870	122,693	184,563	0.913
2014	22,190,817	0	3	10	12,457	21,285	33,742	0.152
2015	22,901,438	2	3	8	404,795	150,013	554,808	2.423
2016	20,073,616	0	7	6	259,269	604,662	863,931	4.304
2017	19,589,979	0	2	6	97,598	91,436	189,034	0.965
	104,974,816	3	19	49	835,989	990,088	1,826,077	
Adjusted Loss to Payroll Ratio:					0.796	0.943	1.740	
Expected Unlimited Loss to Payroll Ratio:					0.971	1.495	2.466	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.878	1.035	1.913	
Credibility:					0.40	0.39		
Indicated Limited Loss to Payroll Ratio:					0.845	0.999	1.845	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.956	1.417	2.373	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								226.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	64,813,720	5	67	98	1,413,762	1,555,294	2,969,056	4.581
2014	75,936,736	9	77	122	1,949,283	2,149,011	4,098,294	5.397
2015	87,749,691	8	67	119	2,092,621	2,236,198	4,328,819	4.933
2016	97,134,601	4	77	151	1,491,098	2,083,345	3,574,443	3.680
2017	102,142,210	1	59	153	2,098,326	2,747,504	4,845,830	4.744
	427,776,958	27	347	643	9,045,089	10,771,353	19,816,441	
Adjusted Loss to Payroll Ratio:					2.114	2.518	4.632	
Expected Unlimited Loss to Payroll Ratio:					2.521	3.542	6.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.229	2.587	4.815	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.114	2.518	4.632	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.315	3.195	5.511	
Indicated Relativity Change:								-9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								525.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	27,945,003	3	21	47	620,452	478,822	1,099,274	3.934
2014	28,090,121	5	33	57	997,701	1,391,968	2,389,669	8.507
2015	27,935,708	2	32	47	929,111	924,749	1,853,860	6.636
2016	29,072,960	2	31	47	750,210	965,233	1,715,443	5.900
2017	25,031,760	0	24	40	501,568	738,861	1,240,429	4.955
	138,075,551	12	141	238	3,799,041	4,499,633	8,298,674	
Adjusted Loss to Payroll Ratio:					2.751	3.259	6.010	
Expected Unlimited Loss to Payroll Ratio:					2.903	3.637	6.540	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.567	2.656	5.223	
Credibility:					0.70	0.65		
Indicated Limited Loss to Payroll Ratio:					2.696	3.048	5.744	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.952	3.868	6.820	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								650.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	66,063,159	5	103	49	1,870,732	1,965,853	3,836,585	5.807
2014	52,266,182	6	67	58	1,711,734	1,772,673	3,484,407	6.667
2015	47,120,971	2	54	47	826,791	1,026,221	1,853,012	3.932
2016	54,953,490	3	65	47	1,280,736	1,388,178	2,668,914	4.857
2017	87,139,446	3	88	79	1,609,434	1,819,492	3,428,926	3.935
	307,543,249	19	377	280	7,299,426	7,972,416	15,271,842	
Adjusted Loss to Payroll Ratio:					2.373	2.592	4.966	
Expected Unlimited Loss to Payroll Ratio:					2.899	3.648	6.547	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.643	2.898	5.540	
Credibility:					0.97	0.93		
Indicated Limited Loss to Payroll Ratio:					2.382	2.614	4.995	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.536	3.055	5.592	
Indicated Relativity Change:								-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								533.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,923,755,572	48	1,604	2,277	40,348,596	40,553,290	80,901,886	4.205
2017	1,985,004,624	18	1,500	2,469	38,585,340	39,913,603	78,498,943	3.955
	3,908,760,196	66	3,104	4,746	78,933,936	80,466,893	159,400,829	
Adjusted Loss to Payroll Ratio:					2.019	2.059	4.078	
Expected Unlimited Loss to Payroll Ratio:					2.062	2.282	4.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.880	1.813	3.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.019	2.059	4.078	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.151	2.407	4.557	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								434.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	122,684,697	5	59	129	1,268,584	1,405,472	2,674,056	2.180
2014	129,616,969	8	64	141	1,766,125	1,628,093	3,394,218	2.619
2015	133,236,729	4	72	156	1,731,591	1,693,848	3,425,439	2.571
2016	150,783,606	4	71	198	1,801,795	1,852,918	3,654,713	2.424
2017	153,944,704	3	92	198	2,789,448	2,710,335	5,499,783	3.573
	690,266,705	24	358	822	9,357,544	9,290,667	18,648,210	
Adjusted Loss to Payroll Ratio:					1.356	1.346	2.702	
Expected Unlimited Loss to Payroll Ratio:					1.398	1.615	3.013	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.209	1.103	2.312	
Credibility:					0.98	0.87		
Indicated Limited Loss to Payroll Ratio:					1.353	1.314	2.667	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.515	1.782	3.297	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								314.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	41,822,171	4	17	38	508,504	621,244	1,129,748	2.701
2014	41,646,488	0	3	31	66,800	32,819	99,619	0.239
2015	42,858,126	1	6	40	329,548	705,550	1,035,098	2.415
2016	42,343,316	1	15	60	642,340	820,909	1,463,249	3.456
2017	45,661,465	0	13	29	536,061	512,748	1,048,809	2.297
	214,331,566	6	54	198	2,083,252	2,693,270	4,776,522	
Adjusted Loss to Payroll Ratio:					0.972	1.257	2.229	
Expected Unlimited Loss to Payroll Ratio:					1.106	1.549	2.655	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.956	1.059	2.014	
Credibility:					0.56	0.54		
Indicated Limited Loss to Payroll Ratio:					0.965	1.165	2.130	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.081	1.580	2.661	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								253.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	793,916,513	12	423	828	11,422,002	10,037,038	21,459,040	2.703
2017	790,335,335	7	357	823	10,235,898	10,230,601	20,466,499	2.590
	1,584,251,847	19	780	1,651	21,657,900	20,267,639	41,925,539	
Adjusted Loss to Payroll Ratio:					1.367	1.279	2.646	
Expected Unlimited Loss to Payroll Ratio:					1.344	1.443	2.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.210	1.107	2.317	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.367	1.279	2.646	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.472	1.549	3.022	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								288.3%

INCLUDES EXPERIENCE OF 2150 D1-1-20

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	104,988,844	11	143	377	2,830,459	3,936,316	6,766,775	6.445
2016	115,478,867	15	179	410	4,082,873	5,130,937	9,213,810	7.979
2017	119,024,237	3	139	411	3,087,058	4,844,568	7,931,626	6.664
	339,491,948	29	461	1,198	10,000,390	13,911,820	23,912,210	
Adjusted Loss to Payroll Ratio:					2.946	4.098	7.044	
Expected Unlimited Loss to Payroll Ratio:					3.164	5.067	8.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.736	3.463	6.198	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.946	4.098	7.044	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					3.299	5.557	8.856	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								844.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	235,023,644	6	257	380	3,554,327	4,496,189	8,050,516	3.425
2017	263,412,378	2	227	477	4,382,011	5,230,502	9,612,513	3.649
	498,436,023	8	484	857	7,936,338	9,726,691	17,663,029	
Adjusted Loss to Payroll Ratio:					1.592	1.951	3.544	
Expected Unlimited Loss to Payroll Ratio:					2.183	2.796	4.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.966	2.145	4.111	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.592	1.951	3.544	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.715	2.363	4.078	
Indicated Relativity Change:								-18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								389.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	54,263,559	5	42	76	558,791	562,776	1,121,567	2.067
2014	55,679,136	2	37	69	710,202	1,089,883	1,800,085	3.233
2015	52,904,982	2	54	81	727,391	991,516	1,718,907	3.249
2016	47,981,990	2	54	79	1,013,255	1,489,204	2,502,459	5.215
2017	47,436,246	0	31	106	618,105	826,816	1,444,921	3.046
	258,265,913	11	218	411	3,627,744	4,960,195	8,587,940	
Adjusted Loss to Payroll Ratio:					1.405	1.921	3.325	
Expected Unlimited Loss to Payroll Ratio:					1.388	2.039	3.427	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.227	1.490	2.717	
Credibility:					0.67	0.66		
Indicated Limited Loss to Payroll Ratio:					1.346	1.774	3.120	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.474	2.251	3.725	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								355.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	249,593,850	14	224	378	2,444,524	3,270,463	5,714,987	2.290
2015	260,664,123	10	260	465	3,330,478	4,006,866	7,337,344	2.815
2016	279,752,717	11	211	413	3,381,399	3,793,057	7,174,456	2.565
2017	278,921,502	4	227	531	3,812,714	4,804,963	8,617,677	3.090
1,068,932,192		39	922	1,787	12,969,115	15,875,349	28,844,463	
Adjusted Loss to Payroll Ratio:					1.213	1.485	2.698	
Expected Unlimited Loss to Payroll Ratio:					1.102	1.725	2.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.013	1.393	2.406	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.213	1.485	2.698	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.282	1.709	2.992	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								285.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	240,488,952	12	210	427	3,883,915	4,559,683	8,443,598	3.511
2016	237,073,378	10	217	442	4,336,248	5,438,416	9,774,664	4.123
2017	232,411,794	3	188	383	4,050,666	3,999,345	8,050,011	3.464
	709,974,123	25	615	1,252	12,270,830	13,997,444	26,268,274	
Adjusted Loss to Payroll Ratio:					1.728	1.972	3.700	
Expected Unlimited Loss to Payroll Ratio:					1.747	2.320	4.066	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.606	1.873	3.479	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.728	1.972	3.700	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.827	2.269	4.096	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								390.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	104,801,387	9	62	136	1,327,907	1,359,212	2,687,119	2.564
2014	108,272,253	6	83	144	1,344,433	1,269,224	2,613,657	2.414
2015	110,525,769	3	80	154	1,403,265	1,837,795	3,241,060	2.932
2016	122,474,339	2	101	149	1,667,661	1,729,558	3,397,219	2.774
2017	129,843,839	3	103	212	2,363,063	2,331,658	4,694,721	3.616
	575,917,587	23	429	795	8,106,330	8,527,447	16,633,777	
Adjusted Loss to Payroll Ratio:					1.408	1.481	2.888	
Expected Unlimited Loss to Payroll Ratio:					1.369	1.637	3.006	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.248	1.301	2.548	
Credibility:					0.93	0.87		
Indicated Limited Loss to Payroll Ratio:					1.396	1.457	2.854	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.487	1.704	3.191	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								304.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	458,041,996	12	314	540	5,897,747	7,544,495	13,442,242	2.935
2017	400,649,647	4	305	530	5,188,998	6,901,056	12,090,054	3.018
	858,691,643	16	619	1,070	11,086,744	14,445,551	25,532,295	
Adjusted Loss to Payroll Ratio:					1.291	1.682	2.973	
Expected Unlimited Loss to Payroll Ratio:					1.285	1.826	3.110	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.157	1.400	2.557	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.291	1.682	2.973	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.391	2.037	3.428	
Indicated Relativity Change:								10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								327.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	35,729,369	5	51	48	736,021	995,743	1,731,764	4.847
2014	37,383,670	3	53	47	1,129,291	897,228	2,026,519	5.421
2015	36,084,813	2	55	54	1,074,509	814,726	1,889,235	5.236
2016	37,638,816	1	42	83	619,031	555,560	1,174,591	3.121
2017	42,943,175	0	56	89	943,382	1,011,799	1,955,181	4.553
	189,779,843	11	257	321	4,502,233	4,275,056	8,777,289	
Adjusted Loss to Payroll Ratio:					2.372	2.253	4.625	
Expected Unlimited Loss to Payroll Ratio:					2.596	2.937	5.534	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.338	2.253	4.591	
Credibility:					0.76	0.69		
Indicated Limited Loss to Payroll Ratio:					2.364	2.253	4.617	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.546	2.728	5.274	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								503.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	77,807,727	3	55	110	885,246	1,316,689	2,201,935	2.830
2014	97,906,275	5	57	157	1,460,671	1,345,400	2,806,071	2.866
2015	111,313,300	4	81	203	1,664,178	2,176,337	3,840,515	3.450
2016	99,992,654	3	85	156	1,520,600	1,932,754	3,453,354	3.454
2017	130,464,505	0	109	215	2,479,141	3,348,513	5,827,654	4.467
	517,484,461	15	387	841	8,009,836	10,119,692	18,129,529	
Adjusted Loss to Payroll Ratio:					1.548	1.956	3.503	
Expected Unlimited Loss to Payroll Ratio:					1.483	2.001	3.484	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.364	1.616	2.979	
Credibility:					0.92	0.91		
Indicated Limited Loss to Payroll Ratio:					1.533	1.925	3.458	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.620	2.216	3.836	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								366.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	70,323,537	8	71	110	1,323,279	1,789,929	3,113,208	4.427
2014	78,969,699	7	74	127	1,013,106	1,811,864	2,824,970	3.577
2015	78,964,172	2	64	101	1,052,012	1,636,543	2,688,555	3.405
2016	79,899,577	3	78	130	2,153,821	2,090,596	4,244,417	5.312
2017	86,204,456	1	59	120	1,605,214	2,321,199	3,926,413	4.555
	394,361,441	21	346	588	7,147,432	9,650,130	16,797,562	
Adjusted Loss to Payroll Ratio:					1.812	2.447	4.259	
Expected Unlimited Loss to Payroll Ratio:					1.943	2.683	4.627	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.771	2.132	3.903	
Credibility:					0.92	0.91		
Indicated Limited Loss to Payroll Ratio:					1.809	2.419	4.228	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.927	2.827	4.754	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								453.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	227,365,633	7	93	212	2,521,261	2,271,228	4,792,489	2.108
2014	251,344,185	3	104	261	1,540,083	1,814,846	3,354,929	1.335
2015	271,915,413	9	118	265	3,250,647	2,709,984	5,960,631	2.192
2016	314,234,301	7	105	278	2,588,293	2,271,118	4,859,411	1.546
2017	203,598,415	2	69	227	1,801,516	1,742,511	3,544,027	1.741
	1,268,457,946	28	489	1,243	11,701,800	10,809,688	22,511,489	
Adjusted Loss to Payroll Ratio:					0.923	0.852	1.775	
Expected Unlimited Loss to Payroll Ratio:					1.034	1.033	2.067	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.943	0.820	1.763	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.923	0.852	1.774	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.982	0.996	1.978	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								188.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	423,721,614	18	374	734	8,061,410	9,986,948	18,048,358	4.259
2017	447,657,389	8	382	682	7,160,932	8,606,766	15,767,698	3.522
	871,379,003	26	756	1,416	15,222,342	18,593,714	33,816,056	
Adjusted Loss to Payroll Ratio:					1.747	2.134	3.881	
Expected Unlimited Loss to Payroll Ratio:					1.895	2.595	4.490	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.742	2.096	3.837	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.747	2.134	3.881	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.847	2.456	4.303	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								410.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	814,903,813	11	288	693	5,539,832	6,212,308	11,752,140	1.442
2017	855,369,274	4	315	805	6,456,122	6,778,181	13,234,303	1.547
	1,670,273,087	15	603	1,498	11,995,954	12,990,489	24,986,443	
Adjusted Loss to Payroll Ratio:					0.718	0.778	1.496	
Expected Unlimited Loss to Payroll Ratio:					0.662	0.876	1.538	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.596	0.672	1.268	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.718	0.778	1.496	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.774	0.942	1.715	
Indicated Relativity Change:								11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								163.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	945,258,843	15	547	1,514	17,284,281	17,889,798	35,174,079	3.721
2017	1,167,346,064	5	666	2,046	22,733,770	24,042,497	46,776,267	4.007
	2,112,604,907	20	1,213	3,560	40,018,051	41,932,295	81,950,345	
Adjusted Loss to Payroll Ratio:					1.894	1.985	3.879	
Expected Unlimited Loss to Payroll Ratio:					1.977	2.186	4.163	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.748	1.596	3.345	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.894	1.985	3.879	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.074	2.519	4.593	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								438.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	36,437,522	4	32	42	687,230	781,154	1,468,384	4.030
2014	44,142,257	1	33	41	516,960	737,650	1,254,610	2.842
2015	37,931,565	0	17	32	262,950	400,136	663,086	1.748
2016	38,078,317	1	29	29	509,019	598,451	1,107,470	2.908
2017	38,393,687	1	26	39	867,639	691,717	1,559,356	4.061
	194,983,349	7	137	183	2,843,797	3,209,109	6,052,906	
Adjusted Loss to Payroll Ratio:					1.458	1.646	3.104	
Expected Unlimited Loss to Payroll Ratio:					1.533	2.152	3.685	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.397	1.709	3.107	
Credibility:					0.63	0.63		
Indicated Limited Loss to Payroll Ratio:					1.436	1.669	3.105	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.529	1.951	3.481	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								332.1%

INCLUDES 2211 D 1-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	34,271,816	4	45	28	901,957	761,912	1,663,869	4.855
2014	45,988,810	13	73	69	1,854,002	1,818,032	3,672,034	7.985
2015	47,022,239	7	62	53	1,341,334	1,515,781	2,857,115	6.076
2016	43,340,760	233	426	50	3,694,032	2,615,250	6,309,282	14.557
2017	29,172,246	2	44	25	1,184,456	895,681	2,080,137	7.131
	199,795,870	259	650	225	8,975,780	7,606,656	16,582,436	
Adjusted Loss to Payroll Ratio:					4.492	3.807	8.300	
Expected Unlimited Loss to Payroll Ratio:					5.422	6.164	11.586	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.643	4.029	8.672	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					4.492	3.832	8.324	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					5.081	5.433	10.514	
Indicated Relativity Change:								-9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								1003.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	29,047,235	5	12	24	459,731	467,477	927,208	3.192
2014	35,968,844	1	16	29	515,794	573,501	1,089,295	3.028
2015	26,774,782	4	18	29	1,065,975	974,570	2,040,545	7.621
2016	25,347,885	37	21	36	1,368,144	959,809	2,327,953	9.184
2017	19,382,713	0	20	26	836,525	649,200	1,485,725	7.665
	136,521,459	47	87	144	4,246,169	3,624,557	7,870,726	
Adjusted Loss to Payroll Ratio:					3.110	2.655	5.765	
Expected Unlimited Loss to Payroll Ratio:					2.715	2.566	5.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.445	1.969	4.414	
Credibility:					0.68	0.58		
Indicated Limited Loss to Payroll Ratio:					2.897	2.367	5.264	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					3.121	2.866	5.987	
Indicated Relativity Change:								13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								571.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	83,384,659	1	62	50	826,299	926,892	1,753,191	2.103
2014	80,969,944	7	69	68	1,850,122	1,502,937	3,353,059	4.141
2015	77,280,092	2	76	67	1,232,623	1,421,457	2,654,080	3.434
2016	92,365,177	3	67	71	1,272,355	1,605,051	2,877,406	3.115
2017	104,829,514	3	68	79	1,715,524	1,832,593	3,548,117	3.385
	438,829,385	16	342	335	6,896,922	7,288,930	14,185,852	
Adjusted Loss to Payroll Ratio:					1.572	1.661	3.233	
Expected Unlimited Loss to Payroll Ratio:					1.491	1.815	3.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.343	1.392	2.735	
Credibility:					0.86	0.80		
Indicated Limited Loss to Payroll Ratio:					1.540	1.607	3.147	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.658	1.946	3.604	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								343.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,328,052,872	1,192	2,083	1,139	26,646,385	26,709,090	53,355,475	4.018
2017	1,232,659,141	11	1,012	1,035	23,333,072	23,207,047	46,540,119	3.776
	2,560,712,014	1,203	3,095	2,174	49,979,457	49,916,137	99,895,594	
Adjusted Loss to Payroll Ratio:					1.952	1.949	3.901	
Expected Unlimited Loss to Payroll Ratio:					2.621	2.685	5.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.409	2.168	4.577	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.952	1.949	3.901	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					2.063	2.244	4.307	
Indicated Relativity Change:								-18.8%
Relativity to Statewide Average Loss to Payroll Ratio:								410.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	68,824,784	8	88	104	1,855,562	1,778,763	3,634,325	5.281
2014	82,032,204	13	115	141	2,958,218	3,181,198	6,139,416	7.484
2015	75,963,103	3	102	89	2,084,613	2,376,315	4,460,928	5.872
2016	81,061,775	2	81	79	2,210,407	2,005,437	4,215,844	5.201
2017	73,672,900	0	79	124	2,479,619	2,618,244	5,097,863	6.920
	381,554,766	26	465	537	11,588,419	11,959,957	23,548,376	
Adjusted Loss to Payroll Ratio:					3.037	3.135	6.172	
Expected Unlimited Loss to Payroll Ratio:					3.411	4.137	7.548	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.071	3.173	6.245	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.037	3.135	6.172	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					3.271	3.796	7.067	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								674.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	55,109,310	8	60	94	1,135,912	1,387,719	2,523,631	4.579
2014	56,143,404	8	81	89	1,894,217	2,206,178	4,100,395	7.303
2015	60,571,217	1	63	107	997,828	1,199,328	2,197,156	3.627
2016	63,397,053	2	63	113	1,262,351	1,353,620	2,615,971	4.126
2017	62,876,312	1	53	86	1,295,907	1,845,924	3,141,831	4.997
	298,097,296	20	320	489	6,586,215	7,992,770	14,578,985	
Adjusted Loss to Payroll Ratio:					2.209	2.681	4.891	
Expected Unlimited Loss to Payroll Ratio:					2.548	3.468	6.016	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.294	2.660	4.954	
Credibility:					0.91	0.89		
Indicated Limited Loss to Payroll Ratio:					2.217	2.679	4.896	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.388	3.244	5.632	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								537.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	84,720,340	6	58	126	1,412,755	1,733,402	3,146,157	3.714
2014	93,171,806	3	68	124	1,121,158	1,494,825	2,615,983	2.808
2015	96,523,858	1	48	97	1,226,668	1,404,390	2,631,058	2.726
2016	96,411,117	3	67	101	1,408,999	1,909,818	3,318,817	3.442
2017	92,269,983	3	55	112	1,469,475	1,761,680	3,231,155	3.502
	463,097,104	16	296	560	6,639,055	8,304,114	14,943,169	
Adjusted Loss to Payroll Ratio:					1.434	1.793	3.227	
Expected Unlimited Loss to Payroll Ratio:					1.531	2.303	3.834	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.354	1.682	3.036	
Credibility:					0.88	0.88		
Indicated Limited Loss to Payroll Ratio:					1.424	1.780	3.204	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.559	2.259	3.818	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								364.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	75,781,704	5	66	81	1,304,485	1,286,584	2,591,069	3.419
2014	93,205,994	7	98	116	1,911,571	1,749,309	3,660,880	3.928
2015	88,333,909	7	85	105	2,059,306	2,312,692	4,371,998	4.949
2016	84,981,050	3	90	105	1,246,413	1,468,499	2,714,912	3.195
2017	88,164,974	0	70	77	1,381,467	1,840,750	3,222,217	3.655
	430,467,630	22	409	484	7,903,242	8,657,834	16,561,075	
Adjusted Loss to Payroll Ratio:					1.836	2.011	3.847	
Expected Unlimited Loss to Payroll Ratio:					1.843	2.338	4.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.724	1.953	3.677	
Credibility:					0.93	0.90		
Indicated Limited Loss to Payroll Ratio:					1.828	2.005	3.834	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.932	2.308	4.241	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								404.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	578,039,751	21	549	963	13,374,327	13,012,852	26,387,179	4.565
2017	609,047,191	9	468	932	11,971,911	13,862,974	25,834,885	4.242
	1,187,086,941	30	1,017	1,895	25,346,238	26,875,826	52,222,064	
Adjusted Loss to Payroll Ratio:					2.135	2.264	4.399	
Expected Unlimited Loss to Payroll Ratio:					2.547	2.922	5.469	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.246	2.242	4.488	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.135	2.264	4.399	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					2.257	2.606	4.863	
Indicated Relativity Change:								-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								463.9%

INCLUDES 2586 D 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	208,316,032	10	136	89	2,431,717	2,365,952	4,797,669	2.303
2015	212,911,252	7	185	102	2,890,393	3,061,766	5,952,159	2.796
2016	216,154,205	4	154	77	2,518,560	3,194,413	5,712,973	2.643
2017	214,727,761	0	146	84	2,920,265	3,129,476	6,049,741	2.817
	852,109,252	21	621	352	10,760,935	11,751,607	22,512,542	
Adjusted Loss to Payroll Ratio:					1.263	1.379	2.642	
Expected Unlimited Loss to Payroll Ratio:					1.490	1.706	3.196	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.287	1.243	2.531	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.263	1.379	2.642	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.360	1.670	3.030	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								289.1%

INCLUDES 2586 D 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	21,765,869	5	36	17	802,262	788,004	1,590,266	7.306
2014	20,350,276	1	20	20	172,460	239,928	412,388	2.026
2015	18,967,956	2	44	28	722,823	830,519	1,553,342	8.189
2016	13,416,252	0	7	1	114,450	107,652	222,102	1.655
2017	12,164,775	0	13	20	296,542	322,338	618,880	5.087
	86,665,127	8	120	86	2,108,536	2,288,440	4,396,976	
Adjusted Loss to Payroll Ratio:					2.433	2.641	5.074	
Expected Unlimited Loss to Payroll Ratio:					2.936	3.316	6.252	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.676	2.635	5.310	
Credibility:					0.59	0.54		
Indicated Limited Loss to Payroll Ratio:					2.533	2.638	5.170	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.697	3.084	5.781	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								551.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	8,640,999	2	5	21	265,201	156,814	422,015	4.884
2014	9,767,348	1	20	9	292,137	319,013	611,150	6.257
2015	12,235,244	1	11	12	115,436	162,923	278,359	2.275
2016	12,422,579	1	9	19	147,938	191,693	339,631	2.734
2017	12,472,671	0	6	27	109,736	106,962	216,698	1.737
	55,538,841	5	51	88	930,447	937,404	1,867,852	
Adjusted Loss to Payroll Ratio:					1.675	1.688	3.363	
Expected Unlimited Loss to Payroll Ratio:					1.752	2.029	3.782	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.597	1.612	3.209	
Credibility:					0.40	0.37		
Indicated Limited Loss to Payroll Ratio:					1.628	1.640	3.269	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.734	1.917	3.652	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								348.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	50,962,587	2	38	49	519,759	570,135	1,089,894	2.139
2014	55,262,732	7	48	52	1,104,852	1,543,420	2,648,272	4.792
2015	59,781,761	4	50	57	1,401,697	1,300,438	2,702,135	4.520
2016	53,547,438	1	40	57	735,082	1,038,059	1,773,141	3.311
2017	52,761,770	0	37	63	944,638	1,086,531	2,031,169	3.850
	272,316,288	14	213	278	4,706,028	5,538,582	10,244,611	
Adjusted Loss to Payroll Ratio:					1.728	2.034	3.762	
Expected Unlimited Loss to Payroll Ratio:					1.807	2.058	3.866	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.662	1.662	3.323	
Credibility:					0.77	0.71		
Indicated Limited Loss to Payroll Ratio:					1.713	1.926	3.639	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.810	2.217	4.027	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								384.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	50,874,345	13	78	43	2,563,482	1,863,749	4,427,231	8.702
2014	54,202,915	11	73	51	2,498,598	2,146,869	4,645,467	8.571
2015	52,541,798	9	66	60	2,639,943	1,917,758	4,557,701	8.674
2016	53,317,436	12	67	46	3,443,088	3,606,484	7,049,572	13.222
2017	63,368,980	8	65	67	3,240,992	2,510,454	5,751,446	9.076
	274,305,473	53	349	267	14,386,103	12,045,314	26,431,417	
Adjusted Loss to Payroll Ratio:					5.245	4.391	9.636	
Expected Unlimited Loss to Payroll Ratio:					6.520	7.335	13.855	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.563	4.414	9.977	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.245	4.391	9.636	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					6.283	7.171	13.454	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								1283.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	48,546,935	4	42	88	1,033,677	744,785	1,778,462	3.663
2014	54,165,557	7	46	101	1,282,930	1,578,761	2,861,691	5.283
2015	60,423,610	1	50	98	524,025	672,358	1,196,383	1.980
2016	67,255,446	6	56	115	1,678,706	1,661,172	3,339,878	4.966
2017	72,934,939	0	54	100	822,286	1,136,372	1,958,658	2.685
	303,326,488	18	248	502	5,341,623	5,793,447	11,135,070	
Adjusted Loss to Payroll Ratio:					1.761	1.910	3.671	
Expected Unlimited Loss to Payroll Ratio:					2.043	2.415	4.457	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.878	1.950	3.828	
Credibility:					0.84	0.79		
Indicated Limited Loss to Payroll Ratio:					1.780	1.918	3.698	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.881	2.208	4.089	
Indicated Relativity Change:								-8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								390.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	12,775,675	1	8	10	419,083	460,484	879,567	6.885
2014	13,635,210	1	7	6	316,823	164,254	481,077	3.528
2015	13,277,349	0	8	10	87,588	201,108	288,696	2.174
2016	13,003,276	0	10	8	349,042	389,385	738,427	5.679
2017	14,517,369	4	13	9	938,521	667,717	1,606,238	11.064
	67,208,879	6	46	43	2,111,057	1,882,947	3,994,004	
Adjusted Loss to Payroll Ratio:					3.141	2.802	5.943	
Expected Unlimited Loss to Payroll Ratio:					3.063	3.810	6.873	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.613	2.293	4.906	
Credibility:					0.52	0.45		
Indicated Limited Loss to Payroll Ratio:					2.888	2.522	5.410	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					3.460	4.118	7.578	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								723.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	54,654,136	4	42	56	912,000	1,057,160	1,969,160	3.603
2014	61,925,518	7	43	80	1,096,173	1,703,950	2,800,123	4.522
2015	70,975,375	1	51	107	733,859	1,007,795	1,741,654	2.454
2016	76,597,210	1	49	97	961,189	1,095,469	2,056,658	2.685
2017	81,637,708	2	59	117	1,009,384	1,496,869	2,506,253	3.070
	345,789,946	15	244	457	4,712,604	6,361,244	11,073,848	
Adjusted Loss to Payroll Ratio:					1.363	1.840	3.202	
Expected Unlimited Loss to Payroll Ratio:					1.361	1.848	3.209	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.240	1.468	2.708	
Credibility:					0.75	0.74		
Indicated Limited Loss to Payroll Ratio:					1.332	1.743	3.075	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.419	2.038	3.456	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								329.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	100,532,991	6	136	250	1,771,043	2,191,137	3,962,180	3.941
2015	110,797,390	6	211	278	3,461,056	3,774,782	7,235,838	6.531
2016	117,243,933	6	186	272	2,543,114	2,874,712	5,417,826	4.621
2017	116,767,517	4	159	307	2,369,260	2,914,398	5,283,658	4.525
	445,341,830	22	692	1,107	10,144,473	11,755,030	21,899,502	
Adjusted Loss to Payroll Ratio:					2.278	2.640	4.917	
Expected Unlimited Loss to Payroll Ratio:					2.583	3.593	6.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.326	2.756	5.082	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.278	2.640	4.917	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.453	3.196	5.650	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								539.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	36,798,845	2	35	87	545,933	758,564	1,304,497	3.545
2014	42,979,260	4	56	87	1,025,318	888,103	1,913,421	4.452
2015	45,727,258	3	62	117	1,083,728	1,784,115	2,867,843	6.272
2016	51,935,931	3	61	75	1,293,590	1,043,521	2,337,111	4.500
2017	57,919,233	1	75	136	1,205,611	2,101,943	3,307,554	5.711
	235,360,527	13	289	502	5,154,180	6,576,246	11,730,427	
Adjusted Loss to Payroll Ratio:					2.190	2.794	4.984	
Expected Unlimited Loss to Payroll Ratio:					2.088	2.869	4.957	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.880	2.201	4.081	
Credibility:					0.76	0.75		
Indicated Limited Loss to Payroll Ratio:					2.116	2.646	4.761	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.278	3.204	5.482	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								523.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	97,110,493	3	31	76	652,606	808,328	1,460,934	1.504
2014	107,706,371	1	32	95	659,767	763,585	1,423,352	1.322
2015	117,890,989	3	27	92	727,363	724,106	1,451,469	1.231
2016	122,654,394	0	20	89	437,846	491,454	929,300	0.758
2017	135,084,502	1	40	101	818,475	1,006,006	1,824,481	1.351
	580,446,749	8	150	453	3,296,056	3,793,479	7,089,535	
Adjusted Loss to Payroll Ratio:					0.568	0.654	1.221	
Expected Unlimited Loss to Payroll Ratio:					0.585	0.797	1.382	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.537	0.644	1.181	
Credibility:					0.66	0.66		
Indicated Limited Loss to Payroll Ratio:					0.558	0.650	1.208	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.589	0.748	1.338	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								127.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	68,244,103	8	56	193	1,238,434	1,327,315	2,565,749	3.760
2014	84,219,420	10	108	311	2,260,273	2,545,885	4,806,158	5.707
2015	99,861,760	8	123	333	3,129,678	3,099,343	6,229,021	6.238
2016	111,814,412	6	116	439	2,227,607	2,673,629	4,901,236	4.383
2017	121,620,352	3	144	492	2,898,955	3,460,340	6,359,295	5.229
	485,760,047	35	547	1,768	11,754,947	13,106,512	24,861,459	
Adjusted Loss to Payroll Ratio:					2.420	2.698	5.118	
Expected Unlimited Loss to Payroll Ratio:					2.473	3.112	5.585	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.254	2.473	4.727	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.420	2.698	5.118	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.577	3.154	5.731	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								546.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	100,161,560	11	94	161	2,119,035	2,009,725	4,128,760	4.122
2014	108,426,699	8	99	175	1,825,047	2,287,111	4,112,158	3.793
2015	123,916,687	7	111	182	1,794,194	1,753,068	3,547,262	2.863
2016	126,894,169	6	88	212	1,675,029	1,718,216	3,393,245	2.674
2017	134,015,697	3	100	252	1,989,866	2,084,811	4,074,677	3.040
	593,414,812	35	492	982	9,403,172	9,852,931	19,256,103	
Adjusted Loss to Payroll Ratio:					1.585	1.660	3.245	
Expected Unlimited Loss to Payroll Ratio:					1.784	2.159	3.943	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.607	1.656	3.262	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.585	1.660	3.245	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.707	2.011	3.717	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								354.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	536,176,535	18	367	521	7,047,795	8,196,330	15,244,125	2.843
2017	551,554,095	10	342	514	8,543,207	9,383,765	17,926,972	3.250
	1,087,730,630	28	709	1,035	15,591,002	17,580,095	33,171,097	
Adjusted Loss to Payroll Ratio:					1.433	1.616	3.050	
Expected Unlimited Loss to Payroll Ratio:					1.658	2.343	4.000	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.466	1.711	3.177	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.433	1.616	3.050	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.570	2.051	3.620	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								345.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	48,003,420	4	62	133	1,002,629	1,079,929	2,082,558	4.338
2014	54,660,234	8	73	100	1,552,575	1,907,770	3,460,345	6.331
2015	75,604,707	4	84	206	1,880,513	2,475,963	4,356,476	5.762
2016	68,288,151	2	64	184	1,122,293	1,336,875	2,459,168	3.601
2017	91,188,198	3	89	258	1,993,699	2,360,238	4,353,937	4.775
	337,744,710	21	372	881	7,551,709	9,160,775	16,712,484	
Adjusted Loss to Payroll Ratio:					2.236	2.712	4.948	
Expected Unlimited Loss to Payroll Ratio:					2.526	3.261	5.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.303	2.590	4.893	
Credibility:					0.96	0.92		
Indicated Limited Loss to Payroll Ratio:					2.239	2.703	4.941	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.384	3.159	5.543	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								528.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	37,239,414	1	22	55	397,970	457,527	855,497	2.297
2014	43,205,691	4	33	63	510,169	676,516	1,186,685	2.747
2015	45,662,917	2	17	53	420,249	414,397	834,646	1.828
2016	32,652,381	0	23	34	276,453	434,273	710,726	2.177
2017	43,886,386	0	31	64	696,211	687,084	1,383,295	3.152
	202,646,789	7	126	269	2,301,052	2,669,798	4,970,849	
Adjusted Loss to Payroll Ratio:					1.135	1.317	2.453	
Expected Unlimited Loss to Payroll Ratio:					1.292	1.736	3.028	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.188	1.402	2.589	
Credibility:					0.60	0.59		
Indicated Limited Loss to Payroll Ratio:					1.156	1.352	2.508	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.222	1.556	2.778	
Indicated Relativity Change:								-8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								265.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	72,070,826	7	70	93	1,964,386	1,830,466	3,794,852	5.265
2014	80,482,803	10	80	115	1,567,486	2,339,792	3,907,278	4.855
2015	89,951,418	4	71	138	1,760,306	1,868,595	3,628,901	4.034
2016	85,701,589	0	67	149	993,200	1,365,956	2,359,156	2.753
2017	94,236,730	1	69	169	1,381,047	1,551,573	2,932,620	3.112
	422,443,366	22	357	664	7,666,424	8,956,381	16,622,806	
Adjusted Loss to Payroll Ratio:					1.815	2.120	3.935	
Expected Unlimited Loss to Payroll Ratio:					2.093	2.839	4.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.885	2.178	4.063	
Credibility:					0.97	0.94		
Indicated Limited Loss to Payroll Ratio:					1.817	2.124	3.940	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.957	2.572	4.528	
Indicated Relativity Change:								-8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								432.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	34,909,491	0	16	53	147,248	375,439	522,687	1.497
2014	35,104,517	5	32	72	711,336	980,846	1,692,182	4.820
2015	37,011,365	2	34	58	1,006,293	1,222,883	2,229,176	6.023
2016	38,355,721	3	23	70	623,038	732,119	1,355,157	3.533
2017	39,158,705	0	29	113	475,235	687,212	1,162,447	2.969
	184,539,798	10	134	366	2,963,150	3,998,499	6,961,650	
Adjusted Loss to Payroll Ratio:					1.606	2.167	3.772	
Expected Unlimited Loss to Payroll Ratio:					1.675	2.567	4.243	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.527	2.040	3.567	
Credibility:					0.64	0.66		
Indicated Limited Loss to Payroll Ratio:					1.577	2.124	3.701	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.680	2.482	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

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	10,093,230	1	10	14	126,036	122,570	248,606	2.463
2014	11,210,326	0	15	9	137,073	163,453	300,526	2.681
2015	11,059,612	1	12	12	213,756	247,345	461,101	4.169
2016	11,266,594	1	14	12	234,969	138,070	373,039	3.311
2017	12,250,235	0	8	12	131,372	172,049	303,421	2.477
	55,879,997	3	59	59	843,206	843,487	1,686,693	
Adjusted Loss to Payroll Ratio:					1.509	1.509	3.018	
Expected Unlimited Loss to Payroll Ratio:					2.246	2.770	5.016	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.047	2.201	4.248	
Credibility:					0.44	0.42		
Indicated Limited Loss to Payroll Ratio:					1.810	1.910	3.721	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.928	2.233	4.161	
Indicated Relativity Change:								-17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								397.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	111,628,357	29	216	229	3,793,396	4,142,185	7,935,581	7.109
2016	116,895,506	39	291	255	4,987,252	6,415,332	11,402,584	9.755
2017	99,971,781	1	175	244	3,361,141	3,730,083	7,091,224	7.093
	328,495,645	69	682	728	12,141,788	14,287,599	26,429,388	
Adjusted Loss to Payroll Ratio:					3.696	4.349	8.046	
Expected Unlimited Loss to Payroll Ratio:					3.851	5.352	9.203	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.405	3.909	7.314	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.696	4.349	8.046	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					4.047	5.519	9.567	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								912.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	11,604,773	2	19	15	331,155	301,377	632,532	5.451
2014	12,014,040	0	9	23	76,549	147,301	223,850	1.863
2015	12,139,201	0	11	16	83,100	223,971	307,071	2.530
2016	15,121,882	0	6	15	144,880	270,587	415,467	2.747
2017	13,984,910	1	11	11	294,607	385,406	680,013	4.862
	64,864,807	3	56	80	930,291	1,328,642	2,258,933	
Adjusted Loss to Payroll Ratio:					1.434	2.048	3.483	
Expected Unlimited Loss to Payroll Ratio:					1.734	2.471	4.206	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.534	1.805	3.339	
Credibility:					0.42	0.41		
Indicated Limited Loss to Payroll Ratio:					1.492	1.905	3.397	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.634	2.417	4.051	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								386.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	75,090,059	7	38	95	1,201,687	1,063,268	2,264,955	3.016
2014	70,786,066	3	29	65	504,745	504,156	1,008,901	1.425
2015	68,159,962	1	31	60	739,200	892,699	1,631,899	2.394
2016	68,310,109	0	42	45	678,190	727,302	1,405,492	2.058
2017	74,468,151	0	39	72	502,831	775,237	1,278,068	1.716
	356,814,346	11	179	337	3,626,653	3,962,663	7,589,316	
Adjusted Loss to Payroll Ratio:					1.016	1.111	2.127	
Expected Unlimited Loss to Payroll Ratio:					1.177	1.583	2.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.017	1.082	2.099	
Credibility:					0.71	0.67		
Indicated Limited Loss to Payroll Ratio:					1.017	1.101	2.118	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.139	1.493	2.632	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								251.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	76,845,435	3	15	43	514,411	652,436	1,166,847	1.518
2014	100,366,361	3	45	72	1,180,976	1,354,478	2,535,454	2.526
2015	94,974,402	3	43	41	778,739	727,975	1,506,714	1.586
2016	113,573,617	4	27	45	1,867,198	1,140,329	3,007,527	2.648
2017	111,364,721	1	27	67	1,025,080	823,908	1,848,988	1.660
	497,124,535	14	157	268	5,366,405	4,699,126	10,065,531	
Adjusted Loss to Payroll Ratio:					1.079	0.945	2.025	
Expected Unlimited Loss to Payroll Ratio:					1.017	0.913	1.930	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.935	0.737	1.672	
Credibility:					0.78	0.65		
Indicated Limited Loss to Payroll Ratio:					1.048	0.873	1.920	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.107	1.004	2.112	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								201.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	62,284,863	7	29	77	1,228,118	1,267,256	2,495,374	4.006
2014	64,264,480	3	24	71	627,280	729,067	1,356,347	2.111
2015	73,545,722	3	52	111	1,346,427	1,054,523	2,400,950	3.265
2016	70,124,696	1	58	103	1,232,019	1,502,038	2,734,057	3.899
2017	81,077,083	3	71	124	1,638,875	1,642,263	3,281,138	4.047
	351,296,845	17	234	486	6,072,719	6,195,148	12,267,867	
Adjusted Loss to Payroll Ratio:					1.729	1.764	3.492	
Expected Unlimited Loss to Payroll Ratio:					1.565	1.773	3.337	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.438	1.431	2.870	
Credibility:					0.81	0.74		
Indicated Limited Loss to Payroll Ratio:					1.674	1.677	3.351	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.769	1.930	3.699	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								352.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	105,903,934	11	93	191	2,407,975	2,711,828	5,119,803	4.834
2014	113,649,514	4	101	244	1,510,129	1,766,119	3,276,248	2.883
2015	121,905,911	15	91	222	2,535,433	1,947,842	4,483,275	3.678
2016	126,834,003	4	86	189	2,904,116	3,316,372	6,220,488	4.904
2017	146,870,930	4	94	207	2,705,243	3,110,549	5,815,792	3.960
	615,164,291	38	465	1,053	12,062,897	12,852,710	24,915,607	
Adjusted Loss to Payroll Ratio:					1.961	2.089	4.050	
Expected Unlimited Loss to Payroll Ratio:					2.185	2.938	5.123	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.871	1.921	3.792	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.961	2.089	4.050	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.218	2.963	5.180	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								494.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	73,006,562	5	50	108	927,386	964,577	1,891,963	2.591
2014	64,373,409	3	38	83	753,131	662,187	1,415,318	2.199
2015	60,950,383	5	42	73	1,048,994	1,144,704	2,193,698	3.599
2016	66,500,068	3	25	60	1,290,204	1,268,694	2,558,898	3.848
2017	70,390,978	3	50	93	1,823,267	1,604,942	3,428,209	4.870
	335,221,400	19	205	417	5,842,982	5,645,104	11,488,086	
Adjusted Loss to Payroll Ratio:					1.743	1.684	3.427	
Expected Unlimited Loss to Payroll Ratio:					1.937	2.000	3.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.712	1.461	3.173	
Credibility:					0.85	0.73		
Indicated Limited Loss to Payroll Ratio:					1.738	1.624	3.362	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.904	2.060	3.964	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								378.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	158,096,855	14	129	214	3,616,689	4,006,826	7,623,515	4.822
2016	169,646,274	8	133	251	4,010,102	3,613,682	7,623,784	4.494
2017	188,292,243	5	148	281	3,443,037	4,587,816	8,030,853	4.265
	516,035,372	27	410	746	11,069,828	12,208,325	23,278,153	
Adjusted Loss to Payroll Ratio:					2.145	2.366	4.511	
Expected Unlimited Loss to Payroll Ratio:					2.270	2.711	4.981	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.087	2.189	4.276	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.145	2.366	4.511	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					2.267	2.723	4.990	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								476.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	361,521,329	19	270	500	6,426,754	7,203,149	13,629,903	3.770
2017	383,203,792	10	249	548	6,113,255	7,886,697	13,999,952	3.653
	744,725,121	29	519	1,048	12,540,009	15,089,846	27,629,855	
Adjusted Loss to Payroll Ratio:					1.684	2.026	3.710	
Expected Unlimited Loss to Payroll Ratio:					1.791	2.722	4.512	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.613	2.088	3.700	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.684	2.026	3.710	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.813	2.454	4.267	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								407.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	704,334,778	22	357	806	8,121,211	8,403,190	16,524,401	2.346
2017	743,294,977	9	373	947	10,967,217	10,670,143	21,637,360	2.911
	1,447,629,755	31	730	1,753	19,088,429	19,073,334	38,161,762	
Adjusted Loss to Payroll Ratio:					1.319	1.318	2.636	
Expected Unlimited Loss to Payroll Ratio:					1.301	1.597	2.897	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.150	1.166	2.316	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.319	1.318	2.636	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.444	1.672	3.116	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								297.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	245,190,634	0	9	30	230,914	159,069	389,983	0.159
2014	304,991,060	0	11	32	368,584	283,250	651,834	0.214
2015	287,496,920	0	10	27	244,040	361,308	605,348	0.211
2016	20,969,915	0	2	6	3,693	26,001	29,694	0.142
2017	18,464,859	0	1	6	19,372	8,397	27,769	0.150
	877,113,387	0	33	101	866,603	838,025	1,704,628	
Adjusted Loss to Payroll Ratio:					0.099	0.096	0.194	
Expected Unlimited Loss to Payroll Ratio:					0.099	0.121	0.221	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.089	0.093	0.182	
Credibility:					0.38	0.36		
Indicated Limited Loss to Payroll Ratio:					0.093	0.094	0.187	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.100	0.114	0.214	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								20.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	201,700,639	11	130	251	2,540,712	3,724,829	6,265,541	3.106
2015	206,525,292	12	148	326	3,619,325	3,883,412	7,502,737	3.633
2016	215,223,011	5	148	339	3,409,181	3,513,207	6,922,388	3.216
2017	218,578,688	6	140	307	3,772,538	3,601,309	7,373,847	3.374
	842,027,630	34	566	1,223	13,341,756	14,722,756	28,064,512	
Adjusted Loss to Payroll Ratio:					1.584	1.748	3.333	
Expected Unlimited Loss to Payroll Ratio:					1.446	2.100	3.546	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.302	1.611	2.913	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.584	1.748	3.333	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.706	2.117	3.824	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								364.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	11,919,159	4	12	27	308,559	377,255	685,814	5.754
2014	11,334,669	0	13	25	188,530	277,316	465,846	4.110
2015	17,772,351	1	13	25	307,461	390,009	697,470	3.924
2016	17,163,199	0	11	21	169,559	289,213	458,772	2.673
2017	19,993,851	3	15	39	675,372	1,124,598	1,799,970	9.003
	78,183,229	8	64	137	1,649,480	2,458,391	4,107,871	
Adjusted Loss to Payroll Ratio:					2.110	3.144	5.254	
Expected Unlimited Loss to Payroll Ratio:					2.566	3.087	5.653	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.338	2.453	4.791	
Credibility:					0.54	0.50		
Indicated Limited Loss to Payroll Ratio:					2.215	2.799	5.013	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.359	3.271	5.630	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								537.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	27,287,518	7	34	87	1,327,317	1,848,831	3,176,148	11.640
2014	44,202,969	3	49	110	1,461,465	1,351,542	2,813,007	6.364
2015	23,137,288	3	25	40	959,892	1,319,672	2,279,564	9.852
2016	24,655,040	3	30	50	1,113,983	1,164,701	2,278,684	9.242
2017	20,549,816	1	28	54	942,746	826,920	1,769,666	8.612
	139,832,631	17	166	341	5,805,403	6,511,665	12,317,068	
Adjusted Loss to Payroll Ratio:					4.152	4.657	8.808	
Expected Unlimited Loss to Payroll Ratio:					4.773	5.468	10.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.298	4.194	8.492	
Credibility:					0.86	0.79		
Indicated Limited Loss to Payroll Ratio:					4.172	4.560	8.732	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					4.493	5.522	10.015	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								955.5%

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Effective January 1, 2021

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	48,775,060	4	53	44	1,173,375	1,200,029	2,373,404	4.866
2014	46,529,499	3	48	64	745,235	640,176	1,385,411	2.977
2015	45,711,162	4	64	90	1,263,868	1,597,895	2,861,763	6.261
2016	37,736,514	2	45	79	1,241,102	1,151,644	2,392,746	6.341
2017	42,416,531	2	57	73	1,399,327	1,341,253	2,740,580	6.461
	221,168,766	15	267	350	5,822,906	5,930,995	11,753,901	
Adjusted Loss to Payroll Ratio:					2.633	2.682	5.314	
Expected Unlimited Loss to Payroll Ratio:					2.640	3.082	5.721	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.377	2.364	4.741	
Credibility:					0.82	0.75		
Indicated Limited Loss to Payroll Ratio:					2.587	2.602	5.189	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.786	3.151	5.937	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								566.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	296,914,000	10	128	213	2,639,415	2,314,673	4,954,088	1.669
2015	302,631,502	15	136	276	3,320,085	3,671,449	6,991,534	2.310
2016	304,622,911	7	125	245	3,188,320	3,807,159	6,995,479	2.296
2017	305,533,651	6	114	249	3,506,232	3,058,858	6,565,090	2.149
	1,209,702,064	38	503	983	12,654,051	12,852,138	25,506,189	
Adjusted Loss to Payroll Ratio:					1.046	1.062	2.108	
Expected Unlimited Loss to Payroll Ratio:					1.129	1.410	2.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.998	1.030	2.028	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.046	1.062	2.108	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.145	1.348	2.494	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								237.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	118,780,368	5	67	138	1,416,333	1,566,228	2,982,561	2.511
2014	107,871,553	5	59	126	1,469,343	1,320,638	2,789,981	2.586
2015	132,622,059	5	95	170	2,655,762	2,786,253	5,442,015	4.103
2016	125,715,079	4	81	180	2,343,791	2,683,675	5,027,466	3.999
2017	129,325,304	0	67	194	1,963,834	1,713,232	3,677,066	2.843
	614,314,363	19	369	808	9,849,063	10,070,027	19,919,090	
Adjusted Loss to Payroll Ratio:					1.603	1.639	3.242	
Expected Unlimited Loss to Payroll Ratio:					1.816	2.385	4.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.555	1.559	3.114	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.603	1.636	3.239	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.813	2.320	4.133	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								394.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	46,395,638	3	23	41	515,935	473,601	989,536	2.133
2014	55,303,097	3	29	51	498,714	767,770	1,266,484	2.290
2015	47,039,623	2	30	48	676,842	1,033,144	1,709,986	3.635
2016	41,787,308	2	24	41	591,478	626,082	1,217,560	2.914
2017	47,882,274	0	37	40	639,910	754,359	1,394,269	2.912
	238,407,941	10	143	221	2,922,878	3,654,955	6,577,834	
Adjusted Loss to Payroll Ratio:					1.226	1.533	2.759	
Expected Unlimited Loss to Payroll Ratio:					1.288	1.721	3.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.160	1.320	2.481	
Credibility:					0.63	0.61		
Indicated Limited Loss to Payroll Ratio:					1.202	1.450	2.652	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.294	1.756	3.050	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								291.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	242,772,498	13	100	210	1,934,270	2,428,701	4,362,971	1.797
2014	247,713,107	7	107	226	2,433,317	2,487,268	4,920,585	1.986
2015	250,282,654	8	82	232	1,699,934	1,999,083	3,699,017	1.478
2016	268,620,535	5	96	220	2,353,837	2,618,107	4,971,944	1.851
2017	297,420,946	2	91	238	2,383,982	2,720,307	5,104,289	1.716
	1,306,809,739	35	476	1,126	10,805,339	12,253,466	23,058,806	
Adjusted Loss to Payroll Ratio:					0.827	0.938	1.765	
Expected Unlimited Loss to Payroll Ratio:					0.994	1.193	2.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.914	0.963	1.877	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.827	0.938	1.765	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.874	1.079	1.953	
Indicated Relativity Change:								-10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								186.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3152 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: NAIL/TACK/RIVET MFG; NUT/BOLT/SCREW MFG; SCREW MACHINE PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	428,086,487	13	148	287	4,506,697	4,248,433	8,755,130	2.045
2016	430,031,697	6	137	304	4,555,343	4,669,054	9,224,397	2.145
2017	471,412,065	3	146	289	4,543,304	4,419,579	8,962,883	1.901
	1,329,530,249	22	431	880	13,605,344	13,337,065	26,942,410	
Adjusted Loss to Payroll Ratio:					1.023	1.003	2.026	
Expected Unlimited Loss to Payroll Ratio:					1.101	1.259	2.360	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.004	1.000	2.004	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.023	1.003	2.026	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.090	1.173	2.263	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								215.9%

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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	79,317,641	6	25	73	1,217,588	1,036,370	2,253,958	2.842
2014	85,441,902	4	40	96	1,337,001	1,098,012	2,435,013	2.850
2015	88,675,869	5	36	78	830,975	1,144,434	1,975,409	2.228
2016	89,923,205	1	41	89	799,705	1,021,954	1,821,659	2.026
2017	94,583,560	1	41	76	940,270	1,204,422	2,144,692	2.268
	437,942,177	17	183	412	5,125,540	5,505,192	10,630,731	
Adjusted Loss to Payroll Ratio:					1.170	1.257	2.427	
Expected Unlimited Loss to Payroll Ratio:					1.379	1.436	2.815	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.257	1.141	2.398	
Credibility:					0.83	0.74		
Indicated Limited Loss to Payroll Ratio:					1.185	1.227	2.412	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.262	1.434	2.696	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								257.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	61,943,299	2	39	71	564,037	682,057	1,246,094	2.012
2014	67,044,365	3	42	60	686,037	785,761	1,471,798	2.195
2015	72,152,255	4	42	78	823,025	1,183,781	2,006,806	2.781
2016	81,901,048	0	45	107	892,574	906,736	1,799,310	2.197
2017	77,184,978	0	34	86	716,597	1,061,043	1,777,640	2.303
	360,225,945	9	202	402	3,682,269	4,619,378	8,301,647	
Adjusted Loss to Payroll Ratio:					1.022	1.282	2.305	
Expected Unlimited Loss to Payroll Ratio:					1.094	1.574	2.669	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.986	1.207	2.193	
Credibility:					0.70	0.70		
Indicated Limited Loss to Payroll Ratio:					1.011	1.260	2.271	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.089	1.526	2.615	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								249.5%

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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	23,190,588	0	12	25	392,854	168,152	561,006	2.419
2014	24,055,617	0	9	13	110,626	119,480	230,106	0.957
2015	24,625,522	0	11	23	103,131	125,970	229,101	0.930
2016	23,676,522	1	19	22	378,786	282,334	661,120	2.792
2017	25,219,882	1	15	33	358,673	257,503	616,176	2.443
	120,768,132	2	66	116	1,344,071	953,438	2,297,509	
Adjusted Loss to Payroll Ratio:					1.113	0.789	1.902	
Expected Unlimited Loss to Payroll Ratio:					1.385	1.044	2.429	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.247	0.801	2.048	
Credibility:					0.50	0.38		
Indicated Limited Loss to Payroll Ratio:					1.180	0.797	1.977	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.271	0.965	2.236	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								213.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	230,331,382	8	65	139	1,470,232	1,601,986	3,072,218	1.334
2014	236,463,121	11	74	110	1,460,550	1,690,128	3,150,678	1.332
2015	226,880,583	7	56	129	1,190,069	1,593,093	2,783,162	1.227
2016	236,764,870	1	56	154	1,061,088	1,396,551	2,457,639	1.038
2017	226,687,448	0	59	163	1,287,096	1,723,566	3,010,662	1.328
	1,157,127,403	27	310	695	6,469,036	8,005,323	14,474,358	
Adjusted Loss to Payroll Ratio:					0.559	0.692	1.251	
Expected Unlimited Loss to Payroll Ratio:					0.670	0.872	1.542	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.616	0.704	1.320	
Credibility:					0.92	0.90		
Indicated Limited Loss to Payroll Ratio:					0.564	0.693	1.257	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.596	0.798	1.393	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								132.9%

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Effective January 1, 2021

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	441,953,281	13	140	364	3,873,938	4,051,828	7,925,766	1.793
2015	394,578,097	20	144	352	4,635,006	4,484,517	9,119,523	2.311
2016	271,487,691	6	80	197	2,334,751	2,398,347	4,733,098	1.743
2017	303,764,279	2	124	224	4,228,297	3,431,893	7,660,190	2.522
	1,411,783,348	41	488	1,137	15,071,992	14,366,585	29,438,577	
Adjusted Loss to Payroll Ratio:					1.068	1.018	2.085	
Expected Unlimited Loss to Payroll Ratio:					1.023	1.246	2.269	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.941	1.006	1.946	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.068	1.018	2.085	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.128	1.171	2.300	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								219.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	128,942,732	6	88	162	1,740,881	1,663,021	3,403,902	2.640
2014	131,417,164	7	77	146	1,413,225	1,525,171	2,938,396	2.236
2015	139,959,923	10	103	162	2,311,518	2,553,573	4,865,091	3.476
2016	154,687,756	6	84	141	2,124,896	2,272,327	4,397,223	2.843
2017	159,727,531	2	93	176	2,157,611	2,653,421	4,811,032	3.012
	714,735,106	31	445	787	9,748,131	10,667,514	20,415,646	
Adjusted Loss to Payroll Ratio:					1.364	1.493	2.856	
Expected Unlimited Loss to Payroll Ratio:					1.755	2.338	4.093	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.517	1.598	3.115	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.364	1.493	2.856	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.528	2.024	3.551	
Indicated Relativity Change:								-13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								338.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	62,917,886	3	19	36	764,562	496,355	1,260,917	2.004
2014	64,795,588	4	14	27	623,927	390,827	1,014,754	1.566
2015	61,210,475	1	15	33	508,282	480,408	988,690	1.615
2016	75,545,708	0	11	39	255,891	214,987	470,878	0.623
2017	52,900,780	0	12	40	436,179	450,981	887,160	1.677
	317,370,437	8	71	175	2,588,840	2,033,558	4,622,397	
Adjusted Loss to Payroll Ratio:					0.816	0.641	1.456	
Expected Unlimited Loss to Payroll Ratio:					0.958	0.823	1.781	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.862	0.632	1.494	
Credibility:					0.63	0.51		
Indicated Limited Loss to Payroll Ratio:					0.833	0.636	1.469	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.897	0.771	1.668	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								159.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	24,357,181	2	11	27	277,193	317,120	594,313	2.440
2014	28,737,238	3	13	20	482,970	414,971	897,941	3.125
2015	29,321,117	1	16	36	251,511	569,507	821,018	2.800
2016	30,344,159	0	11	30	124,655	240,891	365,546	1.205
2017	29,083,286	2	3	28	333,985	563,232	897,217	3.085
	141,842,982	8	54	141	1,470,314	2,105,721	3,576,034	
Adjusted Loss to Payroll Ratio:					1.037	1.485	2.521	
Expected Unlimited Loss to Payroll Ratio:					1.049	1.351	2.401	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.965	1.091	2.056	
Credibility:					0.48	0.46		
Indicated Limited Loss to Payroll Ratio:					0.999	1.272	2.271	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.056	1.464	2.520	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								240.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	76,410,024	4	48	106	899,658	1,122,261	2,021,919	2.646
2014	86,385,665	6	61	135	1,266,373	1,542,413	2,808,786	3.251
2015	86,769,588	2	68	132	1,232,306	1,766,670	2,998,976	3.456
2016	96,784,088	2	74	146	1,290,247	1,621,449	2,911,696	3.008
2017	100,661,070	3	67	158	1,546,027	2,034,263	3,580,290	3.557
	447,010,435	17	318	677	6,234,610	8,087,057	14,321,667	
Adjusted Loss to Payroll Ratio:					1.395	1.809	3.204	
Expected Unlimited Loss to Payroll Ratio:					1.377	1.979	3.357	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.266	1.598	2.864	
Credibility:					0.84	0.85		
Indicated Limited Loss to Payroll Ratio:					1.374	1.777	3.152	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.452	2.046	3.498	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								333.8%

INCLUDES 3300 D 1-1-11

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	56,206,007	7	37	80	1,184,568	1,434,809	2,619,377	4.660
2014	59,875,674	7	49	99	1,508,359	1,595,060	3,103,419	5.183
2015	57,075,222	0	29	70	752,164	1,554,897	2,307,061	4.042
2016	66,796,705	2	28	89	817,009	969,624	1,786,633	2.675
2017	73,640,798	1	33	99	815,436	1,125,374	1,940,810	2.636
	313,594,406	17	176	437	5,077,535	6,679,764	11,757,300	
Adjusted Loss to Payroll Ratio:					1.619	2.130	3.749	
Expected Unlimited Loss to Payroll Ratio:					1.861	2.890	4.751	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.609	1.975	3.584	
Credibility:					0.80	0.80		
Indicated Limited Loss to Payroll Ratio:					1.617	2.099	3.716	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.811	2.846	4.657	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								444.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	45,952,163	3	28	53	607,264	478,047	1,085,311	2.362
2014	47,088,191	3	28	53	758,442	689,573	1,448,015	3.075
2015	53,944,701	6	35	68	976,975	847,479	1,824,454	3.382
2016	76,463,712	4	36	70	964,257	770,814	1,735,071	2.269
2017	77,245,640	5	47	77	1,084,408	1,424,539	2,508,947	3.248
	300,694,407	21	174	321	4,391,346	4,210,452	8,601,798	
Adjusted Loss to Payroll Ratio:					1.460	1.400	2.861	
Expected Unlimited Loss to Payroll Ratio:					1.438	1.460	2.898	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.311	1.160	2.471	
Credibility:					0.73	0.64		
Indicated Limited Loss to Payroll Ratio:					1.420	1.314	2.734	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.512	1.536	3.048	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								290.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	263,606,518	11	159	251	3,460,391	3,945,577	7,405,968	2.809
2016	272,541,856	11	159	280	4,549,142	4,599,886	9,149,028	3.357
2017	296,695,691	4	158	290	4,306,430	5,186,000	9,492,430	3.199
	832,844,066	26	476	821	12,315,963	13,731,463	26,047,427	
Adjusted Loss to Payroll Ratio:					1.479	1.649	3.128	
Expected Unlimited Loss to Payroll Ratio:					1.407	1.982	3.389	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.244	1.448	2.692	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.479	1.649	3.128	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.619	2.092	3.712	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								354.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	86,253,726	3	34	36	629,981	662,626	1,292,607	1.499
2014	92,887,842	10	51	28	1,376,839	1,198,849	2,575,688	2.773
2015	99,212,757	4	45	32	1,068,383	1,241,866	2,310,249	2.329
2016	96,331,180	1	53	25	1,001,099	1,175,184	2,176,283	2.259
2017	101,551,600	0	37	31	1,141,422	949,374	2,090,796	2.059
	476,237,106	18	220	152	5,217,722	5,227,898	10,445,620	
Adjusted Loss to Payroll Ratio:					1.096	1.098	2.193	
Expected Unlimited Loss to Payroll Ratio:					0.989	1.266	2.255	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.890	0.971	1.861	
Credibility:					0.75	0.72		
Indicated Limited Loss to Payroll Ratio:					1.044	1.062	2.107	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.125	1.286	2.411	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								230.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	223,203,576	16	143	334	3,922,592	4,271,095	8,193,687	3.671
2016	232,152,730	11	167	335	4,416,501	5,417,881	9,834,382	4.236
2017	232,236,639	6	156	344	5,166,521	4,982,188	10,148,709	4.370
	687,592,945	33	466	1,013	13,505,613	14,671,164	28,176,778	
Adjusted Loss to Payroll Ratio:					1.964	2.134	4.098	
Expected Unlimited Loss to Payroll Ratio:					2.009	2.685	4.694	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.737	1.835	3.572	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.964	2.134	4.098	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.200	2.893	5.093	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								485.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	122,395,877	8	75	164	1,640,979	1,997,851	3,638,830	2.973
2014	134,204,963	11	85	184	1,678,159	1,854,112	3,532,271	2.632
2015	130,201,439	10	74	181	1,853,409	1,683,945	3,537,354	2.717
2016	136,429,872	1	103	171	1,389,313	1,874,206	3,263,519	2.392
2017	145,587,240	3	72	194	1,089,160	1,449,173	2,538,333	1.744
	668,819,391	33	409	894	7,651,021	8,859,286	16,510,307	
Adjusted Loss to Payroll Ratio:					1.144	1.325	2.469	
Expected Unlimited Loss to Payroll Ratio:					1.308	1.799	3.107	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.131	1.229	2.360	
Credibility:					0.95	0.90		
Indicated Limited Loss to Payroll Ratio:					1.143	1.315	2.458	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.281	1.783	3.064	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								292.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	62,232,622	10	38	77	1,564,442	1,830,363	3,394,805	5.455
2014	64,640,691	3	37	75	941,761	1,645,749	2,587,510	4.003
2015	66,748,597	1	42	73	734,236	1,015,749	1,749,985	2.622
2016	67,348,916	2	41	61	846,232	1,204,268	2,050,500	3.045
2017	67,319,413	2	43	82	950,437	1,034,911	1,985,348	2.949
	328,290,239	18	201	368	5,037,109	6,731,039	11,768,148	
Adjusted Loss to Payroll Ratio:					1.534	2.050	3.585	
Expected Unlimited Loss to Payroll Ratio:					1.604	2.480	4.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.445	1.902	3.347	
Credibility:					0.78	0.81		
Indicated Limited Loss to Payroll Ratio:					1.515	2.022	3.537	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.631	2.449	4.080	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								389.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	193,354,461	21	123	307	2,977,787	2,760,495	5,738,282	2.968
2014	210,130,655	7	139	393	1,994,676	2,308,395	4,303,071	2.048
2015	230,250,459	9	159	431	3,243,605	3,341,340	6,584,945	2.860
2016	229,476,776	7	132	356	2,854,658	2,683,368	5,538,026	2.413
2017	236,307,723	3	103	465	2,340,650	3,022,941	5,363,591	2.270
	1,099,520,075	47	656	1,952	13,411,376	14,116,539	27,527,914	
Adjusted Loss to Payroll Ratio:					1.220	1.284	2.504	
Expected Unlimited Loss to Payroll Ratio:					1.282	1.607	2.888	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.133	1.173	2.307	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.220	1.284	2.504	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.336	1.629	2.965	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								282.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	485,911,757	21	217	496	5,361,140	4,977,805	10,338,945	2.128
2016	490,630,530	6	181	499	3,911,872	4,344,091	8,255,963	1.683
2017	506,810,772	2	199	530	4,381,279	4,603,367	8,984,646	1.773
	1,483,353,058	29	597	1,525	13,654,291	13,925,263	27,579,554	
Adjusted Loss to Payroll Ratio:					0.921	0.939	1.859	
Expected Unlimited Loss to Payroll Ratio:					1.011	1.175	2.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.922	0.934	1.855	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.921	0.939	1.859	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.980	1.097	2.078	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								198.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	130,668,152	8	37	62	1,338,973	1,333,815	2,672,788	2.045
2014	141,753,976	9	45	63	1,636,807	1,815,382	3,452,189	2.435
2015	146,721,736	5	38	72	1,515,157	1,448,633	2,963,790	2.020
2016	176,998,236	1	36	53	767,480	1,115,054	1,882,534	1.064
2017	176,297,261	0	42	75	989,848	922,244	1,912,092	1.085
	772,439,360	23	198	325	6,248,265	6,635,129	12,883,393	
Adjusted Loss to Payroll Ratio:					0.809	0.859	1.668	
Expected Unlimited Loss to Payroll Ratio:					0.900	1.033	1.932	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.827	0.834	1.661	
Credibility:					0.88	0.82		
Indicated Limited Loss to Payroll Ratio:					0.811	0.854	1.666	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.857	0.983	1.841	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								175.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	67,023,920	1	21	59	281,192	312,977	594,169	0.887
2014	70,229,106	1	24	46	416,848	372,060	788,908	1.123
2015	73,899,534	3	16	66	505,610	445,559	951,169	1.287
2016	74,861,473	1	21	44	453,754	434,753	888,507	1.187
2017	80,038,788	0	20	49	636,582	481,623	1,118,205	1.397
	366,052,821	6	102	264	2,293,986	2,046,972	4,340,959	
Adjusted Loss to Payroll Ratio:					0.627	0.559	1.186	
Expected Unlimited Loss to Payroll Ratio:					0.592	0.680	1.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.540	0.540	1.080	
Credibility:					0.55	0.51		
Indicated Limited Loss to Payroll Ratio:					0.588	0.550	1.137	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.626	0.643	1.268	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								121.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	89,524,635	5	37	52	873,109	1,279,899	2,153,008	2.405
2014	86,378,281	6	31	68	1,082,801	1,201,496	2,284,297	2.645
2015	83,713,762	4	33	64	714,291	1,027,074	1,741,365	2.080
2016	86,209,473	1	32	68	904,320	1,128,472	2,032,792	2.358
2017	104,996,499	2	28	62	764,790	1,033,987	1,798,777	1.713
	450,822,651	18	161	314	4,339,311	5,670,928	10,010,240	
Adjusted Loss to Payroll Ratio:					0.963	1.258	2.220	
Expected Unlimited Loss to Payroll Ratio:					1.105	1.714	2.819	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.977	1.252	2.229	
Credibility:					0.76	0.77		
Indicated Limited Loss to Payroll Ratio:					0.966	1.257	2.223	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.058	1.595	2.652	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								253.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,265,143,056	11	150	386	3,487,558	3,837,310	7,324,868	0.579
2016	1,393,301,392	4	170	516	4,127,274	5,123,854	9,251,128	0.664
2017	1,427,759,173	3	149	457	4,207,971	4,341,248	8,549,219	0.599
	4,086,203,621	18	469	1,359	11,822,803	13,302,412	25,125,214	
Adjusted Loss to Payroll Ratio:					0.289	0.326	0.615	
Expected Unlimited Loss to Payroll Ratio:					0.297	0.362	0.659	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.271	0.287	0.558	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.289	0.326	0.615	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.308	0.381	0.689	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								65.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	56,999,705	0	7	15	63,184	113,331	176,515	0.310
2014	62,818,659	0	17	24	229,575	417,580	647,155	1.030
2015	59,196,949	0	7	18	409,506	277,724	687,230	1.161
2016	59,120,393	0	7	27	111,379	184,031	295,410	0.500
2017	58,216,999	0	9	26	210,814	247,362	458,176	0.787
	296,352,706	0	47	110	1,024,457	1,240,028	2,264,485	
Adjusted Loss to Payroll Ratio:					0.346	0.418	0.764	
Expected Unlimited Loss to Payroll Ratio:					0.405	0.522	0.927	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.365	0.400	0.765	
Credibility:					0.43	0.42		
Indicated Limited Loss to Payroll Ratio:					0.356	0.408	0.764	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.384	0.494	0.878	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								83.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	298,795,816	9	131	204	2,797,863	2,824,484	5,622,347	1.882
2014	292,432,364	14	161	320	2,993,527	3,187,638	6,181,165	2.114
2015	253,007,244	12	118	327	3,099,014	3,021,197	6,120,211	2.419
2016	250,441,791	4	101	200	2,309,806	2,429,256	4,739,062	1.892
2017	238,223,448	3	92	186	2,385,633	2,445,074	4,830,707	2.028
	1,332,900,663	42	603	1,237	13,585,843	13,907,650	27,493,493	
Adjusted Loss to Payroll Ratio:					1.019	1.043	2.063	
Expected Unlimited Loss to Payroll Ratio:					1.173	1.495	2.668	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.014	1.022	2.036	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.019	1.043	2.063	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.142	1.415	2.556	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								243.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	355,764,143	5	66	116	1,636,707	1,721,256	3,357,963	0.944
2014	368,387,741	7	61	115	1,662,330	2,003,373	3,665,703	0.995
2015	380,724,343	4	47	102	1,328,084	1,399,806	2,727,890	0.716
2016	397,199,468	4	66	121	1,343,673	1,740,846	3,084,519	0.777
2017	413,937,880	2	50	113	1,682,509	1,635,330	3,317,839	0.802
	1,916,013,575	22	290	567	7,653,303	8,500,611	16,153,914	
Adjusted Loss to Payroll Ratio:					0.399	0.444	0.843	
Expected Unlimited Loss to Payroll Ratio:					0.392	0.530	0.921	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.357	0.421	0.778	
Credibility:					0.91	0.89		
Indicated Limited Loss to Payroll Ratio:					0.396	0.441	0.837	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.421	0.516	0.937	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								89.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	189,148,816	6	66	158	1,822,199	1,811,978	3,634,177	1.921
2014	187,508,838	6	45	134	1,217,750	1,336,823	2,554,573	1.362
2015	189,015,548	5	65	164	2,152,551	1,948,097	4,100,648	2.169
2016	194,069,917	6	76	142	2,230,963	2,102,070	4,333,033	2.233
2017	205,141,163	1	44	147	1,263,905	1,566,651	2,830,556	1.380
	964,884,282	24	296	745	8,687,368	8,765,619	17,452,987	
Adjusted Loss to Payroll Ratio:					0.900	0.908	1.809	
Expected Unlimited Loss to Payroll Ratio:					1.014	1.061	2.075	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.913	0.814	1.727	
Credibility:					1.00	0.88		
Indicated Limited Loss to Payroll Ratio:					0.900	0.897	1.797	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.970	1.086	2.056	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								196.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	53,564,129	6	30	107	1,093,469	882,356	1,975,825	3.689
2014	59,753,466	6	47	75	1,752,078	974,594	2,726,672	4.563
2015	59,658,853	4	55	86	1,054,510	1,219,614	2,274,124	3.812
2016	59,640,220	0	52	83	919,099	866,871	1,785,970	2.995
2017	58,501,683	1	34	98	959,125	1,239,385	2,198,510	3.758
	291,118,351	17	218	449	5,778,281	5,182,820	10,961,101	
Adjusted Loss to Payroll Ratio:					1.985	1.780	3.765	
Expected Unlimited Loss to Payroll Ratio:					2.337	2.111	4.448	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.066	1.542	3.608	
Credibility:					0.86	0.71		
Indicated Limited Loss to Payroll Ratio:					1.996	1.711	3.707	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.186	2.172	4.357	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								415.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	2,084,117,923	44	676	1,352	18,648,146	17,799,519	36,447,665	1.749
2017	2,226,138,796	18	665	1,511	18,449,153	18,227,296	36,676,449	1.648
	4,310,256,719	62	1,341	2,863	37,097,300	36,026,815	73,124,115	
Adjusted Loss to Payroll Ratio:					0.861	0.836	1.697	
Expected Unlimited Loss to Payroll Ratio:					0.974	1.075	2.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.878	0.824	1.702	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.861	0.836	1.697	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.927	1.012	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

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	93,653,725	2	33	71	509,542	602,424	1,111,966	1.187
2014	94,908,375	3	57	93	1,056,347	1,027,593	2,083,940	2.196
2015	101,748,235	0	44	69	674,570	754,562	1,429,132	1.405
2016	96,903,877	4	33	69	917,842	1,259,327	2,177,169	2.247
2017	115,790,159	1	48	94	982,436	1,155,502	2,137,938	1.846
	503,004,371	10	215	396	4,140,737	4,799,408	8,940,145	
Adjusted Loss to Payroll Ratio:					0.823	0.954	1.777	
Expected Unlimited Loss to Payroll Ratio:					0.977	1.087	2.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.891	0.864	1.755	
Credibility:					0.77	0.70		
Indicated Limited Loss to Payroll Ratio:					0.839	0.927	1.766	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.893	1.084	1.977	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								188.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	235,584,194	10	77	180	2,044,421	2,170,363	4,214,784	1.789
2014	250,374,177	7	71	179	2,053,695	2,059,510	4,113,205	1.643
2015	285,097,157	5	84	221	1,892,038	2,172,027	4,064,065	1.426
2016	346,818,160	6	98	241	2,721,594	2,474,383	5,195,977	1.498
2017	405,570,844	1	111	227	2,739,368	2,923,487	5,662,855	1.396
	1,523,444,532	29	441	1,048	11,451,115	11,799,770	23,250,886	
Adjusted Loss to Payroll Ratio:					0.752	0.775	1.526	
Expected Unlimited Loss to Payroll Ratio:					0.926	1.011	1.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.851	0.816	1.667	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.752	0.775	1.526	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.795	0.892	1.686	
Indicated Relativity Change:								-13.0%
Relativity to Statewide Average Loss to Payroll Ratio:								160.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	58,376,164	3	28	32	455,623	546,179	1,001,802	1.716
2014	58,073,025	10	49	60	2,215,663	967,957	3,183,620	5.482
2015	54,711,876	3	30	46	946,412	1,052,768	1,999,180	3.654
2016	59,818,749	1	25	63	674,014	685,722	1,359,736	2.273
2017	64,859,216	0	32	49	905,459	755,306	1,660,765	2.561
	295,839,029	17	164	250	5,197,170	4,007,932	9,205,102	
Adjusted Loss to Payroll Ratio:					1.757	1.355	3.112	
Expected Unlimited Loss to Payroll Ratio:					2.017	1.891	3.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.817	1.451	3.267	
Credibility:					0.83	0.69		
Indicated Limited Loss to Payroll Ratio:					1.767	1.384	3.151	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.903	1.677	3.580	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								341.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	197,376,036	11	78	133	1,776,139	2,112,331	3,888,470	1.970
2014	218,785,893	6	82	131	1,471,844	1,834,584	3,306,428	1.511
2015	212,209,874	4	67	147	1,458,295	1,595,909	3,054,204	1.439
2016	228,802,180	4	87	120	1,898,413	2,026,895	3,925,308	1.716
2017	261,635,042	1	75	133	1,740,393	1,911,021	3,651,414	1.396
	1,118,809,025	26	389	664	8,345,085	9,480,740	17,825,824	
Adjusted Loss to Payroll Ratio:					0.746	0.847	1.593	
Expected Unlimited Loss to Payroll Ratio:					0.786	1.010	1.796	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.717	0.803	1.519	
Credibility:					0.97	0.93		
Indicated Limited Loss to Payroll Ratio:					0.745	0.844	1.589	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.793	0.987	1.780	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								169.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	7,660,088,668	29	608	1,503	16,110,494	16,340,512	32,451,006	0.424
2017	8,369,911,566	13	544	1,695	17,136,813	17,982,363	35,119,176	0.420
	16,030,000,234	42	1,152	3,198	33,247,306	34,322,876	67,570,182	
Adjusted Loss to Payroll Ratio:					0.207	0.214	0.422	
Expected Unlimited Loss to Payroll Ratio:					0.244	0.293	0.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.215	0.214	0.429	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.207	0.214	0.422	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.227	0.272	0.499	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								47.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,137,130,766	16	144	379	3,833,289	3,787,873	7,621,162	0.670
2016	1,226,237,191	10	172	390	4,767,251	4,728,152	9,495,403	0.774
2017	1,264,169,710	1	184	430	5,633,670	5,074,696	10,708,366	0.847
	3,627,537,667	27	500	1,199	14,234,210	13,590,721	27,824,930	
Adjusted Loss to Payroll Ratio:					0.392	0.375	0.767	
Expected Unlimited Loss to Payroll Ratio:					0.399	0.456	0.855	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.367	0.368	0.735	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.392	0.375	0.767	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.415	0.431	0.846	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								80.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	17,662,461	1	2	11	36,043	61,094	97,137	0.550
2014	65,203,939	0	10	8	166,980	209,957	376,937	0.578
2015	60,759,077	1	9	9	223,524	122,345	345,869	0.569
2016	71,303,712	0	2	11	9,185	62,855	72,040	0.101
2017	46,639,971	0	5	2	95,219	71,419	166,638	0.357
	261,569,160	2	28	41	530,951	527,671	1,058,622	
Adjusted Loss to Payroll Ratio:					0.203	0.202	0.405	
Expected Unlimited Loss to Payroll Ratio:					0.679	0.820	1.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.619	0.651	1.271	
Credibility:					0.51	0.48		
Indicated Limited Loss to Payroll Ratio:					0.407	0.436	0.842	
Limit Factor:					1.065	1.169		
Indicated (Unlimited) Loss to Payroll Ratio:					0.433	0.509	0.943	
Indicated Relativity Change:								-37.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.517	0.607	1.124	
Relativity to Statewide Average Loss to Payroll Ratio:								107.3%

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Effective January 1, 2021

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	229,449,428	6	18	11	1,058,822	726,104	1,784,926	0.778
2014	234,237,245	3	25	10	873,599	966,353	1,839,952	0.786
2015	311,086,288	4	32	26	1,544,108	1,425,509	2,969,617	0.955
2016	214,102,863	1	26	23	1,221,579	1,212,005	2,433,584	1.137
2017	296,648,788	2	22	26	1,178,183	1,182,043	2,360,226	0.796
	1,285,524,611	16	123	96	5,876,292	5,512,014	11,388,306	
Adjusted Loss to Payroll Ratio:					0.457	0.429	0.886	
Expected Unlimited Loss to Payroll Ratio:					0.528	0.659	1.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.457	0.448	0.905	
Credibility:					0.83	0.73		
Indicated Limited Loss to Payroll Ratio:					0.457	0.434	0.891	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.547	0.709	1.256	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								119.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,711,210,322	38	613	1,286	19,159,887	20,569,881	39,729,768	2.322
2017	1,922,309,527	29	630	1,218	22,695,872	20,124,214	42,820,086	2.228
	3,633,519,849	67	1,243	2,504	41,855,759	40,694,095	82,549,854	
Adjusted Loss to Payroll Ratio:					1.152	1.120	2.272	
Expected Unlimited Loss to Payroll Ratio:					1.201	1.450	2.652	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.112	1.187	2.299	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.152	1.120	2.272	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.290	1.519	2.809	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								268.0%

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

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	40,487,824	2	21	17	589,567	525,534	1,115,101	2.754
2014	42,977,914	0	9	12	94,380	97,318	191,698	0.446
2015	47,859,863	3	6	8	465,867	278,593	744,460	1.555
2016	49,755,981	0	8	8	207,699	168,831	376,530	0.757
2017	40,407,015	0	5	6	61,125	73,465	134,590	0.333
	221,488,597	5	49	51	1,418,637	1,143,740	2,562,377	
Adjusted Loss to Payroll Ratio:					0.641	0.516	1.157	
Expected Unlimited Loss to Payroll Ratio:					1.144	0.932	2.076	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.949	0.605	1.554	
Credibility:					0.58	0.44		
Indicated Limited Loss to Payroll Ratio:					0.770	0.566	1.336	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.862	0.768	1.630	
Indicated Relativity Change:								-21.5%
Relativity to Statewide Average Loss to Payroll Ratio:								155.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	265,797,382	9	20	48	1,288,413	756,272	2,044,685	0.769
2014	214,324,976	2	17	42	398,118	371,174	769,292	0.359
2015	209,171,078	1	15	51	229,569	237,389	466,958	0.223
2016	135,942,357	1	17	37	628,595	559,350	1,187,945	0.874
2017	128,797,089	0	20	34	935,026	628,976	1,564,002	1.214
	954,032,882	13	89	212	3,479,721	2,553,161	6,032,882	
Adjusted Loss to Payroll Ratio:					0.365	0.268	0.632	
Expected Unlimited Loss to Payroll Ratio:					0.352	0.289	0.641	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.317	0.222	0.539	
Credibility:					0.66	0.52		
Indicated Limited Loss to Payroll Ratio:					0.349	0.246	0.594	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.375	0.297	0.673	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								64.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	28,191,984	0	13	16	148,940	133,129	282,069	1.001
2014	39,037,168	1	23	64	277,761	336,870	614,631	1.574
2015	66,674,536	1	68	142	950,071	984,702	1,934,773	2.902
2016	162,335,635	4	94	344	2,713,291	2,431,715	5,145,006	3.169
2017	159,442,753	1	81	281	1,491,745	1,852,212	3,343,957	2.097
	455,682,076	7	279	847	5,581,808	5,738,628	11,320,436	
Adjusted Loss to Payroll Ratio:					1.225	1.259	2.484	
Expected Unlimited Loss to Payroll Ratio:					1.801	1.747	3.548	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.656	1.410	3.066	
Credibility:					0.95	0.82		
Indicated Limited Loss to Payroll Ratio:					1.246	1.287	2.533	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.318	1.481	2.798	
Indicated Relativity Change:								-21.1%
Relativity to Statewide Average Loss to Payroll Ratio:								267.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	135,611,057	11	101	274	1,571,351	2,102,450	3,673,801	2.709
2014	136,941,585	6	127	323	2,238,760	2,322,415	4,561,175	3.331
2015	152,324,604	2	129	288	1,927,817	1,892,382	3,820,199	2.508
2016	175,149,504	7	123	323	2,892,610	2,922,122	5,814,732	3.320
2017	183,893,326	6	141	381	3,704,913	4,113,688	7,818,601	4.252
	783,920,076	32	621	1,589	12,335,452	13,353,056	25,688,508	
Adjusted Loss to Payroll Ratio:					1.574	1.703	3.277	
Expected Unlimited Loss to Payroll Ratio:					1.574	1.972	3.546	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.418	1.513	2.930	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.574	1.703	3.277	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.695	2.063	3.758	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								358.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	82,124,737	6	65	166	1,348,381	2,379,819	3,728,200	4.540
2014	91,772,758	8	93	208	2,272,214	2,470,408	4,742,622	5.168
2015	87,631,044	8	94	213	2,424,842	2,143,080	4,567,922	5.213
2016	78,025,851	4	78	162	1,864,337	1,348,390	3,212,727	4.118
2017	82,820,606	3	56	151	1,261,609	1,401,648	2,663,257	3.216
	422,374,997	29	386	900	9,171,384	9,743,345	18,914,728	
Adjusted Loss to Payroll Ratio:					2.171	2.307	4.478	
Expected Unlimited Loss to Payroll Ratio:					2.410	3.198	5.608	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.316	2.706	5.022	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					2.171	2.311	4.482	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.339	2.798	5.137	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								490.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	85,314,377	5	55	117	606,208	811,756	1,417,964	1.662
2014	94,572,680	5	55	133	1,066,470	1,516,431	2,582,901	2.731
2015	86,050,256	3	55	104	730,357	1,146,212	1,876,569	2.181
2016	83,856,771	2	45	102	726,014	978,012	1,704,026	2.032
2017	91,766,333	1	52	84	1,240,260	1,027,364	2,267,624	2.471
	441,560,416	16	262	540	4,369,309	5,479,775	9,849,084	
Adjusted Loss to Payroll Ratio:					0.990	1.241	2.231	
Expected Unlimited Loss to Payroll Ratio:					0.921	1.313	2.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.840	1.043	1.883	
Credibility:					0.71	0.71		
Indicated Limited Loss to Payroll Ratio:					0.946	1.184	2.130	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.008	1.384	2.391	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								228.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,741,148,717	13	218	412	7,291,285	6,181,079	13,472,364	0.774
2017	705,123,446	0	167	379	5,457,151	4,875,323	10,332,474	1.465
	2,446,272,162	13	385	791	12,748,436	11,056,403	23,804,839	
Adjusted Loss to Payroll Ratio:					0.521	0.452	0.973	
Expected Unlimited Loss to Payroll Ratio:					0.589	0.633	1.222	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.510	0.433	0.942	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.521	0.452	0.973	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.584	0.613	1.197	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								114.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,227,547,298	20	351	792	10,528,435	11,253,814	21,782,249	1.774
2017	1,238,242,094	6	338	780	12,971,048	11,155,767	24,126,815	1.948
	2,465,789,392	26	689	1,572	23,499,483	22,409,581	45,909,065	
Adjusted Loss to Payroll Ratio:					0.953	0.909	1.862	
Expected Unlimited Loss to Payroll Ratio:					1.042	1.112	2.154	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.950	0.883	1.833	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.953	0.909	1.862	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.015	1.062	2.077	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								198.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	352,223,434	8	217	518	4,328,225	4,539,138	8,867,363	2.518
2016	364,719,522	3	233	444	4,166,973	4,860,689	9,027,662	2.475
2017	371,841,206	3	198	456	3,732,985	4,381,788	8,114,773	2.182
	1,088,784,162	14	648	1,418	12,228,183	13,781,615	26,009,798	
Adjusted Loss to Payroll Ratio:					1.123	1.266	2.389	
Expected Unlimited Loss to Payroll Ratio:					1.216	1.734	2.950	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.095	1.330	2.425	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.123	1.266	2.389	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.210	1.533	2.742	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								261.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	99,933,178	2	18	46	493,171	810,274	1,303,445	1.304
2014	110,346,629	3	17	40	712,716	482,166	1,194,882	1.083
2015	113,324,193	7	16	57	950,441	990,530	1,940,971	1.713
2016	116,395,541	5	19	43	921,115	1,154,301	2,075,416	1.783
2017	113,782,154	2	27	41	807,631	834,217	1,641,848	1.443
	553,781,695	19	97	227	3,885,074	4,271,488	8,156,562	
Adjusted Loss to Payroll Ratio:					0.702	0.771	1.473	
Expected Unlimited Loss to Payroll Ratio:					0.748	1.061	1.809	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.698	0.821	1.519	
Credibility:					0.71	0.69		
Indicated Limited Loss to Payroll Ratio:					0.701	0.787	1.487	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.767	0.998	1.766	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								168.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	199,933,023	15	135	306	3,269,421	3,040,300	6,309,721	3.156
2015	206,499,543	8	124	243	2,554,597	2,951,269	5,505,866	2.666
2016	216,451,680	7	145	259	2,796,710	3,248,640	6,045,350	2.793
2017	247,814,210	4	143	404	3,990,314	3,642,881	7,633,195	3.080
	870,698,455	34	547	1,212	12,611,043	12,883,090	25,494,132	
Adjusted Loss to Payroll Ratio:					1.448	1.480	2.928	
Expected Unlimited Loss to Payroll Ratio:					1.651	2.224	3.875	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.427	1.520	2.947	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.448	1.480	2.928	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.622	2.006	3.629	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								346.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	20,601,475	2	12	24	236,251	288,871	525,122	2.549
2014	29,439,192	3	11	11	512,624	303,672	816,296	2.773
2015	23,560,153	2	5	15	368,493	193,264	561,757	2.384
2016	26,212,454	1	8	16	273,247	558,842	832,089	3.174
2017	35,277,869	1	12	16	421,953	453,895	875,848	2.483
	135,091,141	9	48	82	1,812,568	1,798,542	3,611,111	
Adjusted Loss to Payroll Ratio:					1.342	1.331	2.673	
Expected Unlimited Loss to Payroll Ratio:					1.566	1.765	3.330	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.384	1.289	2.673	
Credibility:					0.54	0.48		
Indicated Limited Loss to Payroll Ratio:					1.361	1.309	2.671	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.491	1.661	3.152	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								300.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	22,991,719	1	15	32	508,282	467,583	975,865	4.244
2014	25,533,635	3	20	26	338,257	362,477	700,734	2.744
2015	27,103,817	0	34	34	507,269	649,806	1,157,075	4.269
2016	26,718,993	1	24	32	514,450	556,551	1,071,001	4.008
2017	24,545,359	1	15	22	391,982	350,744	742,726	3.026
	126,893,522	6	108	146	2,260,240	2,387,160	4,647,400	
Adjusted Loss to Payroll Ratio:					1.781	1.881	3.662	
Expected Unlimited Loss to Payroll Ratio:					1.598	2.398	3.995	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.439	1.839	3.278	
Credibility:					0.54	0.54		
Indicated Limited Loss to Payroll Ratio:					1.624	1.862	3.485	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.749	2.255	4.003	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								382.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	21,631,880	1	10	22	183,158	146,202	329,360	1.523
2014	19,241,093	1	9	20	179,426	214,357	393,783	2.047
2015	18,346,012	0	8	17	37,228	85,436	122,664	0.669
2016	20,769,396	0	19	24	161,369	220,702	382,071	1.840
2017	21,932,503	0	16	34	320,119	320,996	641,115	2.923
	101,920,884	2	62	117	881,301	987,693	1,868,994	
Adjusted Loss to Payroll Ratio:					0.865	0.969	1.834	
Expected Unlimited Loss to Payroll Ratio:					1.273	1.429	2.702	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.147	1.096	2.243	
Credibility:					0.45	0.41		
Indicated Limited Loss to Payroll Ratio:					1.020	1.044	2.064	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.098	1.264	2.362	
Indicated Relativity Change:								-12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								225.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	48,941,487	0	21	39	317,152	383,297	700,449	1.431
2014	51,477,778	0	22	58	227,162	357,181	584,343	1.135
2015	55,333,740	2	27	50	649,469	460,430	1,109,899	2.006
2016	58,744,947	2	23	33	501,473	553,842	1,055,315	1.796
2017	58,286,090	1	22	49	958,121	655,122	1,613,243	2.768
	272,784,041	5	115	229	2,653,377	2,409,872	5,063,248	
Adjusted Loss to Payroll Ratio:					0.973	0.883	1.856	
Expected Unlimited Loss to Payroll Ratio:					1.088	1.328	2.416	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.962	0.970	1.932	
Credibility:					0.62	0.57		
Indicated Limited Loss to Payroll Ratio:					0.969	0.921	1.889	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.061	1.168	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

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	74,854,138	2	26	61	473,831	514,843	988,674	1.321
2014	76,769,624	5	28	61	748,977	811,576	1,560,553	2.033
2015	79,962,256	2	23	49	488,231	581,326	1,069,557	1.338
2016	85,677,922	2	34	52	732,040	774,407	1,506,447	1.758
2017	87,655,581	1	24	66	631,557	491,551	1,123,108	1.281
	404,919,521	12	135	289	3,074,636	3,173,703	6,248,339	
Adjusted Loss to Payroll Ratio:					0.759	0.784	1.543	
Expected Unlimited Loss to Payroll Ratio:					0.791	1.033	1.824	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.699	0.754	1.454	
Credibility:					0.64	0.61		
Indicated Limited Loss to Payroll Ratio:					0.738	0.772	1.510	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.808	0.980	1.788	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								170.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,730,058,176	5	66	193	2,237,054	2,356,174	4,593,228	0.265
2015	1,763,669,879	5	92	219	2,162,207	2,165,545	4,327,752	0.245
2016	1,814,033,866	3	93	251	2,860,884	3,057,444	5,918,328	0.326
2017	1,787,769,314	2	73	202	2,243,643	2,274,209	4,517,852	0.253
	7,095,531,235	15	324	865	9,503,787	9,853,371	19,357,158	
Adjusted Loss to Payroll Ratio:					0.134	0.139	0.273	
Expected Unlimited Loss to Payroll Ratio:					0.159	0.197	0.356	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.145	0.156	0.301	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.134	0.139	0.273	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.143	0.162	0.305	
Indicated Relativity Change:								-14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								29.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	32,757,246	1	8	16	125,412	153,420	278,832	0.851
2014	29,140,844	3	8	20	267,729	257,208	524,937	1.801
2015	30,055,954	1	10	24	131,237	218,284	349,521	1.163
2016	42,848,530	1	15	28	352,664	378,851	731,515	1.707
2017	50,321,876	0	16	42	429,652	508,129	937,781	1.864
	185,124,450	6	57	130	1,306,694	1,515,892	2,822,586	
Adjusted Loss to Payroll Ratio:					0.706	0.819	1.525	
Expected Unlimited Loss to Payroll Ratio:					1.037	1.037	2.074	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.917	0.758	1.675	
Credibility:					0.52	0.44		
Indicated Limited Loss to Payroll Ratio:					0.807	0.785	1.592	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.884	0.996	1.880	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								179.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	84,429,875	6	73	142	1,551,023	1,448,521	2,999,544	3.553
2014	101,193,787	7	78	149	1,650,096	1,944,372	3,594,468	3.552
2015	115,792,886	3	125	231	2,111,239	2,773,399	4,884,638	4.218
2016	124,543,448	1	106	200	1,674,458	1,842,171	3,516,629	2.824
2017	124,548,659	0	109	189	1,912,881	2,153,797	4,066,678	3.265
	550,508,655	17	491	911	8,899,697	10,162,261	19,061,958	
Adjusted Loss to Payroll Ratio:					1.617	1.846	3.463	
Expected Unlimited Loss to Payroll Ratio:					1.554	2.496	4.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.433	1.882	3.315	
Credibility:					0.94	0.95		
Indicated Limited Loss to Payroll Ratio:					1.606	1.848	3.453	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.798	2.506	4.304	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								410.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	256,555,729	7	98	164	1,818,947	2,142,671	3,961,618	1.544
2014	251,371,045	8	82	154	1,829,349	2,125,058	3,954,407	1.573
2015	239,756,238	3	91	237	1,987,869	2,285,330	4,273,199	1.782
2016	274,071,461	1	78	214	1,713,069	1,949,651	3,662,720	1.336
2017	269,488,648	0	104	214	2,486,848	3,047,185	5,534,033	2.054
	1,291,243,120	19	453	983	9,836,081	11,549,896	21,385,977	
Adjusted Loss to Payroll Ratio:					0.762	0.894	1.656	
Expected Unlimited Loss to Payroll Ratio:					0.847	1.114	1.961	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.763	0.854	1.617	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.762	0.894	1.656	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.820	1.083	1.904	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								181.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	61,189,825	2	12	32	457,196	422,085	879,281	1.437
2014	70,557,535	5	19	41	669,581	517,094	1,186,675	1.682
2015	67,863,036	4	30	43	663,644	775,585	1,439,229	2.121
2016	67,161,462	0	17	32	517,174	416,091	933,265	1.390
2017	68,727,932	1	23	43	714,212	842,870	1,557,082	2.266
	335,499,791	12	101	191	3,021,807	2,973,726	5,995,533	
Adjusted Loss to Payroll Ratio:					0.901	0.886	1.787	
Expected Unlimited Loss to Payroll Ratio:					1.037	1.199	2.236	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	0.920	1.854	
Credibility:					0.67	0.61		
Indicated Limited Loss to Payroll Ratio:					0.912	0.899	1.811	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.982	1.089	2.071	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								197.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	3,549,688	1	8	11	105,808	134,684	240,492	6.775
2014	3,202,628	0	3	8	34,041	69,818	103,859	3.243
2015	7,315,352	0	11	13	344,667	249,097	593,764	8.117
2016	7,437,377	2	5	3	302,879	146,918	449,797	6.048
2017	7,596,956	2	12	7	219,349	324,799	544,148	7.163
	29,102,001	5	39	42	1,006,743	925,316	1,932,059	
Adjusted Loss to Payroll Ratio:					3.459	3.180	6.639	
Expected Unlimited Loss to Payroll Ratio:					2.461	3.338	5.799	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.244	2.652	4.895	
Credibility:					0.36	0.35		
Indicated Limited Loss to Payroll Ratio:					2.681	2.836	5.518	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.856	3.316	6.171	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								588.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	107,798,932	7	50	82	1,265,387	1,311,364	2,576,751	2.390
2014	103,436,811	6	45	57	1,122,826	1,498,312	2,621,138	2.534
2015	110,377,670	2	48	91	728,278	880,279	1,608,557	1.457
2016	113,131,808	4	49	75	1,185,046	1,234,795	2,419,841	2.139
2017	125,599,255	1	69	95	2,179,264	2,095,422	4,274,686	3.403
	560,344,476	20	261	400	6,480,802	7,020,173	13,500,975	
Adjusted Loss to Payroll Ratio:					1.157	1.253	2.409	
Expected Unlimited Loss to Payroll Ratio:					1.153	1.348	2.501	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.060	1.088	2.149	
Credibility:					0.86	0.80		
Indicated Limited Loss to Payroll Ratio:					1.143	1.220	2.363	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.208	1.404	2.612	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								249.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	315,011,269	12	178	318	4,473,346	4,421,980	8,895,326	2.824
2017	482,687,232	12	196	376	5,940,624	6,514,084	12,454,708	2.580
	797,698,502	24	374	694	10,413,970	10,936,065	21,350,035	
Adjusted Loss to Payroll Ratio:					1.306	1.371	2.676	
Expected Unlimited Loss to Payroll Ratio:					1.593	1.891	3.484	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.408	1.381	2.790	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.306	1.371	2.676	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.430	1.740	3.169	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								302.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	76,120,504	10	38	54	1,116,775	1,643,945	2,760,720	3.627
2014	78,101,867	3	38	78	1,113,916	1,109,398	2,223,314	2.847
2015	70,408,692	4	37	47	835,269	953,687	1,788,956	2.541
2016	59,350,970	0	24	65	453,923	462,900	916,823	1.545
2017	56,904,594	0	19	35	456,631	413,847	870,478	1.530
	340,886,627	17	156	279	3,976,514	4,583,777	8,560,291	
Adjusted Loss to Payroll Ratio:					1.167	1.345	2.511	
Expected Unlimited Loss to Payroll Ratio:					1.225	1.640	2.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.083	1.198	2.280	
Credibility:					0.71	0.68		
Indicated Limited Loss to Payroll Ratio:					1.142	1.298	2.440	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.251	1.647	2.897	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								276.4%

INCLUDES 4922 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	21,845,398	0	9	11	162,950	200,941	363,891	1.666
2014	20,488,806	1	12	15	271,207	425,753	696,960	3.402
2015	29,529,842	0	7	19	159,962	157,102	317,064	1.074
2016	20,815,938	0	13	8	319,091	259,351	578,442	2.779
2017	25,662,008	1	13	20	319,452	352,408	671,860	2.618
	118,341,993	2	54	73	1,232,662	1,395,555	2,628,218	
Adjusted Loss to Payroll Ratio:					1.042	1.179	2.221	
Expected Unlimited Loss to Payroll Ratio:					1.504	1.569	3.073	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.371	1.246	2.617	
Credibility:					0.51	0.45		
Indicated Limited Loss to Payroll Ratio:					1.203	1.216	2.419	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.281	1.422	2.703	
Indicated Relativity Change:								-12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								257.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	137,542,100	7	102	158	1,789,689	2,260,533	4,050,222	2.945
2014	148,814,004	13	132	172	2,590,110	3,073,930	5,664,040	3.806
2015	161,386,151	11	145	197	3,227,268	3,219,245	6,446,513	3.994
2016	155,211,126	3	106	157	1,902,352	2,442,503	4,344,855	2.799
2017	154,035,585	1	69	139	1,463,561	1,703,958	3,167,519	2.056
	756,988,967	35	554	823	10,972,979	12,700,169	23,673,148	
Adjusted Loss to Payroll Ratio:					1.450	1.678	3.127	
Expected Unlimited Loss to Payroll Ratio:					1.718	2.085	3.804	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.548	1.599	3.147	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.450	1.678	3.127	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.561	2.032	3.593	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								342.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	25,698,073	1	7	10	137,994	224,826	362,820	1.412
2014	24,044,681	0	10	7	92,530	131,810	224,340	0.933
2015	29,453,779	1	6	11	300,907	354,839	655,746	2.226
2016	29,888,111	0	7	8	77,747	72,838	150,585	0.504
2017	30,037,858	2	7	10	506,178	349,428	855,606	2.848
	139,122,501	4	37	46	1,115,356	1,133,741	2,249,097	
Adjusted Loss to Payroll Ratio:					0.802	0.815	1.617	
Expected Unlimited Loss to Payroll Ratio:					1.059	1.281	2.340	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.954	0.983	1.936	
Credibility:					0.47	0.44		
Indicated Limited Loss to Payroll Ratio:					0.882	0.909	1.791	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.950	1.101	2.051	
Indicated Relativity Change:								-12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								195.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	114,270,918	18	97	148	2,551,838	2,325,836	4,877,674	4.269
2014	126,067,677	14	119	176	2,464,969	2,546,166	5,011,135	3.975
2015	130,323,300	15	152	156	3,062,540	3,238,538	6,301,078	4.835
2016	135,076,119	9	111	195	2,476,129	2,543,117	5,019,246	3.716
2017	141,399,394	2	120	174	2,463,749	2,996,570	5,460,319	3.862
	647,137,408	58	599	849	13,019,225	13,650,226	26,669,451	
Adjusted Loss to Payroll Ratio:					2.012	2.109	4.121	
Expected Unlimited Loss to Payroll Ratio:					2.068	2.422	4.490	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.885	1.924	3.809	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.012	2.109	4.121	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.143	2.466	4.608	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								439.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	196,457,328	10	189	156	2,963,890	3,472,781	6,436,671	3.276
2016	204,719,890	9	194	198	3,557,665	3,952,345	7,510,010	3.668
2017	210,910,148	8	177	158	4,238,751	4,726,743	8,965,494	4.251
	612,087,367	27	560	512	10,760,305	12,151,868	22,912,174	
Adjusted Loss to Payroll Ratio:					1.758	1.985	3.743	
Expected Unlimited Loss to Payroll Ratio:					1.719	2.521	4.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.520	1.841	3.361	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.758	1.985	3.743	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.925	2.519	4.444	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								424.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	286,657,364	2	9	33	363,795	264,217	628,012	0.219
2014	301,917,581	0	10	21	119,350	170,106	289,456	0.096
2015	331,640,444	3	7	18	411,449	358,808	770,257	0.232
2016	367,231,169	0	9	14	150,708	262,222	412,930	0.112
2017	369,484,603	0	6	15	32,210	72,623	104,833	0.028
	1,656,931,162	5	41	101	1,077,512	1,127,976	2,205,487	
Adjusted Loss to Payroll Ratio:					0.065	0.068	0.133	
Expected Unlimited Loss to Payroll Ratio:					0.077	0.080	0.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.069	0.061	0.130	
Credibility:					0.44	0.39		
Indicated Limited Loss to Payroll Ratio:					0.067	0.064	0.131	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.073	0.077	0.150	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								14.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	690,629,178	20	343	535	8,052,807	8,092,864	16,145,671	2.338
2017	712,101,099	7	355	621	8,832,458	10,650,840	19,483,298	2.736
	1,402,730,278	27	698	1,156	16,885,265	18,743,705	35,628,970	
Adjusted Loss to Payroll Ratio:					1.204	1.336	2.540	
Expected Unlimited Loss to Payroll Ratio:					1.139	1.537	2.677	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.026	1.179	2.205	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.204	1.336	2.540	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.296	1.618	2.915	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								278.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	107,210,504	8	88	174	2,050,690	2,049,812	4,100,502	3.825
2014	104,529,034	7	89	122	2,128,273	2,121,849	4,250,122	4.066
2015	81,458,918	5	74	109	2,747,297	2,129,494	4,876,791	5.987
2016	82,561,362	2	69	100	1,697,238	1,683,826	3,381,064	4.095
2017	74,198,953	0	52	94	836,724	1,204,374	2,041,098	2.751
	449,958,771	22	372	599	9,460,222	9,189,355	18,649,577	
Adjusted Loss to Payroll Ratio:					2.102	2.042	4.145	
Expected Unlimited Loss to Payroll Ratio:					2.303	2.264	4.567	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.312	2.026	4.338	
Credibility:					1.00	0.88		
Indicated Limited Loss to Payroll Ratio:					2.102	2.040	4.143	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.264	2.471	4.735	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								451.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	19,432,826	0	13	8	112,345	171,599	283,944	1.461
2014	14,925,864	1	7	1	168,568	186,363	354,931	2.378
2015	15,419,215	0	8	9	176,880	248,324	425,204	2.758
2016	15,466,419	3	10	6	436,680	758,614	1,195,294	7.728
2017	14,337,408	0	12	2	167,569	240,491	408,060	2.846
	79,581,730	4	50	26	1,062,043	1,605,390	2,667,433	
Adjusted Loss to Payroll Ratio:					1.335	2.017	3.352	
Expected Unlimited Loss to Payroll Ratio:					1.002	1.451	2.453	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.946	1.251	2.197	
Credibility:					0.37	0.37		
Indicated Limited Loss to Payroll Ratio:					1.090	1.535	2.624	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.173	1.859	3.032	
Indicated Relativity Change:								23.6%
Relativity to Statewide Average Loss to Payroll Ratio:								289.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	23,861,481	2	7	18	422,349	346,020	768,369	3.220
2014	24,510,164	2	4	16	124,924	255,922	380,846	1.554
2015	21,758,182	1	7	12	242,203	222,922	465,125	2.138
2016	19,381,808	0	5	9	135,385	152,483	287,868	1.485
2017	22,691,640	0	4	16	104,289	128,748	233,037	1.027
	112,203,275	5	27	71	1,029,150	1,106,095	2,135,245	
Adjusted Loss to Payroll Ratio:					0.917	0.986	1.903	
Expected Unlimited Loss to Payroll Ratio:					0.974	0.972	1.945	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.877	0.745	1.622	
Credibility:					0.42	0.36		
Indicated Limited Loss to Payroll Ratio:					0.894	0.832	1.726	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.963	1.007	1.970	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								187.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	195,956,432	5	51	110	1,201,138	1,544,019	2,745,157	1.401
2014	189,649,602	3	57	157	991,150	1,235,675	2,226,825	1.174
2015	212,004,776	2	83	169	1,393,935	1,707,086	3,101,021	1.463
2016	220,299,359	1	84	184	2,013,235	1,959,092	3,972,327	1.803
2017	231,664,842	3	61	140	1,433,711	1,858,950	3,292,661	1.421
1,049,575,010		14	336	760	7,033,169	8,304,821	15,337,991	
Adjusted Loss to Payroll Ratio:					0.670	0.791	1.461	
Expected Unlimited Loss to Payroll Ratio:					0.748	0.968	1.716	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.687	0.782	1.469	
Credibility:					0.93	0.90		
Indicated Limited Loss to Payroll Ratio:					0.671	0.790	1.462	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.710	0.910	1.619	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								154.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	171,878,052	2	79	118	1,115,493	1,428,573	2,544,066	1.480
2014	173,033,783	1	46	115	810,348	823,017	1,633,365	0.944
2015	177,478,666	4	36	99	806,002	785,036	1,591,038	0.896
2016	185,633,513	2	63	109	1,327,355	1,522,279	2,849,634	1.535
2017	181,816,322	0	49	126	791,925	1,140,775	1,932,700	1.063
	889,840,336	9	273	567	4,851,123	5,699,679	10,550,803	
Adjusted Loss to Payroll Ratio:					0.545	0.641	1.186	
Expected Unlimited Loss to Payroll Ratio:					0.687	0.828	1.515	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.690	0.750	1.440	
Credibility:					0.84	0.79		
Indicated Limited Loss to Payroll Ratio:					0.568	0.663	1.232	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.601	0.764	1.364	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								130.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	36,855,541	1	4	10	356,620	89,992	446,612	1.212
2014	38,439,796	3	6	18	382,693	268,843	651,536	1.695
2015	35,277,791	1	4	11	349,554	373,694	723,248	2.050
2016	46,387,469	0	7	7	121,044	90,638	211,682	0.456
2017	16,663,872	0	2	6	60,133	135,884	196,017	1.176
	173,624,469	5	23	52	1,270,044	959,052	2,229,096	
Adjusted Loss to Payroll Ratio:					0.731	0.552	1.284	
Expected Unlimited Loss to Payroll Ratio:					0.647	0.476	1.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.649	0.426	1.075	
Credibility:					0.42	0.32		
Indicated Limited Loss to Payroll Ratio:					0.684	0.466	1.150	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.736	0.565	1.301	
Indicated Relativity Change:								15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								124.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	137,549,976	10	108	156	2,446,078	2,746,255	5,192,333	3.775
2015	145,935,662	13	95	180	2,518,505	2,670,809	5,189,314	3.556
2016	149,418,724	11	113	213	3,642,581	3,455,114	7,097,695	4.750
2017	157,375,765	3	85	248	2,475,206	2,975,153	5,450,359	3.463
	590,280,127	37	401	797	11,082,370	11,847,331	22,929,700	
Adjusted Loss to Payroll Ratio:					1.877	2.007	3.885	
Expected Unlimited Loss to Payroll Ratio:					2.131	2.616	4.747	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.919	2.006	3.925	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.877	2.007	3.885	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.022	2.431	4.453	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								424.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	16,097,892	2	34	40	620,745	753,250	1,373,995	8.535
2014	18,306,222	1	27	47	519,645	450,161	969,806	5.298
2015	18,904,267	2	24	52	342,873	385,378	728,251	3.852
2016	17,852,286	0	29	24	519,584	843,791	1,363,375	7.637
2017	14,883,752	0	23	42	382,799	463,591	846,390	5.687
	86,044,419	5	137	205	2,385,647	2,896,170	5,281,817	
Adjusted Loss to Payroll Ratio:					2.773	3.366	6.138	
Expected Unlimited Loss to Payroll Ratio:					2.543	3.036	5.579	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.318	2.412	4.730	
Credibility:					0.56	0.52		
Indicated Limited Loss to Payroll Ratio:					2.573	2.908	5.481	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.740	3.399	6.139	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								585.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	5,087,112	0	0	1	0	259	259	0.005
2014	7,028,320	1	1	7	68,547	100,812	169,359	2.410
2015	11,046,359	0	5	17	92,790	157,138	249,928	2.263
2016	18,174,341	1	12	28	214,677	286,154	500,831	2.756
2017	17,354,581	0	7	30	252,939	376,909	629,848	3.629
	58,690,713	2	25	83	628,953	921,272	1,550,225	
Adjusted Loss to Payroll Ratio:					1.072	1.570	2.641	
Expected Unlimited Loss to Payroll Ratio:					0.681	1.140	1.822	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.602	0.833	1.435	
Credibility:					0.28	0.29		
Indicated Limited Loss to Payroll Ratio:					0.734	1.047	1.780	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.803	1.328	2.132	
Indicated Relativity Change:								17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								203.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	45,973,628	0	6	28	100,699	188,117	288,816	0.628
2014	54,366,636	3	14	52	416,284	408,722	825,006	1.517
2015	47,973,554	1	14	22	293,767	303,556	597,323	1.245
2016	41,507,923	1	7	27	225,502	252,387	477,889	1.151
2017	45,488,390	0	14	50	201,237	267,768	469,005	1.031
	235,310,130	5	55	179	1,237,490	1,420,550	2,658,040	
Adjusted Loss to Payroll Ratio:					0.526	0.604	1.130	
Expected Unlimited Loss to Payroll Ratio:					0.647	0.854	1.501	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.572	0.624	1.196	
Credibility:					0.47	0.45		
Indicated Limited Loss to Payroll Ratio:					0.551	0.615	1.165	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.603	0.780	1.383	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								131.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	263,432,676	17	168	321	3,475,356	3,865,233	7,340,589	2.787
2016	273,141,061	8	186	381	3,558,762	4,581,669	8,140,431	2.980
2017	283,545,900	7	161	288	3,773,363	4,354,984	8,128,347	2.867
	820,119,637	32	515	990	10,807,481	12,801,885	23,609,366	
Adjusted Loss to Payroll Ratio:					1.318	1.561	2.879	
Expected Unlimited Loss to Payroll Ratio:					1.620	2.299	3.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.432	1.679	3.112	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.318	1.561	2.879	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.443	1.981	3.424	
Indicated Relativity Change:								-12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								326.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	62,149,999	2	43	84	1,393,061	841,318	2,234,379	3.595
2014	70,907,442	7	32	77	709,042	956,439	1,665,481	2.349
2015	77,138,771	3	65	103	1,256,046	1,353,980	2,610,026	3.384
2016	79,094,997	2	58	121	1,509,976	2,380,133	3,890,109	4.918
2017	80,547,056	0	41	105	1,175,625	1,549,242	2,724,867	3.383
	369,838,264	14	239	490	6,043,749	7,081,112	13,124,861	
Adjusted Loss to Payroll Ratio:					1.634	1.915	3.549	
Expected Unlimited Loss to Payroll Ratio:					1.707	2.302	4.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.556	1.829	3.385	
Credibility:					0.85	0.83		
Indicated Limited Loss to Payroll Ratio:					1.622	1.900	3.523	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.728	2.221	3.949	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								376.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	131,095,452	8	94	164	2,028,566	2,121,855	4,150,421	3.166
2014	125,441,872	16	124	126	3,129,943	3,136,719	6,266,662	4.996
2015	139,086,715	7	104	123	2,776,092	2,389,351	5,165,443	3.714
2016	130,172,444	6	76	114	2,738,891	1,798,868	4,537,759	3.486
2017	134,136,203	1	71	118	2,121,068	1,987,844	4,108,912	3.063
	659,932,685	38	469	645	12,794,560	11,434,638	24,229,198	
Adjusted Loss to Payroll Ratio:					1.939	1.733	3.671	
Expected Unlimited Loss to Payroll Ratio:					2.224	2.198	4.422	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.027	1.746	3.773	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.939	1.733	3.671	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.065	2.026	4.090	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								390.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	191,415,302	7	72	152	1,395,982	1,630,525	3,026,507	1.581
2015	207,509,425	13	99	177	2,719,878	2,877,546	5,597,424	2.697
2016	210,357,636	9	96	204	2,383,277	2,725,752	5,109,029	2.429
2017	219,256,970	1	86	205	1,661,774	1,928,559	3,590,333	1.638
	828,539,334	30	353	738	8,160,912	9,162,382	17,323,293	
Adjusted Loss to Payroll Ratio:					0.985	1.106	2.091	
Expected Unlimited Loss to Payroll Ratio:					1.313	1.626	2.939	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.207	1.313	2.520	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.985	1.106	2.091	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.041	1.273	2.314	
Indicated Relativity Change:								-21.3%
Relativity to Statewide Average Loss to Payroll Ratio:								220.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	80,011,649	12	54	107	1,471,967	1,926,492	3,398,459	4.247
2014	90,575,522	12	77	124	1,625,295	1,920,691	3,545,986	3.915
2015	100,644,906	2	75	134	1,883,465	1,699,389	3,582,854	3.560
2016	118,019,809	2	76	132	1,635,338	2,069,030	3,704,368	3.139
2017	118,351,794	2	74	135	1,852,889	2,733,943	4,586,832	3.876
	507,603,681	30	356	632	8,468,955	10,349,545	18,818,500	
Adjusted Loss to Payroll Ratio:					1.668	2.039	3.707	
Expected Unlimited Loss to Payroll Ratio:					1.906	2.494	4.400	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.716	1.913	3.629	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.668	2.034	3.702	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.797	2.463	4.260	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								406.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	253,928,168	9	145	318	2,436,142	2,819,831	5,255,973	2.070
2015	268,442,864	11	134	344	2,884,896	3,557,119	6,442,015	2.400
2016	235,469,251	4	122	246	2,910,086	3,344,322	6,254,408	2.656
2017	244,155,255	0	124	246	2,579,094	3,266,950	5,846,044	2.394
1,001,995,538		24	525	1,154	10,810,219	12,988,222	23,798,441	
Adjusted Loss to Payroll Ratio:					1.079	1.296	2.375	
Expected Unlimited Loss to Payroll Ratio:					1.376	1.850	3.225	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.239	1.419	2.658	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.079	1.296	2.375	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.162	1.570	2.732	
Indicated Relativity Change:								-15.3%
Relativity to Statewide Average Loss to Payroll Ratio:								260.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	471,869,123	9	259	474	5,421,681	6,656,369	12,078,050	2.560
2017	495,099,544	2	252	478	5,265,505	6,529,558	11,795,063	2.382
	966,968,667	11	511	952	10,687,186	13,185,927	23,873,113	
Adjusted Loss to Payroll Ratio:					1.105	1.364	2.469	
Expected Unlimited Loss to Payroll Ratio:					1.318	1.820	3.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.202	1.446	2.648	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.105	1.364	2.469	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.177	1.594	2.771	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								264.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	143,098,903	5	97	267	2,158,048	2,644,181	4,802,229	3.356
2015	170,972,301	4	90	220	1,554,864	2,159,587	3,714,451	2.173
2016	157,957,693	11	159	216	4,331,839	4,566,159	8,897,998	5.633
2017	153,002,517	2	72	170	1,523,238	1,910,977	3,434,215	2.245
	625,031,414	22	418	873	9,567,989	11,280,904	20,848,893	
Adjusted Loss to Payroll Ratio:					1.531	1.805	3.336	
Expected Unlimited Loss to Payroll Ratio:					1.916	3.101	5.017	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.657	2.119	3.776	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.531	1.805	3.336	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.714	2.447	4.162	
Indicated Relativity Change:								-17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								397.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	3,344,491,257	10	214	609	5,168,299	6,859,510	12,027,809	0.360
2017	4,123,360,677	2	202	694	5,175,822	6,013,246	11,189,068	0.271
	7,467,851,933	12	416	1,303	10,344,121	12,872,756	23,216,878	
Adjusted Loss to Payroll Ratio:					0.139	0.172	0.311	
Expected Unlimited Loss to Payroll Ratio:					0.161	0.202	0.363	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.159	0.174	0.332	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.139	0.172	0.311	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.149	0.209	0.358	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								34.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,912,394,848	8	77	439	1,341,881	1,447,116	2,788,997	0.146
2014	2,300,634,763	5	86	360	1,437,547	1,748,948	3,186,495	0.139
2015	2,435,638,002	4	85	374	1,628,481	1,873,147	3,501,628	0.144
2016	2,551,627,536	4	92	402	2,795,951	2,696,016	5,491,967	0.215
2017	3,063,922,062	2	102	435	2,148,385	2,209,263	4,357,648	0.142
	12,264,217,211	23	442	2,010	9,352,245	9,974,490	19,326,735	
Adjusted Loss to Payroll Ratio:					0.076	0.081	0.158	
Expected Unlimited Loss to Payroll Ratio:					0.075	0.097	0.172	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.074	0.083	0.157	
Credibility:					0.98	0.94		
Indicated Limited Loss to Payroll Ratio:					0.076	0.081	0.158	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.082	0.099	0.181	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								17.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	82,792,764	4	29	45	882,247	581,481	1,463,728	1.768
2014	93,854,489	1	39	60	526,288	586,782	1,113,070	1.186
2015	96,642,174	6	39	63	1,012,691	1,093,919	2,106,610	2.180
2016	84,169,357	2	40	55	924,962	806,721	1,731,683	2.057
2017	101,310,266	0	46	80	1,189,180	1,031,564	2,220,744	2.192
	458,769,050	13	193	303	4,535,368	4,100,467	8,635,835	
Adjusted Loss to Payroll Ratio:					0.989	0.894	1.882	
Expected Unlimited Loss to Payroll Ratio:					0.978	1.286	2.264	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.846	0.879	1.724	
Credibility:					0.72	0.68		
Indicated Limited Loss to Payroll Ratio:					0.949	0.889	1.838	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.062	1.205	2.268	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								216.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	140,709,577	10	55	125	1,399,822	1,431,385	2,831,207	2.012
2014	146,572,719	3	46	118	791,053	771,019	1,562,072	1.066
2015	150,610,362	4	58	100	953,598	1,110,851	2,064,449	1.371
2016	157,423,980	8	57	112	2,191,264	2,450,428	4,641,692	2.949
2017	173,445,146	1	58	89	1,769,631	1,960,263	3,729,894	2.150
	768,761,784	26	274	544	7,105,368	7,723,946	14,829,314	
Adjusted Loss to Payroll Ratio:					0.924	1.005	1.929	
Expected Unlimited Loss to Payroll Ratio:					1.012	1.123	2.134	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.922	0.892	1.814	
Credibility:					0.92	0.84		
Indicated Limited Loss to Payroll Ratio:					0.924	0.987	1.911	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.984	1.153	2.138	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								203.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	730,899,573	4	104	281	2,369,375	2,132,511	4,501,886	0.616
2015	816,286,197	18	116	306	4,176,017	3,188,855	7,364,872	0.902
2016	775,822,737	1	141	296	3,336,191	3,293,898	6,630,089	0.855
2017	1,101,793,275	5	139	350	4,361,452	4,607,855	8,969,307	0.814
	3,424,801,782	28	500	1,233	14,243,036	13,223,120	27,466,155	
Adjusted Loss to Payroll Ratio:					0.416	0.386	0.802	
Expected Unlimited Loss to Payroll Ratio:					0.415	0.453	0.868	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.374	0.347	0.721	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.416	0.386	0.802	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.448	0.468	0.915	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								87.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	244,924,084	13	264	285	4,805,259	5,440,443	10,245,702	4.183
2016	251,375,103	39	221	263	4,911,744	4,864,628	9,776,372	3.889
2017	290,882,165	2	240	356	4,960,395	5,273,680	10,234,075	3.518
	787,181,352	54	725	904	14,677,398	15,578,751	30,256,149	
Adjusted Loss to Payroll Ratio:					1.865	1.979	3.844	
Expected Unlimited Loss to Payroll Ratio:					2.052	2.654	4.706	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.814	1.938	3.753	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.865	1.979	3.844	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.042	2.511	4.553	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								434.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	141,693,348	3	31	67	868,761	770,762	1,639,523	1.157
2014	163,514,443	4	30	68	1,194,663	937,933	2,132,596	1.304
2015	154,827,461	5	19	47	870,515	838,559	1,709,074	1.104
2016	172,122,472	5	37	54	2,055,678	1,631,946	3,687,624	2.142
2017	166,996,250	0	28	48	1,345,330	933,047	2,278,377	1.364
	799,153,974	17	145	284	6,334,946	5,112,247	11,447,193	
Adjusted Loss to Payroll Ratio:					0.793	0.640	1.432	
Expected Unlimited Loss to Payroll Ratio:					0.851	1.017	1.868	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.736	0.695	1.431	
Credibility:					0.86	0.77		
Indicated Limited Loss to Payroll Ratio:					0.785	0.652	1.437	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.879	0.885	1.764	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								168.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	58,762,854	7	47	74	1,444,064	1,238,285	2,682,349	4.565
2014	56,460,568	6	50	100	983,118	1,185,244	2,168,362	3.840
2015	57,615,449	2	61	59	1,268,790	1,191,316	2,460,106	4.270
2016	62,066,580	3	54	75	1,566,715	1,386,210	2,952,925	4.758
2017	65,255,328	0	61	78	1,174,738	1,416,358	2,591,096	3.971
	300,160,780	18	273	386	6,437,425	6,417,412	12,854,837	
Adjusted Loss to Payroll Ratio:					2.145	2.138	4.283	
Expected Unlimited Loss to Payroll Ratio:					2.050	2.254	4.304	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.846	1.729	3.575	
Credibility:					0.84	0.75		
Indicated Limited Loss to Payroll Ratio:					2.097	2.036	4.133	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.258	2.465	4.724	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								450.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	31,932,428	2	17	32	467,510	610,590	1,078,100	3.376
2014	36,731,958	5	11	36	707,650	1,083,337	1,790,987	4.876
2015	38,179,975	1	11	39	191,092	283,141	474,233	1.242
2016	42,628,891	1	19	36	380,045	344,343	724,388	1.699
2017	43,911,635	0	15	41	296,350	466,364	762,714	1.737
	193,384,888	9	73	184	2,042,647	2,787,776	4,830,423	
Adjusted Loss to Payroll Ratio:					1.056	1.442	2.498	
Expected Unlimited Loss to Payroll Ratio:					1.360	1.922	3.281	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.224	1.474	2.698	
Credibility:					0.59	0.59		
Indicated Limited Loss to Payroll Ratio:					1.125	1.455	2.580	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.212	1.762	2.974	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								283.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	88,634,450	5	19	51	473,062	458,282	931,344	1.051
2014	94,562,037	1	22	51	418,869	478,303	897,172	0.949
2015	93,247,716	1	17	36	306,650	311,427	618,077	0.663
2016	98,076,435	2	15	52	566,907	342,728	909,635	0.927
2017	108,794,566	0	16	52	463,830	584,703	1,048,533	0.964
	483,315,203	9	89	242	2,229,317	2,175,444	4,404,761	
Adjusted Loss to Payroll Ratio:					0.461	0.450	0.911	
Expected Unlimited Loss to Payroll Ratio:					0.645	0.713	1.358	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.581	0.547	1.127	
Credibility:					0.64	0.57		
Indicated Limited Loss to Payroll Ratio:					0.504	0.492	0.996	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.543	0.595	1.138	
Indicated Relativity Change:								-16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								108.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	290,581,309	6	56	141	1,034,480	1,344,179	2,378,659	0.819
2014	307,196,612	3	57	178	1,056,105	1,126,009	2,182,114	0.710
2015	314,193,693	3	68	148	1,258,703	1,416,218	2,674,921	0.851
2016	334,387,756	2	77	200	1,515,420	1,992,947	3,508,367	1.049
2017	336,776,144	2	61	200	1,729,542	2,143,551	3,873,093	1.150
	1,583,135,515	16	319	867	6,594,249	8,022,904	14,617,153	
Adjusted Loss to Payroll Ratio:					0.417	0.507	0.923	
Expected Unlimited Loss to Payroll Ratio:					0.456	0.593	1.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.411	0.455	0.866	
Credibility:					0.89	0.85		
Indicated Limited Loss to Payroll Ratio:					0.416	0.499	0.915	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.448	0.604	1.052	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								100.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	6,062,167	0	0	3	0	986	986	0.016
2014	26,214,294	0	10	27	213,093	226,179	439,272	1.676
2015	28,325,263	0	14	29	338,525	305,525	644,050	2.274
2016	18,963,552	1	4	11	322,600	497,324	819,924	4.324
2017	23,527,391	0	17	42	498,263	627,181	1,125,444	4.784
	103,092,667	1	45	112	1,372,481	1,657,193	3,029,674	
Adjusted Loss to Payroll Ratio:					1.331	1.607	2.939	
Expected Unlimited Loss to Payroll Ratio:					1.150	1.321	2.471	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.035	1.013	2.049	
Credibility:					0.43	0.39		
Indicated Limited Loss to Payroll Ratio:					1.163	1.245	2.408	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.252	1.508	2.760	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								263.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	82,635,671	10	38	92	1,139,280	944,002	2,083,282	2.521
2014	90,011,593	4	45	117	860,466	1,061,511	1,921,977	2.135
2015	71,766,403	1	25	73	641,941	891,946	1,533,887	2.137
2016	64,191,836	0	28	51	398,475	469,595	868,070	1.352
2017	75,858,271	1	38	101	1,213,413	868,176	2,081,589	2.744
	384,463,772	16	174	434	4,253,575	4,235,230	8,488,805	
Adjusted Loss to Payroll Ratio:					1.106	1.102	2.208	
Expected Unlimited Loss to Payroll Ratio:					1.122	1.282	2.404	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.022	1.019	2.041	
Credibility:					0.73	0.67		
Indicated Limited Loss to Payroll Ratio:					1.084	1.074	2.158	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.154	1.256	2.410	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								229.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	706,625,633	10	49	127	1,819,839	1,428,274	3,248,113	0.460
2014	679,098,674	15	50	104	3,293,541	2,966,068	6,259,609	0.922
2015	764,432,042	9	72	94	3,105,263	2,236,592	5,341,855	0.699
2016	753,636,164	2	51	99	1,973,450	1,605,002	3,578,452	0.475
2017	730,228,499	1	35	84	1,973,173	1,176,462	3,149,635	0.431
	3,634,021,013	37	257	508	12,165,267	9,412,398	21,577,665	
Adjusted Loss to Payroll Ratio:					0.335	0.259	0.594	
Expected Unlimited Loss to Payroll Ratio:					0.398	0.363	0.761	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.344	0.248	0.592	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					0.335	0.258	0.593	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.375	0.350	0.725	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								69.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	65,124,866	1	3	30	173,129	171,347	344,476	0.529
2014	75,483,637	1	3	17	255,835	240,018	495,853	0.657
2015	91,006,915	0	21	18	375,132	525,383	900,515	0.990
2016	84,709,958	1	17	33	456,604	658,622	1,115,226	1.317
2017	76,363,814	0	9	15	143,945	156,524	300,469	0.393
	392,689,190	3	53	113	1,404,645	1,751,895	3,156,540	
Adjusted Loss to Payroll Ratio:					0.358	0.446	0.804	
Expected Unlimited Loss to Payroll Ratio:					0.464	0.587	1.051	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.418	0.450	0.868	
Credibility:					0.51	0.49		
Indicated Limited Loss to Payroll Ratio:					0.387	0.448	0.835	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.417	0.543	0.960	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								91.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	280,706,726	10	86	178	1,766,803	1,903,035	3,669,838	1.307
2015	340,291,865	7	81	183	2,403,648	2,109,997	4,513,645	1.326
2016	285,085,906	4	71	192	2,169,182	2,802,443	4,971,625	1.744
2017	345,352,168	2	78	180	1,894,029	2,551,082	4,445,111	1.287
	1,251,436,665	23	316	733	8,233,662	9,366,557	17,600,219	
Adjusted Loss to Payroll Ratio:					0.658	0.748	1.406	
Expected Unlimited Loss to Payroll Ratio:					0.959	1.132	2.092	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.864	0.869	1.733	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.658	0.748	1.406	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.709	0.906	1.615	
Indicated Relativity Change:								-22.8%
Relativity to Statewide Average Loss to Payroll Ratio:								154.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	192,019,658	3	27	107	695,191	704,808	1,399,999	0.729
2014	231,811,456	4	38	99	910,465	795,122	1,705,587	0.736
2015	225,715,419	2	33	88	1,137,421	943,096	2,080,517	0.922
2016	256,501,523	2	25	97	874,955	1,271,296	2,146,251	0.837
2017	258,872,933	0	41	108	1,268,893	1,353,366	2,622,259	1.013
	1,164,920,990	11	164	499	4,886,924	5,067,689	9,954,613	
Adjusted Loss to Payroll Ratio:					0.420	0.435	0.855	
Expected Unlimited Loss to Payroll Ratio:					0.544	0.585	1.129	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.471	0.399	0.870	
Credibility:					0.83	0.72		
Indicated Limited Loss to Payroll Ratio:					0.428	0.425	0.853	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.480	0.576	1.056	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								100.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	322,453,035	22	180	352	4,328,445	4,476,710	8,805,155	2.731
2016	328,638,750	10	189	393	3,700,246	4,117,857	7,818,103	2.379
2017	347,447,881	5	172	384	3,842,116	5,020,409	8,862,525	2.551
	998,539,667	37	541	1,129	11,870,807	13,614,976	25,485,782	
Adjusted Loss to Payroll Ratio:					1.189	1.363	2.552	
Expected Unlimited Loss to Payroll Ratio:					1.375	1.827	3.202	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.215	1.335	2.550	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.189	1.363	2.552	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.302	1.730	3.032	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								289.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	19,473,090	2	8	18	193,127	134,907	328,034	1.685
2014	26,635,517	2	15	23	238,321	392,899	631,220	2.370
2015	25,565,271	0	10	10	35,333	79,386	114,719	0.449
2016	26,126,703	1	12	17	239,869	307,634	547,503	2.096
2017	38,112,275	1	18	30	380,100	404,353	784,453	2.058
	135,912,856	6	63	98	1,086,750	1,319,179	2,405,929	
Adjusted Loss to Payroll Ratio:					0.800	0.971	1.770	
Expected Unlimited Loss to Payroll Ratio:					1.080	1.427	2.507	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	0.975	1.909	
Credibility:					0.46	0.43		
Indicated Limited Loss to Payroll Ratio:					0.872	0.973	1.845	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.977	1.320	2.296	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								219.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	111,645,675	7	37	46	1,297,108	1,701,987	2,999,095	2.686
2014	114,176,352	9	34	39	1,517,246	1,433,895	2,951,141	2.585
2015	138,246,886	3	27	27	1,016,253	795,910	1,812,163	1.311
2016	148,994,139	7	43	46	1,673,800	1,179,274	2,853,074	1.915
2017	159,093,504	5	47	59	1,620,147	2,087,274	3,707,421	2.330
	672,156,554	31	188	217	7,124,555	7,198,340	14,322,895	
Adjusted Loss to Payroll Ratio:					1.060	1.071	2.131	
Expected Unlimited Loss to Payroll Ratio:					1.190	1.500	2.690	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.102	1.227	2.329	
Credibility:					0.91	0.84		
Indicated Limited Loss to Payroll Ratio:					1.064	1.096	2.160	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.191	1.486	2.677	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								255.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	146,056,916	19	157	181	4,345,864	4,292,329	8,638,193	5.914
2016	142,599,748	7	150	156	3,472,093	3,535,356	7,007,449	4.914
2017	154,483,637	4	104	172	3,086,558	3,695,589	6,782,147	4.390
	443,140,301	30	411	509	10,904,515	11,523,274	22,427,789	
Adjusted Loss to Payroll Ratio:					2.461	2.600	5.061	
Expected Unlimited Loss to Payroll Ratio:					3.169	4.284	7.453	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.906	3.354	6.260	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.461	2.600	5.061	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.783	3.687	6.470	
Indicated Relativity Change:								-13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								617.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	117,047,621	10	43	46	1,787,292	1,500,273	3,287,565	2.809
2014	125,935,232	12	44	55	1,993,745	1,832,136	3,825,881	3.038
2015	150,669,864	8	54	65	2,403,541	2,419,324	4,822,865	3.201
2016	182,546,703	4	65	61	2,344,184	2,103,059	4,447,243	2.436
2017	198,308,782	4	66	106	2,324,514	1,899,315	4,223,829	2.130
	774,508,203	38	272	333	10,853,276	9,754,106	20,607,383	
Adjusted Loss to Payroll Ratio:					1.401	1.259	2.661	
Expected Unlimited Loss to Payroll Ratio:					1.594	1.699	3.293	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.476	1.390	2.866	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.401	1.269	2.670	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.569	1.720	3.290	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								313.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	36,960,150	3	18	28	645,071	1,086,255	1,731,326	4.684
2014	51,172,338	1	22	31	377,335	406,701	784,036	1.532
2015	67,712,590	4	42	42	1,415,870	1,539,620	2,955,490	4.365
2016	67,545,020	3	29	23	1,099,209	928,548	2,027,757	3.002
2017	82,742,947	1	36	43	946,205	762,812	1,709,017	2.065
	306,133,045	12	147	167	4,483,691	4,723,935	9,207,626	
Adjusted Loss to Payroll Ratio:					1.465	1.543	3.008	
Expected Unlimited Loss to Payroll Ratio:					1.557	2.037	3.594	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.442	1.667	3.109	
Credibility:					0.74	0.69		
Indicated Limited Loss to Payroll Ratio:					1.459	1.581	3.040	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.634	2.144	3.778	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								360.5%

E1-1-14 INCLUDES EXPERIENCE FROM CODE 3724

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	78,064,493	15	35	74	2,298,313	2,079,006	4,377,319	5.607
2014	101,263,652	11	43	84	3,004,808	2,390,700	5,395,508	5.328
2015	105,898,303	12	35	77	2,879,317	1,921,000	4,800,317	4.533
2016	108,872,939	4	50	65	2,631,225	2,519,820	5,151,045	4.731
2017	173,038,155	9	63	121	3,843,320	3,433,834	7,277,154	4.206
	567,137,543	51	226	421	14,656,983	12,344,361	27,001,344	
Adjusted Loss to Payroll Ratio:					2.584	2.177	4.761	
Expected Unlimited Loss to Payroll Ratio:					3.203	3.352	6.555	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.771	2.281	5.052	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.584	2.177	4.761	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					3.096	3.554	6.650	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								634.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	61,948,129	5	16	21	669,392	901,813	1,571,205	2.536
2014	48,895,182	6	20	31	1,027,843	1,025,736	2,053,579	4.200
2015	64,860,362	4	28	33	978,752	697,070	1,675,822	2.584
2016	60,771,668	1	19	20	639,009	762,362	1,401,371	2.306
2017	62,660,238	0	10	28	319,036	414,234	733,270	1.170
	299,135,579	16	93	133	3,634,032	3,801,215	7,435,247	
Adjusted Loss to Payroll Ratio:					1.215	1.271	2.486	
Expected Unlimited Loss to Payroll Ratio:					1.988	2.134	4.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.824	1.670	3.494	
Credibility:					0.81	0.69		
Indicated Limited Loss to Payroll Ratio:					1.330	1.395	2.725	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.505	1.978	3.482	
Indicated Relativity Change:								-15.5%
Relativity to Statewide Average Loss to Payroll Ratio:								332.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	41,040,175	8	18	47	850,170	650,965	1,501,135	3.658
2014	43,360,656	6	18	35	1,131,234	1,255,488	2,386,722	5.504
2015	49,441,675	3	26	60	789,104	679,599	1,468,703	2.971
2016	53,125,452	2	44	46	1,460,467	2,078,089	3,538,556	6.661
2017	63,246,000	3	36	74	1,936,013	1,163,165	3,099,178	4.900
	250,213,958	22	142	262	6,166,987	5,827,306	11,994,293	
Adjusted Loss to Payroll Ratio:					2.465	2.329	4.794	
Expected Unlimited Loss to Payroll Ratio:					2.773	3.886	6.658	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.399	2.644	5.043	
Credibility:					0.84	0.77		
Indicated Limited Loss to Payroll Ratio:					2.454	2.401	4.856	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					2.940	3.921	6.862	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								654.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	296,039,319	9	144	197	5,597,370	5,342,057	10,939,427	3.695
2017	307,177,404	6	142	219	5,064,412	5,151,198	10,215,610	3.326
	603,216,723	15	286	416	10,661,782	10,493,255	21,155,037	
Adjusted Loss to Payroll Ratio:					1.767	1.740	3.507	
Expected Unlimited Loss to Payroll Ratio:					2.246	2.769	5.015	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.080	2.266	4.346	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.767	1.740	3.507	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.980	2.359	4.338	
Indicated Relativity Change:								-13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								413.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	310,858,347	20	196	276	5,513,037	5,836,694	11,349,731	3.651
2016	350,930,139	11	173	322	3,780,671	3,982,910	7,763,581	2.212
2017	376,387,019	7	187	321	4,715,478	5,442,630	10,158,108	2.699
	1,038,175,506	38	556	919	14,009,187	15,262,235	29,271,421	
Adjusted Loss to Payroll Ratio:					1.349	1.470	2.820	
Expected Unlimited Loss to Payroll Ratio:					1.452	1.704	3.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.401	1.566	2.967	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.349	1.470	2.820	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.453	1.780	3.234	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								308.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	38,422,557	3	38	56	736,378	611,830	1,348,208	3.509
2014	45,541,049	5	60	66	1,450,050	1,585,702	3,035,752	6.666
2015	50,720,763	5	47	54	1,090,433	1,144,957	2,235,390	4.407
2016	56,678,219	5	63	67	1,708,227	1,480,938	3,189,165	5.627
2017	61,024,558	0	52	73	1,199,292	1,051,445	2,250,737	3.688
	252,387,146	18	260	316	6,184,380	5,874,872	12,059,251	
Adjusted Loss to Payroll Ratio:					2.450	2.328	4.778	
Expected Unlimited Loss to Payroll Ratio:					2.967	3.546	6.513	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.747	2.902	5.649	
Credibility:					0.89	0.80		
Indicated Limited Loss to Payroll Ratio:					2.483	2.443	4.926	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.781	3.312	6.093	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								581.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	361,583,652	3	50	201	1,015,645	761,340	1,776,985	0.491
2014	298,252,882	7	70	134	1,525,518	1,246,171	2,771,689	0.929
2015	325,259,066	2	62	154	1,172,400	1,077,878	2,250,278	0.692
2016	335,366,239	7	58	131	1,764,623	1,413,497	3,178,120	0.948
2017	320,670,962	0	52	108	1,209,215	1,117,025	2,326,240	0.725
	1,641,132,801	19	292	728	6,687,401	5,615,911	12,303,312	
Adjusted Loss to Payroll Ratio:					0.407	0.342	0.750	
Expected Unlimited Loss to Payroll Ratio:					0.492	0.484	0.976	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.404	0.301	0.705	
Credibility:					0.91	0.75		
Indicated Limited Loss to Payroll Ratio:					0.407	0.332	0.739	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.461	0.470	0.931	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								88.8%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	199,147,769	2	33	153	191,726	343,835	535,561	0.269
2014	161,832,695	4	34	85	336,901	242,714	579,615	0.358
2015	165,436,356	3	32	82	341,922	329,424	671,346	0.406
2016	142,064,535	4	32	72	298,186	308,844	607,030	0.427
2017	161,182,206	0	27	61	140,977	206,381	347,358	0.216
	829,663,561	13	158	453	1,309,712	1,431,198	2,740,910	
Adjusted Loss to Payroll Ratio:					0.158	0.173	0.330	
Expected Unlimited Loss to Payroll Ratio:					0.235	0.269	0.504	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.193	0.167	0.360	
Credibility:					0.52	0.45		
Indicated Limited Loss to Payroll Ratio:					0.175	0.169	0.344	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.198	0.240	0.438	
Indicated Relativity Change:								-13.1%
Relativity to Statewide Average Loss to Payroll Ratio:								41.8%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	212,144,296	3	35	143	650,123	581,840	1,231,963	0.581
2014	166,165,326	4	41	84	393,886	319,416	713,302	0.429
2015	151,018,022	2	34	96	244,287	322,742	567,029	0.375
2016	195,039,684	6	37	84	751,899	474,638	1,226,537	0.629
2017	190,167,093	1	36	79	671,887	729,249	1,401,136	0.737
	914,534,421	16	183	486	2,712,083	2,427,886	5,139,969	
Adjusted Loss to Payroll Ratio:					0.297	0.265	0.562	
Expected Unlimited Loss to Payroll Ratio:					0.331	0.343	0.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.303	0.269	0.572	
Credibility:					0.62	0.52		
Indicated Limited Loss to Payroll Ratio:					0.299	0.267	0.566	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.338	0.379	0.717	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								68.4%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	2,263,910,353	22	329	530	12,209,910	10,252,664	22,462,574	0.992
2017	2,412,511,668	15	333	534	11,539,183	8,784,883	20,324,066	0.842
	4,676,422,021	37	662	1,064	23,749,093	19,037,547	42,786,640	
Adjusted Loss to Payroll Ratio:					0.508	0.407	0.915	
Expected Unlimited Loss to Payroll Ratio:					0.606	0.626	1.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.561	0.512	1.074	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.508	0.407	0.915	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.569	0.552	1.121	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								106.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	875,198,774	27	493	667	14,936,422	12,715,464	27,651,886	3.159
2017	985,938,722	6	503	767	14,038,962	12,783,788	26,822,750	2.721
	1,861,137,496	33	996	1,434	28,975,384	25,499,253	54,474,637	
Adjusted Loss to Payroll Ratio:					1.557	1.370	2.927	
Expected Unlimited Loss to Payroll Ratio:					1.606	1.680	3.286	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.521	1.470	2.991	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.557	1.370	2.927	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.705	1.739	3.443	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								328.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	288,057,535	7	24	56	1,327,849	1,197,165	2,525,014	0.877
2014	291,160,276	9	29	39	1,384,802	1,452,822	2,837,624	0.975
2015	342,815,352	8	24	54	1,518,534	1,015,968	2,534,502	0.739
2016	384,027,684	9	43	61	2,863,601	2,538,976	5,402,577	1.407
2017	400,467,645	0	38	68	1,129,342	976,349	2,105,691	0.526
1,706,528,492		33	158	278	8,224,129	7,181,280	15,405,408	
Adjusted Loss to Payroll Ratio:					0.482	0.421	0.903	
Expected Unlimited Loss to Payroll Ratio:					0.622	0.717	1.339	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.538	0.488	1.026	
Credibility:					0.99	0.84		
Indicated Limited Loss to Payroll Ratio:					0.482	0.431	0.914	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.578	0.705	1.283	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								122.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,265,296,693	54	819	1,210	20,919,039	22,336,615	43,255,654	3.419
2017	1,170,214,560	20	825	1,314	17,470,571	20,060,692	37,531,263	3.207
	2,435,511,253	74	1,644	2,524	38,389,611	42,397,308	80,786,919	
Adjusted Loss to Payroll Ratio:					1.576	1.741	3.317	
Expected Unlimited Loss to Payroll Ratio:					1.740	2.072	3.812	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.648	1.812	3.460	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.576	1.741	3.317	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.726	2.209	3.935	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								375.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	100,057,744	7	20	29	861,369	798,496	1,659,865	1.659
2014	91,700,355	4	18	52	778,607	778,539	1,557,146	1.698
2015	96,048,650	2	13	23	691,948	482,097	1,174,045	1.222
2016	96,977,162	1	12	23	382,140	300,986	683,126	0.704
2017	124,216,525	0	18	26	795,547	424,124	1,219,671	0.982
	509,000,436	14	81	153	3,509,612	2,784,242	6,293,854	
Adjusted Loss to Payroll Ratio:					0.690	0.547	1.237	
Expected Unlimited Loss to Payroll Ratio:					0.877	0.888	1.765	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.804	0.695	1.500	
Credibility:					0.72	0.60		
Indicated Limited Loss to Payroll Ratio:					0.722	0.606	1.328	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.816	0.860	1.676	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								159.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	112,674,773	5	80	120	1,146,786	1,852,955	2,999,741	2.662
2014	131,918,234	11	100	120	2,639,204	2,609,770	5,248,974	3.979
2015	137,560,899	8	88	125	1,638,190	2,465,197	4,103,387	2.983
2016	156,976,463	4	84	153	1,810,200	1,955,045	3,765,245	2.399
2017	152,516,712	2	61	134	1,511,396	1,466,218	2,977,614	1.952
	691,647,082	30	413	652	8,745,776	10,349,185	19,094,961	
Adjusted Loss to Payroll Ratio:					1.264	1.496	2.761	
Expected Unlimited Loss to Payroll Ratio:					1.577	2.172	3.749	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.460	1.778	3.238	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.264	1.502	2.766	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.416	2.037	3.453	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								329.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	146,034,566	4	35	33	1,458,028	1,250,895	2,708,923	1.855
2014	168,439,046	5	42	42	1,209,563	876,078	2,085,641	1.238
2015	204,207,685	5	26	65	1,409,678	821,186	2,230,864	1.092
2016	222,760,455	6	48	54	2,507,726	2,048,951	4,556,677	2.046
2017	264,621,657	2	34	65	1,493,986	1,268,982	2,762,968	1.044
1,006,063,409		22	185	259	8,078,981	6,266,091	14,345,072	
Adjusted Loss to Payroll Ratio:					0.803	0.623	1.426	
Expected Unlimited Loss to Payroll Ratio:					0.870	0.687	1.557	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.840	0.631	1.471	
Credibility:					0.96	0.76		
Indicated Limited Loss to Payroll Ratio:					0.804	0.625	1.429	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.866	0.757	1.623	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								154.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,876,090,324	36	449	597	15,400,644	12,382,199	27,782,843	1.481
2017	2,205,425,599	17	497	700	15,731,327	14,375,293	30,106,620	1.365
	4,081,515,923	53	946	1,297	31,131,971	26,757,491	57,889,462	
Adjusted Loss to Payroll Ratio:					0.763	0.656	1.418	
Expected Unlimited Loss to Payroll Ratio:					0.907	0.939	1.846	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.832	0.735	1.567	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.763	0.656	1.418	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.863	0.930	1.792	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								171.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,199,164,320	40	501	710	15,134,590	15,064,316	30,198,906	2.518
2017	1,311,049,555	15	519	766	12,768,289	14,584,165	27,352,454	2.086
	2,510,213,875	55	1,020	1,476	27,902,880	29,648,481	57,551,360	
Adjusted Loss to Payroll Ratio:					1.112	1.181	2.293	
Expected Unlimited Loss to Payroll Ratio:					1.315	1.647	2.962	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.206	1.289	2.495	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.112	1.181	2.293	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.257	1.675	2.932	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								279.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	434,998,359	24	232	399	2,905,282	2,768,858	5,674,140	1.304
2015	450,354,337	14	235	381	3,598,738	2,802,119	6,400,857	1.421
2016	486,752,358	16	199	285	3,709,133	3,199,872	6,909,005	1.419
2017	660,258,337	6	207	336	4,199,229	4,304,724	8,503,953	1.288
	2,032,363,391	60	873	1,401	14,412,382	13,075,573	27,487,955	
Adjusted Loss to Payroll Ratio:					0.709	0.643	1.353	
Expected Unlimited Loss to Payroll Ratio:					0.866	0.903	1.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.718	0.587	1.305	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.709	0.643	1.353	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.794	0.872	1.667	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								159.0%

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

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	129,982,404	6	63	128	1,660,757	2,037,788	3,698,545	2.845
2014	145,107,303	3	60	158	887,965	1,471,487	2,359,452	1.626
2015	153,942,334	2	63	133	1,444,189	1,688,190	3,132,379	2.035
2016	153,203,954	3	71	212	2,111,761	2,216,655	4,328,416	2.825
2017	174,749,671	1	69	196	1,380,057	1,873,704	3,253,761	1.862
	756,985,666	15	326	827	7,484,728	9,287,825	16,772,553	
Adjusted Loss to Payroll Ratio:					0.989	1.227	2.216	
Expected Unlimited Loss to Payroll Ratio:					1.203	1.585	2.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.094	1.271	2.365	
Credibility:					0.98	0.94		
Indicated Limited Loss to Payroll Ratio:					0.991	1.230	2.220	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.067	1.489	2.556	
Indicated Relativity Change:								-8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								243.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,269,831,408	15	235	360	3,706,464	5,336,351	9,042,815	0.712
2016	1,361,552,809	15	207	348	4,004,722	5,436,192	9,440,914	0.693
2017	1,228,396,971	6	160	312	2,821,198	4,557,324	7,378,522	0.601
	3,859,781,188	36	602	1,020	10,532,384	15,329,867	25,862,251	
Adjusted Loss to Payroll Ratio:					0.273	0.397	0.670	
Expected Unlimited Loss to Payroll Ratio:					0.469	0.531	0.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.434	0.434	0.868	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.273	0.397	0.670	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.306	0.539	0.844	
Indicated Relativity Change:								-15.5%
Relativity to Statewide Average Loss to Payroll Ratio:								80.5%

E1-1-18 INCLUDES EXPERIENCE OF 5191

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	260,410,692	12	119	177	2,493,172	2,955,843	5,449,015	2.092
2015	291,093,009	10	114	139	3,129,561	3,044,501	6,174,062	2.121
2016	296,768,617	5	121	134	2,378,906	2,592,730	4,971,636	1.675
2017	324,622,874	3	121	155	3,901,992	3,239,349	7,141,341	2.200
	1,172,895,192	30	475	605	11,903,631	11,832,423	23,736,054	
Adjusted Loss to Payroll Ratio:					1.015	1.009	2.024	
Expected Unlimited Loss to Payroll Ratio:					1.036	1.255	2.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.000	1.152	2.152	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.015	1.009	2.024	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.093	1.222	2.315	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								220.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	591,488,725	48	543	579	13,493,486	13,775,504	27,268,990	4.610
2017	656,948,027	15	552	725	13,280,538	13,596,027	26,876,565	4.091
	1,248,436,751	63	1,095	1,304	26,774,023	27,371,531	54,145,554	
Adjusted Loss to Payroll Ratio:					2.145	2.192	4.337	
Expected Unlimited Loss to Payroll Ratio:					2.194	2.777	4.970	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.116	2.550	4.666	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.145	2.192	4.337	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.310	2.655	4.965	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								473.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,058,412,357	27	296	421	11,930,523	10,691,188	22,621,711	2.137
2017	1,221,526,006	23	352	514	14,238,972	11,855,133	26,094,105	2.136
	2,279,938,363	50	648	935	26,169,495	22,546,321	48,715,816	
Adjusted Loss to Payroll Ratio:					1.148	0.989	2.137	
Expected Unlimited Loss to Payroll Ratio:					1.525	1.846	3.372	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.320	1.256	2.576	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.148	0.989	2.137	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.375	1.615	2.990	
Indicated Relativity Change:								-11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								285.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	32,315,148	1	25	26	345,188	466,950	812,138	2.513
2014	38,297,604	3	22	26	637,737	573,142	1,210,879	3.162
2015	39,225,208	3	19	19	918,413	988,584	1,906,997	4.862
2016	44,275,746	2	19	21	634,057	550,932	1,184,989	2.676
2017	48,661,809	0	12	17	375,462	404,294	779,756	1.602
	202,775,515	9	97	109	2,910,858	2,983,903	5,894,761	
Adjusted Loss to Payroll Ratio:					1.436	1.472	2.907	
Expected Unlimited Loss to Payroll Ratio:					2.036	2.470	4.506	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.867	1.934	3.801	
Credibility:					0.70	0.62		
Indicated Limited Loss to Payroll Ratio:					1.565	1.647	3.212	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.770	2.336	4.106	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								391.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,188,535,898	43	337	571	18,130,858	15,595,984	33,726,842	2.838
2017	1,360,375,033	11	380	741	16,382,696	15,078,583	31,461,279	2.313
	2,548,910,931	54	717	1,312	34,513,554	30,674,567	65,188,121	
Adjusted Loss to Payroll Ratio:					1.354	1.203	2.557	
Expected Unlimited Loss to Payroll Ratio:					1.503	1.648	3.151	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.378	1.290	2.668	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.354	1.203	2.557	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.531	1.706	3.238	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								308.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	108,815,012	9	55	54	1,373,517	2,046,460	3,419,977	3.143
2014	129,749,062	6	60	68	1,410,538	1,676,855	3,087,393	2.380
2015	111,299,920	10	41	51	1,623,905	1,787,574	3,411,479	3.065
2016	125,110,434	4	63	91	1,896,941	2,004,775	3,901,716	3.119
2017	149,450,212	3	64	73	2,104,135	2,007,679	4,111,814	2.751
	624,424,641	32	283	337	8,409,036	9,523,343	17,932,379	
Adjusted Loss to Payroll Ratio:					1.347	1.525	2.872	
Expected Unlimited Loss to Payroll Ratio:					1.395	1.764	3.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.346	1.620	2.966	
Credibility:					0.96	0.91		
Indicated Limited Loss to Payroll Ratio:					1.347	1.534	2.880	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.450	1.857	3.308	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								315.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	159,980,554	7	55	85	2,656,328	2,528,730	5,185,058	3.241
2014	160,724,755	16	47	67	3,915,131	5,689,676	9,604,807	5.976
2015	196,228,380	9	29	60	2,455,023	2,125,852	4,580,875	2.334
2016	149,066,461	1	23	50	1,438,459	1,323,547	2,762,006	1.853
2017	119,006,854	2	36	38	2,022,313	2,016,943	4,039,256	3.394
	785,007,005	35	190	300	12,487,254	13,684,749	26,172,003	
Adjusted Loss to Payroll Ratio:					1.591	1.743	3.334	
Expected Unlimited Loss to Payroll Ratio:					1.500	2.061	3.561	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.376	1.613	2.989	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.591	1.743	3.334	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.799	2.472	4.271	
Indicated Relativity Change:								19.9%
Relativity to Statewide Average Loss to Payroll Ratio:								407.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	223,682,088	14	109	157	4,225,827	4,517,904	8,743,731	3.909
2015	250,242,108	7	74	130	2,721,242	2,427,371	5,148,613	2.057
2016	230,438,651	6	83	148	3,110,293	2,117,124	5,227,417	2.268
2017	317,251,800	5	127	189	4,923,381	5,556,276	10,479,657	3.303
	1,021,614,648	32	393	624	14,980,743	14,618,675	29,599,419	
Adjusted Loss to Payroll Ratio:					1.466	1.431	2.897	
Expected Unlimited Loss to Payroll Ratio:					1.617	1.905	3.522	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.483	1.491	2.974	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.466	1.431	2.897	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.658	2.029	3.688	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								351.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	579,100,843	18	333	424	8,342,485	8,563,378	16,905,863	2.919
2017	618,515,677	10	310	451	8,694,714	10,947,141	19,641,855	3.176
	1,197,616,519	28	643	875	17,037,199	19,510,519	36,547,718	
Adjusted Loss to Payroll Ratio:					1.423	1.629	3.052	
Expected Unlimited Loss to Payroll Ratio:					1.489	1.654	3.143	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.454	1.574	3.027	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.423	1.629	3.052	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.515	1.904	3.419	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								326.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,286,849,053	112	1,356	1,914	40,706,618	41,672,963	82,379,581	6.402
2017	1,448,282,243	71	1,481	2,100	42,355,023	43,915,495	86,270,518	5.957
	2,735,131,295	183	2,837	4,014	83,061,641	85,588,458	168,650,099	
Adjusted Loss to Payroll Ratio:					3.037	3.129	6.166	
Expected Unlimited Loss to Payroll Ratio:					3.578	4.713	8.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.282	3.689	6.971	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.037	3.129	6.166	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					3.435	4.437	7.872	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								751.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	2,017,090,358	64	649	883	26,237,667	23,080,688	49,318,355	2.445
2017	2,258,219,779	50	752	1,009	30,235,084	30,546,515	60,781,599	2.692
	4,275,310,137	114	1,401	1,892	56,472,751	53,627,202	110,099,953	
Adjusted Loss to Payroll Ratio:					1.321	1.254	2.575	
Expected Unlimited Loss to Payroll Ratio:					1.494	1.554	3.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.383	1.272	2.655	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.321	1.254	2.575	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.479	1.701	3.180	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								303.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	78,360,568	3	39	30	517,853	601,361	1,119,214	1.428
2014	87,732,330	7	61	50	1,097,333	1,159,520	2,256,853	2.572
2015	107,083,546	6	67	72	1,808,039	1,853,735	3,661,774	3.420
2016	115,238,727	4	67	56	1,423,233	1,352,752	2,775,985	2.409
2017	113,278,481	1	54	57	1,388,051	1,255,121	2,643,172	2.333
	501,693,653	21	288	265	6,234,508	6,222,489	12,456,997	
Adjusted Loss to Payroll Ratio:					1.243	1.240	2.483	
Expected Unlimited Loss to Payroll Ratio:					1.311	1.477	2.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.280	1.405	2.685	
Credibility:					0.86	0.79		
Indicated Limited Loss to Payroll Ratio:					1.248	1.275	2.523	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.329	1.490	2.819	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								269.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	142,677,846	8	85	97	1,756,583	2,368,666	4,125,249	2.891
2014	151,059,101	10	107	142	1,934,110	2,066,433	4,000,543	2.648
2015	178,709,097	9	119	126	3,146,900	2,897,468	6,044,368	3.382
2016	196,470,740	1	102	124	2,055,447	2,196,023	4,251,470	2.164
2017	219,728,052	7	118	223	3,290,855	3,132,515	6,423,370	2.923
	888,644,836	35	531	712	12,183,895	12,661,105	24,845,000	
Adjusted Loss to Payroll Ratio:					1.371	1.425	2.796	
Expected Unlimited Loss to Payroll Ratio:					1.490	1.962	3.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.411	1.716	3.127	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.371	1.425	2.796	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.501	1.808	3.309	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								315.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	890,369,515	42	533	652	16,788,157	12,784,731	29,572,888	3.321
2017	914,478,166	24	575	660	16,504,087	14,317,321	30,821,408	3.370
	1,804,847,681	66	1,108	1,312	33,292,244	27,102,052	60,394,296	
Adjusted Loss to Payroll Ratio:					1.845	1.502	3.346	
Expected Unlimited Loss to Payroll Ratio:					1.957	1.922	3.879	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.888	1.765	3.653	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.845	1.502	3.346	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.987	1.818	3.805	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								363.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,078,887,088	24	178	237	9,387,376	7,412,667	16,800,043	1.557
2017	1,146,927,031	8	210	229	8,007,201	6,912,709	14,919,910	1.301
	2,225,814,119	32	388	466	17,394,577	14,325,376	31,719,953	
Adjusted Loss to Payroll Ratio:					0.781	0.644	1.425	
Expected Unlimited Loss to Payroll Ratio:					1.012	1.072	2.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.928	0.839	1.767	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.781	0.644	1.425	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.884	0.913	1.796	
Indicated Relativity Change:								-13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								171.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	59,701,510	6	61	71	1,458,417	1,447,283	2,905,700	4.867
2014	68,735,292	11	62	76	1,815,629	1,694,388	3,510,017	5.107
2015	78,281,755	8	67	92	1,965,836	1,810,332	3,776,168	4.824
2016	95,285,930	3	89	108	2,522,513	2,404,783	4,927,296	5.171
2017	102,602,867	0	71	113	2,064,938	2,054,010	4,118,948	4.014
	404,607,353	28	350	460	9,827,334	9,410,796	19,238,129	
Adjusted Loss to Payroll Ratio:					2.429	2.326	4.755	
Expected Unlimited Loss to Payroll Ratio:					3.099	3.142	6.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.935	2.748	5.683	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					2.429	2.347	4.776	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.660	2.978	5.638	
Indicated Relativity Change:								-9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								537.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	98,086,787	7	34	45	1,568,895	1,599,460	3,168,355	3.230
2014	117,466,333	4	31	41	1,167,365	1,050,332	2,217,697	1.888
2015	138,737,408	5	31	57	1,346,640	1,208,601	2,555,241	1.842
2016	164,703,471	6	38	65	2,207,376	1,545,433	3,752,809	2.279
2017	171,072,540	3	46	55	2,599,815	1,921,196	4,521,011	2.643
	690,066,539	25	180	263	8,890,090	7,325,022	16,215,113	
Adjusted Loss to Payroll Ratio:					1.288	1.061	2.350	
Expected Unlimited Loss to Payroll Ratio:					1.261	1.149	2.411	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.195	1.005	2.200	
Credibility:					0.95	0.78		
Indicated Limited Loss to Payroll Ratio:					1.284	1.049	2.333	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.406	1.331	2.737	
Indicated Relativity Change:								13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								261.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	122,803,943	21	97	103	3,744,374	3,666,393	7,410,767	6.035
2015	135,446,208	16	103	129	4,922,091	4,341,807	9,263,898	6.840
2016	147,763,245	13	104	110	4,576,001	3,519,837	8,095,838	5.479
2017	153,229,322	3	90	149	4,245,859	3,284,476	7,530,335	4.914
	559,242,719	53	394	491	17,488,326	14,812,514	32,300,840	
Adjusted Loss to Payroll Ratio:					3.127	2.649	5.776	
Expected Unlimited Loss to Payroll Ratio:					3.570	3.781	7.351	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.110	2.556	5.666	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.127	2.649	5.776	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					3.537	3.756	7.293	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								695.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	771,641,235	61	567	600	17,784,438	19,083,777	36,868,215	4.778
2017	824,117,180	41	629	625	22,224,134	22,899,601	45,123,735	5.475
	1,595,758,414	102	1,196	1,225	40,008,573	41,983,378	81,991,951	
Adjusted Loss to Payroll Ratio:					2.507	2.631	5.138	
Expected Unlimited Loss to Payroll Ratio:					2.494	3.119	5.613	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.310	2.552	4.862	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.507	2.631	5.138	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.808	3.568	6.376	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								608.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	121,478,320	8	109	109	2,790,700	3,105,771	5,896,471	4.854
2014	142,674,923	8	67	132	1,272,051	1,192,815	2,464,866	1.728
2015	157,303,055	4	90	172	2,391,708	1,899,220	4,290,928	2.728
2016	155,145,637	4	90	165	2,661,285	2,158,036	4,819,321	3.106
2017	163,719,653	3	113	171	4,120,616	4,114,961	8,235,577	5.030
	740,321,588	27	469	749	13,236,360	12,470,802	25,707,162	
Adjusted Loss to Payroll Ratio:					1.788	1.685	3.472	
Expected Unlimited Loss to Payroll Ratio:					1.643	1.958	3.601	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.557	1.712	3.269	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.788	1.685	3.472	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.958	2.138	4.095	
Indicated Relativity Change:								13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								390.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	760,532,308	23	185	219	7,318,689	5,897,797	13,216,486	1.738
2017	852,961,385	13	243	253	10,354,288	9,246,739	19,601,027	2.298
	1,613,493,693	36	428	472	17,672,976	15,144,536	32,817,512	
Adjusted Loss to Payroll Ratio:					1.095	0.939	2.034	
Expected Unlimited Loss to Payroll Ratio:					1.168	1.283	2.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.011	0.873	1.884	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.095	0.939	2.034	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.312	1.533	2.845	
Indicated Relativity Change:								16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								271.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	186,138,993	15	231	229	5,841,084	6,247,894	12,088,978	6.495
2017	199,162,909	6	196	272	4,660,578	4,580,542	9,241,120	4.640
	385,301,903	21	427	501	10,501,662	10,828,436	21,330,098	
Adjusted Loss to Payroll Ratio:					2.726	2.810	5.536	
Expected Unlimited Loss to Payroll Ratio:					2.887	3.693	6.580	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.785	3.393	6.177	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.726	2.810	5.536	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.935	3.403	6.339	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								604.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	85,904,099	5	25	30	773,890	784,907	1,558,797	1.815
2014	98,623,068	8	37	46	1,600,614	1,774,079	3,374,693	3.422
2015	114,441,465	7	46	61	2,158,658	1,857,697	4,016,355	3.510
2016	129,985,824	7	51	80	2,278,241	1,726,352	4,004,593	3.081
2017	140,605,525	6	53	76	2,431,750	2,716,590	5,148,340	3.662
	569,559,981	33	212	293	9,243,152	8,859,625	18,102,777	
Adjusted Loss to Payroll Ratio:					1.623	1.556	3.178	
Expected Unlimited Loss to Payroll Ratio:					2.098	2.497	4.595	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.815	1.699	3.515	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					1.623	1.571	3.194	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.944	2.566	4.510	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								430.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	438,741,086	20	146	154	7,617,683	5,619,823	13,237,506	3.017
2017	509,943,236	7	125	177	4,542,900	4,118,129	8,661,029	1.698
	948,684,322	27	271	331	12,160,584	9,737,952	21,898,536	
Adjusted Loss to Payroll Ratio:					1.282	1.026	2.308	
Expected Unlimited Loss to Payroll Ratio:					1.538	1.836	3.373	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.410	1.437	2.847	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.282	1.026	2.308	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.450	1.456	2.905	
Indicated Relativity Change:								-13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								277.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	427,715,788	14	116	142	5,373,470	4,119,924	9,493,394	2.220
2016	415,708,168	12	106	134	5,070,646	3,954,560	9,025,206	2.171
2017	469,228,280	2	104	146	3,382,779	3,345,284	6,728,063	1.434
	1,312,652,236	28	326	422	13,826,895	11,419,768	25,246,663	
Adjusted Loss to Payroll Ratio:					1.053	0.870	1.923	
Expected Unlimited Loss to Payroll Ratio:					1.470	1.800	3.270	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.272	1.224	2.497	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.053	0.870	1.923	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.262	1.421	2.683	
Indicated Relativity Change:								-18.0%
Relativity to Statewide Average Loss to Payroll Ratio:								255.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	661,795,910	29	356	615	8,390,340	9,509,327	17,899,667	2.705
2017	655,804,362	14	431	697	10,289,786	11,453,930	21,743,716	3.316
	1,317,600,272	43	787	1,312	18,680,126	20,963,257	39,643,383	
Adjusted Loss to Payroll Ratio:					1.418	1.591	3.009	
Expected Unlimited Loss to Payroll Ratio:					1.520	1.991	3.511	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.407	1.629	3.037	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.418	1.591	3.009	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.588	2.157	3.745	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								357.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	771,763,266	19	167	226	8,217,227	6,649,610	14,866,837	1.926
2017	938,750,117	10	185	285	7,196,740	6,888,151	14,084,891	1.500
	1,710,513,384	29	352	511	15,413,967	13,537,761	28,951,728	
Adjusted Loss to Payroll Ratio:					0.901	0.791	1.693	
Expected Unlimited Loss to Payroll Ratio:					1.013	1.176	2.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.929	0.921	1.850	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.901	0.791	1.693	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.019	1.122	2.141	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								204.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	153,921,622	27	283	286	8,791,917	9,757,571	18,549,488	12.051
2017	162,084,227	19	266	277	7,693,155	10,479,046	18,172,201	11.212
	316,005,849	46	549	563	16,485,073	20,236,616	36,721,689	
Adjusted Loss to Payroll Ratio:					5.217	6.404	11.621	
Expected Unlimited Loss to Payroll Ratio:					6.657	10.666	17.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.761	7.257	13.018	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.217	6.404	11.621	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					6.250	10.458	16.707	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								1594.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	487,057,107	38	335	317	12,709,081	11,040,779	23,749,860	4.876
2017	568,931,887	27	353	385	14,593,549	13,172,389	27,765,938	4.880
	1,055,988,994	65	688	702	27,302,630	24,213,168	51,515,798	
Adjusted Loss to Payroll Ratio:					2.586	2.293	4.878	
Expected Unlimited Loss to Payroll Ratio:					2.954	3.126	6.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.710	2.447	5.157	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.586	2.293	4.878	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.924	3.251	6.176	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								589.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	2,822,611,025	20	138	295	6,055,573	6,604,506	12,660,079	0.449
2017	3,151,618,975	6	175	351	7,762,971	8,075,712	15,838,683	0.503
	5,974,230,000	26	313	646	13,818,544	14,680,218	28,498,762	
Adjusted Loss to Payroll Ratio:					0.231	0.246	0.477	
Expected Unlimited Loss to Payroll Ratio:					0.253	0.286	0.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.240	0.250	0.489	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.231	0.246	0.477	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.253	0.312	0.565	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								53.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	148,383,975	8	39	80	1,019,907	1,107,753	2,127,660	1.434
2014	157,629,320	11	49	83	1,659,331	1,927,930	3,587,261	2.276
2015	185,321,399	6	60	95	2,610,391	1,824,464	4,434,855	2.393
2016	196,766,162	7	52	105	2,571,827	2,888,042	5,459,869	2.775
2017	264,242,039	6	71	136	2,466,149	2,223,140	4,689,289	1.775
	952,342,894	38	271	499	10,327,606	9,971,329	20,298,935	
Adjusted Loss to Payroll Ratio:					1.084	1.047	2.131	
Expected Unlimited Loss to Payroll Ratio:					1.173	1.335	2.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.111	1.168	2.279	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.084	1.053	2.138	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.187	1.336	2.524	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								240.8%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	136,713,447	10	89	110	2,064,933	1,728,225	3,793,158	2.775
2014	143,098,300	12	123	156	2,792,538	2,525,888	5,318,426	3.717
2015	156,073,379	12	138	190	3,932,598	3,108,658	7,041,256	4.512
2016	164,680,564	6	101	155	2,780,704	3,080,938	5,861,642	3.559
2017	177,253,208	3	111	167	3,367,489	2,683,185	6,050,674	3.414
	777,818,897	43	562	778	14,938,262	13,126,895	28,065,157	
Adjusted Loss to Payroll Ratio:					1.921	1.688	3.608	
Expected Unlimited Loss to Payroll Ratio:					1.998	2.026	4.024	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.831	1.607	3.437	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.921	1.688	3.608	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.068	2.044	4.112	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								392.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,913,092,331	8	125	507	3,219,716	3,752,916	6,972,632	0.364
2016	1,931,029,193	6	118	487	3,135,233	4,046,526	7,181,759	0.372
2017	2,161,032,864	2	127	400	3,875,057	4,017,306	7,892,363	0.365
	6,005,154,389	16	370	1,394	10,230,006	11,816,748	22,046,754	
Adjusted Loss to Payroll Ratio:					0.170	0.197	0.367	
Expected Unlimited Loss to Payroll Ratio:					0.206	0.243	0.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.186	0.187	0.372	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.170	0.197	0.367	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.183	0.238	0.422	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								40.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	17,511,229	5	7	14	1,441,058	541,873	1,982,931	11.324
2014	14,254,347	1	8	8	769,618	400,487	1,170,105	8.209
2015	22,305,131	3	9	12	861,934	839,875	1,701,809	7.630
2016	16,486,425	2	4	9	235,455	143,388	378,843	2.298
2017	19,530,279	1	2	2	667,124	349,684	1,016,808	5.206
	90,087,411	12	30	45	3,975,189	2,275,307	6,250,497	
Adjusted Loss to Payroll Ratio:					4.413	2.526	6.938	
Expected Unlimited Loss to Payroll Ratio:					5.837	4.456	10.292	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.051	3.032	8.082	
Credibility:					0.75	0.54		
Indicated Limited Loss to Payroll Ratio:					4.572	2.758	7.331	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					5.477	4.504	9.982	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								952.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	11,394,995	2	5	13	236,760	205,943	442,703	3.885
2014	10,614,573	2	7	10	427,076	192,780	619,856	5.840
2015	12,699,612	0	0	4	0	4,369	4,369	0.034
2016	10,132,490	0	0	3	0	1,811	1,811	0.018
2017	13,273,464	1	3	4	446,277	180,227	626,504	4.720
	58,115,134	5	15	34	1,110,113	585,130	1,695,243	
Adjusted Loss to Payroll Ratio:					1.910	1.007	2.917	
Expected Unlimited Loss to Payroll Ratio:					2.372	1.978	4.351	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.053	1.346	3.399	
Credibility:					0.44	0.33		
Indicated Limited Loss to Payroll Ratio:					1.990	1.234	3.224	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					2.384	2.015	4.399	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								419.7%

INCLUDES 5207 D 1-1-13

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	59,283,727	6	37	63	1,465,941	1,181,949	2,647,890	4.466
2014	87,099,223	7	70	76	1,863,054	1,710,550	3,573,604	4.103
2015	107,353,137	6	73	90	1,738,682	1,402,093	3,140,775	2.926
2016	99,388,902	0	60	74	1,452,127	1,337,764	2,789,891	2.807
2017	92,114,547	3	42	56	1,714,901	1,594,031	3,308,932	3.592
	445,239,536	22	282	359	8,234,704	7,226,387	15,461,091	
Adjusted Loss to Payroll Ratio:					1.849	1.623	3.473	
Expected Unlimited Loss to Payroll Ratio:					2.456	2.901	5.356	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.095	1.746	3.841	
Credibility:					1.00	0.86		
Indicated Limited Loss to Payroll Ratio:					1.849	1.640	3.490	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					2.216	2.678	4.894	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								466.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	127,366,948	7	20	39	1,110,113	903,774	2,013,887	1.581
2014	125,259,439	3	20	27	942,725	1,112,308	2,055,033	1.641
2015	114,788,216	4	10	22	742,997	763,611	1,506,608	1.313
2016	86,348,810	1	15	10	825,246	829,510	1,654,756	1.916
2017	95,702,516	1	28	21	1,319,666	1,236,549	2,556,215	2.671
	549,465,929	16	93	119	4,940,748	4,845,753	9,786,501	
Adjusted Loss to Payroll Ratio:					0.899	0.882	1.781	
Expected Unlimited Loss to Payroll Ratio:					0.734	0.812	1.545	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.663	0.562	1.226	
Credibility:					0.69	0.59		
Indicated Limited Loss to Payroll Ratio:					0.826	0.751	1.577	
Limit Factor:					1.131	1.418		
Indicated (Unlimited) Loss to Payroll Ratio:					0.934	1.065	1.999	
Indicated Relativity Change:								29.3%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.903	1.029	1.932	
Relativity to Statewide Average Loss to Payroll Ratio:								184.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	116,427,627	8	5	52	674,115	554,342	1,228,457	1.055
2014	100,288,877	1	9	39	557,276	541,416	1,098,692	1.096
2015	65,637,557	0	10	16	267,712	269,414	537,126	0.818
2016	43,222,465	0	5	25	94,488	155,305	249,793	0.578
2017	46,615,866	0	4	9	160,644	242,310	402,954	0.864
	372,192,392	9	33	141	1,754,235	1,762,787	3,517,022	
Adjusted Loss to Payroll Ratio:					0.471	0.474	0.945	
Expected Unlimited Loss to Payroll Ratio:					0.624	0.633	1.257	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.564	0.438	1.003	
Credibility:					0.55	0.46		
Indicated Limited Loss to Payroll Ratio:					0.513	0.455	0.968	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.580	0.645	1.225	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								116.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	128,049,713	3	19	35	887,011	1,127,165	2,014,176	1.573
2014	107,926,085	6	23	26	1,015,737	775,395	1,791,132	1.660
2015	65,497,843	0	13	14	194,318	188,612	382,930	0.585
2016	60,891,218	0	17	21	696,314	437,994	1,134,308	1.863
2017	68,133,453	1	13	17	449,197	761,804	1,211,001	1.777
	430,498,312	10	85	113	3,242,578	3,290,969	6,533,547	
Adjusted Loss to Payroll Ratio:					0.753	0.764	1.518	
Expected Unlimited Loss to Payroll Ratio:					1.001	0.982	1.983	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.905	0.680	1.585	
Credibility:					0.71	0.58		
Indicated Limited Loss to Payroll Ratio:					0.797	0.729	1.526	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.902	1.034	1.935	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								184.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	430,925,369	17	192	225	6,565,945	6,412,943	12,978,888	3.012
2017	421,991,991	12	179	242	7,351,479	7,516,231	14,867,710	3.523
	852,917,360	29	371	467	13,917,423	13,929,174	27,846,598	
Adjusted Loss to Payroll Ratio:					1.632	1.633	3.265	
Expected Unlimited Loss to Payroll Ratio:					1.636	2.038	3.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.500	1.595	3.095	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.632	1.633	3.265	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.846	2.316	4.161	
Indicated Relativity Change:								13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								397.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	854,571,319	18	111	164	7,064,384	6,496,934	13,561,318	1.587
2017	1,051,976,389	7	136	148	6,687,430	5,552,075	12,239,505	1.163
	1,906,547,707	25	247	312	13,751,814	12,049,009	25,800,823	
Adjusted Loss to Payroll Ratio:					0.721	0.632	1.353	
Expected Unlimited Loss to Payroll Ratio:					0.918	1.242	2.160	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.795	0.845	1.640	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.721	0.632	1.353	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.864	1.032	1.896	
Indicated Relativity Change:								-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								180.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	248,520,040	5	21	51	1,149,685	1,483,345	2,633,030	1.059
2014	193,014,035	3	25	36	1,031,767	1,167,873	2,199,640	1.140
2015	155,660,928	3	15	15	880,087	708,251	1,588,338	1.020
2016	135,767,612	1	9	12	395,532	463,292	858,824	0.633
2017	159,804,830	1	15	27	755,680	1,021,108	1,776,788	1.112
	892,767,444	13	85	141	4,212,752	4,843,869	9,056,621	
Adjusted Loss to Payroll Ratio:					0.472	0.543	1.014	
Expected Unlimited Loss to Payroll Ratio:					0.578	0.812	1.390	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.500	0.552	1.053	
Credibility:					0.75	0.68		
Indicated Limited Loss to Payroll Ratio:					0.479	0.546	1.025	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.574	0.891	1.465	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								139.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	254,627,195	5	37	108	1,730,111	1,610,636	3,340,747	1.312
2014	179,682,409	8	21	71	1,757,032	1,748,167	3,505,199	1.951
2015	94,598,572	1	28	24	1,564,435	707,624	2,272,059	2.402
2016	47,219,802	1	4	9	423,503	462,204	885,707	1.876
2017	68,702,131	0	7	17	187,552	257,948	445,500	0.648
	644,830,110	15	97	229	5,662,632	4,786,578	10,449,210	
Adjusted Loss to Payroll Ratio:					0.878	0.742	1.620	
Expected Unlimited Loss to Payroll Ratio:					1.054	1.174	2.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.899	0.706	1.606	
Credibility:					0.83	0.69		
Indicated Limited Loss to Payroll Ratio:					0.882	0.731	1.613	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.056	1.194	2.250	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								214.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	87,710,253	0	3	9	42,190	48,482	90,672	0.103
2014	71,173,625	2	5	20	410,620	423,214	833,834	1.172
2015	47,230,409	2	7	6	873,328	505,377	1,378,705	2.919
2016	34,737,127	1	2	3	59,995	68,927	128,922	0.371
2017	39,617,104	0	3	8	167,798	172,235	340,033	0.858
	280,468,519	5	20	46	1,553,931	1,218,234	2,772,165	
Adjusted Loss to Payroll Ratio:					0.554	0.434	0.988	
Expected Unlimited Loss to Payroll Ratio:					0.466	0.591	1.057	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.397	0.356	0.753	
Credibility:					0.43	0.38		
Indicated Limited Loss to Payroll Ratio:					0.465	0.386	0.850	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.557	0.630	1.186	
Indicated Relativity Change:								12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								113.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	18,589,607	3	6	18	394,626	367,415	762,041	4.099
2014	16,629,716	0	3	3	29,889	25,542	55,431	0.333
2015	21,226,715	2	3	8	608,084	255,869	863,953	4.070
2016	26,121,776	0	5	4	168,308	170,279	338,587	1.296
2017	28,416,801	0	4	11	334,325	332,556	666,881	2.347
	110,984,615	5	21	44	1,535,232	1,151,660	2,686,892	
Adjusted Loss to Payroll Ratio:					1.383	1.038	2.421	
Expected Unlimited Loss to Payroll Ratio:					1.897	1.633	3.530	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.797	1.428	3.225	
Credibility:					0.54	0.43		
Indicated Limited Loss to Payroll Ratio:					1.574	1.260	2.834	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.723	1.599	3.322	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								317.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	71,547,384	7	26	36	1,123,791	1,146,316	2,270,107	3.173
2014	79,914,273	7	24	40	1,407,634	1,207,924	2,615,558	3.273
2015	89,943,302	4	34	50	1,481,329	1,513,049	2,994,378	3.329
2016	99,845,970	5	31	57	1,869,989	1,231,778	3,101,767	3.107
2017	113,143,989	2	39	70	1,531,653	1,329,592	2,861,245	2.529
	454,394,919	25	154	253	7,414,396	6,428,659	13,843,055	
Adjusted Loss to Payroll Ratio:					1.632	1.415	3.046	
Expected Unlimited Loss to Payroll Ratio:					1.971	2.168	4.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.808	1.697	3.505	
Credibility:					0.95	0.82		
Indicated Limited Loss to Payroll Ratio:					1.641	1.466	3.106	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.855	2.078	3.934	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								375.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	52,714,187	9	42	34	1,497,562	1,975,332	3,472,894	6.588
2014	67,251,956	6	45	56	1,151,293	1,248,421	2,399,714	3.568
2015	69,569,349	6	32	65	1,669,649	1,152,694	2,822,343	4.057
2016	65,466,660	5	52	35	2,282,302	1,576,407	3,858,709	5.894
2017	71,410,859	1	37	53	1,157,805	1,487,077	2,644,882	3.704
	326,413,011	27	208	243	7,758,611	7,439,930	15,198,541	
Adjusted Loss to Payroll Ratio:					2.377	2.279	4.656	
Expected Unlimited Loss to Payroll Ratio:					2.595	2.945	5.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.403	2.410	4.812	
Credibility:					0.93	0.82		
Indicated Limited Loss to Payroll Ratio:					2.379	2.303	4.681	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.664	3.123	5.787	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								552.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	156,515,280	10	47	43	1,771,486	1,815,225	3,586,711	2.292
2014	156,190,574	5	29	37	1,182,003	1,284,026	2,466,029	1.579
2015	165,204,182	5	37	40	1,829,177	1,335,063	3,164,240	1.915
2016	184,660,568	4	18	59	1,231,741	1,089,776	2,321,517	1.257
2017	209,268,712	2	45	51	1,680,137	1,664,727	3,344,864	1.598
	871,839,316	26	176	230	7,694,544	7,188,818	14,883,362	
Adjusted Loss to Payroll Ratio:					0.883	0.825	1.707	
Expected Unlimited Loss to Payroll Ratio:					1.168	1.494	2.663	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.072	1.170	2.241	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.883	0.856	1.738	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.998	1.213	2.211	
Indicated Relativity Change:								-16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								211.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	91,258,709	5	48	70	1,252,939	1,592,066	2,845,005	3.118
2014	123,888,174	7	48	75	1,267,476	1,412,395	2,679,871	2.163
2015	134,451,844	8	41	83	1,869,212	2,079,561	3,948,773	2.937
2016	141,617,216	1	43	78	1,246,495	1,479,967	2,726,462	1.925
2017	167,366,517	4	71	86	2,573,750	2,871,245	5,444,995	3.253
	658,582,460	25	251	392	8,209,872	9,435,234	17,645,106	
Adjusted Loss to Payroll Ratio:					1.247	1.433	2.679	
Expected Unlimited Loss to Payroll Ratio:					1.244	1.721	2.966	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.141	1.348	2.489	
Credibility:					0.92	0.86		
Indicated Limited Loss to Payroll Ratio:					1.238	1.421	2.659	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.400	2.015	3.415	
Indicated Relativity Change:								15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								325.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	228,944,281	13	47	47	2,846,824	3,282,149	6,128,973	2.677
2015	269,928,032	9	63	73	3,082,210	2,896,493	5,978,703	2.215
2016	301,569,654	9	58	71	3,144,703	2,630,298	5,775,001	1.915
2017	339,366,064	4	59	76	2,435,407	2,567,957	5,003,364	1.474
	1,139,808,030	35	227	267	11,509,144	11,376,897	22,886,040	
Adjusted Loss to Payroll Ratio:					1.010	0.998	2.008	
Expected Unlimited Loss to Payroll Ratio:					1.420	1.980	3.401	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.229	1.347	2.576	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.010	0.998	2.008	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.210	1.630	2.840	
Indicated Relativity Change:								-16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								270.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	537,144,143	24	164	284	5,109,798	5,670,455	10,780,253	2.007
2016	583,465,259	12	156	311	5,227,941	4,504,647	9,732,588	1.668
2017	660,399,278	7	180	293	6,206,688	5,090,668	11,297,356	1.711
	1,781,008,680	43	500	888	16,544,428	15,265,769	31,810,197	
Adjusted Loss to Payroll Ratio:					0.929	0.857	1.786	
Expected Unlimited Loss to Payroll Ratio:					0.965	1.149	2.114	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.894	0.940	1.834	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.929	0.857	1.786	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.040	1.162	2.203	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								210.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	20,131,878	1	6	3	326,084	189,777	515,861	2.562
2014	19,112,970	2	5	2	396,303	589,036	985,339	5.155
2015	20,398,904	0	0	4	0	1,661	1,661	0.008
2016	19,411,099	0	3	5	87,917	102,153	190,070	0.979
2017	24,726,885	0	3	6	70,967	166,587	237,554	0.961
	103,781,735	3	17	20	881,271	1,049,213	1,930,485	
Adjusted Loss to Payroll Ratio:					0.849	1.011	1.860	
Expected Unlimited Loss to Payroll Ratio:					1.579	1.558	3.137	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.495	1.363	2.858	
Credibility:					0.49	0.41		
Indicated Limited Loss to Payroll Ratio:					1.179	1.219	2.397	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.291	1.546	2.837	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								270.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	25,991,135	7	27	57	742,824	772,076	1,514,900	5.829
2014	35,769,591	1	35	55	391,081	656,097	1,047,178	2.928
2015	39,452,531	0	30	67	381,266	636,677	1,017,943	2.580
2016	43,504,955	1	21	72	397,045	447,881	844,926	1.942
2017	49,916,565	1	27	77	480,558	732,655	1,213,213	2.430
	194,634,777	10	140	328	2,392,774	3,245,386	5,638,160	
Adjusted Loss to Payroll Ratio:					1.229	1.667	2.897	
Expected Unlimited Loss to Payroll Ratio:					1.554	2.248	3.802	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.500	2.065	3.564	
Credibility:					0.63	0.63		
Indicated Limited Loss to Payroll Ratio:					1.329	1.814	3.144	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.432	2.197	3.629	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								346.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	144,420,807	17	102	181	2,182,872	2,806,389	4,989,261	3.455
2015	165,003,684	16	133	183	3,071,609	3,490,650	6,562,259	3.977
2016	184,985,346	3	110	210	2,573,430	2,804,295	5,377,725	2.907
2017	207,114,213	2	147	234	3,672,706	3,691,711	7,364,417	3.556
	701,524,050	38	492	808	11,500,617	12,793,045	24,293,662	
Adjusted Loss to Payroll Ratio:					1.639	1.824	3.463	
Expected Unlimited Loss to Payroll Ratio:					1.712	2.145	3.857	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.686	2.075	3.760	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.639	1.824	3.463	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.733	2.099	3.832	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								365.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,549,039,372	35	1,337	1,983	28,168,624	30,277,576	58,446,200	3.773
2017	1,681,517,837	16	1,474	2,276	32,950,506	34,474,494	67,425,000	4.010
	3,230,557,209	51	2,811	4,259	61,119,130	64,752,071	125,871,201	
Adjusted Loss to Payroll Ratio:					1.892	2.004	3.896	
Expected Unlimited Loss to Payroll Ratio:					1.991	2.356	4.347	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.793	1.807	3.600	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.892	2.004	3.896	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.038	2.427	4.465	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								426.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	52,952,885	3	33	64	522,283	436,967	959,250	1.812
2014	53,649,623	2	39	88	733,995	843,868	1,577,863	2.941
2015	57,010,172	2	30	99	976,495	1,076,041	2,052,536	3.600
2016	54,887,411	3	38	75	1,153,867	1,130,244	2,284,111	4.161
2017	65,259,898	0	50	90	1,377,747	1,470,097	2,847,844	4.364
	283,759,990	10	190	416	4,764,387	4,957,216	9,721,603	
Adjusted Loss to Payroll Ratio:					1.679	1.747	3.426	
Expected Unlimited Loss to Payroll Ratio:					1.582	1.669	3.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.424	1.280	2.705	
Credibility:					0.74	0.65		
Indicated Limited Loss to Payroll Ratio:					1.613	1.584	3.196	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.737	1.918	3.655	
Indicated Relativity Change:								12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								348.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	43,955,941	2	7	18	294,137	304,496	598,633	1.362
2014	27,980,958	2	6	16	211,846	245,002	456,848	1.633
2015	30,339,801	0	5	23	148,869	138,750	287,619	0.948
2016	43,365,267	2	11	19	254,815	373,734	628,549	1.449
2017	51,285,599	0	8	36	53,124	96,382	149,506	0.292
	196,927,566	6	37	112	962,791	1,158,365	2,121,156	
Adjusted Loss to Payroll Ratio:					0.489	0.588	1.077	
Expected Unlimited Loss to Payroll Ratio:					1.006	1.343	2.350	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.852	0.858	1.710	
Credibility:					0.51	0.46		
Indicated Limited Loss to Payroll Ratio:					0.667	0.734	1.401	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.799	1.199	1.998	
Indicated Relativity Change:								-15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								190.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	2,084,445,840	94	1,526	2,682	52,375,811	40,924,557	93,300,368	4.476
2017	2,249,839,831	55	1,976	3,284	67,389,540	49,724,260	117,113,800	5.205
	4,334,285,671	149	3,502	5,966	119,765,351	90,648,818	210,414,169	
Adjusted Loss to Payroll Ratio:					2.763	2.091	4.855	
Expected Unlimited Loss to Payroll Ratio:					2.699	2.222	4.920	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.548	1.916	4.463	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.763	2.091	4.855	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.976	2.533	5.509	
Indicated Relativity Change:								12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								525.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	66,210,449	10	63	87	1,120,436	1,399,002	2,519,438	3.805
2014	71,932,685	15	63	78	1,417,874	2,219,021	3,636,895	5.056
2015	74,197,575	8	61	83	1,137,892	1,964,596	3,102,488	4.181
2016	79,014,031	6	83	94	1,579,851	2,654,205	4,234,056	5.359
2017	77,111,078	7	40	90	1,912,806	1,842,041	3,754,847	4.869
	368,465,817	46	310	432	7,168,859	10,078,864	17,247,724	
Adjusted Loss to Payroll Ratio:					1.946	2.735	4.681	
Expected Unlimited Loss to Payroll Ratio:					1.930	3.098	5.028	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.721	2.780	4.501	
Credibility:					0.88	0.91		
Indicated Limited Loss to Payroll Ratio:					1.919	2.739	4.658	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.101	3.476	5.577	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								532.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	3,269,325,634	203	2,520	2,528	82,725,890	69,241,840	151,967,730	4.648
2017	3,547,213,625	145	2,485	2,621	76,806,509	64,090,539	140,897,048	3.972
	6,816,539,260	348	5,005	5,149	159,532,399	133,332,379	292,864,777	
Adjusted Loss to Payroll Ratio:					2.340	1.956	4.296	
Expected Unlimited Loss to Payroll Ratio:					2.606	2.478	5.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.415	2.035	4.451	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.340	1.956	4.296	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.563	2.482	5.045	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								481.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	291,202,970	16	214	288	6,176,124	7,346,228	13,522,352	4.644
2017	308,048,067	15	229	251	8,667,779	8,002,481	16,670,260	5.412
	599,251,037	31	443	539	14,843,903	15,348,709	30,192,612	
Adjusted Loss to Payroll Ratio:					2.477	2.561	5.038	
Expected Unlimited Loss to Payroll Ratio:					2.109	2.869	4.978	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.955	2.356	4.311	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.477	2.561	5.038	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.712	3.250	5.963	
Indicated Relativity Change:								19.8%
Relativity to Statewide Average Loss to Payroll Ratio:								568.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	42,025,624	2	34	15	598,001	563,817	1,161,818	2.765
2014	49,381,447	4	33	29	1,110,217	807,005	1,917,222	3.882
2015	51,055,058	4	48	21	1,661,186	1,080,001	2,741,187	5.369
2016	53,848,380	3	38	30	1,472,855	1,126,741	2,599,596	4.828
2017	49,594,927	2	32	27	2,569,120	1,496,476	4,065,596	8.198
	245,905,435	15	185	122	7,411,380	5,074,040	12,485,420	
Adjusted Loss to Payroll Ratio:					3.014	2.063	5.077	
Expected Unlimited Loss to Payroll Ratio:					3.439	3.154	6.593	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.086	2.318	5.404	
Credibility:					0.93	0.74		
Indicated Limited Loss to Payroll Ratio:					3.019	2.130	5.149	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					3.414	3.020	6.434	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								613.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	5,626,206	0	4	2	94,754	87,560	182,314	3.240
2014	6,743,055	0	4	2	42,017	62,160	104,177	1.545
2015	7,166,984	1	3	2	288,964	21,853	310,817	4.337
2016	7,718,256	1	2	3	326,739	214,080	540,819	7.007
2017	9,195,597	0	4	6	53,549	156,471	210,020	2.284
	36,450,098	2	17	15	806,022	542,124	1,348,146	
Adjusted Loss to Payroll Ratio:					2.211	1.487	3.699	
Expected Unlimited Loss to Payroll Ratio:					2.615	1.691	4.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.398	1.324	3.722	
Credibility:					0.39	0.27		
Indicated Limited Loss to Payroll Ratio:					2.325	1.368	3.693	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.630	1.940	4.570	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								436.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	582,927,956	15	473	879	6,453,080	5,859,752	12,312,832	2.112
2017	577,609,398	4	457	944	5,048,840	4,810,767	9,859,607	1.707
	1,160,537,354	19	930	1,823	11,501,921	10,670,519	22,172,440	
Adjusted Loss to Payroll Ratio:					0.991	0.919	1.911	
Expected Unlimited Loss to Payroll Ratio:					1.248	1.187	2.435	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.123	0.908	2.031	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.991	0.919	1.911	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.048	1.058	2.106	
Indicated Relativity Change:								-13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								200.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	426,656,478	20	411	609	8,714,283	8,927,344	17,641,627	4.135
2017	502,761,580	19	407	695	7,818,399	7,685,699	15,504,098	3.084
	929,418,057	39	818	1,304	16,532,683	16,613,043	33,145,725	
Adjusted Loss to Payroll Ratio:					1.779	1.787	3.566	
Expected Unlimited Loss to Payroll Ratio:					1.738	2.246	3.984	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.661	2.006	3.667	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.779	1.787	3.566	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.894	2.090	3.984	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								380.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	36,722,991	3	11	6	596,133	705,671	1,301,804	3.545
2014	36,532,107	3	18	8	698,364	537,214	1,235,578	3.382
2015	29,144,821	5	13	9	760,731	478,633	1,239,364	4.252
2016	12,591,099	2	4	4	236,873	252,689	489,562	3.888
2017	6,997,959	0	3	6	29,977	108,862	138,839	1.984
	121,988,977	13	49	33	2,322,078	2,083,068	4,405,147	
Adjusted Loss to Payroll Ratio:					1.904	1.708	3.611	
Expected Unlimited Loss to Payroll Ratio:					1.896	2.119	4.015	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.718	1.628	3.346	
Credibility:					0.56	0.49		
Indicated Limited Loss to Payroll Ratio:					1.822	1.667	3.489	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.040	2.261	4.301	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								410.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,057,409,145	70	848	1,067	24,313,959	24,876,660	49,190,619	4.652
2017	1,114,604,522	38	827	1,131	20,911,009	19,939,819	40,850,828	3.665
	2,172,013,667	108	1,675	2,198	45,224,968	44,816,479	90,041,447	
Adjusted Loss to Payroll Ratio:					2.082	2.063	4.146	
Expected Unlimited Loss to Payroll Ratio:					2.296	2.486	4.781	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.167	2.144	4.311	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.082	2.063	4.146	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.242	2.499	4.741	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								452.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	242,768,197	8	278	443	3,322,903	3,258,156	6,581,059	2.711
2015	257,197,070	8	288	493	4,572,156	4,090,232	8,662,388	3.368
2016	259,195,038	10	275	533	4,496,429	4,403,150	8,899,579	3.434
2017	262,769,383	6	278	584	4,994,290	4,443,585	9,437,875	3.592
	1,021,929,689	32	1,119	2,053	17,385,779	16,195,122	33,580,901	
Adjusted Loss to Payroll Ratio:					1.701	1.585	3.286	
Expected Unlimited Loss to Payroll Ratio:					1.595	1.696	3.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.564	1.511	3.076	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.701	1.585	3.286	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.798	1.824	3.622	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								345.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	917,662,972	17	715	1,459	17,512,977	16,469,710	33,982,687	3.703
2017	1,073,608,448	9	816	1,499	20,369,824	15,116,403	35,486,227	3.305
	1,991,271,420	26	1,531	2,958	37,882,801	31,586,113	69,468,913	
Adjusted Loss to Payroll Ratio:					1.902	1.586	3.489	
Expected Unlimited Loss to Payroll Ratio:					2.297	1.918	4.215	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.194	1.713	3.908	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.902	1.586	3.489	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.026	1.854	3.880	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								370.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,669,467,742	8	504	443	12,495,634	8,120,287	20,615,921	1.235
2017	1,947,611,367	3	544	437	15,785,661	7,553,182	23,338,843	1.198
	3,617,079,109	11	1,048	880	28,281,295	15,673,469	43,954,764	
Adjusted Loss to Payroll Ratio:					0.782	0.433	1.215	
Expected Unlimited Loss to Payroll Ratio:					0.700	0.483	1.183	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.674	0.439	1.113	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.782	0.433	1.215	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.826	0.499	1.325	
Indicated Relativity Change:								12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								126.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	19,823,606	1	1	1	251,593	252,983	504,576	2.545
2014	19,343,970	3	0	3	603,616	806,495	1,410,111	7.290
2015	19,815,898	1	2	5	356,889	96,627	453,516	2.289
2016	18,741,327	1	4	2	685,375	394,316	1,079,691	5.761
2017	18,524,566	2	0	3	958,504	30,178	988,682	5.337
	96,249,367	8	7	14	2,855,977	1,580,598	4,436,576	
Adjusted Loss to Payroll Ratio:					2.967	1.642	4.609	
Expected Unlimited Loss to Payroll Ratio:					2.286	2.408	4.694	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.951	1.449	3.400	
Credibility:					0.53	0.43		
Indicated Limited Loss to Payroll Ratio:					2.489	1.532	4.021	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					2.982	2.502	5.484	
Indicated Relativity Change:								16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								523.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	19,512,093	2	14	25	534,462	561,697	1,096,159	5.618
2014	18,133,974	2	3	4	518,434	101,174	619,608	3.417
2015	18,589,024	0	4	8	84,042	84,531	168,573	0.907
2016	19,290,119	0	9	17	331,427	415,007	746,434	3.870
2017	19,365,962	2	7	7	435,727	306,352	742,079	3.832
	94,891,173	6	37	61	1,904,092	1,468,760	3,372,852	
Adjusted Loss to Payroll Ratio:					2.007	1.548	3.554	
Expected Unlimited Loss to Payroll Ratio:					1.609	1.390	2.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.549	1.170	2.719	
Credibility:					0.48	0.40		
Indicated Limited Loss to Payroll Ratio:					1.769	1.321	3.090	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.883	1.544	3.428	
Indicated Relativity Change:								14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								327.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	82,880,561	3	7	41	377,274	291,500	668,774	0.807
2014	85,957,468	4	14	30	631,657	610,696	1,242,353	1.445
2015	86,582,106	2	15	28	390,987	932,731	1,323,718	1.529
2016	91,768,334	0	10	18	334,717	257,619	592,336	0.645
2017	96,539,229	0	6	22	262,496	272,174	534,670	0.554
	443,727,698	9	52	139	1,997,130	2,364,720	4,361,850	
Adjusted Loss to Payroll Ratio:					0.450	0.533	0.983	
Expected Unlimited Loss to Payroll Ratio:					0.538	0.488	1.025	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.514	0.436	0.949	
Credibility:					0.57	0.48		
Indicated Limited Loss to Payroll Ratio:					0.478	0.482	0.960	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.509	0.564	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

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	281,493,682	2	26	53	517,875	775,992	1,293,867	0.460
2014	295,751,150	12	50	59	3,240,056	1,213,592	4,453,648	1.506
2015	290,526,714	8	30	53	2,317,672	723,546	3,041,218	1.047
2016	354,086,502	6	32	49	3,017,771	960,593	3,978,364	1.124
2017	349,986,808	4	23	52	1,618,776	782,201	2,400,977	0.686
	1,571,844,855	32	161	266	10,712,151	4,455,924	15,168,074	
Adjusted Loss to Payroll Ratio:					0.682	0.283	0.965	
Expected Unlimited Loss to Payroll Ratio:					0.813	0.415	1.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.730	0.305	1.035	
Credibility:					1.00	0.69		
Indicated Limited Loss to Payroll Ratio:					0.682	0.290	0.972	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.771	0.411	1.182	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								112.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	569,975,342	10	321	868	7,393,799	7,804,240	15,198,039	2.666
2017	706,585,527	3	290	723	6,515,171	5,900,388	12,415,559	1.757
	1,276,560,869	13	611	1,591	13,908,970	13,704,628	27,613,598	
Adjusted Loss to Payroll Ratio:					1.090	1.074	2.163	
Expected Unlimited Loss to Payroll Ratio:					1.119	1.249	2.368	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.069	1.116	2.185	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.090	1.074	2.163	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.160	1.255	2.415	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								230.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	17,315,324	1	3	17	76,641	154,795	231,436	1.337
2014	17,673,544	0	6	22	138,425	153,723	292,148	1.653
2015	64,159,345	1	11	38	632,713	433,909	1,066,622	1.662
2016	78,079,235	1	20	46	780,914	751,471	1,532,385	1.963
2017	73,129,129	0	9	69	209,645	616,102	825,747	1.129
	250,356,576	3	49	192	1,838,338	2,110,000	3,948,338	
Adjusted Loss to Payroll Ratio:					0.734	0.843	1.577	
Expected Unlimited Loss to Payroll Ratio:					0.821	0.825	1.646	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.784	0.737	1.521	
Credibility:					0.54	0.47		
Indicated Limited Loss to Payroll Ratio:					0.757	0.787	1.544	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.807	0.920	1.726	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								164.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	112,673,426	4	50	105	1,504,706	1,467,232	2,971,938	2.638
2014	118,721,631	3	31	92	1,273,011	982,221	2,255,232	1.900
2015	119,410,869	2	39	99	654,566	969,774	1,624,340	1.360
2016	117,594,196	0	54	105	993,979	928,347	1,922,326	1.635
2017	111,989,741	1	33	89	914,981	700,091	1,615,072	1.442
	580,389,864	10	207	490	5,341,243	5,047,666	10,388,909	
Adjusted Loss to Payroll Ratio:					0.920	0.870	1.790	
Expected Unlimited Loss to Payroll Ratio:					1.006	1.095	2.101	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.932	0.896	1.828	
Credibility:					0.80	0.70		
Indicated Limited Loss to Payroll Ratio:					0.923	0.878	1.800	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.033	1.190	2.223	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								212.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	63,309,752	0	6	10	49,581	257,479	307,060	0.485
2014	59,593,710	1	2	7	269,732	46,068	315,800	0.530
2015	61,523,779	0	5	16	132,820	163,645	296,465	0.482
2016	62,646,818	1	9	14	422,414	333,698	756,112	1.207
2017	72,742,632	1	4	7	348,226	180,492	528,718	0.727
	319,816,690	3	26	54	1,222,773	981,383	2,204,156	
Adjusted Loss to Payroll Ratio:					0.382	0.307	0.689	
Expected Unlimited Loss to Payroll Ratio:					0.305	0.339	0.643	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.273	0.249	0.522	
Credibility:					0.39	0.34		
Indicated Limited Loss to Payroll Ratio:					0.316	0.269	0.584	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.357	0.381	0.738	
Indicated Relativity Change:								14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								70.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	246,453,063	12	51	127	3,231,974	2,176,840	5,408,814	2.195
2014	269,741,032	12	20	73	1,982,681	2,204,447	4,187,128	1.552
2015	258,428,699	0	30	62	957,514	570,007	1,527,521	0.591
2016	241,036,829	3	27	50	1,834,639	1,683,974	3,518,613	1.460
2017	315,726,143	2	34	59	1,929,119	1,388,098	3,317,217	1.051
	1,331,385,766	29	162	371	9,935,928	8,023,366	17,959,294	
Adjusted Loss to Payroll Ratio:					0.746	0.603	1.349	
Expected Unlimited Loss to Payroll Ratio:					1.034	1.269	2.303	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.895	0.863	1.758	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.746	0.613	1.359	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.894	1.001	1.895	
Indicated Relativity Change:								-17.7%
Relativity to Statewide Average Loss to Payroll Ratio:								180.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	441,311,422	6	47	106	1,054,869	1,238,609	2,293,478	0.520
2014	444,553,784	9	50	117	2,145,695	2,727,008	4,872,703	1.096
2015	434,972,157	3	41	111	1,449,432	1,234,890	2,684,322	0.617
2016	451,263,218	6	48	89	2,099,675	1,885,041	3,984,716	0.883
2017	426,228,451	4	38	95	2,011,376	1,373,731	3,385,107	0.794
2,198,329,032		28	224	518	8,761,048	8,459,278	17,220,326	
Adjusted Loss to Payroll Ratio:					0.399	0.385	0.783	
Expected Unlimited Loss to Payroll Ratio:					0.439	0.570	1.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.380	0.388	0.768	
Credibility:					0.96	0.85		
Indicated Limited Loss to Payroll Ratio:					0.398	0.385	0.783	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.477	0.629	1.106	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								105.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	46,911,130	2	29	31	550,477	878,195	1,428,672	3.045
2014	61,761,443	1	12	33	261,124	356,213	617,337	1.000
2015	52,444,499	4	18	19	826,945	618,277	1,445,222	2.756
2016	50,074,808	1	6	25	261,216	193,748	454,964	0.909
2017	58,806,838	0	8	28	117,624	218,363	335,987	0.571
	269,998,718	8	73	136	2,017,386	2,264,797	4,282,183	
Adjusted Loss to Payroll Ratio:					0.747	0.839	1.586	
Expected Unlimited Loss to Payroll Ratio:					0.810	1.127	1.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.742	0.882	1.625	
Credibility:					0.54	0.51		
Indicated Limited Loss to Payroll Ratio:					0.745	0.860	1.605	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.843	1.220	2.062	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								196.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,795,631,693	180	1,160	1,251	54,116,743	27,660,754	81,777,497	4.554
2017	1,781,504,380	130	1,443	1,177	69,543,891	36,707,648	106,251,539	5.964
	3,577,136,073	310	2,603	2,428	123,660,635	64,368,402	188,029,036	
Adjusted Loss to Payroll Ratio:					3.457	1.799	5.256	
Expected Unlimited Loss to Payroll Ratio:					3.056	1.691	4.746	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.067	1.513	4.581	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.457	1.799	5.256	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					3.723	2.179	5.902	
Indicated Relativity Change:								24.4%
Relativity to Statewide Average Loss to Payroll Ratio:								563.1%

INCLUDES EXPERIENCE OF 7606 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	22,526,789	2	14	14	353,673	368,662	722,335	3.207
2014	25,633,919	0	20	32	320,321	283,330	603,651	2.355
2015	45,567,317	0	23	36	590,579	356,461	947,040	2.078
2016	58,490,146	0	25	42	584,689	473,145	1,057,834	1.809
2017	47,465,226	0	7	30	334,042	266,938	600,980	1.266
	199,683,396	2	89	154	2,183,304	1,748,536	3,931,840	
Adjusted Loss to Payroll Ratio:					1.093	0.876	1.969	
Expected Unlimited Loss to Payroll Ratio:					1.413	1.445	2.858	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.363	1.327	2.690	
Credibility:					0.61	0.53		
Indicated Limited Loss to Payroll Ratio:					1.199	1.088	2.286	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.291	1.317	2.608	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								248.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	514,039,611	15	171	295	4,783,245	4,206,774	8,990,019	1.749
2016	581,658,003	10	159	324	4,637,345	4,591,067	9,228,412	1.587
2017	633,332,950	8	173	329	4,312,514	4,888,519	9,201,033	1.453
	1,729,030,564	33	503	948	13,733,104	13,686,360	27,419,464	
Adjusted Loss to Payroll Ratio:					0.794	0.792	1.586	
Expected Unlimited Loss to Payroll Ratio:					0.973	1.082	2.055	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.921	0.946	1.868	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.794	0.792	1.586	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.870	1.004	1.874	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								178.8%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,026,620,759	2	35	121	1,161,565	1,030,172	2,191,737	0.213
2014	875,674,342	3	33	71	1,248,168	790,747	2,038,915	0.233
2015	999,846,761	3	19	49	1,082,235	564,982	1,647,217	0.165
2016	1,132,449,313	4	35	72	1,400,707	1,236,984	2,637,691	0.233
2017	1,220,999,305	0	20	67	513,757	601,364	1,115,121	0.091
	5,255,590,480	12	142	380	5,406,432	4,224,248	9,630,680	
Adjusted Loss to Payroll Ratio:					0.103	0.080	0.183	
Expected Unlimited Loss to Payroll Ratio:					0.124	0.099	0.223	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.122	0.084	0.207	
Credibility:					0.85	0.66		
Indicated Limited Loss to Payroll Ratio:					0.106	0.082	0.187	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.116	0.104	0.219	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								20.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	3,572,558,537	14	153	439	5,237,968	4,777,767	10,015,735	0.280
2016	3,197,654,666	13	169	394	6,038,802	5,033,944	11,072,746	0.346
2017	3,510,039,501	1	140	364	4,340,649	4,271,980	8,612,629	0.245
	10,280,252,703	28	462	1,197	15,617,419	14,083,691	29,701,110	
Adjusted Loss to Payroll Ratio:					0.152	0.137	0.289	
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:					0.152	0.137	0.289	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.166	0.174	0.340	
Indicated Relativity Change:								14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								32.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	47,724,942	4	26	34	688,941	497,217	1,186,158	2.485
2014	49,889,729	7	19	49	1,093,764	652,194	1,745,958	3.500
2015	47,174,744	2	25	57	707,058	558,779	1,265,837	2.683
2016	36,870,667	0	25	50	571,750	709,722	1,281,472	3.476
2017	43,378,687	0	27	31	418,431	552,438	970,869	2.238
	225,038,769	13	122	221	3,479,943	2,970,350	6,450,293	
Adjusted Loss to Payroll Ratio:					1.546	1.320	2.866	
Expected Unlimited Loss to Payroll Ratio:					1.772	1.724	3.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.429	1.129	2.559	
Credibility:					0.69	0.56		
Indicated Limited Loss to Payroll Ratio:					1.510	1.236	2.746	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.708	1.753	3.461	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								330.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	6,622	23,552	30,174	29.131
2014	929.3	0	0	10	0	14,357	14,357	15.449
2015	914.3	1	1	11	62,831	70,736	133,567	146.086
2016	783.2	0	5	7	76,401	200,987	277,388	354.173
2017	750.4	0	1	5	162	7,695	7,857	10.470
	4,413.0	2	7	47	146,016	317,328	463,343	
Adjusted Loss to Payroll Ratio:					33.088	71.907	104.995	
Expected Unlimited Loss to Payroll Ratio:					73.364	108.770	182.135	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					55.845	61.928	117.774	
Credibility:					0.25	0.23		
Indicated Limited Loss to Payroll Ratio:					50.156	64.224	114.380	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					60.087	104.877	164.964	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	208,452,537	7	77	150	1,488,923	1,103,700	2,592,623	1.244
2014	212,402,994	5	71	179	1,289,728	1,215,581	2,505,309	1.180
2015	256,768,174	8	80	193	1,764,048	2,311,720	4,075,768	1.587
2016	243,701,479	5	72	235	2,079,390	1,727,439	3,806,829	1.562
2017	272,036,823	2	67	232	2,005,433	2,154,384	4,159,817	1.529
	1,193,362,006	27	367	989	8,627,522	8,512,824	17,140,346	
Adjusted Loss to Payroll Ratio:					0.723	0.713	1.436	
Expected Unlimited Loss to Payroll Ratio:					0.944	0.909	1.852	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.786	0.665	1.451	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					0.723	0.708	1.431	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.792	0.899	1.690	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								161.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,771,927,301	51	740	814	18,598,258	19,682,693	38,280,951	2.160
2017	2,024,437,413	29	795	1,101	20,748,439	22,925,180	43,673,619	2.157
	3,796,364,714	80	1,535	1,915	39,346,697	42,607,873	81,954,571	
Adjusted Loss to Payroll Ratio:					1.036	1.122	2.159	
Expected Unlimited Loss to Payroll Ratio:					1.013	1.243	2.256	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.928	0.986	1.914	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.036	1.122	2.159	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.116	1.359	2.475	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								236.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	804	804	0.000
	0.1	0	0	1	0	804	804	
Adjusted Loss to Payroll Ratio:					0.000	8,038.418	8,038.418	
Expected Unlimited Loss to Payroll Ratio:					39.813	45.506	85.319	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					32.432	31.163	63.595	
Credibility:					0.00	0.00		
Indicated Limited Loss to Payroll Ratio:					32.432	31.163	63.595	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					36.324	42.257	78.581	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	57,457,780	4	18	13	634,101	668,486	1,302,587	2.267
2014	62,657,545	2	15	19	503,537	544,983	1,048,520	1.673
2015	53,992,758	3	12	22	804,101	656,199	1,460,300	2.705
2016	70,896,755	0	8	15	208,628	131,327	339,955	0.480
2017	67,693,696	0	12	15	361,608	299,631	661,239	0.977
	312,698,534	9	65	84	2,511,975	2,300,626	4,812,600	
Adjusted Loss to Payroll Ratio:					0.803	0.736	1.539	
Expected Unlimited Loss to Payroll Ratio:					1.034	1.296	2.329	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.894	0.882	1.776	
Credibility:					0.62	0.54		
Indicated Limited Loss to Payroll Ratio:					0.838	0.803	1.641	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.004	1.311	2.315	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								220.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	145,484,121	11	125	149	2,230,795	2,983,537	5,214,332	3.584
2014	152,769,983	8	137	171	2,225,494	2,879,168	5,104,662	3.341
2015	170,165,786	12	112	162	1,931,805	2,490,657	4,422,462	2.599
2016	174,921,191	4	111	198	1,874,145	2,645,474	4,519,619	2.584
2017	187,156,479	2	119	202	2,180,807	3,078,908	5,259,715	2.810
	830,497,560	37	604	882	10,443,046	14,077,746	24,520,792	
Adjusted Loss to Payroll Ratio:					1.257	1.695	2.953	
Expected Unlimited Loss to Payroll Ratio:					1.315	1.956	3.270	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.290	1.742	3.032	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.257	1.695	2.953	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.329	1.951	3.280	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								313.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	102,791,811	3	53	96	701,683	1,000,028	1,701,711	1.655
2014	108,675,851	6	49	120	942,615	1,113,089	2,055,704	1.892
2015	115,439,621	7	54	149	1,304,048	1,728,913	3,032,961	2.627
2016	125,535,967	1	66	137	675,995	985,182	1,661,177	1.323
2017	130,047,675	2	76	164	1,267,481	1,889,625	3,157,106	2.428
	582,490,926	19	298	666	4,891,823	6,716,837	11,608,660	
Adjusted Loss to Payroll Ratio:					0.840	1.153	1.993	
Expected Unlimited Loss to Payroll Ratio:					0.957	1.599	2.556	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.874	1.153	2.027	
Credibility:					0.79	0.80		
Indicated Limited Loss to Payroll Ratio:					0.847	1.153	2.000	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.958	1.635	2.593	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								247.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	3,634,182,161	88	2,421	4,692	37,465,427	44,833,006	82,298,433	2.265
2017	3,790,721,480	30	2,732	4,842	41,170,622	52,515,709	93,686,331	2.471
	7,424,903,641	118	5,153	9,534	78,636,049	97,348,715	175,984,764	
Adjusted Loss to Payroll Ratio:					1.059	1.311	2.370	
Expected Unlimited Loss to Payroll Ratio:					1.114	1.465	2.579	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.026	1.217	2.242	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.059	1.311	2.370	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.128	1.533	2.661	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								253.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	3,844,811,306	66	1,599	3,075	26,493,117	30,235,215	56,728,332	1.475
2017	4,033,287,410	24	1,559	3,328	28,456,386	33,651,783	62,108,169	1.540
	7,878,098,716	90	3,158	6,403	54,949,503	63,886,998	118,836,501	
Adjusted Loss to Payroll Ratio:					0.697	0.811	1.508	
Expected Unlimited Loss to Payroll Ratio:					0.717	0.918	1.635	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.665	0.775	1.440	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.697	0.811	1.508	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.737	0.933	1.671	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								159.4%

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	1,000,398,394	12	409	955	9,313,102	9,633,319	18,946,421	1.894
2017	1,108,757,568	6	455	1,191	10,972,015	12,090,877	23,062,892	2.080
	2,109,155,962	18	864	2,146	20,285,116	21,724,196	42,009,313	
Adjusted Loss to Payroll Ratio:					0.962	1.030	1.992	
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.):					0.892	0.958	1.850	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.962	1.030	1.992	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.024	1.204	2.228	
Indicated Relativity Change:								5.0%
Indicated Relativity Change (Class 8110 Only)*:								51.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 8110 Only):					0.845	0.993	1.838	
Relativity to Statewide Average Loss to Payroll Ratio:								212.6%

*CLASS RELATIVITY CHANGE FOR CLASS 8110 EXPECTED AND SELECTED UNLIMITED LOSS TO PAYROLL RATIOS;
8010 E1-1-20 INCLUDES EXPERIENCE OF 8017 AND 8018;
INCLUDES 8111 D1-1-20

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	772,793,256	11	146	202	3,076,063	3,443,082	6,519,145	0.844
2015	833,609,151	7	117	173	2,682,707	2,694,799	5,377,506	0.645
2016	865,730,655	5	144	164	3,177,125	3,538,476	6,715,601	0.776
2017	883,681,706	3	123	160	3,018,785	3,088,529	6,107,314	0.691
	3,355,814,769	26	530	699	11,954,680	12,764,885	24,719,565	
Adjusted Loss to Payroll Ratio:					0.356	0.380	0.737	
Expected Unlimited Loss to Payroll Ratio:					0.414	0.515	0.930	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.370	0.394	0.764	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.356	0.380	0.737	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.390	0.483	0.873	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								83.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	900,578,774	18	523	1,017	8,874,654	9,973,864	18,848,518	2.093
2017	903,540,161	9	528	1,062	9,603,392	12,029,028	21,632,420	2.394
	1,804,118,934	27	1,051	2,079	18,478,046	22,002,892	40,480,938	
Adjusted Loss to Payroll Ratio:					1.024	1.220	2.244	
Expected Unlimited Loss to Payroll Ratio:					1.135	1.522	2.657	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.013	1.163	2.176	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.024	1.220	2.244	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.122	1.548	2.669	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								254.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	11,976,626,051	145	4,690	10,623	99,398,290	122,978,809	222,377,099	1.857
2017	12,554,372,783	63	4,422	11,330	94,388,436	125,590,578	219,979,014	1.752
	24,530,998,834	208	9,112	21,953	193,786,725	248,569,387	442,356,112	
Adjusted Loss to Payroll Ratio:					0.790	1.013	1.803	
Expected Unlimited Loss to Payroll Ratio:					0.907	1.235	2.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.835	1.026	1.861	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.790	1.013	1.803	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.841	1.185	2.026	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								193.3%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	6,233,960,764	203	5,246	8,143	102,753,119	106,401,356	209,154,475	3.355
2017	6,791,507,729	81	6,057	9,294	112,640,161	123,155,413	235,795,574	3.472
	13,025,468,493	284	11,303	17,437	215,393,281	229,556,768	444,950,049	
Adjusted Loss to Payroll Ratio:					1.654	1.762	3.416	
Expected Unlimited Loss to Payroll Ratio:					1.647	2.036	3.683	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.583	1.723	3.306	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.654	1.762	3.416	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.781	2.134	3.915	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								373.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	356,374,359	11	110	223	2,245,067	2,296,212	4,541,279	1.274
2014	361,056,345	17	95	209	2,454,672	3,012,051	5,466,723	1.514
2015	383,330,804	7	90	213	1,727,580	1,983,629	3,711,209	0.968
2016	369,846,481	3	101	248	2,104,181	2,455,631	4,559,812	1.233
2017	379,805,763	0	70	167	1,260,442	1,879,260	3,139,702	0.827
	1,850,413,753	38	466	1,060	9,791,942	11,626,784	21,418,726	
Adjusted Loss to Payroll Ratio:					0.529	0.628	1.158	
Expected Unlimited Loss to Payroll Ratio:					0.611	0.772	1.383	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.550	0.592	1.143	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.529	0.628	1.158	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.570	0.761	1.331	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								127.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	290,229,465	12	309	379	5,471,692	6,308,408	11,780,100	4.059
2017	313,150,748	4	296	389	4,980,963	6,713,987	11,694,950	3.735
	603,380,213	16	605	768	10,452,655	13,022,395	23,475,050	
Adjusted Loss to Payroll Ratio:					1.732	2.158	3.891	
Expected Unlimited Loss to Payroll Ratio:					2.288	3.129	5.417	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.199	2.647	4.846	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.732	2.158	3.891	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.866	2.614	4.479	
Indicated Relativity Change:								-17.3%
Relativity to Statewide Average Loss to Payroll Ratio:								427.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	371,861,726	12	237	440	4,594,378	4,866,117	9,460,495	2.544
2016	431,295,323	15	187	380	5,918,963	6,041,662	11,960,625	2.773
2017	430,997,967	10	188	330	5,025,821	5,757,198	10,783,019	2.502
	1,234,155,016	37	612	1,150	15,539,162	16,664,977	32,204,139	
Adjusted Loss to Payroll Ratio:					1.259	1.350	2.609	
Expected Unlimited Loss to Payroll Ratio:					1.251	1.592	2.843	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.130	1.179	2.309	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.259	1.350	2.609	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.379	1.714	3.092	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								295.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	632,112,641	23	674	1,256	10,409,751	13,001,081	23,410,832	3.704
2017	636,332,114	8	527	1,130	8,705,964	10,781,817	19,487,781	3.063
	1,268,444,755	31	1,201	2,386	19,115,715	23,782,898	42,898,613	
Adjusted Loss to Payroll Ratio:					1.507	1.875	3.382	
Expected Unlimited Loss to Payroll Ratio:					1.442	1.980	3.422	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.327	1.645	2.972	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.507	1.875	3.382	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.605	2.192	3.797	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								362.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	460,790,569	16	397	504	6,405,088	7,826,859	14,231,947	3.089
2017	481,961,565	6	337	499	6,260,874	7,832,593	14,093,467	2.924
	942,752,135	22	734	1,003	12,665,962	15,659,452	28,325,414	
Adjusted Loss to Payroll Ratio:					1.344	1.661	3.005	
Expected Unlimited Loss to Payroll Ratio:					1.430	2.211	3.641	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.374	1.871	3.245	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.344	1.661	3.005	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.447	2.012	3.458	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								330.0%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,069,284,258	13	308	984	4,581,160	8,561,616	13,142,776	1.229
2017	949,791,286	0	361	1,103	5,775,425	11,094,073	16,869,498	1.776
	2,019,075,544	13	669	2,087	10,356,585	19,655,689	30,012,274	
Adjusted Loss to Payroll Ratio:					0.513	0.973	1.486	
Expected Unlimited Loss to Payroll Ratio:					0.467	1.087	1.553	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.430	0.903	1.332	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.513	0.973	1.486	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.546	1.138	1.684	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								160.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	103,167,198	6	91	172	2,148,846	2,207,682	4,356,528	4.223
2014	98,424,811	12	104	162	2,894,253	2,519,537	5,413,790	5.500
2015	104,578,923	7	96	150	2,376,944	1,834,796	4,211,740	4.027
2016	116,706,707	9	95	140	2,669,447	1,986,789	4,656,236	3.990
2017	120,897,013	5	85	153	2,260,015	1,594,649	3,854,664	3.188
	543,774,652	39	471	777	12,349,505	10,143,452	22,492,957	
Adjusted Loss to Payroll Ratio:					2.271	1.865	4.136	
Expected Unlimited Loss to Payroll Ratio:					2.435	2.604	5.039	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.298	2.098	4.396	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					2.271	1.868	4.139	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.487	2.370	4.857	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								463.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	172,679,868	7	62	120	1,533,414	1,994,617	3,528,031	2.043
2014	200,014,708	7	76	125	1,977,139	2,597,735	4,574,874	2.287
2015	189,053,309	6	72	122	1,888,367	1,931,705	3,820,072	2.021
2016	215,068,072	6	75	142	2,121,587	2,330,062	4,451,649	2.070
2017	226,876,122	2	90	141	2,545,048	2,394,745	4,939,793	2.177
1,003,692,079		28	375	650	10,065,555	11,248,865	21,314,421	
Adjusted Loss to Payroll Ratio:					1.003	1.121	2.124	
Expected Unlimited Loss to Payroll Ratio:					0.885	1.217	2.102	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.851	1.030	1.881	
Credibility:					0.97	0.95		
Indicated Limited Loss to Payroll Ratio:					0.998	1.116	2.114	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.075	1.352	2.427	
Indicated Relativity Change:								15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								231.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,172,299,096	23	590	1,192	12,697,682	15,419,346	28,117,028	2.398
2017	1,217,886,005	8	566	1,314	10,591,772	13,297,605	23,889,377	1.962
	2,390,185,102	31	1,156	2,506	23,289,454	28,716,951	52,006,406	
Adjusted Loss to Payroll Ratio:					0.974	1.201	2.176	
Expected Unlimited Loss to Payroll Ratio:					1.049	1.490	2.538	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.954	1.195	2.148	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.974	1.201	2.176	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.049	1.455	2.504	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								238.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	33,794,941	1	15	38	192,393	959,891	1,152,284	3.410
2014	34,442,040	1	10	37	134,807	176,800	311,607	0.905
2015	40,800,363	3	21	50	835,033	656,502	1,491,535	3.656
2016	42,718,320	0	15	31	271,106	318,776	589,882	1.381
2017	43,227,177	0	18	33	188,387	169,844	358,231	0.829
	194,982,842	5	79	189	1,621,726	2,281,814	3,903,539	
Adjusted Loss to Payroll Ratio:					0.832	1.170	2.002	
Expected Unlimited Loss to Payroll Ratio:					1.414	1.906	3.319	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.263	1.455	2.718	
Credibility:					0.60	0.58		
Indicated Limited Loss to Payroll Ratio:					1.004	1.290	2.294	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.099	1.637	2.737	
Indicated Relativity Change:								-17.6%
Relativity to Statewide Average Loss to Payroll Ratio:								261.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	66,593,895	6	35	80	882,322	1,155,784	2,038,106	3.060
2014	76,494,219	2	47	61	826,070	963,664	1,789,734	2.340
2015	122,742,378	4	50	99	836,826	1,166,668	2,003,494	1.632
2016	121,415,480	0	64	101	738,444	1,142,441	1,880,885	1.549
2017	113,218,136	1	56	139	804,688	929,179	1,733,867	1.531
	500,464,107	13	252	480	4,088,349	5,357,735	9,446,085	
Adjusted Loss to Payroll Ratio:					0.817	1.071	1.887	
Expected Unlimited Loss to Payroll Ratio:					0.935	1.360	2.296	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.910	1.192	2.102	
Credibility:					0.75	0.76		
Indicated Limited Loss to Payroll Ratio:					0.840	1.100	1.940	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.895	1.286	2.180	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								208.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	339,309,340	7	112	222	1,324,957	2,018,701	3,343,658	0.985
2014	380,565,818	12	91	241	2,185,620	2,670,291	4,855,911	1.276
2015	423,870,612	15	112	254	2,506,109	2,586,576	5,092,685	1.201
2016	467,956,187	7	107	272	1,965,425	2,265,398	4,230,823	0.904
2017	507,309,685	5	130	265	2,829,191	2,879,752	5,708,943	1.125
2,119,011,643		46	552	1,254	10,811,301	12,420,717	23,232,019	
Adjusted Loss to Payroll Ratio:					0.510	0.586	1.096	
Expected Unlimited Loss to Payroll Ratio:					0.503	0.755	1.258	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.458	0.606	1.063	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.510	0.586	1.096	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.549	0.710	1.259	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								120.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	374,915,348	3	186	200	3,039,484	4,514,814	7,554,298	2.015
2016	406,977,250	6	162	233	3,588,057	4,329,520	7,917,577	1.945
2017	412,566,387	0	153	230	2,749,818	4,332,393	7,082,211	1.717
	1,194,458,986	9	501	663	9,377,358	13,176,727	22,554,085	
Adjusted Loss to Payroll Ratio:					0.785	1.103	1.888	
Expected Unlimited Loss to Payroll Ratio:					0.838	1.366	2.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.762	1.096	1.857	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.785	1.103	1.888	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.846	1.336	2.181	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								208.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	362,695,462	6	83	208	1,185,082	1,367,651	2,552,733	0.704
2014	371,784,510	3	54	165	1,027,849	1,487,652	2,515,501	0.677
2015	403,089,879	1	95	195	1,257,624	1,463,551	2,721,175	0.675
2016	430,177,043	0	64	169	1,089,674	1,312,765	2,402,439	0.558
2017	235,001,484	0	50	86	1,206,121	1,110,424	2,316,545	0.986
	1,802,748,378	10	346	823	5,766,349	6,742,044	12,508,393	
Adjusted Loss to Payroll Ratio:					0.320	0.374	0.694	
Expected Unlimited Loss to Payroll Ratio:					0.339	0.487	0.826	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.303	0.372	0.675	
Credibility:					0.83	0.82		
Indicated Limited Loss to Payroll Ratio:					0.317	0.374	0.691	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.347	0.474	0.821	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								78.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	78,518,438	9	29	83	896,499	1,021,181	1,917,680	2.442
2014	85,720,369	5	35	57	720,847	1,114,464	1,835,311	2.141
2015	94,612,477	4	45	89	990,434	1,009,054	1,999,488	2.113
2016	103,118,933	3	41	76	953,201	935,985	1,889,186	1.832
2017	113,247,517	1	41	90	855,459	1,324,549	2,180,008	1.925
	475,217,734	22	191	395	4,416,440	5,405,233	9,821,673	
Adjusted Loss to Payroll Ratio:					0.929	1.137	2.067	
Expected Unlimited Loss to Payroll Ratio:					1.009	1.249	2.258	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.982	1.095	2.076	
Credibility:					0.76	0.72		
Indicated Limited Loss to Payroll Ratio:					0.942	1.125	2.067	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.003	1.316	2.319	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								221.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	368,587,618	16	194	278	4,390,577	4,824,474	9,215,051	2.500
2016	329,942,501	6	158	294	3,066,287	3,668,908	6,735,195	2.041
2017	388,169,109	3	205	316	3,588,393	4,603,505	8,191,898	2.110
	1,086,699,228	25	557	888	11,045,258	13,096,887	24,142,145	
Adjusted Loss to Payroll Ratio:					1.016	1.205	2.222	
Expected Unlimited Loss to Payroll Ratio:					1.193	1.448	2.640	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.146	1.225	2.371	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.016	1.205	2.222	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.095	1.459	2.554	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								243.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	125,025,988	4	41	80	730,628	868,659	1,599,287	1.279
2014	129,076,517	9	42	98	1,342,931	1,265,940	2,608,871	2.021
2015	132,412,584	3	48	113	553,216	550,623	1,103,839	0.834
2016	129,633,711	0	46	112	656,655	709,114	1,365,769	1.054
2017	127,144,105	0	69	125	1,401,423	1,162,100	2,563,523	2.016
	643,292,904	16	246	528	4,684,853	4,556,437	9,241,289	
Adjusted Loss to Payroll Ratio:					0.728	0.708	1.437	
Expected Unlimited Loss to Payroll Ratio:					0.660	0.841	1.500	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.607	0.698	1.305	
Credibility:					0.72	0.69		
Indicated Limited Loss to Payroll Ratio:					0.694	0.705	1.400	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.739	0.824	1.564	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								149.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	106,849,026	1	25	52	388,899	631,511	1,020,410	0.955
2014	116,556,782	2	21	65	432,456	354,292	786,748	0.675
2015	121,847,441	0	40	66	450,448	571,723	1,022,171	0.839
2016	128,427,327	1	31	63	422,190	864,781	1,286,971	1.002
2017	143,867,779	0	28	56	231,369	411,501	642,870	0.447
	617,548,355	4	145	302	1,925,362	2,833,808	4,759,170	
Adjusted Loss to Payroll Ratio:					0.312	0.459	0.771	
Expected Unlimited Loss to Payroll Ratio:					0.324	0.489	0.814	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.298	0.407	0.705	
Credibility:					0.54	0.55		
Indicated Limited Loss to Payroll Ratio:					0.306	0.435	0.741	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.326	0.509	0.834	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								79.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	223,801,300	1	49	145	534,283	745,280	1,279,563	0.572
2014	210,284,466	2	38	139	432,882	689,370	1,122,252	0.534
2015	242,112,425	0	55	166	784,382	899,608	1,683,990	0.696
2016	250,409,671	1	49	138	814,024	1,126,575	1,940,599	0.775
2017	254,209,303	0	50	126	1,035,565	1,188,223	2,223,788	0.875
	1,180,817,166	4	241	714	3,601,136	4,649,055	8,250,192	
Adjusted Loss to Payroll Ratio:					0.305	0.394	0.699	
Expected Unlimited Loss to Payroll Ratio:					0.338	0.561	0.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.308	0.450	0.758	
Credibility:					0.70	0.74		
Indicated Limited Loss to Payroll Ratio:					0.306	0.408	0.714	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.329	0.495	0.824	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								78.6%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,633,290,722	9	552	1,307	6,393,550	7,791,622	14,185,172	0.869
2017	1,762,827,249	3	555	1,349	6,210,819	8,856,356	15,067,175	0.855
	3,396,117,971	12	1,107	2,656	12,604,370	16,647,978	29,252,347	
Adjusted Loss to Payroll Ratio:					0.371	0.490	0.861	
Expected Unlimited Loss to Payroll Ratio:					0.501	0.682	1.184	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.466	0.584	1.050	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.371	0.490	0.861	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.392	0.564	0.957	
Indicated Relativity Change:								-19.2%
Relativity to Statewide Average Loss to Payroll Ratio:								91.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	104,172,376	1	18	67	474,393	557,429	1,031,822	0.990
2014	117,836,203	2	29	52	629,645	681,389	1,311,034	1.113
2015	108,411,568	2	19	59	364,676	486,287	850,963	0.785
2016	103,075,532	0	21	75	379,579	467,616	847,195	0.822
2017	108,990,998	1	22	79	326,242	474,912	801,154	0.735
	542,486,677	6	109	332	2,174,535	2,667,633	4,842,168	
Adjusted Loss to Payroll Ratio:					0.401	0.492	0.893	
Expected Unlimited Loss to Payroll Ratio:					0.406	0.529	0.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.395	0.464	0.858	
Credibility:					0.56	0.54		
Indicated Limited Loss to Payroll Ratio:					0.398	0.479	0.877	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.424	0.560	0.984	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								93.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	204,054,468	5	147	313	3,048,226	2,984,223	6,032,449	2.956
2016	212,831,393	11	147	308	3,133,123	4,154,159	7,287,282	3.424
2017	243,645,236	0	158	360	2,961,606	3,365,913	6,327,519	2.597
	660,531,097	16	452	981	9,142,955	10,504,295	19,647,251	
Adjusted Loss to Payroll Ratio:					1.384	1.590	2.974	
Expected Unlimited Loss to Payroll Ratio:					1.720	2.461	4.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.623	1.983	3.606	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.384	1.590	2.974	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.516	2.018	3.534	
Indicated Relativity Change:								-15.5%
Relativity to Statewide Average Loss to Payroll Ratio:								337.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	176,493,554	6	53	139	1,420,201	1,464,996	2,885,197	1.635
2014	202,543,942	2	78	177	1,635,917	1,363,510	2,999,427	1.481
2015	241,771,315	3	53	192	867,077	1,000,449	1,867,526	0.772
2016	417,983,101	6	120	322	3,640,127	3,139,521	6,779,648	1.622
2017	331,386,664	3	60	201	2,257,201	3,142,472	5,399,673	1.629
	1,370,178,577	20	364	1,031	9,820,523	10,110,948	19,931,471	
Adjusted Loss to Payroll Ratio:					0.717	0.738	1.455	
Expected Unlimited Loss to Payroll Ratio:					0.757	0.873	1.630	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.736	0.765	1.501	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					0.717	0.739	1.456	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.763	0.864	1.628	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								155.3%

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Effective January 1, 2021

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	85,063,961	4	28	129	511,097	372,168	883,265	1.038
2014	90,152,311	6	41	116	1,056,788	1,128,231	2,185,019	2.424
2015	97,855,301	3	40	101	831,064	672,331	1,503,395	1.536
2016	105,640,809	2	56	126	1,433,076	1,135,657	2,568,733	2.432
2017	102,431,629	1	31	126	621,608	745,719	1,367,327	1.335
	481,144,011	16	196	598	4,453,632	4,054,105	8,507,737	
Adjusted Loss to Payroll Ratio:					0.926	0.843	1.768	
Expected Unlimited Loss to Payroll Ratio:					1.029	1.091	2.120	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.009	0.972	1.981	
Credibility:					0.77	0.69		
Indicated Limited Loss to Payroll Ratio:					0.945	0.883	1.828	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.999	1.016	2.015	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								192.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	52,566,998	4	33	76	530,368	923,684	1,454,052	2.766
2014	61,592,185	3	49	103	1,088,112	980,833	2,068,945	3.359
2015	62,722,783	2	50	107	665,660	781,059	1,446,719	2.307
2016	70,177,286	0	44	110	530,952	620,623	1,151,575	1.641
2017	75,568,738	0	36	127	365,273	557,625	922,898	1.221
	322,627,989	9	212	523	3,180,366	3,863,825	7,044,191	
Adjusted Loss to Payroll Ratio:					0.986	1.198	2.183	
Expected Unlimited Loss to Payroll Ratio:					1.237	1.607	2.844	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.189	1.360	2.549	
Credibility:					0.70	0.67		
Indicated Limited Loss to Payroll Ratio:					1.047	1.251	2.298	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.127	1.515	2.642	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								252.1%

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Effective January 1, 2021

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	278,171,781	11	295	500	4,416,254	5,874,192	10,290,446	3.699
2016	273,540,244	8	272	543	4,885,057	6,070,016	10,955,073	4.005
2017	285,313,100	3	290	501	4,296,343	4,713,126	9,009,469	3.158
	837,025,125	22	857	1,544	13,597,655	16,657,333	30,254,988	
Adjusted Loss to Payroll Ratio:					1.625	1.990	3.615	
Expected Unlimited Loss to Payroll Ratio:					1.645	2.346	3.991	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.597	2.006	3.604	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.625	1.990	3.615	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.717	2.291	4.008	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								382.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	96,540,876	12	76	104	1,920,214	1,770,538	3,690,752	3.823
2014	81,910,240	8	60	109	1,796,003	2,095,263	3,891,266	4.751
2015	82,853,127	8	59	123	1,903,723	2,293,919	4,197,642	5.066
2016	79,981,870	2	72	138	1,183,866	1,820,082	3,003,948	3.756
2017	75,462,283	3	55	93	1,791,697	1,862,809	3,654,506	4.843
	416,748,395	33	322	567	8,595,503	9,842,612	18,438,115	
Adjusted Loss to Payroll Ratio:					2.063	2.362	4.424	
Expected Unlimited Loss to Payroll Ratio:					2.060	2.962	5.021	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.900	2.233	4.133	
Credibility:					0.94	0.91		
Indicated Limited Loss to Payroll Ratio:					2.053	2.350	4.403	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.299	3.187	5.486	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								523.4%

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Effective January 1, 2021

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	379,841,611	16	172	293	5,032,971	5,136,746	10,169,717	2.677
2016	408,916,101	14	152	279	4,913,767	4,897,476	9,811,243	2.399
2017	444,582,260	5	155	297	4,966,049	4,123,403	9,089,452	2.044
	1,233,339,973	35	479	869	14,912,788	14,157,624	29,070,412	
Adjusted Loss to Payroll Ratio:					1.209	1.148	2.357	
Expected Unlimited Loss to Payroll Ratio:					1.361	1.826	3.186	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.248	1.429	2.677	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.209	1.148	2.357	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.368	1.628	2.995	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								285.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,045,188,769	36	680	1,288	20,878,952	18,798,752	39,677,704	3.796
2017	1,206,965,908	20	678	1,490	17,873,379	20,889,243	38,762,622	3.212
	2,252,154,676	56	1,358	2,778	38,752,331	39,687,995	78,440,326	
Adjusted Loss to Payroll Ratio:					1.721	1.762	3.483	
Expected Unlimited Loss to Payroll Ratio:					1.955	2.285	4.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.803	1.723	3.526	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.721	1.762	3.483	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.927	2.390	4.317	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								411.9%

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Effective January 1, 2021

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	11,527,883	3	8	15	487,886	567,738	1,055,624	9.157
2014	11,399,169	0	9	8	127,520	136,113	263,633	2.313
2015	11,344,337	1	7	14	201,823	275,866	477,689	4.211
2016	11,648,812	0	5	15	159,199	155,858	315,057	2.705
2017	13,215,198	1	12	20	219,353	341,735	561,088	4.246
	59,135,399	5	41	72	1,195,781	1,477,310	2,673,092	
Adjusted Loss to Payroll Ratio:					2.022	2.498	4.520	
Expected Unlimited Loss to Payroll Ratio:					1.981	2.786	4.767	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.869	2.245	4.114	
Credibility:					0.43	0.42		
Indicated Limited Loss to Payroll Ratio:					1.935	2.352	4.286	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.119	2.984	5.103	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								486.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	90,901	132,801	223,702	719.297
2014	285.0	0	0	0	0	0	0	0.000
2015	327.3	0	0	1	0	323	323	0.987
2016	194.0	0	1	0	2,405	414	2,819	14.531
2017	282.3	1	0	0	144,846	50,330	195,176	691.378
	1,399.6	2	3	3	238,151	183,868	422,019	
Adjusted Loss to Payroll Ratio:					170.157	131.372	301.528	
Expected Unlimited Loss to Payroll Ratio:					36.208	44.763	80.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					31.267	35.944	67.211	
Credibility:					0.12	0.11		
Indicated Limited Loss to Payroll Ratio:					47.934	46.441	94.375	
Limit Factor:					1.131	1.418		
Indicated (Unlimited) Loss to Payroll Ratio:					54.213	65.853	120.066	
Indicated Relativity Change:								48.3%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					45.701	55.513	101.214	
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	5,878,364	0	2	10	949	8,334	9,283	0.158
2014	7,207,498	0	6	12	47,320	105,884	153,204	2.126
2015	7,870,979	0	2	9	11,488	28,091	39,579	0.503
2016	7,173,403	2	10	21	211,241	441,036	652,277	9.093
2017	7,574,817	0	9	16	195,546	192,593	388,139	5.124
	35,705,061	2	29	68	466,544	775,939	1,242,482	
Adjusted Loss to Payroll Ratio:					1.307	2.173	3.480	
Expected Unlimited Loss to Payroll Ratio:					1.366	2.399	3.766	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.313	2.030	3.343	
Credibility:					0.30	0.33		
Indicated Limited Loss to Payroll Ratio:					1.311	2.078	3.389	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.412	2.516	3.928	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								374.7%

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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	186,648,655	8	63	168	1,054,081	1,436,881	2,490,962	1.335
2014	193,166,842	6	80	152	1,321,740	1,716,109	3,037,849	1.573
2015	205,631,714	8	93	182	1,535,061	2,311,927	3,846,988	1.871
2016	221,163,601	5	97	185	2,291,980	2,564,755	4,856,735	2.196
2017	226,719,867	2	87	211	1,985,689	2,171,377	4,157,066	1.834
	1,033,330,679	29	420	898	8,188,552	10,201,049	18,389,600	
Adjusted Loss to Payroll Ratio:					0.792	0.987	1.780	
Expected Unlimited Loss to Payroll Ratio:					0.846	1.086	1.932	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.788	0.874	1.662	
Credibility:					0.97	0.93		
Indicated Limited Loss to Payroll Ratio:					0.792	0.979	1.772	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.844	1.145	1.989	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								189.7%

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Effective January 1, 2021

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	332,713,060	9	212	354	3,336,231	4,451,078	7,787,309	2.341
2016	349,081,082	9	193	381	3,701,544	4,956,058	8,657,602	2.480
2017	374,818,119	4	236	468	5,458,369	4,892,343	10,350,712	2.762
	1,056,612,261	22	641	1,203	12,496,144	14,299,479	26,795,623	
Adjusted Loss to Payroll Ratio:					1.183	1.353	2.536	
Expected Unlimited Loss to Payroll Ratio:					1.248	1.751	2.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.131	1.345	2.477	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.183	1.353	2.536	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.325	1.835	3.160	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								301.5%

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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	955,389,958	73	1,280	1,798	25,013,490	27,674,009	52,687,499	5.515
2017	1,218,403,398	23	1,780	2,962	31,699,612	27,904,257	59,603,869	4.892
	2,173,793,356	96	3,060	4,760	56,713,102	55,578,266	112,291,368	
Adjusted Loss to Payroll Ratio:					2.609	2.557	5.166	
Expected Unlimited Loss to Payroll Ratio:					2.759	3.048	5.806	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.636	2.722	5.358	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.609	2.557	5.166	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.779	2.989	5.767	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								550.3%

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Effective January 1, 2021

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	182,292,574	20	224	261	4,850,459	5,249,812	10,100,271	5.541
2016	188,650,892	16	226	262	6,162,303	5,950,322	12,112,625	6.421
2017	204,159,317	21	263	279	6,442,074	6,338,807	12,780,881	6.260
	575,102,783	57	713	802	17,454,836	17,538,941	34,993,777	
Adjusted Loss to Payroll Ratio:					3.035	3.050	6.085	
Expected Unlimited Loss to Payroll Ratio:					3.167	3.489	6.656	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.936	2.865	5.801	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.035	3.050	6.085	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					3.323	3.870	7.193	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								686.3%

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Effective January 1, 2021

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	22,134,023	2	20	30	284,955	529,548	814,503	3.680
2014	22,341,705	3	19	19	535,382	827,943	1,363,325	6.102
2015	28,617,609	2	25	45	422,454	513,630	936,084	3.271
2016	26,137,993	0	21	25	284,314	364,404	648,718	2.482
2017	28,458,106	2	16	34	862,270	869,236	1,731,506	6.084
	127,689,436	9	101	153	2,389,376	3,104,761	5,494,136	
Adjusted Loss to Payroll Ratio:					1.871	2.431	4.303	
Expected Unlimited Loss to Payroll Ratio:					1.900	3.080	4.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.722	2.367	4.089	
Credibility:					0.57	0.58		
Indicated Limited Loss to Payroll Ratio:					1.807	2.404	4.211	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.024	3.260	5.284	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								504.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	563,314,035	10	235	258	4,988,614	5,994,894	10,983,508	1.950
2017	605,151,906	7	225	276	5,766,793	5,589,575	11,356,368	1.877
	1,168,465,940	17	460	534	10,755,407	11,584,469	22,339,876	
Adjusted Loss to Payroll Ratio:					0.920	0.991	1.912	
Expected Unlimited Loss to Payroll Ratio:					1.049	1.314	2.363	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.937	1.003	1.941	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.920	0.991	1.912	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.008	1.258	2.266	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								216.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	328,291,533	10	176	233	4,611,340	4,329,536	8,940,876	2.723
2016	371,083,225	11	211	275	6,076,338	4,995,435	11,071,773	2.984
2017	353,480,576	7	184	253	6,351,071	5,832,167	12,183,238	3.447
	1,052,855,334	28	571	761	17,038,749	15,157,138	32,195,887	
Adjusted Loss to Payroll Ratio:					1.618	1.440	3.058	
Expected Unlimited Loss to Payroll Ratio:					1.626	1.607	3.233	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.581	1.409	2.990	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.618	1.440	3.058	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.724	1.683	3.406	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								325.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	40,687,857	2	15	32	162,128	180,755	342,883	0.843
2014	44,284,239	1	12	25	194,947	100,604	295,551	0.667
2015	38,408,639	1	14	21	125,047	169,932	294,979	0.768
2016	41,173,209	0	20	25	419,498	395,305	814,803	1.979
2017	42,495,260	0	13	32	182,043	220,073	402,116	0.946
	207,049,205	4	74	135	1,083,661	1,066,671	2,150,332	
Adjusted Loss to Payroll Ratio:					0.523	0.515	1.039	
Expected Unlimited Loss to Payroll Ratio:					0.883	1.088	1.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.749	0.755	1.504	
Credibility:					0.51	0.47		
Indicated Limited Loss to Payroll Ratio:					0.634	0.642	1.276	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.694	0.815	1.509	
Indicated Relativity Change:								-23.4%
Relativity to Statewide Average Loss to Payroll Ratio:								144.0%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,029,952,905	19	701	781	10,832,075	11,220,862	22,052,937	2.141
2017	1,089,491,890	6	648	831	11,702,912	10,931,282	22,634,194	2.077
	2,119,444,794	25	1,349	1,612	22,534,988	22,152,144	44,687,132	
Adjusted Loss to Payroll Ratio:					1.063	1.045	2.108	
Expected Unlimited Loss to Payroll Ratio:					1.182	1.418	2.599	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.021	1.033	2.054	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.063	1.045	2.108	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.145	1.266	2.411	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								230.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	656,283,278	36	448	775	10,120,119	10,618,186	20,738,305	3.160
2017	682,729,681	17	440	786	10,923,430	11,841,693	22,765,123	3.334
	1,339,012,960	53	888	1,561	21,043,549	22,459,879	43,503,428	
Adjusted Loss to Payroll Ratio:					1.572	1.677	3.249	
Expected Unlimited Loss to Payroll Ratio:					1.578	1.832	3.410	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.435	1.469	2.904	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.572	1.677	3.249	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.693	2.031	3.724	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								355.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,316,433,629	30	570	959	13,128,307	14,202,885	27,331,192	2.076
2017	1,353,884,753	19	464	945	12,493,947	13,887,167	26,381,114	1.949
	2,670,318,382	49	1,034	1,904	25,622,255	28,090,052	53,712,307	
Adjusted Loss to Payroll Ratio:					0.960	1.052	2.011	
Expected Unlimited Loss to Payroll Ratio:					1.078	1.363	2.442	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.915	0.946	1.861	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.960	1.052	2.011	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.051	1.335	2.386	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								227.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	19,129,719	1	8	39	128,829	180,187	309,016	1.615
2014	23,755,412	0	12	28	49,542	107,701	157,243	0.662
2015	23,752,908	1	23	30	349,287	360,995	710,282	2.990
2016	22,900,844	0	6	27	68,277	99,559	167,836	0.733
2017	29,104,975	0	17	39	642,891	489,610	1,132,501	3.891
	118,643,858	2	66	163	1,238,826	1,238,052	2,476,879	
Adjusted Loss to Payroll Ratio:					1.044	1.044	2.088	
Expected Unlimited Loss to Payroll Ratio:					0.970	1.377	2.346	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.848	1.039	1.887	
Credibility:					0.43	0.43		
Indicated Limited Loss to Payroll Ratio:					0.932	1.041	1.973	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.993	1.217	2.210	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								210.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	5,099,323,281	102	2,092	4,246	45,239,867	45,227,193	90,467,060	1.774
2017	5,410,227,145	46	2,095	4,482	50,063,389	48,216,267	98,279,656	1.817
	10,509,550,425	148	4,187	8,728	95,303,255	93,443,459	188,746,715	
Adjusted Loss to Payroll Ratio:					0.907	0.889	1.796	
Expected Unlimited Loss to Payroll Ratio:					0.941	1.045	1.986	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.856	0.838	1.694	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.907	0.889	1.796	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.977	1.077	2.053	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								195.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	480,202,804	8	292	444	4,186,079	4,515,502	8,701,581	1.812
2016	497,108,731	9	250	363	3,249,423	4,418,628	7,668,051	1.543
2017	537,318,498	1	292	367	5,061,063	5,641,661	10,702,724	1.992
	1,514,630,033	18	834	1,174	12,496,565	14,575,791	27,072,357	
Adjusted Loss to Payroll Ratio:					0.825	0.962	1.787	
Expected Unlimited Loss to Payroll Ratio:					0.934	1.298	2.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.793	0.900	1.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.825	0.962	1.787	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.903	1.221	2.125	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								202.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,263,829,393	21	453	571	9,361,446	8,632,260	17,993,706	1.424
2017	1,353,577,719	13	406	618	11,946,782	10,625,463	22,572,245	1.668
	2,617,407,112	34	859	1,189	21,308,228	19,257,723	40,565,951	
Adjusted Loss to Payroll Ratio:					0.814	0.736	1.550	
Expected Unlimited Loss to Payroll Ratio:					0.885	0.902	1.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.751	0.626	1.377	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.814	0.736	1.550	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.891	0.934	1.825	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								174.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	48,939,253	1	21	31	366,754	327,267	694,021	1.418
2014	50,448,972	0	23	27	401,412	252,823	654,235	1.297
2015	49,579,778	2	19	35	317,698	289,969	607,667	1.226
2016	48,494,969	2	17	31	472,655	606,871	1,079,526	2.226
2017	47,025,867	0	23	30	507,374	636,444	1,143,818	2.432
	244,488,839	5	103	154	2,065,894	2,113,373	4,179,267	
Adjusted Loss to Payroll Ratio:					0.845	0.864	1.709	
Expected Unlimited Loss to Payroll Ratio:					1.115	1.071	2.186	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.975	0.809	1.784	
Credibility:					0.61	0.52		
Indicated Limited Loss to Payroll Ratio:					0.896	0.838	1.733	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.954	0.979	1.933	
Indicated Relativity Change:								-11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								184.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	173,792,766	3	49	73	851,745	1,057,232	1,908,977	1.098
2014	192,619,834	5	48	88	1,355,922	1,333,755	2,689,677	1.396
2015	201,254,930	1	62	95	1,131,205	1,187,192	2,318,397	1.152
2016	205,180,158	1	67	87	1,425,193	1,569,420	2,994,613	1.460
2017	209,900,914	1	53	89	1,619,249	879,031	2,498,280	1.190
	982,748,603	11	279	432	6,383,314	6,026,630	12,409,944	
Adjusted Loss to Payroll Ratio:					0.650	0.613	1.263	
Expected Unlimited Loss to Payroll Ratio:					0.623	0.851	1.474	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.544	0.608	1.152	
Credibility:					0.82	0.78		
Indicated Limited Loss to Payroll Ratio:					0.631	0.612	1.243	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.706	0.830	1.536	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								146.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	183,464,253	11	183	307	3,772,343	3,637,236	7,409,579	4.039
2015	175,891,457	6	164	289	3,454,440	2,907,004	6,361,444	3.617
2016	196,756,583	8	122	280	3,515,954	2,648,038	6,163,992	3.133
2017	164,333,612	5	103	265	2,489,088	2,848,446	5,337,534	3.248
	720,445,905	30	572	1,141	13,231,825	12,040,724	25,272,549	
Adjusted Loss to Payroll Ratio:					1.837	1.671	3.508	
Expected Unlimited Loss to Payroll Ratio:					2.092	2.475	4.567	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.930	1.866	3.796	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.837	1.671	3.508	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.057	2.266	4.323	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								412.5%

INCLUDES EXPERIENCE OF 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	10,515,304,778	21	269	603	8,860,168	9,423,298	18,283,466	0.174
2017	11,384,231,148	11	278	654	10,094,812	11,650,989	21,745,801	0.191
	21,899,535,926	32	547	1,257	18,954,980	21,074,286	40,029,267	
Adjusted Loss to Payroll Ratio:					0.087	0.096	0.183	
Expected Unlimited Loss to Payroll Ratio:					0.084	0.109	0.193	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.079	0.080	0.159	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.087	0.096	0.183	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.098	0.136	0.234	
Indicated Relativity Change:								21.4%
Relativity to Statewide Average Loss to Payroll Ratio:								22.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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 EXP.
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	10,413	0	0	1	0	315	315	0.030
2017	2,018	1	0	0	93,881	406,119	500,000	247.743
	12,431	1	0	1	93,881	406,435	500,315	
Adjusted Loss to Payroll Ratio:					7.552	32.695	40.248	
Expected Unlimited Loss to Payroll Ratio:					0.895	1.772	2.667	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.729	1.237	1.966	
Credibility:					0.01	0.01		
Indicated Limited Loss to Payroll Ratio:					0.797	1.551	2.348	
Limit Factor:					1.198	1.633		
Indicated (Unlimited) Loss to Payroll Ratio:					0.955	2.533	3.488	
Indicated Relativity Change:								30.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.913	2.420	3.333	
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	262,663,339	5	45	64	1,090,504	625,730	1,716,234	0.653
2014	313,241,232	3	34	63	1,075,243	881,209	1,956,452	0.625
2015	328,386,331	5	56	91	1,902,678	1,082,682	2,985,360	0.909
2016	322,191,437	2	62	77	1,827,416	1,317,427	3,144,843	0.976
2017	345,694,658	5	58	79	2,510,709	2,110,378	4,621,087	1.337
	1,572,176,998	20	255	374	8,406,550	6,017,426	14,423,976	
Adjusted Loss to Payroll Ratio:					0.535	0.383	0.917	
Expected Unlimited Loss to Payroll Ratio:					0.468	0.402	0.870	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.470	0.324	0.794	
Credibility:					0.89	0.72		
Indicated Limited Loss to Payroll Ratio:					0.528	0.366	0.894	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.578	0.465	1.042	
Indicated Relativity Change:								19.8%
Relativity to Statewide Average Loss to Payroll Ratio:								99.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	30,155,276	0	1	3	2,890	3,454	6,344	0.021
2014	31,287,085	1	3	5	69,383	93,568	162,951	0.521
2015	34,247,723	0	2	1	87,485	92,243	179,728	0.525
2016	41,287,191	0	3	3	34,602	37,931	72,533	0.176
2017	48,435,129	0	3	3	67,399	56,028	123,427	0.255
	185,412,405	1	12	15	261,759	283,224	544,983	
Adjusted Loss to Payroll Ratio:					0.141	0.153	0.294	
Expected Unlimited Loss to Payroll Ratio:					0.482	0.238	0.720	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.465	0.219	0.683	
Credibility:					0.39	0.25		
Indicated Limited Loss to Payroll Ratio:					0.338	0.202	0.541	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.365	0.245	0.609	
Indicated Relativity Change:								-15.3%
Relativity to Statewide Average Loss to Payroll Ratio:								58.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	
2015	1,007,390,710	17	155	230	3,350,119	4,126,561	7,476,680	0.742
2016	1,155,761,661	7	148	234	2,989,112	3,308,063	6,297,175	0.545
2017	1,265,621,602	2	158	239	3,285,235	3,300,709	6,585,944	0.520
	3,428,773,973	26	461	703	9,624,467	10,735,333	20,359,800	
Adjusted Loss to Payroll Ratio:					0.281	0.313	0.594	
Expected Unlimited Loss to Payroll Ratio:					0.324	0.397	0.721	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.302	0.320	0.622	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.281	0.313	0.594	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.299	0.366	0.665	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								63.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	6,791,977,508	18	91	197	2,211,891	2,378,821	4,590,712	0.068
2014	7,700,190,544	16	111	209	2,963,366	3,004,303	5,967,669	0.078
2015	7,928,799,945	4	93	195	1,979,004	2,080,954	4,059,958	0.051
2016	9,075,293,844	3	104	206	2,192,264	2,424,371	4,616,635	0.051
2017	9,685,311,580	7	98	196	2,684,594	2,511,490	5,196,084	0.054
	41,181,573,420	48	497	1,003	12,031,118	12,399,939	24,431,057	
Adjusted Loss to Payroll Ratio:					0.029	0.030	0.059	
Expected Unlimited Loss to Payroll Ratio:					0.032	0.040	0.071	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.029	0.029	0.058	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.029	0.030	0.059	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.032	0.038	0.070	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								6.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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 –

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	49,437,888,149	95	1,697	3,250	50,659,630	63,285,520	113,945,150	0.230
2017	53,448,982,572	56	1,714	3,279	52,372,366	46,955,371	99,327,737	0.186
	102,886,870,721	151	3,411	6,529	103,031,995	110,240,891	213,272,886	
Adjusted Loss to Payroll Ratio:					0.100	0.107	0.207	
Expected Unlimited Loss to Payroll Ratio:					0.110	0.124	0.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.099	0.118	0.217	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.100	0.107	0.207	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.110	0.136	0.246	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								23.4%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	501,460,120	1	13	19	288,540	658,241	946,781	0.189
2014	557,329,922	1	15	24	262,833	296,498	559,331	0.100
2015	608,349,699	1	10	17	203,302	269,042	472,344	0.078
2016	658,908,410	0	12	10	352,781	324,899	677,680	0.103
2017	692,183,807	0	6	5	143,940	88,187	232,127	0.034
3,018,231,959		3	56	75	1,251,397	1,636,867	2,888,264	
Adjusted Loss to Payroll Ratio:					0.041	0.054	0.096	
Expected Unlimited Loss to Payroll Ratio:					0.051	0.072	0.124	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.050	0.052	0.102	
Credibility:					0.47	0.45		
Indicated Limited Loss to Payroll Ratio:					0.046	0.053	0.099	
Limit Factor:					1.131	1.418		
Indicated (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

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	35,419,290	3	38	47	706,417	751,672	1,458,089	4.117
2014	31,658,818	1	28	23	573,521	674,214	1,247,735	3.941
2015	27,472,685	2	27	32	669,594	722,414	1,392,008	5.067
2016	24,160,880	1	16	12	403,102	302,704	705,806	2.921
2017	23,574,845	1	32	18	476,213	585,175	1,061,388	4.502
	142,286,517	8	141	132	2,828,845	3,036,180	5,865,025	
Adjusted Loss to Payroll Ratio:					1.988	2.134	4.122	
Expected Unlimited Loss to Payroll Ratio:					2.364	2.777	5.141	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.272	2.350	4.621	
Credibility:					0.66	0.60		
Indicated Limited Loss to Payroll Ratio:					2.085	2.220	4.305	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.245	2.689	4.934	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								470.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	3,065,164,035	19	271	397	9,107,590	8,685,846	17,793,436	0.581
2017	3,113,674,758	3	253	378	8,107,116	6,984,858	15,091,974	0.485
	6,178,838,793	22	524	775	17,214,707	15,670,704	32,885,411	
Adjusted Loss to Payroll Ratio:					0.279	0.254	0.532	
Expected Unlimited Loss to Payroll Ratio:					0.271	0.303	0.573	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.246	0.243	0.489	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.279	0.254	0.532	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.300	0.307	0.607	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								57.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,825,380,619	15	72	122	1,861,910	1,663,649	3,525,559	0.193
2014	2,295,721,796	14	49	104	1,994,173	1,892,572	3,886,745	0.169
2015	3,241,476,201	5	71	114	2,411,328	2,179,232	4,590,560	0.142
2016	3,515,685,238	3	52	113	2,264,968	1,595,126	3,860,094	0.110
2017	3,393,553,638	2	55	101	1,830,918	1,495,987	3,326,905	0.098
	14,271,817,491	39	299	554	10,363,297	8,826,566	19,189,863	
Adjusted Loss to Payroll Ratio:					0.073	0.062	0.134	
Expected Unlimited Loss to Payroll Ratio:					0.079	0.075	0.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.082	0.066	0.149	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.073	0.062	0.135	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.077	0.072	0.148	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								14.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	491,528,274	7	44	62	1,206,966	1,018,337	2,225,303	0.453
2014	500,380,916	7	39	61	1,628,077	1,152,812	2,780,889	0.556
2015	518,130,698	6	29	49	1,326,943	913,726	2,240,669	0.432
2016	527,536,958	5	32	47	1,239,499	1,148,730	2,388,229	0.453
2017	578,902,919	0	54	55	1,092,960	1,580,625	2,673,585	0.462
2,616,479,766		25	198	274	6,494,445	5,814,230	12,308,675	
Adjusted Loss to Payroll Ratio:					0.248	0.222	0.470	
Expected Unlimited Loss to Payroll Ratio:					0.298	0.291	0.589	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.245	0.181	0.425	
Credibility:					0.90	0.74		
Indicated Limited Loss to Payroll Ratio:					0.248	0.211	0.459	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.280	0.300	0.580	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								55.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	273,988,944	4	101	140	2,227,486	2,756,158	4,983,644	1.819
2014	291,100,095	10	107	116	3,319,789	2,791,698	6,111,487	2.099
2015	240,626,118	6	99	127	2,841,478	2,916,315	5,757,793	2.393
2016	307,972,677	1	100	167	2,447,846	2,446,498	4,894,344	1.589
2017	278,023,521	0	96	160	1,999,102	2,218,897	4,217,999	1.517
	1,391,711,355	21	503	710	12,835,701	13,129,566	25,965,267	
Adjusted Loss to Payroll Ratio:					0.922	0.943	1.866	
Expected Unlimited Loss to Payroll Ratio:					1.007	1.068	2.075	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.032	1.006	2.038	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.922	0.943	1.866	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.975	1.086	2.061	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								196.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,120,852,667	6	100	317	1,636,018	2,177,009	3,813,027	0.340
2014	1,171,359,897	9	108	366	2,036,739	2,570,384	4,607,123	0.393
2015	1,293,369,219	11	114	318	3,550,327	3,606,265	7,156,592	0.553
2016	1,395,795,786	7	93	333	2,416,885	2,501,728	4,918,613	0.352
2017	1,441,795,449	2	108	307	2,398,560	2,738,673	5,137,233	0.356
	6,423,173,018	35	523	1,641	12,038,530	13,594,059	25,632,589	
Adjusted Loss to Payroll Ratio:					0.187	0.212	0.399	
Expected Unlimited Loss to Payroll Ratio:					0.188	0.243	0.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.197	0.216	0.413	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.187	0.212	0.399	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.198	0.244	0.442	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								42.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	5,818,302,405	14	136	197	2,942,419	2,924,471	5,866,890	0.101
2014	6,325,181,901	8	102	193	1,960,482	2,155,807	4,116,289	0.065
2015	6,921,574,364	7	100	194	1,934,832	2,655,141	4,589,973	0.066
2016	7,402,730,681	8	116	251	3,647,273	3,854,646	7,501,919	0.101
2017	7,537,594,886	5	102	199	3,697,901	3,882,516	7,580,417	0.101
34,005,384,237		42	556	1,034	14,182,908	15,472,582	29,655,490	
Adjusted Loss to Payroll Ratio:					0.042	0.046	0.087	
Expected Unlimited Loss to Payroll Ratio:					0.038	0.050	0.088	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.038	0.043	0.080	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.042	0.046	0.087	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.045	0.055	0.100	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								9.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	899,960,226	11	325	672	7,101,378	7,457,316	14,558,694	1.618
2017	886,099,527	7	348	696	8,913,921	8,386,728	17,300,649	1.952
	1,786,059,753	18	673	1,368	16,015,299	15,844,044	31,859,343	
Adjusted Loss to Payroll Ratio:					0.897	0.887	1.784	
Expected Unlimited Loss to Payroll Ratio:					0.864	1.122	1.986	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.761	0.815	1.577	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.897	0.887	1.784	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.966	1.074	2.040	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								194.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	128,041,362	14	114	297	1,773,802	2,696,235	4,470,037	3.491
2014	127,769,190	3	85	194	1,056,075	2,022,843	3,078,918	2.410
2015	123,947,680	1	94	245	797,574	1,583,581	2,381,155	1.921
2016	113,224,710	1	77	201	583,028	1,203,027	1,786,055	1.577
2017	111,151,146	1	64	209	843,753	1,918,760	2,762,513	2.485
	604,134,088	20	434	1,146	5,054,233	9,424,446	14,478,679	
Adjusted Loss to Payroll Ratio:					0.837	1.560	2.397	
Expected Unlimited Loss to Payroll Ratio:					1.063	1.974	3.037	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.957	1.510	2.467	
Credibility:					0.86	0.96		
Indicated Limited Loss to Payroll Ratio:					0.853	1.558	2.411	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.902	1.793	2.695	
Indicated Relativity Change:								-11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								257.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	587,395,836	4	24	48	1,068,470	766,430	1,834,900	0.312
2014	546,393,364	0	18	24	407,229	362,919	770,148	0.141
2015	558,128,179	3	16	40	673,882	679,677	1,353,559	0.243
2016	587,909,055	1	8	36	578,734	248,473	827,207	0.141
2017	572,954,428	0	12	26	659,380	520,023	1,179,403	0.206
	2,852,780,861	8	78	174	3,387,696	2,577,522	5,965,218	
Adjusted Loss to Payroll Ratio:					0.119	0.090	0.209	
Expected Unlimited Loss to Payroll Ratio:					0.109	0.098	0.207	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.110	0.091	0.201	
Credibility:					0.64	0.53		
Indicated Limited Loss to Payroll Ratio:					0.116	0.091	0.206	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.123	0.106	0.229	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								21.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	12,553,592,964	29	599	1,161	17,140,659	19,238,178	36,378,837	0.290
2017	13,051,290,458	37	533	1,096	19,749,707	21,069,889	40,819,596	0.313
	25,604,883,422	66	1,132	2,257	36,890,366	40,308,068	77,198,434	
Adjusted Loss to Payroll Ratio:					0.144	0.157	0.301	
Expected Unlimited Loss to Payroll Ratio:					0.124	0.145	0.269	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.128	0.127	0.256	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.144	0.157	0.301	
Limit Factor:					1.065	1.169		
Indicated (Unlimited) Loss to Payroll Ratio:					0.153	0.184	0.337	
Indicated Relativity Change:								25.4%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.153	0.183	0.336	
Relativity to Statewide Average Loss to Payroll Ratio:								32.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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
 Code: 8871 RHG: 2 NAICS: 8810 ILDG: 4 MLDG: 3 CLASS: CLERICAL TELECOMMUTER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	184,497,725,554	238	4,817	10,001	125,891,895	138,477,481	264,369,376	0.143
2017	196,089,565,062	113	4,736	10,390	132,599,806	145,193,917	277,793,723	0.142
	380,587,290,616	351	9,553	20,391	258,491,701	283,671,397	542,163,098	
Adjusted Loss to Payroll Ratio:					0.068	0.075	0.142	
Expected Unlimited Loss to Payroll Ratio:					0.078	0.090	0.168	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.067	0.071	0.138	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.068	0.075	0.142	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.072	0.087	0.159	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								15.2%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8813 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PRINTING OPERATION – EDITING AND DESIGNING;
BOOKBINDING OPERATION – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	576,434,000	2	33	84	842,548	938,698	1,781,246	0.309
2014	588,619,297	2	46	68	975,287	1,044,225	2,019,512	0.343
2015	577,394,571	4	51	79	1,320,453	1,520,015	2,840,468	0.492
2016	620,261,733	2	43	70	885,957	668,366	1,554,323	0.251
2017	621,188,351	0	44	92	1,002,414	1,620,384	2,622,798	0.422
	2,983,897,953	10	217	393	5,026,659	5,791,690	10,818,349	
Adjusted Loss to Payroll Ratio:					0.168	0.194	0.363	
Expected Unlimited Loss to Payroll Ratio:					0.177	0.212	0.389	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.163	0.171	0.334	
Credibility:					0.79	0.74		
Indicated Limited Loss to Payroll Ratio:					0.167	0.188	0.355	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.177	0.217	0.393	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								37.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	305,136,050	4	28	55	924,660	896,004	1,820,664	0.597
2014	274,365,296	2	29	41	828,828	753,168	1,581,996	0.577
2015	235,956,575	1	15	19	456,865	450,493	907,358	0.385
2016	278,224,671	0	15	27	674,061	581,400	1,255,461	0.451
2017	249,439,260	0	10	26	328,227	284,664	612,891	0.246
	1,343,121,853	7	97	168	3,212,641	2,965,728	6,178,369	
Adjusted Loss to Payroll Ratio:					0.239	0.221	0.460	
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	0.460	
Credibility:					0.65	0.56		
Indicated Limited Loss to Payroll Ratio:					0.241	0.219	0.460	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.257	0.255	0.512	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								48.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8820 RHG: 4 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: LAW FIRMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,827,027,916	18	312	476	9,717,952	11,056,299	20,774,251	0.265
2017	8,268,927,627	4	287	458	8,754,052	8,585,194	17,339,246	0.210
	16,095,955,544	22	599	934	18,472,004	19,641,493	38,113,498	
Adjusted Loss to Payroll Ratio:					0.115	0.122	0.237	
Expected Unlimited Loss to Payroll Ratio:					0.130	0.158	0.288	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.126	0.130	0.255	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.115	0.122	0.237	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.126	0.155	0.281	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								26.8%

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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	203,110,167	4	30	41	544,091	661,676	1,205,767	0.594
2014	211,489,713	2	46	55	570,604	771,360	1,341,964	0.635
2015	242,897,244	2	33	47	672,096	742,828	1,414,924	0.583
2016	246,253,199	1	30	31	440,942	585,651	1,026,593	0.417
2017	256,348,568	2	30	38	1,217,868	1,009,247	2,227,115	0.869
	1,160,098,891	11	169	212	3,445,600	3,770,762	7,216,363	
Adjusted Loss to Payroll Ratio:					0.297	0.325	0.622	
Expected Unlimited Loss to Payroll Ratio:					0.277	0.376	0.654	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.276	0.335	0.612	
Credibility:					0.65	0.64		
Indicated Limited Loss to Payroll Ratio:					0.290	0.329	0.618	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.309	0.384	0.693	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								66.1%

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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	7,374,655,427	27	410	789	12,468,578	12,884,051	25,352,629	0.344
2017	7,421,541,662	8	355	655	11,660,622	11,608,455	23,269,077	0.314
	14,796,197,089	35	765	1,444	24,129,200	24,492,506	48,621,706	
Adjusted Loss to Payroll Ratio:					0.163	0.166	0.329	
Expected Unlimited Loss to Payroll Ratio:					0.153	0.191	0.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.157	0.162	0.318	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.163	0.166	0.329	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.176	0.200	0.376	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								35.9%

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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	269,319,886	10	189	443	3,183,764	3,807,773	6,991,537	2.596
2015	268,225,724	4	151	402	2,378,544	2,957,327	5,335,871	1.989
2016	278,000,413	5	169	452	2,962,418	3,307,832	6,270,250	2.255
2017	264,778,975	2	149	441	2,475,754	3,191,582	5,667,336	2.140
	1,080,324,997	21	658	1,738	11,000,480	13,264,515	24,264,995	
Adjusted Loss to Payroll Ratio:					1.018	1.228	2.246	
Expected Unlimited Loss to Payroll Ratio:					1.154	1.483	2.638	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.030	1.117	2.146	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.018	1.228	2.246	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.084	1.435	2.520	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								240.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	2,539,489,332	70	1,258	1,697	28,307,003	29,168,656	57,475,659	2.263
2017	2,785,939,666	25	1,186	1,840	28,208,196	27,060,411	55,268,607	1.984
	5,325,428,997	95	2,444	3,537	56,515,199	56,229,066	112,744,265	
Adjusted Loss to Payroll Ratio:					1.061	1.056	2.117	
Expected Unlimited Loss to Payroll Ratio:					1.272	1.553	2.825	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.101	1.075	2.176	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.061	1.056	2.117	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.162	1.340	2.502	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								238.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	4,208,959,365	61	2,093	5,186	41,905,582	46,703,175	88,608,757	2.105
2017	4,716,873,302	24	2,156	5,946	46,074,055	54,241,154	100,315,209	2.127
	8,925,832,667	85	4,249	11,132	87,979,637	100,944,328	188,923,965	
Adjusted Loss to Payroll Ratio:					0.986	1.131	2.117	
Expected Unlimited Loss to Payroll Ratio:					1.121	1.511	2.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.988	1.098	2.086	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.986	1.131	2.117	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.062	1.370	2.431	
Indicated Relativity Change:								-7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								231.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	1,811,915,176	20	561	4,178	6,598,557	11,112,745	17,711,302	0.977
2017	1,979,803,488	3	714	4,476	9,133,602	12,511,555	21,645,157	1.093
	3,791,718,664	23	1,275	8,654	15,732,159	23,624,300	39,356,459	
Adjusted Loss to Payroll Ratio:					0.415	0.623	1.038	
Expected Unlimited Loss to Payroll Ratio:					0.386	0.653	1.039	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.388	0.591	0.979	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.415	0.623	1.038	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.439	0.717	1.156	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								110.3%

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Code: 8834 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: PHYSICIANS' PRACTICES/OUTPATIENT CLINICS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	18,961,342,327	58	1,727	5,668	43,640,832	46,590,008	90,230,840	0.476
2017	21,344,351,064	33	1,700	5,459	47,278,321	51,271,845	98,550,166	0.462
	40,305,693,391	91	3,427	11,127	90,919,153	97,861,853	188,781,006	
Adjusted Loss to Payroll Ratio:					0.226	0.243	0.468	
Expected Unlimited Loss to Payroll Ratio:					0.239	0.289	0.528	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.213	0.218	0.431	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.226	0.243	0.468	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.240	0.284	0.524	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								50.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	491,127,388	4	89	260	1,163,428	1,701,681	2,865,109	0.583
2014	526,404,613	3	73	234	1,184,196	2,165,310	3,349,506	0.636
2015	571,345,972	6	78	273	1,235,966	2,348,321	3,584,287	0.627
2016	595,842,062	6	90	265	1,987,020	3,998,727	5,985,747	1.005
2017	634,847,457	2	81	312	1,346,338	2,416,511	3,762,849	0.593
2,819,567,491		21	411	1,344	6,916,949	12,630,550	19,547,499	
Adjusted Loss to Payroll Ratio:					0.245	0.448	0.693	
Expected Unlimited Loss to Payroll Ratio:					0.259	0.476	0.735	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.231	0.427	0.658	
Credibility:					0.89	0.97		
Indicated Limited Loss to Payroll Ratio:					0.244	0.447	0.691	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.267	0.568	0.835	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								79.6%

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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	4,315,038,568	14	429	1,965	10,741,925	10,246,374	20,988,299	0.486
2017	4,632,003,075	9	378	2,018	11,648,039	10,495,792	22,143,831	0.478
	8,947,041,643	23	807	3,983	22,389,964	20,742,166	43,132,130	
Adjusted Loss to Payroll Ratio:					0.250	0.232	0.482	
Expected Unlimited Loss to Payroll Ratio:					0.257	0.295	0.552	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.229	0.222	0.451	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.250	0.232	0.482	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.267	0.271	0.538	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								51.3%

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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	2,029,664,103	8	84	283	1,632,512	1,737,655	3,370,167	0.166
2014	2,111,072,760	9	73	187	1,535,466	2,434,396	3,969,862	0.188
2015	2,237,029,719	7	86	237	1,170,927	2,518,557	3,689,484	0.165
2016	2,284,360,718	6	89	243	2,256,742	3,736,953	5,993,695	0.262
2017	2,337,892,366	2	51	227	1,188,269	2,194,573	3,382,842	0.145
11,000,019,667		32	383	1,177	7,783,917	12,622,134	20,406,051	
Adjusted Loss to Payroll Ratio:					0.071	0.115	0.186	
Expected Unlimited Loss to Payroll Ratio:					0.087	0.187	0.274	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.072	0.116	0.188	
Credibility:					0.98	1.00		
Indicated Limited Loss to Payroll Ratio:					0.071	0.115	0.186	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.080	0.163	0.243	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								23.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	112,243,179	4	29	22	640,571	878,528	1,519,099	1.353
2014	114,689,771	0	30	25	462,553	510,439	972,992	0.848
2015	129,799,354	2	44	20	691,893	798,488	1,490,381	1.148
2016	138,486,616	0	38	27	537,675	746,059	1,283,734	0.927
2017	146,293,342	0	16	16	151,463	226,018	377,481	0.258
	641,512,262	6	157	110	2,484,155	3,159,532	5,643,687	
Adjusted Loss to Payroll Ratio:					0.387	0.493	0.880	
Expected Unlimited Loss to Payroll Ratio:					0.506	0.687	1.193	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.465	0.555	1.020	
Credibility:					0.65	0.64		
Indicated Limited Loss to Payroll Ratio:					0.414	0.515	0.929	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.438	0.593	1.031	
Indicated Relativity Change:								-13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								98.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	78,639,359	13	113	275	2,450,576	3,259,965	5,710,541	7.262
2014	73,472,068	6	123	277	1,451,972	1,719,135	3,171,107	4.316
2015	65,808,561	10	84	189	1,383,468	1,494,073	2,877,541	4.373
2016	68,068,083	3	98	195	1,414,140	2,164,915	3,579,055	5.258
2017	66,935,052	3	74	218	1,435,040	1,544,809	2,979,849	4.452
	352,923,123	35	492	1,154	8,135,196	10,182,897	18,318,093	
Adjusted Loss to Payroll Ratio:					2.305	2.885	5.190	
Expected Unlimited Loss to Payroll Ratio:					2.474	3.317	5.791	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.406	2.907	5.313	
Credibility:					0.97	0.95		
Indicated Limited Loss to Payroll Ratio:					2.308	2.886	5.195	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.458	3.374	5.832	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								556.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	220,696,708	16	104	106	2,004,844	1,843,019	3,847,863	1.744
2014	235,279,982	12	85	99	1,730,589	2,018,431	3,749,020	1.593
2015	248,197,065	12	80	101	2,186,075	2,114,119	4,300,194	1.733
2016	258,184,162	9	81	99	1,569,444	1,897,750	3,467,194	1.343
2017	263,976,939	0	53	78	980,800	1,341,184	2,321,984	0.880
	1,226,334,856	49	403	483	8,471,752	9,214,503	17,686,255	
Adjusted Loss to Payroll Ratio:					0.691	0.751	1.442	
Expected Unlimited Loss to Payroll Ratio:					0.796	0.918	1.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.825	0.803	1.628	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					0.691	0.755	1.446	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.736	0.883	1.618	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								154.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	170,319,376	6	103	227	1,569,259	1,750,463	3,319,722	1.949
2014	168,982,508	11	103	260	2,048,155	2,531,254	4,579,409	2.710
2015	186,840,876	6	97	261	1,660,420	1,776,917	3,437,337	1.840
2016	195,711,951	3	81	210	1,595,954	2,002,488	3,598,442	1.839
2017	216,360,892	2	91	293	1,759,694	2,093,715	3,853,409	1.781
	938,215,604	28	475	1,251	8,633,482	10,154,837	18,788,319	
Adjusted Loss to Payroll Ratio:					0.920	1.082	2.003	
Expected Unlimited Loss to Payroll Ratio:					0.927	1.379	2.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.817	1.002	1.819	
Credibility:					0.96	0.97		
Indicated Limited Loss to Payroll Ratio:					0.916	1.080	1.996	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.987	1.308	2.294	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								218.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	30,822,887	0	7	12	183,556	99,195	282,751	0.917
2014	44,599,218	0	14	32	317,210	309,485	626,695	1.405
2015	54,912,916	1	5	24	218,865	143,654	362,519	0.660
2016	56,863,987	1	12	23	282,606	378,070	660,676	1.162
2017	47,976,021	0	5	15	194,968	258,214	453,182	0.945
	235,175,028	2	43	106	1,197,207	1,188,618	2,385,824	
Adjusted Loss to Payroll Ratio:					0.509	0.505	1.014	
Expected Unlimited Loss to Payroll Ratio:					0.732	0.776	1.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.619	0.502	1.122	
Credibility:					0.49	0.42		
Indicated Limited Loss to Payroll Ratio:					0.565	0.504	1.069	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.633	0.683	1.316	
Indicated Relativity Change:								-12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								125.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	61,764,817,561	22	312	1,054	7,871,030	9,004,486	16,875,516	0.027
2017	73,256,323,126	19	403	1,150	9,687,165	11,517,767	21,204,932	0.029
	135,021,140,687	41	715	2,204	17,558,196	20,522,253	38,080,449	
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	0.020	0.038	
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	0.018	0.032	
Indicated Relativity Change:								-21.2%
Relativity to Statewide Average Loss to Payroll Ratio:								3.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	11,057,487,815	54	1,230	3,395	24,492,089	34,379,135	58,871,224	0.532
2017	11,597,742,417	30	1,326	3,918	21,706,208	27,674,923	49,381,131	0.426
	22,655,230,232	84	2,556	7,313	46,198,297	62,054,059	108,252,356	
Adjusted Loss to Payroll Ratio:					0.204	0.274	0.478	
Expected Unlimited Loss to Payroll Ratio:					0.192	0.279	0.471	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.198	0.264	0.462	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.204	0.274	0.478	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.217	0.320	0.537	
Indicated Relativity Change:								14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								51.3%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	92,166,872	0	35	35	355,938	579,084	935,022	1.014
2014	100,878,464	2	22	35	240,789	387,833	628,622	0.623
2015	109,698,195	2	13	33	289,397	364,896	654,293	0.596
2016	134,199,526	0	25	48	149,986	235,514	385,500	0.287
2017	133,824,542	0	25	59	390,714	492,474	883,188	0.660
	570,767,598	4	120	210	1,426,824	2,059,802	3,486,626	
Adjusted Loss to Payroll Ratio:					0.250	0.361	0.611	
Expected Unlimited Loss to Payroll Ratio:					0.263	0.410	0.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.272	0.387	0.659	
Credibility:					0.48	0.50		
Indicated Limited Loss to Payroll Ratio:					0.261	0.374	0.635	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.278	0.437	0.716	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								68.3%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,097,368,199	11	114	366	2,609,562	3,478,671	6,088,233	0.555
2015	1,232,673,860	4	111	421	2,279,050	2,776,329	5,055,379	0.410
2016	1,359,289,948	5	129	463	2,668,584	4,173,416	6,842,000	0.503
2017	1,525,211,308	2	167	511	2,232,082	3,530,845	5,762,927	0.378
	5,214,543,316	22	521	1,761	9,789,278	13,959,260	23,748,538	
Adjusted Loss to Payroll Ratio:					0.188	0.268	0.455	
Expected Unlimited Loss to Payroll Ratio:					0.220	0.312	0.532	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.224	0.284	0.508	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.188	0.268	0.455	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.202	0.324	0.526	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								50.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	175,386,244	8	81	147	1,052,406	1,071,770	2,124,176	1.211
2014	188,250,151	7	92	146	1,514,505	1,674,816	3,189,321	1.694
2015	192,663,251	11	92	171	2,343,865	2,067,127	4,410,992	2.289
2016	198,569,128	5	112	161	2,461,143	2,650,850	5,111,993	2.574
2017	214,067,836	5	104	178	2,279,954	2,561,724	4,841,678	2.262
	968,936,609	36	481	803	9,651,873	10,026,288	19,678,160	
Adjusted Loss to Payroll Ratio:					0.996	1.035	2.031	
Expected Unlimited Loss to Payroll Ratio:					1.017	1.086	2.102	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.935	0.844	1.779	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					0.996	1.014	2.010	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.073	1.228	2.301	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								219.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,909,630,662	95	2,530	2,832	47,684,278	56,992,063	104,676,341	5.481
2017	2,147,491,752	48	2,509	3,182	55,448,496	67,920,040	123,368,536	5.745
	4,057,122,415	143	5,039	6,014	103,132,773	124,912,103	228,044,876	
Adjusted Loss to Payroll Ratio:					2.542	3.079	5.621	
Expected Unlimited Loss to Payroll Ratio:					2.731	3.500	6.231	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.533	2.875	5.408	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.542	3.079	5.621	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.707	3.599	6.306	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								601.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	749,798,426	20	286	425	6,886,441	7,478,085	14,364,526	1.916
2017	759,456,761	7	263	370	5,626,322	5,737,262	11,363,584	1.496
	1,509,255,188	27	549	795	12,512,763	13,215,347	25,728,111	
Adjusted Loss to Payroll Ratio:					0.829	0.876	1.705	
Expected Unlimited Loss to Payroll Ratio:					1.098	1.222	2.320	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.970	0.847	1.816	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.829	0.876	1.705	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.929	1.187	2.116	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								201.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	157,850,958	13	84	146	1,964,410	2,148,395	4,112,805	2.605
2014	157,167,369	12	88	151	1,658,370	1,943,656	3,602,026	2.292
2015	165,973,043	7	98	128	1,679,057	1,962,572	3,641,629	2.194
2016	175,873,281	10	98	138	2,708,405	3,540,071	6,248,476	3.553
2017	182,875,724	7	64	151	1,798,487	2,063,161	3,861,648	2.112
	839,740,375	49	432	714	9,808,728	11,657,854	21,466,583	
Adjusted Loss to Payroll Ratio:					1.168	1.388	2.556	
Expected Unlimited Loss to Payroll Ratio:					1.287	1.711	2.998	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.184	1.330	2.514	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.168	1.388	2.556	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.258	1.681	2.939	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								280.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	2,541,745,566	67	1,171	2,142	26,028,303	30,663,643	56,691,946	2.230
2017	2,655,567,830	35	1,154	2,139	28,717,873	30,257,359	58,975,232	2.221
	5,197,313,396	102	2,325	4,281	54,746,176	60,921,002	115,667,178	
Adjusted Loss to Payroll Ratio:					1.053	1.172	2.226	
Expected Unlimited Loss to Payroll Ratio:					1.103	1.474	2.576	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.996	1.091	2.087	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.053	1.172	2.226	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.153	1.487	2.641	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								252.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	771,461,959	25	374	638	9,713,940	11,923,700	21,637,640	2.805
2017	826,290,180	13	499	711	10,714,587	12,408,939	23,123,526	2.798
	1,597,752,140	38	873	1,349	20,428,528	24,332,639	44,761,167	
Adjusted Loss to Payroll Ratio:					1.279	1.523	2.802	
Expected Unlimited Loss to Payroll Ratio:					1.285	1.746	3.030	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.160	1.293	2.453	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.279	1.523	2.802	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.400	1.933	3.333	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								318.0%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	764,726,709	13	373	984	7,118,334	9,387,248	16,505,582	2.158
2017	786,192,619	7	347	1,023	6,618,443	8,078,223	14,696,666	1.869
	1,550,919,328	20	720	2,007	13,736,777	17,465,472	31,202,248	
Adjusted Loss to Payroll Ratio:					0.886	1.126	2.012	
Expected Unlimited Loss to Payroll Ratio:					0.998	1.221	2.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.906	1.151	2.057	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.886	1.126	2.012	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.954	1.364	2.318	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								221.1%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	368,908,563	17	204	375	4,878,622	4,650,515	9,529,137	2.583
2016	382,010,409	8	207	414	4,840,294	4,261,675	9,101,969	2.383
2017	382,346,976	5	221	437	6,015,396	5,745,507	11,760,903	3.076
	1,133,265,949	30	632	1,226	15,734,312	14,657,696	30,392,008	
Adjusted Loss to Payroll Ratio:					1.388	1.293	2.682	
Expected Unlimited Loss to Payroll Ratio:					1.275	1.353	2.629	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.169	1.073	2.242	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.388	1.293	2.682	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.495	1.566	3.062	
Indicated Relativity Change:								16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								292.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	7,332,129	0	7	3	48,320	40,372	88,692	1.210
2014	8,278,930	0	5	18	51,583	57,595	109,178	1.319
2015	8,267,997	0	7	14	118,609	124,740	243,349	2.943
2016	8,639,539	2	2	9	184,982	285,726	470,708	5.448
2017	10,533,186	1	2	15	81,113	86,941	168,054	1.595
	43,051,781	3	23	59	484,607	595,374	1,079,981	
Adjusted Loss to Payroll Ratio:					1.126	1.383	2.509	
Expected Unlimited Loss to Payroll Ratio:					1.425	1.544	2.969	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.209	1.187	2.396	
Credibility:					0.33	0.30		
Indicated Limited Loss to Payroll Ratio:					1.182	1.245	2.427	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.273	1.508	2.781	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								265.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	11,316,714,849	76	2,010	5,730	50,357,885	43,661,824	94,019,709	0.831
2017	12,060,119,450	21	1,993	6,108	59,305,046	49,408,489	108,713,535	0.901
	23,376,834,299	97	4,003	11,838	109,662,931	93,070,313	202,733,244	
Adjusted Loss to Payroll Ratio:					0.469	0.398	0.867	
Expected Unlimited Loss to Payroll Ratio:					0.484	0.482	0.967	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.427	0.350	0.777	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.469	0.398	0.867	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.505	0.482	0.987	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								94.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	130,444,551	7	63	295	1,506,502	1,847,535	3,354,037	2.571
2014	135,738,343	5	40	314	567,982	1,060,178	1,628,160	1.199
2015	141,225,071	2	57	365	761,543	2,002,528	2,764,071	1.957
2016	153,110,293	5	74	390	1,016,368	1,896,490	2,912,858	1.902
2017	160,250,556	4	64	346	1,789,463	2,726,664	4,516,127	2.818
	720,768,814	23	298	1,710	5,641,857	9,533,395	15,175,253	
Adjusted Loss to Payroll Ratio:					0.783	1.323	2.105	
Expected Unlimited Loss to Payroll Ratio:					0.693	1.392	2.085	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.645	1.191	1.835	
Credibility:					0.78	0.90		
Indicated Limited Loss to Payroll Ratio:					0.752	1.309	2.062	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.795	1.507	2.302	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								219.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	3,489,055,930	122	3,522	6,168	66,392,334	79,686,454	146,078,788	4.187
2017	3,751,612,912	46	3,417	6,255	72,328,820	82,686,080	155,014,900	4.132
	7,240,668,842	168	6,939	12,423	138,721,154	162,372,534	301,093,688	
Adjusted Loss to Payroll Ratio:					1.916	2.243	4.158	
Expected Unlimited Loss to Payroll Ratio:					2.010	2.751	4.761	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.853	2.315	4.168	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.916	2.243	4.158	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.040	2.621	4.662	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								444.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,430,590,041	14	359	743	6,166,217	9,062,029	15,228,246	1.064
2017	1,565,611,321	4	414	754	7,173,099	8,702,654	15,875,753	1.014
	2,996,201,361	18	773	1,497	13,339,315	17,764,683	31,103,998	
Adjusted Loss to Payroll Ratio:					0.445	0.593	1.038	
Expected Unlimited Loss to Payroll Ratio:					0.473	0.666	1.140	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.439	0.661	1.100	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.445	0.593	1.038	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.471	0.682	1.153	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								110.0%

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

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	70,888,340	5	104	95	1,436,598	1,247,093	2,683,691	3.786
2014	71,448,772	3	96	83	1,031,669	1,235,847	2,267,516	3.174
2015	75,969,479	1	69	87	891,559	1,114,632	2,006,191	2.641
2016	90,459,149	1	88	142	1,171,443	1,480,413	2,651,856	2.932
2017	107,489,813	0	86	79	1,400,731	1,388,470	2,789,201	2.595
	416,255,553	10	443	486	5,931,999	6,466,455	12,398,454	
Adjusted Loss to Payroll Ratio:					1.425	1.553	2.979	
Expected Unlimited Loss to Payroll Ratio:					1.575	1.879	3.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.389	1.441	2.830	
Credibility:					0.86	0.81		
Indicated Limited Loss to Payroll Ratio:					1.420	1.532	2.952	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.501	1.764	3.265	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								311.5%

E1-1-18 INCLUDES EXPERIENCE OF 9053

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,999,116,288	31	754	1,722	12,096,732	16,383,706	28,480,438	1.425
2017	2,105,022,540	12	756	1,763	13,369,322	18,654,294	32,023,616	1.521
	4,104,138,827	43	1,510	3,485	25,466,053	35,038,000	60,504,053	
Adjusted Loss to Payroll Ratio:					0.620	0.854	1.474	
Expected Unlimited Loss to Payroll Ratio:					0.600	0.937	1.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.535	0.705	1.240	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.620	0.854	1.474	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.661	0.998	1.659	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								158.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	843,844,585	17	461	951	8,318,716	13,663,981	21,982,697	2.605
2017	912,850,555	12	454	1,021	8,756,636	10,209,098	18,965,734	2.078
	1,756,695,141	29	915	1,972	17,075,352	23,873,079	40,948,431	
Adjusted Loss to Payroll Ratio:					0.972	1.359	2.331	
Expected Unlimited Loss to Payroll Ratio:					1.090	1.573	2.663	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.990	1.482	2.472	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.972	1.359	2.331	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.047	1.646	2.693	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								256.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	234,405,269	7	115	214	1,347,641	1,770,959	3,118,600	1.330
2014	251,730,761	16	115	215	1,902,026	3,116,828	5,018,854	1.994
2015	252,223,699	12	124	193	2,873,724	3,681,078	6,554,802	2.599
2016	256,828,851	4	139	230	1,849,514	2,625,824	4,475,338	1.743
2017	271,025,453	3	159	209	3,367,289	3,501,451	6,868,740	2.534
	1,266,214,034	42	652	1,061	11,340,195	14,696,140	26,036,335	
Adjusted Loss to Payroll Ratio:					0.896	1.161	2.056	
Expected Unlimited Loss to Payroll Ratio:					0.862	1.081	1.943	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.799	1.072	1.872	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.896	1.161	2.056	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.947	1.336	2.283	
Indicated Relativity Change:								17.5%
Relativity to Statewide Average Loss to Payroll Ratio:								217.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	237,282,087	8	95	172	1,772,504	1,947,704	3,720,208	1.568
2014	246,144,533	15	122	185	2,382,307	2,515,555	4,897,862	1.990
2015	254,185,470	15	108	191	2,402,749	2,376,081	4,778,830	1.880
2016	253,274,302	7	121	201	2,118,172	2,551,624	4,669,796	1.844
2017	259,303,314	0	120	180	1,586,965	2,152,659	3,739,624	1.442
	1,250,189,706	45	566	929	10,262,697	11,543,624	21,806,321	
Adjusted Loss to Payroll Ratio:					0.821	0.923	1.744	
Expected Unlimited Loss to Payroll Ratio:					0.991	1.223	2.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.874	0.938	1.813	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.821	0.923	1.744	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.868	1.063	1.930	
Indicated Relativity Change:								-12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								184.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	231,821,215	8	79	249	1,038,849	1,527,418	2,566,267	1.107
2014	246,244,300	7	77	228	704,343	1,603,976	2,308,319	0.937
2015	261,638,050	4	100	248	1,289,262	2,161,975	3,451,237	1.319
2016	277,261,553	3	88	298	1,582,039	1,798,815	3,380,854	1.219
2017	269,431,438	1	81	268	1,075,996	1,315,679	2,391,675	0.888
	1,286,396,556	23	425	1,291	5,690,488	8,407,863	14,098,350	
Adjusted Loss to Payroll Ratio:					0.442	0.654	1.096	
Expected Unlimited Loss to Payroll Ratio:					0.469	0.722	1.191	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.426	0.680	1.107	
Credibility:					0.83	0.85		
Indicated Limited Loss to Payroll Ratio:					0.440	0.658	1.097	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.473	0.796	1.270	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								121.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	520,420,004	16	340	359	7,770,429	9,607,501	17,377,930	3.339
2017	532,484,395	3	272	327	5,735,324	5,167,945	10,903,269	2.048
	1,052,904,399	19	612	686	13,505,753	14,775,446	28,281,199	
Adjusted Loss to Payroll Ratio:					1.283	1.403	2.686	
Expected Unlimited Loss to Payroll Ratio:					1.554	1.701	3.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.428	1.660	3.088	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.283	1.403	2.686	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.366	1.640	3.007	
Indicated Relativity Change:								-7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								286.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,535,435,031	41	1,269	3,590	22,557,191	28,326,540	50,883,731	3.314
2017	1,790,714,911	15	1,283	3,978	23,276,312	34,016,431	57,292,743	3.199
	3,326,149,942	56	2,552	7,568	45,833,504	62,342,971	108,176,475	
Adjusted Loss to Payroll Ratio:					1.378	1.874	3.252	
Expected Unlimited Loss to Payroll Ratio:					1.674	2.390	4.064	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.494	1.799	3.292	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.378	1.874	3.252	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.468	2.191	3.659	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								349.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	22,759,859,810	357	13,290	25,481	184,297,956	241,751,459	426,049,415	1.872
2017	24,173,108,953	174	13,034	25,564	191,728,896	259,134,554	450,863,450	1.865
	46,932,968,762	531	26,324	51,045	376,026,853	500,886,014	876,912,866	
Adjusted Loss to Payroll Ratio:					0.801	1.067	1.868	
Expected Unlimited Loss to Payroll Ratio:					0.850	1.212	2.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.784	1.020	1.804	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.801	1.067	1.868	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.853	1.248	2.101	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								200.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	576,607,778	5	293	534	3,951,881	5,067,245	9,019,126	1.564
2017	632,060,496	5	347	641	6,652,932	7,670,187	14,323,119	2.266
	1,208,668,274	10	640	1,175	10,604,812	12,737,432	23,342,244	
Adjusted Loss to Payroll Ratio:					0.877	1.054	1.931	
Expected Unlimited Loss to Payroll Ratio:					0.900	1.235	2.135	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.794	0.897	1.691	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.877	1.054	1.931	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.945	1.276	2.221	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								211.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	127,067,141	5	68	116	924,001	1,000,065	1,924,066	1.514
2014	137,507,468	4	60	116	763,226	1,157,958	1,921,184	1.397
2015	146,215,658	6	70	119	1,111,360	1,952,626	3,063,986	2.096
2016	152,435,735	1	54	136	697,539	1,177,097	1,874,636	1.230
2017	162,369,438	1	58	129	700,413	925,377	1,625,790	1.001
	725,595,440	17	310	616	4,196,539	6,213,123	10,409,662	
Adjusted Loss to Payroll Ratio:					0.578	0.856	1.435	
Expected Unlimited Loss to Payroll Ratio:					0.675	0.829	1.503	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.620	0.809	1.429	
Credibility:					0.77	0.72		
Indicated Limited Loss to Payroll Ratio:					0.588	0.843	1.431	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.626	0.985	1.612	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								153.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	44,358,580	4	42	49	727,945	869,718	1,597,663	3.602
2014	54,273,584	2	32	53	636,919	967,296	1,604,215	2.956
2015	59,509,005	0	18	50	190,445	417,016	607,461	1.021
2016	62,487,722	2	26	69	502,118	871,970	1,374,088	2.199
2017	63,453,775	1	25	65	658,036	964,282	1,622,318	2.557
	284,082,665	9	143	286	2,715,463	4,090,281	6,805,743	
Adjusted Loss to Payroll Ratio:					0.956	1.440	2.396	
Expected Unlimited Loss to Payroll Ratio:					1.144	1.554	2.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.020	1.394	2.414	
Credibility:					0.64	0.62		
Indicated Limited Loss to Payroll Ratio:					0.979	1.422	2.401	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.072	1.805	2.877	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								274.5%

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

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	63,537,210	8	122	147	1,596,464	2,466,624	4,063,088	6.395
2015	71,587,807	9	155	156	2,963,219	4,003,166	6,966,385	9.731
2016	75,182,866	5	112	127	2,550,034	3,030,201	5,580,235	7.422
2017	80,318,362	0	106	139	1,711,434	2,732,355	4,443,789	5.533
	290,626,245	22	495	569	8,821,150	12,232,347	21,053,497	
Adjusted Loss to Payroll Ratio:					3.035	4.209	7.244	
Expected Unlimited Loss to Payroll Ratio:					3.451	5.133	8.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.228	4.286	7.514	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.035	4.209	7.244	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					3.208	4.845	8.053	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								768.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	96,194,844	1	70	59	861,128	817,196	1,678,324	1.745
2014	110,572,884	7	70	84	1,556,062	1,160,790	2,716,852	2.457
2015	122,591,492	4	68	88	1,671,684	1,616,826	3,288,510	2.682
2016	135,029,795	3	76	91	1,298,540	1,124,318	2,422,858	1.794
2017	143,075,764	2	77	99	2,001,770	1,306,846	3,308,616	2.312
	607,464,779	17	361	421	7,389,185	6,025,976	13,415,160	
Adjusted Loss to Payroll Ratio:					1.216	0.992	2.208	
Expected Unlimited Loss to Payroll Ratio:					1.257	1.330	2.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.152	1.055	2.207	
Credibility:					0.91	0.80		
Indicated Limited Loss to Payroll Ratio:					1.211	1.005	2.215	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.304	1.217	2.520	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								240.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	688,761,800	19	428	929	9,234,952	10,579,561	19,814,513	2.877
2017	721,204,225	10	431	799	9,622,475	9,018,931	18,641,406	2.585
	1,409,966,025	29	859	1,728	18,857,426	19,598,491	38,455,918	
Adjusted Loss to Payroll Ratio:					1.337	1.390	2.727	
Expected Unlimited Loss to Payroll Ratio:					1.423	1.939	3.362	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.393	1.574	2.967	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.337	1.390	2.727	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.498	1.885	3.383	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								322.7%

E1-1-18 EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870; 8870 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	193,167,412	3	15	24	448,176	289,284	737,460	0.382
2014	192,050,335	2	15	31	368,034	291,282	659,316	0.343
2015	194,209,539	2	16	25	898,693	769,947	1,668,640	0.859
2016	214,384,545	0	15	22	371,058	467,275	838,333	0.391
2017	234,810,831	1	19	32	588,584	811,914	1,400,498	0.596
	1,028,622,662	8	80	134	2,674,545	2,629,702	5,304,247	
Adjusted Loss to Payroll Ratio:					0.260	0.256	0.516	
Expected Unlimited Loss to Payroll Ratio:					0.281	0.259	0.540	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.261	0.257	0.517	
Credibility:					0.62	0.53		
Indicated Limited Loss to Payroll Ratio:					0.260	0.256	0.516	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.275	0.295	0.570	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								54.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	514,992,164	11	179	386	3,999,534	4,615,742	8,615,276	1.673
2016	631,936,097	11	192	455	3,970,312	5,358,739	9,329,051	1.476
2017	761,325,549	9	203	448	5,418,158	4,546,037	9,964,195	1.309
	1,908,253,811	31	574	1,289	13,388,005	14,520,517	27,908,522	
Adjusted Loss to Payroll Ratio:					0.702	0.761	1.463	
Expected Unlimited Loss to Payroll Ratio:					0.797	0.833	1.631	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.724	0.785	1.509	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.702	0.761	1.463	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.756	0.921	1.677	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								160.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	234,971,965	5	55	334	1,117,959	1,699,759	2,817,718	1.199
2014	247,795,251	2	67	291	791,029	1,300,551	2,091,580	0.844
2015	265,585,262	1	62	302	781,045	1,195,612	1,976,657	0.744
2016	299,559,476	2	64	265	627,889	918,608	1,546,497	0.516
2017	310,494,770	1	75	293	1,125,296	1,674,169	2,799,465	0.902
	1,358,406,725	11	323	1,485	4,443,219	6,788,700	11,231,918	
Adjusted Loss to Payroll Ratio:					0.327	0.500	0.827	
Expected Unlimited Loss to Payroll Ratio:					0.314	0.562	0.876	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.315	0.503	0.818	
Credibility:					0.72	0.79		
Indicated Limited Loss to Payroll Ratio:					0.324	0.500	0.824	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.349	0.606	0.955	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								91.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	90,529,962	9	98	264	1,322,321	1,794,592	3,116,913	3.443
2014	94,542,356	2	63	169	902,284	1,086,281	1,988,565	2.103
2015	87,562,064	2	70	163	1,184,947	1,252,359	2,437,306	2.784
2016	100,882,858	1	89	163	1,375,384	1,328,199	2,703,583	2.680
2017	107,961,023	0	65	138	1,252,246	1,152,223	2,404,469	2.227
	481,478,262	14	385	897	6,037,182	6,613,654	12,650,836	
Adjusted Loss to Payroll Ratio:					1.254	1.374	2.627	
Expected Unlimited Loss to Payroll Ratio:					1.692	1.715	3.407	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.569	1.701	3.270	
Credibility:					0.94	0.83		
Indicated Limited Loss to Payroll Ratio:					1.273	1.429	2.702	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.345	1.645	2.990	
Indicated Relativity Change:								-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								285.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	162,662,999	9	92	207	1,545,787	1,899,942	3,445,729	2.118
2014	165,673,599	4	72	208	1,015,170	1,466,263	2,481,433	1.498
2015	168,014,530	1	65	227	335,756	885,165	1,220,921	0.727
2016	187,806,825	5	84	275	1,536,131	2,887,113	4,423,244	2.355
2017	185,136,165	3	71	271	1,140,293	1,615,599	2,755,892	1.489
	869,294,119	22	384	1,188	5,573,137	8,754,082	14,327,219	
Adjusted Loss to Payroll Ratio:					0.641	1.007	1.648	
Expected Unlimited Loss to Payroll Ratio:					0.728	1.211	1.939	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.635	1.016	1.651	
Credibility:					0.83	0.85		
Indicated Limited Loss to Payroll Ratio:					0.640	1.008	1.648	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.717	1.367	2.084	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								198.9%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	99,651,848	15	89	523	2,613,167	4,554,577	7,167,744	7.193
2016	133,134,583	6	144	639	3,488,886	6,004,613	9,493,499	7.131
2017	125,419,779	2	81	599	2,320,351	3,936,287	6,256,638	4.989
	358,206,210	23	314	1,761	8,422,404	14,495,478	22,917,882	
Adjusted Loss to Payroll Ratio:					2.351	4.047	6.398	
Expected Unlimited Loss to Payroll Ratio:					2.881	4.575	7.457	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.617	4.311	6.928	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.351	4.047	6.398	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.532	4.901	7.433	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								709.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	299,106,096	8	49	150	979,798	1,638,744	2,618,542	0.875
2014	349,436,476	8	73	149	1,077,101	2,207,070	3,284,171	0.940
2015	359,877,476	5	48	127	802,184	1,662,763	2,464,947	0.685
2016	427,918,827	0	82	159	1,288,997	2,215,250	3,504,247	0.819
2017	434,681,912	1	51	156	753,658	1,733,115	2,486,773	0.572
	1,871,020,787	22	303	741	4,901,738	9,456,942	14,358,680	
Adjusted Loss to Payroll Ratio:					0.262	0.505	0.767	
Expected Unlimited Loss to Payroll Ratio:					0.315	0.594	0.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.281	0.533	0.813	
Credibility:					0.81	0.90		
Indicated Limited Loss to Payroll Ratio:					0.266	0.508	0.774	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.291	0.645	0.936	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								89.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	55,878,967	2	63	107	652,148	1,181,476	1,833,624	3.281
2014	54,684,242	5	63	138	670,541	1,756,028	2,426,569	4.437
2015	74,339,602	3	114	180	1,742,928	3,648,023	5,390,951	7.252
2016	80,711,299	3	141	241	2,412,708	4,418,187	6,830,895	8.463
2017	90,096,004	0	92	211	1,964,849	3,051,667	5,016,516	5.568
	355,710,114	13	473	877	7,443,172	14,055,381	21,498,553	
Adjusted Loss to Payroll Ratio:					2.092	3.951	6.044	
Expected Unlimited Loss to Payroll Ratio:					1.912	4.063	5.975	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.758	3.965	5.723	
Credibility:					0.87	1.00		
Indicated Limited Loss to Payroll Ratio:					2.049	3.951	6.000	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.182	4.619	6.801	
Indicated Relativity Change:								13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								648.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	4,211,294	0	10	11	42,198	493,825	536,023	12.728
2014	3,931,739	2	1	12	142,508	225,754	368,262	9.366
2015	7,139,712	0	6	11	80,549	170,094	250,643	3.511
2016	6,751,793	2	8	5	202,040	183,077	385,117	5.704
2017	7,148,579	1	4	8	189,183	547,143	736,326	10.300
	29,183,118	5	29	47	656,477	1,619,894	2,276,371	
Adjusted Loss to Payroll Ratio:					2.250	5.551	7.800	
Expected Unlimited Loss to Payroll Ratio:					3.017	7.203	10.220	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.631	6.046	8.677	
Credibility:					0.38	0.45		
Indicated Limited Loss to Payroll Ratio:					2.486	5.823	8.309	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.784	7.896	10.681	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								1019.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	79,632,444	10	65	132	1,010,698	1,236,673	2,247,371	2.822
2014	81,388,997	8	77	112	1,216,356	1,296,656	2,513,012	3.088
2015	85,299,869	4	71	150	1,708,449	1,454,823	3,163,272	3.708
2016	81,269,633	2	70	127	1,071,515	1,318,462	2,389,977	2.941
2017	82,992,845	3	73	141	2,043,830	1,899,039	3,942,869	4.751
	410,583,788	27	356	662	7,050,848	7,205,653	14,256,500	
Adjusted Loss to Payroll Ratio:					1.717	1.755	3.472	
Expected Unlimited Loss to Payroll Ratio:					1.821	2.194	4.014	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.544	1.522	3.067	
Credibility:					0.90	0.82		
Indicated Limited Loss to Payroll Ratio:					1.700	1.713	3.413	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.861	2.174	4.035	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								385.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	180,818,429	10	51	66	2,073,065	1,780,966	3,854,031	2.131
2014	159,152,014	8	45	56	1,461,387	1,371,122	2,832,509	1.780
2015	186,627,739	10	51	74	1,864,562	1,810,003	3,674,565	1.969
2016	192,874,971	7	43	73	3,027,029	1,831,458	4,858,487	2.519
2017	199,498,228	0	40	91	1,745,727	1,719,695	3,465,422	1.737
	918,971,381	35	230	360	10,171,769	8,513,244	18,685,012	
Adjusted Loss to Payroll Ratio:					1.107	0.926	2.033	
Expected Unlimited Loss to Payroll Ratio:					1.438	1.405	2.844	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.265	0.993	2.258	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.107	0.931	2.038	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.240	1.263	2.502	
Indicated Relativity Change:								-12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								238.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	1,004,482,934	42	612	1,086	21,671,922	16,770,537	38,442,459	3.827
2017	1,047,712,441	14	581	1,177	20,672,426	17,390,387	38,062,813	3.633
	2,052,195,375	56	1,193	2,263	42,344,348	34,160,923	76,505,272	
Adjusted Loss to Payroll Ratio:					2.063	1.665	3.728	
Expected Unlimited Loss to Payroll Ratio:					2.526	2.210	4.736	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.273	1.669	3.942	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.063	1.665	3.728	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.259	2.112	4.372	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								417.1%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	121,595,759	3	25	54	389,306	490,606	879,912	0.724
2014	121,400,184	3	20	42	412,741	401,855	814,596	0.671
2015	122,485,948	1	29	58	334,462	512,542	847,004	0.692
2016	117,953,155	1	28	49	429,039	484,586	913,625	0.775
2017	119,982,258	0	27	69	449,188	655,883	1,105,071	0.921
	603,417,304	8	129	272	2,014,737	2,545,473	4,560,210	
Adjusted Loss to Payroll Ratio:					0.334	0.422	0.756	
Expected Unlimited Loss to Payroll Ratio:					0.384	0.543	0.927	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.326	0.418	0.744	
Credibility:					0.57	0.56		
Indicated Limited Loss to Payroll Ratio:					0.330	0.420	0.750	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.356	0.509	0.865	
Indicated Relativity Change:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								82.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	25,497,341	3	12	45	139,320	281,046	420,366	1.649
2014	26,958,677	5	15	41	484,603	652,801	1,137,404	4.219
2015	35,638,828	1	35	88	256,570	581,792	838,362	2.352
2016	24,889,233	2	48	80	821,193	1,065,420	1,886,613	7.580
2017	31,136,784	2	46	97	1,171,561	1,887,119	3,058,680	9.823
	144,120,863	13	156	351	2,873,247	4,468,177	7,341,424	
Adjusted Loss to Payroll Ratio:					1.994	3.100	5.094	
Expected Unlimited Loss to Payroll Ratio:					1.883	2.481	4.365	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.598	1.907	3.505	
Credibility:					0.60	0.58		
Indicated Limited Loss to Payroll Ratio:					1.835	2.599	4.435	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.977	3.148	5.124	
Indicated Relativity Change:								17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								488.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	309,281	0	0	2	0	147	147	0.048
2014	291,954	0	1	0	2,797	8,897	11,694	4.005
2015	478,940	0	0	1	0	141	141	0.029
2016	433,125	0	2	0	1,751	2,240	3,991	0.921
2017	1,100,205	0	2	15	29,475	19,584	49,059	4.459
	2,613,504	0	5	18	34,023	31,009	65,032	
Adjusted Loss to Payroll Ratio:					1.302	1.187	2.488	
Expected Unlimited Loss to Payroll Ratio:					0.453	0.674	1.127	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.389	0.537	0.926	
Credibility:					0.07	0.07		
Indicated Limited Loss to Payroll Ratio:					0.453	0.582	1.035	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.482	0.681	1.163	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								110.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	382,913,316	20	300	727	6,603,551	6,705,680	13,309,231	3.476
2017	456,193,648	8	307	845	7,132,137	7,087,849	14,219,986	3.117
	839,106,963	28	607	1,572	13,735,688	13,793,528	27,529,216	
Adjusted Loss to Payroll Ratio:					1.637	1.644	3.281	
Expected Unlimited Loss to Payroll Ratio:					1.850	2.257	4.106	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.664	1.704	3.369	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.637	1.644	3.281	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.792	2.086	3.878	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								370.0%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	73,817,941	6	49	77	1,320,851	1,062,469	2,383,320	3.229
2014	81,603,160	9	55	94	2,041,863	1,476,525	3,518,388	4.312
2015	92,177,944	4	42	98	1,189,868	1,194,444	2,384,312	2.587
2016	105,866,781	0	71	115	1,158,236	1,102,109	2,260,345	2.135
2017	116,975,939	4	80	87	3,051,633	2,524,619	5,576,252	4.767
	470,441,765	23	297	471	8,762,452	7,360,164	16,122,616	
Adjusted Loss to Payroll Ratio:					1.863	1.565	3.427	
Expected Unlimited Loss to Payroll Ratio:					1.754	1.956	3.710	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.578	1.477	3.055	
Credibility:					0.93	0.83		
Indicated Limited Loss to Payroll Ratio:					1.843	1.550	3.392	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.018	1.967	3.984	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								380.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	133,047,336	4	80	121	950,329	1,340,640	2,290,969	1.722
2014	149,763,312	7	108	130	1,548,664	2,236,758	3,785,422	2.528
2015	169,835,421	6	149	145	2,465,361	2,662,786	5,128,147	3.019
2016	171,254,368	8	124	179	2,097,386	2,367,113	4,464,499	2.607
2017	186,811,148	5	102	223	2,937,044	3,296,997	6,234,041	3.337
	810,711,584	30	563	798	9,998,784	11,904,294	21,903,078	
Adjusted Loss to Payroll Ratio:					1.233	1.468	2.702	
Expected Unlimited Loss to Payroll Ratio:					1.181	1.658	2.838	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.041	1.272	2.313	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.233	1.468	2.702	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.304	1.690	2.994	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								285.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	76,806,091	1	26	86	236,049	281,281	517,330	0.674
2014	88,194,920	3	29	76	804,371	545,343	1,349,714	1.530
2015	104,138,348	6	40	80	1,380,733	1,371,518	2,752,251	2.643
2016	113,909,680	4	43	80	857,188	904,445	1,761,633	1.547
2017	137,598,507	1	50	104	1,081,061	1,902,700	2,983,761	2.168
	520,647,547	15	188	426	4,359,402	5,005,287	9,364,689	
Adjusted Loss to Payroll Ratio:					0.837	0.961	1.799	
Expected Unlimited Loss to Payroll Ratio:					0.795	0.843	1.638	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.792	0.751	1.543	
Credibility:					0.72	0.64		
Indicated Limited Loss to Payroll Ratio:					0.824	0.886	1.710	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.878	1.035	1.913	
Indicated Relativity Change:								16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								182.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	426,532,418	6	95	187	1,983,079	2,073,002	4,056,081	0.951
2015	384,242,654	11	98	242	2,877,813	3,195,643	6,073,456	1.581
2016	486,009,915	9	115	250	3,836,124	3,418,915	7,255,039	1.493
2017	516,588,113	3	119	207	2,857,886	2,619,509	5,477,395	1.060
	1,813,373,100	29	427	886	11,554,902	11,307,070	22,861,971	
Adjusted Loss to Payroll Ratio:					0.637	0.624	1.261	
Expected Unlimited Loss to Payroll Ratio:					0.677	0.851	1.529	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.642	0.745	1.386	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.637	0.624	1.261	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.698	0.791	1.489	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								142.1%

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

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	372,460,984	11	323	416	7,786,987	7,152,998	14,939,985	4.011
2017	383,325,625	3	319	397	9,492,813	7,738,741	17,231,554	4.495
	755,786,609	14	642	813	17,279,799	14,891,739	32,171,539	
Adjusted Loss to Payroll Ratio:					2.286	1.970	4.257	
Expected Unlimited Loss to Payroll Ratio:					2.366	2.378	4.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.044	1.733	3.777	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.286	1.970	4.257	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.462	2.386	4.848	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								462.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	373,342,340	22	205	217	5,317,092	5,553,604	10,870,696	2.912
2016	416,110,821	15	220	250	6,192,320	4,886,308	11,078,628	2.662
2017	469,170,056	6	251	284	9,217,018	8,403,893	17,620,911	3.756
	1,258,623,216	43	676	751	20,726,430	18,843,805	39,570,235	
Adjusted Loss to Payroll Ratio:					1.647	1.497	3.144	
Expected Unlimited Loss to Payroll Ratio:					1.517	1.547	3.064	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.463	1.421	2.885	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.647	1.497	3.144	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.774	1.813	3.587	
Indicated Relativity Change:								17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								342.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	275,886,973	23	278	308	4,425,490	4,435,761	8,861,251	3.212
2016	246,157,649	29	325	209	5,815,755	5,961,050	11,776,805	4.784
2017	215,089,833	5	163	239	4,241,715	3,966,803	8,208,518	3.816
	737,134,455	57	766	756	14,482,960	14,363,614	28,846,574	
Adjusted Loss to Payroll Ratio:					1.965	1.949	3.913	
Expected Unlimited Loss to Payroll Ratio:					2.474	2.760	5.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.137	2.012	4.149	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.965	1.949	3.913	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.116	2.360	4.476	
Indicated Relativity Change:								-14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								427.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	170,729,719	15	66	103	2,334,213	2,462,740	4,796,953	2.810
2015	211,600,000	6	95	153	3,002,339	2,570,168	5,572,507	2.634
2016	219,866,329	6	97	150	3,523,723	3,743,221	7,266,944	3.305
2017	257,458,679	7	85	127	3,198,369	2,567,134	5,765,503	2.239
	859,654,727	34	343	533	12,058,645	11,343,263	23,401,908	
Adjusted Loss to Payroll Ratio:					1.403	1.320	2.722	
Expected Unlimited Loss to Payroll Ratio:					1.701	2.142	3.842	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.575	1.753	3.328	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.403	1.320	2.722	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.571	1.789	3.360	
Indicated Relativity Change:								-12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								320.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	91,502,989	4	44	54	914,743	1,082,088	1,996,831	2.182
2014	91,585,453	5	31	38	889,283	1,159,548	2,048,831	2.237
2015	90,459,873	0	21	38	462,837	387,899	850,736	0.940
2016	85,747,718	2	23	33	1,164,779	887,512	2,052,291	2.393
2017	76,077,052	0	18	21	581,776	693,303	1,275,079	1.676
	435,373,084	11	137	184	4,013,418	4,210,352	8,223,769	
Adjusted Loss to Payroll Ratio:					0.922	0.967	1.889	
Expected Unlimited Loss to Payroll Ratio:					0.882	1.026	1.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.835	0.898	1.733	
Credibility:					0.69	0.62		
Indicated Limited Loss to Payroll Ratio:					0.895	0.941	1.836	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.980	1.194	2.174	
Indicated Relativity Change:								13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								207.4%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	15,159,084	2	15	21	461,607	254,556	716,163	4.724
2014	20,581,156	2	24	32	696,265	409,734	1,105,999	5.374
2015	22,322,599	2	34	29	1,082,355	613,752	1,696,107	7.598
2016	23,042,292	0	22	36	1,014,655	613,861	1,628,516	7.068
2017	23,561,819	1	29	26	1,549,279	1,045,850	2,595,129	11.014
	104,666,950	7	124	144	4,804,161	2,937,752	7,741,914	
Adjusted Loss to Payroll Ratio:					4.590	2.807	7.397	
Expected Unlimited Loss to Payroll Ratio:					3.639	2.261	5.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.582	1.945	5.527	
Credibility:					0.69	0.49		
Indicated Limited Loss to Payroll Ratio:					4.277	2.367	6.645	
Limit Factor:					1.077	1.211		
Indicated (Unlimited) Loss to Payroll Ratio:					4.607	2.867	7.474	
Indicated Relativity Change:								26.7%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					4.546	2.829	7.376	
Relativity to Statewide Average Loss to Payroll Ratio:								703.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	11,006,165	0	8	14	112,374	163,513	275,887	2.507
2014	12,283,865	0	10	16	303,107	297,641	600,748	4.891
2015	12,831,167	1	10	14	352,385	704,881	1,057,266	8.240
2016	14,975,513	0	11	19	134,303	195,299	329,602	2.201
2017	16,402,135	0	8	8	268,346	211,660	480,006	2.926
	67,498,845	1	47	71	1,170,514	1,572,995	2,743,509	
Adjusted Loss to Payroll Ratio:					1.734	2.330	4.065	
Expected Unlimited Loss to Payroll Ratio:					2.629	3.156	5.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.411	2.471	4.882	
Credibility:					0.50	0.44		
Indicated Limited Loss to Payroll Ratio:					2.073	2.409	4.482	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.344	3.416	5.760	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								549.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	1,202,072,694	8	349	312	4,984,776	5,798,021	10,782,797	0.897
2017	1,253,539,592	8	324	369	6,252,067	6,720,065	12,972,132	1.035
	2,455,612,285	16	673	681	11,236,843	12,518,085	23,754,929	
Adjusted Loss to Payroll Ratio:					0.458	0.510	0.967	
Expected Unlimited Loss to Payroll Ratio:					0.489	0.563	1.052	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.428	0.425	0.853	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.458	0.510	0.967	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.487	0.596	1.083	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								103.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	4,647,550,317	58	724	1,629	26,829,854	20,942,219	47,772,073	1.028
2017	5,115,894,434	28	716	1,506	21,413,973	18,943,927	40,357,900	0.789
	9,763,444,751	86	1,440	3,135	48,243,827	39,886,146	88,129,973	
Adjusted Loss to Payroll Ratio:					0.494	0.409	0.903	
Expected Unlimited Loss to Payroll Ratio:					0.522	0.442	0.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.530	0.410	0.940	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.494	0.409	0.903	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.526	0.478	1.004	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								95.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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	127,457,147	15	59	111	1,573,378	2,282,230	3,855,608	3.025
2014	141,539,832	4	56	122	719,378	1,054,737	1,774,115	1.253
2015	147,601,283	5	43	138	721,970	1,036,220	1,758,190	1.191
2016	150,046,879	4	42	130	728,896	1,077,434	1,806,330	1.204
2017	152,953,578	0	56	149	955,015	1,155,857	2,110,872	1.380
	719,598,719	28	256	650	4,698,637	6,606,477	11,305,115	
Adjusted Loss to Payroll Ratio:					0.653	0.918	1.571	
Expected Unlimited Loss to Payroll Ratio:					0.771	1.266	2.037	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.654	0.879	1.533	
Credibility:					0.80	0.83		
Indicated Limited Loss to Payroll Ratio:					0.653	0.911	1.565	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.715	1.157	1.872	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								178.6%