

# Classification and Rating Committee

## Meeting Agenda

Date	Time	Location	Staff Contact
February 2, 2021	9:30 AM	Webinar Teleconference	Brenda Keys
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Released: January 21, 2021

To Members of the Classification and Rating Committee, WCIRB Members and All Interested Parties:

Due to the COVID-19 pandemic, this meeting is being held by webinar teleconference. **This meeting is Open to the Public.**

Please register at <https://attendee.gotowebinar.com/register/5983906629167760909>

### I. Approval of Minutes

Meeting held October 13, 2020

### II. Unfinished Business

### III. New Business

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### IV. Matters Arising at Time of Meeting

### V. Next Meeting Date: May 18, 2021 (tentative)

### VI. Adjournment

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### **Item III-A**

#### **Reporting of COVID-19 Premium Charges**

In the California Insurance Commissioner's Decision and Order on the WCIRB's January 1, 2021 Pure Premium Rate Filing, the Commissioner did not include a provision for COVID-19 claims in the approved 2021 advisory pure premium rates and noted that insurers "shall submit any rate component and/or rating plan that includes an adjustment for COVID-19; the filed rates and rating plans in 2021 shall reflect the expected cost of COVID-19 claims on the policies to which they apply and be clearly identified in the rate filings submitted to the Department." The CDI also directed the WCIRB to collect "data of aggregate premium charged for any rate component and/or rating plan that includes an adjustment for COVID-19."

To comply with the Insurance Commissioner's directive, the WCIRB is proposing changes to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) to require insurers to utilize new statistical code 1200, *COVID-19 premium charges not included in insurer's filed rates*, to report such charges when applicable.

Specifically, WCIRB staff is recommending amendments to Part 4, Section IV, *Exposure Information*, Rule 1, *Classification Code*, and Rule 5, *Premium Amount*, to require that COVID-19 premium charges applied as part of a filed rating plan but not included in an insurer's filed rates be reported using statistical code 1200, *COVID-19 premium charges not included in insurer's filed rates*, when applicable. Staff is also recommending that Part 4, Section II, Rule 2, *Final Premium*, be amended to clarify that any COVID-19 premium charges be included in the reported Final Premium.

The WCIRB recommends that these amendments be included in the September 1, 2021 Regulatory Filing to be effective with respect to unit statistical report data for policies incepting on or after January 1, 2021 with a required date of reporting on or after September 1, 2022.

### Recommendation

Amend Part 4, Section II, *Definitions*, Rule 12, *Final Premium*, to clarify in the example that premium charges related to Coronavirus 2019 (COVID-19) are included in the reported Final Premium for policies incepting on or after January 1, 2021 with a required date of reporting on or after September 1, 2022.

### PROPOSED

#### 12. Final Premium(s)

Reported in the "Standard Premium Total" field on the unit statistical report, this is the total premium charged to the policyholder, EXCEPT that it does not include the following:

- a. Reinsurance assumed,
- b. Adjustment for reinsurance ceded,
- c. Retrospective rating adjustments,
- d. Policyholder dividends,
- e. Application of deductible credits,
- f. Premium charges arising from the Terrorism Risk Insurance Program established by the Terrorism Risk Insurance Act of 2002, and any amendments thereof,
- g. The costs incurred by the insurer in unsuccessfully attempting to perform a payroll audit that are reimbursable pursuant to Insurance Code Section 11760.1, and
- h. Policy assessments, including but not limited to California Insurance Guarantee Association (CIGA) assessments, California Workers' Compensation Revolving Fund assessments, California workers' compensation fraud surcharges, Uninsured Employers Benefits Trust Fund assessments, Occupational Safety and Health Fund assessments, Labor Enforcement and Compliance Fund assessments, and Subsequent Injuries Benefits Trust Fund assessments.

The following hypothetical examples illustrate how final premiums on two large policies are to be determined (assuming, for simplicity, that retrospective rating adjustments and policyholder dividends do not apply to these two policies, but a charge arising from the Terrorism Risk Insurance Program, and any amendments thereof, does apply):

		Example One	Example Two
(1)	Subject Premium (Based on exposure and insurer's rates)	\$5,000	\$200,000
(2)	Experience Rating Credit	—	20,000
(3)	Experience Rating Debit	—	—
(4)	Deductible Credit	—	50,000
(5)	Premium Discount	—	10,000
(6)	Expense Constant	50	—
(7)	Other Credit Adjustments*	100	2,000
(8)	Other Debit Adjustments**	75	3,000
(9)	Charge for the Terrorism Risk Insurance Program and any amendments thereof	40	1,500

(10)	Actual Premium Charged [ (1) + (3) + (6) + (8) + (9) ] – [ (2) + (4) + (5) + (7) ]	5,065	122,500
(11)	<b>Final Premium to be Reported</b> [ (1) + (3) + (6) + (8) ] – [ (2) + (5) + (7) ], or simply (10) + (4) – (9)	\$5,025	\$171,000

\* schedule rating credits, merit rating credits, Insolvent Insurer Rating Adjustment Factor credits, etc., if applicable.

\*\* schedule rating debits, surcharge for waiver of subrogation, surcharge for Coverage B increased limits, surcharge for policyholder audits authorized by Insurance Code Section 11665, additional premium estimated pursuant to Insurance Code Section 11760.1, Insolvent Insurer Rating Adjustment Factor debits, premium charges not included in insurer's filed rates related to Coronavirus 2019 (COVID-19), etc., if applicable.

\* \* \* \* \*

## Recommendation

Amend Part 4, Section IV, *Exposure Information*, Rule 1, *Classification Code*, and Rule 5, *Premium Amount*, to require that any premium charges not included in insurer's filed rates related to Coronavirus 2019 (COVID-19) be reported using statistical code 1200, *COVID-19 premium charges not included in insurer's filed rates*, for policies incepting on or after January 1, 2021 with a required date of reporting on or after September 1, 2022.

## PROPOSED

### 1. Classification Code

Report the appropriate 4-digit California standard classification code. Report code 0012 for payments excluded from remuneration pursuant to Part 3, *Standard Classification System*, Section III, *General Classification Procedures*, Rule 7, *Coronavirus Disease 2019 (COVID-19)*, subrule b. All records containing "Exposure Amount" must be assigned to a standard classification code developed in accordance with the provisions of this Plan or code 0012.

Also, report statistical code 9740, *Catastrophe Provisions for Terrorism*, or 1200, *COVID-19 premium charges not included in insurer's filed rates*, if applicable. Other statistical codes need not be reported. (See the definition of "Statistical Code" as applicable to this Plan.)

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### 5. Premium Amount

Report the premium amount for statistical code 9740, *Catastrophe Provisions for Terrorism*, and for statistical code 1200, *COVID-19 premium charges not included in insurer's filed rates*, if applicable. (Note that the premium amount for statistical code 9740 is not to be included in the "Final Premium Total (Standard Premium Total)" amount in Section VI, *Unit Total Record Data*. See definition of "Final Premium(s)" in Section II, *Definitions*.) The premium amounts for standard classification codes and other statistical codes need not be reported.

\* \* \* \* \*

### **Item III-B**

#### **Withdrawal of Classification Enhancements to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995***

The WCIRB continually reviews the standard classifications contained in the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* to ensure that the intended application of each classification is comprehensive and clear.

At the Classification and Rating Committee meeting on October 13, 2020, the Committee reviewed proposed revisions to several classifications, and the Committee recommended that the proposed changes be included in the September 1, 2021 Regulatory Filing.

After further consideration, WCIRB staff is withdrawing the proposed clarifying changes to Classification 6504, *Food Products Mfg. or Processing*, regarding the manufacture of packaged meals and the cross-reference to Classification 9079, *Restaurants or Taverns*. WCIRB staff will be conducting further review of these proposed changes and potentially revising them to ensure that the proposed language regarding the manufacture of packaged meals is sufficiently clear and descriptive of the operations assigned to this classification and distinguishable from operations assigned to restaurants. The previously approved change to remove the manufacture of milk powder is not being withdrawn and will be included in the September 1, 2021 Regulatory Filing.

### Recommendation

Amend Classification 6504, *Food Products Mfg. or Processing*, which is part of the *Food Packaging and Processing* Industry Group, to withdraw the proposed clarifying changes regarding the manufacture of packaged meals and the cross-reference to Classification 9079, *Restaurants or Taverns*, which are highlighted in grey.

## PROPOSED

### FOOD PACKAGING AND PROCESSING

#### FOOD PRODUCTS MFG. OR PROCESSING – N.O.C.

6504

This classification applies to the manufacture of food products that are not described by another *Food Packaging and Processing* Industry Group classification, including but not limited to candy, chocolate, cocoa, condiments, sauces, seasoning, barbecue sauce, breakfast cereals, energy and nutrition bars, food extracts, flavored cooking oil (not oil extraction or refining), food coloring, glucose, milk powder, frozen pizza, unbaked dough and pies, salad dressing, potato, fruit and pasta salads, bean cakes, bouillon cubes, burritos and enchiladas, pudding, edible cake decoration, food grade starch, syrup, tofu, yeast, chewing gum and fish food. This classification also includes but is not limited to coconut shredding; coffee bean cleaning, roasting or grinding; bean sorting; tea blending or packaging; flour mixing, sifting or packaging; baking powder mixing; spice milling; cake mix (dry ingredients) blending; flavored cooking oil processing; gelatin mixing, blending or grinding; honey processing; ~~and egg dehydrating or freezing; and the manufacture of packaged meals~~. This classification includes incidental packaging in containers, including but not limited to bottles, boxes, plastic containers and metal or paper cans.

Nut processing, including but not limited to hulling, shelling, cleaning, drying, sorting, roasting, flavoring, grinding and packaging, or the manufacture of peanut butter or other nut butters shall be classified as 0096, *Nut Hulling, Shelling or Processing*.

The production or packaging of vitamins or dietary supplements shall be classified as 4831, *Vitamin or Dietary Supplement Mfg.*

~~Restaurants engaged in the preparation and serving of hot and cold food for consumption on or away from the premises shall be classified as 9079(1), *Restaurants or Taverns*.~~

\* \* \* \* \*

### **Item III-C**

#### **Revised 2021 Schedule of Meetings**

Following the Classification and Rating Committee's October 13, 2020 meeting, the date of the May 2021 committee meeting was changed. Below is the updated 2021 Committee meeting schedule.

<b>Day of Week</b>	<b>Date &amp; Time</b>	<b>Content</b>
Tuesday	February 2, 2021 at 9:30 AM	Review classification relativities for September 1, 2021 Regulatory Filing
Tuesday	May 18, 2021 at 9:30 AM	Review September 1, 2022 Regulatory Filing matters
Wednesday	September 22, 2021 at 9:30 AM	Review September 1, 2022 Regulatory Filing matters
Tuesday	October 26, 2021 at 9:30 AM	Review September 1, 2022 Regulatory Filing matters

**Additional dates to note:**

Tuesday	March 11, 2021	Annual Meeting of the Membership
Thursday	September 23, 2021 (tentative)	Annual WCIRB Conference



## **Item III-D**

### **Classification Relativities**

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

The loss and exposure data underlying the September 1, 2021 classification relativity review sheets reflects experience occurring prior to the emergence of the COVID-19 pandemic. As a result, no adjustment for COVID-19 is reflected in these relativities which form the basis of the experience rating values to be proposed in the September 1, 2021 Regulatory Filing. Potential adjustments to September 1, 2021 advisory pure premium rates for COVID-19 impacts by classification will be reviewed as part of the consideration of the WCIRB's September 1, 2021 Pure Premium Rate Filing to be submitted in April 2021.

The preliminary September 1, 2021 classification relativities have been computed as follows:

#### **Derivation of Rates Based on Classification Relativity Review Sheets**

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

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

#### **Expected Loss to Payroll Ratios**

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

Line 1 of Exhibit 1 shows the January 1, 2021 selected (unlimited) loss to payroll ratios for Classification 4496,<sup>1</sup> expressed as losses per \$100 of payroll, separately for indemnity and medical as reflected in the WCIRB's January 1, 2021 Regulatory Filing. These ratios that are shown on line 1 do not reflect the impact of the average January 1, 2021 advisory pure premium rate level change on losses. The

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

adjustment to reflect this impact is shown on line 2 of Exhibit 1. Inasmuch as the classification relativity analysis is based on loss amounts (excluding loss adjustment expenses), the effects shown on line 2 of Exhibit 1 reflect only the loss components of the approved January 1, 2021 advisory pure premium rate change. Line 3 of Exhibit 1 shows the expected unlimited loss to payroll ratio underlying the January 1, 2021 relativity for Classification 4496, adjusted for the impact of the January 1, 2021 pure premium rate changes on losses. (To obtain the January 1, 2021 advisory pure premium rate for the classification, the expected unlimited loss to payroll ratio is multiplied by the January 1, 2021 loss adjustment expense provision of 1.349 and the January 1, 2021 experience rating off-balance correction factor of 1.019.)

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

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

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

The computation of the indemnity and medical limit factors for each classification (shown on line 6 of Exhibit 1 for Classification 4496) reflects the expected percentage of losses in excess of the current loss limitation of \$500,000 for the applicable retrospective rating hazard group (RHG) for that classification. The limit factor is based on the experience underlying the total incurred loss elimination ratios included in the *California Loss Elimination Ratios and Retro Hazard Groups* based on the average level for January 1, 2021 to August 31, 2021 policies.<sup>2</sup> The classifications assigned to each of the RHGs for the purposes of this adjustment are shown in Exhibit 8.3.

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

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<sup>2</sup> The limit factors were published in Section C, Appendix C, Exhibit 8.1 of the WCIRB's January 1, 2021 Regulatory Filing.

### Adjusted Loss to Payroll Ratios

The payroll and claim information from the latest available statistical summary for each classification is shown on the classification relativity review sheet for that classification. For the September 1, 2021 classification relativities, each “policy year” referenced herein and shown in Exhibits 1 through 8 and the classification relativity review sheet for each classification represents data from policies incepting October 1 of the prior year through September 30 of the year. (For example, “policy year” 2018 reflects data from policies incepting October 1, 2017 through September 30, 2018.)

For illustrative purposes, Exhibit 3 shows the preliminary September 1, 2021 classification relativity review sheet for Classification 4496, *Plastics – fabricated products mfg.* The payroll amount shown for each policy year is the total payroll reported for Classification 4496 on all policies providing California workers’ compensation coverage. For informational purposes, the number of reported serious (major permanent partial disability, permanent total disability, and death), non-serious (temporary-only and minor permanent partial disability), and medical-only claims are shown separately. In addition, incurred indemnity, incurred medical, and total incurred loss amounts are also shown for each policy year. (The payroll and loss experience of a number of insurers that were in liquidation by January 1, 2021 has not been reported to the WCIRB and is, therefore, not included in this analysis.) To facilitate a consistent comparison of losses to payroll across classifications, the following adjustments have been made to the reported payroll and incurred loss amounts:

1. Changes in Average Wage Levels. The payroll reported for each policy year reflects the wages earned during that year. In 2016, the WCIRB studied the impacts of wage level changes by industry and noted that changes in wage levels can differ significantly across classification, particularly during periods of minimum wage increases.<sup>3</sup> If no adjustment for these differences is made, the loss to payroll ratios underlying the classification relativities may be distorted as, in effect, a statewide level of wage inflation would be assumed for each classification. The factors used to adjust each policy year’s payroll amount to the average level for September 1, 2021 to August 31, 2022 policies is shown by classification in Exhibits 4.1 through 4.9. These factors are based on information obtained from the American Community Survey (ACS), the Occupational Employment Statistics survey, and employer geographical information from the Dun and Bradstreet Hoovers database, and reflect projected wage inflation as well as the impact of changes in minimum wage ordinances on insured wages.<sup>4</sup> The factors shown in Exhibits 4.1 through 4.9 for each policy year and classification represent the projected wage level changes for the classification through the September 1, 2021 to August 31, 2022 policy period level relative to the projected change for all classifications combined.
2. Loss Development. Reported incurred loss amounts are adjusted to an estimated ultimate value for indemnity and medical losses. Indemnity and medical loss development factors to tenth report level were computed based on specific loss development groupings. These groupings were developed by the WCIRB to enhance the accuracy of the loss development component of the classification relativity analysis.<sup>5</sup> The indemnity and medical loss development groupings to which a specific classification is assigned are shown at the top of the classification relativity review sheet for that classification. The average of the two most recent calendar years’ age-to-age development factors based on the combined reported USRP experience of classifications assigned to each loss development grouping was used to project age-to-age development for the grouping. In addition, losses were developed from tenth report level to an estimated ultimate value by indemnity and medical component based on statewide incurred loss development factors.<sup>6</sup> The development factors for each loss development grouping and the factors used to develop losses from tenth report level to ultimate are shown in Exhibits 5.1 and 5.2 for indemnity and medical, respectively. The classifications assigned to each of the indemnity and medical loss development groupings are shown in Exhibits 5.3 and 5.4, respectively.

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

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

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

<sup>6</sup> These factors are based on Exhibits 2.1 and 2.2 of Section B of the WCIRB’s January 1, 2021 Pure Premium Rate Filing.

3. Adjustment to Current Benefit Level. The losses reported for each policy year reflect the benefit levels in effect during that year. Consequently, to ensure consistent valuation across classifications, each year's losses are adjusted to the current level of statutory benefits. The benefit level adjustment factors for each policy year, injury type, and classification are shown in Exhibits 6.1 through 6.45. These factors reflect the impact of statutory and regulatory changes on benefit costs from the time that the losses on those policies were incurred until the September 1, 2021 to August 31, 2022 policy period for the classifications' NAICS Sector grouping. These factors also reflect the estimated relative impact of wage inflation on indemnity benefit levels by classification based on the WCIRB's 2016 study of wage level changes by industry discussed above.
4. Adjustment to Earlier Years. Classifications may use two, three, four, or five years of actual experience in computing relativities. In order to ensure that a particular classification's relativity is not impacted by whether a particular year of experience was or was not used, an adjustment is made to the losses reported on the years used in the calculation. Specifically, Exhibits 7.1 and 7.2 show the factor for each policy year, NAICS Sector grouping, and loss component. The factors represent the ratio of the average dollars of loss per \$100 of payroll for that NAICS Sector grouping and loss component for the two most recent policy years of experience (2017 and 2018) to the comparable loss per \$100 of payroll for each of the 2014 through 2018 policy years.
5. Limitation of Large Losses. The presence of an atypically large claim can significantly distort the relativity computation for a particular classification. Similarly, because a classification has not experienced a very large claim during the two-, three-, four-, or five-year period used in that classification's relativity computation does not mean it will not experience one in the future. Therefore, actual claims are limited to a targeted dollar amount for all classifications. Specifically, once adjustments to losses have been made as described above, an individual loss limitation of \$500,000 is applied to the cost of individual claims.<sup>7</sup>
6. Adjustment to Overall Average Level of Experience. Even after the aforementioned adjustments, the actual losses reflected in the calculation are not necessarily consistent with the overall level of losses underlying the current advisory pure premium rates. For example, losses are adjusted to a current benefit level but have not been adjusted for other loss cost trends. To address this, an additional adjustment factor is applied to losses so that the average relativity over all classifications balances to the average relativity underlying the current advisory pure premium rates. This adjustment is applied separately to indemnity and medical losses. For the September 1, 2021 classification relativities, a factor of 0.895 is applied to indemnity losses so that the average indemnity relativity over all classifications balances to the average indemnity relativity underlying the approved January 1, 2021 advisory pure premium rates. A factor of 0.917 is applied to medical losses so that the average medical relativity over all classifications balances to the average medical relativity underlying the approved January 1, 2021 advisory pure premium rates.

In summary, the reported unadjusted payroll and losses for a particular classification are modified by (a) the projected annual changes in wage levels for the classification relative to the projected statewide average annual changes in wage levels (Exhibit 4), (b) the specified indemnity and medical loss development factors for the appropriate report level and for the indemnity and medical loss development groupings to which the classification is assigned (Exhibit 5), (c) the appropriate benefit level adjustment factor (Exhibit 6), (d) the appropriate factor to adjust for the use of earlier years of experience (Exhibit 7), and (e) the adjustment to the overall average level of experience. For example, to calculate the payroll shown in Exhibit 3 for policy year 2015 for Classification 4496,<sup>8</sup> reported unadjusted payroll is multiplied by a factor of 1.020 to reflect the projected relative wage level change from policy year 2015 to the September 1, 2021 to August 31, 2022 period for this classification (Exhibit 4.4). To calculate the medical

<sup>7</sup> In two special cases, the limitation was applied to a group of claims rather than on an individual claim basis. For Classifications 2362 and 2402, an anomalously large number of post-termination claims were filed for a single employer within these classifications. These claims were treated as a single claim within the classification when applying the individual loss limitation. The indicated relativity changes for Classifications 2362 and 2402 without this adjustment are 19.8% and 19.5%, respectively.

<sup>8</sup> As discussed above, "policy year" 2015 includes data from October 1, 2014 to September 30, 2015 policies.

losses shown in Exhibit 3 for policy year 2015 for Classification 4496, the reported unadjusted medical losses for this classification are multiplied by (a) the development factor of 1.127 for fourth report level medical losses for medical loss development group 3 (Exhibit 5.2), (b) a benefit adjustment factor of 0.959 for policy year 2015 (Exhibit 6.13), (c) a factor of 0.875 to adjust policy year 2015 NAICS Sector 31 medical losses to the level of the 2017 and 2018 experience (Exhibit 7.2), and (d) the overall medical adjustment factor of 0.917. Individual losses, once adjusted on this basis, are then limited to be no more than \$500,000.

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

Effective January 1, 2020, annual payroll limitations are applied to employees in five additional classifications, including 7607, *Video Post-Production/Audio Post-Production*, 8743, *Mortgage Brokers*, 8803, *Auditing, Accounting or Management Consulting Services*, 8820, *Law Firms*, and 8859, *Computer Programming or Software Development/Internet or Web-Based Application Development or Operation*. In order to reflect the new payroll limitation in the proposed advisory pure premium rate for these classifications, the reported payroll for these classifications is adjusted to a limited basis in the classification relativities analysis. The factors used to adjust the payroll for these classifications are consistent with those reflected in the January 1, 2021 Regulatory Filing and are based on a review of ACS data that includes information on annual wages by industry and occupation. The factors estimated for each classification are shown in Table 1. These factors are applied to the adjusted payroll amounts and expected loss to payroll ratios for the classification in order to compute its September 1, 2021 classification relativity on a limited payroll basis.<sup>9</sup>

**Table 1 – Adjustments for Payroll Limitations**

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

At least two years of experience are used for each classification to determine the adjusted loss to payroll ratio. For smaller classifications, three, four, or five years of experience are used, depending on the amount of expected losses needed to meet the full credibility requirement (see discussion of selected loss to payroll ratios below). For classifications with two, three, four, or five years of experience, adjusted loss to payroll ratios are derived by dividing the total losses, adjusted as described above, for the experience period by the total adjusted payroll (in hundreds) for the same period.<sup>10</sup>

### **Selected Loss to Payroll Ratios**

For classifications that are not fully credible (credibility of less than 1.00), the “indicated” limited loss to payroll ratio, which is the basis of the selected loss to payroll ratio, is a weighted average of the adjusted loss to payroll ratio and the expected limited loss to payroll ratio adjusted for NAICS Sector differential, computed as discussed above. The credibility assigned to a particular classification’s policy year experience is based on expected limited losses. The expected limited losses are calculated by multiplying the payroll for the experience period (two, three, four, or five years) by the expected limited loss to payroll ratio (line 3 of Exhibit 1 divided by line 6 of Exhibit 1 in the illustrative example for Classification 4496). These expected limited losses are then compared to the full credibility standard to determine the credibilities assigned to each classification’s indemnity and medical loss components. The standard to be

<sup>9</sup> See Item AC18-06-03 of the June 14, 2019 WCIRB Actuarial Committee Agenda for more information.

<sup>10</sup> For Classification 8631, *Racing Stables – all other employees*, the basis of exposure was changed in 2016 from payroll to per occupied stall per day. Inasmuch as policy year 2015 and prior experience was reported under the payroll basis of exposure, only the policy year 2016 through 2018 data was used to compute the relativity for Classification 8631.

used for 100% credibility corresponds to 400 indemnity claims multiplied by the average adjusted indemnity cost per claim and 1,365 medical claims multiplied by the average adjusted medical cost per claim. For the September 1, 2021 classification relativities, these full credibility standards are equal to \$9,305,395 for the indemnity component and \$11,273,018 for the medical component.

If the expected losses generated by five policy years of experience are not sufficient to meet the full credibility standard, partial credibilities are utilized. Partial credibilities are determined as the two-fifths power of the ratio of a classification's expected losses by loss component to the full credibility standard. For Classification 4496, five-year expected losses resulted in 98% credibility for the indemnity component and 97% credibility for the medical component. These credibilities are shown for each classification on the preliminary classification relativity review sheets and in Exhibit 3 for Classification 4496.

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

For Classification 4496, as shown in Exhibit 3, the indicated limited loss to payroll ratio of 1.813 for the medical component is calculated by combining 97% of 1.811 and 3% of 1.881 (the medical component of the expected limited loss to payroll ratio adjusted for NAICS Sector differential, shown on line 7 of Exhibit 1 and in Exhibit 3). The indemnity component of the indicated limited loss to payroll ratio of 1.636 is calculated in an analogous way with 98% as the indicated indemnity credibility for Classification 4496.

Both actual and expected losses have been adjusted to a limited loss basis. To adjust losses to an unlimited basis, the loss limit factor is applied to the indicated limited loss to payroll ratio to produce the "selected" (unlimited) loss to payroll ratio, which is the basis of the pure premium rate and the expected loss rate for the classification. The indemnity and medical loss limit factors by RHG are based on the loss elimination ratios published in the WCIRB's *California Loss Elimination Ratios and Retro Hazard Groups* that underlie the advisory *California Retrospective Rating Plan*. Exhibit 8.1 provides the September 1, 2021 limit factors by RHG to account for claims in excess of the loss limit threshold (\$500,000). These factors are developed from the database underlying the computation of loss elimination ratios, adjusted to a September 1, 2021 to August 31, 2022 policy period level, which are shown in Exhibit 8.2. The classifications assigned by the WCIRB to each of the retrospective rating hazard groups are shown in Exhibit 8.3. For Classification 4496, the limit factors used to adjust the indicated limited loss to payroll ratios to an unlimited basis are 1.078 for indemnity and 1.213 for medical, based on RHG 3, to which Classification 4496 is assigned.

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

In the WCIRB's 2019 study of the hardware store industry,<sup>11</sup> the Classification & Rating and Governing Committees approved "combining Classification 8110, *Stores – welding supplies – wholesale or retail*, with Classification 8010 for ratemaking purposes and limiting the increase in its relativity to 25% per year. Once the classification relativities for Classifications 8110 and 8010 are better aligned, eliminate Classification 8110 and assign the constituents to Classification 8010." While in the past two regulatory filings the relativity for the combined experience of Classifications 8110 and 8010 was more than 25% above the expected loss to payroll ratio of Classification 8110, that is no longer the case with the

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<sup>11</sup> See *Report on the Hardware Stores and Dealers Study*, WCIRB, May 2019.

indicated September 1, 2021 relativities. As a result, staff is recommending the elimination of Classification 8110 to be effective September 1, 2021. Exhibit 10 includes staff's proposed USRP changes intended to facilitate the elimination of Classification 8110.

For informational purposes, each classification relativity review sheet also provides the indicated relativity change (prior to application of the 25% restriction where applicable). This is determined by comparing the selected or indicated (unlimited) loss to payroll ratio to the expected unlimited loss to payroll ratio. Also, for informational purposes, the last line of each classification's relativity review sheet shows the relativity of the selected loss to payroll ratio for the particular classification to the statewide average for all classifications. The statewide average loss to payroll ratio for the September 1, 2021 classification relativities is 1.071 (with the indemnity component of the ratio at 0.496 and the medical component at 0.575).

## Derivation of Expected Limited Loss to Payroll Ratio

Classification 4496 - PLASTICS – FABRICATED PRODUCTS MFG

	Indemnity	Medical	Total
1. Selected (Unlimited) Loss to Payroll Ratio January 1, 2021	1.797	2.463	4.260
2. Adjustment to Reflect Distribution of Losses in January 1, 2021 Pure Premium Rates	0.996	0.954	
3. Expected Unlimited Loss to Payroll Ratio (1) x (2)	1.790	2.350	4.140
4. Adjustment for NAICS Sector Differential (for NAICS Sector 31)	0.984	0.970	
5. Expected Unlimited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (3) x (4)	1.762	2.278	4.040
6. Limit Factor - January 1, 2021 (for RHG 3)	1.077	1.211	
7. Expected Limited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (5) / (6)	1.636	1.881	3.517



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

<u>NAICS Sector(s)</u>	<u>Sector Name(s)</u>	<u>Indemnity</u>	<u>Medical</u>
11 & 21	Agriculture & Mining	0.988	1.013
22 & 23	Utilities & Construction	1.088	1.105
31	Manufacturing	0.984	0.970
42	Wholesale	0.997	1.011
44	Retail	0.963	0.989
48	Transportation & Warehousing	1.022	1.024
51	Information	1.081	1.041
52	Finance & Insurance	0.946	0.956
53	Real Estate	0.987	0.948
54	Professional Services	1.002	0.968
56	Administrative	0.985	0.972
61	Education	0.985	0.993
62	Health	0.930	0.918
71	Arts & Entertainment	1.011	1.065
72	Hospitality	0.943	0.933
81	Other	0.964	0.925
8742	Outside Sales	1.063	1.161
8810 & 92	Clerical & Public Admin	1.016	1.023

**Note:**

These factors represent the ratio of actual to expected 2017 and 2018 policy year losses.

## NAICS Sectors Classification Assignments

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

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

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

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

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

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

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

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

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

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

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

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

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

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

NAICS Sector 61 (Education) Classifications			
8868	8870	8875	9101

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

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

NAICS Sector 72 (Hospitality) Classifications			
8078	9048	9050	9079

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

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

NAICS Sector 8742 (Outside Sales) Classifications			
8742			

NAICS Sector 8810 (Clerical) Classifications			
8810	8871		

CLASSIFICATION RELATIVITY REVIEW SHEET

Effective January 1, 2021 (Proposed)

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	83,244,343	11	62	109	1,554,852	1,846,375	3,401,227	4.086
2015	97,926,068	5	81	143	1,523,563	1,552,974	3,076,537	3.142
2016	111,635,777	5	75	140	1,798,651	2,097,080	3,895,731	3.490
2017	121,355,549	3	83	133	1,988,468	2,372,840	4,361,307	3.594
2018	120,343,219	0	74	153	1,456,827	1,808,899	3,265,725	2.714
	534,504,957	24	375	678	8,322,360	9,678,167	18,000,527	
Adjusted Loss to Payroll Ratio:					1.557	1.811	3.368	
Expected Unlimited Loss to Payroll Ratio:					1.790	2.350	4.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.636	1.881	3.517	
Credibility:					0.98	0.97		
Indicated Limited Loss to Payroll Ratio:					1.559	1.813	3.371	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.680</b>	<b>2.198</b>	<b>3.878</b>	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								379.2%

Factor to Adjust Payroll to September 1, 2021 Wage Level <sup>[1]</sup>

Classification Code	Adjustment Factor by Policy Year				
	2014	2015	2016	2017	2018
0005	1.060	1.046	1.031	1.019	1.008
0016	1.163	1.118	1.073	1.056	1.041
0034	1.008	1.006	1.001	0.998	0.998
0035	1.026	1.023	1.021	1.013	1.001
0036	1.089	1.075	1.048	1.031	1.016
0038	1.109	1.086	1.058	1.043	1.028
0040	1.132	1.096	1.061	1.045	1.032
0041	1.121	1.091	1.059	1.043	1.028
0042	1.143	1.118	1.085	1.049	1.025
0044	1.128	1.091	1.055	1.043	1.033
0045	1.141	1.103	1.064	1.048	1.035
0050	1.143	1.106	1.067	1.049	1.034
0079	1.140	1.104	1.065	1.048	1.034
0096	1.138	1.104	1.067	1.048	1.033
0106	1.164	1.134	1.096	1.056	1.029
0171	1.151	1.112	1.078	1.066	1.051
0172	1.162	1.117	1.074	1.056	1.041
0251	1.002	0.996	0.988	0.989	0.991
0400	1.081	1.068	1.049	1.029	1.015
0401	1.196	1.139	1.086	1.067	1.051
1122	0.973	0.970	0.966	0.964	0.979
1123	1.018	1.025	1.019	1.000	0.992
1124	0.957	0.953	0.949	0.945	0.969
1320	0.976	0.981	0.987	0.986	0.987
1322	0.968	0.969	0.975	0.978	0.982
1330	0.990	1.002	0.998	0.985	0.981
1438	0.982	0.990	0.989	0.985	0.985
1452	0.975	0.975	0.978	0.977	0.982
1463	1.016	1.012	1.003	0.992	0.991
1624	1.014	1.011	1.004	0.995	0.992
1699	1.025	1.023	1.016	1.002	0.993
1701	1.028	1.028	1.020	1.004	0.994
1710	1.006	1.006	0.998	0.986	0.987
1741	1.005	1.005	0.999	0.990	0.990
1803	1.026	1.024	1.018	1.005	0.995
1925	1.011	1.012	1.001	0.992	0.989
2002	1.078	1.070	1.054	1.032	1.013
2003	1.079	1.067	1.053	1.035	1.016
2014	1.096	1.077	1.053	1.034	1.021
2030	1.059	1.056	1.041	1.019	1.003
2063	1.055	1.050	1.036	1.015	1.002
2081	1.067	1.063	1.043	1.017	0.999
2095	1.067	1.063	1.043	1.018	1.000
2102	1.110	1.088	1.063	1.044	1.027
2107	1.153	1.112	1.071	1.054	1.038
2108	1.161	1.118	1.075	1.057	1.041
2109	1.150	1.112	1.074	1.054	1.037
2111	1.080	1.072	1.055	1.034	1.015
2113	1.075	1.071	1.049	1.020	1.000
2116	1.081	1.067	1.050	1.033	1.017
2117	1.075	1.067	1.050	1.029	1.013
2121	1.048	1.030	1.020	1.017	1.011
2123	1.173	1.125	1.079	1.060	1.044
2142	1.081	1.064	1.043	1.029	1.016
2163	1.055	1.048	1.034	1.017	1.005
2211	1.073	1.063	1.046	1.030	1.014

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

Factor to Adjust Payroll to September 1, 2021 Wage Level [1]

Classification	Adjustment Factor by Policy Year				
	2014	2015	2016	2017	2018
Code					
2222	1.044	1.043	1.039	1.030	1.015
2362	1.065	1.061	1.054	1.035	1.010
2402	1.104	1.088	1.066	1.045	1.023
2413	1.004	1.007	1.002	0.991	0.987
2501	1.034	1.029	1.023	1.015	1.003
2570	1.063	1.052	1.042	1.027	1.009
2571	1.050	1.040	1.029	1.017	1.003
2576	1.090	1.075	1.055	1.036	1.017
2584	1.051	1.038	1.029	1.022	1.011
2585	1.117	1.106	1.089	1.063	1.036
2589	1.117	1.106	1.089	1.063	1.037
2660	1.060	1.053	1.044	1.028	1.010
2683	1.018	1.023	1.019	1.006	0.997
2688	1.091	1.076	1.056	1.038	1.019
2702	1.066	1.078	1.062	1.033	1.011
2710	1.048	1.050	1.042	1.022	1.005
2727	1.050	1.059	1.047	1.022	1.003
2731	1.036	1.038	1.032	1.016	1.001
2757	1.035	1.034	1.025	1.009	0.998
2759	1.046	1.044	1.034	1.016	1.002
2790	0.997	0.998	0.999	0.998	0.995
2797	1.026	1.029	1.021	1.005	0.994
2806	1.034	1.032	1.026	1.012	1.000
2812	1.042	1.039	1.029	1.013	1.001
2819	1.032	1.032	1.027	1.013	1.001
2840	1.054	1.048	1.041	1.027	1.009
2842	1.029	1.029	1.022	1.008	0.997
2852	1.064	1.052	1.040	1.024	1.009
2881	1.059	1.052	1.041	1.024	1.009
2883	1.051	1.045	1.035	1.020	1.006
2915	1.032	1.032	1.024	1.010	1.000
2923	1.055	1.051	1.041	1.024	1.009
3018	0.967	0.979	0.984	0.984	0.985
3022	0.985	0.992	0.991	0.987	0.986
3030	1.009	1.014	1.012	1.003	0.997
3039	1.011	1.015	1.013	1.003	0.996
3040	1.006	1.008	1.005	0.996	0.993
3060	1.016	1.015	1.011	1.002	0.996
3066	1.009	1.012	1.010	1.004	0.998
3070	0.994	1.000	1.006	1.004	0.999
3076	1.033	1.031	1.025	1.014	1.005
3081	1.014	1.016	1.006	0.995	0.990
3082	1.005	1.009	1.008	0.999	0.991
3085	1.023	1.022	1.013	1.001	0.995
3099	0.995	0.996	0.994	0.990	0.989
3110	0.985	0.988	0.988	0.986	0.987
3131	1.006	1.004	0.999	0.994	0.992
3146	0.997	0.999	0.999	0.995	0.994
3152	0.999	1.000	0.996	0.989	0.987
3165	1.015	1.016	1.013	1.004	0.999
3169	1.034	1.033	1.027	1.013	1.002
3175	1.028	1.027	1.021	1.010	1.001
3178	1.022	1.021	1.019	1.010	1.002
3179	1.030	1.028	1.023	1.013	1.005
3180	1.027	1.023	1.017	1.006	0.997
3220	1.023	1.024	1.018	1.008	0.999

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

Factor to Adjust Payroll to September 1, 2021 Wage Level [1]

Classification <u>Code</u>	Adjustment Factor by Policy Year				
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
3241	0.993	0.999	0.997	0.992	0.989
3257	1.013	1.015	1.013	1.003	0.994
3339	1.009	1.011	1.002	0.992	0.988
3365	1.003	1.007	1.004	0.995	0.992
3372	1.015	1.017	1.017	1.007	0.999
3383	1.044	1.057	1.056	1.031	1.006
3400	1.010	1.011	1.008	1.001	0.996
3401	1.021	1.021	1.014	1.002	0.995
3501	1.007	1.007	1.004	1.000	0.998
3507	1.008	1.008	1.005	0.997	0.994
3560	0.999	0.999	0.997	0.992	0.991
3568	1.015	1.026	1.027	1.015	1.002
3569	0.996	0.997	0.997	0.992	0.990
3570	1.021	1.019	1.014	1.004	0.997
3572	1.011	1.012	1.011	1.005	0.999
3573	1.024	1.022	1.018	1.009	1.002
3574	1.026	1.024	1.019	1.010	1.001
3577	0.989	0.992	0.995	0.994	0.994
3612	1.000	1.001	0.999	0.994	0.992
3620	1.015	1.017	1.014	1.005	0.998
3632	1.002	1.000	0.996	0.990	0.989
3634	1.018	1.017	1.011	1.002	0.996
3643	1.005	1.005	1.003	0.996	0.994
3647	0.995	0.997	0.994	0.990	0.988
3651	1.036	1.032	1.025	1.014	1.004
3681	1.000	1.002	1.004	1.002	0.999
3682	1.013	1.009	1.008	1.009	1.006
3683	0.999	1.004	1.009	1.006	1.002
3719	0.956	0.956	0.957	0.959	0.977
3724	0.979	0.984	0.985	0.981	0.985
3726	0.992	0.999	0.999	0.992	0.991
3805	0.980	0.984	0.986	0.985	0.989
3808	1.053	1.047	1.037	1.019	1.005
3815	1.027	1.025	1.019	1.008	1.001
3821	0.990	0.988	0.991	0.989	0.984
3828	1.025	1.021	1.014	1.002	0.995
3830	0.964	0.970	0.975	0.979	0.988
3831	0.977	0.981	0.983	0.982	0.987
3840	1.035	1.031	1.023	1.009	0.999
4000	1.015	1.012	1.005	0.995	0.992
4034	1.030	1.028	1.020	1.003	0.993
4036	1.028	1.028	1.022	1.006	0.996
4038	1.032	1.030	1.019	1.002	0.993
4041	1.039	1.036	1.024	1.008	0.999
4049	1.026	1.027	1.020	1.005	0.994
4111	1.038	1.036	1.029	1.014	1.001
4112	0.997	1.000	1.004	1.001	0.998
4114	1.033	1.033	1.026	1.011	0.999
4130	1.005	1.007	1.006	0.999	0.994
4150	0.999	1.001	1.002	0.999	0.995
4239	1.020	1.025	1.022	1.009	0.998
4240	1.033	1.030	1.023	1.010	0.999
4243	1.022	1.021	1.016	1.004	0.995
4244	1.022	1.021	1.017	1.005	0.995
4250	1.025	1.024	1.018	1.004	0.994
4251	1.014	1.016	1.014	1.003	0.994

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

Factor to Adjust Payroll to September 1, 2021 Wage Level [1]

Classification	Adjustment Factor by Policy Year				
	2014	2015	2016	2017	2018
Code					
4279	1.020	1.020	1.014	1.003	0.995
4283	1.018	1.019	1.014	1.002	0.995
4286	1.022	1.021	1.015	1.002	0.994
4295	1.014	1.017	1.016	1.008	0.996
4297	0.976	0.981	0.991	0.995	0.991
4299	0.985	0.993	0.998	0.993	0.986
4304	0.963	0.969	0.975	0.976	0.976
4312	0.982	0.986	0.988	0.984	0.980
4351	1.010	1.012	1.010	1.001	0.994
4354	0.971	0.976	0.980	0.984	0.989
4361	1.065	1.070	1.079	1.050	1.020
4362	1.009	1.008	1.010	1.010	1.004
4410	1.023	1.022	1.014	1.002	0.995
4420	0.992	0.993	0.993	0.991	0.992
4432	1.044	1.044	1.028	1.005	0.996
4470	1.003	1.003	0.998	0.991	0.990
4478	1.027	1.025	1.017	1.005	0.996
4492	1.004	1.006	1.005	0.997	0.991
4494	1.027	1.025	1.018	1.005	0.996
4495	1.015	1.015	1.009	0.999	0.994
4496	1.021	1.020	1.015	1.004	0.997
4497	1.011	1.012	1.009	1.001	0.996
4498	1.025	1.022	1.016	1.004	0.996
4499	1.016	1.015	1.010	1.002	0.996
4511	1.009	1.013	1.016	1.016	1.009
4512	1.020	1.024	1.028	1.026	1.015
4557	1.034	1.030	1.021	1.010	1.002
4558	1.010	1.011	1.007	0.998	0.993
4611	1.018	1.019	1.018	1.011	1.004
4623	1.027	1.025	1.020	1.009	1.001
4635	0.991	0.995	0.991	0.984	0.985
4665	1.064	1.060	1.041	1.016	0.998
4683	1.062	1.051	1.034	1.019	1.008
4691	1.052	1.047	1.041	1.033	1.014
4692	1.006	1.005	1.002	0.994	0.989
4717	1.042	1.043	1.030	1.009	0.998
4720	1.033	1.032	1.023	1.008	1.000
4740	1.029	1.025	1.018	1.010	1.002
4771	0.985	0.988	0.987	0.985	0.989
4828	1.011	1.012	1.005	0.994	0.991
4829	1.028	1.026	1.018	1.007	1.000
4831	0.999	1.001	1.001	0.998	0.997
4983	1.034	1.032	1.024	1.009	0.999
5020	0.996	0.981	0.953	0.923	0.953
5027	1.034	1.031	1.014	0.992	0.985
5028	1.030	1.028	1.014	0.994	0.986
5029	1.005	1.013	1.008	0.992	0.983
5040	1.001	1.006	1.001	0.991	0.987
5102	1.011	1.010	1.001	0.987	0.985
5107	1.017	1.015	1.008	0.995	0.989
5108	1.022	1.017	1.013	1.002	0.994
5128	0.976	0.982	0.985	0.987	0.989
5129	0.976	0.982	0.985	0.987	0.989
5130	0.976	0.982	0.985	0.987	0.989
5140	0.928	0.936	0.943	0.953	0.968
5146	1.018	1.018	1.012	0.998	0.991

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

Factor to Adjust Payroll to September 1, 2021 Wage Level [1]

Classification	Adjustment Factor by Policy Year				
	2014	2015	2016	2017	2018
Code					
5160	0.947	0.937	0.933	0.929	0.959
5183	0.965	0.986	0.995	0.990	0.986
5184	0.997	0.988	0.965	0.938	0.960
5185	0.966	0.985	0.993	0.989	0.985
5186	0.952	0.967	0.972	0.967	0.974
5187	0.959	0.983	0.993	0.988	0.985
5190	0.938	0.946	0.952	0.960	0.973
5191	0.978	0.982	0.988	0.992	0.993
5192	1.029	1.020	1.011	0.999	0.995
5193	0.978	0.982	0.988	0.992	0.993
5195	0.940	0.948	0.956	0.965	0.977
5201	1.006	1.012	1.005	0.989	0.982
5205	1.000	1.007	1.002	0.986	0.981
5212	0.990	1.002	1.000	0.986	0.978
5213	0.998	1.006	1.001	0.987	0.982
5214	0.997	1.008	1.004	0.988	0.980
5222	1.007	1.013	1.007	0.991	0.985
5225	1.004	1.011	1.007	0.997	0.990
5348	1.020	1.020	1.012	0.997	0.989
5403	1.016	1.019	1.010	0.995	0.987
5432	1.005	1.010	1.003	0.989	0.983
5436	1.031	1.020	1.015	1.005	0.992
5443	0.997	0.982	0.954	0.925	0.954
5446	0.998	0.988	0.966	0.941	0.961
5447	0.994	0.983	0.958	0.931	0.956
5467	1.030	1.027	1.025	1.015	1.000
5470	1.026	1.024	1.021	1.009	0.997
5473	1.009	1.011	1.007	0.995	0.991
5474	1.003	1.007	1.002	0.990	0.985
5479	0.998	0.981	0.952	0.921	0.952
5482	1.008	1.013	1.006	0.992	0.987
5484	0.997	0.982	0.957	0.929	0.956
5485	0.996	0.983	0.957	0.930	0.956
5506	1.002	1.007	0.998	0.981	0.981
5507	1.001	1.006	0.998	0.983	0.982
5538	0.965	0.986	0.995	0.992	0.988
5542	0.962	0.984	0.993	0.989	0.986
5552	1.003	1.011	1.029	1.042	1.032
5553	1.004	1.011	1.030	1.042	1.032
5606	0.991	1.000	0.997	0.986	0.983
5610	1.021	1.022	1.018	1.006	0.996
5632	1.004	1.001	0.985	0.964	0.972
5633	0.996	0.986	0.963	0.937	0.960
5650	1.114	1.086	1.051	1.028	1.016
5951	1.022	1.025	1.025	1.021	1.011
6003	0.994	1.003	0.999	0.988	0.984
6011	1.003	1.009	0.997	0.978	0.979
6204	1.025	1.023	1.014	0.998	0.992
6206	1.001	1.000	1.001	0.997	0.993
6213	1.000	1.000	0.998	0.992	0.990
6216	1.007	1.008	1.005	0.997	0.993
6218	1.006	1.009	1.006	0.995	0.991
6220	1.005	1.009	1.004	0.991	0.988
6233	0.974	0.983	0.983	0.977	0.979
6235	0.967	0.968	0.975	0.980	0.984
6237	0.993	0.995	0.996	0.992	0.990

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



Factor to Adjust Payroll to September 1, 2021 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2014	2015	2016	2017	2018
6251	1.002	1.009	1.004	0.991	0.987
6258	1.013	1.017	1.008	0.992	0.986
6307	0.991	1.000	0.997	0.986	0.983
6308	0.990	0.996	0.993	0.986	0.987
6315	0.997	1.001	0.996	0.987	0.986
6316	0.990	0.997	0.994	0.985	0.985
6325	0.961	0.970	0.974	0.980	0.989
6361	1.001	1.007	1.001	0.989	0.986
6364	1.009	1.011	1.005	0.996	0.993
6400	1.021	1.023	1.015	0.999	0.992
6504	1.036	1.032	1.024	1.012	1.003
6834	1.010	1.013	1.011	1.003	0.996
7133	1.083	1.066	1.031	1.008	1.004
7198	1.009	1.004	1.000	0.994	0.990
7207	1.078	1.067	1.048	1.032	1.015
7219	1.031	1.026	1.017	1.004	0.995
7227	1.046	1.037	1.028	1.015	1.002
7232	1.039	1.034	1.024	1.008	0.996
7248	0.975	0.979	0.982	0.986	0.992
7272	1.095	1.096	1.083	1.057	1.018
7332	1.048	1.032	1.063	1.074	1.028
7360	1.020	1.022	1.019	1.008	1.003
7365	1.346	1.344	1.293	1.215	1.082
7382	1.096	1.094	1.074	1.035	1.011
7392	0.992	0.990	0.991	0.988	0.984
7403	1.185	1.135	1.075	1.047	1.041
7405	1.162	1.119	1.067	1.042	1.037
7409	1.178	1.127	1.077	1.059	1.045
7410	1.186	1.132	1.080	1.061	1.047
7421	0.973	0.977	0.981	0.984	0.989
7424	1.092	1.065	1.039	1.026	1.020
7428	1.007	1.006	1.002	0.998	1.002
7429	1.001	1.005	1.009	1.002	1.007
7500	1.011	1.011	1.011	1.008	1.001
7515	0.968	0.974	0.979	0.982	0.988
7520	0.989	0.986	0.984	0.986	0.990
7538	0.990	0.992	0.990	0.988	0.992
7539	0.950	0.959	0.973	0.986	0.994
7580	0.997	0.997	0.996	0.995	0.994
7600	0.959	0.965	0.973	0.980	0.986
7601	0.987	0.992	0.993	0.993	0.997
7605	0.948	0.952	0.955	0.962	0.975
7607	0.982	0.982	0.992	1.005	1.001
7610	0.980	0.982	0.992	1.006	1.004
7706	1.019	1.009	1.006	1.005	1.001
7707	1.000	1.000	1.000	1.000	1.000
7720	1.007	1.010	1.015	1.012	1.005
7721	1.105	1.080	1.040	1.008	0.999
7722	1.000	1.000	1.000	1.000	1.000
7855	0.983	0.986	0.988	0.986	0.984
8001	0.981	0.987	0.999	1.000	0.990
8004	1.085	1.070	1.050	1.032	1.016
8006	1.068	1.058	1.048	1.033	1.014
8008	1.064	1.057	1.050	1.033	1.010
8010	1.064	1.057	1.050	1.033	1.010
8013	1.027	1.036	1.040	1.025	1.003

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

Factor to Adjust Payroll to September 1, 2021 Wage Level [1]

Classification	Adjustment Factor by Policy Year				
	2014	2015	2016	2017	2018
Code					
8015	1.028	1.025	1.024	1.015	1.001
8017	1.034	1.028	1.025	1.017	1.004
8018	1.044	1.036	1.020	1.006	0.999
8019	0.994	0.999	1.000	0.993	0.988
8021	1.072	1.062	1.044	1.023	1.008
8028	1.007	1.007	1.006	0.998	0.992
8031	1.062	1.053	1.044	1.031	1.013
8032	1.019	1.017	1.016	1.009	0.998
8039	1.059	1.048	1.037	1.020	1.003
8041	1.019	1.014	1.011	1.005	0.996
8042	1.029	1.019	1.016	1.008	0.994
8046	1.018	1.012	1.008	0.999	0.992
8057	1.020	1.021	1.020	1.011	1.000
8059	1.026	1.021	1.019	1.010	0.997
8060	1.072	1.057	1.045	1.034	1.017
8061	1.086	1.072	1.058	1.042	1.020
8062	0.982	0.985	0.989	0.989	0.986
8063	1.023	1.013	1.009	1.003	0.994
8064	1.032	1.030	1.030	1.019	1.001
8065	1.039	1.035	1.029	1.017	1.003
8066	1.061	1.055	1.051	1.035	1.012
8071	1.054	1.049	1.045	1.031	1.010
8078	1.097	1.065	1.050	1.046	1.032
8102	1.074	1.064	1.050	1.038	1.023
8106	1.006	1.006	1.002	0.994	0.989
8107	1.010	1.009	1.005	0.996	0.992
8110	1.009	1.009	1.004	0.994	0.992
8116	1.027	1.023	1.014	1.002	0.996
8117	1.069	1.060	1.047	1.030	1.013
8209	1.134	1.099	1.063	1.046	1.032
8215	1.071	1.059	1.040	1.022	1.010
8227	0.999	1.003	0.997	0.985	0.984
8232	1.030	1.027	1.023	1.011	0.999
8267	1.013	1.013	1.011	1.002	0.993
8278	1.000	1.000	1.000	1.000	1.000
8286	1.102	1.083	1.054	1.033	1.019
8290	1.035	1.039	1.039	1.023	1.005
8291	1.074	1.064	1.048	1.030	1.016
8292	1.034	1.033	1.028	1.015	1.003
8293	1.007	1.005	1.002	0.995	0.992
8304	1.111	1.091	1.064	1.045	1.028
8324	1.137	1.112	1.089	1.068	1.039
8350	1.024	1.022	1.017	1.008	0.999
8370	0.992	0.996	1.000	0.999	0.997
8387	1.132	1.108	1.085	1.062	1.035
8388	1.035	1.027	1.018	1.006	0.996
8389	1.017	1.010	1.005	0.997	0.989
8390	1.106	1.103	1.086	1.056	1.019
8391	1.040	1.032	1.027	1.017	1.001
8392	1.112	1.098	1.080	1.057	1.028
8393	1.031	1.021	1.018	1.013	0.998
8397	1.005	0.998	0.994	0.989	0.983
8400	1.039	1.035	1.028	1.017	1.004
8500	1.025	1.027	1.023	1.010	0.999
8601	0.968	0.974	0.979	0.985	0.992
8631	0.803	0.821	0.839	0.860	0.886

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

Factor to Adjust Payroll to September 1, 2021 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2014	2015	2016	2017	2018
8720	0.986	0.985	0.983	0.982	0.987
8729	0.943	0.932	0.928	0.923	0.956
8740	1.013	1.019	1.025	1.014	0.998
8741	1.002	1.010	1.019	1.011	0.997
8742	0.986	0.990	0.989	0.991	0.998
8743	0.888	0.903	0.920	0.938	0.959
8744	0.986	0.990	0.989	0.991	0.998
8745	0.991	0.989	0.991	0.996	0.994
8746	0.986	0.990	0.989	0.991	0.998
8748	1.032	1.025	1.021	1.012	0.998
8749	0.878	0.897	0.919	0.941	0.963
8755	0.940	0.940	0.948	0.966	0.983
8800	0.987	0.990	0.995	0.996	0.992
8801	0.921	0.932	0.945	0.960	0.976
8803	0.954	0.956	0.962	0.972	0.986
8804	1.031	1.026	1.021	1.013	1.006
8806	1.109	1.099	1.086	1.066	1.028
8807	0.979	0.981	0.985	0.984	0.981
8808	0.914	0.926	0.939	0.954	0.972
8810	0.982	0.987	0.989	0.992	0.999
8811	0.982	0.987	0.989	0.992	0.999
8812	0.982	0.987	0.989	0.992	0.999
8813	0.993	1.000	1.005	0.998	0.990
8818	0.961	0.967	0.973	0.975	0.977
8820	0.940	0.952	0.957	0.957	0.964
8821	0.967	0.976	0.979	0.976	0.978
8822	0.888	0.886	0.892	0.915	0.950
8823	1.039	1.035	1.027	1.015	1.006
8827	1.076	1.070	1.068	1.057	1.033
8829	1.052	1.047	1.045	1.033	1.024
8830	1.073	1.065	1.053	1.033	1.017
8831	1.013	1.016	1.010	1.005	1.000
8834	1.005	0.999	1.003	1.012	1.012
8838	1.005	1.005	1.003	1.000	0.996
8839	0.916	0.930	0.958	0.983	0.981
8840	1.029	1.046	1.049	1.030	1.009
8846	1.002	1.007	1.009	1.003	0.994
8847	1.043	1.036	1.028	1.015	1.004
8850	0.901	0.915	0.932	0.951	0.970
8851	1.069	1.065	1.062	1.048	1.026
8852	1.058	1.054	1.053	1.043	1.028
8859	0.976	0.981	0.989	0.995	0.996
8868	1.041	1.034	1.024	1.012	1.003
8870	1.041	1.034	1.024	1.012	1.003
8875	1.031	1.031	1.022	1.009	1.003
9007	1.046	1.049	1.054	1.039	1.012
9008	0.991	0.994	0.993	0.992	0.993
9009	1.017	1.020	1.020	1.010	0.998
9010	1.037	1.034	1.036	1.020	1.001
9011	1.019	1.023	1.028	1.016	0.999
9015	1.021	1.022	1.018	1.006	0.996
9016	1.070	1.056	1.038	1.023	1.010
9031	1.128	1.098	1.057	1.031	1.018
9033	1.031	1.038	1.045	1.030	1.007
9043	1.022	1.023	1.032	1.035	1.026
9048	1.074	1.044	1.022	1.001	0.991

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

Factor to Adjust Payroll to September 1, 2021 Wage Level [1]

Classification	Adjustment Factor by Policy Year				
	2014	2015	2016	2017	2018
Code					
9050	1.019	1.009	1.005	1.002	1.000
9053	1.047	1.039	1.030	1.015	1.005
9054	1.047	1.039	1.030	1.015	1.005
9059	1.020	1.023	1.023	1.018	1.011
9060	1.041	1.033	1.026	1.014	1.003
9061	1.093	1.063	1.046	1.035	1.019
9066	1.048	1.041	1.039	1.028	1.009
9067	1.063	1.048	1.035	1.026	1.017
9069	1.069	1.038	1.015	1.014	1.017
9070	1.083	1.075	1.069	1.054	1.029
9079	1.141	1.088	1.066	1.067	1.050
9085	1.118	1.108	1.098	1.079	1.037
9092	1.072	1.049	1.038	1.035	1.024
9095	1.036	1.037	1.032	1.015	0.998
9096	1.029	1.027	1.022	1.011	0.999
9097	1.033	1.033	1.024	1.006	0.996
9101	1.043	1.037	1.028	1.015	1.005
9151	0.996	0.993	0.992	0.991	0.989
9154	0.991	0.990	0.991	1.000	0.998
9155	1.091	1.074	1.061	1.051	1.029
9156	0.989	0.985	0.985	0.998	0.998
9180	1.083	1.066	1.047	1.031	1.018
9181	1.037	1.032	1.023	1.010	0.999
9182	1.035	1.031	1.022	1.008	0.999
9184	1.007	1.010	1.005	0.992	0.984
9185	1.077	1.062	1.046	1.034	1.022
9220	1.011	1.015	1.013	1.004	0.992
9402	1.042	1.034	1.026	1.015	1.005
9403	1.050	1.040	1.029	1.018	1.008
9410	1.061	1.056	1.046	1.029	1.011
9420	1.054	1.048	1.040	1.029	1.012
9422	1.071	1.062	1.049	1.031	1.015
9424	1.049	1.040	1.029	1.017	1.007
9426	1.028	1.024	1.018	1.009	1.001
9501	0.993	0.996	0.997	0.993	0.992
9507	0.992	0.993	0.996	0.993	0.987
9516	0.992	0.996	1.000	0.999	0.997
9519	1.045	1.038	1.029	1.015	1.001
9521	1.025	1.016	1.012	1.003	0.991
9522	1.045	1.040	1.032	1.018	1.004
9529	1.013	1.014	1.005	0.989	0.987
9531	0.992	0.996	1.000	0.999	0.997
9549	0.978	0.979	0.986	0.994	0.994
9552	0.985	0.987	0.987	0.986	0.987
9586	1.075	1.046	1.039	1.046	1.026
9610	0.966	0.963	0.966	0.978	0.989
9620	1.015	1.019	1.015	1.004	0.991

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

## Indemnity Loss Development Factors

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

Report Level	Indemnity Loss Development Group (ILDG)			
	1	2	3	4
1st to 2nd	1.304	1.361	1.373	1.446
2nd to 3rd	1.118	1.128	1.146	1.164
3rd to 4th	1.059	1.077	1.064	1.082
4th to 5th	1.033	1.045	1.036	1.044
5th to 6th	1.022	1.028	1.030	1.029
6th to 7th	1.017	1.020	1.017	1.021
7th to 8th	1.008	1.017	1.015	1.016
8th to 9th	1.012	1.010	1.011	1.011
9th to 10th	1.010	1.005	1.009	1.011
10th to Ult	1.038	1.038	1.038	1.038

Cumulative Loss Development Factors to Ultimate Level (b)

Policy Year	Report Level	Indemnity Loss Development Group (ILDG)			
		1	2	3	4
2018	1st	1.775	1.943	1.950	2.155
2017	2nd	1.361	1.427	1.421	1.490
2016	3rd	1.217	1.265	1.240	1.280
2015	4th	1.150	1.175	1.166	1.183
2014	5th	1.112	1.124	1.125	1.133

Notes:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.
- (b) Factors based on successive multiplication of age-to-age factors and the 10th to ultimate report level factor which is based on WCIRB aggregate accident year experience as of March 31, 2020.

## Medical Loss Development Factors

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

Report Level	Medical Loss Development Group (MLDG)			
	1	2	3	4
1st to 2nd	1.056	1.153	1.205	1.218
2nd to 3rd	1.023	1.060	1.083	1.094
3rd to 4th	1.041	1.028	1.048	1.041
4th to 5th	1.020	1.033	1.030	1.031
5th to 6th	1.012	1.021	1.019	1.012
6th to 7th	1.009	1.011	1.017	1.009
7th to 8th	1.006	1.013	1.012	1.004
8th to 9th	1.010	1.006	1.004	1.017
9th to 10th	1.001	1.006	1.003	1.013
10th to Ult	1.035	1.035	1.035	1.035

Cumulative Loss Development Factors to Ultimate Level (b)

Policy Year	Report Level	Medical Loss Development Group (MLDG)			
		1	2	3	4
2018	1st	1.232	1.424	1.541	1.563
2017	2nd	1.166	1.235	1.279	1.283
2016	3rd	1.140	1.164	1.181	1.173
2015	4th	1.096	1.133	1.127	1.126
2014	5th	1.074	1.096	1.094	1.093

Notes:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.
- (b) Factors based on successive multiplication of age-to-age factors and the 10th to ultimate report level factor which is based on WCIRB aggregate accident year experience as of March 31, 2020.

# Indemnity Loss Development Groups (ILDG) Classification Assignments

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

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

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

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

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

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

# Medical Loss Development Groups (MLDG) Classification Assignments

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

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

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

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

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

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



Factor to Adjust Losses to September 1, 2021 Benefit Level <sup>[1]</sup>  
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.014	1.012	1.016	1.007	1.012	0.957
0016	1.041	1.113	1.060	1.084	1.109	0.957
0034	1.005	1.005	1.006	0.998	0.994	0.957
0035	1.007	1.010	1.008	1.002	0.999	0.957
0036	1.019	1.047	1.027	1.032	1.039	0.957
0038	1.025	1.065	1.037	1.046	1.058	0.957
0040	1.033	1.090	1.049	1.066	1.085	0.957
0041	1.030	1.080	1.044	1.058	1.075	0.957
0042	1.025	1.074	1.039	1.052	1.068	0.957
0044	1.035	1.094	1.051	1.069	1.090	0.957
0045	1.036	1.097	1.053	1.071	1.093	0.957
0050	1.035	1.096	1.052	1.070	1.091	0.957
0079	1.034	1.093	1.051	1.068	1.088	0.957
0096	1.033	1.088	1.048	1.064	1.083	0.957
0106	1.029	1.084	1.044	1.060	1.079	0.957
0171	1.036	1.098	1.053	1.072	1.093	0.957
0172	1.040	1.112	1.060	1.083	1.109	0.957
0251	1.012	1.007	1.011	1.002	0.995	0.957
0400	1.010	1.034	1.017	1.020	1.025	0.957
0401	1.049	1.140	1.074	1.105	1.139	0.957
1122	1.000	0.989	0.997	0.986	0.977	0.957
1123	1.004	0.999	1.003	0.994	0.988	0.957
1124	1.001	0.992	0.999	0.988	0.980	0.957
1320	1.000	0.989	0.997	0.986	0.976	0.957
1322	0.997	0.980	0.993	0.979	0.968	0.957
1330	1.004	0.985	0.999	0.984	0.972	0.957
1438	1.008	0.993	1.005	0.991	0.980	0.957
1452	0.999	0.987	0.996	0.984	0.974	0.957
1463	1.014	1.010	1.014	1.005	0.999	0.957
1624	1.006	1.006	1.006	0.999	0.994	0.957
1699	1.015	1.012	1.014	1.006	1.000	0.957
1701	1.016	1.014	1.016	1.008	1.003	0.957
1710	1.001	0.993	1.000	0.989	0.981	0.957
1741	1.004	1.001	1.004	0.996	0.990	0.957
1803	1.016	1.014	1.016	1.008	1.003	0.957
1925	1.014	1.008	1.013	1.003	0.997	0.957
2002	1.026	1.044	1.031	1.032	1.035	0.957
2003	1.027	1.049	1.034	1.036	1.040	0.957
2014	1.031	1.061	1.040	1.045	1.053	0.957
2030	1.022	1.032	1.025	1.022	1.022	0.957
2063	1.020	1.026	1.022	1.018	1.016	0.957
2081	1.020	1.026	1.022	1.018	1.016	0.957
2095	1.020	1.027	1.022	1.018	1.016	0.957
2102	1.034	1.069	1.044	1.051	1.061	0.957
2107	1.049	1.117	1.068	1.089	1.113	0.957
2108	1.050	1.119	1.069	1.091	1.116	0.957
2109	1.046	1.107	1.063	1.081	1.102	0.957
2111	1.025	1.042	1.030	1.030	1.033	0.957
2113	1.020	1.029	1.023	1.019	1.018	0.957
2116	1.027	1.047	1.033	1.034	1.038	0.957
2117	1.026	1.046	1.032	1.034	1.037	0.957
2121	1.021	1.031	1.024	1.022	1.021	0.957
2123	1.053	1.129	1.074	1.099	1.126	0.957
2142	1.029	1.055	1.037	1.040	1.047	0.957
2163	1.021	1.029	1.023	1.020	1.019	0.957

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2211	1.027	1.048	1.033	1.035	1.039	0.957
2222	1.022	1.033	1.025	1.023	1.023	0.957
2362	1.022	1.033	1.025	1.023	1.023	0.957
2402	1.032	1.065	1.042	1.048	1.057	0.957
2413	1.013	1.007	1.012	1.002	0.995	0.957
2501	1.019	1.025	1.021	1.016	1.014	0.957
2570	1.022	1.035	1.026	1.024	1.025	0.957
2571	1.021	1.032	1.025	1.022	1.022	0.957
2576	1.030	1.058	1.038	1.043	1.050	0.957
2584	1.010	1.025	1.014	1.014	1.015	0.957
2585	1.052	1.091	1.063	1.072	1.083	0.957
2589	1.052	1.091	1.063	1.072	1.084	0.957
2660	1.021	1.030	1.024	1.021	1.020	0.957
2683	1.016	1.016	1.016	1.009	1.005	0.957
2688	1.031	1.062	1.040	1.046	1.054	0.957
2702	1.009	1.014	1.011	1.006	1.003	0.957
2710	1.020	1.026	1.022	1.017	1.016	0.957
2727	1.006	1.007	1.007	1.000	0.996	0.957
2731	1.018	1.022	1.020	1.014	1.011	0.957
2757	1.018	1.022	1.020	1.014	1.011	0.957
2759	1.020	1.028	1.023	1.019	1.018	0.957
2790	1.013	1.007	1.012	1.002	0.995	0.957
2797	1.015	1.012	1.014	1.006	1.000	0.957
2806	1.018	1.021	1.019	1.014	1.010	0.957
2812	1.018	1.023	1.020	1.015	1.012	0.957
2819	1.019	1.023	1.020	1.015	1.013	0.957
2840	1.020	1.029	1.023	1.020	1.019	0.957
2842	1.017	1.018	1.017	1.011	1.007	0.957
2852	1.024	1.040	1.029	1.028	1.030	0.957
2881	1.023	1.036	1.027	1.025	1.026	0.957
2883	1.022	1.032	1.025	1.022	1.022	0.957
2915	1.018	1.023	1.020	1.015	1.012	0.957
2923	1.021	1.029	1.023	1.020	1.019	0.957
3018	1.006	0.986	1.001	0.986	0.973	0.957
3022	1.009	0.996	1.006	0.993	0.983	0.957
3030	1.013	1.006	1.012	1.002	0.995	0.957
3039	1.013	1.006	1.012	1.002	0.994	0.957
3040	1.013	1.006	1.011	1.001	0.994	0.957
3060	1.015	1.012	1.014	1.006	1.000	0.957
3066	1.014	1.009	1.013	1.004	0.997	0.957
3070	1.014	1.009	1.013	1.004	0.997	0.957
3076	1.018	1.023	1.020	1.015	1.012	0.957
3081	1.013	1.006	1.011	1.002	0.994	0.957
3082	1.012	1.004	1.010	1.000	0.992	0.957
3085	1.016	1.015	1.016	1.008	1.003	0.957
3099	1.011	1.002	1.009	0.998	0.989	0.957
3110	1.009	0.996	1.006	0.994	0.984	0.957
3131	1.012	1.005	1.011	1.001	0.993	0.957
3146	1.012	1.003	1.010	0.999	0.990	0.957
3152	1.011	1.001	1.009	0.997	0.989	0.957
3165	1.015	1.013	1.015	1.007	1.002	0.957
3169	1.017	1.020	1.019	1.012	1.009	0.957
3175	1.017	1.017	1.017	1.010	1.006	0.957
3178	1.016	1.014	1.016	1.008	1.003	0.957
3179	1.018	1.021	1.019	1.014	1.010	0.957

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3180	1.016	1.015	1.016	1.009	1.004	0.957
3220	1.015	1.014	1.015	1.008	1.002	0.957
3241	1.010	0.998	1.007	0.995	0.986	0.957
3257	1.013	1.007	1.012	1.002	0.995	0.957
3339	1.013	1.007	1.012	1.002	0.995	0.957
3365	1.012	1.003	1.010	0.999	0.990	0.957
3372	1.013	1.006	1.011	1.001	0.994	0.957
3383	1.018	1.022	1.020	1.014	1.011	0.957
3400	1.014	1.009	1.013	1.004	0.997	0.957
3401	1.015	1.013	1.015	1.007	1.001	0.957
3501	1.015	1.012	1.015	1.006	1.001	0.957
3507	1.013	1.007	1.012	1.002	0.995	0.957
3560	1.012	1.004	1.010	1.000	0.992	0.957
3568	1.013	1.008	1.012	1.003	0.996	0.957
3569	1.011	1.000	1.008	0.997	0.988	0.957
3570	1.016	1.014	1.016	1.008	1.003	0.957
3572	1.015	1.011	1.014	1.006	1.000	0.957
3573	1.016	1.015	1.016	1.009	1.004	0.957
3574	1.017	1.018	1.018	1.011	1.007	0.957
3577	1.011	1.000	1.008	0.997	0.988	0.957
3612	1.012	1.004	1.010	1.000	0.992	0.957
3620	1.015	1.011	1.014	1.006	1.000	0.957
3632	1.012	1.004	1.010	1.000	0.992	0.957
3634	1.015	1.012	1.015	1.007	1.001	0.957
3643	1.013	1.007	1.012	1.002	0.995	0.957
3647	1.010	0.997	1.007	0.994	0.985	0.957
3651	1.019	1.026	1.022	1.017	1.016	0.957
3681	1.013	1.007	1.012	1.002	0.995	0.957
3682	1.019	1.024	1.021	1.016	1.013	0.957
3683	1.015	1.012	1.015	1.007	1.001	0.957
3719	1.005	0.988	1.001	0.987	0.976	0.957
3724	1.006	0.991	1.003	0.989	0.979	0.957
3726	1.026	1.013	1.023	1.010	1.000	0.957
3805	1.009	0.996	1.006	0.994	0.984	0.957
3808	1.019	1.025	1.021	1.016	1.014	0.957
3815	1.017	1.019	1.018	1.012	1.008	0.957
3821	0.990	0.974	0.986	0.973	0.962	0.957
3828	1.015	1.014	1.016	1.008	1.003	0.957
3830	1.008	0.992	1.004	0.990	0.979	0.957
3831	1.009	0.995	1.006	0.993	0.982	0.957
3840	1.018	1.021	1.019	1.013	1.010	0.957
4000	1.005	1.004	1.005	0.998	0.993	0.957
4034	1.016	1.016	1.017	1.010	1.005	0.957
4036	1.016	1.017	1.017	1.010	1.005	0.957
4038	1.016	1.015	1.016	1.008	1.004	0.957
4041	1.018	1.022	1.020	1.015	1.012	0.957
4049	1.015	1.012	1.014	1.006	1.000	0.957
4111	1.017	1.020	1.019	1.013	1.009	0.957
4112	1.012	1.002	1.010	0.999	0.990	0.957
4114	1.017	1.017	1.017	1.011	1.006	0.957
4130	0.996	0.990	0.995	0.985	0.978	0.957
4150	1.012	1.005	1.011	1.001	0.993	0.957
4239	1.015	1.011	1.014	1.006	1.000	0.957
4240	1.018	1.021	1.019	1.013	1.010	0.957
4243	1.015	1.014	1.015	1.008	1.002	0.957

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4244	1.015	1.014	1.015	1.008	1.002	0.957
4250	1.016	1.015	1.016	1.008	1.003	0.957
4251	1.014	1.009	1.013	1.004	0.997	0.957
4279	1.015	1.013	1.015	1.007	1.002	0.957
4283	1.015	1.013	1.015	1.007	1.002	0.957
4286	1.015	1.014	1.016	1.008	1.003	0.957
4295	1.015	1.012	1.014	1.006	1.000	0.957
4297	1.010	0.997	1.007	0.995	0.985	0.957
4299	1.008	0.991	1.004	0.990	0.978	0.957
4304	1.076	1.051	1.069	1.052	1.037	0.957
4312	1.021	1.004	1.017	1.003	0.991	0.957
4351	1.012	1.003	1.010	0.999	0.991	0.957
4354	1.008	0.993	1.004	0.991	0.980	0.957
4361	1.089	1.112	1.096	1.098	1.102	0.957
4362	1.095	1.110	1.100	1.098	1.099	0.957
4410	1.015	1.014	1.015	1.008	1.002	0.957
4420	1.012	1.003	1.010	0.999	0.991	0.957
4432	1.019	1.024	1.021	1.016	1.014	0.957
4470	1.013	1.005	1.011	1.001	0.993	0.957
4478	1.017	1.017	1.017	1.011	1.006	0.957
4492	1.013	1.006	1.011	1.001	0.994	0.957
4494	1.016	1.017	1.017	1.010	1.005	0.957
4495	1.015	1.012	1.014	1.006	1.000	0.957
4496	1.016	1.015	1.016	1.009	1.004	0.957
4497	1.015	1.012	1.014	1.006	1.000	0.957
4498	1.016	1.017	1.017	1.010	1.006	0.957
4499	1.016	1.015	1.016	1.008	1.003	0.957
4511	1.077	1.075	1.077	1.069	1.063	0.957
4512	1.079	1.083	1.081	1.075	1.072	0.957
4557	1.019	1.026	1.022	1.017	1.015	0.957
4558	1.014	1.008	1.013	1.003	0.997	0.957
4611	1.017	1.020	1.018	1.012	1.009	0.957
4623	1.019	1.023	1.020	1.015	1.013	0.957
4635	1.010	0.997	1.007	0.995	0.985	0.957
4665	1.019	1.026	1.022	1.017	1.015	0.957
4683	1.024	1.039	1.029	1.028	1.030	0.957
4691	1.022	1.033	1.025	1.023	1.023	0.957
4692	1.013	1.008	1.012	1.003	0.996	0.957
4717	1.016	1.016	1.017	1.010	1.005	0.957
4720	1.018	1.021	1.019	1.014	1.010	0.957
4740	1.018	1.023	1.020	1.015	1.012	0.957
4771	1.011	1.000	1.008	0.996	0.987	0.957
4828	1.014	1.011	1.014	1.005	0.999	0.957
4829	1.018	1.021	1.019	1.014	1.010	0.957
4831	1.014	1.008	1.013	1.003	0.997	0.957
4983	1.017	1.018	1.018	1.011	1.007	0.957
5020	1.004	0.985	0.999	0.984	0.971	0.957
5027	1.012	1.009	1.012	1.003	0.997	0.957
5028	1.012	1.008	1.011	1.003	0.996	0.957
5029	1.008	0.995	1.005	0.992	0.983	0.957
5040	1.009	0.999	1.006	0.995	0.987	0.957
5102	1.010	1.002	1.008	0.997	0.990	0.957
5107	1.011	1.005	1.010	1.000	0.993	0.957
5108	1.013	1.010	1.012	1.004	0.999	0.957
5128	1.025	1.009	1.021	1.007	0.996	0.957

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5129	1.025	1.009	1.021	1.007	0.996	0.957
5130	1.006	0.990	1.002	0.989	0.978	0.957
5140	0.997	0.965	0.989	0.968	0.950	0.957
5146	1.011	1.006	1.010	1.001	0.995	0.957
5160	1.005	0.987	1.000	0.986	0.974	0.957
5183	0.999	0.971	0.992	0.973	0.957	0.957
5184	1.004	0.985	0.999	0.984	0.972	0.957
5185	1.000	0.974	0.994	0.976	0.961	0.957
5186	0.998	0.966	0.990	0.969	0.952	0.957
5187	0.997	0.965	0.989	0.969	0.951	0.957
5190	0.999	0.971	0.992	0.973	0.957	0.957
5191	1.027	1.015	1.024	1.012	1.003	0.957
5192	1.006	1.010	1.008	1.002	0.999	0.957
5193	1.008	0.996	1.005	0.993	0.984	0.957
5195	1.001	0.977	0.995	0.978	0.963	0.957
5201	1.007	0.994	1.004	0.991	0.981	0.957
5205	1.006	0.991	1.003	0.989	0.979	0.957
5212	1.004	0.985	0.999	0.984	0.971	0.957
5213	1.006	0.991	1.003	0.989	0.979	0.957
5214	1.005	0.988	1.001	0.986	0.975	0.957
5222	1.008	0.998	1.006	0.994	0.985	0.957
5225	1.009	0.998	1.006	0.995	0.986	0.957
5348	1.011	1.005	1.010	1.000	0.993	0.957
5403	1.010	1.001	1.008	0.997	0.989	0.957
5432	1.007	0.993	1.004	0.991	0.981	0.957
5436	1.013	1.012	1.013	1.006	1.001	0.957
5443	1.005	0.989	1.001	0.987	0.976	0.957
5446	1.005	0.988	1.001	0.987	0.975	0.957
5447	1.004	0.984	0.999	0.984	0.971	0.957
5467	1.014	1.015	1.015	1.008	1.004	0.957
5470	1.013	1.012	1.013	1.006	1.001	0.957
5473	0.998	0.992	0.997	0.987	0.980	0.957
5474	1.012	1.010	1.012	1.004	0.998	0.957
5479	1.005	0.988	1.001	0.987	0.975	0.957
5482	1.013	1.012	1.013	1.005	1.000	0.957
5484	1.005	0.989	1.001	0.987	0.976	0.957
5485	1.005	0.986	1.000	0.985	0.973	0.957
5506	1.008	0.996	1.005	0.993	0.984	0.957
5507	1.008	0.996	1.005	0.993	0.984	0.957
5538	1.000	0.972	0.992	0.974	0.958	0.957
5542	0.999	0.969	0.991	0.971	0.954	0.957
5552	1.015	1.016	1.015	1.009	1.005	0.957
5553	1.015	1.016	1.016	1.009	1.005	0.957
5606	1.006	0.989	1.002	0.988	0.976	0.957
5610	1.014	1.015	1.015	1.008	1.004	0.957
5632	1.006	0.990	1.002	0.989	0.978	0.957
5633	1.004	0.986	1.000	0.985	0.972	0.957
5650	1.016	1.044	1.024	1.028	1.036	0.957
5951	1.018	1.021	1.019	1.014	1.011	0.957
6003	1.006	0.989	1.002	0.988	0.976	0.957
6011	1.008	0.996	1.005	0.993	0.984	0.957
6204	1.005	1.003	1.005	0.997	0.992	0.957
6206	1.003	0.996	1.001	0.992	0.985	0.957
6213	1.001	0.993	0.999	0.989	0.981	0.957
6216	1.003	0.996	1.001	0.992	0.985	0.957

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6218	1.010	1.003	1.009	0.999	0.992	0.957
6220	1.009	1.000	1.007	0.997	0.988	0.957
6233	1.003	0.983	0.998	0.983	0.970	0.957
6235	0.997	0.981	0.993	0.979	0.968	0.957
6237	1.000	0.990	0.998	0.987	0.978	0.957
6251	1.008	0.997	1.005	0.994	0.984	0.957
6258	1.009	1.001	1.008	0.997	0.989	0.957
6307	1.005	0.989	1.001	0.987	0.976	0.957
6308	1.008	0.996	1.005	0.993	0.983	0.957
6315	1.008	0.997	1.005	0.994	0.984	0.957
6316	1.007	0.993	1.004	0.991	0.981	0.957
6325	1.005	0.988	1.001	0.987	0.975	0.957
6361	1.008	0.997	1.006	0.994	0.985	0.957
6364	1.012	1.007	1.011	1.002	0.996	0.957
6400	1.012	1.008	1.011	1.003	0.996	0.957
6504	1.019	1.025	1.021	1.016	1.014	0.957
6834	1.011	1.001	1.009	0.997	0.989	0.957
7133	1.032	1.036	1.034	1.028	1.025	0.957
7198	1.029	1.029	1.030	1.022	1.017	0.957
7207	1.029	1.049	1.035	1.036	1.040	0.957
7219	1.030	1.030	1.030	1.023	1.018	0.957
7227	1.032	1.035	1.033	1.027	1.024	0.957
7232	1.031	1.035	1.033	1.027	1.024	0.957
7248	1.071	1.058	1.068	1.055	1.045	0.957
7272	1.019	1.028	1.022	1.019	1.018	0.957
7332	1.014	1.022	1.017	1.013	1.011	0.957
7360	1.030	1.029	1.030	1.022	1.017	0.957
7365	1.068	1.146	1.089	1.115	1.143	0.957
7382	1.039	1.058	1.045	1.046	1.049	0.957
7392	0.991	0.976	0.987	0.974	0.964	0.957
7403	1.062	1.127	1.079	1.099	1.122	0.957
7405	1.058	1.116	1.074	1.091	1.111	0.957
7409	1.045	1.125	1.066	1.093	1.123	0.957
7410	1.046	1.131	1.069	1.098	1.129	0.957
7421	1.024	1.011	1.021	1.008	0.998	0.957
7424	1.046	1.077	1.055	1.061	1.069	0.957
7428	1.031	1.032	1.032	1.025	1.021	0.957
7429	1.032	1.035	1.033	1.027	1.024	0.957
7500	1.012	1.009	1.012	1.003	0.998	0.957
7515	1.022	1.007	1.018	1.005	0.994	0.957
7520	1.009	1.000	1.007	0.997	0.988	0.957
7538	1.011	1.006	1.010	1.001	0.995	0.957
7539	1.005	0.986	1.000	0.985	0.973	0.957
7580	1.010	1.003	1.009	0.999	0.992	0.957
7600	1.077	1.056	1.072	1.056	1.042	0.957
7601	1.010	1.002	1.008	0.998	0.991	0.957
7605	1.002	0.979	0.996	0.980	0.966	0.957
7607	1.096	1.110	1.100	1.099	1.100	0.957
7610	1.097	1.115	1.102	1.102	1.105	0.957
7706	1.010	1.012	1.011	1.004	1.001	0.957
7707	0.951	0.846	0.922	0.871	0.825	0.957
7720	1.009	1.010	1.010	1.003	0.999	0.957
7721	1.019	1.055	1.029	1.037	1.048	0.957
7722	0.951	0.846	0.922	0.871	0.825	0.957
7855	1.005	0.987	1.000	0.986	0.974	0.957

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8001	0.990	0.973	0.986	0.972	0.960	0.957
8004	1.012	1.038	1.019	1.023	1.029	0.957
8006	1.014	1.032	1.019	1.020	1.023	0.957
8008	1.010	1.020	1.013	1.010	1.010	0.957
8010	1.008	1.014	1.010	1.006	1.004	0.957
8013	1.003	1.000	1.003	0.995	0.989	0.957
8015	1.005	1.006	1.006	0.999	0.995	0.957
8017	1.008	1.014	1.010	1.006	1.004	0.957
8018	0.999	0.999	0.999	0.992	0.988	0.957
8019	1.010	0.997	1.007	0.994	0.984	0.957
8021	1.007	1.024	1.012	1.013	1.015	0.957
8028	0.994	0.987	0.993	0.983	0.976	0.957
8031	1.013	1.030	1.018	1.018	1.021	0.957
8032	0.998	0.996	0.998	0.990	0.985	0.957
8039	1.010	1.020	1.013	1.011	1.010	0.957
8041	0.997	0.993	0.996	0.988	0.981	0.957
8042	0.999	0.998	0.999	0.992	0.987	0.957
8046	1.002	0.996	1.001	0.991	0.984	0.957
8057	1.003	0.999	1.002	0.994	0.988	0.957
8059	0.998	0.998	0.999	0.991	0.987	0.957
8060	1.015	1.035	1.021	1.022	1.026	0.957
8061	1.017	1.043	1.025	1.029	1.035	0.957
8062	0.997	0.981	0.993	0.979	0.968	0.957
8063	0.998	0.997	0.998	0.991	0.986	0.957
8064	0.999	0.998	0.999	0.992	0.987	0.957
8065	1.008	1.014	1.010	1.005	1.003	0.957
8066	1.011	1.023	1.014	1.012	1.013	0.957
8071	1.010	1.021	1.013	1.011	1.011	0.957
8078	1.022	1.061	1.033	1.043	1.054	0.957
8102	1.011	1.036	1.019	1.022	1.028	0.957
8106	0.994	0.985	0.992	0.982	0.973	0.957
8107	0.996	0.991	0.995	0.986	0.980	0.957
8110	0.996	0.992	0.996	0.987	0.980	0.957
8116	1.000	1.001	1.000	0.994	0.990	0.957
8117	1.007	1.024	1.012	1.012	1.015	0.957
8209	1.032	1.087	1.047	1.063	1.081	0.957
8215	1.009	1.028	1.014	1.016	1.019	0.957
8227	1.008	0.996	1.005	0.993	0.983	0.957
8232	0.999	1.000	1.000	0.993	0.989	0.957
8267	0.996	0.990	0.995	0.985	0.978	0.957
8278	0.961	0.855	0.931	0.880	0.833	0.957
8286	1.013	1.041	1.021	1.026	1.033	0.957
8290	1.004	1.017	1.008	1.006	1.007	0.957
8291	1.045	1.074	1.053	1.058	1.066	0.957
8292	1.033	1.038	1.034	1.030	1.027	0.957
8293	1.028	1.025	1.028	1.019	1.013	0.957
8304	1.047	1.083	1.057	1.065	1.075	0.957
8324	1.029	1.078	1.043	1.056	1.072	0.957
8350	0.999	1.000	1.000	0.994	0.989	0.957
8370	1.030	1.025	1.029	1.020	1.013	0.957
8387	1.056	1.104	1.070	1.082	1.098	0.957
8388	1.006	1.007	1.007	1.000	0.997	0.957
8389	1.030	1.025	1.029	1.020	1.013	0.957
8390	1.043	1.063	1.049	1.050	1.054	0.957
8391	1.005	1.005	1.005	0.998	0.994	0.957

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8392	1.051	1.086	1.061	1.068	1.078	0.957
8393	1.034	1.036	1.035	1.029	1.025	0.957
8397	1.028	1.019	1.026	1.015	1.007	0.957
8400	1.007	1.013	1.009	1.005	1.002	0.957
8500	0.999	1.000	1.000	0.993	0.989	0.957
8601	1.071	1.058	1.068	1.055	1.045	0.957
8631	0.961	0.855	0.931	0.880	0.833	0.957
8720	1.017	1.009	1.015	1.005	0.996	0.957
8729	1.008	0.996	1.005	0.993	0.984	0.957
8740	1.001	1.006	1.003	0.998	0.996	0.957
8741	0.999	1.001	1.000	0.994	0.990	0.957
8742	1.040	1.034	1.039	1.029	1.022	0.957
8743	1.002	0.963	0.991	0.968	0.948	0.957
8744	0.995	0.990	0.994	0.985	0.978	0.957
8745	0.999	0.999	0.999	0.992	0.988	0.957
8746	1.040	1.034	1.039	1.029	1.022	0.957
8748	1.004	1.004	1.005	0.997	0.993	0.957
8749	0.998	0.953	0.986	0.960	0.937	0.957
8755	1.026	1.013	1.023	1.010	1.000	0.957
8800	1.086	1.081	1.085	1.075	1.068	0.957
8801	1.007	0.978	0.999	0.980	0.963	0.957
8803	1.070	1.056	1.067	1.054	1.043	0.957
8804	1.015	1.025	1.019	1.016	1.015	0.957
8806	1.024	1.050	1.031	1.035	1.042	0.957
8807	1.083	1.072	1.080	1.068	1.059	0.957
8808	1.005	0.972	0.996	0.976	0.958	0.957
8810	1.007	1.003	1.006	0.998	0.991	0.957
8811	1.020	1.016	1.019	1.010	1.004	0.957
8812	1.007	1.003	1.006	0.998	0.991	0.957
8813	1.012	1.004	1.010	1.000	0.992	0.957
8818	1.078	1.057	1.072	1.056	1.043	0.957
8820	1.055	1.012	1.044	1.018	0.996	0.957
8821	1.064	1.037	1.057	1.038	1.023	0.957
8822	1.001	0.960	0.990	0.966	0.945	0.957
8823	1.014	1.021	1.017	1.013	1.011	0.957
8827	1.026	1.057	1.035	1.041	1.049	0.957
8829	1.024	1.052	1.032	1.037	1.044	0.957
8830	1.020	1.038	1.025	1.026	1.029	0.957
8831	1.076	1.073	1.076	1.067	1.061	0.957
8834	1.018	1.033	1.023	1.022	1.023	0.957
8838	1.019	1.018	1.019	1.011	1.006	0.957
8839	0.998	0.973	0.992	0.975	0.960	0.957
8840	1.031	1.027	1.030	1.021	1.015	0.957
8846	1.014	1.009	1.013	1.004	0.997	0.957
8847	1.002	1.008	1.004	1.000	0.998	0.957
8850	1.001	0.962	0.991	0.967	0.947	0.957
8851	1.026	1.056	1.034	1.040	1.048	0.957
8852	1.025	1.053	1.033	1.038	1.045	0.957
8859	1.074	1.068	1.073	1.063	1.055	0.957
8868	1.005	1.014	1.008	1.004	1.004	0.957
8870	1.005	1.014	1.008	1.004	1.004	0.957
8875	1.001	1.001	1.001	0.994	0.990	0.957
9007	1.006	1.023	1.011	1.011	1.014	0.957
9008	0.999	0.992	0.997	0.988	0.980	0.957
9009	0.999	1.002	1.000	0.994	0.991	0.957

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



Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9010	1.006	1.022	1.011	1.010	1.012	0.957
9011	1.002	1.010	1.005	1.001	1.000	0.957
9015	0.998	0.999	0.999	0.992	0.988	0.957
9016	1.027	1.042	1.031	1.031	1.032	0.957
9031	1.009	1.022	1.013	1.011	1.012	0.957
9033	1.016	1.031	1.021	1.020	1.022	0.957
9043	1.020	1.040	1.026	1.027	1.031	0.957
9048	1.014	1.036	1.021	1.023	1.028	0.957
9050	1.006	1.010	1.007	1.002	1.000	0.957
9053	1.025	1.037	1.029	1.026	1.027	0.957
9054	1.039	1.051	1.043	1.041	1.041	0.957
9059	1.015	1.023	1.018	1.014	1.013	0.957
9060	1.025	1.036	1.028	1.026	1.026	0.957
9061	1.035	1.068	1.045	1.051	1.060	0.957
9066	1.041	1.058	1.047	1.046	1.049	0.957
9067	1.028	1.047	1.034	1.035	1.038	0.957
9069	1.030	1.051	1.036	1.038	1.042	0.957
9070	1.026	1.058	1.036	1.042	1.051	0.957
9079	1.035	1.102	1.053	1.074	1.098	0.957
9085	1.027	1.061	1.037	1.044	1.054	0.957
9092	1.032	1.059	1.040	1.044	1.050	0.957
9095	1.019	1.018	1.019	1.012	1.007	0.957
9096	1.003	1.007	1.005	0.999	0.996	0.957
9097	1.003	1.005	1.004	0.998	0.994	0.957
9101	1.005	1.015	1.008	1.006	1.005	0.957
9151	1.014	1.005	1.012	1.001	0.992	0.957
9154	1.005	0.977	0.998	0.979	0.963	0.957
9155	1.108	1.149	1.120	1.129	1.141	0.957
9156	1.002	0.969	0.994	0.973	0.955	0.957
9180	1.028	1.046	1.034	1.034	1.037	0.957
9181	1.023	1.030	1.025	1.021	1.020	0.957
9182	1.022	1.029	1.025	1.021	1.019	0.957
9184	1.014	1.004	1.012	1.001	0.992	0.957
9185	1.031	1.054	1.038	1.040	1.046	0.957
9220	1.026	1.013	1.023	1.011	1.001	0.957
9402	1.006	1.015	1.009	1.006	1.005	0.957
9403	1.008	1.020	1.012	1.010	1.011	0.957
9410	1.014	1.026	1.018	1.015	1.016	0.957
9420	1.016	1.029	1.020	1.019	1.020	0.957
9422	1.017	1.034	1.022	1.022	1.025	0.957
9424	1.007	1.018	1.010	1.008	1.008	0.957
9426	1.003	1.006	1.004	0.999	0.995	0.957
9501	1.029	1.020	1.027	1.016	1.007	0.957
9507	1.073	1.065	1.072	1.061	1.053	0.957
9516	1.011	1.006	1.010	1.001	0.994	0.957
9519	1.036	1.043	1.039	1.034	1.032	0.957
9521	1.013	1.013	1.014	1.006	1.002	0.957
9522	1.038	1.049	1.042	1.039	1.038	0.957
9529	1.011	1.006	1.010	1.001	0.994	0.957
9531	1.011	1.006	1.010	1.001	0.994	0.957
9549	1.076	1.072	1.075	1.066	1.060	0.957
9552	1.010	1.001	1.008	0.997	0.989	0.957
9586	1.052	1.089	1.062	1.071	1.082	0.957
9610	1.083	1.072	1.080	1.068	1.059	0.957
9620	1.026	1.012	1.022	1.009	0.999	0.957

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

Factor to Adjust Losses to September 1, 2021 Benefit Level <sup>[1]</sup>  
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.013	1.012	1.013	1.004	1.008	0.959
0016	1.033	1.093	1.047	1.065	1.084	0.959
0034	1.006	1.011	1.005	1.000	0.996	0.959
0035	1.007	1.014	1.007	1.003	1.000	0.959
0036	1.018	1.047	1.024	1.029	1.035	0.959
0038	1.022	1.059	1.030	1.039	1.048	0.959
0040	1.028	1.076	1.038	1.052	1.066	0.959
0041	1.025	1.069	1.035	1.046	1.059	0.959
0042	1.023	1.068	1.033	1.045	1.058	0.959
0044	1.028	1.078	1.039	1.053	1.068	0.959
0045	1.029	1.082	1.041	1.056	1.072	0.959
0050	1.029	1.081	1.041	1.056	1.072	0.959
0079	1.029	1.079	1.040	1.054	1.070	0.959
0096	1.028	1.077	1.039	1.052	1.067	0.959
0106	1.026	1.076	1.037	1.051	1.067	0.959
0171	1.030	1.083	1.042	1.057	1.073	0.959
0172	1.033	1.093	1.047	1.065	1.084	0.959
0251	1.012	1.011	1.010	1.003	0.997	0.959
0400	1.011	1.039	1.017	1.021	1.027	0.959
0401	1.039	1.113	1.057	1.080	1.106	0.959
1122	1.002	0.997	0.998	0.989	0.982	0.959
1123	1.006	1.011	1.005	1.000	0.997	0.959
1124	1.000	0.993	0.996	0.986	0.977	0.959
1320	1.001	0.996	0.998	0.989	0.981	0.959
1322	0.999	0.989	0.994	0.983	0.973	0.959
1330	1.008	1.001	1.004	0.994	0.985	0.959
1438	1.011	1.006	1.007	0.998	0.990	0.959
1452	1.000	0.994	0.996	0.987	0.978	0.959
1463	1.016	1.019	1.014	1.009	1.004	0.959
1624	1.006	1.011	1.006	1.001	0.997	0.959
1699	1.016	1.019	1.014	1.009	1.005	0.959
1701	1.017	1.022	1.016	1.012	1.008	0.959
1710	1.004	1.005	1.002	0.996	0.991	0.959
1741	1.005	1.007	1.004	0.998	0.993	0.959
1803	1.016	1.021	1.015	1.010	1.006	0.959
1925	1.015	1.017	1.013	1.007	1.002	0.959
2002	1.026	1.049	1.030	1.032	1.036	0.959
2003	1.026	1.050	1.030	1.034	1.038	0.959
2014	1.030	1.061	1.036	1.042	1.049	0.959
2030	1.022	1.040	1.025	1.025	1.026	0.959
2063	1.021	1.035	1.023	1.022	1.022	0.959
2081	1.021	1.036	1.023	1.022	1.023	0.959
2095	1.021	1.036	1.023	1.022	1.022	0.959
2102	1.032	1.068	1.039	1.047	1.057	0.959
2107	1.042	1.099	1.055	1.071	1.090	0.959
2108	1.043	1.102	1.056	1.074	1.093	0.959
2109	1.040	1.093	1.052	1.067	1.083	0.959
2111	1.025	1.049	1.030	1.032	1.036	0.959
2113	1.022	1.038	1.024	1.024	1.024	0.959
2116	1.026	1.050	1.030	1.033	1.037	0.959
2117	1.026	1.050	1.030	1.034	1.038	0.959
2121	1.020	1.032	1.021	1.019	1.019	0.959
2123	1.045	1.109	1.060	1.079	1.100	0.959
2142	1.027	1.054	1.032	1.036	1.042	0.959
2163	1.021	1.036	1.023	1.022	1.022	0.959

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2211	1.026	1.051	1.031	1.034	1.039	0.959
2222	1.022	1.039	1.024	1.024	1.026	0.959
2362	1.022	1.037	1.024	1.024	1.024	0.959
2402	1.030	1.064	1.037	1.044	1.052	0.959
2413	1.014	1.016	1.013	1.006	1.001	0.959
2501	1.018	1.027	1.019	1.016	1.014	0.959
2570	1.021	1.036	1.023	1.022	1.022	0.959
2571	1.020	1.032	1.021	1.019	1.019	0.959
2576	1.028	1.056	1.033	1.038	1.044	0.959
2584	1.008	1.023	1.010	1.010	1.010	0.959
2585	1.049	1.088	1.057	1.067	1.077	0.959
2589	1.049	1.089	1.057	1.067	1.078	0.959
2660	1.021	1.037	1.023	1.023	1.023	0.959
2683	1.017	1.024	1.017	1.013	1.010	0.959
2688	1.029	1.060	1.035	1.041	1.048	0.959
2702	1.014	1.033	1.017	1.018	1.020	0.959
2710	1.021	1.036	1.023	1.022	1.022	0.959
2727	1.010	1.023	1.011	1.010	1.009	0.959
2731	1.019	1.030	1.020	1.017	1.016	0.959
2757	1.019	1.028	1.019	1.016	1.014	0.959
2759	1.021	1.035	1.023	1.022	1.022	0.959
2790	1.014	1.014	1.012	1.005	0.999	0.959
2797	1.016	1.022	1.016	1.011	1.007	0.959
2806	1.018	1.028	1.019	1.016	1.014	0.959
2812	1.020	1.031	1.020	1.018	1.017	0.959
2819	1.019	1.031	1.020	1.018	1.017	0.959
2840	1.020	1.033	1.021	1.020	1.019	0.959
2842	1.018	1.026	1.018	1.015	1.012	0.959
2852	1.023	1.040	1.025	1.025	1.027	0.959
2881	1.023	1.041	1.026	1.026	1.028	0.959
2883	1.021	1.036	1.023	1.023	1.023	0.959
2915	1.019	1.030	1.020	1.018	1.016	0.959
2923	1.022	1.039	1.025	1.025	1.026	0.959
3018	1.009	1.000	1.005	0.994	0.984	0.959
3022	1.012	1.007	1.008	1.000	0.992	0.959
3030	1.015	1.016	1.013	1.007	1.002	0.959
3039	1.015	1.017	1.013	1.007	1.002	0.959
3040	1.014	1.015	1.012	1.006	1.000	0.959
3060	1.015	1.019	1.014	1.009	1.004	0.959
3066	1.015	1.018	1.014	1.008	1.003	0.959
3070	1.015	1.017	1.013	1.007	1.002	0.959
3076	1.019	1.029	1.020	1.017	1.016	0.959
3081	1.015	1.018	1.014	1.008	1.003	0.959
3082	1.013	1.013	1.011	1.004	0.998	0.959
3085	1.017	1.023	1.016	1.012	1.009	0.959
3099	1.012	1.009	1.009	1.001	0.994	0.959
3110	1.011	1.006	1.008	0.998	0.991	0.959
3131	1.013	1.012	1.011	1.003	0.997	0.959
3146	1.014	1.013	1.011	1.004	0.998	0.959
3152	1.012	1.009	1.009	1.001	0.994	0.959
3165	1.016	1.021	1.016	1.011	1.007	0.959
3169	1.018	1.027	1.019	1.016	1.014	0.959
3175	1.017	1.024	1.017	1.013	1.010	0.959
3178	1.017	1.024	1.017	1.013	1.009	0.959
3179	1.019	1.030	1.020	1.017	1.016	0.959

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3180	1.016	1.021	1.016	1.011	1.007	0.959
3220	1.016	1.021	1.016	1.011	1.007	0.959
3241	1.013	1.010	1.010	1.002	0.995	0.959
3257	1.015	1.018	1.014	1.008	1.004	0.959
3339	1.014	1.015	1.013	1.006	1.001	0.959
3365	1.014	1.013	1.011	1.004	0.999	0.959
3372	1.016	1.021	1.015	1.010	1.006	0.959
3383	1.020	1.032	1.021	1.019	1.019	0.959
3400	1.015	1.017	1.013	1.007	1.003	0.959
3401	1.016	1.021	1.015	1.010	1.007	0.959
3501	1.015	1.018	1.014	1.008	1.004	0.959
3507	1.014	1.015	1.012	1.006	1.000	0.959
3560	1.013	1.011	1.010	1.003	0.996	0.959
3568	1.017	1.022	1.016	1.011	1.008	0.959
3569	1.012	1.007	1.008	1.000	0.992	0.959
3570	1.016	1.021	1.015	1.011	1.007	0.959
3572	1.016	1.019	1.014	1.009	1.004	0.959
3573	1.018	1.025	1.018	1.014	1.011	0.959
3574	1.018	1.025	1.018	1.014	1.011	0.959
3577	1.013	1.011	1.010	1.002	0.996	0.959
3612	1.013	1.011	1.010	1.003	0.996	0.959
3620	1.016	1.019	1.014	1.009	1.004	0.959
3632	1.013	1.011	1.010	1.003	0.996	0.959
3634	1.016	1.020	1.015	1.010	1.006	0.959
3643	1.014	1.015	1.012	1.006	1.000	0.959
3647	1.012	1.008	1.008	1.000	0.992	0.959
3651	1.020	1.032	1.021	1.019	1.019	0.959
3681	1.014	1.014	1.012	1.005	1.000	0.959
3682	1.019	1.028	1.019	1.016	1.014	0.959
3683	1.016	1.020	1.015	1.009	1.005	0.959
3719	1.007	0.996	1.002	0.990	0.980	0.959
3724	1.009	1.002	1.005	0.995	0.986	0.959
3726	1.027	1.023	1.024	1.015	1.007	0.959
3805	1.011	1.005	1.007	0.997	0.989	0.959
3808	1.021	1.034	1.022	1.021	1.021	0.959
3815	1.017	1.024	1.017	1.013	1.010	0.959
3821	0.993	0.982	0.988	0.977	0.967	0.959
3828	1.016	1.019	1.015	1.009	1.005	0.959
3830	1.009	1.000	1.005	0.994	0.985	0.959
3831	1.011	1.004	1.007	0.997	0.989	0.959
3840	1.018	1.027	1.018	1.015	1.013	0.959
4000	1.006	1.011	1.005	1.000	0.996	0.959
4034	1.017	1.022	1.016	1.011	1.008	0.959
4036	1.017	1.024	1.017	1.013	1.010	0.959
4038	1.017	1.023	1.016	1.012	1.009	0.959
4041	1.019	1.030	1.020	1.017	1.016	0.959
4049	1.016	1.021	1.015	1.010	1.006	0.959
4111	1.019	1.028	1.019	1.016	1.015	0.959
4112	1.014	1.014	1.012	1.005	1.000	0.959
4114	1.018	1.025	1.018	1.014	1.011	0.959
4130	0.998	0.998	0.996	0.989	0.984	0.959
4150	1.013	1.013	1.011	1.004	0.998	0.959
4239	1.016	1.021	1.016	1.011	1.007	0.959
4240	1.019	1.028	1.019	1.016	1.014	0.959
4243	1.016	1.021	1.016	1.011	1.007	0.959

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4244	1.016	1.022	1.016	1.011	1.007	0.959
4250	1.017	1.022	1.016	1.011	1.008	0.959
4251	1.015	1.018	1.014	1.008	1.004	0.959
4279	1.016	1.021	1.015	1.010	1.007	0.959
4283	1.017	1.022	1.016	1.011	1.008	0.959
4286	1.017	1.023	1.016	1.012	1.009	0.959
4295	1.016	1.019	1.014	1.009	1.005	0.959
4297	1.011	1.005	1.007	0.998	0.990	0.959
4299	1.010	1.003	1.006	0.996	0.988	0.959
4304	1.069	1.053	1.062	1.048	1.036	0.959
4312	1.022	1.012	1.017	1.006	0.996	0.959
4351	1.014	1.015	1.012	1.006	1.000	0.959
4354	1.010	1.002	1.006	0.996	0.987	0.959
4361	1.086	1.113	1.091	1.095	1.100	0.959
4362	1.086	1.104	1.089	1.089	1.090	0.959
4410	1.017	1.022	1.016	1.011	1.008	0.959
4420	1.013	1.010	1.010	1.002	0.995	0.959
4432	1.020	1.033	1.022	1.020	1.020	0.959
4470	1.014	1.014	1.012	1.005	0.999	0.959
4478	1.017	1.024	1.017	1.013	1.010	0.959
4492	1.014	1.014	1.012	1.005	0.999	0.959
4494	1.018	1.025	1.017	1.014	1.011	0.959
4495	1.016	1.020	1.015	1.009	1.005	0.959
4496	1.017	1.022	1.016	1.011	1.008	0.959
4497	1.016	1.019	1.015	1.009	1.005	0.959
4498	1.017	1.025	1.017	1.013	1.010	0.959
4499	1.017	1.023	1.016	1.012	1.009	0.959
4511	1.075	1.081	1.075	1.070	1.066	0.959
4512	1.078	1.088	1.078	1.075	1.074	0.959
4557	1.020	1.031	1.021	1.018	1.017	0.959
4558	1.015	1.017	1.013	1.007	1.003	0.959
4611	1.018	1.027	1.018	1.015	1.013	0.959
4623	1.019	1.030	1.020	1.017	1.016	0.959
4635	1.011	1.007	1.008	0.999	0.991	0.959
4665	1.021	1.034	1.022	1.021	1.021	0.959
4683	1.024	1.043	1.027	1.028	1.030	0.959
4691	1.022	1.038	1.024	1.024	1.024	0.959
4692	1.014	1.015	1.012	1.005	1.000	0.959
4717	1.019	1.029	1.020	1.017	1.015	0.959
4720	1.019	1.029	1.020	1.017	1.015	0.959
4740	1.018	1.028	1.019	1.016	1.014	0.959
4771	1.012	1.009	1.009	1.001	0.994	0.959
4828	1.016	1.019	1.014	1.009	1.005	0.959
4829	1.018	1.027	1.019	1.016	1.013	0.959
4831	1.015	1.016	1.013	1.007	1.002	0.959
4983	1.018	1.027	1.018	1.015	1.013	0.959
5020	1.006	0.994	1.001	0.989	0.978	0.959
5027	1.014	1.018	1.013	1.008	1.004	0.959
5028	1.014	1.018	1.013	1.008	1.003	0.959
5029	1.011	1.009	1.008	1.001	0.994	0.959
5040	1.011	1.009	1.008	1.001	0.994	0.959
5102	1.012	1.011	1.010	1.003	0.997	0.959
5107	1.012	1.013	1.010	1.003	0.998	0.959
5108	1.013	1.016	1.012	1.006	1.001	0.959
5128	1.025	1.017	1.021	1.011	1.001	0.959

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5129	1.025	1.017	1.021	1.011	1.001	0.959
5130	1.008	1.000	1.004	0.994	0.985	0.959
5140	1.000	0.975	0.991	0.974	0.958	0.959
5146	1.013	1.015	1.012	1.006	1.001	0.959
5160	1.006	0.992	1.000	0.988	0.976	0.959
5183	1.005	0.992	0.999	0.987	0.976	0.959
5184	1.007	0.996	1.002	0.990	0.980	0.959
5185	1.006	0.993	1.000	0.988	0.977	0.959
5186	1.003	0.986	0.996	0.982	0.969	0.959
5187	1.004	0.988	0.998	0.984	0.972	0.959
5190	1.002	0.981	0.994	0.978	0.964	0.959
5191	1.027	1.021	1.023	1.014	1.006	0.959
5192	1.007	1.014	1.007	1.003	1.000	0.959
5193	1.009	1.004	1.006	0.997	0.989	0.959
5195	1.003	0.987	0.997	0.983	0.970	0.959
5201	1.010	1.007	1.007	0.999	0.992	0.959
5205	1.010	1.005	1.006	0.998	0.990	0.959
5212	1.008	1.001	1.004	0.994	0.985	0.959
5213	1.010	1.005	1.006	0.998	0.990	0.959
5214	1.009	1.004	1.006	0.996	0.988	0.959
5222	1.012	1.011	1.009	1.002	0.996	0.959
5225	1.011	1.010	1.009	1.001	0.995	0.959
5348	1.013	1.013	1.011	1.004	0.999	0.959
5403	1.012	1.012	1.010	1.003	0.997	0.959
5432	1.010	1.006	1.007	0.998	0.991	0.959
5436	1.011	1.010	1.009	1.002	0.995	0.959
5443	1.007	0.996	1.002	0.990	0.980	0.959
5446	1.007	0.998	1.003	0.992	0.982	0.959
5447	1.006	0.994	1.001	0.989	0.978	0.959
5467	1.015	1.020	1.014	1.009	1.006	0.959
5470	1.014	1.018	1.013	1.008	1.004	0.959
5473	1.001	1.000	0.998	0.991	0.986	0.959
5474	1.013	1.013	1.011	1.004	0.999	0.959
5479	1.007	0.996	1.002	0.990	0.980	0.959
5482	1.013	1.015	1.012	1.006	1.001	0.959
5484	1.007	0.996	1.002	0.990	0.980	0.959
5485	1.007	0.995	1.001	0.990	0.979	0.959
5506	1.011	1.010	1.009	1.001	0.995	0.959
5507	1.011	1.009	1.008	1.001	0.994	0.959
5538	1.005	0.992	1.000	0.987	0.976	0.959
5542	1.005	0.991	0.999	0.986	0.974	0.959
5552	1.017	1.026	1.017	1.014	1.012	0.959
5553	1.017	1.026	1.017	1.015	1.013	0.959
5606	1.009	1.002	1.005	0.995	0.987	0.959
5610	1.015	1.021	1.014	1.010	1.006	0.959
5632	1.009	1.002	1.005	0.995	0.987	0.959
5633	1.007	0.995	1.001	0.990	0.980	0.959
5650	1.013	1.038	1.018	1.021	1.026	0.959
5951	1.019	1.029	1.019	1.017	1.015	0.959
6003	1.009	1.003	1.005	0.996	0.988	0.959
6011	1.011	1.010	1.009	1.001	0.995	0.959
6204	1.007	1.012	1.006	1.002	0.998	0.959
6206	1.004	1.003	1.001	0.994	0.988	0.959
6213	1.003	1.001	1.000	0.992	0.986	0.959
6216	1.004	1.006	1.003	0.996	0.991	0.959

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6218	1.013	1.013	1.011	1.004	0.999	0.959
6220	1.012	1.012	1.010	1.003	0.997	0.959
6233	1.007	0.996	1.002	0.990	0.980	0.959
6235	0.999	0.989	0.994	0.983	0.974	0.959
6237	1.003	1.000	1.000	0.992	0.985	0.959
6251	1.011	1.010	1.009	1.001	0.995	0.959
6258	1.013	1.013	1.011	1.004	0.999	0.959
6307	1.009	1.003	1.005	0.996	0.988	0.959
6308	1.010	1.006	1.007	0.999	0.991	0.959
6315	1.011	1.008	1.008	0.999	0.993	0.959
6316	1.010	1.005	1.007	0.998	0.990	0.959
6325	1.008	0.999	1.003	0.993	0.984	0.959
6361	1.011	1.010	1.009	1.001	0.995	0.959
6364	1.013	1.015	1.011	1.005	1.000	0.959
6400	1.014	1.019	1.013	1.008	1.004	0.959
6504	1.020	1.031	1.020	1.018	1.017	0.959
6834	1.013	1.013	1.011	1.004	0.998	0.959
7133	1.033	1.047	1.035	1.033	1.033	0.959
7198	1.027	1.027	1.025	1.018	1.012	0.959
7207	1.030	1.053	1.034	1.036	1.040	0.959
7219	1.029	1.033	1.028	1.023	1.018	0.959
7227	1.030	1.036	1.029	1.025	1.022	0.959
7232	1.030	1.037	1.030	1.026	1.023	0.959
7248	1.069	1.063	1.065	1.055	1.046	0.959
7272	1.022	1.040	1.024	1.025	1.027	0.959
7332	1.012	1.016	1.011	1.006	1.002	0.959
7360	1.031	1.038	1.031	1.027	1.024	0.959
7365	1.067	1.150	1.087	1.115	1.144	0.959
7382	1.039	1.065	1.044	1.048	1.053	0.959
7392	0.993	0.983	0.988	0.977	0.967	0.959
7403	1.055	1.111	1.067	1.084	1.102	0.959
7405	1.052	1.104	1.064	1.078	1.094	0.959
7409	1.036	1.102	1.051	1.072	1.094	0.959
7410	1.037	1.106	1.053	1.075	1.098	0.959
7421	1.023	1.017	1.019	1.010	1.001	0.959
7424	1.041	1.070	1.046	1.051	1.058	0.959
7428	1.030	1.037	1.030	1.025	1.022	0.959
7429	1.031	1.041	1.032	1.029	1.027	0.959
7500	1.013	1.016	1.012	1.006	1.002	0.959
7515	1.023	1.014	1.018	1.008	0.999	0.959
7520	1.010	1.006	1.007	0.998	0.991	0.959
7538	1.012	1.013	1.010	1.004	0.998	0.959
7539	1.007	0.996	1.002	0.990	0.980	0.959
7580	1.011	1.010	1.009	1.001	0.995	0.959
7600	1.070	1.057	1.064	1.052	1.040	0.959
7601	1.012	1.012	1.010	1.003	0.997	0.959
7605	1.004	0.987	0.997	0.983	0.971	0.959
7607	1.086	1.102	1.088	1.087	1.088	0.959
7610	1.087	1.107	1.090	1.091	1.093	0.959
7706	1.009	1.014	1.008	1.003	0.999	0.959
7707	0.957	0.865	0.929	0.884	0.842	0.959
7720	1.010	1.015	1.009	1.004	1.001	0.959
7721	1.016	1.047	1.022	1.028	1.036	0.959
7722	0.957	0.865	0.929	0.884	0.842	0.959
7855	1.007	0.997	1.002	0.991	0.981	0.959

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8001	0.993	0.983	0.988	0.977	0.968	0.959
8004	1.011	1.037	1.016	1.020	1.025	0.959
8006	1.014	1.035	1.018	1.019	1.022	0.959
8008	1.010	1.024	1.012	1.011	1.011	0.959
8010	1.008	1.017	1.008	1.005	1.003	0.959
8013	1.006	1.009	1.005	0.999	0.995	0.959
8015	1.006	1.011	1.005	1.001	0.997	0.959
8017	1.008	1.017	1.008	1.005	1.003	0.959
8018	1.001	1.007	1.000	0.996	0.993	0.959
8019	1.011	1.007	1.008	0.999	0.991	0.959
8021	1.008	1.028	1.011	1.013	1.016	0.959
8028	0.996	0.995	0.994	0.987	0.981	0.959
8031	1.013	1.033	1.016	1.018	1.020	0.959
8032	0.999	1.003	0.998	0.993	0.989	0.959
8039	1.010	1.023	1.011	1.010	1.009	0.959
8041	0.998	0.998	0.996	0.989	0.984	0.959
8042	0.998	0.998	0.996	0.989	0.983	0.959
8046	1.003	1.002	1.001	0.993	0.987	0.959
8057	1.005	1.007	1.003	0.998	0.993	0.959
8059	0.999	1.001	0.998	0.992	0.987	0.959
8060	1.014	1.035	1.018	1.020	1.023	0.959
8061	1.017	1.044	1.022	1.026	1.032	0.959
8062	0.999	0.989	0.994	0.983	0.974	0.959
8063	0.997	0.997	0.995	0.988	0.982	0.959
8064	1.000	1.005	0.999	0.995	0.991	0.959
8065	1.009	1.019	1.009	1.007	1.005	0.959
8066	1.011	1.026	1.013	1.013	1.013	0.959
8071	1.010	1.024	1.012	1.011	1.011	0.959
8078	1.018	1.050	1.024	1.031	1.038	0.959
8102	1.011	1.038	1.016	1.021	1.026	0.959
8106	0.996	0.994	0.994	0.986	0.979	0.959
8107	0.998	0.999	0.996	0.989	0.984	0.959
8110	0.998	1.000	0.997	0.990	0.985	0.959
8116	1.001	1.006	1.000	0.995	0.992	0.959
8117	1.008	1.027	1.011	1.012	1.015	0.959
8209	1.027	1.074	1.038	1.050	1.065	0.959
8215	1.009	1.032	1.013	1.016	1.019	0.959
8227	1.011	1.008	1.008	1.000	0.993	0.959
8232	1.001	1.007	1.000	0.996	0.993	0.959
8267	0.998	0.997	0.995	0.989	0.983	0.959
8278	0.968	0.874	0.939	0.893	0.851	0.959
8286	1.013	1.045	1.020	1.026	1.034	0.959
8290	1.006	1.023	1.008	1.009	1.011	0.959
8291	1.042	1.073	1.048	1.054	1.061	0.959
8292	1.033	1.045	1.034	1.032	1.032	0.959
8293	1.027	1.028	1.025	1.019	1.013	0.959
8304	1.046	1.084	1.054	1.063	1.073	0.959
8324	1.026	1.072	1.036	1.049	1.062	0.959
8350	1.001	1.007	1.000	0.996	0.993	0.959
8370	1.030	1.031	1.028	1.022	1.016	0.959
8387	1.051	1.095	1.060	1.072	1.084	0.959
8388	1.006	1.012	1.006	1.001	0.998	0.959
8389	1.029	1.028	1.026	1.019	1.013	0.959
8390	1.042	1.067	1.047	1.050	1.055	0.959
8391	1.006	1.010	1.005	1.000	0.996	0.959

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



Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8392	1.046	1.081	1.053	1.061	1.069	0.959
8393	1.032	1.036	1.031	1.026	1.022	0.959
8397	1.027	1.021	1.023	1.014	1.006	0.959
8400	1.008	1.018	1.009	1.006	1.004	0.959
8500	1.001	1.008	1.001	0.997	0.994	0.959
8601	1.070	1.064	1.066	1.056	1.048	0.959
8631	0.968	0.874	0.939	0.893	0.851	0.959
8720	1.019	1.016	1.016	1.008	1.001	0.959
8729	1.009	1.001	1.004	0.995	0.986	0.959
8740	1.002	1.013	1.003	1.001	1.000	0.959
8741	1.001	1.009	1.001	0.998	0.996	0.959
8742	1.039	1.041	1.038	1.032	1.027	0.959
8743	1.004	0.972	0.993	0.973	0.954	0.959
8744	0.998	1.000	0.996	0.990	0.985	0.959
8745	1.000	1.003	0.998	0.993	0.989	0.959
8746	1.039	1.041	1.038	1.032	1.027	0.959
8748	1.005	1.009	1.004	0.999	0.995	0.959
8749	1.002	0.968	0.991	0.969	0.950	0.959
8755	1.025	1.016	1.020	1.010	1.000	0.959
8800	1.078	1.079	1.076	1.069	1.064	0.959
8801	1.010	0.991	1.003	0.988	0.974	0.959
8803	1.068	1.060	1.064	1.053	1.044	0.959
8804	1.016	1.029	1.017	1.016	1.015	0.959
8806	1.024	1.052	1.029	1.034	1.040	0.959
8807	1.075	1.070	1.071	1.062	1.053	0.959
8808	1.008	0.986	1.000	0.984	0.969	0.959
8810	1.009	1.012	1.008	1.002	0.998	0.959
8811	1.022	1.025	1.020	1.015	1.010	0.959
8812	1.009	1.012	1.008	1.002	0.998	0.959
8813	1.014	1.015	1.012	1.005	1.000	0.959
8818	1.071	1.058	1.065	1.053	1.042	0.959
8820	1.056	1.025	1.045	1.025	1.006	0.959
8821	1.064	1.046	1.057	1.042	1.029	0.959
8822	1.002	0.967	0.990	0.969	0.949	0.959
8823	1.015	1.026	1.016	1.013	1.012	0.959
8827	1.026	1.059	1.033	1.040	1.048	0.959
8829	1.025	1.054	1.030	1.036	1.043	0.959
8830	1.023	1.048	1.027	1.031	1.036	0.959
8831	1.074	1.078	1.073	1.067	1.062	0.959
8834	1.018	1.036	1.021	1.021	1.023	0.959
8838	1.020	1.025	1.019	1.014	1.010	0.959
8839	1.002	0.987	0.996	0.983	0.971	0.959
8840	1.033	1.041	1.033	1.029	1.026	0.959
8846	1.015	1.018	1.014	1.008	1.003	0.959
8847	1.002	1.011	1.003	0.999	0.997	0.959
8850	1.005	0.977	0.996	0.977	0.960	0.959
8851	1.025	1.057	1.032	1.038	1.046	0.959
8852	1.025	1.056	1.031	1.038	1.045	0.959
8859	1.072	1.071	1.070	1.062	1.056	0.959
8868	1.004	1.015	1.005	1.003	1.001	0.959
8870	1.004	1.015	1.005	1.003	1.001	0.959
8875	1.002	1.007	1.001	0.996	0.993	0.959
9007	1.007	1.028	1.011	1.013	1.016	0.959
9008	1.001	1.001	0.999	0.992	0.986	0.959
9009	1.001	1.010	1.001	0.998	0.996	0.959

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9010	1.005	1.022	1.008	1.008	1.009	0.959
9011	1.003	1.016	1.004	1.003	1.002	0.959
9015	0.999	1.005	0.999	0.994	0.991	0.959
9016	1.028	1.047	1.031	1.032	1.035	0.959
9031	1.005	1.012	1.005	1.001	0.999	0.959
9033	1.017	1.037	1.020	1.022	1.024	0.959
9043	1.021	1.045	1.026	1.029	1.033	0.959
9048	1.009	1.022	1.010	1.009	1.009	0.959
9050	1.006	1.013	1.006	1.002	0.999	0.959
9053	1.026	1.040	1.027	1.027	1.027	0.959
9054	1.037	1.052	1.039	1.038	1.039	0.959
9059	1.016	1.028	1.017	1.015	1.015	0.959
9060	1.025	1.039	1.027	1.025	1.025	0.959
9061	1.031	1.058	1.036	1.041	1.046	0.959
9066	1.039	1.058	1.042	1.043	1.045	0.959
9067	1.027	1.046	1.030	1.031	1.033	0.959
9069	1.027	1.045	1.030	1.031	1.032	0.959
9070	1.026	1.059	1.033	1.040	1.048	0.959
9079	1.027	1.077	1.038	1.052	1.067	0.959
9085	1.027	1.062	1.034	1.042	1.051	0.959
9092	1.031	1.057	1.036	1.039	1.044	0.959
9095	1.021	1.027	1.021	1.016	1.013	0.959
9096	1.005	1.013	1.005	1.002	1.000	0.959
9097	1.005	1.014	1.006	1.003	1.001	0.959
9101	1.005	1.017	1.006	1.004	1.003	0.959
9151	1.016	1.013	1.013	1.005	0.998	0.959
9154	1.015	1.009	1.011	1.001	0.993	0.959
9155	1.096	1.135	1.104	1.113	1.123	0.959
9156	1.014	1.006	1.010	1.000	0.991	0.959
9180	1.029	1.052	1.033	1.036	1.040	0.959
9181	1.025	1.038	1.026	1.025	1.025	0.959
9182	1.025	1.037	1.026	1.024	1.024	0.959
9184	1.018	1.017	1.015	1.008	1.002	0.959
9185	1.032	1.059	1.037	1.042	1.047	0.959
9220	1.027	1.023	1.024	1.015	1.008	0.959
9402	1.006	1.017	1.007	1.005	1.004	0.959
9403	1.008	1.021	1.009	1.008	1.008	0.959
9410	1.016	1.033	1.018	1.018	1.020	0.959
9420	1.016	1.035	1.019	1.020	1.022	0.959
9422	1.019	1.044	1.024	1.027	1.031	0.959
9424	1.007	1.021	1.009	1.008	1.007	0.959
9426	1.004	1.010	1.003	0.999	0.996	0.959
9501	1.029	1.028	1.027	1.019	1.013	0.959
9507	1.072	1.070	1.069	1.061	1.055	0.959
9516	1.013	1.014	1.011	1.005	0.999	0.959
9519	1.035	1.046	1.036	1.033	1.032	0.959
9521	1.012	1.012	1.010	1.003	0.997	0.959
9522	1.037	1.051	1.038	1.037	1.037	0.959
9529	1.014	1.017	1.013	1.007	1.003	0.959
9531	1.013	1.014	1.011	1.005	0.999	0.959
9549	1.073	1.074	1.071	1.064	1.058	0.959
9552	1.011	1.009	1.009	1.001	0.994	0.959
9586	1.045	1.076	1.051	1.057	1.064	0.959
9610	1.075	1.072	1.072	1.063	1.056	0.959
9620	1.027	1.022	1.023	1.014	1.006	0.959

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

Factor to Adjust Losses to September 1, 2021 Benefit Level <sup>[1]</sup>  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.010	1.003	1.010	1.000	1.003	0.970
0016	1.024	1.065	1.034	1.046	1.059	0.970
0034	1.005	1.008	1.005	1.001	0.998	0.970
0035	1.006	1.011	1.007	1.004	1.002	0.970
0036	1.014	1.034	1.019	1.022	1.026	0.970
0038	1.017	1.044	1.024	1.030	1.037	0.970
0040	1.020	1.053	1.028	1.037	1.047	0.970
0041	1.019	1.049	1.026	1.034	1.042	0.970
0042	1.018	1.053	1.027	1.036	1.046	0.970
0044	1.020	1.053	1.028	1.037	1.047	0.970
0045	1.021	1.058	1.030	1.040	1.051	0.970
0050	1.021	1.058	1.031	1.041	1.052	0.970
0079	1.021	1.056	1.030	1.039	1.050	0.970
0096	1.021	1.056	1.030	1.039	1.050	0.970
0106	1.020	1.059	1.030	1.041	1.053	0.970
0171	1.023	1.062	1.033	1.044	1.057	0.970
0172	1.024	1.065	1.034	1.046	1.060	0.970
0251	1.010	1.007	1.009	1.002	0.996	0.970
0400	1.010	1.033	1.015	1.020	1.025	0.970
0401	1.028	1.078	1.041	1.056	1.073	0.970
1122	1.001	0.995	0.999	0.991	0.985	0.970
1123	1.006	1.010	1.006	1.003	1.001	0.970
1124	0.999	0.989	0.996	0.986	0.978	0.970
1320	1.002	0.998	1.000	0.993	0.988	0.970
1322	0.999	0.991	0.996	0.988	0.980	0.970
1330	1.009	1.004	1.007	0.999	0.993	0.970
1438	1.011	1.007	1.009	1.002	0.996	0.970
1452	1.000	0.994	0.998	0.990	0.983	0.970
1463	1.014	1.016	1.014	1.010	1.006	0.970
1624	1.005	1.009	1.005	1.002	0.999	0.970
1699	1.014	1.017	1.015	1.010	1.008	0.970
1701	1.015	1.021	1.016	1.013	1.011	0.970
1710	1.004	1.004	1.003	0.998	0.994	0.970
1741	1.004	1.005	1.004	0.999	0.995	0.970
1803	1.015	1.018	1.015	1.011	1.008	0.970
1925	1.013	1.014	1.013	1.007	1.003	0.970
2002	1.023	1.042	1.027	1.030	1.034	0.970
2003	1.023	1.042	1.027	1.030	1.034	0.970
2014	1.025	1.050	1.031	1.036	1.043	0.970
2030	1.020	1.034	1.023	1.024	1.026	0.970
2063	1.019	1.032	1.022	1.022	1.023	0.970
2081	1.019	1.033	1.022	1.023	1.024	0.970
2095	1.019	1.032	1.022	1.022	1.023	0.970
2102	1.027	1.056	1.034	1.041	1.048	0.970
2107	1.032	1.072	1.043	1.054	1.066	0.970
2108	1.034	1.076	1.044	1.057	1.070	0.970
2109	1.032	1.070	1.041	1.052	1.064	0.970
2111	1.023	1.043	1.028	1.031	1.035	0.970
2113	1.020	1.034	1.023	1.023	1.025	0.970
2116	1.023	1.042	1.027	1.030	1.034	0.970
2117	1.023	1.043	1.028	1.031	1.035	0.970
2121	1.017	1.026	1.019	1.017	1.017	0.970
2123	1.035	1.079	1.046	1.059	1.074	0.970
2142	1.023	1.043	1.028	1.031	1.035	0.970
2163	1.019	1.031	1.022	1.021	1.022	0.970

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2211	1.022	1.041	1.027	1.029	1.033	0.970
2222	1.020	1.034	1.023	1.024	1.025	0.970
2362	1.019	1.033	1.022	1.022	1.024	0.970
2402	1.025	1.050	1.032	1.037	1.043	0.970
2413	1.013	1.013	1.013	1.007	1.003	0.970
2501	1.016	1.021	1.017	1.014	1.012	0.970
2570	1.018	1.029	1.021	1.020	1.020	0.970
2571	1.017	1.025	1.019	1.017	1.016	0.970
2576	1.023	1.042	1.028	1.030	1.034	0.970
2584	1.006	1.015	1.008	1.006	1.006	0.970
2585	1.044	1.077	1.052	1.061	1.070	0.970
2589	1.044	1.078	1.052	1.061	1.071	0.970
2660	1.020	1.033	1.023	1.023	1.024	0.970
2683	1.016	1.022	1.017	1.014	1.012	0.970
2688	1.024	1.046	1.030	1.033	1.039	0.970
2702	1.014	1.035	1.019	1.022	1.027	0.970
2710	1.020	1.034	1.023	1.023	1.025	0.970
2727	1.010	1.024	1.013	1.014	1.015	0.970
2731	1.018	1.028	1.020	1.019	1.019	0.970
2757	1.017	1.025	1.018	1.016	1.015	0.970
2759	1.019	1.031	1.022	1.021	1.022	0.970
2790	1.013	1.012	1.012	1.006	1.002	0.970
2797	1.015	1.020	1.016	1.012	1.010	0.970
2806	1.017	1.024	1.018	1.016	1.015	0.970
2812	1.018	1.027	1.020	1.018	1.018	0.970
2819	1.018	1.028	1.020	1.019	1.019	0.970
2840	1.018	1.029	1.021	1.020	1.020	0.970
2842	1.016	1.023	1.018	1.015	1.014	0.970
2852	1.019	1.032	1.022	1.022	1.023	0.970
2881	1.020	1.035	1.024	1.024	1.026	0.970
2883	1.019	1.031	1.022	1.021	1.022	0.970
2915	1.018	1.027	1.019	1.018	1.018	0.970
2923	1.021	1.036	1.024	1.025	1.028	0.970
3018	1.010	1.004	1.008	1.000	0.993	0.970
3022	1.011	1.008	1.010	1.003	0.998	0.970
3030	1.014	1.016	1.014	1.010	1.006	0.970
3039	1.014	1.017	1.014	1.010	1.007	0.970
3040	1.014	1.015	1.013	1.008	1.005	0.970
3060	1.014	1.017	1.014	1.010	1.007	0.970
3066	1.014	1.017	1.015	1.010	1.007	0.970
3070	1.014	1.017	1.014	1.010	1.007	0.970
3076	1.017	1.026	1.019	1.017	1.017	0.970
3081	1.014	1.017	1.014	1.010	1.007	0.970
3082	1.012	1.012	1.012	1.006	1.001	0.970
3085	1.015	1.020	1.016	1.012	1.010	0.970
3099	1.011	1.008	1.010	1.003	0.998	0.970
3110	1.011	1.006	1.009	1.002	0.996	0.970
3131	1.012	1.009	1.010	1.004	0.999	0.970
3146	1.013	1.013	1.013	1.007	1.003	0.970
3152	1.011	1.008	1.010	1.003	0.998	0.970
3165	1.015	1.020	1.016	1.013	1.010	0.970
3169	1.017	1.026	1.019	1.017	1.017	0.970
3175	1.016	1.023	1.017	1.015	1.013	0.970
3178	1.016	1.023	1.017	1.015	1.013	0.970
3179	1.018	1.027	1.020	1.018	1.018	0.970

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3180	1.015	1.019	1.016	1.012	1.009	0.970
3220	1.015	1.020	1.016	1.012	1.010	0.970
3241	1.012	1.011	1.011	1.005	1.001	0.970
3257	1.015	1.018	1.015	1.011	1.008	0.970
3339	1.013	1.013	1.012	1.007	1.003	0.970
3365	1.013	1.014	1.013	1.008	1.004	0.970
3372	1.016	1.023	1.017	1.015	1.013	0.970
3383	1.019	1.031	1.021	1.021	1.022	0.970
3400	1.014	1.016	1.014	1.009	1.006	0.970
3401	1.015	1.019	1.015	1.011	1.009	0.970
3501	1.014	1.016	1.014	1.010	1.006	0.970
3507	1.013	1.014	1.013	1.008	1.004	0.970
3560	1.012	1.010	1.011	1.005	1.000	0.970
3568	1.017	1.024	1.018	1.016	1.015	0.970
3569	1.011	1.008	1.010	1.003	0.997	0.970
3570	1.015	1.019	1.015	1.012	1.009	0.970
3572	1.014	1.018	1.015	1.011	1.008	0.970
3573	1.017	1.024	1.018	1.016	1.015	0.970
3574	1.016	1.023	1.017	1.015	1.013	0.970
3577	1.012	1.011	1.011	1.006	1.001	0.970
3612	1.012	1.011	1.011	1.005	1.000	0.970
3620	1.014	1.017	1.015	1.011	1.008	0.970
3632	1.012	1.009	1.010	1.004	0.999	0.970
3634	1.015	1.018	1.015	1.011	1.008	0.970
3643	1.013	1.014	1.013	1.008	1.004	0.970
3647	1.011	1.008	1.010	1.003	0.997	0.970
3651	1.018	1.027	1.020	1.018	1.018	0.970
3681	1.013	1.014	1.013	1.008	1.004	0.970
3682	1.017	1.024	1.018	1.016	1.015	0.970
3683	1.015	1.019	1.016	1.012	1.009	0.970
3719	1.007	0.997	1.004	0.994	0.986	0.970
3724	1.009	1.004	1.007	0.999	0.993	0.970
3726	1.026	1.024	1.025	1.018	1.013	0.970
3805	1.010	1.006	1.009	1.001	0.995	0.970
3808	1.019	1.032	1.022	1.022	1.023	0.970
3815	1.016	1.022	1.017	1.014	1.012	0.970
3821	0.993	0.984	0.990	0.981	0.973	0.970
3828	1.014	1.017	1.014	1.010	1.007	0.970
3830	1.009	1.002	1.007	0.998	0.991	0.970
3831	1.010	1.004	1.008	1.000	0.994	0.970
3840	1.016	1.024	1.018	1.015	1.014	0.970
4000	1.005	1.008	1.005	1.001	0.998	0.970
4034	1.015	1.019	1.016	1.012	1.010	0.970
4036	1.016	1.022	1.017	1.014	1.012	0.970
4038	1.015	1.020	1.016	1.013	1.010	0.970
4041	1.017	1.026	1.019	1.017	1.017	0.970
4049	1.015	1.019	1.016	1.012	1.009	0.970
4111	1.017	1.026	1.019	1.018	1.017	0.970
4112	1.014	1.016	1.014	1.009	1.006	0.970
4114	1.016	1.023	1.018	1.015	1.014	0.970
4130	0.998	0.999	0.998	0.993	0.989	0.970
4150	1.013	1.012	1.012	1.006	1.002	0.970
4239	1.016	1.021	1.017	1.014	1.012	0.970
4240	1.017	1.025	1.018	1.016	1.015	0.970
4243	1.015	1.020	1.016	1.012	1.010	0.970

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4244	1.015	1.019	1.016	1.012	1.010	0.970
4250	1.015	1.019	1.016	1.012	1.010	0.970
4251	1.014	1.017	1.015	1.011	1.008	0.970
4279	1.015	1.019	1.015	1.012	1.009	0.970
4283	1.015	1.021	1.016	1.013	1.011	0.970
4286	1.015	1.020	1.016	1.013	1.011	0.970
4295	1.014	1.017	1.014	1.010	1.007	0.970
4297	1.010	1.004	1.008	1.000	0.994	0.970
4299	1.010	1.005	1.008	1.001	0.994	0.970
4304	1.059	1.045	1.055	1.043	1.033	0.970
4312	1.020	1.011	1.017	1.007	0.999	0.970
4351	1.014	1.015	1.014	1.009	1.005	0.970
4354	1.010	1.004	1.008	1.000	0.993	0.970
4361	1.081	1.105	1.087	1.091	1.097	0.970
4362	1.073	1.084	1.075	1.074	1.075	0.970
4410	1.015	1.019	1.016	1.012	1.010	0.970
4420	1.012	1.009	1.010	1.004	0.999	0.970
4432	1.018	1.029	1.021	1.020	1.020	0.970
4470	1.013	1.012	1.012	1.007	1.002	0.970
4478	1.016	1.021	1.017	1.014	1.012	0.970
4492	1.013	1.012	1.012	1.006	1.002	0.970
4494	1.016	1.022	1.017	1.014	1.013	0.970
4495	1.014	1.018	1.015	1.011	1.008	0.970
4496	1.015	1.020	1.016	1.012	1.010	0.970
4497	1.015	1.018	1.015	1.011	1.008	0.970
4498	1.016	1.022	1.017	1.014	1.012	0.970
4499	1.015	1.020	1.016	1.013	1.010	0.970
4511	1.072	1.078	1.073	1.070	1.068	0.970
4512	1.074	1.085	1.076	1.075	1.075	0.970
4557	1.017	1.026	1.019	1.017	1.017	0.970
4558	1.014	1.016	1.014	1.009	1.006	0.970
4611	1.017	1.025	1.018	1.016	1.015	0.970
4623	1.017	1.026	1.019	1.017	1.016	0.970
4635	1.011	1.007	1.009	1.002	0.996	0.970
4665	1.019	1.031	1.021	1.021	1.022	0.970
4683	1.021	1.036	1.024	1.025	1.028	0.970
4691	1.020	1.033	1.023	1.023	1.025	0.970
4692	1.013	1.013	1.012	1.007	1.002	0.970
4717	1.018	1.028	1.020	1.019	1.019	0.970
4720	1.017	1.026	1.019	1.018	1.017	0.970
4740	1.017	1.024	1.018	1.016	1.015	0.970
4771	1.011	1.008	1.010	1.003	0.998	0.970
4828	1.014	1.017	1.014	1.010	1.007	0.970
4829	1.017	1.024	1.018	1.016	1.014	0.970
4831	1.014	1.015	1.014	1.009	1.005	0.970
4983	1.017	1.025	1.018	1.016	1.015	0.970
5020	1.005	0.992	1.001	0.990	0.980	0.970
5027	1.013	1.015	1.013	1.008	1.005	0.970
5028	1.013	1.015	1.013	1.008	1.005	0.970
5029	1.011	1.010	1.010	1.004	1.000	0.970
5040	1.011	1.009	1.010	1.004	0.999	0.970
5102	1.011	1.011	1.011	1.005	1.000	0.970
5107	1.012	1.011	1.011	1.005	1.001	0.970
5108	1.013	1.014	1.013	1.008	1.004	0.970
5128	1.024	1.017	1.021	1.013	1.006	0.970

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5129	1.024	1.017	1.021	1.013	1.006	0.970
5130	1.008	1.002	1.006	0.998	0.991	0.970
5140	1.001	0.979	0.994	0.980	0.967	0.970
5146	1.012	1.014	1.012	1.008	1.004	0.970
5160	1.005	0.991	1.001	0.990	0.980	0.970
5183	1.008	1.001	1.006	0.997	0.990	0.970
5184	1.006	0.996	1.003	0.993	0.984	0.970
5185	1.008	1.000	1.005	0.996	0.989	0.970
5186	1.006	0.994	1.002	0.991	0.982	0.970
5187	1.007	0.999	1.005	0.996	0.988	0.970
5190	1.002	0.984	0.997	0.984	0.972	0.970
5191	1.025	1.020	1.023	1.016	1.010	0.970
5192	1.006	1.010	1.007	1.003	1.001	0.970
5193	1.010	1.005	1.008	1.001	0.995	0.970
5195	1.004	0.988	0.999	0.987	0.977	0.970
5201	1.010	1.008	1.009	1.003	0.997	0.970
5205	1.010	1.007	1.009	1.002	0.996	0.970
5212	1.009	1.004	1.007	1.000	0.993	0.970
5213	1.010	1.007	1.009	1.002	0.996	0.970
5214	1.010	1.006	1.008	1.001	0.995	0.970
5222	1.012	1.012	1.011	1.006	1.001	0.970
5225	1.011	1.011	1.011	1.005	1.001	0.970
5348	1.012	1.012	1.011	1.006	1.002	0.970
5403	1.011	1.011	1.011	1.005	1.000	0.970
5432	1.010	1.006	1.008	1.001	0.996	0.970
5436	1.010	1.007	1.008	1.002	0.996	0.970
5443	1.006	0.993	1.002	0.991	0.982	0.970
5446	1.006	0.996	1.003	0.993	0.985	0.970
5447	1.006	0.993	1.002	0.991	0.982	0.970
5467	1.014	1.018	1.015	1.011	1.009	0.970
5470	1.013	1.016	1.014	1.009	1.007	0.970
5473	1.001	1.002	1.001	0.996	0.992	0.970
5474	1.011	1.009	1.010	1.003	0.998	0.970
5479	1.005	0.993	1.001	0.991	0.981	0.970
5482	1.011	1.011	1.011	1.005	1.000	0.970
5484	1.006	0.994	1.002	0.992	0.982	0.970
5485	1.006	0.994	1.002	0.991	0.982	0.970
5506	1.011	1.010	1.010	1.004	0.999	0.970
5507	1.011	1.009	1.010	1.004	0.999	0.970
5538	1.008	1.001	1.006	0.997	0.990	0.970
5542	1.008	1.001	1.005	0.997	0.990	0.970
5552	1.018	1.030	1.021	1.020	1.021	0.970
5553	1.018	1.030	1.021	1.020	1.021	0.970
5606	1.009	1.004	1.007	1.000	0.994	0.970
5610	1.014	1.018	1.014	1.010	1.008	0.970
5632	1.008	1.002	1.006	0.998	0.991	0.970
5633	1.006	0.995	1.002	0.992	0.983	0.970
5650	1.009	1.026	1.013	1.015	1.018	0.970
5951	1.018	1.027	1.020	1.018	1.018	0.970
6003	1.010	1.005	1.008	1.001	0.995	0.970
6011	1.011	1.010	1.010	1.004	0.999	0.970
6204	1.006	1.010	1.006	1.003	1.000	0.970
6206	1.003	1.003	1.003	0.997	0.993	0.970
6213	1.002	1.001	1.001	0.995	0.990	0.970
6216	1.004	1.005	1.004	0.999	0.995	0.970

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6218	1.012	1.013	1.012	1.007	1.003	0.970
6220	1.012	1.012	1.011	1.006	1.002	0.970
6233	1.007	0.998	1.004	0.995	0.987	0.970
6235	0.999	0.991	0.997	0.988	0.981	0.970
6237	1.003	1.002	1.002	0.996	0.992	0.970
6251	1.012	1.011	1.011	1.005	1.001	0.970
6258	1.012	1.013	1.012	1.007	1.003	0.970
6307	1.010	1.005	1.008	1.001	0.995	0.970
6308	1.010	1.007	1.009	1.002	0.997	0.970
6315	1.010	1.007	1.009	1.002	0.997	0.970
6316	1.010	1.006	1.008	1.001	0.996	0.970
6325	1.008	1.001	1.006	0.997	0.990	0.970
6361	1.011	1.010	1.010	1.005	1.000	0.970
6364	1.012	1.013	1.012	1.007	1.003	0.970
6400	1.014	1.018	1.014	1.010	1.008	0.970
6504	1.018	1.027	1.019	1.018	1.018	0.970
6834	1.014	1.015	1.013	1.009	1.005	0.970
7133	1.029	1.039	1.032	1.030	1.030	0.970
7198	1.023	1.020	1.022	1.015	1.009	0.970
7207	1.027	1.045	1.032	1.034	1.037	0.970
7219	1.026	1.029	1.026	1.022	1.019	0.970
7227	1.026	1.030	1.027	1.023	1.020	0.970
7232	1.027	1.032	1.028	1.024	1.022	0.970
7248	1.066	1.060	1.063	1.055	1.048	0.970
7272	1.022	1.042	1.027	1.030	1.034	0.970
7332	1.013	1.019	1.014	1.011	1.009	0.970
7360	1.029	1.038	1.031	1.029	1.029	0.970
7365	1.061	1.137	1.081	1.107	1.134	0.970
7382	1.036	1.060	1.042	1.046	1.052	0.970
7392	0.993	0.983	0.990	0.980	0.972	0.970
7403	1.044	1.084	1.054	1.065	1.078	0.970
7405	1.042	1.079	1.052	1.061	1.072	0.970
7409	1.025	1.070	1.037	1.050	1.065	0.970
7410	1.026	1.073	1.038	1.052	1.068	0.970
7421	1.022	1.016	1.019	1.012	1.005	0.970
7424	1.034	1.053	1.039	1.041	1.045	0.970
7428	1.027	1.033	1.028	1.025	1.023	0.970
7429	1.029	1.039	1.031	1.030	1.030	0.970
7500	1.013	1.015	1.013	1.009	1.005	0.970
7515	1.022	1.016	1.020	1.012	1.005	0.970
7520	1.009	1.004	1.007	1.000	0.993	0.970
7538	1.012	1.011	1.011	1.005	1.001	0.970
7539	1.008	1.000	1.005	0.997	0.989	0.970
7580	1.011	1.009	1.010	1.003	0.998	0.970
7600	1.061	1.049	1.057	1.046	1.037	0.970
7601	1.012	1.012	1.011	1.006	1.002	0.970
7605	1.004	0.989	0.999	0.987	0.977	0.970
7607	1.070	1.078	1.072	1.069	1.068	0.970
7610	1.072	1.081	1.074	1.072	1.072	0.970
7706	1.008	1.009	1.008	1.003	0.999	0.970
7707	0.963	0.881	0.940	0.900	0.863	0.970
7720	1.010	1.015	1.011	1.007	1.005	0.970
7721	1.010	1.028	1.015	1.017	1.020	0.970
7722	0.963	0.881	0.940	0.900	0.863	0.970
7855	1.007	0.998	1.004	0.995	0.987	0.970

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



Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8001	0.994	0.987	0.992	0.983	0.976	0.970
8004	1.008	1.029	1.013	1.017	1.021	0.970
8006	1.012	1.029	1.016	1.018	1.021	0.970
8008	1.010	1.021	1.012	1.011	1.012	0.970
8010	1.007	1.014	1.009	1.006	1.005	0.970
8013	1.006	1.011	1.007	1.004	1.001	0.970
8015	1.006	1.010	1.007	1.003	1.000	0.970
8017	1.007	1.014	1.009	1.006	1.005	0.970
8018	1.000	1.005	1.001	0.998	0.995	0.970
8019	1.011	1.007	1.009	1.002	0.997	0.970
8021	1.006	1.022	1.010	1.011	1.014	0.970
8028	0.997	0.996	0.996	0.990	0.986	0.970
8031	1.012	1.027	1.015	1.016	1.019	0.970
8032	0.999	1.001	0.999	0.995	0.992	0.970
8039	1.009	1.018	1.011	1.009	1.009	0.970
8041	0.998	0.997	0.997	0.991	0.986	0.970
8042	0.997	0.995	0.996	0.990	0.985	0.970
8046	1.003	1.001	1.002	0.995	0.990	0.970
8057	1.006	1.009	1.006	1.002	0.999	0.970
8059	0.999	1.000	0.999	0.994	0.990	0.970
8060	1.012	1.028	1.016	1.017	1.019	0.970
8061	1.014	1.035	1.020	1.023	1.028	0.970
8062	0.999	0.991	0.997	0.987	0.980	0.970
8063	0.997	0.994	0.996	0.989	0.984	0.970
8064	1.000	1.005	1.001	0.997	0.995	0.970
8065	1.008	1.016	1.010	1.008	1.007	0.970
8066	1.010	1.023	1.013	1.013	1.015	0.970
8071	1.009	1.021	1.012	1.011	1.012	0.970
8078	1.013	1.035	1.019	1.023	1.027	0.970
8102	1.009	1.031	1.014	1.018	1.023	0.970
8106	0.997	0.994	0.995	0.989	0.983	0.970
8107	0.998	0.998	0.998	0.992	0.988	0.970
8110	0.999	1.000	0.999	0.994	0.990	0.970
8116	1.000	1.004	1.001	0.997	0.995	0.970
8117	1.006	1.023	1.010	1.012	1.015	0.970
8209	1.020	1.054	1.029	1.037	1.047	0.970
8215	1.007	1.025	1.011	1.013	1.016	0.970
8227	1.011	1.008	1.009	1.003	0.998	0.970
8232	1.001	1.006	1.002	0.998	0.996	0.970
8267	0.998	0.997	0.997	0.991	0.987	0.970
8278	0.974	0.891	0.950	0.910	0.873	0.970
8286	1.010	1.035	1.016	1.021	1.027	0.970
8290	1.005	1.020	1.008	1.009	1.012	0.970
8291	1.037	1.061	1.043	1.047	1.053	0.970
8292	1.030	1.041	1.032	1.032	1.032	0.970
8293	1.024	1.023	1.023	1.018	1.013	0.970
8304	1.040	1.072	1.048	1.056	1.065	0.970
8324	1.021	1.056	1.030	1.039	1.050	0.970
8350	1.001	1.005	1.001	0.998	0.996	0.970
8370	1.028	1.029	1.027	1.022	1.019	0.970
8387	1.043	1.076	1.052	1.060	1.069	0.970
8388	1.005	1.007	1.005	1.001	0.998	0.970
8389	1.025	1.022	1.024	1.017	1.011	0.970
8390	1.038	1.059	1.043	1.046	1.051	0.970
8391	1.005	1.008	1.005	1.001	0.998	0.970

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8392	1.040	1.067	1.047	1.052	1.059	0.970
8393	1.028	1.029	1.027	1.022	1.018	0.970
8397	1.023	1.015	1.020	1.011	1.004	0.970
8400	1.007	1.014	1.009	1.006	1.005	0.970
8500	1.001	1.007	1.002	1.000	0.998	0.970
8601	1.066	1.062	1.064	1.057	1.051	0.970
8631	0.974	0.891	0.950	0.910	0.873	0.970
8720	1.018	1.014	1.016	1.009	1.003	0.970
8729	1.006	0.996	1.003	0.993	0.985	0.970
8740	1.002	1.011	1.004	1.002	1.002	0.970
8741	1.001	1.009	1.003	1.001	1.000	0.970
8742	1.037	1.039	1.037	1.032	1.029	0.970
8743	1.005	0.978	0.997	0.980	0.965	0.970
8744	0.998	1.000	0.998	0.993	0.990	0.970
8745	0.998	0.997	0.997	0.991	0.987	0.970
8746	1.037	1.039	1.037	1.032	1.029	0.970
8748	1.005	1.006	1.004	1.000	0.996	0.970
8749	1.005	0.978	0.997	0.980	0.965	0.970
8755	1.023	1.014	1.020	1.011	1.003	0.970
8800	1.066	1.065	1.065	1.059	1.054	0.970
8801	1.012	0.996	1.007	0.995	0.984	0.970
8803	1.065	1.058	1.062	1.054	1.046	0.970
8804	1.015	1.024	1.017	1.015	1.015	0.970
8806	1.022	1.045	1.028	1.032	1.037	0.970
8807	1.063	1.056	1.061	1.052	1.045	0.970
8808	1.010	0.992	1.005	0.992	0.980	0.970
8810	1.009	1.012	1.009	1.005	1.002	0.970
8811	1.021	1.024	1.021	1.017	1.015	0.970
8812	1.009	1.012	1.009	1.005	1.002	0.970
8813	1.013	1.012	1.012	1.006	1.002	0.970
8818	1.061	1.049	1.057	1.046	1.037	0.970
8820	1.055	1.030	1.048	1.031	1.016	0.970
8821	1.061	1.047	1.057	1.045	1.035	0.970
8822	1.002	0.968	0.992	0.973	0.955	0.970
8823	1.014	1.023	1.016	1.014	1.013	0.970
8827	1.025	1.053	1.032	1.038	1.046	0.970
8829	1.023	1.048	1.029	1.034	1.041	0.970
8830	1.021	1.044	1.027	1.031	1.036	0.970
8831	1.070	1.073	1.070	1.066	1.062	0.970
8834	1.017	1.031	1.020	1.021	1.022	0.970
8838	1.020	1.023	1.020	1.016	1.013	0.970
8839	1.006	0.998	1.003	0.994	0.987	0.970
8840	1.032	1.043	1.035	1.033	1.033	0.970
8846	1.013	1.014	1.013	1.008	1.004	0.970
8847	1.002	1.009	1.003	1.001	1.000	0.970
8850	1.008	0.986	1.001	0.987	0.973	0.970
8851	1.023	1.050	1.030	1.036	1.043	0.970
8852	1.024	1.051	1.030	1.036	1.044	0.970
8859	1.068	1.068	1.068	1.062	1.058	0.970
8868	1.002	1.010	1.004	1.002	1.000	0.970
8870	1.002	1.010	1.004	1.002	1.000	0.970
8875	1.001	1.006	1.002	0.998	0.996	0.970
9007	1.006	1.024	1.010	1.013	1.016	0.970
9008	1.001	1.000	1.000	0.994	0.990	0.970
9009	1.001	1.008	1.002	1.000	0.999	0.970

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9010	1.003	1.015	1.006	1.006	1.007	0.970
9011	1.002	1.012	1.004	1.003	1.003	0.970
9015	0.999	1.003	0.999	0.996	0.993	0.970
9016	1.026	1.042	1.030	1.031	1.033	0.970
9031	1.003	1.006	1.003	0.999	0.997	0.970
9033	1.016	1.033	1.020	1.022	1.025	0.970
9043	1.021	1.043	1.027	1.030	1.035	0.970
9048	1.004	1.008	1.005	1.001	0.998	0.970
9050	1.005	1.010	1.006	1.002	1.000	0.970
9053	1.024	1.034	1.026	1.025	1.025	0.970
9054	1.032	1.043	1.035	1.034	1.034	0.970
9059	1.016	1.026	1.018	1.017	1.017	0.970
9060	1.023	1.033	1.025	1.024	1.023	0.970
9061	1.027	1.045	1.032	1.034	1.037	0.970
9066	1.035	1.050	1.038	1.039	1.041	0.970
9067	1.026	1.039	1.029	1.029	1.031	0.970
9069	1.025	1.037	1.027	1.027	1.028	0.970
9070	1.024	1.052	1.031	1.037	1.044	0.970
9079	1.020	1.054	1.028	1.037	1.048	0.970
9085	1.025	1.054	1.032	1.039	1.047	0.970
9092	1.028	1.047	1.033	1.035	1.039	0.970
9095	1.021	1.025	1.021	1.017	1.015	0.970
9096	1.004	1.010	1.005	1.002	1.001	0.970
9097	1.004	1.011	1.005	1.003	1.001	0.970
9101	1.003	1.012	1.005	1.003	1.002	0.970
9151	1.016	1.012	1.015	1.008	1.002	0.970
9154	1.019	1.021	1.019	1.014	1.010	0.970
9155	1.081	1.110	1.088	1.094	1.102	0.970
9156	1.020	1.022	1.020	1.015	1.012	0.970
9180	1.028	1.047	1.033	1.035	1.039	0.970
9181	1.023	1.032	1.025	1.023	1.023	0.970
9182	1.023	1.031	1.025	1.023	1.022	0.970
9184	1.018	1.016	1.016	1.010	1.005	0.970
9185	1.030	1.053	1.036	1.040	1.045	0.970
9220	1.025	1.020	1.023	1.015	1.009	0.970
9402	1.005	1.014	1.007	1.005	1.005	0.970
9403	1.006	1.017	1.009	1.008	1.008	0.970
9410	1.014	1.028	1.017	1.018	1.019	0.970
9420	1.015	1.029	1.018	1.019	1.021	0.970
9422	1.017	1.038	1.023	1.026	1.030	0.970
9424	1.006	1.017	1.009	1.008	1.008	0.970
9426	1.004	1.009	1.005	1.001	0.999	0.970
9501	1.027	1.026	1.026	1.020	1.016	0.970
9507	1.067	1.063	1.065	1.058	1.052	0.970
9516	1.012	1.013	1.012	1.007	1.003	0.970
9519	1.031	1.038	1.032	1.030	1.028	0.970
9521	1.010	1.007	1.009	1.002	0.997	0.970
9522	1.032	1.043	1.034	1.033	1.033	0.970
9529	1.013	1.014	1.013	1.008	1.004	0.970
9531	1.012	1.013	1.012	1.007	1.003	0.970
9549	1.067	1.065	1.066	1.060	1.054	0.970
9552	1.010	1.006	1.008	1.002	0.996	0.970
9586	1.037	1.058	1.043	1.046	1.050	0.970
9610	1.065	1.061	1.063	1.056	1.050	0.970
9620	1.024	1.019	1.022	1.014	1.008	0.970

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

Factor to Adjust Losses to September 1, 2021 Benefit Level <sup>[1]</sup>  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.009	1.001	1.009	1.000	1.004	0.999
0016	1.021	1.054	1.029	1.039	1.051	0.999
0034	1.005	1.006	1.005	1.001	0.999	0.999
0035	1.006	1.011	1.007	1.005	1.005	0.999
0036	1.012	1.026	1.015	1.017	1.021	0.999
0038	1.014	1.035	1.020	1.024	1.031	0.999
0040	1.018	1.044	1.025	1.032	1.041	0.999
0041	1.016	1.041	1.023	1.029	1.037	0.999
0042	1.015	1.039	1.021	1.027	1.035	0.999
0044	1.018	1.045	1.025	1.032	1.041	0.999
0045	1.019	1.048	1.026	1.035	1.044	0.999
0050	1.019	1.048	1.026	1.034	1.044	0.999
0079	1.018	1.047	1.026	1.034	1.043	0.999
0096	1.018	1.047	1.026	1.034	1.043	0.999
0106	1.016	1.043	1.023	1.031	1.040	0.999
0171	1.020	1.051	1.028	1.037	1.048	0.999
0172	1.021	1.054	1.030	1.040	1.051	0.999
0251	1.011	1.007	1.010	1.004	1.000	0.999
0400	1.009	1.026	1.013	1.017	1.022	0.999
0401	1.024	1.065	1.035	1.048	1.063	0.999
1122	1.000	0.992	0.998	0.990	0.985	0.999
1123	1.005	1.006	1.005	1.002	1.000	0.999
1124	0.998	0.985	0.994	0.985	0.977	0.999
1320	1.002	0.999	1.001	0.995	0.992	0.999
1322	1.001	0.994	0.999	0.992	0.986	0.999
1330	1.009	1.003	1.007	1.000	0.995	0.999
1438	1.010	1.004	1.008	1.001	0.996	0.999
1452	1.001	0.994	0.999	0.992	0.987	0.999
1463	1.013	1.013	1.013	1.008	1.006	0.999
1624	1.004	1.005	1.004	1.000	0.998	0.999
1699	1.013	1.014	1.013	1.009	1.007	0.999
1701	1.014	1.016	1.014	1.011	1.010	0.999
1710	1.003	1.001	1.002	0.997	0.994	0.999
1741	1.003	1.002	1.003	0.998	0.995	0.999
1803	1.014	1.015	1.014	1.011	1.009	0.999
1925	1.012	1.008	1.011	1.005	1.001	0.999
2002	1.021	1.035	1.024	1.026	1.030	0.999
2003	1.021	1.036	1.025	1.027	1.031	0.999
2014	1.023	1.042	1.028	1.031	1.037	0.999
2030	1.018	1.027	1.020	1.020	1.021	0.999
2063	1.017	1.025	1.019	1.018	1.019	0.999
2081	1.017	1.025	1.019	1.018	1.020	0.999
2095	1.017	1.025	1.019	1.018	1.019	0.999
2102	1.025	1.047	1.031	1.036	1.043	0.999
2107	1.029	1.061	1.038	1.047	1.058	0.999
2108	1.030	1.064	1.039	1.049	1.061	0.999
2109	1.028	1.059	1.037	1.045	1.056	0.999
2111	1.021	1.036	1.025	1.027	1.031	0.999
2113	1.017	1.026	1.020	1.019	1.020	0.999
2116	1.021	1.036	1.025	1.027	1.031	0.999
2117	1.021	1.036	1.025	1.027	1.031	0.999
2121	1.017	1.025	1.019	1.018	1.019	0.999
2123	1.031	1.067	1.041	1.052	1.065	0.999
2142	1.021	1.036	1.025	1.027	1.032	0.999
2163	1.017	1.026	1.019	1.019	1.020	0.999

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2211	1.020	1.033	1.023	1.024	1.028	0.999
2222	1.018	1.028	1.021	1.021	1.023	0.999
2362	1.018	1.029	1.021	1.021	1.023	0.999
2402	1.022	1.040	1.027	1.030	1.035	0.999
2413	1.011	1.008	1.010	1.005	1.001	0.999
2501	1.015	1.019	1.016	1.014	1.013	0.999
2570	1.018	1.027	1.020	1.020	1.021	0.999
2571	1.016	1.021	1.017	1.015	1.015	0.999
2576	1.020	1.034	1.024	1.025	1.029	0.999
2584	1.007	1.014	1.009	1.008	1.009	0.999
2585	1.039	1.066	1.046	1.053	1.062	0.999
2589	1.039	1.066	1.046	1.053	1.062	0.999
2660	1.018	1.029	1.021	1.021	1.023	0.999
2683	1.014	1.016	1.015	1.011	1.010	0.999
2688	1.021	1.037	1.025	1.028	1.032	0.999
2702	1.011	1.025	1.014	1.016	1.019	0.999
2710	1.018	1.027	1.020	1.020	1.021	0.999
2727	1.008	1.016	1.010	1.009	1.010	0.999
2731	1.016	1.022	1.018	1.016	1.016	0.999
2757	1.015	1.019	1.016	1.013	1.012	0.999
2759	1.017	1.023	1.018	1.017	1.017	0.999
2790	1.013	1.011	1.012	1.007	1.004	0.999
2797	1.014	1.015	1.014	1.010	1.009	0.999
2806	1.015	1.020	1.016	1.014	1.014	0.999
2812	1.016	1.021	1.017	1.015	1.015	0.999
2819	1.016	1.022	1.018	1.016	1.016	0.999
2840	1.018	1.027	1.020	1.020	1.021	0.999
2842	1.015	1.018	1.016	1.013	1.012	0.999
2852	1.018	1.027	1.020	1.020	1.021	0.999
2881	1.019	1.029	1.021	1.022	1.024	0.999
2883	1.017	1.026	1.020	1.019	1.020	0.999
2915	1.016	1.021	1.017	1.015	1.015	0.999
2923	1.019	1.031	1.022	1.023	1.025	0.999
3018	1.010	1.003	1.008	1.001	0.996	0.999
3022	1.010	1.005	1.009	1.002	0.998	0.999
3030	1.014	1.015	1.014	1.010	1.008	0.999
3039	1.014	1.015	1.014	1.010	1.008	0.999
3040	1.013	1.013	1.013	1.009	1.006	0.999
3060	1.014	1.015	1.014	1.010	1.008	0.999
3066	1.014	1.016	1.014	1.011	1.009	0.999
3070	1.014	1.016	1.015	1.011	1.010	0.999
3076	1.016	1.022	1.018	1.016	1.016	0.999
3081	1.013	1.011	1.012	1.007	1.004	0.999
3082	1.012	1.010	1.011	1.006	1.003	0.999
3085	1.014	1.015	1.014	1.010	1.008	0.999
3099	1.011	1.007	1.010	1.004	1.000	0.999
3110	1.011	1.005	1.009	1.002	0.998	0.999
3131	1.012	1.008	1.010	1.005	1.001	0.999
3146	1.013	1.011	1.012	1.007	1.004	0.999
3152	1.011	1.007	1.010	1.004	0.999	0.999
3165	1.015	1.017	1.015	1.012	1.011	0.999
3169	1.016	1.022	1.018	1.016	1.016	0.999
3175	1.015	1.020	1.016	1.014	1.013	0.999
3178	1.015	1.019	1.016	1.014	1.013	0.999
3179	1.017	1.023	1.018	1.017	1.017	0.999

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3180	1.014	1.016	1.014	1.011	1.010	0.999
3220	1.015	1.017	1.015	1.012	1.011	0.999
3241	1.012	1.008	1.010	1.005	1.001	0.999
3257	1.014	1.015	1.014	1.010	1.008	0.999
3339	1.012	1.008	1.010	1.005	1.001	0.999
3365	1.013	1.011	1.012	1.007	1.005	0.999
3372	1.015	1.019	1.016	1.013	1.013	0.999
3383	1.018	1.026	1.020	1.019	1.020	0.999
3400	1.013	1.014	1.013	1.010	1.007	0.999
3401	1.014	1.015	1.014	1.010	1.009	0.999
3501	1.014	1.015	1.014	1.010	1.008	0.999
3507	1.013	1.012	1.013	1.008	1.006	0.999
3560	1.012	1.009	1.011	1.006	1.002	0.999
3568	1.015	1.020	1.016	1.014	1.014	0.999
3569	1.011	1.007	1.010	1.004	1.000	0.999
3570	1.014	1.016	1.014	1.011	1.009	0.999
3572	1.014	1.016	1.014	1.011	1.009	0.999
3573	1.016	1.020	1.017	1.014	1.014	0.999
3574	1.015	1.019	1.016	1.014	1.013	0.999
3577	1.012	1.010	1.011	1.006	1.003	0.999
3612	1.012	1.010	1.011	1.006	1.003	0.999
3620	1.014	1.016	1.014	1.011	1.009	0.999
3632	1.011	1.007	1.010	1.004	1.000	0.999
3634	1.014	1.015	1.014	1.010	1.008	0.999
3643	1.013	1.012	1.013	1.008	1.006	0.999
3647	1.011	1.006	1.009	1.003	0.998	0.999
3651	1.016	1.022	1.017	1.016	1.016	0.999
3681	1.013	1.013	1.013	1.009	1.006	0.999
3682	1.016	1.022	1.018	1.016	1.016	0.999
3683	1.015	1.018	1.015	1.013	1.012	0.999
3719	1.007	0.997	1.004	0.996	0.989	0.999
3724	1.010	1.004	1.008	1.002	0.997	0.999
3726	1.025	1.022	1.024	1.018	1.015	0.999
3805	1.010	1.005	1.009	1.002	0.998	0.999
3808	1.018	1.027	1.020	1.019	1.021	0.999
3815	1.015	1.019	1.016	1.013	1.013	0.999
3821	0.997	0.990	0.995	0.988	0.983	0.999
3828	1.014	1.014	1.013	1.010	1.008	0.999
3830	1.009	1.002	1.007	1.000	0.995	0.999
3831	1.010	1.003	1.008	1.001	0.996	0.999
3840	1.015	1.020	1.016	1.014	1.013	0.999
4000	1.004	1.005	1.004	1.000	0.998	0.999
4034	1.014	1.015	1.014	1.010	1.008	0.999
4036	1.014	1.017	1.015	1.012	1.011	0.999
4038	1.014	1.015	1.014	1.010	1.008	0.999
4041	1.016	1.020	1.017	1.015	1.014	0.999
4049	1.014	1.015	1.014	1.010	1.009	0.999
4111	1.016	1.022	1.018	1.016	1.016	0.999
4112	1.013	1.013	1.013	1.009	1.007	0.999
4114	1.015	1.019	1.016	1.014	1.013	0.999
4130	1.000	0.999	0.999	0.995	0.992	0.999
4150	1.013	1.012	1.012	1.008	1.005	0.999
4239	1.014	1.017	1.015	1.012	1.010	0.999
4240	1.015	1.020	1.016	1.014	1.014	0.999
4243	1.014	1.016	1.014	1.011	1.009	0.999

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4244	1.014	1.016	1.014	1.011	1.009	0.999
4250	1.014	1.015	1.014	1.011	1.009	0.999
4251	1.014	1.014	1.014	1.010	1.008	0.999
4279	1.014	1.015	1.014	1.010	1.009	0.999
4283	1.014	1.016	1.014	1.011	1.009	0.999
4286	1.014	1.015	1.014	1.010	1.009	0.999
4295	1.014	1.015	1.014	1.010	1.008	0.999
4297	1.011	1.007	1.010	1.004	0.999	0.999
4299	1.011	1.006	1.009	1.003	0.999	0.999
4304	1.051	1.038	1.047	1.038	1.030	0.999
4312	1.019	1.010	1.016	1.008	1.002	0.999
4351	1.013	1.013	1.013	1.009	1.006	0.999
4354	1.010	1.004	1.008	1.001	0.997	0.999
4361	1.078	1.101	1.084	1.089	1.096	0.999
4362	1.061	1.068	1.063	1.061	1.061	0.999
4410	1.014	1.015	1.014	1.010	1.008	0.999
4420	1.012	1.009	1.011	1.005	1.002	0.999
4432	1.016	1.021	1.017	1.015	1.015	0.999
4470	1.012	1.009	1.011	1.006	1.002	0.999
4478	1.014	1.017	1.015	1.012	1.010	0.999
4492	1.012	1.010	1.012	1.007	1.004	0.999
4494	1.015	1.017	1.015	1.012	1.011	0.999
4495	1.013	1.014	1.013	1.009	1.007	0.999
4496	1.014	1.016	1.015	1.011	1.010	0.999
4497	1.014	1.015	1.014	1.010	1.008	0.999
4498	1.014	1.017	1.015	1.012	1.010	0.999
4499	1.014	1.015	1.014	1.011	1.009	0.999
4511	1.068	1.073	1.069	1.067	1.067	0.999
4512	1.070	1.079	1.072	1.072	1.073	0.999
4557	1.016	1.021	1.017	1.015	1.015	0.999
4558	1.013	1.013	1.013	1.008	1.006	0.999
4611	1.016	1.021	1.017	1.015	1.015	0.999
4623	1.016	1.021	1.017	1.015	1.015	0.999
4635	1.010	1.005	1.009	1.002	0.997	0.999
4665	1.017	1.023	1.018	1.017	1.017	0.999
4683	1.019	1.030	1.022	1.022	1.024	0.999
4691	1.019	1.030	1.022	1.022	1.025	0.999
4692	1.012	1.010	1.011	1.006	1.003	0.999
4717	1.016	1.021	1.017	1.015	1.015	0.999
4720	1.016	1.021	1.017	1.015	1.015	0.999
4740	1.015	1.020	1.017	1.014	1.014	0.999
4771	1.011	1.006	1.009	1.003	0.999	0.999
4828	1.013	1.012	1.012	1.008	1.005	0.999
4829	1.015	1.019	1.016	1.013	1.013	0.999
4831	1.013	1.013	1.013	1.009	1.007	0.999
4983	1.015	1.019	1.016	1.014	1.013	0.999
5020	1.004	0.987	0.999	0.988	0.979	0.999
5027	1.012	1.010	1.011	1.006	1.003	0.999
5028	1.012	1.010	1.011	1.006	1.003	0.999
5029	1.012	1.009	1.011	1.006	1.002	0.999
5040	1.011	1.007	1.010	1.004	1.000	0.999
5102	1.011	1.008	1.010	1.005	1.001	0.999
5107	1.012	1.010	1.011	1.006	1.003	0.999
5108	1.013	1.014	1.013	1.009	1.007	0.999
5128	1.023	1.017	1.021	1.014	1.009	0.999

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5129	1.023	1.017	1.021	1.014	1.009	0.999
5130	1.010	1.003	1.008	1.001	0.996	0.999
5140	1.003	0.984	0.997	0.985	0.975	0.999
5146	1.012	1.011	1.012	1.007	1.005	0.999
5160	1.005	0.989	1.000	0.990	0.981	0.999
5183	1.010	1.005	1.008	1.002	0.997	0.999
5184	1.006	0.992	1.002	0.992	0.984	0.999
5185	1.010	1.004	1.008	1.001	0.996	0.999
5186	1.007	0.997	1.004	0.995	0.989	0.999
5187	1.010	1.003	1.008	1.001	0.996	0.999
5190	1.004	0.988	1.000	0.989	0.979	0.999
5191	1.024	1.020	1.023	1.017	1.013	0.999
5192	1.007	1.010	1.008	1.005	1.003	0.999
5193	1.011	1.007	1.010	1.004	1.000	0.999
5195	1.005	0.991	1.001	0.991	0.983	0.999
5201	1.010	1.006	1.009	1.003	0.999	0.999
5205	1.010	1.005	1.009	1.002	0.998	0.999
5212	1.010	1.005	1.009	1.002	0.998	0.999
5213	1.010	1.005	1.009	1.002	0.998	0.999
5214	1.010	1.005	1.009	1.003	0.998	0.999
5222	1.011	1.009	1.010	1.005	1.002	0.999
5225	1.012	1.010	1.011	1.006	1.003	0.999
5348	1.012	1.009	1.011	1.006	1.003	0.999
5403	1.011	1.008	1.010	1.005	1.001	0.999
5432	1.010	1.004	1.008	1.002	0.997	0.999
5436	1.011	1.008	1.010	1.004	1.001	0.999
5443	1.005	0.988	1.000	0.989	0.980	0.999
5446	1.006	0.992	1.002	0.992	0.984	0.999
5447	1.005	0.989	1.000	0.990	0.981	0.999
5467	1.015	1.018	1.016	1.013	1.012	0.999
5470	1.014	1.016	1.014	1.011	1.010	0.999
5473	1.002	1.001	1.002	0.997	0.994	0.999
5474	1.010	1.006	1.009	1.003	0.999	0.999
5479	1.004	0.987	0.999	0.988	0.979	0.999
5482	1.011	1.008	1.010	1.004	1.001	0.999
5484	1.005	0.989	1.001	0.990	0.981	0.999
5485	1.005	0.989	1.000	0.990	0.981	0.999
5506	1.011	1.006	1.009	1.003	0.999	0.999
5507	1.011	1.006	1.009	1.003	0.999	0.999
5538	1.010	1.005	1.009	1.003	0.998	0.999
5542	1.010	1.005	1.008	1.002	0.998	0.999
5552	1.021	1.037	1.025	1.027	1.032	0.999
5553	1.021	1.037	1.025	1.028	1.032	0.999
5606	1.010	1.004	1.008	1.001	0.996	0.999
5610	1.013	1.012	1.012	1.008	1.006	0.999
5632	1.008	0.999	1.005	0.997	0.991	0.999
5633	1.005	0.991	1.001	0.991	0.983	0.999
5650	1.007	1.014	1.008	1.007	1.008	0.999
5951	1.017	1.024	1.019	1.018	1.018	0.999
6003	1.010	1.004	1.008	1.002	0.997	0.999
6011	1.010	1.006	1.009	1.003	0.998	0.999
6204	1.005	1.006	1.005	1.002	1.000	0.999
6206	1.004	1.003	1.004	0.999	0.997	0.999
6213	1.003	1.001	1.002	0.997	0.994	0.999
6216	1.004	1.004	1.004	0.999	0.997	0.999

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



Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6218	1.012	1.011	1.012	1.007	1.005	0.999
6220	1.012	1.009	1.011	1.006	1.002	0.999
6233	1.008	0.999	1.005	0.997	0.991	0.999
6235	1.001	0.994	0.999	0.992	0.987	0.999
6237	1.003	1.002	1.003	0.998	0.995	0.999
6251	1.011	1.009	1.010	1.005	1.002	0.999
6258	1.012	1.009	1.011	1.006	1.003	0.999
6307	1.010	1.005	1.008	1.002	0.997	0.999
6308	1.010	1.006	1.009	1.003	0.999	0.999
6315	1.010	1.005	1.009	1.003	0.998	0.999
6316	1.010	1.005	1.009	1.002	0.998	0.999
6325	1.009	1.002	1.007	1.000	0.995	0.999
6361	1.011	1.008	1.010	1.005	1.001	0.999
6364	1.012	1.012	1.012	1.008	1.005	0.999
6400	1.013	1.014	1.013	1.010	1.008	0.999
6504	1.016	1.022	1.018	1.016	1.017	0.999
6834	1.014	1.014	1.014	1.010	1.008	0.999
7133	1.027	1.033	1.028	1.027	1.027	0.999
7198	1.022	1.018	1.021	1.015	1.011	0.999
7207	1.027	1.040	1.030	1.031	1.034	0.999
7219	1.024	1.025	1.024	1.020	1.018	0.999
7227	1.025	1.028	1.026	1.023	1.022	0.999
7232	1.025	1.027	1.025	1.022	1.021	0.999
7248	1.063	1.057	1.061	1.055	1.050	0.999
7272	1.020	1.034	1.023	1.025	1.029	0.999
7332	1.019	1.033	1.023	1.024	1.028	0.999
7360	1.027	1.034	1.029	1.027	1.028	0.999
7365	1.051	1.107	1.066	1.086	1.107	0.999
7382	1.031	1.046	1.035	1.037	1.041	0.999
7392	0.996	0.987	0.993	0.986	0.980	0.999
7403	1.036	1.062	1.043	1.049	1.058	0.999
7405	1.035	1.058	1.041	1.047	1.054	0.999
7409	1.022	1.057	1.031	1.042	1.055	0.999
7410	1.023	1.060	1.032	1.044	1.057	0.999
7421	1.021	1.015	1.019	1.013	1.008	0.999
7424	1.030	1.043	1.034	1.035	1.038	0.999
7428	1.025	1.028	1.026	1.023	1.022	0.999
7429	1.028	1.036	1.030	1.029	1.030	0.999
7500	1.014	1.016	1.014	1.011	1.010	0.999
7515	1.021	1.015	1.019	1.012	1.007	0.999
7520	1.010	1.005	1.009	1.002	0.998	0.999
7538	1.012	1.009	1.011	1.006	1.002	0.999
7539	1.010	1.005	1.008	1.002	0.997	0.999
7580	1.012	1.009	1.011	1.006	1.002	0.999
7600	1.053	1.043	1.050	1.041	1.035	0.999
7601	1.012	1.011	1.012	1.007	1.004	0.999
7605	1.005	0.991	1.001	0.991	0.983	0.999
7607	1.059	1.062	1.059	1.056	1.055	0.999
7610	1.060	1.064	1.061	1.058	1.057	0.999
7706	1.009	1.009	1.009	1.005	1.003	0.999
7707	0.971	0.900	0.951	0.917	0.885	0.999
7720	1.011	1.016	1.012	1.011	1.010	0.999
7721	1.007	1.016	1.010	1.009	1.011	0.999
7722	0.971	0.900	0.951	0.917	0.885	0.999
7855	1.009	1.002	1.007	1.000	0.995	0.999

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8001	0.998	0.993	0.996	0.990	0.986	0.999
8004	1.008	1.023	1.012	1.014	1.018	0.999
8006	1.013	1.026	1.016	1.018	1.021	0.999
8008	1.011	1.021	1.013	1.013	1.015	0.999
8010	1.008	1.014	1.010	1.008	1.008	0.999
8013	1.008	1.013	1.009	1.007	1.007	0.999
8015	1.007	1.011	1.008	1.006	1.005	0.999
8017	1.008	1.014	1.010	1.008	1.008	0.999
8018	1.002	1.004	1.002	0.999	0.998	0.999
8019	1.011	1.007	1.010	1.004	1.000	0.999
8021	1.006	1.017	1.009	1.010	1.012	0.999
8028	0.998	0.996	0.997	0.993	0.990	0.999
8031	1.012	1.025	1.015	1.017	1.020	0.999
8032	1.001	1.003	1.001	0.998	0.996	0.999
8039	1.009	1.016	1.011	1.010	1.010	0.999
8041	1.000	0.999	0.999	0.995	0.992	0.999
8042	0.999	0.997	0.998	0.993	0.990	0.999
8046	1.005	1.003	1.004	0.999	0.996	0.999
8057	1.007	1.010	1.008	1.005	1.003	0.999
8059	1.001	1.002	1.001	0.997	0.995	0.999
8060	1.012	1.026	1.016	1.018	1.021	0.999
8061	1.014	1.032	1.019	1.022	1.027	0.999
8062	1.002	0.995	1.000	0.993	0.988	0.999
8063	0.999	0.996	0.998	0.993	0.989	0.999
8064	1.002	1.007	1.003	1.001	1.000	0.999
8065	1.009	1.015	1.010	1.009	1.009	0.999
8066	1.011	1.023	1.014	1.015	1.018	0.999
8071	1.011	1.020	1.013	1.013	1.015	0.999
8078	1.014	1.034	1.019	1.023	1.029	0.999
8102	1.009	1.026	1.013	1.016	1.021	0.999
8106	0.998	0.994	0.997	0.991	0.987	0.999
8107	0.999	0.998	0.999	0.994	0.991	0.999
8110	1.000	0.999	0.999	0.995	0.992	0.999
8116	1.001	1.002	1.001	0.998	0.996	0.999
8117	1.007	1.020	1.010	1.011	1.015	0.999
8209	1.018	1.045	1.025	1.032	1.041	0.999
8215	1.007	1.019	1.010	1.011	1.014	0.999
8227	1.011	1.007	1.009	1.003	0.999	0.999
8232	1.002	1.005	1.003	1.000	0.999	0.999
8267	0.999	0.998	0.999	0.994	0.992	0.999
8278	0.982	0.910	0.962	0.927	0.896	0.999
8286	1.009	1.027	1.014	1.017	1.022	0.999
8290	1.002	1.010	1.004	1.003	1.004	0.999
8291	1.032	1.049	1.036	1.039	1.044	0.999
8292	1.027	1.033	1.028	1.026	1.026	0.999
8293	1.022	1.018	1.021	1.015	1.011	0.999
8304	1.036	1.060	1.042	1.048	1.056	0.999
8324	1.019	1.047	1.027	1.034	1.044	0.999
8350	1.001	1.002	1.001	0.997	0.996	0.999
8370	1.026	1.025	1.025	1.021	1.018	0.999
8387	1.039	1.064	1.045	1.052	1.060	0.999
8388	1.005	1.005	1.005	1.001	0.998	0.999
8389	1.023	1.018	1.022	1.015	1.010	0.999
8390	1.033	1.047	1.036	1.038	1.041	0.999
8391	1.006	1.008	1.007	1.003	1.001	0.999

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8392	1.036	1.055	1.041	1.045	1.050	0.999
8393	1.026	1.025	1.025	1.021	1.018	0.999
8397	1.021	1.012	1.018	1.010	1.004	0.999
8400	1.008	1.012	1.009	1.006	1.006	0.999
8500	1.001	1.003	1.001	0.998	0.997	0.999
8601	1.064	1.059	1.062	1.056	1.052	0.999
8631	0.982	0.910	0.962	0.927	0.896	0.999
8720	1.018	1.012	1.016	1.009	1.005	0.999
8729	1.003	0.985	0.998	0.986	0.976	0.999
8740	1.000	1.002	1.000	0.997	0.995	0.999
8741	0.999	1.000	0.999	0.996	0.994	0.999
8742	1.035	1.035	1.035	1.030	1.028	0.999
8743	1.008	0.984	1.001	0.987	0.975	0.999
8744	0.999	0.999	0.999	0.995	0.993	0.999
8745	0.999	0.996	0.998	0.992	0.989	0.999
8746	1.035	1.035	1.035	1.030	1.028	0.999
8748	1.005	1.005	1.005	1.001	0.999	0.999
8749	1.009	0.987	1.003	0.989	0.977	0.999
8755	1.022	1.014	1.019	1.012	1.006	0.999
8800	1.056	1.052	1.055	1.049	1.045	0.999
8801	1.013	1.000	1.009	1.000	0.991	0.999
8803	1.062	1.055	1.060	1.053	1.048	0.999
8804	1.015	1.020	1.016	1.014	1.014	0.999
8806	1.021	1.040	1.026	1.030	1.035	0.999
8807	1.053	1.043	1.050	1.041	1.035	0.999
8808	1.012	0.996	1.008	0.997	0.988	0.999
8810	1.009	1.011	1.009	1.006	1.004	0.999
8811	1.021	1.022	1.021	1.018	1.016	0.999
8812	1.009	1.011	1.009	1.006	1.004	0.999
8813	1.011	1.007	1.010	1.004	1.000	0.999
8818	1.051	1.038	1.047	1.038	1.030	0.999
8820	1.054	1.031	1.048	1.034	1.022	0.999
8821	1.059	1.045	1.055	1.044	1.036	0.999
8822	1.006	0.977	0.997	0.981	0.967	0.999
8823	1.015	1.020	1.016	1.014	1.014	0.999
8827	1.023	1.046	1.029	1.035	1.042	0.999
8829	1.021	1.039	1.026	1.029	1.034	0.999
8830	1.020	1.035	1.023	1.026	1.030	0.999
8831	1.067	1.069	1.067	1.064	1.062	0.999
8834	1.017	1.027	1.019	1.019	1.021	0.999
8838	1.020	1.020	1.020	1.016	1.014	0.999
8839	1.008	0.999	1.005	0.997	0.992	0.999
8840	1.029	1.036	1.031	1.030	1.030	0.999
8846	1.012	1.010	1.011	1.006	1.003	0.999
8847	1.002	1.006	1.003	1.001	1.000	0.999
8850	1.011	0.993	1.006	0.994	0.984	0.999
8851	1.021	1.040	1.026	1.030	1.036	0.999
8852	1.022	1.042	1.027	1.032	1.038	0.999
8859	1.065	1.064	1.065	1.060	1.057	0.999
8868	1.002	1.005	1.002	1.000	0.999	0.999
8870	1.002	1.005	1.002	1.000	0.999	0.999
8875	1.001	1.004	1.002	0.999	0.997	0.999
9007	1.004	1.014	1.006	1.006	1.008	0.999
9008	1.001	0.999	1.000	0.995	0.992	0.999
9009	0.999	1.001	1.000	0.996	0.995	0.999

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9010	1.001	1.004	1.001	0.999	0.998	0.999
9011	1.000	1.002	1.000	0.997	0.996	0.999
9015	0.998	0.998	0.998	0.994	0.992	0.999
9016	1.025	1.035	1.028	1.028	1.030	0.999
9031	1.006	1.014	1.008	1.007	1.008	0.999
9033	1.013	1.020	1.014	1.014	1.015	0.999
9043	1.021	1.038	1.025	1.028	1.033	0.999
9048	1.003	1.001	1.002	0.997	0.994	0.999
9050	1.005	1.007	1.005	1.002	1.001	0.999
9053	1.023	1.029	1.025	1.023	1.023	0.999
9054	1.029	1.035	1.030	1.029	1.029	0.999
9059	1.016	1.024	1.018	1.018	1.019	0.999
9060	1.023	1.027	1.024	1.022	1.021	0.999
9061	1.027	1.041	1.031	1.032	1.036	0.999
9066	1.030	1.039	1.032	1.032	1.033	0.999
9067	1.026	1.038	1.029	1.030	1.032	0.999
9069	1.026	1.038	1.029	1.030	1.032	0.999
9070	1.022	1.043	1.028	1.032	1.039	0.999
9079	1.020	1.052	1.028	1.038	1.048	0.999
9085	1.024	1.048	1.030	1.036	1.044	0.999
9092	1.028	1.044	1.033	1.035	1.039	0.999
9095	1.020	1.020	1.020	1.016	1.014	0.999
9096	1.004	1.006	1.004	1.001	0.999	0.999
9097	1.003	1.003	1.003	0.999	0.997	0.999
9101	1.002	1.007	1.003	1.001	1.001	0.999
9151	1.017	1.012	1.016	1.009	1.004	0.999
9154	1.020	1.020	1.020	1.016	1.013	0.999
9155	1.068	1.090	1.074	1.079	1.085	0.999
9156	1.021	1.021	1.021	1.017	1.014	0.999
9180	1.027	1.041	1.031	1.033	1.036	0.999
9181	1.022	1.025	1.022	1.019	1.018	0.999
9182	1.022	1.024	1.022	1.019	1.018	0.999
9184	1.017	1.010	1.015	1.008	1.003	0.999
9185	1.029	1.046	1.033	1.036	1.041	0.999
9220	1.024	1.019	1.022	1.016	1.012	0.999
9402	1.005	1.010	1.007	1.005	1.004	0.999
9403	1.006	1.014	1.008	1.007	1.008	0.999
9410	1.013	1.022	1.015	1.015	1.016	0.999
9420	1.013	1.023	1.016	1.016	1.018	0.999
9422	1.015	1.029	1.019	1.020	1.024	0.999
9424	1.006	1.013	1.008	1.007	1.007	0.999
9426	1.004	1.006	1.004	1.001	1.000	0.999
9501	1.024	1.021	1.023	1.018	1.014	0.999
9507	1.063	1.056	1.061	1.054	1.048	0.999
9516	1.012	1.012	1.012	1.007	1.005	0.999
9519	1.027	1.030	1.028	1.025	1.024	0.999
9521	1.010	1.006	1.009	1.003	0.999	0.999
9522	1.029	1.034	1.030	1.028	1.028	0.999
9529	1.011	1.006	1.009	1.003	0.999	0.999
9531	1.012	1.012	1.012	1.007	1.005	0.999
9549	1.064	1.061	1.063	1.057	1.053	0.999
9552	1.010	1.003	1.008	1.001	0.996	0.999
9586	1.035	1.054	1.040	1.044	1.049	0.999
9610	1.055	1.050	1.054	1.047	1.043	0.999
9620	1.024	1.019	1.022	1.016	1.012	0.999

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

Factor to Adjust Losses to September 1, 2021 Benefit Level <sup>[1]</sup>  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.008	0.995	1.007	0.998	1.001	1.000
0016	1.018	1.045	1.026	1.035	1.045	1.000
0034	1.005	1.005	1.005	1.003	1.002	1.000
0035	1.006	1.007	1.006	1.005	1.004	1.000
0036	1.011	1.021	1.014	1.016	1.020	1.000
0038	1.013	1.028	1.017	1.022	1.027	1.000
0040	1.016	1.036	1.022	1.028	1.036	1.000
0041	1.015	1.033	1.020	1.026	1.032	1.000
0042	1.010	1.025	1.015	1.019	1.023	1.000
0044	1.016	1.038	1.022	1.029	1.037	1.000
0045	1.017	1.040	1.023	1.031	1.039	1.000
0050	1.016	1.039	1.023	1.030	1.038	1.000
0079	1.016	1.038	1.022	1.030	1.038	1.000
0096	1.016	1.037	1.022	1.029	1.037	1.000
0106	1.011	1.028	1.016	1.021	1.027	1.000
0171	1.018	1.043	1.025	1.033	1.042	1.000
0172	1.018	1.045	1.026	1.035	1.045	1.000
0251	1.008	1.004	1.008	1.003	1.000	1.000
0400	1.007	1.018	1.010	1.013	1.016	1.000
0401	1.021	1.054	1.031	1.042	1.055	1.000
1122	1.001	0.992	0.999	0.993	0.988	1.000
1123	1.003	1.000	1.003	0.999	0.997	1.000
1124	0.999	0.986	0.996	0.988	0.982	1.000
1320	1.002	0.996	1.001	0.996	0.992	1.000
1322	1.001	0.992	0.999	0.993	0.988	1.000
1330	1.006	0.997	1.004	0.998	0.992	1.000
1438	1.008	1.000	1.006	1.001	0.996	1.000
1452	1.001	0.992	0.999	0.993	0.988	1.000
1463	1.010	1.006	1.009	1.005	1.003	1.000
1624	1.003	1.000	1.003	0.999	0.997	1.000
1699	1.010	1.007	1.009	1.006	1.003	1.000
1701	1.010	1.008	1.010	1.007	1.004	1.000
1710	1.002	0.996	1.001	0.996	0.993	1.000
1741	1.003	0.998	1.002	0.998	0.995	1.000
1803	1.010	1.008	1.010	1.007	1.005	1.000
1925	1.009	1.003	1.007	1.003	0.999	1.000
2002	1.016	1.024	1.018	1.019	1.022	1.000
2003	1.016	1.025	1.019	1.021	1.023	1.000
2014	1.018	1.031	1.022	1.025	1.029	1.000
2030	1.013	1.016	1.014	1.014	1.014	1.000
2063	1.013	1.016	1.014	1.013	1.013	1.000
2081	1.013	1.016	1.014	1.013	1.013	1.000
2095	1.013	1.015	1.014	1.013	1.013	1.000
2102	1.020	1.036	1.024	1.029	1.035	1.000
2107	1.024	1.049	1.031	1.040	1.049	1.000
2108	1.025	1.051	1.032	1.041	1.051	1.000
2109	1.023	1.047	1.030	1.038	1.046	1.000
2111	1.016	1.025	1.019	1.021	1.023	1.000
2113	1.013	1.016	1.014	1.013	1.013	1.000
2116	1.016	1.026	1.019	1.021	1.024	1.000
2117	1.016	1.025	1.019	1.021	1.023	1.000
2121	1.014	1.020	1.016	1.016	1.017	1.000
2123	1.026	1.054	1.034	1.044	1.055	1.000
2142	1.017	1.027	1.020	1.022	1.026	1.000
2163	1.013	1.017	1.015	1.014	1.014	1.000

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2211	1.015	1.022	1.017	1.018	1.020	1.000
2222	1.015	1.021	1.017	1.017	1.019	1.000
2362	1.014	1.018	1.015	1.015	1.016	1.000
2402	1.017	1.028	1.020	1.022	1.026	1.000
2413	1.008	1.002	1.007	1.002	0.998	1.000
2501	1.012	1.012	1.012	1.010	1.009	1.000
2570	1.014	1.017	1.015	1.014	1.015	1.000
2571	1.012	1.013	1.013	1.011	1.011	1.000
2576	1.015	1.023	1.018	1.019	1.021	1.000
2584	1.006	1.011	1.007	1.007	1.008	1.000
2585	1.031	1.049	1.036	1.042	1.048	1.000
2589	1.031	1.049	1.036	1.042	1.048	1.000
2660	1.014	1.019	1.016	1.016	1.017	1.000
2683	1.011	1.009	1.011	1.008	1.006	1.000
2688	1.016	1.026	1.019	1.021	1.024	1.000
2702	1.009	1.016	1.011	1.012	1.014	1.000
2710	1.013	1.016	1.014	1.014	1.014	1.000
2727	1.006	1.009	1.007	1.006	1.006	1.000
2731	1.012	1.013	1.013	1.011	1.010	1.000
2757	1.011	1.011	1.011	1.009	1.008	1.000
2759	1.012	1.014	1.013	1.012	1.011	1.000
2790	1.010	1.007	1.010	1.006	1.004	1.000
2797	1.010	1.007	1.010	1.006	1.004	1.000
2806	1.012	1.012	1.012	1.010	1.009	1.000
2812	1.012	1.013	1.012	1.011	1.010	1.000
2819	1.012	1.013	1.013	1.011	1.010	1.000
2840	1.014	1.018	1.015	1.015	1.015	1.000
2842	1.011	1.010	1.011	1.009	1.007	1.000
2852	1.014	1.018	1.015	1.015	1.015	1.000
2881	1.014	1.020	1.016	1.016	1.017	1.000
2883	1.013	1.017	1.014	1.014	1.014	1.000
2915	1.012	1.012	1.012	1.010	1.009	1.000
2923	1.014	1.020	1.016	1.017	1.018	1.000
3018	1.008	1.000	1.006	1.001	0.997	1.000
3022	1.008	1.001	1.007	1.001	0.997	1.000
3030	1.011	1.009	1.011	1.008	1.006	1.000
3039	1.011	1.009	1.010	1.008	1.006	1.000
3040	1.010	1.007	1.009	1.006	1.003	1.000
3060	1.011	1.009	1.011	1.008	1.006	1.000
3066	1.011	1.010	1.011	1.009	1.007	1.000
3070	1.011	1.011	1.011	1.009	1.007	1.000
3076	1.013	1.015	1.014	1.012	1.012	1.000
3081	1.009	1.005	1.008	1.004	1.001	1.000
3082	1.009	1.005	1.008	1.004	1.001	1.000
3085	1.010	1.008	1.010	1.007	1.005	1.000
3099	1.009	1.003	1.008	1.003	1.000	1.000
3110	1.008	1.002	1.007	1.002	0.998	1.000
3131	1.009	1.005	1.008	1.004	1.001	1.000
3146	1.010	1.007	1.010	1.006	1.004	1.000
3152	1.008	1.002	1.007	1.002	0.998	1.000
3165	1.011	1.011	1.012	1.009	1.008	1.000
3169	1.012	1.014	1.013	1.012	1.011	1.000
3175	1.012	1.012	1.012	1.010	1.009	1.000
3178	1.012	1.013	1.012	1.011	1.010	1.000
3179	1.013	1.016	1.014	1.013	1.013	1.000

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3180	1.011	1.010	1.011	1.008	1.007	1.000
3220	1.011	1.011	1.011	1.009	1.008	1.000
3241	1.009	1.003	1.008	1.003	1.000	1.000
3257	1.010	1.008	1.010	1.007	1.004	1.000
3339	1.009	1.003	1.007	1.003	0.999	1.000
3365	1.009	1.005	1.009	1.005	1.002	1.000
3372	1.011	1.011	1.012	1.009	1.008	1.000
3383	1.013	1.015	1.014	1.013	1.012	1.000
3400	1.011	1.008	1.010	1.007	1.005	1.000
3401	1.011	1.008	1.010	1.007	1.005	1.000
3501	1.011	1.010	1.011	1.009	1.007	1.000
3507	1.010	1.007	1.010	1.006	1.004	1.000
3560	1.009	1.005	1.008	1.004	1.001	1.000
3568	1.012	1.013	1.012	1.011	1.010	1.000
3569	1.009	1.004	1.008	1.004	1.000	1.000
3570	1.011	1.010	1.011	1.008	1.007	1.000
3572	1.011	1.010	1.011	1.009	1.007	1.000
3573	1.012	1.013	1.013	1.011	1.010	1.000
3574	1.012	1.013	1.012	1.011	1.010	1.000
3577	1.010	1.006	1.009	1.005	1.003	1.000
3612	1.009	1.005	1.009	1.005	1.002	1.000
3620	1.011	1.010	1.011	1.009	1.007	1.000
3632	1.009	1.003	1.008	1.003	0.999	1.000
3634	1.011	1.009	1.010	1.008	1.006	1.000
3643	1.010	1.007	1.010	1.006	1.004	1.000
3647	1.008	1.002	1.007	1.002	0.998	1.000
3651	1.012	1.014	1.013	1.012	1.011	1.000
3681	1.011	1.009	1.011	1.008	1.006	1.000
3682	1.013	1.015	1.014	1.012	1.012	1.000
3683	1.012	1.013	1.012	1.011	1.010	1.000
3719	1.006	0.995	1.003	0.997	0.991	1.000
3724	1.007	1.000	1.006	1.001	0.996	1.000
3726	1.019	1.015	1.018	1.014	1.011	1.000
3805	1.009	1.003	1.007	1.003	0.999	1.000
3808	1.013	1.016	1.014	1.014	1.014	1.000
3815	1.012	1.012	1.012	1.010	1.009	1.000
3821	0.997	0.989	0.995	0.990	0.985	1.000
3828	1.010	1.008	1.010	1.007	1.005	1.000
3830	1.008	1.002	1.007	1.002	0.998	1.000
3831	1.008	1.002	1.007	1.002	0.998	1.000
3840	1.012	1.012	1.012	1.010	1.009	1.000
4000	1.004	1.000	1.003	1.000	0.997	1.000
4034	1.010	1.007	1.009	1.006	1.003	1.000
4036	1.011	1.009	1.010	1.008	1.006	1.000
4038	1.010	1.007	1.009	1.006	1.004	1.000
4041	1.012	1.012	1.012	1.010	1.009	1.000
4049	1.010	1.008	1.010	1.007	1.004	1.000
4111	1.012	1.013	1.013	1.011	1.010	1.000
4112	1.011	1.009	1.011	1.008	1.006	1.000
4114	1.011	1.011	1.012	1.009	1.008	1.000
4130	1.000	0.996	0.999	0.996	0.993	1.000
4150	1.010	1.007	1.009	1.006	1.004	1.000
4239	1.011	1.010	1.011	1.008	1.006	1.000
4240	1.012	1.012	1.012	1.010	1.009	1.000
4243	1.011	1.009	1.010	1.008	1.006	1.000

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4244	1.010	1.008	1.010	1.007	1.005	1.000
4250	1.010	1.008	1.010	1.007	1.005	1.000
4251	1.010	1.007	1.010	1.006	1.004	1.000
4279	1.011	1.008	1.010	1.007	1.005	1.000
4283	1.011	1.008	1.010	1.007	1.005	1.000
4286	1.010	1.008	1.010	1.007	1.004	1.000
4295	1.010	1.008	1.010	1.007	1.005	1.000
4297	1.009	1.003	1.007	1.003	0.999	1.000
4299	1.008	1.001	1.006	1.001	0.997	1.000
4304	1.043	1.030	1.039	1.032	1.025	1.000
4312	1.015	1.004	1.012	1.006	1.000	1.000
4351	1.010	1.007	1.009	1.006	1.003	1.000
4354	1.009	1.003	1.007	1.003	0.999	1.000
4361	1.061	1.072	1.064	1.067	1.070	1.000
4362	1.050	1.052	1.051	1.050	1.049	1.000
4410	1.010	1.008	1.010	1.007	1.005	1.000
4420	1.010	1.006	1.009	1.005	1.002	1.000
4432	1.011	1.011	1.011	1.009	1.008	1.000
4470	1.009	1.004	1.008	1.004	1.001	1.000
4478	1.011	1.009	1.011	1.008	1.006	1.000
4492	1.009	1.005	1.008	1.004	1.001	1.000
4494	1.011	1.009	1.011	1.008	1.006	1.000
4495	1.010	1.007	1.010	1.006	1.004	1.000
4496	1.011	1.010	1.011	1.008	1.006	1.000
4497	1.011	1.009	1.010	1.008	1.006	1.000
4498	1.011	1.009	1.011	1.008	1.006	1.000
4499	1.011	1.009	1.010	1.007	1.005	1.000
4511	1.058	1.061	1.059	1.058	1.058	1.000
4512	1.059	1.065	1.061	1.062	1.063	1.000
4557	1.012	1.014	1.013	1.012	1.011	1.000
4558	1.010	1.006	1.009	1.006	1.003	1.000
4611	1.013	1.015	1.013	1.012	1.012	1.000
4623	1.012	1.013	1.013	1.011	1.010	1.000
4635	1.008	1.000	1.006	1.001	0.996	1.000
4665	1.012	1.014	1.013	1.012	1.011	1.000
4683	1.015	1.021	1.017	1.017	1.019	1.000
4691	1.015	1.021	1.017	1.017	1.019	1.000
4692	1.009	1.004	1.008	1.003	1.000	1.000
4717	1.012	1.012	1.012	1.010	1.009	1.000
4720	1.012	1.013	1.012	1.011	1.010	1.000
4740	1.012	1.014	1.013	1.011	1.011	1.000
4771	1.009	1.003	1.007	1.003	0.999	1.000
4828	1.010	1.006	1.009	1.005	1.002	1.000
4829	1.012	1.012	1.012	1.010	1.009	1.000
4831	1.011	1.009	1.011	1.008	1.006	1.000
4983	1.011	1.011	1.012	1.010	1.008	1.000
5020	1.001	0.982	0.996	0.986	0.977	1.000
5027	1.007	1.001	1.006	1.001	0.997	1.000
5028	1.008	1.001	1.006	1.001	0.997	1.000
5029	1.007	1.000	1.005	1.000	0.996	1.000
5040	1.008	1.002	1.007	1.002	0.998	1.000
5102	1.008	1.001	1.006	1.001	0.997	1.000
5107	1.008	1.003	1.007	1.003	0.999	1.000
5108	1.010	1.007	1.009	1.006	1.004	1.000
5128	1.019	1.013	1.017	1.013	1.009	1.000

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



Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5129	1.019	1.013	1.017	1.013	1.009	1.000
5130	1.008	1.002	1.006	1.002	0.998	1.000
5140	1.003	0.987	0.999	0.990	0.982	1.000
5146	1.009	1.004	1.008	1.004	1.001	1.000
5160	1.002	0.985	0.998	0.989	0.980	1.000
5183	1.007	1.000	1.005	1.000	0.996	1.000
5184	1.003	0.987	0.999	0.990	0.982	1.000
5185	1.007	1.000	1.005	1.000	0.996	1.000
5186	1.005	0.993	1.002	0.995	0.988	1.000
5187	1.007	0.999	1.005	0.999	0.995	1.000
5190	1.004	0.990	1.000	0.992	0.985	1.000
5191	1.020	1.016	1.019	1.015	1.012	1.000
5192	1.005	1.004	1.005	1.003	1.001	1.000
5193	1.009	1.005	1.008	1.004	1.001	1.000
5195	1.005	0.993	1.002	0.994	0.988	1.000
5201	1.007	0.998	1.004	0.999	0.994	1.000
5205	1.006	0.997	1.004	0.998	0.993	1.000
5212	1.006	0.996	1.004	0.997	0.992	1.000
5213	1.006	0.998	1.004	0.999	0.994	1.000
5214	1.006	0.997	1.004	0.998	0.993	1.000
5222	1.007	1.000	1.006	1.001	0.996	1.000
5225	1.008	1.004	1.007	1.003	1.000	1.000
5348	1.008	1.003	1.007	1.002	0.999	1.000
5403	1.008	1.001	1.006	1.001	0.997	1.000
5432	1.006	0.998	1.004	0.999	0.994	1.000
5436	1.008	1.003	1.007	1.003	1.000	1.000
5443	1.002	0.983	0.997	0.987	0.978	1.000
5446	1.003	0.987	0.999	0.990	0.982	1.000
5447	1.002	0.984	0.997	0.988	0.979	1.000
5467	1.011	1.011	1.011	1.009	1.008	1.000
5470	1.010	1.009	1.010	1.007	1.005	1.000
5473	1.001	0.997	1.000	0.996	0.993	1.000
5474	1.007	1.000	1.005	1.000	0.996	1.000
5479	1.001	0.983	0.997	0.986	0.977	1.000
5482	1.008	1.001	1.006	1.001	0.997	1.000
5484	1.002	0.985	0.998	0.988	0.980	1.000
5485	1.002	0.984	0.997	0.988	0.979	1.000
5506	1.007	0.998	1.005	0.999	0.994	1.000
5507	1.007	0.999	1.005	0.999	0.995	1.000
5538	1.007	1.001	1.006	1.001	0.997	1.000
5542	1.007	1.000	1.006	1.000	0.996	1.000
5552	1.018	1.031	1.022	1.025	1.030	1.000
5553	1.018	1.032	1.022	1.026	1.030	1.000
5606	1.006	0.998	1.004	0.999	0.994	1.000
5610	1.010	1.008	1.010	1.007	1.004	1.000
5632	1.005	0.993	1.002	0.995	0.988	1.000
5633	1.002	0.986	0.998	0.989	0.981	1.000
5650	1.007	1.014	1.009	1.010	1.011	1.000
5951	1.014	1.019	1.015	1.015	1.016	1.000
6003	1.007	0.999	1.005	0.999	0.995	1.000
6011	1.006	0.997	1.004	0.998	0.993	1.000
6204	1.004	1.000	1.003	1.000	0.997	1.000
6206	1.003	1.000	1.003	0.999	0.997	1.000
6213	1.003	0.998	1.002	0.998	0.995	1.000
6216	1.004	1.000	1.003	1.000	0.997	1.000

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6218	1.009	1.004	1.008	1.004	1.001	1.000
6220	1.008	1.002	1.007	1.002	0.999	1.000
6233	1.006	0.995	1.003	0.997	0.991	1.000
6235	1.001	0.993	0.999	0.994	0.989	1.000
6237	1.003	0.998	1.002	0.998	0.995	1.000
6251	1.008	1.001	1.006	1.001	0.998	1.000
6258	1.008	1.001	1.006	1.001	0.997	1.000
6307	1.007	0.999	1.005	0.999	0.995	1.000
6308	1.007	1.001	1.006	1.001	0.997	1.000
6315	1.007	1.000	1.006	1.001	0.997	1.000
6316	1.007	1.000	1.005	1.000	0.996	1.000
6325	1.008	1.002	1.007	1.002	0.998	1.000
6361	1.008	1.001	1.006	1.001	0.997	1.000
6364	1.009	1.006	1.009	1.005	1.003	1.000
6400	1.009	1.006	1.008	1.005	1.002	1.000
6504	1.013	1.015	1.014	1.013	1.012	1.000
6834	1.011	1.009	1.010	1.007	1.005	1.000
7133	1.020	1.021	1.021	1.019	1.018	1.000
7198	1.017	1.012	1.016	1.012	1.009	1.000
7207	1.020	1.028	1.022	1.024	1.026	1.000
7219	1.018	1.016	1.018	1.015	1.012	1.000
7227	1.020	1.022	1.021	1.019	1.019	1.000
7232	1.019	1.017	1.019	1.015	1.013	1.000
7248	1.054	1.049	1.053	1.048	1.045	1.000
7272	1.014	1.021	1.017	1.017	1.019	1.000
7332	1.015	1.024	1.018	1.019	1.022	1.000
7360	1.021	1.024	1.022	1.021	1.021	1.000
7365	1.037	1.071	1.046	1.059	1.072	1.000
7382	1.022	1.028	1.024	1.024	1.025	1.000
7392	0.997	0.989	0.995	0.990	0.985	1.000
7403	1.030	1.051	1.036	1.043	1.051	1.000
7405	1.029	1.048	1.035	1.041	1.048	1.000
7409	1.019	1.048	1.027	1.038	1.048	1.000
7410	1.020	1.050	1.028	1.039	1.051	1.000
7421	1.017	1.011	1.016	1.011	1.008	1.000
7424	1.025	1.035	1.028	1.030	1.033	1.000
7428	1.020	1.022	1.021	1.020	1.019	1.000
7429	1.022	1.026	1.024	1.023	1.024	1.000
7500	1.011	1.012	1.012	1.010	1.009	1.000
7515	1.017	1.010	1.015	1.011	1.007	1.000
7520	1.008	1.003	1.007	1.003	0.999	1.000
7538	1.009	1.006	1.008	1.005	1.002	1.000
7539	1.009	1.005	1.008	1.004	1.001	1.000
7580	1.009	1.006	1.009	1.005	1.002	1.000
7600	1.045	1.038	1.044	1.038	1.033	1.000
7601	1.010	1.008	1.010	1.007	1.005	1.000
7605	1.004	0.992	1.001	0.994	0.987	1.000
7607	1.048	1.047	1.048	1.045	1.043	1.000
7610	1.049	1.048	1.049	1.047	1.045	1.000
7706	1.007	1.007	1.008	1.006	1.004	1.000
7707	0.976	0.917	0.960	0.933	0.908	1.000
7720	1.009	1.011	1.009	1.008	1.008	1.000
7721	1.003	1.004	1.004	1.002	1.001	1.000
7722	0.976	0.917	0.960	0.933	0.908	1.000
7855	1.007	0.998	1.005	0.999	0.994	1.000

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8001	0.998	0.992	0.997	0.992	0.989	1.000
8004	1.006	1.016	1.009	1.011	1.014	1.000
8006	1.009	1.018	1.012	1.013	1.015	1.000
8008	1.007	1.012	1.009	1.008	1.009	1.000
8010	1.006	1.008	1.007	1.006	1.005	1.000
8013	1.005	1.006	1.006	1.004	1.003	1.000
8015	1.005	1.005	1.006	1.004	1.002	1.000
8017	1.006	1.008	1.007	1.006	1.005	1.000
8018	1.001	1.000	1.001	0.998	0.997	1.000
8019	1.009	1.003	1.007	1.003	0.999	1.000
8021	1.004	1.010	1.006	1.007	1.008	1.000
8028	0.998	0.995	0.998	0.994	0.991	1.000
8031	1.009	1.017	1.011	1.012	1.014	1.000
8032	1.000	0.999	1.000	0.998	0.996	1.000
8039	1.006	1.008	1.007	1.005	1.005	1.000
8041	1.000	0.998	1.000	0.997	0.995	1.000
8042	0.999	0.996	0.999	0.995	0.992	1.000
8046	1.003	0.999	1.002	0.999	0.996	1.000
8057	1.005	1.005	1.006	1.003	1.002	1.000
8059	1.000	0.999	1.000	0.998	0.996	1.000
8060	1.010	1.019	1.013	1.014	1.017	1.000
8061	1.011	1.022	1.014	1.017	1.020	1.000
8062	1.001	0.994	1.000	0.995	0.990	1.000
8063	0.999	0.996	0.999	0.995	0.992	1.000
8064	1.001	1.001	1.002	1.000	0.998	1.000
8065	1.006	1.008	1.007	1.006	1.005	1.000
8066	1.008	1.014	1.010	1.010	1.011	1.000
8071	1.008	1.012	1.009	1.009	1.010	1.000
8078	1.012	1.027	1.016	1.021	1.026	1.000
8102	1.007	1.020	1.011	1.014	1.018	1.000
8106	0.999	0.993	0.997	0.993	0.990	1.000
8107	0.999	0.996	0.999	0.995	0.992	1.000
8110	0.999	0.996	0.999	0.995	0.993	1.000
8116	1.000	0.999	1.000	0.998	0.996	1.000
8117	1.005	1.012	1.007	1.008	1.010	1.000
8209	1.016	1.036	1.021	1.028	1.036	1.000
8215	1.005	1.012	1.007	1.008	1.010	1.000
8227	1.007	1.000	1.005	1.000	0.996	1.000
8232	1.001	1.000	1.001	0.999	0.997	1.000
8267	1.000	0.996	0.999	0.996	0.993	1.000
8278	0.985	0.925	0.968	0.941	0.915	1.000
8286	1.008	1.021	1.011	1.015	1.019	1.000
8290	1.002	1.005	1.003	1.002	1.003	1.000
8291	1.026	1.037	1.029	1.032	1.035	1.000
8292	1.021	1.024	1.022	1.021	1.021	1.000
8293	1.018	1.013	1.017	1.013	1.010	1.000
8304	1.029	1.047	1.034	1.040	1.046	1.000
8324	1.015	1.036	1.021	1.028	1.035	1.000
8350	1.001	1.000	1.001	0.999	0.997	1.000
8370	1.021	1.019	1.020	1.017	1.015	1.000
8387	1.031	1.050	1.037	1.043	1.049	1.000
8388	1.004	1.003	1.004	1.002	1.000	1.000
8389	1.019	1.014	1.018	1.014	1.010	1.000
8390	1.026	1.034	1.028	1.030	1.032	1.000
8391	1.005	1.006	1.006	1.004	1.003	1.000

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8392	1.028	1.041	1.032	1.036	1.040	1.000
8393	1.021	1.020	1.021	1.018	1.016	1.000
8397	1.017	1.009	1.015	1.010	1.005	1.000
8400	1.006	1.008	1.007	1.006	1.005	1.000
8500	1.001	1.001	1.001	0.999	0.998	1.000
8601	1.053	1.048	1.052	1.048	1.045	1.000
8631	0.985	0.925	0.968	0.941	0.915	1.000
8720	1.013	1.007	1.012	1.007	1.003	1.000
8729	1.002	0.983	0.997	0.987	0.978	1.000
8740	0.999	0.998	0.999	0.997	0.995	1.000
8741	0.999	0.997	0.999	0.996	0.994	1.000
8742	1.028	1.027	1.028	1.025	1.023	1.000
8743	1.006	0.985	1.000	0.990	0.980	1.000
8744	1.000	0.998	0.999	0.997	0.995	1.000
8745	0.999	0.995	0.998	0.994	0.991	1.000
8746	1.028	1.027	1.028	1.025	1.023	1.000
8748	1.005	1.004	1.005	1.002	1.000	1.000
8749	1.007	0.988	1.002	0.992	0.983	1.000
8755	1.017	1.008	1.015	1.009	1.004	1.000
8800	1.047	1.042	1.046	1.042	1.039	1.000
8801	1.010	0.998	1.007	1.000	0.993	1.000
8803	1.052	1.045	1.050	1.045	1.041	1.000
8804	1.011	1.013	1.012	1.011	1.010	1.000
8806	1.016	1.029	1.020	1.023	1.027	1.000
8807	1.044	1.034	1.041	1.035	1.029	1.000
8808	1.009	0.995	1.006	0.998	0.990	1.000
8810	1.007	1.007	1.007	1.005	1.003	1.000
8811	1.016	1.015	1.016	1.014	1.012	1.000
8812	1.007	1.007	1.007	1.005	1.003	1.000
8813	1.009	1.004	1.008	1.003	1.000	1.000
8818	1.043	1.030	1.040	1.032	1.026	1.000
8820	1.046	1.026	1.040	1.030	1.020	1.000
8821	1.049	1.037	1.046	1.039	1.032	1.000
8822	1.004	0.980	0.998	0.985	0.974	1.000
8823	1.011	1.014	1.012	1.011	1.011	1.000
8827	1.018	1.033	1.022	1.027	1.032	1.000
8829	1.016	1.028	1.020	1.023	1.027	1.000
8830	1.015	1.025	1.018	1.020	1.023	1.000
8831	1.056	1.056	1.056	1.054	1.053	1.000
8834	1.012	1.017	1.014	1.014	1.015	1.000
8838	1.015	1.012	1.014	1.011	1.009	1.000
8839	1.004	0.993	1.001	0.994	0.988	1.000
8840	1.024	1.027	1.025	1.024	1.025	1.000
8846	1.010	1.006	1.009	1.005	1.002	1.000
8847	1.002	1.004	1.003	1.001	1.001	1.000
8850	1.008	0.993	1.004	0.996	0.988	1.000
8851	1.016	1.029	1.020	1.023	1.027	1.000
8852	1.017	1.031	1.021	1.025	1.029	1.000
8859	1.054	1.052	1.054	1.051	1.048	1.000
8868	1.002	1.003	1.002	1.001	1.000	1.000
8870	1.002	1.003	1.002	1.001	1.000	1.000
8875	1.002	1.003	1.002	1.001	1.000	1.000
9007	1.003	1.007	1.004	1.004	1.005	1.000
9008	1.001	0.997	1.000	0.997	0.994	1.000
9009	0.999	0.998	0.999	0.997	0.995	1.000

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

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]  
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9010	1.000	1.000	1.000	0.998	0.997	1.000
9011	1.000	0.998	1.000	0.997	0.995	1.000
9015	0.999	0.997	0.999	0.996	0.994	1.000
9016	1.019	1.024	1.020	1.021	1.022	1.000
9031	1.007	1.015	1.010	1.011	1.013	1.000
9033	1.009	1.012	1.010	1.009	1.009	1.000
9043	1.016	1.027	1.019	1.022	1.026	1.000
9048	1.002	0.998	1.002	0.998	0.995	1.000
9050	1.004	1.004	1.004	1.002	1.001	1.000
9053	1.017	1.020	1.018	1.018	1.018	1.000
9054	1.023	1.026	1.024	1.024	1.024	1.000
9059	1.012	1.018	1.014	1.014	1.015	1.000
9060	1.017	1.019	1.018	1.016	1.016	1.000
9061	1.021	1.030	1.023	1.025	1.028	1.000
9066	1.024	1.028	1.025	1.025	1.025	1.000
9067	1.020	1.028	1.022	1.024	1.026	1.000
9069	1.020	1.028	1.022	1.024	1.026	1.000
9070	1.017	1.031	1.021	1.025	1.030	1.000
9079	1.016	1.041	1.023	1.031	1.041	1.000
9085	1.018	1.035	1.023	1.028	1.033	1.000
9092	1.022	1.033	1.025	1.028	1.032	1.000
9095	1.015	1.014	1.015	1.013	1.011	1.000
9096	1.003	1.003	1.003	1.001	1.000	1.000
9097	1.002	1.001	1.002	0.999	0.997	1.000
9101	1.002	1.004	1.003	1.002	1.001	1.000
9151	1.013	1.006	1.011	1.006	1.003	1.000
9154	1.014	1.011	1.014	1.011	1.008	1.000
9155	1.056	1.071	1.061	1.065	1.069	1.000
9156	1.014	1.011	1.014	1.010	1.008	1.000
9180	1.020	1.030	1.023	1.025	1.028	1.000
9181	1.016	1.016	1.016	1.014	1.013	1.000
9182	1.016	1.016	1.016	1.014	1.013	1.000
9184	1.012	1.004	1.010	1.005	1.000	1.000
9185	1.021	1.033	1.025	1.028	1.031	1.000
9220	1.021	1.018	1.020	1.017	1.015	1.000
9402	1.004	1.007	1.005	1.004	1.004	1.000
9403	1.005	1.010	1.007	1.007	1.007	1.000
9410	1.010	1.015	1.011	1.011	1.012	1.000
9420	1.010	1.016	1.012	1.012	1.014	1.000
9422	1.012	1.020	1.014	1.016	1.018	1.000
9424	2.010	2.018	2.013	2.012	2.013	2.000
9426	2.007	2.007	2.007	2.003	2.001	2.000
9501	2.039	2.030	2.037	2.029	2.023	2.000
9507	2.104	2.090	2.101	2.090	2.081	2.000
9516	1.010	1.008	1.010	1.007	1.004	1.000
9519	2.044	2.045	2.045	2.041	2.039	2.000
9521	2.017	2.006	2.014	2.006	1.999	2.000
9522	2.046	2.050	2.048	2.045	2.045	2.000
9529	2.016	2.005	2.014	2.004	1.997	2.000
9531	1.010	1.008	1.010	1.007	1.004	1.000
9549	2.107	2.098	2.105	2.097	2.090	2.000
9552	2.015	2.001	2.012	2.001	1.993	2.000
9586	2.056	2.081	2.063	2.069	2.077	2.000
9610	2.092	2.080	2.089	2.080	2.072	2.000
9620	2.042	2.039	2.042	2.036	2.032	2.000

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

Factors to Adjust Earlier Year Losses  
To Current Years' (2017 and 2018) Average Losses <sup>[1]</sup>

Indemnity

		Policy Year											
		2017-2018		2018		2017		2016		2015		2014	
NAICS Sector(s)	Sector Name(s)	Loss to Payroll Ratio (1)	Loss to Payroll Ratio (2)	Adjustment Factor (1)/(2) (3)	Loss to Payroll Ratio (4)	Adjustment Factor (1)/(4) (5)	Loss to Payroll Ratio (6)	Adjustment Factor (1)/(6) (7)	Loss to Payroll Ratio (8)	Adjustment Factor (1)/(8) (9)	Loss to Payroll Ratio (10)	Adjustment Factor (1)/(10) (11)	
11 & 21	Agriculture & Mining	1.478	1.487	0.994	1.469	1.006	1.465	1.009	1.527	0.968	1.457	1.015	
22 & 23	Utilities & Construction	1.575	1.588	0.992	1.561	1.009	1.567	1.005	1.803	0.874	1.791	0.880	
31	Manufacturing	1.078	1.060	1.017	1.097	0.983	1.156	0.933	1.268	0.851	1.251	0.862	
42	Wholesale	1.811	1.750	1.035	1.878	0.964	1.898	0.954	1.858	0.975	1.846	0.981	
44	Retail	0.888	0.873	1.018	0.905	0.982	0.917	0.969	1.008	0.881	0.982	0.905	
48	Transportation & Warehousing	2.354	2.360	0.998	2.348	1.003	2.330	1.010	2.430	0.969	2.591	0.909	
51	Information	0.947	1.035	0.915	0.856	1.107	0.721	1.314	0.736	1.287	0.769	1.232	
52	Finance & Insurance	0.163	0.155	1.052	0.171	0.951	0.190	0.855	0.173	0.939	0.226	0.720	
53	Real Estate	0.453	0.451	1.005	0.456	0.995	0.462	0.981	0.513	0.884	0.630	0.720	
54	Professional Services	0.043	0.043	1.005	0.043	0.995	0.053	0.801	0.058	0.735	0.061	0.703	
56	Administrative	2.093	2.059	1.017	2.130	0.983	2.212	0.946	2.188	0.957	2.406	0.870	
61	Education	0.300	0.303	0.991	0.297	1.010	0.285	1.054	0.278	1.079	0.303	0.989	
62	Health	0.527	0.509	1.037	0.546	0.966	0.577	0.914	0.606	0.869	0.609	0.866	
71	Arts & Entertainment	0.848	0.804	1.055	0.896	0.946	0.873	0.972	0.982	0.864	0.949	0.893	
72	Hospitality	0.982	0.991	0.991	0.973	1.009	1.003	0.979	1.061	0.926	1.108	0.887	
81	Other	0.868	0.843	1.030	0.894	0.971	0.967	0.898	1.043	0.832	1.115	0.778	
8742	Outside Sales	0.126	0.125	1.006	0.126	0.994	0.114	1.100	0.131	0.958	0.134	0.936	
8810 & 92	Clerical & Public Admin	0.081	0.082	0.997	0.081	1.003	0.085	0.958	0.094	0.868	0.108	0.755	

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

Factors to Adjust Earlier Year Losses  
To Current Years' (2017 and 2018) Average Losses <sup>[1]</sup>

Medical

		Policy Year																	
		2017-2018			2018			2017			2016			2015			2014		
NAICS	Sector(s)	Sector Name(s)	Loss to Payroll Ratio (1)	Loss to Payroll Ratio (2)	Adjustment Factor (1)/(2) (3)	Loss to Payroll Ratio (4)	Adjustment Factor (1)/(4) (5)	Loss to Payroll Ratio (6)	Adjustment Factor (1)/(6) (7)	Loss to Payroll Ratio (8)	Adjustment Factor (1)/(8) (9)	Loss to Payroll Ratio (10)	Adjustment Factor (1)/(10) (11)						
11 & 21		Agriculture & Mining	1.738	1.656	1.049	1.822	0.954	1.692	1.027	1.752	0.992	1.800	0.965						
22 & 23		Utilities & Construction	1.656	1.632	1.014	1.681	0.985	1.641	1.009	1.822	0.908	1.711	0.967						
31		Manufacturing	1.116	1.074	1.039	1.159	0.963	1.170	0.954	1.275	0.875	1.319	0.846						
42		Wholesale	1.951	1.796	1.087	2.123	0.919	1.933	1.010	1.983	0.984	2.150	0.908						
44		Retail	1.045	1.052	0.994	1.038	1.007	0.980	1.067	1.053	0.992	1.072	0.975						
48		Transportation & Warehousing	1.987	1.972	1.008	2.004	0.992	1.876	1.059	2.123	0.936	2.352	0.845						
51		Information	0.583	0.624	0.934	0.541	1.079	0.474	1.231	0.524	1.112	0.542	1.076						
52		Finance & Insurance	0.165	0.161	1.028	0.170	0.972	0.186	0.887	0.177	0.934	0.236	0.701						
53		Real Estate	0.490	0.493	0.993	0.487	1.007	0.454	1.079	0.524	0.936	0.663	0.740						
54		Professional Services	0.048	0.044	1.095	0.053	0.913	0.052	0.921	0.062	0.783	0.068	0.713						
56		Administrative	2.137	2.097	1.019	2.179	0.981	2.305	0.927	2.204	0.970	2.580	0.828						
61		Education	0.377	0.346	1.088	0.409	0.921	0.364	1.034	0.330	1.139	0.376	1.002						
62		Health	0.541	0.520	1.040	0.562	0.963	0.577	0.938	0.635	0.852	0.641	0.844						
71		Arts & Entertainment	1.181	1.265	0.934	1.090	1.083	1.020	1.158	1.115	1.060	1.073	1.101						
72		Hospitality	1.204	1.223	0.984	1.184	1.017	1.274	0.945	1.319	0.913	1.416	0.850						
81		Other	0.850	0.825	1.030	0.875	0.971	0.991	0.857	1.010	0.841	1.170	0.726						
8742		Outside Sales	0.149	0.127	1.168	0.171	0.869	0.113	1.311	0.144	1.031	0.137	1.083						
8810 & 92		Clerical & Public Admin	0.086	0.087	0.991	0.085	1.010	0.086	1.003	0.098	0.881	0.111	0.773						

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

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

Limit Factors Underlying September 1, 2021  
Classification Relativities (a)

<u>RHG</u>	<u>Indemnity</u>	<u>Medical</u>
1	1.057	1.153
2	1.066	1.171
3	1.078	1.213
4	1.097	1.272
5	1.121	1.358
6	1.132	1.421
7	1.200	1.636

PRELIMINARY

(a) The limit loadings by indemnity and medical component are based on the pure loss total incurred loss elimination ratios at a September 1, 2021 cost level for the \$500,000 per accident limit (Exhibit 8.2).



**Policy Year September 1, 2021 Table of Ultimate Incurred  
Loss Elimination Ratios by California Hazard Group**

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.618	0.633	0.665	0.701	0.729	0.761	0.806	0.671
35,000	0.533	0.551	0.586	0.629	0.663	0.699	0.754	0.595
50,000	0.436	0.458	0.496	0.544	0.584	0.624	0.690	0.506
75,000	0.332	0.356	0.393	0.444	0.491	0.530	0.609	0.406
100,000	0.268	0.293	0.328	0.378	0.427	0.463	0.549	0.342
150,000	0.201	0.225	0.256	0.300	0.349	0.379	0.471	0.269
200,000	0.167	0.188	0.216	0.256	0.303	0.331	0.423	0.229
250,000	0.146	0.165	0.191	0.228	0.273	0.299	0.389	0.203
300,000	0.132	0.149	0.173	0.208	0.251	0.275	0.364	0.185
400,000	0.114	0.128	0.150	0.180	0.221	0.243	0.327	0.160
<b>500,000</b>	<b>0.102</b>	<b>0.113</b>	<b>0.134</b>	<b>0.162</b>	<b>0.200</b>	<b>0.221</b>	<b>0.300</b>	<b>0.144</b>
600,000	0.093	0.103	0.122	0.147	0.184	0.204	0.279	0.131
700,000	0.086	0.095	0.112	0.136	0.171	0.189	0.262	0.121
800,000	0.080	0.088	0.104	0.127	0.160	0.178	0.247	0.113
900,000	0.075	0.082	0.098	0.119	0.151	0.168	0.235	0.106
1,000,000	0.071	0.078	0.092	0.112	0.143	0.159	0.225	0.100
2,000,000	0.046	0.050	0.060	0.073	0.094	0.105	0.153	0.065
3,000,000	0.033	0.036	0.043	0.053	0.068	0.076	0.111	0.047
4,000,000	0.025	0.027	0.032	0.039	0.051	0.057	0.083	0.035
5,000,000	0.019	0.021	0.024	0.030	0.039	0.043	0.063	0.027
6,000,000	0.015	0.016	0.019	0.023	0.030	0.033	0.049	0.021
7,000,000	0.011	0.012	0.015	0.018	0.023	0.026	0.038	0.016
8,000,000	0.009	0.010	0.012	0.014	0.018	0.020	0.030	0.013
9,000,000	0.007	0.008	0.009	0.011	0.014	0.016	0.024	0.010
10,000,000	0.006	0.006	0.007	0.009	0.012	0.013	0.019	0.008
15,000,000	0.002	0.002	0.003	0.003	0.004	0.005	0.007	0.003
20,000,000	0.001	0.001	0.001	0.001	0.002	0.002	0.003	0.001

Note: Loss elimination ratios have been brought to a policy year September 1, 2021 cost level using the latest indemnity and medical trend factors (1.0% and 2.5%; see the WCIRB's January 1, 2021 Pure Premium Rate Filing), and the latest benefit on-level factors. The cost of medical cost containment programs (MCCP) was implicitly removed in the derivation of the medical trend factor.

## Retrospective Rating Hazard Group (RHG) Classification Assignments

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

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

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

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

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

RHG 5 Classifications			
0038	0401	3180	3830
0044	1122	3339	4034
0041	1624	3400	4130
0050	2014	3401	4499
0171	2030	3574	4557
0251	2081	3724	4635
0400	2923	3726	4740

RHG 5 Classifications (Continued)			
4829	5191	7500	8852
4983	5193	7520	9009
5020	5432	7722	9101
5028	5474	8215	9180
5029	5538	8232	9185
5102	5633	8291	9402
5108	6307	8304	9529
5140	6325	8400	
5185	7365	8500	

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

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

### Classifications Affected by Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
<b>Limited to a 25% Increase</b>		
4312	NEWSPAPER DELIVERY	34.9%
7610	RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS	42.0%
7707	FIREFIGHTING OPERATIONS – VOLUNTEERS	25.7%
8286	LIVESTOCK DEALERS/AUCTION YARDS	27.2%
9420	MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS	55.7%
<b>Limited to a 25% Decrease</b>		
1624	QUARRIES; EXCAVATION – ROCK	-25.3%

### Recommendation

Amend Classification 8010, *Stores – hardware, electrical or plumbing supplies*, which is part of the *Stores* Industry Group, to clarify that it includes the sale of welding supplies and welding or medical gases, as Classification 8110, *Stores – welding supplies*, is being eliminated, and provide direction as to how related operations should be classified.

### PROPOSED

#### STORES

##### **STORES – hardware, electrical or plumbing supplies – wholesale or retail**

**8010**

This classification applies to the sale of hardware, electrical or plumbing supplies, including but not limited to nails, screws and threaded fasteners; hand or power tools; door or lock hardware; electrical wire, conduit, switches, outlets and circuit breakers; new or used gas or water fittings, pipe, valves, faucets and filters; bathroom fixtures, water heaters, boilers, insulation and ventilating ducts. This classification also applies to the sale of oil, gas or water well supplies, such as pipe (new or used), tubing, flanges, fittings and valves, and includes incidental cleaning operations to prepare the pipe for sale. This classification also applies to the sale of welding supplies, including but not limited to welding rods, torch tips, gauges, electrode holders, welding generators, electric welders, protective clothing or eyewear, and welding gases such as oxygen, argon, carbon dioxide, nitrogen, or helium, including recharging bottles or tanks with gas. This classification also applies to stores engaged in the sale of medical gases.

This classification also applies to locksmith operations performed at fixed or outside locations.

When lumber sales exceed 10% of gross receipts, employees, other than store cashiers, engaged in handling or delivering lumber shall be separately classified as 8232(1), *Lumberyards*.

When building material sales exceed 10% of gross receipts, employees, other than store cashiers, engaged in handling or delivering building materials shall be separately classified as 8232(2), *Building Material Dealers*.

Dealers of oil or gas well machinery or equipment shall be classified as 8107, *Machinery and Equipment Dealers – N.O.C.*, or 8267, *Machinery and Equipment Dealers – secondhand*.

The manufacture of welding gases shall be classified as 4635, *Oxygen or Hydrogen Mfg.*

\* \* \* \* \*

### Recommendation

Eliminate Classification 8110, *Stores – welding supplies*, which is part of the *Stores* Industry Group, and reassign the operations described by this classification to Classification 8010, *Stores – hardware, electrical or plumbing supplies*.

### PROPOSED

#### STORES

##### **~~STORES – welding supplies – wholesale or retail – including the charging of welding cylinders~~**

**~~8110~~**

~~This classification applies to stores engaged in the sale of welding supplies, including but not limited to welding rods, torch tips, gauges, electrode holders, welding generators, electric~~

~~welders, protective clothing and eyewear, and welding gases such as oxygen, argon, carbon dioxide, nitrogen, and helium, including recharging bottles or tanks with gas.~~

~~This classification also applies to stores engaged in the sale of medical gases, including recharging bottles or tanks with gas.~~

~~The manufacture of welding gases shall be classified as 4635, *Oxygen or Hydrogen Mfg.*,~~

\* \* \* \* \*

### Recommendation

Amend Classification 4635, *Oxygen or Hydrogen Mfg.*, for consistency with other proposed changes.

### PROPOSED

#### **OXYGEN OR HYDROGEN MFG. – including tank charging**

**4635**

This classification applies to the manufacture, mixing or blending of gases, including but not limited to oxygen, hydrogen, acetylene, carbonic acid, nitrogen, nitrous oxide, helium and arsine. This classification also applies to the manufacture of liquefied hydrogen or nitrogen, or dry ice. This classification includes the refilling of tanks with gas for customers.

The manufacture of propane, butane or liquefied petroleum gas shall be classified as 4740(3), *Gasoline Recovery*.

The sale of gases for use in welding or medical purposes shall be classified as ~~8110~~8010, *Stores – ~~welding hardware, electrical or plumbing supplies.~~*

\* \* \* \* \*

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

### PROPOSED

#### **Section VIII – Abbreviated Classifications – Numeric Listing**

- 
- 
- 
- 8110      ~~Stores – welding supplies~~
- 
- 
-

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	762,976,950	13	599	1,297	9,430,765	12,943,214	22,373,979	2.932
2018	771,843,151	10	473	1,108	9,264,056	12,711,436	21,975,492	2.847
	1,534,820,101	23	1,072	2,405	18,694,821	25,654,651	44,349,471	
Adjusted Loss to Payroll Ratio:					1.218	1.672	2.890	
Expected Unlimited Loss to Payroll Ratio:					1.365	2.080	3.445	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.276	1.831	3.107	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.218	1.672	2.890	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.288</b>	<b>1.927</b>	<b>3.215</b>	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								314.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	958,201,609	63	880	1,198	18,415,713	23,436,905	41,852,618	4.368
2018	967,551,334	26	862	1,211	16,762,155	20,923,314	37,685,469	3.895
	1,925,752,943	89	1,742	2,409	35,177,868	44,360,218	79,538,087	
Adjusted Loss to Payroll Ratio:					1.827	2.304	4.130	
Expected Unlimited Loss to Payroll Ratio:					1.910	2.455	4.364	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.772	2.127	3.899	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.827	2.304	4.130	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.947</b>	<b>2.698</b>	<b>4.644</b>	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								454.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	127,810,674	7	120	248	1,833,166	2,147,824	3,980,990	3.115
2016	137,835,512	7	142	249	2,495,164	2,758,665	5,253,829	3.812
2017	143,262,940	3	119	251	1,562,845	1,923,708	3,486,553	2.434
2018	170,019,323	9	168	290	3,350,525	4,790,317	8,140,842	4.788
	578,928,449	26	549	1,038	9,241,700	11,620,515	20,862,215	
Adjusted Loss to Payroll Ratio:					1.596	2.007	3.604	
Expected Unlimited Loss to Payroll Ratio:					1.797	2.425	4.222	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.649	2.029	3.677	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.596	2.007	3.604	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.721</b>	<b>2.434</b>	<b>4.155</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								406.3%

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	
2016	223,707,889	10	179	323	2,963,056	3,314,638	6,277,694	2.806
2017	278,231,661	9	189	410	4,397,008	4,434,269	8,831,277	3.174
2018	347,627,144	5	237	420	5,044,204	5,775,713	10,819,917	3.113
	849,566,694	24	605	1,153	12,404,267	13,524,620	25,928,888	
Adjusted Loss to Payroll Ratio:					1.460	1.592	3.052	
Expected Unlimited Loss to Payroll Ratio:					1.705	2.034	3.739	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.594	1.790	3.384	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.460	1.592	3.052	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.544</b>	<b>1.835</b>	<b>3.379</b>	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								330.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	626,018,236	19	771	1,123	13,194,783	13,294,648	26,489,431	4.231
2018	632,897,802	17	715	1,073	15,432,004	15,477,275	30,909,279	4.884
	1,258,916,038	36	1,486	2,196	28,626,787	28,771,923	57,398,710	
Adjusted Loss to Payroll Ratio:					2.274	2.285	4.559	
Expected Unlimited Loss to Payroll Ratio:					2.426	2.719	5.145	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.250	2.356	4.607	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.274	2.285	4.559	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.423</b>	<b>2.676</b>	<b>5.100</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								498.7%

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	
2014	93,860,230	15	92	164	2,167,983	2,389,271	4,557,254	4.855
2015	93,342,227	7	102	117	1,757,234	2,288,529	4,045,763	4.334
2016	90,773,720	5	64	119	1,019,003	1,343,319	2,362,322	2.602
2017	92,876,475	8	75	147	2,186,001	2,334,971	4,520,972	4.868
2018	93,521,184	8	106	112	3,102,056	3,063,991	6,166,047	6.593
	464,373,835	43	439	659	10,232,278	11,420,081	21,652,359	
Adjusted Loss to Payroll Ratio:					2.203	2.459	4.663	
Expected Unlimited Loss to Payroll Ratio:					2.201	2.846	5.046	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.941	2.126	4.067	
Credibility:					0.99	0.94		
Indicated Limited Loss to Payroll Ratio:					2.201	2.439	4.640	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.467</b>	<b>3.312</b>	<b>5.779</b>	
Indicated Relativity Change:								14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								565.2%



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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	
2017	2,425,316,579	68	1,449	2,499	23,948,434	27,350,885	51,299,319	2.115
2018	2,477,358,915	32	1,442	2,198	26,353,277	31,075,127	57,428,404	2.318
	4,902,675,494	100	2,891	4,697	50,301,711	58,426,012	108,727,722	
Adjusted Loss to Payroll Ratio:					1.026	1.192	2.218	
Expected Unlimited Loss to Payroll Ratio:					1.108	1.348	2.457	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.028	1.169	2.197	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.026	1.192	2.218	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.093</b>	<b>1.396</b>	<b>2.489</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								243.4%

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	
2014	64,594,473	6	38	59	811,705	1,009,964	1,821,669	2.820
2015	65,869,601	4	56	86	858,830	1,100,290	1,959,120	2.974
2016	70,745,631	5	52	80	745,767	1,097,568	1,843,335	2.606
2017	77,503,249	2	56	62	896,689	1,104,384	2,001,073	2.582
2018	71,814,469	0	42	57	530,622	724,420	1,255,042	1.748
	350,527,424	17	244	344	3,843,612	5,036,626	8,880,238	
Adjusted Loss to Payroll Ratio:					1.097	1.437	2.533	
Expected Unlimited Loss to Payroll Ratio:					1.450	2.209	3.659	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.279	1.650	2.929	
Credibility:					0.75	0.76		
Indicated Limited Loss to Payroll Ratio:					1.142	1.488	2.630	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.280</b>	<b>2.021</b>	<b>3.301</b>	
Indicated Relativity Change:								-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								322.8%

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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	
2017	2,545,136,326	108	1,910	2,863	41,495,758	43,013,124	84,508,882	3.320
2018	2,669,172,052	37	1,740	2,811	38,657,870	36,698,349	75,356,219	2.823
	5,214,308,378	145	3,650	5,674	80,153,628	79,711,473	159,865,101	
Adjusted Loss to Payroll Ratio:					1.537	1.529	3.066	
Expected Unlimited Loss to Payroll Ratio:					1.721	1.864	3.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.573	1.497	3.069	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.537	1.529	3.066	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.657</b>	<b>1.854</b>	<b>3.511</b>	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								343.3%

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	
2017	870,914,479	31	459	842	9,780,263	11,466,390	21,246,653	2.440
2018	899,338,021	25	400	755	10,145,873	11,928,046	22,073,919	2.454
	1,770,252,500	56	859	1,597	19,926,136	23,394,436	43,320,573	
Adjusted Loss to Payroll Ratio:					1.126	1.322	2.447	
Expected Unlimited Loss to Payroll Ratio:					1.278	1.472	2.750	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.153	1.175	2.328	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.126	1.322	2.447	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.234</b>	<b>1.681</b>	<b>2.915</b>	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								285.1%

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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	
2016	263,735,165	18	187	272	4,744,614	7,043,288	11,787,902	4.470
2017	291,971,564	11	159	290	3,800,334	4,345,140	8,145,474	2.790
2018	284,392,872	10	169	281	4,074,434	6,341,974	10,416,408	3.663
	840,099,601	39	515	843	12,619,381	17,730,402	30,349,783	
Adjusted Loss to Payroll Ratio:					1.502	2.111	3.613	
Expected Unlimited Loss to Payroll Ratio:					1.585	2.519	4.104	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.398	1.882	3.280	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.502	2.111	3.613	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.684</b>	<b>2.866</b>	<b>4.550</b>	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								444.9%

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	
2017	1,348,457,983	35	593	1,776	12,453,236	13,851,552	26,304,788	1.951
2018	1,338,022,343	13	540	1,559	9,114,879	13,485,573	22,600,452	1.689
	2,686,480,325	48	1,133	3,335	21,568,115	27,337,125	48,905,240	
Adjusted Loss to Payroll Ratio:					0.803	1.018	1.820	
Expected Unlimited Loss to Payroll Ratio:					0.883	1.291	2.174	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.819	1.119	1.938	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.803	1.018	1.820	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.856</b>	<b>1.192</b>	<b>2.047</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								200.2%

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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	
2017	426,297,430	14	245	567	5,041,355	6,472,946	11,514,301	2.701
2018	454,588,446	7	218	532	5,943,143	7,832,315	13,775,458	3.030
	880,885,876	21	463	1,099	10,984,498	14,305,261	25,289,758	
Adjusted Loss to Payroll Ratio:					1.247	1.624	2.871	
Expected Unlimited Loss to Payroll Ratio:					1.600	2.315	3.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.444	1.848	3.291	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.247	1.624	2.871	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.367</b>	<b>2.065</b>	<b>3.433</b>	
Indicated Relativity Change:								-12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								335.7%

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	
2017	379,699,233	37	299	513	10,752,223	10,399,480	21,151,703	5.571
2018	420,405,319	34	294	618	12,285,791	11,741,849	24,027,640	5.715
	800,104,552	71	593	1,131	23,038,014	22,141,329	45,179,343	
Adjusted Loss to Payroll Ratio:					2.879	2.767	5.647	
Expected Unlimited Loss to Payroll Ratio:					3.326	4.312	7.639	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.734	2.568	5.302	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.879	2.767	5.647	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.454</b>	<b>4.526</b>	<b>7.980</b>	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								780.4%

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	
2016	256,437,223	20	164	262	3,925,669	5,077,353	9,003,022	3.511
2017	253,583,953	11	150	259	3,731,828	3,317,450	7,049,278	2.780
2018	252,447,450	8	177	259	3,968,970	4,247,632	8,216,602	3.255
	762,468,626	39	491	780	11,626,467	12,642,435	24,268,902	
Adjusted Loss to Payroll Ratio:					1.525	1.658	3.183	
Expected Unlimited Loss to Payroll Ratio:					1.665	2.234	3.899	
Expected Unlimited Loss to Payroll Ratio (Class 0044 Only):					1.156	1.552	2.709	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.468	1.669	3.138	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.525	1.658	3.183	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.709</b>	<b>2.251</b>	<b>3.961</b>	
Indicated Relativity Change:								1.6%
Indicated Relativity Change (Class 0044 Only)*:								46.2%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0044 Only):</b>					<b>1.461</b>	<b>1.924</b>	<b>3.386</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								387.3%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2017	2,111,913,922	66	1,330	2,943	23,678,026	26,526,559	50,204,585	2.377
2018	2,118,513,172	31	1,277	2,638	24,030,125	26,926,735	50,956,860	2.405
	4,230,427,094	97	2,607	5,581	47,708,151	53,453,294	101,161,445	
Adjusted Loss to Payroll Ratio:					1.128	1.264	2.391	
Expected Unlimited Loss to Payroll Ratio:					1.267	1.510	2.777	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.162	1.263	2.425	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.128	1.264	2.391	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.215</b>	<b>1.532</b>	<b>2.748</b>	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								268.7%

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	
2014	29,992,001	2	15	37	257,785	284,578	542,363	1.808
2015	30,328,009	2	10	31	296,280	423,094	719,374	2.372
2016	30,408,386	2	10	17	374,593	328,123	702,716	2.311
2017	25,353,281	1	10	23	224,120	162,737	386,857	1.526
2018	21,719,158	2	13	14	562,507	365,707	928,214	4.274
	137,800,836	9	58	122	1,715,285	1,564,239	3,279,524	
Adjusted Loss to Payroll Ratio:					1.245	1.135	2.380	
Expected Unlimited Loss to Payroll Ratio:					1.271	1.942	3.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.236	1.582	2.818	
Credibility:					0.49	0.50		
Indicated Limited Loss to Payroll Ratio:					1.240	1.359	2.599	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.390</b>	<b>1.845</b>	<b>3.235</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								316.4%

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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: WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	12,479,546	1	7	14	358,348	218,072	576,420	4.619
2015	10,178,213	0	6	6	84,990	162,359	247,349	2.430
2016	11,085,733	1	10	17	187,031	203,523	390,554	3.523
2017	11,802,264	1	11	28	221,082	560,690	781,772	6.624
2018	11,705,477	0	6	16	146,039	177,491	323,530	2.764
	57,251,234	3	40	81	997,490	1,322,134	2,319,625	
Adjusted Loss to Payroll Ratio:					1.742	2.309	4.052	
Expected Unlimited Loss to Payroll Ratio:					1.851	2.908	4.759	
Expected Unlimited Loss to Payroll Ratio (Class 0400 Only):					0.804	1.263	2.067	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.636	2.172	3.808	
Credibility:					0.40	0.41		
Indicated Limited Loss to Payroll Ratio:					1.678	2.228	3.907	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.882</b>	<b>3.026</b>	<b>4.907</b>	
Indicated Relativity Change:								3.1%
Indicated Relativity Change (Class 0400 Only)*:								136.3%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):</b>					<b>0.991</b>	<b>1.593</b>	<b>2.584</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								479.9%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	35,219,177	2	11	22	512,549	398,228	910,777	2.586
2015	32,714,778	0	6	10	133,206	119,931	253,137	0.774
2016	30,315,130	1	8	21	263,108	165,716	428,824	1.415
2017	38,167,613	0	7	23	144,299	237,069	381,368	0.999
2018	49,650,236	0	5	32	140,271	303,622	443,893	0.894
	186,066,934	3	37	108	1,193,432	1,224,567	2,417,999	
Adjusted Loss to Payroll Ratio:					0.641	0.658	1.300	
Expected Unlimited Loss to Payroll Ratio:					0.882	0.932	1.814	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.778	0.696	1.474	
Credibility:					0.48	0.42		
Indicated Limited Loss to Payroll Ratio:					0.712	0.680	1.393	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.799</b>	<b>0.924</b>	<b>1.722</b>	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								168.4%

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	
2014	896,464	0	1	1	30,525	49,238	79,763	8.898
2015	1,090,750	0	2	3	68,561	15,406	83,967	7.698
2016	758,829	0	0	0	0	0	0	0.000
2017	758,286	0	0	0	0	0	0	0.000
2018	326,996	0	0	0	0	0	0	0.000
	3,831,325	0	3	4	99,086	64,644	163,730	
Adjusted Loss to Payroll Ratio:					2.586	1.687	4.273	
Expected Unlimited Loss to Payroll Ratio:					6.722	4.722	11.444	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					6.065	3.770	9.835	
Credibility:					0.23	0.17		
Indicated Limited Loss to Payroll Ratio:					5.265	3.416	8.681	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>5.774</b>	<b>4.344</b>	<b>10.118</b>	
Indicated Relativity Change:								-11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								989.4%



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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	
2014	402,903	0	0	0	0	0	0	0.000
2015	812,331	0	0	1	0	213	213	0.026
2016	603,811	0	0	0	0	0	0	0.000
2017	583,136	0	0	0	0	0	0	0.000
2018	613,705	0	0	0	0	0	0	0.000
	3,015,886	0	0	1	0	213	213	
Adjusted Loss to Payroll Ratio:					0.000	0.007	0.007	
Expected Unlimited Loss to Payroll Ratio:					1.848	1.329	3.177	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.667	1.061	2.729	
Credibility:					0.12	0.10		
Indicated Limited Loss to Payroll Ratio:					1.467	0.956	2.423	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.609</b>	<b>1.216</b>	<b>2.825</b>	
Indicated Relativity Change:								-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								276.2%

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	
2014	355,577,853	6	30	57	2,307,298	1,395,561	3,702,859	1.041
2015	295,820,271	5	35	59	1,674,817	1,186,650	2,861,467	0.967
2016	260,654,826	1	19	59	863,437	827,116	1,690,553	0.649
2017	241,480,045	1	24	38	758,871	621,419	1,380,290	0.572
2018	249,653,635	2	25	54	1,217,225	892,563	2,109,788	0.845
	1,403,186,629	15	133	267	6,821,647	4,923,309	11,744,957	
Adjusted Loss to Payroll Ratio:					0.486	0.351	0.837	
Expected Unlimited Loss to Payroll Ratio:					0.528	0.573	1.101	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.436	0.355	0.791	
Credibility:					0.85	0.72		
Indicated Limited Loss to Payroll Ratio:					0.479	0.352	0.831	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.574</b>	<b>0.576</b>	<b>1.150</b>	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								112.5%

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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	
2014	152,760,647	7	30	38	2,431,017	1,540,367	3,971,384	2.600
2015	148,393,575	5	16	29	1,896,976	1,264,533	3,161,509	2.130
2016	112,278,314	6	32	47	2,178,033	1,342,922	3,520,955	3.136
2017	132,247,818	3	20	45	974,318	840,714	1,815,032	1.372
2018	143,014,035	0	37	41	2,130,371	2,139,480	4,269,851	2.986
	688,694,390	21	135	200	9,610,714	7,128,015	16,738,729	
Adjusted Loss to Payroll Ratio:					1.395	1.035	2.431	
Expected Unlimited Loss to Payroll Ratio:					1.370	1.333	2.703	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.130	0.827	1.957	
Credibility:					0.94	0.76		
Indicated Limited Loss to Payroll Ratio:					1.380	0.985	2.365	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.655</b>	<b>1.611</b>	<b>3.266</b>	
Indicated Relativity Change:								20.8%
Relativity to Statewide Average Loss to Payroll Ratio:								319.4%

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	
2014	7,611,518	0	0	2	0	867	867	0.011
2015	7,933,630	0	1	2	8,961	7,657	16,618	0.209
2016	7,570,076	0	2	3	11,714	8,626	20,340	0.269
2017	8,262,029	1	2	1	151,317	149,221	300,538	3.638
2018	8,347,788	0	1	1	12,023	15,993	28,016	0.336
	39,725,041	1	6	9	184,016	182,364	366,380	
Adjusted Loss to Payroll Ratio:					0.463	0.459	0.922	
Expected Unlimited Loss to Payroll Ratio:					0.721	1.048	1.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.717	0.912	1.629	
Credibility:					0.24	0.24		
Indicated Limited Loss to Payroll Ratio:					0.656	0.804	1.460	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.719</b>	<b>1.022</b>	<b>1.741</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								170.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	53,849,840	3	42	106	1,029,876	1,066,124	2,096,000	3.892
2015	49,029,368	2	25	60	738,175	798,773	1,536,948	3.135
2016	46,597,496	1	35	68	766,411	622,652	1,389,063	2.981
2017	57,254,027	7	32	66	1,539,130	1,325,225	2,864,355	5.003
2018	56,999,610	0	32	62	973,610	987,033	1,960,643	3.440
	263,730,340	13	166	362	5,047,202	4,799,807	9,847,009	
Adjusted Loss to Payroll Ratio:					1.914	1.820	3.734	
Expected Unlimited Loss to Payroll Ratio:					1.520	1.650	3.170	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.405	1.369	2.774	
Credibility:					0.70	0.64		
Indicated Limited Loss to Payroll Ratio:					1.761	1.657	3.419	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.877</b>	<b>1.941</b>	<b>3.818</b>	
Indicated Relativity Change:								20.4%
Relativity to Statewide Average Loss to Payroll Ratio:								373.4%

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	
2014	51,094,789	1	10	36	503,361	282,207	785,568	1.537
2015	43,480,763	3	8	18	333,891	518,258	852,149	1.960
2016	24,297,611	0	3	9	75,533	147,880	223,413	0.919
2017	22,435,533	1	3	9	418,778	61,024	479,802	2.139
2018	35,911,767	1	5	16	377,432	382,409	759,841	2.116
	177,220,464	6	29	88	1,708,994	1,391,777	3,100,771	
Adjusted Loss to Payroll Ratio:					0.964	0.785	1.750	
Expected Unlimited Loss to Payroll Ratio:					0.895	0.819	1.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.807	0.654	1.461	
Credibility:					0.48	0.40		
Indicated Limited Loss to Payroll Ratio:					0.883	0.706	1.589	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.968</b>	<b>0.899</b>	<b>1.867</b>	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								182.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2014	67,282,693	2	20	23	369,533	396,181	765,714	1.138
2015	69,823,339	3	16	35	564,272	506,636	1,070,908	1.534
2016	74,444,625	2	27	27	905,981	889,586	1,795,567	2.412
2017	90,543,930	4	26	36	825,071	708,088	1,533,159	1.693
2018	90,116,440	4	23	28	1,300,422	1,267,280	2,567,702	2.849
	392,211,027	15	112	149	3,965,279	3,767,771	7,733,051	
Adjusted Loss to Payroll Ratio:					1.011	0.961	1.972	
Expected Unlimited Loss to Payroll Ratio:					0.932	1.092	2.024	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.812	0.746	1.558	
Credibility:					0.66	0.59		
Indicated Limited Loss to Payroll Ratio:					0.943	0.873	1.816	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.068</b>	<b>1.240</b>	<b>2.308</b>	
Indicated Relativity Change:								14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								225.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	51,507,039	2	19	37	453,064	534,039	987,103	1.916
2015	54,389,534	4	16	36	849,488	869,529	1,719,017	3.161
2016	64,691,160	2	14	31	642,591	259,840	902,431	1.395
2017	63,437,101	4	5	12	571,873	389,178	961,051	1.515
2018	69,414,888	0	15	22	254,318	312,893	567,211	0.817
	303,439,721	12	69	138	2,771,334	2,365,479	5,136,813	
Adjusted Loss to Payroll Ratio:					0.913	0.780	1.693	
Expected Unlimited Loss to Payroll Ratio:					1.589	1.720	3.309	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.402	1.285	2.686	
Credibility:					0.73	0.65		
Indicated Limited Loss to Payroll Ratio:					1.045	0.956	2.002	
Limit Factor:					1.121	1.358		
Indicated (Unlimited) Loss to Payroll Ratio:					1.172	1.299	2.470	
Indicated Relativity Change:								-25.3%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.177</b>	<b>1.305</b>	<b>2.481</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								242.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2014	15,211,416	0	5	1	115,305	90,296	205,601	1.352
2015	15,251,879	0	3	1	145,020	88,567	233,587	1.532
2016	16,052,948	0	2	2	14,123	9,267	23,390	0.146
2017	20,589,107	0	0	2	0	1,017	1,017	0.005
2018	24,733,178	0	5	7	85,056	123,505	208,561	0.843
	91,838,528	0	15	13	359,504	312,652	672,157	
Adjusted Loss to Payroll Ratio:					0.391	0.340	0.732	
Expected Unlimited Loss to Payroll Ratio:					0.692	0.602	1.294	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.633	0.482	1.115	
Credibility:					0.33	0.28		
Indicated Limited Loss to Payroll Ratio:					0.553	0.442	0.995	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.596</b>	<b>0.536</b>	<b>1.133</b>	
Indicated Relativity Change:								-12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								110.8%

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	
2014	112,052,255	4	24	68	698,605	541,595	1,240,200	1.107
2015	88,472,471	5	26	45	1,133,813	1,161,064	2,294,877	2.594
2016	101,717,261	3	26	49	900,333	634,734	1,535,067	1.509
2017	97,780,462	1	28	55	1,000,293	650,018	1,650,311	1.688
2018	103,899,498	2	12	53	531,057	831,678	1,362,735	1.312
	503,921,947	15	116	270	4,264,100	3,819,090	8,083,190	
Adjusted Loss to Payroll Ratio:					0.846	0.758	1.604	
Expected Unlimited Loss to Payroll Ratio:					1.030	1.142	2.172	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.896	0.781	1.677	
Credibility:					0.75	0.66		
Indicated Limited Loss to Payroll Ratio:					0.859	0.766	1.625	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.972</b>	<b>1.088</b>	<b>2.060</b>	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								201.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2014	64,989,923	6	25	41	1,175,509	1,306,767	2,482,276	3.819
2015	78,546,467	1	16	47	225,392	399,892	625,284	0.796
2016	76,949,729	2	22	46	1,032,134	557,470	1,589,604	2.066
2017	87,695,378	1	30	46	1,236,198	827,353	2,063,551	2.353
2018	88,122,842	1	11	37	463,908	964,201	1,428,109	1.621
	396,304,338	11	104	217	4,133,141	4,055,684	8,188,825	
Adjusted Loss to Payroll Ratio:					1.043	1.023	2.066	
Expected Unlimited Loss to Payroll Ratio:					1.290	1.442	2.732	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.127	1.030	2.157	
Credibility:					0.75	0.66		
Indicated Limited Loss to Payroll Ratio:					1.064	1.026	2.090	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.205</b>	<b>1.457</b>	<b>2.662</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								260.3%

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	
2014	19,983,963	0	3	15	12,479	27,757	40,236	0.201
2015	22,630,930	2	3	6	259,018	185,249	444,267	1.963
2016	19,018,665	0	7	9	307,259	599,133	906,392	4.766
2017	19,170,917	1	1	5	107,508	140,475	247,983	1.294
2018	20,789,812	0	8	14	232,964	218,795	451,759	2.173
	101,594,287	3	22	49	919,228	1,171,409	2,090,637	
Adjusted Loss to Payroll Ratio:					0.905	1.153	2.058	
Expected Unlimited Loss to Payroll Ratio:					0.952	1.352	2.304	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.832	0.966	1.798	
Credibility:					0.38	0.37		
Indicated Limited Loss to Payroll Ratio:					0.859	1.035	1.895	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.973</b>	<b>1.471</b>	<b>2.444</b>	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								239.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2014	72,423,755	8	79	112	1,790,689	1,531,303	3,321,992	4.587
2015	86,223,275	13	61	117	2,269,505	2,478,279	4,747,784	5.506
2016	97,591,119	3	84	146	1,261,921	1,775,933	3,037,854	3.113
2017	103,116,567	4	58	158	2,104,022	2,411,135	4,515,157	4.379
2018	109,321,454	1	84	155	1,887,578	2,659,883	4,547,461	4.160
	468,676,171	29	366	688	9,313,714	10,856,532	20,170,246	
Adjusted Loss to Payroll Ratio:					1.987	2.316	4.304	
Expected Unlimited Loss to Payroll Ratio:					2.306	3.048	5.354	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.073	2.329	4.402	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.987	2.316	4.304	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.179</b>	<b>2.946</b>	<b>5.125</b>	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								501.2%

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	
2014	27,545,706	6	25	58	964,563	1,150,882	2,115,445	7.680
2015	28,494,999	2	36	37	781,266	743,014	1,524,280	5.349
2016	28,288,120	3	32	54	765,669	1,253,623	2,019,292	7.138
2017	25,948,028	2	26	43	635,435	740,940	1,376,375	5.304
2018	28,020,575	2	26	57	866,825	1,166,601	2,033,426	7.257
	138,297,428	15	145	249	4,013,759	5,055,060	9,068,819	
Adjusted Loss to Payroll Ratio:					2.902	3.655	6.557	
Expected Unlimited Loss to Payroll Ratio:					2.940	3.690	6.630	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.643	2.819	5.463	
Credibility:					0.69	0.66		
Indicated Limited Loss to Payroll Ratio:					2.822	3.371	6.193	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.095</b>	<b>4.288</b>	<b>7.382</b>	
Indicated Relativity Change:								11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								721.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	52,830,863	8	65	54	2,001,434	1,814,316	3,815,750	7.223
2015	48,342,303	3	50	43	813,402	1,084,937	1,898,339	3.927
2016	56,291,763	2	68	59	1,137,684	1,274,942	2,412,626	4.286
2017	85,110,492	3	100	82	1,779,741	1,513,493	3,293,234	3.869
2018	108,420,055	1	109	149	2,702,907	2,345,643	5,048,550	4.656
	350,995,476	17	392	387	8,435,168	8,033,331	16,468,499	
Adjusted Loss to Payroll Ratio:					2.403	2.289	4.692	
Expected Unlimited Loss to Payroll Ratio:					2.526	2.915	5.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.335	2.418	4.753	
Credibility:					0.96	0.90		
Indicated Limited Loss to Payroll Ratio:					2.400	2.302	4.702	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.558</b>	<b>2.695</b>	<b>5.254</b>	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								513.8%

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	
2017	2,036,519,852	64	1,586	2,460	39,657,016	38,704,707	78,361,723	3.848
2018	2,015,955,952	24	1,492	2,347	44,612,756	42,958,255	87,571,011	4.344
	4,052,475,804	88	3,078	4,807	84,269,772	81,662,962	165,932,735	
Adjusted Loss to Payroll Ratio:					2.079	2.015	4.095	
Expected Unlimited Loss to Payroll Ratio:					2.142	2.296	4.438	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.980	1.904	3.884	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.079	2.015	4.095	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.216</b>	<b>2.360</b>	<b>4.576</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								447.5%



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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	
2014	136,754,685	8	63	150	1,694,769	1,413,361	3,108,130	2.273
2015	140,725,628	3	69	165	1,462,800	1,422,019	2,884,819	2.050
2016	150,504,359	4	72	189	1,819,284	2,129,509	3,948,793	2.624
2017	158,939,440	10	95	194	2,874,727	2,507,165	5,381,892	3.386
2018	166,906,592	3	82	173	2,526,531	2,079,300	4,605,831	2.760
	753,830,704	28	381	871	10,378,110	9,551,354	19,929,464	
Adjusted Loss to Payroll Ratio:					1.377	1.267	2.644	
Expected Unlimited Loss to Payroll Ratio:					1.509	1.700	3.209	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.326	1.216	2.542	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.377	1.263	2.640	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.543</b>	<b>1.716</b>	<b>3.259</b>	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								318.7%

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	
2014	42,200,536	2	9	32	317,267	212,895	530,162	1.256
2015	42,414,958	0	5	39	122,839	115,517	238,356	0.562
2016	43,426,370	2	8	33	406,758	794,511	1,201,269	2.766
2017	44,738,858	0	14	47	558,526	639,238	1,197,764	2.677
2018	46,870,530	0	14	22	552,369	544,077	1,096,446	2.339
	219,651,251	4	50	173	1,957,759	2,306,238	4,263,997	
Adjusted Loss to Payroll Ratio:					0.891	1.050	1.941	
Expected Unlimited Loss to Payroll Ratio:					1.076	1.508	2.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.946	1.078	2.024	
Credibility:					0.55	0.54		
Indicated Limited Loss to Payroll Ratio:					0.916	1.063	1.979	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.027</b>	<b>1.443</b>	<b>2.470</b>	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								241.6%

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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	
2017	784,587,367	14	377	862	10,041,071	9,581,179	19,622,250	2.501
2018	790,091,419	7	382	785	10,052,380	9,832,838	19,885,218	2.517
	1,574,678,785	21	759	1,647	20,093,451	19,414,017	39,507,468	
Adjusted Loss to Payroll Ratio:					1.276	1.233	2.509	
Expected Unlimited Loss to Payroll Ratio:					1.466	1.478	2.944	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.340	1.183	2.524	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.276	1.233	2.509	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.375</b>	<b>1.495</b>	<b>2.870</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								280.7%

INCLUDES EXPERIENCE OF 2150 D1-1-20

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	118,074,029	25	169	415	4,211,544	4,874,690	9,086,234	7.695
2017	120,858,408	15	158	403	3,762,674	4,966,070	8,728,744	7.222
2018	135,674,602	5	85	366	2,020,761	2,878,453	4,899,214	3.611
	374,607,039	45	412	1,184	9,994,978	12,719,212	22,714,190	
Adjusted Loss to Payroll Ratio:					2.668	3.395	6.063	
Expected Unlimited Loss to Payroll Ratio:					3.286	5.301	8.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.888	3.791	6.679	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.668	3.395	6.063	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.991</b>	<b>4.610</b>	<b>7.602</b>	
Indicated Relativity Change:								-11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								743.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	235,347,139	10	246	380	3,756,881	4,385,352	8,142,233	3.460
2017	266,204,189	7	287	489	4,776,607	5,044,995	9,821,602	3.689
2018	260,082,158	2	263	457	5,313,453	6,149,034	11,462,487	4.407
	761,633,487	19	796	1,326	13,846,942	15,579,381	29,426,322	
Adjusted Loss to Payroll Ratio:					1.818	2.046	3.864	
Expected Unlimited Loss to Payroll Ratio:					1.708	2.254	3.962	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.561	1.805	3.366	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.818	2.046	3.864	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.959</b>	<b>2.481</b>	<b>4.440</b>	
Indicated Relativity Change:								12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								434.2%

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	
2014	54,263,259	3	33	59	618,819	916,106	1,534,925	2.829
2015	53,202,070	1	50	74	689,227	938,174	1,627,401	3.059
2016	47,207,508	4	51	84	881,142	1,524,195	2,405,337	5.095
2017	47,877,426	0	37	92	691,035	855,263	1,546,298	3.230
2018	56,166,065	1	37	91	638,405	993,823	1,632,228	2.906
	258,716,328	9	208	400	3,518,626	5,227,560	8,746,187	
Adjusted Loss to Payroll Ratio:					1.360	2.021	3.381	
Expected Unlimited Loss to Payroll Ratio:					1.468	2.148	3.616	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.320	1.641	2.961	
Credibility:					0.67	0.68		
Indicated Limited Loss to Payroll Ratio:					1.347	1.899	3.246	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.477</b>	<b>2.415</b>	<b>3.892</b>	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								380.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2016	281,951,350	14	192	425	2,552,306	3,385,826	5,938,132	2.106
2017	295,389,985	10	245	532	4,235,985	4,866,447	9,102,432	3.081
2018	290,960,327	3	238	531	3,256,452	4,165,446	7,421,898	2.551
	868,301,662	27	675	1,488	10,044,742	12,417,718	22,462,461	
Adjusted Loss to Payroll Ratio:					1.157	1.430	2.587	
Expected Unlimited Loss to Payroll Ratio:					1.277	1.631	2.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.190	1.374	2.563	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.157	1.430	2.587	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.223</b>	<b>1.649</b>	<b>2.872</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								280.8%

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	
2016	254,718,686	13	226	486	4,161,297	5,118,771	9,280,068	3.643
2017	237,193,573	7	196	386	3,951,691	3,703,779	7,655,470	3.228
2018	247,235,944	3	188	429	4,450,356	4,483,956	8,934,312	3.614
	739,148,203	23	610	1,301	12,563,344	13,306,506	25,869,850	
Adjusted Loss to Payroll Ratio:					1.700	1.800	3.500	
Expected Unlimited Loss to Payroll Ratio:					1.820	2.165	3.984	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.695	1.824	3.518	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.700	1.800	3.500	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.797</b>	<b>2.075</b>	<b>3.873</b>	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								378.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2014	109,146,940	7	76	137	1,252,468	1,298,435	2,550,903	2.337
2015	115,266,406	3	86	165	1,411,627	1,712,225	3,123,852	2.710
2016	126,404,208	4	97	148	1,494,139	1,554,320	3,048,459	2.412
2017	131,749,263	4	97	206	2,305,359	1,879,838	4,185,197	3.177
2018	131,990,290	1	91	176	1,586,505	2,258,535	3,845,040	2.913
	614,557,107	19	447	832	8,050,097	8,703,353	16,753,451	
Adjusted Loss to Payroll Ratio:					1.310	1.416	2.726	
Expected Unlimited Loss to Payroll Ratio:					1.481	1.625	3.106	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.369	1.348	2.717	
Credibility:					0.97	0.89		
Indicated Limited Loss to Payroll Ratio:					1.312	1.409	2.720	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.398</b>	<b>1.650</b>	<b>3.048</b>	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								298.0%

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	
2017	464,474,221	6	325	546	5,633,364	6,500,005	12,133,369	2.612
2018	491,624,972	4	263	530	5,125,302	6,692,938	11,818,240	2.404
	956,099,193	10	588	1,076	10,758,666	13,192,943	23,951,610	
Adjusted Loss to Payroll Ratio:					1.125	1.380	2.505	
Expected Unlimited Loss to Payroll Ratio:					1.385	1.944	3.328	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.266	1.556	2.822	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.125	1.380	2.505	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.213</b>	<b>1.673</b>	<b>2.886</b>	
Indicated Relativity Change:								-13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								282.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	38,444,028	3	60	42	1,123,118	952,589	2,075,707	5.399
2015	37,037,917	4	49	54	1,055,793	739,553	1,795,346	4.847
2016	37,925,762	1	46	74	710,032	771,539	1,481,571	3.907
2017	45,517,356	2	62	91	1,138,793	975,671	2,114,464	4.645
2018	43,094,036	1	49	81	1,353,210	1,492,740	2,845,950	6.604
	202,019,099	11	266	342	5,380,946	4,932,091	10,313,038	
Adjusted Loss to Payroll Ratio:					2.664	2.441	5.105	
Expected Unlimited Loss to Payroll Ratio:					2.536	2.603	5.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.318	2.084	4.402	
Credibility:					0.76	0.68		
Indicated Limited Loss to Payroll Ratio:					2.581	2.327	4.908	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.781</b>	<b>2.822</b>	<b>5.603</b>	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								547.9%

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	
2014	96,298,685	7	54	132	1,647,513	1,637,988	3,285,501	3.412
2015	105,114,402	5	69	195	1,231,485	1,758,897	2,990,382	2.845
2016	109,426,613	6	95	161	1,701,300	2,063,666	3,764,966	3.441
2017	139,314,086	1	88	242	1,322,563	1,742,537	3,065,100	2.200
2018	130,131,262	1	96	187	1,885,506	2,728,252	4,613,758	3.545
	580,285,049	20	402	917	7,788,367	9,931,341	17,719,707	
Adjusted Loss to Payroll Ratio:					1.342	1.711	3.054	
Expected Unlimited Loss to Payroll Ratio:					1.614	2.114	3.728	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.503	1.781	3.284	
Credibility:					0.98	0.98		
Indicated Limited Loss to Payroll Ratio:					1.345	1.713	3.058	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.423</b>	<b>1.975</b>	<b>3.397</b>	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								332.2%

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

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	
2014	79,955,058	8	91	156	1,321,539	2,197,995	3,519,534	4.402
2015	78,658,536	3	64	93	881,484	1,313,032	2,194,516	2.790
2016	85,900,597	6	76	140	2,180,623	2,249,963	4,430,586	5.158
2017	87,111,810	5	63	120	2,035,139	2,488,070	4,523,209	5.192
2018	81,545,367	1	58	111	1,425,718	2,161,338	3,587,056	4.399
	413,171,368	23	352	620	7,844,503	10,410,398	18,254,901	
Adjusted Loss to Payroll Ratio:					1.899	2.520	4.418	
Expected Unlimited Loss to Payroll Ratio:					1.919	2.697	4.616	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.774	2.237	4.011	
Credibility:					0.91	0.94		
Indicated Limited Loss to Payroll Ratio:					1.887	2.503	4.390	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.011</b>	<b>2.931</b>	<b>4.942</b>	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								483.3%

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	
2014	252,734,790	4	100	258	1,647,163	1,975,381	3,622,544	1.433
2015	276,893,394	11	121	268	3,016,066	2,472,345	5,488,411	1.982
2016	272,741,433	7	101	272	2,316,800	1,911,462	4,228,262	1.550
2017	326,422,199	2	115	282	2,822,406	2,495,948	5,318,354	1.629
2018	336,155,837	2	129	262	2,793,943	3,479,402	6,273,345	1.866
	1,464,947,654	26	566	1,342	12,596,378	12,334,538	24,930,917	
Adjusted Loss to Payroll Ratio:					0.860	0.842	1.702	
Expected Unlimited Loss to Payroll Ratio:					0.979	0.950	1.929	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.905	0.788	1.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.860	0.842	1.702	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.916</b>	<b>0.986</b>	<b>1.902</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								186.0%

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

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	
2017	449,848,521	23	384	743	7,565,304	8,471,836	16,037,140	3.565
2018	438,373,806	8	302	649	7,207,312	8,140,254	15,347,566	3.501
	888,222,328	31	686	1,392	14,772,616	16,612,090	31,384,706	
Adjusted Loss to Payroll Ratio:					1.663	1.870	3.533	
Expected Unlimited Loss to Payroll Ratio:					1.839	2.343	4.182	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.713	1.974	3.687	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.663	1.870	3.533	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.759</b>	<b>2.156</b>	<b>3.915</b>	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								382.8%

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	
2017	860,615,812	13	329	798	6,772,733	7,478,573	14,251,306	1.656
2018	900,125,197	2	298	815	5,928,401	6,070,950	11,999,351	1.333
	1,760,741,010	15	627	1,613	12,701,134	13,549,524	26,250,658	
Adjusted Loss to Payroll Ratio:					0.721	0.770	1.491	
Expected Unlimited Loss to Payroll Ratio:					0.770	0.899	1.669	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.704	0.719	1.424	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.721	0.770	1.491	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.777</b>	<b>0.933</b>	<b>1.711</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								167.3%



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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	860,554,382	6	475	1,408	14,222,320	13,694,279	27,916,599	3.244
2018	1,122,290,474	10	658	1,953	20,767,633	22,060,157	42,827,790	3.816
	1,982,844,856	16	1,133	3,361	34,989,953	35,754,435	70,744,388	
Adjusted Loss to Payroll Ratio:					1.765	1.803	3.568	
Expected Unlimited Loss to Payroll Ratio:					2.066	2.403	4.469	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.857	1.836	3.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.765	1.803	3.568	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.935</b>	<b>2.293</b>	<b>4.228</b>	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								413.5%

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	
2014	38,987,151	2	38	34	609,500	854,612	1,464,112	3.755
2015	39,669,821	1	21	46	411,767	464,622	876,389	2.209
2016	39,707,764	0	31	28	407,999	502,189	910,188	2.292
2017	42,995,207	1	15	37	544,248	524,618	1,068,866	2.486
2018	36,604,492	1	25	36	743,973	551,348	1,295,321	3.539
	197,964,435	5	130	181	2,717,487	2,897,390	5,614,877	
Adjusted Loss to Payroll Ratio:					1.373	1.464	2.836	
Expected Unlimited Loss to Payroll Ratio:					1.523	1.862	3.385	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.408	1.544	2.952	
Credibility:					0.62	0.60		
Indicated Limited Loss to Payroll Ratio:					1.386	1.496	2.882	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.477</b>	<b>1.752</b>	<b>3.229</b>	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								315.8%

INCLUDES EXPERIENCE OF 2211 D-1-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 2362 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: KNITTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	48,068,966	10	68	69	1,712,932	1,566,157	3,279,089	6.822
2015	49,182,754	9	65	51	1,290,339	1,432,483	2,722,822	5.536
2016	45,770,200	8	704	57	3,462,767	2,547,971	6,010,738	13.132
2017	29,998,372	1	56	27	1,188,088	1,093,695	2,281,783	7.606
2018	25,377,336	5	32	8	1,119,855	803,350	1,923,205	7.578
	198,397,628	33	925	212	8,773,981	7,443,656	16,217,637	
Adjusted Loss to Payroll Ratio:					4.422	3.752	8.174	
Expected Unlimited Loss to Payroll Ratio:					5.061	5.183	10.244	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.405	3.544	7.949	
Credibility:					0.98	0.84		
Indicated Limited Loss to Payroll Ratio:					4.422	3.719	8.141	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>5.007</b>	<b>5.283</b>	<b>10.291</b>	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								1006.3%

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	
2014	26,018,984	4	12	25	427,814	383,626	811,440	3.119
2015	28,454,427	2	10	25	556,041	548,223	1,104,264	3.881
2016	26,321,358	5	28	27	1,284,462	1,140,040	2,424,502	9.211
2017	24,759,960	35	22	36	1,632,864	852,465	2,485,329	10.038
2018	25,367,385	1	15	33	505,517	564,144	1,069,661	4.217
	130,922,115	47	87	146	4,406,698	3,488,497	7,895,194	
Adjusted Loss to Payroll Ratio:					3.366	2.665	6.030	
Expected Unlimited Loss to Payroll Ratio:					3.108	2.734	5.842	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.841	2.189	5.030	
Credibility:					0.70	0.59		
Indicated Limited Loss to Payroll Ratio:					3.208	2.470	5.678	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.458</b>	<b>2.995</b>	<b>6.453</b>	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								631.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 2413 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: TEXTILES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	82,501,455	6	68	65	1,335,114	1,133,790	2,468,904	2.993
2015	92,190,678	4	80	76	1,760,863	1,590,405	3,351,268	3.635
2016	108,167,304	4	82	92	1,416,613	1,644,781	3,061,394	2.830
2017	104,775,316	4	70	73	1,632,085	1,436,868	3,068,953	2.929
2018	123,701,376	3	65	70	1,886,824	2,095,556	3,982,380	3.219
	511,336,130	21	365	376	8,031,499	7,901,400	15,932,900	
Adjusted Loss to Payroll Ratio:					1.571	1.545	3.116	
Expected Unlimited Loss to Payroll Ratio:					1.651	1.857	3.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.510	1.487	2.996	
Credibility:					0.93	0.86		
Indicated Limited Loss to Payroll Ratio:					1.566	1.537	3.103	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.688</b>	<b>1.864</b>	<b>3.552</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								347.4%

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

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	
2017	1,242,304,097	37	1,078	1,048	22,465,145	21,563,153	44,028,298	3.544
2018	1,195,322,705	18	830	922	18,334,182	19,947,965	38,282,147	3.203
	2,437,626,802	55	1,908	1,970	40,799,326	41,511,118	82,310,444	
Adjusted Loss to Payroll Ratio:					1.674	1.703	3.377	
Expected Unlimited Loss to Payroll Ratio:					2.055	2.140	4.195	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.914	1.803	3.717	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.674	1.703	3.377	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.770</b>	<b>1.963</b>	<b>3.733</b>	
Indicated Relativity Change:								-11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								365.0%

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

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	
2014	58,845,764	8	110	111	2,298,004	2,455,235	4,753,239	8.077
2015	77,945,110	9	96	117	2,433,560	2,474,887	4,908,447	6.297
2016	79,676,795	10	92	78	3,080,672	2,576,182	5,656,854	7.100
2017	77,485,844	1	61	95	1,441,236	1,355,488	2,796,724	3.609
2018	76,093,188	0	66	120	1,890,354	2,144,626	4,034,980	5.303
	370,046,700	28	425	521	11,143,826	11,006,418	22,150,244	
Adjusted Loss to Payroll Ratio:					3.011	2.974	5.986	
Expected Unlimited Loss to Payroll Ratio:					3.258	3.621	6.879	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.978	2.900	5.878	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					3.011	2.974	5.985	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.246</b>	<b>3.606</b>	<b>6.852</b>	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								670.0%

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	
2014	60,437,674	10	70	107	1,818,358	2,012,213	3,830,571	6.338
2015	60,858,113	5	68	103	1,364,462	1,464,032	2,828,494	4.648
2016	63,114,430	3	74	107	1,417,340	1,364,057	2,781,397	4.407
2017	70,216,465	3	70	106	1,710,564	1,828,308	3,538,872	5.040
2018	64,530,004	3	52	119	1,348,495	1,477,828	2,826,323	4.380
	319,156,685	24	334	542	7,659,219	8,146,438	15,805,657	
Adjusted Loss to Payroll Ratio:					2.400	2.552	4.952	
Expected Unlimited Loss to Payroll Ratio:					2.378	3.095	5.473	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.174	2.478	4.652	
Credibility:					0.89	0.88		
Indicated Limited Loss to Payroll Ratio:					2.375	2.544	4.919	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.560</b>	<b>3.084</b>	<b>5.644</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								551.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	92,566,028	3	69	134	1,270,904	1,627,099	2,898,003	3.131
2015	95,935,513	2	38	88	894,627	821,337	1,715,964	1.789
2016	99,027,420	7	66	102	1,512,692	2,138,755	3,651,447	3.687
2017	100,073,575	3	66	114	1,920,838	2,310,936	4,231,774	4.229
2018	100,327,477	2	54	152	1,542,360	2,048,623	3,590,983	3.579
	487,930,013	17	293	590	7,141,421	8,946,751	16,088,172	
Adjusted Loss to Payroll Ratio:					1.464	1.834	3.297	
Expected Unlimited Loss to Payroll Ratio:					1.553	2.155	3.708	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.396	1.646	3.043	
Credibility:					0.89	0.88		
Indicated Limited Loss to Payroll Ratio:					1.456	1.811	3.267	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.597</b>	<b>2.304</b>	<b>3.900</b>	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								381.4%

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	
2014	91,549,277	9	90	119	1,867,822	1,750,520	3,618,342	3.952
2015	89,832,874	13	85	95	2,555,426	2,097,210	4,652,636	5.179
2016	85,955,825	3	81	112	1,115,959	1,353,083	2,469,042	2.872
2017	89,281,097	4	88	85	1,760,919	1,954,665	3,715,584	4.162
2018	86,814,830	1	52	56	838,495	831,201	1,669,696	1.923
	443,433,902	30	396	467	8,138,622	7,986,679	16,125,301	
Adjusted Loss to Payroll Ratio:					1.835	1.801	3.636	
Expected Unlimited Loss to Payroll Ratio:					1.925	2.202	4.127	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.793	1.860	3.653	
Credibility:					0.94	0.89		
Indicated Limited Loss to Payroll Ratio:					1.833	1.808	3.640	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.938</b>	<b>2.084</b>	<b>4.022</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								393.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 2585 RHG: 1 NAICS: 81 ILDG: 4 MLDG: 4 CLASS: LAUNDRIES; DYEING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	633,714,476	21	545	1,059	13,043,814	13,644,627	26,688,441	4.211
2018	629,167,405	3	524	1,050	13,459,237	14,806,719	28,265,956	4.493
	1,262,881,881	24	1,069	2,109	26,503,051	28,451,346	54,954,396	
Adjusted Loss to Payroll Ratio:					2.099	2.253	4.352	
Expected Unlimited Loss to Payroll Ratio:					2.248	2.486	4.734	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.049	1.999	4.048	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.099	2.253	4.352	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.219</b>	<b>2.597</b>	<b>4.816</b>	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								471.0%

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	
2015	218,452,928	10	156	98	2,532,747	2,627,692	5,160,439	2.362
2016	225,958,309	11	155	85	2,760,175	3,036,357	5,796,532	2.565
2017	222,737,742	4	164	72	2,875,310	2,798,530	5,673,840	2.547
2018	223,825,628	1	164	81	3,520,849	3,774,761	7,295,610	3.260
	890,974,608	26	639	336	11,689,080	12,237,340	23,926,420	
Adjusted Loss to Payroll Ratio:					1.312	1.373	2.685	
Expected Unlimited Loss to Payroll Ratio:					1.355	1.593	2.948	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.212	1.218	2.430	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.312	1.373	2.685	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.414</b>	<b>1.666</b>	<b>3.080</b>	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								301.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	20,995,657	1	16	17	177,203	213,721	390,924	1.862
2015	19,886,807	3	47	35	688,295	759,443	1,447,738	7.280
2016	14,227,866	0	11	2	148,636	149,137	297,773	2.093
2017	12,650,924	0	6	17	113,223	122,351	235,574	1.862
2018	12,648,569	3	20	10	701,502	599,617	1,301,119	10.287
	80,409,822	7	100	81	1,828,860	1,844,269	3,673,128	
Adjusted Loss to Payroll Ratio:					2.274	2.294	4.568	
Expected Unlimited Loss to Payroll Ratio:					2.686	2.942	5.628	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.483	2.440	4.923	
Credibility:					0.54	0.50		
Indicated Limited Loss to Payroll Ratio:					2.370	2.367	4.737	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.526</b>	<b>2.772</b>	<b>5.298</b>	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								518.1%

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	
2014	9,274,446	1	18	12	252,327	284,419	536,746	5.787
2015	11,098,215	2	10	9	170,094	251,661	421,755	3.800
2016	12,818,169	1	9	15	110,539	159,088	269,627	2.103
2017	12,516,453	0	13	29	201,706	186,217	387,923	3.099
2018	10,995,985	0	4	16	36,223	75,138	111,361	1.013
	56,703,267	4	54	81	770,890	956,522	1,727,412	
Adjusted Loss to Payroll Ratio:					1.360	1.687	3.046	
Expected Unlimited Loss to Payroll Ratio:					1.727	1.829	3.557	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.597	1.517	3.114	
Credibility:					0.40	0.36		
Indicated Limited Loss to Payroll Ratio:					1.502	1.578	3.080	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.601</b>	<b>1.848</b>	<b>3.449</b>	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								337.3%



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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	
2014	55,652,845	7	46	53	1,092,076	1,279,746	2,371,822	4.262
2015	55,976,785	5	46	49	1,204,358	1,204,243	2,408,601	4.303
2016	58,446,801	6	41	62	728,143	956,769	1,684,912	2.883
2017	53,980,571	0	39	71	621,026	851,639	1,472,665	2.728
2018	53,967,402	0	33	58	630,096	849,464	1,479,560	2.742
	278,024,403	18	205	293	4,275,699	5,141,861	9,417,560	
Adjusted Loss to Payroll Ratio:					1.538	1.849	3.387	
Expected Unlimited Loss to Payroll Ratio:					1.803	2.115	3.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.679	1.782	3.461	
Credibility:					0.76	0.73		
Indicated Limited Loss to Payroll Ratio:					1.572	1.831	3.403	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.662</b>	<b>2.111</b>	<b>3.773</b>	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								369.0%

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	
2014	55,819,678	11	69	50	2,590,612	2,050,801	4,641,413	8.315
2015	52,916,498	8	67	51	2,512,650	1,948,819	4,461,469	8.431
2016	55,099,401	12	71	57	3,584,979	3,369,586	6,954,565	12.622
2017	64,310,289	9	66	64	2,857,529	2,723,313	5,580,842	8.678
2018	65,703,459	4	59	45	2,253,058	1,553,343	3,806,401	5.793
	293,849,326	44	332	267	13,798,827	11,645,862	25,444,689	
Adjusted Loss to Payroll Ratio:					4.696	3.963	8.659	
Expected Unlimited Loss to Payroll Ratio:					6.258	6.841	13.099	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.161	4.244	9.405	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					4.696	3.963	8.659	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>5.633</b>	<b>6.482</b>	<b>12.115</b>	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								1184.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2014	52,697,109	6	32	79	952,628	941,153	1,893,781	3.594
2015	58,591,761	4	53	123	845,946	1,245,471	2,091,417	3.569
2016	65,299,049	9	61	92	1,678,912	1,875,344	3,554,256	5.443
2017	67,757,032	0	60	112	1,075,733	1,401,423	2,477,156	3.656
2018	74,250,252	1	53	105	1,127,057	1,225,087	2,352,144	3.168
	318,595,203	20	259	511	5,680,277	6,688,478	12,368,755	
Adjusted Loss to Payroll Ratio:					1.783	2.099	3.882	
Expected Unlimited Loss to Payroll Ratio:					1.874	2.106	3.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.745	1.775	3.520	
Credibility:					0.82	0.77		
Indicated Limited Loss to Payroll Ratio:					1.776	2.025	3.801	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.878</b>	<b>2.334</b>	<b>4.212</b>	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								411.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	14,053,297	1	7	7	322,596	130,639	453,235	3.225
2015	13,323,970	0	8	9	80,117	186,891	267,008	2.004
2016	13,059,535	0	10	8	394,158	445,101	839,259	6.426
2017	14,640,999	3	14	10	851,893	510,846	1,362,739	9.308
2018	14,318,117	2	8	8	831,543	352,097	1,183,640	8.267
	69,395,918	6	47	42	2,480,307	1,625,574	4,105,881	
Adjusted Loss to Payroll Ratio:					3.574	2.342	5.917	
Expected Unlimited Loss to Payroll Ratio:					3.446	3.929	7.375	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.842	2.437	5.279	
Credibility:					0.54	0.47		
Indicated Limited Loss to Payroll Ratio:					3.237	2.393	5.630	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.883</b>	<b>3.914</b>	<b>7.797</b>	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								762.5%

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	
2014	61,408,872	9	36	82	1,178,870	1,723,560	2,902,430	4.726
2015	69,645,349	1	51	89	804,398	1,025,689	1,830,087	2.628
2016	77,933,562	1	51	102	1,026,262	1,067,041	2,093,303	2.686
2017	80,473,128	2	51	118	1,317,203	1,479,246	2,796,449	3.475
2018	93,921,386	1	66	113	1,188,814	1,434,674	2,623,488	2.793
	383,382,296	14	255	504	5,515,547	6,730,210	12,245,758	
Adjusted Loss to Payroll Ratio:					1.439	1.755	3.194	
Expected Unlimited Loss to Payroll Ratio:					1.413	1.944	3.357	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.306	1.612	2.919	
Credibility:					0.79	0.80		
Indicated Limited Loss to Payroll Ratio:					1.411	1.727	3.138	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.504</b>	<b>2.022</b>	<b>3.526</b>	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								344.8%

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

Code: 2757 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: PALLET MFG, REPAIR OR RECONDITIONING; PALLET DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	112,790,786	7	209	283	2,660,564	3,640,644	6,301,208	5.587
2016	119,184,775	9	183	263	3,018,678	2,952,495	5,971,173	5.010
2017	117,733,703	8	178	338	2,303,411	3,068,203	5,371,614	4.563
2018	125,346,527	0	165	275	2,288,153	2,422,883	4,711,036	3.758
	475,055,792	24	735	1,159	10,270,805	12,084,224	22,355,029	
Adjusted Loss to Payroll Ratio:					2.162	2.544	4.706	
Expected Unlimited Loss to Payroll Ratio:					2.443	3.049	5.493	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.234	2.442	4.675	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.162	2.544	4.706	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.330</b>	<b>3.085</b>	<b>5.415</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								529.5%

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	
2014	41,964,310	2	50	89	862,035	825,086	1,687,121	4.020
2015	47,004,235	2	68	117	914,785	1,195,236	2,110,021	4.489
2016	51,636,776	6	61	78	1,372,031	1,232,594	2,604,625	5.044
2017	58,078,927	2	68	126	935,503	1,683,278	2,618,781	4.509
2018	58,669,387	1	57	102	1,249,598	1,585,684	2,835,282	4.833
	257,353,636	13	304	512	5,333,953	6,521,877	11,855,830	
Adjusted Loss to Payroll Ratio:					2.073	2.534	4.607	
Expected Unlimited Loss to Payroll Ratio:					2.269	3.057	5.326	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.074	2.447	4.522	
Credibility:					0.81	0.80		
Indicated Limited Loss to Payroll Ratio:					2.073	2.517	4.590	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.234</b>	<b>3.052</b>	<b>5.286</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								516.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	101,038,092	1	24	80	440,108	441,631	881,739	0.873
2015	121,107,057	3	37	105	931,659	937,094	1,868,753	1.543
2016	121,491,156	1	21	95	419,844	433,433	853,277	0.702
2017	129,375,722	2	25	94	468,821	655,970	1,124,791	0.869
2018	143,378,323	1	39	102	940,998	1,114,254	2,055,252	1.433
	616,390,349	8	146	476	3,201,429	3,582,381	6,783,810	
Adjusted Loss to Payroll Ratio:					0.519	0.581	1.101	
Expected Unlimited Loss to Payroll Ratio:					0.587	0.714	1.301	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.547	0.602	1.148	
Credibility:					0.67	0.65		
Indicated Limited Loss to Payroll Ratio:					0.528	0.588	1.117	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.559</b>	<b>0.678</b>	<b>1.237</b>	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								121.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2015	90,761,505	11	111	315	2,765,046	2,459,834	5,224,880	5.757
2016	107,116,897	5	102	371	1,866,185	2,227,797	4,093,982	3.822
2017	125,298,138	9	159	515	3,368,626	3,419,966	6,788,592	5.418
2018	153,622,842	1	154	546	3,110,605	3,774,523	6,885,128	4.482
	476,799,381	26	526	1,747	11,110,462	11,882,120	22,992,582	
Adjusted Loss to Payroll Ratio:					2.330	2.492	4.822	
Expected Unlimited Loss to Payroll Ratio:					2.567	3.009	5.576	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.373	2.496	4.869	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.330	2.492	4.822	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.483</b>	<b>2.918</b>	<b>5.402</b>	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								528.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2014	105,100,256	11	99	168	1,968,607	2,173,779	4,142,386	3.941
2015	122,477,978	6	101	166	1,785,627	1,962,503	3,748,130	3.060
2016	129,097,998	7	104	219	1,840,365	1,928,624	3,768,989	2.919
2017	130,909,900	5	91	249	1,532,823	1,905,702	3,438,525	2.627
2018	141,566,137	4	121	260	2,531,408	2,601,285	5,132,693	3.626
	629,152,269	33	516	1,062	9,658,830	10,571,893	20,230,723	
Adjusted Loss to Payroll Ratio:					1.535	1.680	3.216	
Expected Unlimited Loss to Payroll Ratio:					1.700	1.918	3.618	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.554	1.536	3.089	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.535	1.673	3.208	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.655</b>	<b>2.029</b>	<b>3.684</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								360.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	554,799,621	19	346	503	7,409,156	7,872,742	15,281,898	2.754
2018	580,251,684	18	337	519	10,558,477	10,734,235	21,292,712	3.670
	1,135,051,305	37	683	1,022	17,967,633	18,606,977	36,574,609	
Adjusted Loss to Payroll Ratio:					1.583	1.639	3.222	
Expected Unlimited Loss to Payroll Ratio:					1.563	1.957	3.520	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.405	1.495	2.900	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.583	1.639	3.222	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.736</b>	<b>2.085</b>	<b>3.821</b>	
Indicated Relativity Change:								8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								373.6%

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	
2014	53,034,382	7	64	111	1,499,272	1,686,488	3,185,760	6.007
2015	65,682,672	4	74	147	1,266,287	1,771,862	3,038,149	4.625
2016	72,511,704	4	71	220	1,480,385	1,921,334	3,401,719	4.691
2017	78,750,515	3	72	236	1,845,681	2,151,203	3,996,884	5.075
2018	102,062,647	1	95	245	1,454,818	1,665,519	3,120,337	3.057
	372,041,920	19	376	959	7,546,442	9,196,406	16,742,848	
Adjusted Loss to Payroll Ratio:					2.028	2.472	4.500	
Expected Unlimited Loss to Payroll Ratio:					2.375	3.014	5.389	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.195	2.500	4.695	
Credibility:					0.96	0.94		
Indicated Limited Loss to Payroll Ratio:					2.035	2.474	4.509	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.169</b>	<b>2.897</b>	<b>5.066</b>	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								495.4%



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

Code: 2840 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PICTURE FRAME ASSEMBLY; PICTURE OR ARTWORK FRAMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	44,329,322	3	24	60	389,305	542,568	931,873	2.102
2015	45,576,319	2	25	52	401,735	397,217	798,952	1.753
2016	32,033,433	2	21	27	393,881	578,559	972,440	3.036
2017	45,508,559	0	35	66	537,848	552,983	1,090,831	2.397
2018	49,918,042	0	23	62	359,733	560,169	919,902	1.843
	217,365,676	7	128	267	2,082,502	2,631,498	4,714,000	
Adjusted Loss to Payroll Ratio:					0.958	1.211	2.169	
Expected Unlimited Loss to Payroll Ratio:					1.217	1.485	2.702	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.134	1.251	2.385	
Credibility:					0.59	0.57		
Indicated Limited Loss to Payroll Ratio:					1.030	1.228	2.258	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.089</b>	<b>1.415</b>	<b>2.505</b>	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								244.9%

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	
2014	80,066,216	12	89	113	2,391,359	2,407,853	4,799,212	5.994
2015	88,059,494	6	72	141	1,768,048	1,835,455	3,603,503	4.092
2016	95,925,556	2	69	157	1,120,465	1,526,773	2,647,238	2.760
2017	93,125,516	1	74	163	1,366,036	1,484,305	2,850,341	3.061
2018	97,534,360	4	82	160	1,784,113	2,781,076	4,565,189	4.681
	454,711,142	25	386	734	8,430,021	10,035,462	18,465,484	
Adjusted Loss to Payroll Ratio:					1.854	2.207	4.061	
Expected Unlimited Loss to Payroll Ratio:					1.949	2.453	4.402	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.781	1.964	3.746	
Credibility:					0.95	0.92		
Indicated Limited Loss to Payroll Ratio:					1.850	2.188	4.038	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.994</b>	<b>2.653</b>	<b>4.647</b>	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								454.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	35,594,700	3	32	71	628,758	909,969	1,538,727	4.323
2015	38,123,963	6	34	59	1,202,287	1,418,423	2,620,710	6.874
2016	38,905,787	5	21	74	736,615	629,003	1,365,618	3.510
2017	39,309,835	1	27	110	663,527	626,970	1,290,497	3.283
2018	37,954,233	0	51	92	674,121	1,136,969	1,811,090	4.772
	189,888,518	15	165	406	3,905,308	4,721,333	8,626,641	
Adjusted Loss to Payroll Ratio:					2.057	2.486	4.543	
Expected Unlimited Loss to Payroll Ratio:					1.673	2.368	4.041	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.547	1.964	3.511	
Credibility:					0.63	0.65		
Indicated Limited Loss to Payroll Ratio:					1.868	2.304	4.172	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.991</b>	<b>2.698</b>	<b>4.689</b>	
Indicated Relativity Change:								16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								458.5%

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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	
2014	11,226,984	0	10	10	151,795	122,497	274,292	2.443
2015	11,133,491	0	19	12	156,878	131,104	287,982	2.587
2016	11,549,156	2	7	10	170,813	192,447	363,260	3.145
2017	11,546,980	2	12	14	211,279	244,940	456,219	3.951
2018	12,916,897	0	14	24	247,742	257,534	505,276	3.912
	58,373,508	4	62	70	938,507	948,522	1,887,029	
Adjusted Loss to Payroll Ratio:					1.608	1.625	3.233	
Expected Unlimited Loss to Payroll Ratio:					1.920	2.131	4.051	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.775	1.767	3.542	
Credibility:					0.42	0.39		
Indicated Limited Loss to Payroll Ratio:					1.705	1.712	3.417	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.817</b>	<b>2.005</b>	<b>3.822</b>	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								373.7%

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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	
2016	120,931,464	54	302	262	5,086,221	6,295,910	11,382,131	9.412
2017	102,898,974	11	202	237	4,290,940	4,250,752	8,541,692	8.301
2018	83,878,076	4	99	222	2,073,353	2,790,310	4,863,663	5.798
	307,708,514	69	603	721	11,450,513	13,336,972	24,787,485	
Adjusted Loss to Payroll Ratio:					3.721	4.334	8.056	
Expected Unlimited Loss to Payroll Ratio:					4.031	5.266	9.297	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.624	4.023	7.648	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.721	4.334	8.056	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.081</b>	<b>5.513</b>	<b>9.593</b>	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								938.1%

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	
2014	12,326,755	0	9	23	91,184	136,308	227,492	1.846
2015	11,310,874	0	12	14	75,241	197,363	272,604	2.410
2016	12,380,958	1	6	16	121,065	195,739	316,804	2.559
2017	16,542,212	1	11	11	322,359	233,695	556,054	3.361
2018	15,212,264	0	10	23	167,429	321,226	488,655	3.212
	67,773,064	2	48	87	777,279	1,084,331	1,861,609	
Adjusted Loss to Payroll Ratio:					1.147	1.600	2.747	
Expected Unlimited Loss to Payroll Ratio:					1.627	2.306	3.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.463	1.762	3.225	
Credibility:					0.41	0.41		
Indicated Limited Loss to Payroll Ratio:					1.333	1.696	3.029	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.462</b>	<b>2.157</b>	<b>3.619</b>	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								353.9%

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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	
2014	71,465,241	2	30	63	454,711	448,573	903,284	1.264
2015	69,448,890	2	31	63	781,240	865,033	1,646,273	2.370
2016	69,109,987	1	38	44	717,416	649,987	1,367,403	1.979
2017	74,381,603	1	38	75	508,987	674,926	1,183,913	1.592
2018	79,975,865	0	37	98	840,736	1,159,781	2,000,517	2.501
	364,381,586	6	174	343	3,303,090	3,798,299	7,101,390	
Adjusted Loss to Payroll Ratio:					0.906	1.042	1.949	
Expected Unlimited Loss to Payroll Ratio:					1.134	1.424	2.559	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.997	1.019	2.015	
Credibility:					0.69	0.65		
Indicated Limited Loss to Payroll Ratio:					0.935	1.034	1.969	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.048</b>	<b>1.404</b>	<b>2.452</b>	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								239.8%

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	
2014	99,874,424	3	44	69	1,141,104	1,290,521	2,431,625	2.435
2015	94,357,016	2	41	46	751,412	695,081	1,446,493	1.533
2016	112,192,126	5	29	40	1,293,494	883,907	2,177,401	1.941
2017	110,885,808	3	23	70	1,272,692	615,400	1,888,092	1.703
2018	43,860,508	0	13	31	423,693	414,142	837,835	1.910
	461,169,881	13	150	256	4,882,395	3,899,051	8,781,446	
Adjusted Loss to Payroll Ratio:					1.059	0.845	1.904	
Expected Unlimited Loss to Payroll Ratio:					1.103	0.958	2.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.027	0.807	1.834	
Credibility:					0.77	0.65		
Indicated Limited Loss to Payroll Ratio:					1.051	0.832	1.883	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.112</b>	<b>0.959</b>	<b>2.071</b>	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								202.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2014	63,151,628	1	23	62	348,605	499,894	848,499	1.344
2015	71,285,108	4	45	118	1,346,296	1,161,572	2,507,868	3.518
2016	68,922,590	0	57	93	973,332	952,132	1,925,464	2.794
2017	76,878,963	4	75	132	1,795,151	1,859,072	3,654,223	4.753
2018	73,834,765	0	38	95	725,545	690,748	1,416,293	1.918
	354,073,054	9	238	500	5,188,929	5,163,419	10,352,348	
Adjusted Loss to Payroll Ratio:					1.465	1.458	2.924	
Expected Unlimited Loss to Payroll Ratio:					1.762	1.842	3.603	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.641	1.551	3.192	
Credibility:					0.83	0.76		
Indicated Limited Loss to Payroll Ratio:					1.495	1.481	2.976	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.581</b>	<b>1.707</b>	<b>3.288</b>	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								321.5%

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	
2014	108,890,140	8	90	209	2,087,526	2,475,769	4,563,295	4.191
2015	122,861,869	13	108	251	2,566,853	1,955,462	4,522,315	3.681
2016	122,692,184	7	72	189	2,210,606	2,675,524	4,886,130	3.982
2017	137,988,981	4	106	194	2,836,701	3,118,808	5,955,509	4.316
2018	145,033,883	4	83	196	2,876,318	2,353,695	5,230,013	3.606
	637,467,057	36	459	1,039	12,578,004	12,579,259	25,157,262	
Adjusted Loss to Payroll Ratio:					1.973	1.973	3.946	
Expected Unlimited Loss to Payroll Ratio:					2.209	2.826	5.035	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.923	1.933	3.855	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.973	1.973	3.946	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.234</b>	<b>2.804</b>	<b>5.038</b>	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								492.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2014	57,387,964	6	38	70	946,942	800,936	1,747,878	3.046
2015	66,095,106	3	40	78	549,919	717,601	1,267,520	1.918
2016	60,468,573	4	30	51	1,362,375	1,063,079	2,425,454	4.011
2017	78,318,649	4	48	95	1,501,610	1,799,575	3,301,185	4.215
2018	65,581,943	2	52	91	1,687,872	1,677,214	3,365,086	5.131
	327,852,236	19	208	385	6,048,718	6,058,404	12,107,122	
Adjusted Loss to Payroll Ratio:					1.845	1.848	3.693	
Expected Unlimited Loss to Payroll Ratio:					1.896	1.966	3.862	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.705	1.502	3.207	
Credibility:					0.82	0.73		
Indicated Limited Loss to Payroll Ratio:					1.820	1.755	3.574	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.995</b>	<b>2.231</b>	<b>4.227</b>	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								413.4%

Code: 3040 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: IRON OR STEEL WORKS – NON-STRUCTURAL – SHOP

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	163,456,662	12	131	231	4,007,898	3,835,290	7,843,188	4.798
2017	181,177,082	6	131	305	3,085,295	3,480,468	6,565,763	3.624
2018	204,182,270	3	147	260	3,860,356	4,337,020	8,197,376	4.015
	548,816,013	21	409	796	10,953,548	11,652,778	22,606,326	
Adjusted Loss to Payroll Ratio:					1.996	2.123	4.119	
Expected Unlimited Loss to Payroll Ratio:					2.258	2.598	4.856	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.103	2.188	4.292	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.996	2.123	4.119	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.110</b>	<b>2.448</b>	<b>4.558</b>	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								445.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2017	386,770,169	13	262	570	5,870,430	6,888,554	12,758,984	3.299
2018	394,706,165	9	256	508	6,336,134	7,799,951	14,136,085	3.581
	781,476,334	22	518	1,078	12,206,563	14,688,505	26,895,069	
Adjusted Loss to Payroll Ratio:					1.562	1.880	3.442	
Expected Unlimited Loss to Payroll Ratio:					1.806	2.341	4.147	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.651	1.874	3.525	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.562	1.880	3.442	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.683</b>	<b>2.279</b>	<b>3.963</b>	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								387.5%



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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	
2017	756,311,600	20	370	891	9,646,898	10,638,153	20,285,051	2.682
2018	770,006,859	9	399	990	11,443,988	10,534,924	21,978,912	2.854
	1,526,318,459	29	769	1,881	21,090,886	21,173,077	42,263,963	
Adjusted Loss to Payroll Ratio:					1.382	1.387	2.769	
Expected Unlimited Loss to Payroll Ratio:					1.438	1.595	3.033	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.293	1.219	2.512	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.382	1.387	2.769	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.515</b>	<b>1.764</b>	<b>3.280</b>	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								320.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	305,112,858	0	11	33	329,902	282,703	612,605	0.201
2015	287,934,439	1	9	26	295,441	344,971	640,412	0.222
2016	21,497,712	0	2	6	3,046	21,005	24,051	0.112
2017	18,160,389	0	0	7	0	6,065	6,065	0.033
2018	67,707,540	0	2	5	20,019	22,805	42,824	0.063
	700,412,937	1	24	77	648,408	677,549	1,325,957	
Adjusted Loss to Payroll Ratio:					0.093	0.097	0.189	
Expected Unlimited Loss to Payroll Ratio:					0.100	0.108	0.208	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.091	0.087	0.178	
Credibility:					0.35	0.32		
Indicated Limited Loss to Payroll Ratio:					0.092	0.090	0.182	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.099</b>	<b>0.109</b>	<b>0.208</b>	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								20.3%

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	
2015	204,186,492	17	127	256	3,427,262	3,980,684	7,407,946	3.628
2016	215,179,590	10	136	335	3,304,825	2,965,619	6,270,444	2.914
2017	230,354,545	4	163	332	3,845,503	3,766,094	7,611,597	3.304
2018	229,453,397	4	130	325	3,514,066	3,660,545	7,174,611	3.127
	879,174,023	35	556	1,248	14,091,656	14,372,942	28,464,598	
Adjusted Loss to Payroll Ratio:					1.603	1.635	3.238	
Expected Unlimited Loss to Payroll Ratio:					1.700	2.020	3.720	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.554	1.617	3.171	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.603	1.635	3.238	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.727</b>	<b>1.982</b>	<b>3.710</b>	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								362.8%

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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	
2014	10,201,754	0	12	25	105,338	180,822	286,160	2.805
2015	17,937,926	2	12	23	355,755	387,758	743,513	4.145
2016	17,169,151	0	13	19	142,294	153,012	295,306	1.720
2017	19,891,753	4	15	44	563,422	1,146,061	1,709,483	8.594
2018	18,577,539	1	15	52	998,067	822,683	1,820,750	9.801
	83,778,123	7	67	163	2,164,877	2,690,336	4,855,213	
Adjusted Loss to Payroll Ratio:					2.584	3.211	5.795	
Expected Unlimited Loss to Payroll Ratio:					2.350	3.121	5.470	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.172	2.589	4.761	
Credibility:					0.52	0.52		
Indicated Limited Loss to Payroll Ratio:					2.386	2.912	5.299	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.543</b>	<b>3.411</b>	<b>5.954</b>	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								582.2%

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	
2014	36,078,642	4	42	99	1,275,690	1,038,473	2,314,163	6.414
2015	25,060,566	2	29	41	1,096,002	1,408,253	2,504,255	9.993
2016	20,657,958	3	17	28	648,582	481,557	1,130,139	5.471
2017	28,001,193	3	38	78	1,424,908	1,422,218	2,847,126	10.168
2018	13,907,421	0	16	29	470,213	442,827	913,040	6.565
	123,705,780	12	142	275	4,915,395	4,793,328	9,708,723	
Adjusted Loss to Payroll Ratio:					3.973	3.875	7.848	
Expected Unlimited Loss to Payroll Ratio:					4.476	5.268	9.743	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.091	4.218	8.309	
Credibility:					0.79	0.74		
Indicated Limited Loss to Payroll Ratio:					3.998	3.964	7.962	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.309</b>	<b>4.807</b>	<b>9.116</b>	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								891.5%

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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	
2014	54,100,771	3	60	62	1,086,572	820,497	1,907,069	3.525
2015	46,720,686	4	68	90	1,106,257	1,230,558	2,336,815	5.002
2016	45,324,735	5	47	82	1,414,755	1,472,841	2,887,596	6.371
2017	35,905,387	1	48	64	837,639	758,097	1,595,736	4.444
2018	45,344,201	1	64	76	1,483,344	1,458,280	2,941,624	6.487
	227,395,781	14	287	374	5,928,567	5,740,274	11,668,841	
Adjusted Loss to Payroll Ratio:					2.607	2.524	5.132	
Expected Unlimited Loss to Payroll Ratio:					2.775	3.006	5.781	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.536	2.407	4.943	
Credibility:					0.83	0.76		
Indicated Limited Loss to Payroll Ratio:					2.595	2.496	5.091	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.797</b>	<b>3.027</b>	<b>5.824</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								569.5%

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	
2015	305,442,704	16	133	256	3,377,494	3,207,518	6,585,012	2.156
2016	302,157,006	15	121	240	3,292,658	3,570,454	6,863,112	2.271
2017	317,052,898	7	131	264	3,058,743	3,205,418	6,264,161	1.976
2018	298,149,879	3	127	210	3,190,245	3,463,147	6,653,392	2.232
	1,222,802,487	41	512	970	12,919,139	13,446,538	26,365,677	
Adjusted Loss to Payroll Ratio:					1.057	1.100	2.156	
Expected Unlimited Loss to Payroll Ratio:					1.141	1.286	2.427	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.026	0.983	2.008	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.057	1.100	2.156	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.159</b>	<b>1.399</b>	<b>2.557</b>	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								250.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	126,651,112	8	64	135	1,777,118	1,482,892	3,260,010	2.574
2015	127,288,619	4	77	151	2,248,305	1,861,360	4,109,665	3.229
2016	122,089,741	6	87	182	2,086,199	2,820,259	4,906,458	4.019
2017	129,353,645	1	88	201	2,259,959	2,366,166	4,626,125	3.576
2018	144,970,985	1	71	221	2,020,702	1,969,354	3,990,056	2.752
	650,354,102	20	387	890	10,392,282	10,500,032	20,892,314	
Adjusted Loss to Payroll Ratio:					1.598	1.615	3.212	
Expected Unlimited Loss to Payroll Ratio:					1.806	2.213	4.019	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.572	1.513	3.085	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.598	1.610	3.208	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.809</b>	<b>2.288</b>	<b>4.097</b>	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								400.7%

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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	
2014	56,401,017	3	35	46	669,585	942,055	1,611,640	2.857
2015	47,223,804	2	25	52	412,431	750,271	1,162,702	2.462
2016	43,166,811	2	26	37	561,670	618,071	1,179,741	2.733
2017	45,941,800	1	29	45	572,452	681,351	1,253,803	2.729
2018	48,774,794	0	34	44	758,043	803,281	1,561,324	3.201
	241,508,227	8	149	224	2,974,181	3,795,028	6,769,209	
Adjusted Loss to Payroll Ratio:					1.232	1.571	2.803	
Expected Unlimited Loss to Payroll Ratio:					1.289	1.675	2.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.178	1.341	2.520	
Credibility:					0.63	0.61		
Indicated Limited Loss to Payroll Ratio:					1.212	1.482	2.693	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.306</b>	<b>1.797</b>	<b>3.103</b>	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								303.4%

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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	
2014	250,094,152	10	95	207	2,025,894	2,060,974	4,086,868	1.634
2015	251,952,740	9	84	238	2,096,391	2,046,106	4,142,497	1.644
2016	268,882,769	7	106	250	2,491,621	2,475,161	4,966,782	1.847
2017	284,648,709	3	95	237	2,006,230	2,171,615	4,177,845	1.468
2018	287,178,524	1	97	213	2,278,607	2,881,647	5,160,254	1.797
	1,342,756,893	30	477	1,145	10,898,743	11,635,502	22,534,246	
Adjusted Loss to Payroll Ratio:					0.812	0.867	1.678	
Expected Unlimited Loss to Payroll Ratio:					0.870	1.030	1.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.811	0.867	1.678	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.812	0.867	1.678	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.858</b>	<b>0.999</b>	<b>1.857</b>	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								181.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	428,917,071	11	148	309	5,018,727	4,452,821	9,471,548	2.208
2017	466,530,069	8	155	296	3,953,525	3,860,236	7,813,761	1.675
2018	475,777,282	4	122	278	4,648,760	3,822,129	8,470,889	1.780
	1,371,224,422	23	425	883	13,621,011	12,135,187	25,756,198	
Adjusted Loss to Payroll Ratio:					0.993	0.885	1.878	
Expected Unlimited Loss to Payroll Ratio:					1.085	1.119	2.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.003	0.928	1.931	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.993	0.885	1.878	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.059</b>	<b>1.036</b>	<b>2.095</b>	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								204.9%



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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	
2014	78,029,501	3	37	97	917,614	772,561	1,690,175	2.166
2015	92,984,274	4	38	79	1,124,836	1,359,400	2,484,236	2.672
2016	88,428,522	1	38	87	754,817	943,177	1,697,994	1.920
2017	78,581,897	2	48	86	1,208,082	1,323,532	2,531,614	3.222
2018	90,816,880	2	24	66	679,297	795,245	1,474,542	1.624
	428,841,075	12	185	415	4,684,646	5,193,915	9,878,561	
Adjusted Loss to Payroll Ratio:					1.092	1.211	2.304	
Expected Unlimited Loss to Payroll Ratio:					1.257	1.368	2.625	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.162	1.135	2.297	
Credibility:					0.78	0.72		
Indicated Limited Loss to Payroll Ratio:					1.108	1.190	2.298	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.181</b>	<b>1.393</b>	<b>2.574</b>	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								251.7%

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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	
2014	65,760,500	3	42	64	736,174	722,332	1,458,506	2.218
2015	69,151,850	5	36	64	713,519	1,161,455	1,874,974	2.711
2016	78,908,831	0	45	102	737,962	756,645	1,494,607	1.894
2017	76,712,952	1	35	85	598,560	754,265	1,352,825	1.763
2018	83,842,525	0	49	95	1,172,163	1,100,875	2,273,038	2.711
374,376,659		9	207	410	3,958,377	4,495,573	8,453,950	
Adjusted Loss to Payroll Ratio:					1.057	1.201	2.258	
Expected Unlimited Loss to Payroll Ratio:					1.085	1.456	2.540	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.992	1.165	2.157	
Credibility:					0.70	0.69		
Indicated Limited Loss to Payroll Ratio:					1.038	1.190	2.227	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.118</b>	<b>1.443</b>	<b>2.561</b>	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								250.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	23,496,471	0	8	18	92,114	91,402	183,516	0.781
2015	26,691,792	0	15	24	166,102	182,730	348,832	1.307
2016	25,027,964	1	16	22	252,424	204,951	457,375	1.827
2017	24,857,599	2	16	28	462,741	351,749	814,490	3.277
2018	22,492,911	0	15	24	306,017	317,642	623,659	2.773
122,566,736		3	70	116	1,279,398	1,148,475	2,427,873	
Adjusted Loss to Payroll Ratio:					1.044	0.937	1.981	
Expected Unlimited Loss to Payroll Ratio:					1.266	0.920	2.186	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.157	0.737	1.894	
Credibility:					0.47	0.37		
Indicated Limited Loss to Payroll Ratio:					1.104	0.811	1.915	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.190</b>	<b>0.983</b>	<b>2.173</b>	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								212.5%

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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	
2014	238,598,866	12	73	125	1,630,592	1,683,993	3,314,585	1.389
2015	226,794,365	6	64	129	1,266,891	1,529,217	2,796,108	1.233
2016	233,834,163	3	51	118	860,831	1,118,829	1,979,660	0.847
2017	234,279,014	2	55	179	1,038,798	1,363,183	2,401,981	1.025
2018	262,018,372	1	77	155	1,934,366	2,369,485	4,303,851	1.643
	1,195,524,780	24	320	706	6,731,476	8,064,707	14,796,183	
Adjusted Loss to Payroll Ratio:					0.563	0.675	1.238	
Expected Unlimited Loss to Payroll Ratio:					0.593	0.761	1.354	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.553	0.641	1.194	
Credibility:					0.88	0.87		
Indicated Limited Loss to Payroll Ratio:					0.562	0.670	1.232	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.594</b>	<b>0.773</b>	<b>1.367</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								133.6%

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	
2015	400,168,520	16	148	360	3,997,214	3,748,754	7,745,968	1.936
2016	260,622,948	11	81	207	2,857,371	2,885,067	5,742,438	2.203
2017	300,106,470	6	97	179	2,559,768	2,351,972	4,911,740	1.637
2018	319,195,341	5	109	236	4,570,745	3,515,976	8,086,721	2.533
	1,280,093,278	38	435	982	13,985,098	12,501,769	26,486,867	
Adjusted Loss to Payroll Ratio:					1.093	0.977	2.069	
Expected Unlimited Loss to Payroll Ratio:					1.124	1.117	2.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.047	0.941	1.988	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.093	0.977	2.069	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.155</b>	<b>1.126</b>	<b>2.281</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								223.1%

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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	
2014	133,649,017	7	83	175	1,737,003	1,756,830	3,493,833	2.614
2015	147,204,999	13	104	154	2,306,504	2,385,871	4,692,375	3.188
2016	154,231,090	9	105	153	2,561,193	2,653,579	5,214,772	3.381
2017	153,089,469	3	86	170	1,887,434	2,144,563	4,031,997	2.634
2018	141,031,051	1	81	167	2,238,722	2,461,006	4,699,728	3.332
	729,205,627	33	459	819	10,730,855	11,401,850	22,132,706	
Adjusted Loss to Payroll Ratio:					1.472	1.564	3.035	
Expected Unlimited Loss to Payroll Ratio:					1.521	1.931	3.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.337	1.381	2.718	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.472	1.558	3.030	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.650</b>	<b>2.116</b>	<b>3.765</b>	
Indicated Relativity Change:								9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								368.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	64,802,202	4	18	21	804,137	467,217	1,271,354	1.962
2015	62,577,594	1	15	32	373,788	278,211	651,999	1.042
2016	79,646,889	0	18	53	334,008	315,172	649,180	0.815
2017	70,000,993	0	11	28	293,403	170,211	463,614	0.662
2018	75,978,382	0	13	67	490,253	520,475	1,010,728	1.330
	353,006,059	5	75	201	2,295,589	1,751,286	4,046,875	
Adjusted Loss to Payroll Ratio:					0.650	0.496	1.146	
Expected Unlimited Loss to Payroll Ratio:					0.894	0.735	1.629	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.817	0.589	1.405	
Credibility:					0.63	0.51		
Indicated Limited Loss to Payroll Ratio:					0.712	0.541	1.253	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.767</b>	<b>0.657</b>	<b>1.424</b>	
Indicated Relativity Change:								-12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								139.2%

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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	
2014	28,181,774	3	13	20	473,727	412,374	886,101	3.144
2015	29,593,818	1	16	37	228,917	524,168	753,085	2.545
2016	30,440,513	0	10	30	138,646	262,218	400,864	1.317
2017	29,286,578	2	5	25	327,214	649,442	976,656	3.335
2018	31,301,857	0	7	38	352,931	400,152	753,083	2.406
	148,804,540	6	51	150	1,521,434	2,248,354	3,769,788	
Adjusted Loss to Payroll Ratio:					1.022	1.511	2.533	
Expected Unlimited Loss to Payroll Ratio:					1.052	1.397	2.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.980	1.177	2.157	
Credibility:					0.48	0.48		
Indicated Limited Loss to Payroll Ratio:					1.000	1.337	2.337	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.058</b>	<b>1.542</b>	<b>2.599</b>	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								254.2%

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	
2014	83,426,144	5	57	133	1,067,554	1,324,271	2,391,825	2.867
2015	84,104,912	7	70	134	1,737,173	1,989,508	3,726,681	4.431
2016	93,037,948	1	73	128	1,189,631	1,556,955	2,746,586	2.952
2017	98,469,417	2	63	146	1,040,452	1,390,426	2,430,878	2.469
2018	104,665,245	3	60	165	1,452,636	2,013,327	3,465,963	3.311
	463,703,667	18	323	706	6,487,445	8,274,487	14,761,932	
Adjusted Loss to Payroll Ratio:					1.399	1.784	3.183	
Expected Unlimited Loss to Payroll Ratio:					1.447	1.952	3.398	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.347	1.644	2.992	
Credibility:					0.86	0.87		
Indicated Limited Loss to Payroll Ratio:					1.392	1.766	3.158	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.472</b>	<b>2.036</b>	<b>3.508</b>	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								343.0%

INCLUDES 3300 D 1-1-11

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	60,055,147	12	48	103	1,499,798	1,520,136	3,019,934	5.029
2015	61,222,805	2	33	90	980,291	1,882,741	2,863,032	4.676
2016	63,703,756	1	33	81	729,579	754,603	1,484,182	2.330
2017	71,079,249	2	35	92	762,415	1,022,103	1,784,518	2.511
2018	78,810,292	2	40	99	1,242,349	1,316,044	2,558,393	3.246
	334,871,249	19	189	465	5,214,432	6,495,628	11,710,060	
Adjusted Loss to Payroll Ratio:					1.557	1.940	3.497	
Expected Unlimited Loss to Payroll Ratio:					1.804	2.715	4.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.586	1.942	3.527	
Credibility:					0.80	0.81		
Indicated Limited Loss to Payroll Ratio:					1.563	1.940	3.503	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.752</b>	<b>2.634</b>	<b>4.386</b>	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								428.9%

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	
2014	49,367,273	3	25	54	703,698	544,004	1,247,702	2.527
2015	51,430,573	3	39	64	689,092	1,010,007	1,699,099	3.304
2016	72,352,086	4	29	55	610,150	595,575	1,205,725	1.666
2017	69,788,668	5	41	89	1,247,315	1,011,271	2,258,586	3.236
2018	87,070,497	5	57	89	1,437,884	2,149,189	3,587,073	4.120
	330,009,098	20	191	351	4,688,140	5,310,046	9,998,186	
Adjusted Loss to Payroll Ratio:					1.421	1.609	3.030	
Expected Unlimited Loss to Payroll Ratio:					1.506	1.465	2.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.392	1.215	2.608	
Credibility:					0.76	0.67		
Indicated Limited Loss to Payroll Ratio:					1.414	1.479	2.893	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.507</b>	<b>1.732</b>	<b>3.239</b>	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								316.7%

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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	
2016	272,751,283	16	163	289	4,264,279	3,945,187	8,209,466	3.010
2017	294,988,208	7	167	300	4,091,977	4,928,519	9,020,496	3.058
2018	297,989,192	4	137	286	3,803,452	4,458,135	8,261,587	2.772
	865,728,684	27	467	875	12,159,709	13,331,841	25,491,549	
Adjusted Loss to Payroll Ratio:					1.405	1.540	2.945	
Expected Unlimited Loss to Payroll Ratio:					1.613	1.996	3.609	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.450	1.525	2.975	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.405	1.540	2.945	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.540</b>	<b>1.959</b>	<b>3.499</b>	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								342.2%

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	
2014	93,787,166	9	47	32	1,292,770	989,029	2,281,799	2.433
2015	100,450,631	4	44	28	737,390	998,879	1,736,269	1.728
2016	96,429,788	2	61	29	1,536,316	1,448,512	2,984,828	3.095
2017	101,767,232	1	42	30	1,053,364	795,361	1,848,725	1.817
2018	99,140,676	0	19	17	571,815	419,554	991,369	1.000
	491,575,493	16	213	136	5,191,655	4,651,337	9,842,991	
Adjusted Loss to Payroll Ratio:					1.056	0.946	2.002	
Expected Unlimited Loss to Payroll Ratio:					1.120	1.227	2.347	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.024	0.983	2.007	
Credibility:					0.79	0.72		
Indicated Limited Loss to Payroll Ratio:					1.049	0.956	2.006	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.131</b>	<b>1.160</b>	<b>2.291</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								224.0%

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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	
2016	227,326,564	12	172	372	3,549,911	4,088,155	7,638,066	3.360
2017	232,909,525	16	151	316	5,693,961	5,832,551	11,526,512	4.949
2018	230,173,215	4	129	286	3,774,722	3,533,203	7,307,925	3.175
	690,409,304	32	452	974	13,018,594	13,453,909	26,472,502	
Adjusted Loss to Payroll Ratio:					1.886	1.949	3.834	
Expected Unlimited Loss to Payroll Ratio:					2.191	2.760	4.951	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.926	1.974	3.900	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.886	1.949	3.834	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.114</b>	<b>2.646</b>	<b>4.760</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								465.5%

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	
2014	133,866,153	11	92	202	1,715,090	1,893,274	3,608,364	2.696
2015	132,452,742	13	75	190	1,752,471	2,038,539	3,791,010	2.862
2016	125,225,625	5	87	135	1,838,186	1,912,759	3,750,945	2.995
2017	132,330,557	2	70	175	878,475	1,144,625	2,023,100	1.529
2018	143,167,420	4	76	179	1,544,368	1,787,974	3,332,342	2.328
	667,042,498	35	400	881	7,728,590	8,777,170	16,505,760	
Adjusted Loss to Payroll Ratio:					1.159	1.316	2.474	
Expected Unlimited Loss to Payroll Ratio:					1.275	1.701	2.977	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.121	1.216	2.338	
Credibility:					0.92	0.89		
Indicated Limited Loss to Payroll Ratio:					1.156	1.305	2.461	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.296</b>	<b>1.772</b>	<b>3.067</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								300.0%



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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	
2014	64,745,509	7	35	71	1,252,616	1,752,720	3,005,336	4.642
2015	68,596,655	5	40	78	751,285	843,935	1,595,220	2.326
2016	66,560,733	4	31	64	749,360	1,089,383	1,838,743	2.763
2017	64,887,553	3	57	86	1,415,929	1,691,793	3,107,722	4.789
2018	78,330,557	1	40	70	1,206,793	1,735,246	2,942,039	3.756
	343,121,007	20	203	369	5,375,982	7,113,078	12,489,061	
Adjusted Loss to Payroll Ratio:					1.567	2.073	3.640	
Expected Unlimited Loss to Payroll Ratio:					1.625	2.336	3.961	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.485	1.871	3.356	
Credibility:					0.79	0.81		
Indicated Limited Loss to Payroll Ratio:					1.550	2.035	3.584	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.670</b>	<b>2.467</b>	<b>4.137</b>	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								404.6%

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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	
2014	211,966,979	14	133	342	2,228,067	2,217,595	4,445,662	2.097
2015	227,413,005	10	137	413	2,577,083	2,701,268	5,278,351	2.321
2016	223,624,088	11	159	432	3,778,001	3,659,923	7,437,924	3.326
2017	230,889,709	3	112	427	2,316,321	2,697,210	5,013,531	2.171
2018	233,097,730	3	132	385	3,416,768	3,305,518	6,722,286	2.884
	1,126,991,511	41	673	1,999	14,316,240	14,581,513	28,897,752	
Adjusted Loss to Payroll Ratio:					1.270	1.294	2.564	
Expected Unlimited Loss to Payroll Ratio:					1.330	1.554	2.885	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.196	1.188	2.384	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.270	1.294	2.564	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.393</b>	<b>1.646</b>	<b>3.039</b>	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								297.1%

Code: 3560 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: MACHINERY MFG – COMMERCIAL AND INDUSTRIAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	482,119,238	14	179	480	4,397,032	4,464,437	8,861,469	1.838
2017	505,860,607	7	205	560	3,919,071	4,613,445	8,532,516	1.687
2018	540,906,881	2	194	522	4,982,526	5,237,293	10,219,819	1.889
	1,528,886,726	23	578	1,562	13,298,629	14,315,175	27,613,804	
Adjusted Loss to Payroll Ratio:					0.870	0.936	1.806	
Expected Unlimited Loss to Payroll Ratio:					0.976	1.047	2.023	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.903	0.868	1.771	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.870	0.936	1.806	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.927</b>	<b>1.097</b>	<b>2.024</b>	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								197.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	124,230,035	5	43	54	1,325,848	1,076,683	2,402,531	1.934
2015	145,794,165	6	42	64	1,417,773	1,608,152	3,025,925	2.075
2016	157,100,790	6	30	59	1,364,241	1,293,011	2,657,252	1.691
2017	179,878,267	2	39	64	820,228	984,319	1,804,547	1.003
2018	181,477,682	0	40	81	1,134,457	1,109,521	2,243,978	1.237
	788,480,938	19	194	322	6,062,547	6,071,685	12,134,232	
Adjusted Loss to Payroll Ratio:					0.769	0.770	1.539	
Expected Unlimited Loss to Payroll Ratio:					0.854	0.938	1.792	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.795	0.790	1.586	
Credibility:					0.86	0.80		
Indicated Limited Loss to Payroll Ratio:					0.773	0.774	1.547	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.817</b>	<b>0.892</b>	<b>1.709</b>	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								167.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	68,277,136	0	19	44	190,836	221,523	412,359	0.604
2015	73,808,833	3	20	68	556,723	435,892	992,615	1.345
2016	75,451,465	2	22	44	512,530	406,500	919,030	1.218
2017	79,058,738	0	21	54	413,668	436,818	850,486	1.076
2018	79,252,694	0	16	38	429,215	361,176	790,391	0.997
	375,848,866	5	98	248	2,102,972	1,861,908	3,964,881	
Adjusted Loss to Payroll Ratio:					0.560	0.495	1.055	
Expected Unlimited Loss to Payroll Ratio:					0.623	0.613	1.236	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.576	0.509	1.085	
Credibility:					0.56	0.50		
Indicated Limited Loss to Payroll Ratio:					0.567	0.502	1.069	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.604</b>	<b>0.588</b>	<b>1.192</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								116.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	89,774,160	6	31	67	983,050	1,265,308	2,248,358	2.504
2015	85,642,569	5	32	66	819,197	955,175	1,774,372	2.072
2016	86,468,047	4	28	64	920,582	1,376,657	2,297,239	2.657
2017	105,339,542	2	30	69	798,204	994,471	1,792,675	1.702
2018	103,919,016	0	28	57	850,199	991,217	1,841,416	1.772
	471,143,335	17	149	323	4,371,232	5,582,828	9,954,060	
Adjusted Loss to Payroll Ratio:					0.928	1.185	2.113	
Expected Unlimited Loss to Payroll Ratio:					1.053	1.521	2.575	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.947	1.162	2.110	
Credibility:					0.75	0.76		
Indicated Limited Loss to Payroll Ratio:					0.933	1.180	2.112	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.023</b>	<b>1.500</b>	<b>2.523</b>	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								246.7%

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	
2016	1,353,424,256	8	157	438	4,248,046	4,501,737	8,749,783	0.646
2017	1,369,652,154	10	148	504	4,377,878	4,134,550	8,512,428	0.622
2018	1,632,187,175	3	137	494	3,147,771	4,320,069	7,467,840	0.458
	4,355,263,585	21	442	1,436	11,773,696	12,956,356	24,730,052	
Adjusted Loss to Payroll Ratio:					0.270	0.297	0.568	
Expected Unlimited Loss to Payroll Ratio:					0.307	0.363	0.670	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.284	0.301	0.585	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.270	0.297	0.568	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.288</b>	<b>0.348</b>	<b>0.636</b>	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								62.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	63,138,173	2	13	21	173,643	393,178	566,821	0.898
2015	61,475,420	0	13	16	563,468	313,529	876,997	1.427
2016	58,400,484	0	7	15	118,143	129,198	247,341	0.424
2017	55,180,209	0	8	37	122,593	188,910	311,503	0.565
2018	56,592,090	0	5	21	167,618	200,451	368,069	0.650
	294,786,376	2	46	110	1,145,464	1,225,265	2,370,730	
Adjusted Loss to Payroll Ratio:					0.389	0.416	0.804	
Expected Unlimited Loss to Payroll Ratio:					0.382	0.471	0.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.349	0.377	0.727	
Credibility:					0.42	0.40		
Indicated Limited Loss to Payroll Ratio:					0.366	0.393	0.759	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.394</b>	<b>0.476</b>	<b>0.870</b>	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								85.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	291,865,475	13	141	258	2,649,951	2,959,618	5,609,569	1.922
2015	284,589,929	9	133	300	3,049,787	2,954,596	6,004,383	2.110
2016	248,969,789	9	102	249	2,402,759	1,987,473	4,390,232	1.763
2017	230,618,251	3	98	188	2,363,826	2,403,747	4,767,573	2.067
2018	240,215,314	2	87	187	1,967,615	2,134,993	4,102,608	1.708
	1,296,258,758	36	561	1,182	12,433,939	12,440,427	24,874,366	
Adjusted Loss to Payroll Ratio:					0.959	0.960	1.919	
Expected Unlimited Loss to Payroll Ratio:					1.137	1.350	2.487	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.999	0.965	1.965	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.959	0.960	1.919	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.075</b>	<b>1.303</b>	<b>2.379</b>	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								232.6%

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

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	
2014	346,800,447	4	66	120	1,425,595	1,710,805	3,136,400	0.904
2015	372,579,569	9	41	100	1,774,524	1,901,643	3,676,167	0.987
2016	396,957,967	4	67	126	1,438,919	1,505,259	2,944,178	0.742
2017	404,195,046	2	53	117	1,566,767	1,543,289	3,110,056	0.769
2018	437,248,333	1	48	119	1,484,664	1,462,161	2,946,825	0.674
	1,957,781,362	20	275	582	7,690,470	8,123,157	15,813,627	
Adjusted Loss to Payroll Ratio:					0.393	0.415	0.808	
Expected Unlimited Loss to Payroll Ratio:					0.420	0.492	0.912	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.388	0.408	0.796	
Credibility:					0.93	0.88		
Indicated Limited Loss to Payroll Ratio:					0.392	0.414	0.807	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.418</b>	<b>0.485</b>	<b>0.903</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								88.3%

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	
2014	188,847,979	7	53	137	1,092,054	1,119,304	2,211,358	1.171
2015	186,847,001	6	61	154	2,123,732	1,920,218	4,043,950	2.164
2016	186,953,066	5	62	146	2,043,970	1,626,526	3,670,496	1.963
2017	199,526,179	4	56	150	2,292,534	1,850,685	4,143,219	2.077
2018	199,813,843	2	43	145	1,198,242	1,635,786	2,834,028	1.418
	961,988,068	24	275	732	8,750,532	8,152,519	16,903,051	
Adjusted Loss to Payroll Ratio:					0.910	0.847	1.757	
Expected Unlimited Loss to Payroll Ratio:					0.966	1.036	2.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.883	0.830	1.713	
Credibility:					0.97	0.88		
Indicated Limited Loss to Payroll Ratio:					0.909	0.845	1.754	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.980</b>	<b>1.025</b>	<b>2.005</b>	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								196.0%

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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	
2014	57,267,485	3	46	76	1,014,340	897,074	1,911,414	3.338
2015	62,154,100	8	53	86	1,841,700	1,275,714	3,117,414	5.016
2016	60,955,078	1	54	90	797,498	854,766	1,652,264	2.711
2017	57,165,098	2	43	94	1,104,956	1,193,849	2,298,805	4.021
2018	58,748,299	0	34	84	778,965	1,141,121	1,920,086	3.268
	296,290,061	14	230	430	5,537,459	5,362,524	10,899,983	
Adjusted Loss to Payroll Ratio:					1.869	1.810	3.679	
Expected Unlimited Loss to Payroll Ratio:					2.177	2.072	4.249	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.957	1.583	3.540	
Credibility:					0.83	0.71		
Indicated Limited Loss to Payroll Ratio:					1.884	1.744	3.628	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.066</b>	<b>2.218</b>	<b>4.284</b>	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								418.9%

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	
2017	2,196,246,806	28	708	1,522	17,822,964	16,819,573	34,642,537	1.577
2018	2,273,473,384	17	630	1,492	19,151,770	18,237,480	37,389,250	1.645
	4,469,720,190	45	1,338	3,014	36,974,734	35,057,053	72,031,787	
Adjusted Loss to Payroll Ratio:					0.827	0.784	1.612	
Expected Unlimited Loss to Payroll Ratio:					0.923	0.966	1.889	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.844	0.773	1.617	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.827	0.784	1.612	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.892</b>	<b>0.951</b>	<b>1.843</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								180.2%



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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	90,671,721	3	50	79	1,031,259	1,134,737	2,165,996	2.389
2015	102,205,795	1	46	87	540,510	713,900	1,254,410	1.227
2016	102,781,989	2	41	70	686,419	690,492	1,376,911	1.340
2017	115,640,581	6	51	94	1,447,540	1,934,968	3,382,508	2.925
2018	120,236,000	1	29	105	904,464	1,028,299	1,932,763	1.607
	531,536,086	13	217	435	4,610,191	5,502,396	10,112,587	
Adjusted Loss to Payroll Ratio:					0.867	1.035	1.903	
Expected Unlimited Loss to Payroll Ratio:					0.890	1.034	1.924	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.822	0.858	1.680	
Credibility:					0.74	0.70		
Indicated Limited Loss to Payroll Ratio:					0.856	0.982	1.838	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.912</b>	<b>1.150</b>	<b>2.062</b>	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								201.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2014	247,881,346	12	71	218	2,140,663	1,830,634	3,971,297	1.602
2015	274,644,189	5	82	201	1,774,478	1,938,699	3,713,177	1.352
2016	313,290,210	6	74	221	1,998,907	1,884,890	3,883,797	1.240
2017	362,262,967	2	116	227	2,221,191	2,553,569	4,774,760	1.318
2018	402,426,040	5	98	235	2,947,192	3,133,644	6,080,836	1.511
	1,600,504,752	30	441	1,102	11,082,430	11,341,436	22,423,866	
Adjusted Loss to Payroll Ratio:					0.692	0.709	1.401	
Expected Unlimited Loss to Payroll Ratio:					0.791	0.850	1.642	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.737	0.716	1.453	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.692	0.709	1.401	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.732</b>	<b>0.817</b>	<b>1.549</b>	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								151.5%

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

Code: 3647 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: BATTERY MFG; LEAD MFG, RECLAIMING OR ALLOYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	56,382,843	12	48	45	2,488,978	961,156	3,450,134	6.119
2015	53,539,313	2	33	58	895,392	891,751	1,787,143	3.338
2016	58,597,162	3	31	46	932,256	1,019,019	1,951,275	3.330
2017	65,877,435	1	35	64	981,410	929,125	1,910,535	2.900
2018	62,014,835	0	26	52	356,232	404,605	760,837	1.227
	296,411,587	18	173	265	5,654,267	4,205,656	9,859,923	
Adjusted Loss to Payroll Ratio:					1.908	1.419	3.326	
Expected Unlimited Loss to Payroll Ratio:					1.895	1.599	3.495	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.733	1.281	3.013	
Credibility:					0.79	0.66		
Indicated Limited Loss to Payroll Ratio:					1.871	1.372	3.243	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.016</b>	<b>1.664</b>	<b>3.680</b>	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								359.9%

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	
2014	225,651,659	7	84	150	1,487,159	1,883,455	3,370,614	1.494
2015	209,954,784	6	59	135	1,329,610	1,328,126	2,657,736	1.266
2016	222,271,547	6	74	118	1,629,196	1,647,738	3,276,934	1.474
2017	243,860,615	3	88	150	2,075,874	2,238,888	4,314,762	1.769
2018	261,663,596	0	85	135	2,097,430	2,188,758	4,286,188	1.638
	1,163,402,200	22	390	688	8,619,269	9,286,964	17,906,233	
Adjusted Loss to Payroll Ratio:					0.741	0.798	1.539	
Expected Unlimited Loss to Payroll Ratio:					0.790	0.942	1.732	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.730	0.781	1.511	
Credibility:					0.97	0.93		
Indicated Limited Loss to Payroll Ratio:					0.741	0.797	1.538	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.789</b>	<b>0.933</b>	<b>1.723</b>	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								168.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 3681 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: INSTRUMENT MFG; COMPUTER MFG; TELECOM EQUIP MFG; A/V PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	7,562,357,276	25	570	1,564	16,848,545	16,542,178	33,390,723	0.442
2018	8,491,727,113	14	570	1,705	18,447,651	17,957,218	36,404,869	0.429
	16,054,084,390	39	1,140	3,269	35,296,196	34,499,396	69,795,592	
Adjusted Loss to Payroll Ratio:					0.220	0.215	0.435	
Expected Unlimited Loss to Payroll Ratio:					0.226	0.259	0.485	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.203	0.198	0.401	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.220	0.215	0.435	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.241</b>	<b>0.273</b>	<b>0.514</b>	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								50.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2016	1,190,376,818	14	175	370	4,709,603	4,505,714	9,215,317	0.774
2017	1,277,606,319	4	190	410	5,320,524	4,858,704	10,179,228	0.797
2018	1,324,357,612	2	175	438	5,696,054	5,224,672	10,920,726	0.825
	3,792,340,749	20	540	1,218	15,726,181	14,589,090	30,315,270	
Adjusted Loss to Payroll Ratio:					0.415	0.385	0.799	
Expected Unlimited Loss to Payroll Ratio:					0.413	0.411	0.824	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.385	0.347	0.731	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.415	0.385	0.799	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.438</b>	<b>0.443</b>	<b>0.882</b>	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								86.2%

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	
2014	17,518,659	0	1	10	366	16,990	17,356	0.099
2015	67,027,893	0	15	10	179,852	231,518	411,370	0.614
2016	62,028,461	1	5	13	228,397	143,037	371,434	0.599
2017	71,544,642	0	5	4	50,679	49,508	100,187	0.140
2018	48,380,410	0	4	10	65,929	72,402	138,331	0.286
	266,500,065	1	30	47	525,223	513,455	1,038,678	
Adjusted Loss to Payroll Ratio:					0.197	0.193	0.390	
Expected Unlimited Loss to Payroll Ratio:					0.432	0.486	0.917	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.399	0.403	0.802	
Credibility:					0.42	0.40		
Indicated Limited Loss to Payroll Ratio:					0.314	0.319	0.633	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.335</b>	<b>0.373</b>	<b>0.708</b>	
Indicated Relativity Change:								-22.8%
Relativity to Statewide Average Loss to Payroll Ratio:								69.3%

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Code: 3719 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 4 CLASS: OIL OR GAS REFINERIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	209,856,391	2	24	10	871,974	920,580	1,792,554	0.854
2015	284,534,026	5	34	25	1,518,306	1,264,697	2,783,003	0.978
2016	206,464,715	1	22	25	911,403	866,007	1,777,410	0.861
2017	306,055,405	3	31	26	1,867,048	1,436,265	3,303,313	1.079
2018	446,624,658	1	29	45	2,128,164	1,549,176	3,677,340	0.823
	1,453,535,195	12	140	131	7,296,895	6,036,725	13,333,620	
Adjusted Loss to Payroll Ratio:					0.502	0.415	0.917	
Expected Unlimited Loss to Payroll Ratio:					0.545	0.676	1.222	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.495	0.458	0.953	
Credibility:					0.87	0.78		
Indicated Limited Loss to Payroll Ratio:					0.501	0.425	0.926	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.601</b>	<b>0.694</b>	<b>1.296</b>	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								126.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,815,116,342	50	667	1,264	24,365,468	22,346,368	46,711,836	2.573
2018	1,858,601,912	17	601	1,168	19,662,193	17,497,614	37,159,807	1.999
	3,673,718,254	67	1,268	2,432	44,027,661	39,843,982	83,871,643	
Adjusted Loss to Payroll Ratio:					1.198	1.085	2.283	
Expected Unlimited Loss to Payroll Ratio:					1.285	1.449	2.734	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.249	1.181	2.429	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.198	1.085	2.283	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.344</b>	<b>1.473</b>	<b>2.816</b>	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								275.4%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	30,185,862	1	12	9	121,192	100,967	222,159	0.736
2015	60,776,085	3	6	10	416,533	260,096	676,629	1.113
2016	48,001,758	0	8	5	173,244	159,839	333,083	0.694
2017	41,282,809	0	9	9	190,419	106,206	296,625	0.719
2018	52,535,362	0	3	9	379,807	289,237	669,044	1.274
	232,781,876	4	38	42	1,281,195	916,346	2,197,541	
Adjusted Loss to Payroll Ratio:					0.550	0.394	0.944	
Expected Unlimited Loss to Payroll Ratio:					0.859	0.732	1.591	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.739	0.500	1.239	
Credibility:					0.52	0.42		
Indicated Limited Loss to Payroll Ratio:					0.641	0.455	1.096	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.719</b>	<b>0.618</b>	<b>1.337</b>	
Indicated Relativity Change:								-16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								130.7%



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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	226,493,420	5	18	52	894,764	666,552	1,561,316	0.689
2015	216,906,022	1	20	41	323,722	285,028	608,750	0.281
2016	190,492,764	1	20	45	383,274	362,161	745,435	0.391
2017	127,098,437	2	12	32	539,945	438,471	978,416	0.770
2018	131,691,569	1	18	33	1,275,375	748,671	2,024,046	1.537
	892,682,211	10	88	203	3,417,081	2,500,883	5,917,964	
Adjusted Loss to Payroll Ratio:					0.383	0.280	0.663	
Expected Unlimited Loss to Payroll Ratio:					0.374	0.284	0.658	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.342	0.227	0.569	
Credibility:					0.64	0.51		
Indicated Limited Loss to Payroll Ratio:					0.368	0.254	0.622	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.397</b>	<b>0.308</b>	<b>0.705</b>	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								68.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	38,542,566	0	25	67	259,630	394,922	654,552	1.698
2015	58,244,111	1	61	131	704,784	713,087	1,417,871	2.434
2016	162,759,810	6	98	330	2,584,857	2,155,250	4,740,107	2.912
2017	119,148,816	0	58	188	999,350	1,122,209	2,121,559	1.781
2018	143,191,785	1	89	269	1,876,349	1,736,824	3,613,173	2.523
	521,887,088	8	331	985	6,424,970	6,122,292	12,547,262	
Adjusted Loss to Payroll Ratio:					1.231	1.173	2.404	
Expected Unlimited Loss to Payroll Ratio:					1.312	1.413	2.725	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.222	1.190	2.412	
Credibility:					0.87	0.80		
Indicated Limited Loss to Payroll Ratio:					1.230	1.177	2.406	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.300</b>	<b>1.356</b>	<b>2.657</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								259.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	141,532,343	9	117	309	2,023,102	2,057,590	4,080,692	2.883
2015	148,206,467	3	127	302	1,997,255	1,831,511	3,828,766	2.583
2016	166,824,852	6	121	290	2,507,805	2,417,484	4,925,289	2.952
2017	175,372,765	11	117	331	3,410,879	3,463,533	6,874,412	3.920
2018	203,971,931	2	134	358	2,814,871	3,217,074	6,031,945	2.957
	835,908,358	31	616	1,590	12,753,912	12,987,193	25,741,105	
Adjusted Loss to Payroll Ratio:					1.526	1.554	3.079	
Expected Unlimited Loss to Payroll Ratio:					1.688	1.968	3.656	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.543	1.576	3.119	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.526	1.554	3.079	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.644</b>	<b>1.884</b>	<b>3.528</b>	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								345.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	84,889,440	4	74	174	1,396,366	2,068,076	3,464,442	4.081
2015	87,978,907	8	92	213	2,414,912	2,465,789	4,880,701	5.548
2016	78,510,262	9	78	189	1,988,179	1,829,846	3,818,025	4.863
2017	81,056,285	3	79	163	1,886,403	1,466,168	3,352,571	4.136
2018	83,284,629	1	63	161	1,207,403	1,395,490	2,602,893	3.125
	415,719,522	25	386	900	8,893,263	9,225,369	18,118,633	
Adjusted Loss to Payroll Ratio:					2.139	2.219	4.358	
Expected Unlimited Loss to Payroll Ratio:					2.329	2.670	4.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.156	2.229	4.385	
Credibility:					0.99	0.92		
Indicated Limited Loss to Payroll Ratio:					2.139	2.220	4.359	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.306</b>	<b>2.692</b>	<b>4.998</b>	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								488.7%

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	
2014	85,629,602	5	52	89	969,192	1,392,308	2,361,500	2.758
2015	85,998,267	3	57	131	831,489	1,252,367	2,083,856	2.423
2016	82,003,897	2	45	71	768,313	897,815	1,666,128	2.032
2017	92,235,655	2	43	101	878,828	724,631	1,603,459	1.738
2018	81,765,205	2	59	86	1,199,334	1,384,732	2,584,066	3.160
	427,632,626	14	256	478	4,647,156	5,651,854	10,299,009	
Adjusted Loss to Payroll Ratio:					1.087	1.322	2.408	
Expected Unlimited Loss to Payroll Ratio:					1.003	1.320	2.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.928	1.095	2.022	
Credibility:					0.72	0.71		
Indicated Limited Loss to Payroll Ratio:					1.042	1.256	2.298	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.111</b>	<b>1.471</b>	<b>2.581</b>	
Indicated Relativity Change:								11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								252.4%

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

Code: 3830 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: AIRCRAFT/SPACECRAFT MFG; UNMANNED AIRCRAFT SYSTEM  
MFG – 55 POUNDS OR HEAVIER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,812,657,663	25	238	385	9,171,679	7,291,876	16,463,555	0.908
2017	1,739,206,906	6	214	438	7,184,958	5,962,720	13,147,678	0.756
2018	748,683,318	2	163	469	5,237,183	5,503,745	10,740,928	1.435
	4,300,547,887	33	615	1,292	21,593,820	18,758,341	40,352,161	
Adjusted Loss to Payroll Ratio:					0.502	0.436	0.938	
Expected Unlimited Loss to Payroll Ratio:					0.581	0.585	1.166	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.511	0.418	0.929	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.502	0.436	0.938	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.563</b>	<b>0.592</b>	<b>1.155</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								113.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,161,530,781	21	339	737	12,135,935	9,751,844	21,887,779	1.884
2018	1,261,337,574	11	303	703	10,266,309	9,724,451	19,990,760	1.585
	2,422,868,355	32	642	1,440	22,402,244	19,476,295	41,878,539	
Adjusted Loss to Payroll Ratio:					0.925	0.804	1.728	
Expected Unlimited Loss to Payroll Ratio:					1.011	1.014	2.024	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	0.841	1.775	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.925	0.804	1.728	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.985</b>	<b>0.941</b>	<b>1.927</b>	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								188.4%

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	
2016	367,583,598	10	242	458	4,930,452	4,790,237	9,720,689	2.644
2017	367,567,370	8	201	472	4,162,341	4,667,913	8,830,254	2.402
2018	389,185,852	5	246	469	4,741,330	5,199,783	9,941,113	2.554
	1,124,336,821	23	689	1,399	13,834,123	14,657,933	28,492,055	
Adjusted Loss to Payroll Ratio:					1.230	1.304	2.534	
Expected Unlimited Loss to Payroll Ratio:					1.205	1.462	2.667	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.101	1.171	2.272	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.230	1.304	2.534	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.326</b>	<b>1.581</b>	<b>2.907</b>	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								284.3%

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

Code: 4000 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 4 CLASS: SAND OR GRAVEL DIGGING; CLAY DIGGING; SALT PRODUCTION; DREDGING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	106,169,447	2	15	44	622,591	404,309	1,026,900	0.967
2015	108,046,053	7	15	52	841,569	834,668	1,676,237	1.551
2016	116,415,086	5	22	40	1,054,455	1,091,161	2,145,616	1.843
2017	111,436,040	2	26	36	939,699	959,696	1,899,395	1.704
2018	119,202,653	0	27	50	921,283	1,024,213	1,945,496	1.632
	561,269,279	16	105	222	4,379,596	4,314,047	8,693,642	
Adjusted Loss to Payroll Ratio:					0.780	0.769	1.549	
Expected Unlimited Loss to Payroll Ratio:					0.764	0.953	1.717	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.689	0.760	1.450	
Credibility:					0.71	0.67		
Indicated Limited Loss to Payroll Ratio:					0.754	0.766	1.520	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.827</b>	<b>0.974</b>	<b>1.801</b>	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								176.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	221,756,658	12	126	305	2,589,087	3,161,805	5,750,892	2.593
2016	222,906,246	11	144	264	3,084,179	3,359,358	6,443,537	2.891
2017	226,286,175	10	136	297	3,447,890	3,593,297	7,041,187	3.112
2018	251,459,416	3	121	392	3,404,783	3,490,462	6,895,245	2.742
	922,408,496	36	527	1,258	12,525,939	13,604,921	26,130,860	
Adjusted Loss to Payroll Ratio:					1.358	1.475	2.833	
Expected Unlimited Loss to Payroll Ratio:					1.616	1.914	3.530	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.420	1.369	2.789	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.358	1.475	2.833	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.522</b>	<b>2.003</b>	<b>3.525</b>	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								344.7%

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	
2014	23,518,392	1	7	11	198,684	153,755	352,439	1.499
2015	22,746,144	2	11	13	400,557	258,377	658,934	2.897
2016	25,631,719	4	7	19	586,712	722,320	1,309,032	5.107
2017	33,000,772	0	13	14	384,999	490,781	875,780	2.654
2018	30,924,774	1	8	13	303,873	275,873	579,746	1.875
	135,821,801	8	46	70	1,874,825	1,901,106	3,775,931	
Adjusted Loss to Payroll Ratio:					1.380	1.400	2.780	
Expected Unlimited Loss to Payroll Ratio:					1.485	1.585	3.070	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.335	1.211	2.546	
Credibility:					0.52	0.47		
Indicated Limited Loss to Payroll Ratio:					1.359	1.300	2.658	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.490</b>	<b>1.653</b>	<b>3.143</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								307.3%



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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	25,487,101	2	16	26	242,628	298,626	541,254	2.124
2015	26,787,752	3	31	35	497,643	578,945	1,076,588	4.019
2016	27,458,721	1	24	33	435,695	620,406	1,056,101	3.846
2017	24,794,028	1	23	22	627,690	536,635	1,164,325	4.696
2018	22,161,290	0	17	23	444,844	740,829	1,185,673	5.350
	126,688,893	7	111	139	2,248,500	2,775,442	5,023,942	
Adjusted Loss to Payroll Ratio:					1.775	2.191	3.966	
Expected Unlimited Loss to Payroll Ratio:					1.742	2.151	3.893	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.592	1.722	3.314	
Credibility:					0.55	0.52		
Indicated Limited Loss to Payroll Ratio:					1.693	1.966	3.658	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.824</b>	<b>2.384</b>	<b>4.208</b>	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								411.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	19,518,245	0	8	20	147,148	121,686	268,834	1.377
2015	17,501,411	1	12	22	146,809	196,393	343,202	1.961
2016	22,156,156	0	14	19	130,707	186,034	316,741	1.430
2017	22,225,466	0	16	36	242,948	280,709	523,657	2.356
2018	19,659,051	1	9	26	250,560	382,800	633,360	3.222
	101,060,329	2	59	123	918,171	1,167,620	2,085,791	
Adjusted Loss to Payroll Ratio:					0.909	1.155	2.064	
Expected Unlimited Loss to Payroll Ratio:					1.094	1.206	2.300	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.000	0.966	1.966	
Credibility:					0.41	0.38		
Indicated Limited Loss to Payroll Ratio:					0.962	1.038	2.000	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.037</b>	<b>1.258</b>	<b>2.296</b>	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								224.5%

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	
2014	51,235,169	0	21	49	184,426	306,144	490,570	0.957
2015	55,717,250	2	26	63	609,013	553,128	1,162,141	2.086
2016	61,053,130	2	30	36	615,425	590,641	1,206,066	1.975
2017	57,272,898	1	22	55	646,986	590,539	1,237,525	2.161
2018	62,713,116	2	30	53	1,186,381	827,921	2,014,302	3.212
	287,991,563	7	129	256	3,242,231	2,868,373	6,110,604	
Adjusted Loss to Payroll Ratio:					1.126	0.996	2.122	
Expected Unlimited Loss to Payroll Ratio:					1.056	1.115	2.171	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.950	0.852	1.801	
Credibility:					0.62	0.55		
Indicated Limited Loss to Payroll Ratio:					1.059	0.931	1.990	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.161</b>	<b>1.184</b>	<b>2.345</b>	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								229.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	73,750,774	5	27	47	610,948	596,917	1,207,865	1.638
2015	78,416,575	4	24	56	711,120	692,529	1,403,649	1.790
2016	82,142,520	2	27	42	573,850	626,744	1,200,594	1.462
2017	85,939,487	1	30	64	943,648	626,664	1,570,312	1.827
2018	82,297,487	0	24	54	424,173	428,948	853,121	1.037
	402,546,844	12	132	263	3,263,740	2,971,802	6,235,541	
Adjusted Loss to Payroll Ratio:					0.811	0.738	1.549	
Expected Unlimited Loss to Payroll Ratio:					0.805	0.935	1.739	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.723	0.714	1.438	
Credibility:					0.63	0.59		
Indicated Limited Loss to Payroll Ratio:					0.778	0.728	1.507	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.854</b>	<b>0.927</b>	<b>1.780</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								174.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	1,726,474,737	8	72	182	2,075,727	2,096,497	4,172,224	0.242
2015	1,723,195,087	6	87	249	2,212,776	2,326,066	4,538,842	0.263
2016	1,835,076,289	1	93	221	2,622,497	2,686,066	5,308,563	0.289
2017	1,879,840,147	5	82	222	2,808,325	2,530,342	5,338,667	0.284
2018	1,833,186,787	0	57	220	1,921,718	2,131,481	4,053,199	0.221
	8,997,773,049	20	391	1,094	11,641,043	11,770,453	23,411,495	
Adjusted Loss to Payroll Ratio:					0.129	0.131	0.260	
Expected Unlimited Loss to Payroll Ratio:					0.142	0.155	0.297	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.131	0.128	0.260	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.129	0.131	0.260	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.138</b>	<b>0.153</b>	<b>0.291</b>	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								28.5%

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	
2014	29,415,942	3	7	18	264,816	273,925	538,741	1.831
2015	31,061,974	1	12	23	230,520	271,095	501,615	1.615
2016	29,482,068	0	8	18	109,241	71,296	180,537	0.612
2017	46,715,172	2	14	43	430,072	652,791	1,082,863	2.318
2018	59,225,893	1	18	54	617,016	559,054	1,176,070	1.986
	195,901,049	7	59	156	1,651,665	1,828,160	3,479,825	
Adjusted Loss to Payroll Ratio:					0.843	0.933	1.776	
Expected Unlimited Loss to Payroll Ratio:					0.880	0.950	1.830	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.792	0.726	1.517	
Credibility:					0.49	0.44		
Indicated Limited Loss to Payroll Ratio:					0.817	0.817	1.634	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.896</b>	<b>1.039</b>	<b>1.935</b>	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								189.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	93,793,971	8	73	142	1,299,193	1,576,913	2,876,106	3.066
2015	110,306,255	4	98	220	1,840,526	2,254,264	4,094,790	3.712
2016	124,262,008	1	117	204	1,734,743	2,531,929	4,266,672	3.434
2017	121,274,074	3	123	181	2,300,048	1,836,051	4,136,099	3.411
2018	128,924,164	1	126	215	2,635,655	2,626,713	5,262,368	4.082
	578,560,472	17	537	962	9,810,164	10,825,869	20,636,033	
Adjusted Loss to Payroll Ratio:					1.696	1.871	3.567	
Expected Unlimited Loss to Payroll Ratio:					1.791	2.390	4.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.594	1.782	3.376	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.696	1.868	3.563	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.901</b>	<b>2.536</b>	<b>4.437</b>	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								433.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	241,338,549	8	84	142	1,956,828	2,119,983	4,076,811	1.689
2015	270,264,653	4	85	144	1,637,744	1,993,312	3,631,056	1.344
2016	247,978,374	2	80	255	1,781,357	2,019,065	3,800,422	1.533
2017	266,625,319	1	81	215	1,792,981	2,077,971	3,870,952	1.452
2018	266,374,739	0	102	196	2,433,885	2,844,545	5,278,430	1.982
	1,292,581,634	15	432	952	9,602,795	11,054,876	20,657,671	
Adjusted Loss to Payroll Ratio:					0.743	0.855	1.598	
Expected Unlimited Loss to Payroll Ratio:					0.817	1.033	1.851	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.747	0.827	1.574	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.743	0.855	1.598	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.801</b>	<b>1.037</b>	<b>1.838</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								179.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	66,281,555	4	18	31	606,126	529,448	1,135,574	1.713
2015	68,672,211	3	23	40	394,439	459,030	853,469	1.243
2016	63,772,989	3	28	37	669,234	594,328	1,263,562	1.981
2017	64,526,597	1	19	47	511,054	674,937	1,185,991	1.838
2018	67,413,009	0	23	43	634,239	705,664	1,339,903	1.988
	330,666,361	11	111	198	2,815,093	2,963,407	5,778,500	
Adjusted Loss to Payroll Ratio:					0.851	0.896	1.748	
Expected Unlimited Loss to Payroll Ratio:					0.978	1.039	2.017	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.894	0.832	1.726	
Credibility:					0.64	0.58		
Indicated Limited Loss to Payroll Ratio:					0.867	0.869	1.736	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.934</b>	<b>1.054</b>	<b>1.988</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								194.4%

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	
2014	3,282,151	0	4	8	42,064	63,368	105,432	3.212
2015	3,098,152	0	10	10	197,515	175,876	373,391	12.052
2016	7,532,682	2	6	6	416,623	208,802	625,425	8.303
2017	7,574,723	2	9	6	285,916	296,584	582,500	7.690
2018	7,285,457	0	5	3	99,178	54,547	153,725	2.110
	28,773,164	4	34	33	1,041,297	799,177	1,840,475	
Adjusted Loss to Payroll Ratio:					3.619	2.778	6.396	
Expected Unlimited Loss to Payroll Ratio:					2.844	3.163	6.007	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.629	2.624	5.253	
Credibility:					0.37	0.34		
Indicated Limited Loss to Payroll Ratio:					2.995	2.676	5.671	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.192</b>	<b>3.134</b>	<b>6.326</b>	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								618.6%

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

Code: 4243 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BOX MFG – PAPER OR CARDBOARD – FOLDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	102,500,206	6	40	56	1,090,628	1,225,397	2,316,025	2.260
2015	111,259,027	4	47	97	808,199	1,127,517	1,935,716	1.740
2016	113,915,284	5	48	73	988,464	1,079,702	2,068,166	1.816
2017	121,089,182	4	66	92	1,808,789	1,759,087	3,567,876	2.946
2018	132,594,501	1	56	116	1,282,114	1,559,884	2,841,998	2.143
	581,358,199	20	257	434	5,978,194	6,751,587	12,729,781	
Adjusted Loss to Payroll Ratio:					1.028	1.161	2.190	
Expected Unlimited Loss to Payroll Ratio:					1.203	1.340	2.543	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.121	1.128	2.249	
Credibility:					0.87	0.82		
Indicated Limited Loss to Payroll Ratio:					1.040	1.155	2.196	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.100</b>	<b>1.332</b>	<b>2.432</b>	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								237.8%

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	
2017	455,173,519	19	199	396	5,726,334	6,052,434	11,778,768	2.588
2018	493,188,615	12	172	359	6,435,736	6,619,710	13,055,446	2.647
	948,362,134	31	371	755	12,162,070	12,672,144	24,834,213	
Adjusted Loss to Payroll Ratio:					1.282	1.336	2.619	
Expected Unlimited Loss to Payroll Ratio:					1.424	1.660	3.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.280	1.268	2.548	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.282	1.336	2.619	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.406</b>	<b>1.699</b>	<b>3.106</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								303.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	64,843,993	6	32	46	901,120	1,109,693	2,010,813	3.101
2015	73,751,114	7	44	67	1,138,918	1,255,990	2,394,908	3.247
2016	54,307,212	0	24	54	342,225	488,688	830,913	1.530
2017	64,336,136	0	24	55	582,929	481,946	1,064,875	1.655
2018	49,842,901	0	26	33	537,328	555,013	1,092,341	2.192
	307,081,356	13	150	255	3,502,520	3,891,330	7,393,850	
Adjusted Loss to Payroll Ratio:					1.141	1.267	2.408	
Expected Unlimited Loss to Payroll Ratio:					1.246	1.571	2.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.120	1.200	2.320	
Credibility:					0.68	0.65		
Indicated Limited Loss to Payroll Ratio:					1.134	1.244	2.378	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.244</b>	<b>1.582</b>	<b>2.825</b>	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								276.3%

INCLUDES 4922 D1-1-19



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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	21,306,560	1	12	16	288,582	399,080	687,662	3.227
2015	19,686,106	0	7	17	166,870	150,002	316,872	1.610
2016	30,453,538	0	13	9	231,473	166,972	398,445	1.308
2017	19,728,313	1	10	11	303,025	164,375	467,400	2.369
2018	27,216,116	0	19	23	229,619	356,889	586,508	2.155
	118,390,632	2	61	76	1,219,569	1,237,319	2,456,888	
Adjusted Loss to Payroll Ratio:					1.030	1.045	2.075	
Expected Unlimited Loss to Payroll Ratio:					1.276	1.356	2.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.179	1.125	2.304	
Credibility:					0.47	0.43		
Indicated Limited Loss to Payroll Ratio:					1.109	1.091	2.200	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.182</b>	<b>1.277</b>	<b>2.459</b>	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								240.5%

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	
2014	148,174,073	10	129	184	2,444,804	2,846,858	5,291,662	3.571
2015	160,966,136	14	140	194	2,615,068	3,073,407	5,688,475	3.534
2016	169,114,822	8	125	184	2,739,274	2,489,088	5,228,362	3.092
2017	171,243,942	4	80	134	1,243,157	1,495,296	2,738,453	1.599
2018	142,084,014	2	92	181	2,457,083	3,633,678	6,090,761	4.287
	791,582,986	38	566	877	11,499,385	13,538,327	25,037,712	
Adjusted Loss to Payroll Ratio:					1.453	1.710	3.163	
Expected Unlimited Loss to Payroll Ratio:					1.555	1.938	3.493	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.421	1.552	2.973	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.453	1.710	3.163	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.566</b>	<b>2.074</b>	<b>3.640</b>	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								355.9%

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

Code: 4283 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: BUILDING OR ROOFING PAPER OR FELT ASPHALT SATURATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	25,041,518	1	10	7	137,743	245,934	383,677	1.532
2015	26,647,010	0	7	8	113,552	147,680	261,232	0.980
2016	30,749,380	1	10	15	393,660	389,318	782,978	2.546
2017	29,319,845	1	3	6	164,343	149,945	314,288	1.072
2018	25,510,468	1	12	10	471,600	281,947	753,547	2.954
	137,268,222	4	42	46	1,280,898	1,214,824	2,495,721	
Adjusted Loss to Payroll Ratio:					0.933	0.885	1.818	
Expected Unlimited Loss to Payroll Ratio:					0.946	1.050	1.996	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.865	0.841	1.706	
Credibility:					0.44	0.41		
Indicated Limited Loss to Payroll Ratio:					0.895	0.859	1.754	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.965</b>	<b>1.042</b>	<b>2.006</b>	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								196.2%

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	
2014	120,438,636	15	105	182	2,335,714	2,201,631	4,537,345	3.767
2015	132,594,938	22	158	158	3,076,333	3,163,504	6,239,837	4.706
2016	130,832,554	17	99	197	2,348,343	2,444,431	4,792,774	3.663
2017	138,244,621	8	106	168	2,254,247	2,260,795	4,515,042	3.266
2018	139,855,731	4	109	164	2,547,292	2,772,337	5,319,629	3.804
	661,966,479	66	577	869	12,561,930	12,842,697	25,404,626	
Adjusted Loss to Payroll Ratio:					1.898	1.940	3.838	
Expected Unlimited Loss to Payroll Ratio:					2.134	2.352	4.486	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.973	1.951	3.924	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.898	1.940	3.838	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.022</b>	<b>2.272</b>	<b>4.294</b>	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								420.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	205,938,451	9	194	169	3,054,135	3,392,780	6,446,915	3.131
2017	208,051,746	11	212	183	4,311,509	5,095,553	9,407,062	4.522
2018	210,391,026	8	136	152	3,507,407	3,732,904	7,240,311	3.441
	624,381,224	28	542	504	10,873,052	12,221,237	23,094,289	
Adjusted Loss to Payroll Ratio:					1.741	1.957	3.699	
Expected Unlimited Loss to Payroll Ratio:					1.917	2.403	4.321	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.724	1.836	3.560	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.741	1.957	3.699	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.910</b>	<b>2.489</b>	<b>4.399</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								430.2%

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

Code: 4297 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: ELECTRONIC PRE-PRESS; GRAPHIC DESIGN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	307,737,283	0	14	22	135,714	155,875	291,589	0.095
2015	331,814,479	3	5	20	346,287	300,810	647,097	0.195
2016	369,832,523	0	7	15	105,013	163,149	268,162	0.073
2017	377,079,597	0	10	16	113,738	277,831	391,569	0.104
2018	384,309,227	1	5	19	319,314	555,931	875,245	0.228
	1,770,773,108	4	41	92	1,020,066	1,453,596	2,473,662	
Adjusted Loss to Payroll Ratio:					0.058	0.082	0.140	
Expected Unlimited Loss to Payroll Ratio:					0.072	0.074	0.146	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.066	0.059	0.125	
Credibility:					0.44	0.39		
Indicated Limited Loss to Payroll Ratio:					0.062	0.068	0.130	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.067</b>	<b>0.083</b>	<b>0.150</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								14.6%

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

Code: 4299 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PRINTING OPERATION / BOOKBINDING OPERATION – ALL OTHER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	728,897,064	17	497	702	11,628,813	10,741,757	22,370,570	3.069
2018	687,992,634	3	314	553	7,832,780	8,238,705	16,071,485	2.336
	1,416,889,698	20	811	1,255	19,461,594	18,980,462	38,442,055	
Adjusted Loss to Payroll Ratio:					1.374	1.340	2.713	
Expected Unlimited Loss to Payroll Ratio:					1.291	1.544	2.835	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.180	1.236	2.416	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.374	1.340	2.713	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.480</b>	<b>1.624</b>	<b>3.105</b>	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								303.6%

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

Code: 4304 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: NEWSPAPER PUBLISHING OR PRINTING – ALL OTHER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	103,632,442	12	90	140	2,641,830	2,538,104	5,179,934	4.998
2015	81,103,900	12	71	120	3,129,502	2,568,488	5,697,990	7.026
2016	77,719,365	4	62	86	1,773,975	1,626,550	3,400,525	4.375
2017	73,936,292	0	70	92	1,448,550	1,650,011	3,098,561	4.191
2018	67,819,867	0	53	84	1,303,236	1,207,899	2,511,135	3.703
	404,211,865	28	346	522	10,297,093	9,591,053	19,888,146	
Adjusted Loss to Payroll Ratio:					2.547	2.373	4.920	
Expected Unlimited Loss to Payroll Ratio:					2.255	2.357	4.612	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.264	2.026	4.290	
Credibility:					0.96	0.87		
Indicated Limited Loss to Payroll Ratio:					2.536	2.328	4.864	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.733</b>	<b>2.823</b>	<b>5.556</b>	
Indicated Relativity Change:								20.5%
Relativity to Statewide Average Loss to Payroll Ratio:								543.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	16,720,831	1	9	1	178,456	181,512	359,968	2.153
2015	14,118,142	0	7	5	145,394	184,999	330,393	2.340
2016	15,914,397	3	9	10	679,952	755,798	1,435,750	9.022
2017	14,680,278	1	16	3	331,751	473,690	805,441	5.487
2018	13,621,751	0	9	1	285,124	359,252	644,376	4.730
	75,055,399	5	50	20	1,620,676	1,955,252	3,575,929	
Adjusted Loss to Payroll Ratio:					2.159	2.605	4.764	
Expected Unlimited Loss to Payroll Ratio:					1.169	1.773	2.942	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.109	1.500	2.609	
Credibility:					0.38	0.39		
Indicated Limited Loss to Payroll Ratio:					1.508	1.931	3.439	
Limit Factor:					1.078	1.213		
Indicated (Unlimited) Loss to Payroll Ratio:					1.626	2.342	3.967	
Indicated Relativity Change:								34.9%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.507</b>	<b>2.170</b>	<b>3.677</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								359.6%

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	
2014	23,314,672	1	6	13	173,874	260,987	434,861	1.865
2015	20,961,032	2	6	13	171,750	198,806	370,556	1.768
2016	21,455,511	0	7	14	242,717	237,046	479,763	2.236
2017	23,581,216	0	5	12	104,501	100,613	205,114	0.870
2018	21,215,071	0	6	6	166,864	149,702	316,566	1.492
	110,527,501	3	30	58	859,705	947,154	1,806,859	
Adjusted Loss to Payroll Ratio:					0.778	0.857	1.635	
Expected Unlimited Loss to Payroll Ratio:					0.959	0.961	1.920	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.876	0.769	1.646	
Credibility:					0.41	0.36		
Indicated Limited Loss to Payroll Ratio:					0.836	0.801	1.637	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.901</b>	<b>0.971</b>	<b>1.872</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								183.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	186,217,655	4	51	130	1,029,779	1,373,117	2,402,896	1.290
2015	189,713,645	2	60	144	798,029	1,137,894	1,935,923	1.020
2016	186,465,374	2	68	151	1,175,682	1,396,915	2,572,597	1.380
2017	230,883,642	5	75	178	2,385,608	2,624,751	5,010,359	2.170
2018	246,990,363	1	64	154	1,917,371	1,756,323	3,673,694	1.487
	1,040,270,678	14	318	757	7,306,469	8,289,000	15,595,469	
Adjusted Loss to Payroll Ratio:					0.702	0.797	1.499	
Expected Unlimited Loss to Payroll Ratio:					0.707	0.868	1.575	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.658	0.731	1.389	
Credibility:					0.89	0.86		
Indicated Limited Loss to Payroll Ratio:					0.698	0.788	1.485	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.738</b>	<b>0.908</b>	<b>1.645</b>	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								160.9%

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	
2014	177,969,207	2	55	121	947,666	909,074	1,856,740	1.043
2015	169,705,895	7	35	95	686,430	650,820	1,337,250	0.788
2016	185,723,356	2	56	90	790,208	1,027,384	1,817,592	0.979
2017	184,784,481	0	54	120	732,936	1,108,221	1,841,157	0.996
2018	180,524,643	1	46	119	960,327	1,582,190	2,542,517	1.408
	898,707,581	12	246	545	4,117,567	5,277,688	9,395,255	
Adjusted Loss to Payroll Ratio:					0.458	0.587	1.045	
Expected Unlimited Loss to Payroll Ratio:					0.598	0.729	1.327	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.567	0.613	1.180	
Credibility:					0.79	0.76		
Indicated Limited Loss to Payroll Ratio:					0.481	0.593	1.074	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.509</b>	<b>0.684</b>	<b>1.193</b>	
Indicated Relativity Change:								-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								116.6%



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

Code: 4362 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: MOTION PICTURES – NEGATIVE AND PRINT PROCESSORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	39,922,457	4	6	15	468,031	331,511	799,542	2.003
2015	33,947,182	1	5	8	376,031	320,842	696,873	2.053
2016	46,055,180	0	6	13	113,292	98,546	211,838	0.460
2017	15,511,008	0	0	6	0	6,569	6,569	0.042
2018	23,316,310	0	3	5	79,159	133,742	212,901	0.913
	158,752,137	5	20	47	1,036,514	891,210	1,927,723	
Adjusted Loss to Payroll Ratio:					0.653	0.561	1.214	
Expected Unlimited Loss to Payroll Ratio:					0.733	0.539	1.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.736	0.463	1.199	
Credibility:					0.42	0.33		
Indicated Limited Loss to Payroll Ratio:					0.701	0.495	1.197	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.756</b>	<b>0.601</b>	<b>1.357</b>	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								132.7%

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	
2015	146,452,300	9	107	180	2,357,408	2,646,368	5,003,776	3.417
2016	149,580,226	19	110	180	3,518,277	3,159,671	6,677,948	4.464
2017	164,155,756	6	96	268	2,623,838	2,734,267	5,358,105	3.264
2018	172,216,243	5	90	268	3,295,002	3,690,850	6,985,852	4.056
	632,404,525	39	403	896	11,794,524	12,231,155	24,025,680	
Adjusted Loss to Payroll Ratio:					1.865	1.934	3.799	
Expected Unlimited Loss to Payroll Ratio:					2.014	2.319	4.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.841	1.857	3.698	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.865	1.934	3.799	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.010</b>	<b>2.345</b>	<b>4.355</b>	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								425.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	17,199,277	1	26	45	545,416	447,364	992,780	5.772
2015	19,429,129	1	22	53	228,405	308,532	536,937	2.764
2016	17,261,670	2	22	27	350,032	542,692	892,724	5.172
2017	19,157,068	0	33	47	500,860	731,517	1,232,377	6.433
2018	15,777,199	1	29	29	662,387	569,667	1,232,054	7.809
	88,824,343	5	132	201	2,287,100	2,599,772	4,886,873	
Adjusted Loss to Payroll Ratio:					2.575	2.927	5.502	
Expected Unlimited Loss to Payroll Ratio:					2.729	3.243	5.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.522	2.690	5.212	
Credibility:					0.57	0.54		
Indicated Limited Loss to Payroll Ratio:					2.552	2.818	5.370	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.720</b>	<b>3.300</b>	<b>6.020</b>	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								588.7%

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	
2014	6,984,116	1	2	6	77,910	97,733	175,643	2.515
2015	10,971,625	0	5	16	80,263	114,911	195,174	1.779
2016	18,077,598	1	12	30	201,258	301,007	502,265	2.778
2017	17,251,424	1	6	31	221,981	291,371	513,352	2.976
2018	17,702,463	0	14	14	255,778	206,074	461,852	2.609
	70,987,227	3	39	97	837,191	1,011,095	1,848,287	
Adjusted Loss to Payroll Ratio:					1.179	1.424	2.604	
Expected Unlimited Loss to Payroll Ratio:					0.800	1.267	2.067	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.719	0.968	1.688	
Credibility:					0.32	0.33		
Indicated Limited Loss to Payroll Ratio:					0.867	1.119	1.985	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.950</b>	<b>1.423</b>	<b>2.373</b>	
Indicated Relativity Change:								14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								232.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	51,362,236	3	12	51	362,907	334,032	696,939	1.357
2015	48,049,398	1	12	21	313,107	379,813	692,920	1.442
2016	48,690,653	2	7	22	253,529	248,167	501,696	1.030
2017	51,470,177	1	13	63	273,662	275,753	549,415	1.067
2018	47,077,782	0	16	35	434,252	472,979	907,231	1.927
	246,650,247	7	60	192	1,637,457	1,710,744	3,348,201	
Adjusted Loss to Payroll Ratio:					0.664	0.694	1.357	
Expected Unlimited Loss to Payroll Ratio:					0.600	0.744	1.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.540	0.569	1.109	
Credibility:					0.46	0.44		
Indicated Limited Loss to Payroll Ratio:					0.597	0.624	1.221	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.655</b>	<b>0.793</b>	<b>1.448</b>	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								141.6%

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	
2016	278,244,132	14	195	374	3,808,008	4,181,478	7,989,486	2.871
2017	283,171,907	10	163	308	3,571,892	3,937,265	7,509,157	2.652
2018	273,652,205	7	181	330	4,429,690	4,715,727	9,145,417	3.342
	835,068,244	31	539	1,012	11,809,590	12,834,470	24,644,059	
Adjusted Loss to Payroll Ratio:					1.414	1.537	2.951	
Expected Unlimited Loss to Payroll Ratio:					1.437	1.890	3.327	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.292	1.444	2.736	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.414	1.537	2.951	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.551</b>	<b>1.955</b>	<b>3.506</b>	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								342.8%

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

Code: 4492 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: SIGN MFG – METAL, PLASTIC OR WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	66,128,378	8	30	97	686,643	883,815	1,570,458	2.375
2015	77,373,416	4	60	92	1,179,526	1,307,549	2,487,075	3.214
2016	79,992,274	3	60	124	1,444,696	2,015,024	3,459,720	4.325
2017	78,167,869	2	37	102	951,156	1,365,311	2,316,467	2.963
2018	88,201,988	4	51	104	1,454,246	1,656,634	3,110,880	3.527
	389,863,924	21	238	519	5,716,267	7,228,333	12,944,600	
Adjusted Loss to Payroll Ratio:					1.466	1.854	3.320	
Expected Unlimited Loss to Payroll Ratio:					1.721	2.119	3.840	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.591	1.758	3.349	
Credibility:					0.86	0.83		
Indicated Limited Loss to Payroll Ratio:					1.484	1.838	3.321	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.581</b>	<b>2.152</b>	<b>3.733</b>	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								365.1%

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	
2014	137,661,201	17	131	155	3,267,692	3,041,442	6,309,134	4.583
2015	142,294,439	5	115	132	2,664,759	2,403,455	5,068,214	3.562
2016	131,546,780	8	73	113	2,119,014	1,669,970	3,788,984	2.880
2017	132,872,144	2	82	108	2,388,307	1,703,749	4,092,056	3.080
2018	121,344,551	1	77	135	2,043,664	2,013,216	4,056,880	3.343
	665,719,114	33	478	643	12,483,436	10,831,832	23,315,268	
Adjusted Loss to Payroll Ratio:					1.875	1.627	3.502	
Expected Unlimited Loss to Payroll Ratio:					2.057	1.932	3.989	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.901	1.603	3.504	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.875	1.627	3.502	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.998</b>	<b>1.905</b>	<b>3.904</b>	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								381.7%

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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	193,427,807	7	84	169	1,745,586	2,001,000	3,746,586	1.937
2015	206,525,631	11	82	172	2,275,738	2,278,320	4,554,058	2.205
2016	206,545,931	10	104	195	2,487,328	2,642,562	5,129,890	2.484
2017	227,215,701	7	92	208	2,347,445	2,382,307	4,729,752	2.082
2018	250,766,657	1	102	232	2,287,563	2,501,384	4,788,947	1.910
	1,084,481,727	36	464	976	11,143,659	11,805,573	22,949,232	
Adjusted Loss to Payroll Ratio:					1.028	1.089	2.116	
Expected Unlimited Loss to Payroll Ratio:					1.037	1.214	2.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.966	1.023	1.989	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.028	1.089	2.116	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.086</b>	<b>1.255</b>	<b>2.341</b>	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								229.0%

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	
2014	83,244,343	11	62	109	1,554,852	1,846,375	3,401,227	4.086
2015	97,926,068	5	81	143	1,523,563	1,552,974	3,076,537	3.142
2016	111,635,777	5	75	140	1,798,651	2,097,080	3,895,731	3.490
2017	121,355,549	3	83	133	1,988,468	2,372,840	4,361,308	3.594
2018	120,343,219	0	74	153	1,456,827	1,808,899	3,265,726	2.714
	534,504,957	24	375	678	8,322,360	9,678,167	18,000,527	
Adjusted Loss to Payroll Ratio:					1.557	1.811	3.368	
Expected Unlimited Loss to Payroll Ratio:					1.790	2.350	4.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.636	1.881	3.517	
Credibility:					0.98	0.97		
Indicated Limited Loss to Payroll Ratio:					1.559	1.813	3.371	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.680</b>	<b>2.198</b>	<b>3.878</b>	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								379.2%

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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	
2015	257,110,258	15	130	329	2,642,177	3,100,850	5,743,027	2.234
2016	253,019,800	8	128	264	3,070,016	3,065,722	6,135,738	2.425
2017	245,017,474	2	129	252	2,715,215	2,904,152	5,619,367	2.293
2018	239,194,330	1	109	282	3,176,695	3,584,407	6,761,102	2.827
	994,341,861	26	496	1,127	11,604,102	12,655,130	24,259,233	
Adjusted Loss to Payroll Ratio:					1.167	1.273	2.440	
Expected Unlimited Loss to Payroll Ratio:					1.157	1.498	2.655	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.058	1.199	2.257	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.167	1.273	2.440	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.258</b>	<b>1.543</b>	<b>2.801</b>	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								273.9%

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	
2017	487,153,892	8	264	469	5,587,961	5,529,956	11,117,917	2.282
2018	509,598,097	5	289	479	6,584,433	6,932,660	13,517,093	2.653
	996,751,989	13	553	948	12,172,394	12,462,615	24,635,010	
Adjusted Loss to Payroll Ratio:					1.221	1.250	2.472	
Expected Unlimited Loss to Payroll Ratio:					1.172	1.521	2.693	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.084	1.261	2.345	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.221	1.250	2.472	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.302</b>	<b>1.464</b>	<b>2.766</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								270.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	130,087,802	10	98	216	2,152,751	2,728,896	4,881,647	3.753
2015	146,015,370	4	93	224	1,595,560	2,061,989	3,657,549	2.505
2016	167,723,128	9	94	229	2,461,855	3,285,784	5,747,639	3.427
2017	167,887,463	5	151	197	3,769,394	3,468,105	7,237,499	4.311
2018	144,432,164	2	64	177	1,430,795	1,915,390	3,346,185	2.317
	756,145,927	30	500	1,043	11,410,355	13,460,165	24,870,520	
Adjusted Loss to Payroll Ratio:					1.509	1.780	3.289	
Expected Unlimited Loss to Payroll Ratio:					1.708	2.335	4.042	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.501	1.670	3.171	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.509	1.780	3.289	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.692</b>	<b>2.417</b>	<b>4.109</b>	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								401.8%

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	
2017	4,014,978,328	10	213	637	5,558,207	5,194,210	10,752,417	0.268
2018	4,330,304,521	5	235	707	6,591,275	7,415,615	14,006,890	0.323
	8,345,282,849	15	448	1,344	12,149,482	12,609,825	24,759,307	
Adjusted Loss to Payroll Ratio:					0.146	0.151	0.297	
Expected Unlimited Loss to Payroll Ratio:					0.149	0.199	0.348	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.138	0.159	0.297	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.146	0.151	0.297	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.157</b>	<b>0.183</b>	<b>0.340</b>	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								33.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	2,067,612,226	5	77	360	1,281,378	1,524,434	2,805,812	0.136
2015	2,541,401,337	5	90	372	1,484,777	1,650,226	3,135,003	0.123
2016	2,609,415,599	8	87	367	2,464,554	2,656,528	5,121,082	0.196
2017	2,979,178,245	2	85	453	1,796,895	1,901,214	3,698,109	0.124
2018	3,412,817,381	1	102	453	2,107,253	2,801,308	4,908,561	0.144
	13,610,424,788	21	441	2,005	9,134,856	10,533,710	19,668,566	
Adjusted Loss to Payroll Ratio:					0.067	0.077	0.145	
Expected Unlimited Loss to Payroll Ratio:					0.082	0.094	0.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.076	0.075	0.151	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.067	0.077	0.144	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.072</b>	<b>0.094</b>	<b>0.166</b>	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								16.2%

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	
2014	92,812,348	1	39	66	494,876	556,728	1,051,604	1.133
2015	94,722,183	7	39	71	1,033,606	1,073,150	2,106,756	2.224
2016	83,523,530	3	33	53	669,843	671,545	1,341,388	1.606
2017	96,746,341	1	55	74	1,066,052	769,204	1,835,256	1.897
2018	94,468,806	1	48	62	1,141,746	873,523	2,015,269	2.133
	462,273,209	13	214	326	4,406,123	3,944,149	8,350,272	
Adjusted Loss to Payroll Ratio:					0.953	0.853	1.806	
Expected Unlimited Loss to Payroll Ratio:					1.058	1.150	2.208	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.930	0.822	1.752	
Credibility:					0.74	0.66		
Indicated Limited Loss to Payroll Ratio:					0.947	0.843	1.790	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.062</b>	<b>1.144</b>	<b>2.206</b>	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								215.7%



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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	145,774,882	5	44	118	915,830	945,885	1,861,715	1.277
2015	147,388,257	6	53	119	1,033,412	1,085,422	2,118,834	1.438
2016	156,629,052	7	66	113	1,635,445	1,855,675	3,491,120	2.229
2017	172,815,143	6	60	106	2,484,858	2,484,070	4,968,928	2.875
2018	180,767,490	0	44	109	1,037,329	1,036,553	2,073,882	1.147
	803,374,824	24	267	565	7,106,875	7,407,605	14,514,480	
Adjusted Loss to Payroll Ratio:					0.885	0.922	1.807	
Expected Unlimited Loss to Payroll Ratio:					0.980	1.100	2.081	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.906	0.913	1.819	
Credibility:					0.91	0.85		
Indicated Limited Loss to Payroll Ratio:					0.887	0.921	1.807	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.945</b>	<b>1.078</b>	<b>2.023</b>	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								197.8%

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	
2015	811,144,702	12	124	294	2,857,065	2,668,667	5,525,732	0.681
2016	721,624,859	7	122	281	3,463,709	2,527,548	5,991,257	0.830
2017	1,003,559,755	5	153	331	4,723,980	4,510,304	9,234,284	0.920
2018	1,088,232,762	5	208	418	5,693,333	5,149,164	10,842,497	0.996
	3,624,562,079	29	607	1,324	16,738,088	14,855,683	31,593,771	
Adjusted Loss to Payroll Ratio:					0.462	0.410	0.872	
Expected Unlimited Loss to Payroll Ratio:					0.446	0.446	0.892	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.408	0.357	0.765	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.462	0.410	0.872	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.498</b>	<b>0.497</b>	<b>0.995</b>	
Indicated Relativity Change:								11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								97.3%

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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	
2017	297,673,180	11	251	390	5,520,851	4,930,851	10,451,702	3.511
2018	319,817,495	0	218	305	4,862,737	4,971,277	9,834,014	3.075
	617,490,675	11	469	695	10,383,588	9,902,128	20,285,716	
Adjusted Loss to Payroll Ratio:					1.682	1.604	3.285	
Expected Unlimited Loss to Payroll Ratio:					2.034	2.396	4.429	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.828	1.831	3.659	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.682	1.604	3.285	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.844</b>	<b>2.040</b>	<b>3.884</b>	
Indicated Relativity Change:								-12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								379.8%

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	
2014	154,404,503	4	26	63	1,133,581	814,963	1,948,544	1.262
2015	163,206,823	6	29	70	1,189,024	1,091,598	2,280,622	1.397
2016	186,876,562	7	31	58	1,654,029	1,544,602	3,198,631	1.712
2017	165,962,834	5	36	46	1,647,566	1,244,656	2,892,222	1.743
2018	177,873,689	0	14	46	572,843	659,234	1,232,077	0.693
	848,324,410	22	136	283	6,197,043	5,355,052	11,552,095	
Adjusted Loss to Payroll Ratio:					0.731	0.631	1.362	
Expected Unlimited Loss to Payroll Ratio:					0.875	0.844	1.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.769	0.604	1.373	
Credibility:					0.87	0.74		
Indicated Limited Loss to Payroll Ratio:					0.736	0.624	1.360	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.825</b>	<b>0.847</b>	<b>1.672</b>	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								163.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	57,736,761	8	47	97	1,021,654	1,101,957	2,123,611	3.678
2015	57,739,824	3	58	62	1,311,531	1,202,744	2,514,275	4.354
2016	62,687,578	3	54	68	1,426,757	1,197,308	2,624,065	4.186
2017	66,658,510	4	57	82	1,325,230	1,657,909	2,983,139	4.475
2018	64,819,117	2	67	80	1,484,111	1,504,576	2,988,687	4.611
309,641,791		20	283	389	6,569,283	6,664,495	13,233,778	
Adjusted Loss to Payroll Ratio:					2.122	2.152	4.274	
Expected Unlimited Loss to Payroll Ratio:					2.249	2.352	4.601	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.056	1.883	3.939	
Credibility:					0.86	0.78		
Indicated Limited Loss to Payroll Ratio:					2.112	2.093	4.205	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.277</b>	<b>2.538</b>	<b>4.815</b>	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								470.8%

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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	
2014	36,450,275	5	14	34	708,376	1,052,453	1,760,829	4.831
2015	38,050,059	1	10	37	203,452	275,213	478,665	1.258
2016	42,147,866	2	16	33	263,069	352,076	615,145	1.459
2017	44,960,517	0	22	41	362,827	359,176	722,003	1.606
2018	48,570,878	0	12	42	224,997	395,704	620,701	1.278
	210,179,594	8	74	187	1,762,721	2,434,623	4,197,343	
Adjusted Loss to Payroll Ratio:					0.839	1.158	1.997	
Expected Unlimited Loss to Payroll Ratio:					1.207	1.681	2.888	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.103	1.346	2.449	
Credibility:					0.58	0.58		
Indicated Limited Loss to Payroll Ratio:					0.950	1.237	2.187	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.024</b>	<b>1.500</b>	<b>2.524</b>	
Indicated Relativity Change:								-12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								246.8%

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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	
2014	97,711,947	2	20	49	404,781	493,513	898,294	0.919
2015	95,574,095	1	17	40	252,336	308,461	560,797	0.587
2016	95,492,292	2	11	41	318,526	220,499	539,025	0.564
2017	108,364,622	0	15	54	542,189	439,606	981,795	0.906
2018	108,556,120	0	16	52	208,240	363,907	572,147	0.527
	505,699,076	5	79	236	1,726,073	1,825,987	3,552,059	
Adjusted Loss to Payroll Ratio:					0.341	0.361	0.702	
Expected Unlimited Loss to Payroll Ratio:					0.541	0.568	1.109	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.494	0.455	0.949	
Credibility:					0.59	0.54		
Indicated Limited Loss to Payroll Ratio:					0.404	0.404	0.808	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.436</b>	<b>0.490</b>	<b>0.926</b>	
Indicated Relativity Change:								-16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								90.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	302,086,905	5	60	177	1,315,445	1,455,116	2,770,561	0.917
2015	312,993,625	5	65	152	1,192,527	1,419,564	2,612,091	0.835
2016	320,092,326	3	77	177	1,497,491	1,692,433	3,189,924	0.997
2017	336,482,348	4	69	208	1,563,148	2,136,304	3,699,452	1.099
2018	335,854,539	0	46	193	912,833	1,459,632	2,372,465	0.706
	1,607,509,743	17	317	907	6,481,445	8,163,048	14,644,493	
Adjusted Loss to Payroll Ratio:					0.403	0.508	0.911	
Expected Unlimited Loss to Payroll Ratio:					0.446	0.576	1.023	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.408	0.462	0.869	
Credibility:					0.87	0.86		
Indicated Limited Loss to Payroll Ratio:					0.404	0.501	0.905	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.435</b>	<b>0.608</b>	<b>1.043</b>	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								102.0%

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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	
2014	26,258,672	0	10	27	207,559	198,512	406,071	1.546
2015	28,343,764	0	14	29	297,768	238,966	536,734	1.894
2016	19,061,981	1	4	11	227,668	306,264	533,932	2.801
2017	22,868,684	0	19	40	618,424	685,634	1,304,058	5.702
2018	23,950,782	0	10	30	321,239	419,629	740,868	3.093
	120,483,883	1	57	137	1,672,658	1,849,005	3,521,663	
Adjusted Loss to Payroll Ratio:					1.388	1.535	2.923	
Expected Unlimited Loss to Payroll Ratio:					1.247	1.438	2.685	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.140	1.152	2.292	
Credibility:					0.47	0.44		
Indicated Limited Loss to Payroll Ratio:					1.257	1.320	2.577	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.354</b>	<b>1.601</b>	<b>2.955</b>	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								289.0%

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	
2014	89,582,308	7	43	112	947,699	1,106,268	2,053,967	2.293
2015	73,266,104	3	25	83	650,646	921,139	1,571,785	2.145
2016	65,147,113	1	28	54	395,740	371,875	767,615	1.178
2017	74,678,026	5	34	95	1,223,913	882,698	2,106,611	2.821
2018	77,513,128	1	33	92	674,080	636,664	1,310,744	1.691
	380,186,679	17	163	436	3,892,079	3,918,643	7,810,722	
Adjusted Loss to Payroll Ratio:					1.024	1.031	2.054	
Expected Unlimited Loss to Payroll Ratio:					1.150	1.198	2.348	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.063	0.994	2.056	
Credibility:					0.72	0.65		
Indicated Limited Loss to Payroll Ratio:					1.035	1.018	2.052	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.103</b>	<b>1.192</b>	<b>2.295</b>	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								224.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2014	688,325,769	17	52	106	2,935,282	2,017,943	4,953,225	0.720
2015	756,718,898	12	71	98	3,772,925	3,325,051	7,097,976	0.938
2016	701,674,746	7	50	102	2,196,747	1,446,387	3,643,134	0.519
2017	729,521,516	1	45	70	2,271,595	1,291,097	3,562,692	0.488
2018	801,279,107	3	36	85	1,863,786	1,183,727	3,047,513	0.380
	3,677,520,036	40	254	461	13,040,334	9,264,205	22,304,539	
Adjusted Loss to Payroll Ratio:					0.355	0.252	0.607	
Expected Unlimited Loss to Payroll Ratio:					0.373	0.334	0.707	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.328	0.239	0.567	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					0.355	0.251	0.605	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.398</b>	<b>0.341</b>	<b>0.738</b>	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								72.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	74,415,314	1	6	22	357,670	390,430	748,100	1.005
2015	85,006,043	1	10	21	200,176	321,947	522,123	0.614
2016	84,908,195	2	18	19	554,324	729,436	1,283,760	1.512
2017	78,694,148	0	14	30	267,898	308,182	576,080	0.732
2018	79,249,992	0	11	31	271,729	289,526	561,255	0.708
	402,273,692	4	59	123	1,651,797	2,039,521	3,691,318	
Adjusted Loss to Payroll Ratio:					0.411	0.507	0.918	
Expected Unlimited Loss to Payroll Ratio:					0.415	0.518	0.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.380	0.415	0.794	
Credibility:					0.49	0.47		
Indicated Limited Loss to Payroll Ratio:					0.395	0.458	0.853	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.425</b>	<b>0.556</b>	<b>0.981</b>	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								95.9%

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	267,407,569	8	86	152	1,787,618	1,757,826	3,545,444	1.326
2015	294,057,786	7	84	175	1,853,759	1,684,407	3,538,166	1.203
2016	313,580,914	10	78	208	2,967,538	3,345,537	6,313,075	2.013
2017	345,617,929	4	83	200	2,074,871	2,280,213	4,355,084	1.260
2018	310,688,035	1	94	212	2,638,241	3,689,326	6,327,567	2.037
	1,531,352,232	30	425	947	11,322,028	12,757,310	24,079,337	
Adjusted Loss to Payroll Ratio:					0.739	0.833	1.572	
Expected Unlimited Loss to Payroll Ratio:					0.706	0.865	1.570	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.645	0.692	1.337	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.739	0.832	1.571	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.797</b>	<b>1.009</b>	<b>1.805</b>	
Indicated Relativity Change:								15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								176.5%



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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	210,917,716	3	30	112	764,011	741,579	1,505,590	0.714
2015	225,119,352	6	44	96	1,357,598	1,005,630	2,363,228	1.050
2016	243,954,828	3	17	90	734,806	960,697	1,695,503	0.695
2017	246,263,118	2	42	92	1,079,593	1,147,192	2,226,785	0.904
2018	327,937,755	0	49	145	2,139,842	1,375,601	3,515,443	1.072
	1,254,192,770	14	182	535	6,075,849	5,230,699	11,306,548	
Adjusted Loss to Payroll Ratio:					0.484	0.417	0.901	
Expected Unlimited Loss to Payroll Ratio:					0.478	0.550	1.028	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.420	0.393	0.813	
Credibility:					0.80	0.73		
Indicated Limited Loss to Payroll Ratio:					0.472	0.411	0.882	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.529</b>	<b>0.558</b>	<b>1.086</b>	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								106.2%

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	
2016	322,183,699	13	177	380	3,523,693	3,631,199	7,154,892	2.221
2017	326,919,307	14	197	393	4,559,457	4,545,935	9,105,392	2.785
2018	350,086,992	3	199	354	4,385,801	5,309,150	9,694,951	2.769
	999,189,998	30	573	1,127	12,468,950	13,486,284	25,955,234	
Adjusted Loss to Payroll Ratio:					1.248	1.350	2.598	
Expected Unlimited Loss to Payroll Ratio:					1.297	1.651	2.947	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.166	1.261	2.427	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.248	1.350	2.598	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.368</b>	<b>1.717</b>	<b>3.085</b>	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								301.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	23,926,106	1	13	24	197,915	313,720	511,635	2.138
2015	28,290,588	0	11	13	86,042	111,005	197,047	0.697
2016	25,829,852	1	11	18	142,818	225,711	368,529	1.427
2017	35,732,173	1	14	29	324,113	328,314	652,427	1.826
2018	41,902,571	0	16	17	285,609	365,301	650,910	1.553
	155,681,289	3	65	101	1,036,497	1,344,050	2,380,547	
Adjusted Loss to Payroll Ratio:					0.666	0.863	1.529	
Expected Unlimited Loss to Payroll Ratio:					0.973	1.259	2.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.855	0.900	1.755	
Credibility:					0.46	0.44		
Indicated Limited Loss to Payroll Ratio:					0.768	0.884	1.652	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.861</b>	<b>1.200</b>	<b>2.061</b>	
Indicated Relativity Change:								-7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								201.6%

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	
2014	98,553,587	8	29	40	1,301,384	994,582	2,295,966	2.330
2015	114,722,695	3	32	29	942,354	846,319	1,788,673	1.559
2016	132,946,432	9	35	41	1,821,318	959,927	2,781,245	2.092
2017	139,621,202	6	39	54	1,108,404	1,400,159	2,508,563	1.797
2018	146,500,460	3	48	57	1,701,317	1,541,771	3,243,088	2.214
	632,344,377	29	183	221	6,874,776	5,742,758	12,617,534	
Adjusted Loss to Payroll Ratio:					1.087	0.908	1.995	
Expected Unlimited Loss to Payroll Ratio:					1.187	1.418	2.604	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.153	1.155	2.308	
Credibility:					0.88	0.81		
Indicated Limited Loss to Payroll Ratio:					1.095	0.955	2.050	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.228</b>	<b>1.297</b>	<b>2.525</b>	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								246.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	146,803,793	23	162	182	3,752,290	3,582,785	7,335,075	4.997
2016	140,531,197	11	155	152	3,932,592	3,684,392	7,616,984	5.420
2017	149,216,737	9	103	174	3,350,394	3,027,687	6,378,081	4.274
2018	152,402,394	4	129	142	3,509,378	3,557,001	7,066,379	4.637
	588,954,121	47	549	650	14,544,654	13,851,865	28,396,519	
Adjusted Loss to Payroll Ratio:					2.470	2.352	4.822	
Expected Unlimited Loss to Payroll Ratio:					2.772	3.518	6.290	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.668	2.741	5.409	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.470	2.352	4.822	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.796</b>	<b>3.342</b>	<b>6.138</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								600.2%

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	
2014	116,567,386	10	36	44	1,616,316	1,149,137	2,765,453	2.372
2015	148,348,214	11	51	71	2,118,320	2,227,206	4,345,526	2.929
2016	167,246,463	3	63	55	1,868,766	1,581,612	3,450,378	2.063
2017	197,283,546	6	75	96	2,978,852	2,297,507	5,276,359	2.675
2018	193,949,506	1	78	89	2,772,055	2,417,895	5,189,950	2.676
	823,395,114	31	303	355	11,354,309	9,673,356	21,027,665	
Adjusted Loss to Payroll Ratio:					1.379	1.175	2.554	
Expected Unlimited Loss to Payroll Ratio:					1.563	1.641	3.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.519	1.337	2.856	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.379	1.183	2.562	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.546</b>	<b>1.606</b>	<b>3.152</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								308.2%

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

Code: 5029 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CONCRETE OR ASPHALT SAWING OR DRILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	46,747,853	2	18	33	507,829	451,892	959,721	2.053
2015	61,893,613	1	44	36	1,002,734	1,148,030	2,150,764	3.475
2016	65,337,985	7	32	31	1,546,955	1,200,271	2,747,226	4.205
2017	75,567,580	1	30	43	654,537	627,018	1,281,555	1.696
2018	85,933,171	2	37	39	1,321,863	1,000,483	2,322,346	2.703
	335,480,203	13	161	182	5,033,919	4,427,694	9,461,613	
Adjusted Loss to Payroll Ratio:					1.501	1.320	2.820	
Expected Unlimited Loss to Payroll Ratio:					1.627	2.046	3.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.582	1.667	3.248	
Credibility:					0.77	0.73		
Indicated Limited Loss to Payroll Ratio:					1.519	1.414	2.933	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.703</b>	<b>1.919</b>	<b>3.622</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								354.2%

E1-1-14 INCLUDES EXPERIENCE FROM CODE 3724

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	161,867,694	16	74	119	4,459,834	4,394,679	8,854,513	5.470
2017	207,812,078	14	111	157	6,024,825	4,679,929	10,704,754	5.151
2018	230,104,582	4	101	242	4,697,499	3,765,119	8,462,618	3.678
	599,784,355	34	286	518	15,182,157	12,839,726	28,021,883	
Adjusted Loss to Payroll Ratio:					2.531	2.141	4.672	
Expected Unlimited Loss to Payroll Ratio:					3.084	3.391	6.475	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.802	2.294	5.096	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.531	2.141	4.672	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.036</b>	<b>3.501</b>	<b>6.538</b>	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								639.3%

INCLUDES EXPERIENCE OF 5059 D9-1-21

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

Code: 5102 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: IRON/STEEL/BRASS/BRONZE/ALUMINUM ERECTION; FLOOR  
INSTALLATION – ELEVATED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	350,132,102	8	154	239	5,603,879	5,484,777	11,088,656	3.167
2018	365,873,929	13	152	271	6,022,195	6,663,916	12,686,111	3.467
	716,006,031	21	306	510	11,626,075	12,148,693	23,774,767	
Adjusted Loss to Payroll Ratio:					1.624	1.697	3.320	
Expected Unlimited Loss to Payroll Ratio:					1.972	2.250	4.222	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.916	1.834	3.750	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.624	1.697	3.320	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.820</b>	<b>2.304</b>	<b>4.124</b>	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								403.3%

INCLUDES EXPERIENCE OF 5057 D9-1-21

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	342,733,410	9	176	298	3,610,837	3,621,111	7,231,948	2.110
2017	370,358,301	16	185	321	5,523,444	5,748,110	11,271,554	3.043
2018	386,574,088	10	230	328	5,968,489	6,146,248	12,114,737	3.134
	1,099,665,798	35	591	947	15,102,770	15,515,469	30,618,238	
Adjusted Loss to Payroll Ratio:					1.373	1.411	2.784	
Expected Unlimited Loss to Payroll Ratio:					1.447	1.698	3.146	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.463	1.550	3.013	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.373	1.411	2.784	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.480</b>	<b>1.711</b>	<b>3.191</b>	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								312.1%

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	
2014	42,382,099	7	59	51	1,539,405	1,556,623	3,096,028	7.305
2015	48,313,049	4	44	67	855,242	930,483	1,785,725	3.696
2016	55,147,642	6	60	64	1,479,459	1,486,338	2,965,797	5.378
2017	61,926,142	4	55	69	1,627,279	1,201,895	2,829,174	4.569
2018	63,843,711	2	57	77	975,259	999,559	1,974,818	3.093
	271,612,643	23	275	328	6,476,644	6,174,899	12,651,543	
Adjusted Loss to Payroll Ratio:					2.385	2.273	4.658	
Expected Unlimited Loss to Payroll Ratio:					2.770	3.160	5.930	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.692	2.575	5.267	
Credibility:					0.88	0.79		
Indicated Limited Loss to Payroll Ratio:					2.421	2.337	4.758	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.715</b>	<b>3.173</b>	<b>5.887</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								575.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	345,000,887	6	69	131	1,852,132	1,390,695	3,242,827	0.940
2015	365,334,786	5	51	144	1,645,003	1,213,037	2,858,040	0.782
2016	412,282,887	6	66	128	1,659,251	1,235,013	2,894,264	0.702
2017	384,454,815	3	51	131	1,677,387	1,407,331	3,084,718	0.802
2018	417,909,369	3	51	110	1,957,530	1,381,839	3,339,369	0.799
	1,924,982,744	23	288	644	8,791,305	6,627,915	15,419,219	
Adjusted Loss to Payroll Ratio:					0.457	0.344	0.801	
Expected Unlimited Loss to Payroll Ratio:					0.459	0.449	0.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.391	0.293	0.684	
Credibility:					0.93	0.78		
Indicated Limited Loss to Payroll Ratio:					0.452	0.333	0.785	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.512</b>	<b>0.473</b>	<b>0.985</b>	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								96.3%

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



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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	131,393,876	0	8	34	101,608	132,184	233,792	0.178
2015	101,650,170	2	6	24	245,281	257,349	502,630	0.494
2016	129,569,268	1	7	15	203,474	220,501	423,975	0.327
2017	163,649,474	0	1	24	6,129	66,968	73,097	0.045
2018	155,220,967	0	6	25	119,920	172,266	292,186	0.188
	681,483,754	3	28	122	676,414	849,268	1,525,682	
Adjusted Loss to Payroll Ratio:					0.099	0.125	0.224	
Expected Unlimited Loss to Payroll Ratio:					0.197	0.229	0.426	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.168	0.150	0.317	
Credibility:					0.44	0.39		
Indicated Limited Loss to Payroll Ratio:					0.138	0.140	0.277	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.156</b>	<b>0.199</b>	<b>0.354</b>	
Indicated Relativity Change:								-16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								34.7%

E1-1-18 INCLUDES EXPERIENCE OF 5128

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	135,032,010	2	12	31	484,822	397,811	882,633	0.654
2015	144,823,998	1	19	43	251,798	120,296	372,094	0.257
2016	152,238,550	2	11	35	425,720	358,104	783,824	0.515
2017	153,031,113	3	9	30	498,204	403,224	901,428	0.589
2018	177,194,964	1	9	38	493,814	439,768	933,582	0.527
	762,320,635	9	60	177	2,154,358	1,719,202	3,873,560	
Adjusted Loss to Payroll Ratio:					0.283	0.226	0.508	
Expected Unlimited Loss to Payroll Ratio:					0.337	0.361	0.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.324	0.281	0.606	
Credibility:					0.57	0.50		
Indicated Limited Loss to Payroll Ratio:					0.301	0.253	0.554	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.340</b>	<b>0.360</b>	<b>0.700</b>	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								68.5%

E1-1-18 INCLUDES EXPERIENCE OF 5128

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	2,271,631,145	24	321	541	11,535,696	9,510,731	21,046,427	0.926
2018	2,482,090,463	18	335	514	11,962,520	9,857,555	21,820,075	0.879
	4,753,721,608	42	656	1,055	23,498,216	19,368,287	42,866,503	
Adjusted Loss to Payroll Ratio:					0.494	0.407	0.902	
Expected Unlimited Loss to Payroll Ratio:					0.567	0.527	1.093	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.551	0.429	0.980	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.494	0.407	0.902	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.554</b>	<b>0.553</b>	<b>1.107</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								108.3%

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	
2017	950,864,196	22	495	765	14,056,826	11,904,490	25,961,316	2.730
2018	994,660,569	13	483	782	14,400,105	13,556,297	27,956,402	2.811
	1,945,524,764	35	978	1,547	28,456,931	25,460,787	53,917,718	
Adjusted Loss to Payroll Ratio:					1.463	1.309	2.771	
Expected Unlimited Loss to Payroll Ratio:					1.698	1.659	3.357	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.688	1.444	3.132	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.463	1.309	2.771	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.604</b>	<b>1.664</b>	<b>3.268</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								319.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	263,177,934	7	27	44	1,318,458	1,103,261	2,421,719	0.920
2015	301,379,849	8	28	51	1,359,587	998,947	2,358,534	0.783
2016	352,338,175	8	33	56	1,784,947	1,612,710	3,397,657	0.964
2017	362,427,386	3	49	63	1,961,858	1,552,082	3,513,940	0.970
2018	389,656,871	0	34	59	1,218,852	745,366	1,964,218	0.504
	1,668,980,215	26	171	273	7,643,702	6,012,367	13,656,069	
Adjusted Loss to Payroll Ratio:					0.458	0.360	0.818	
Expected Unlimited Loss to Payroll Ratio:					0.576	0.672	1.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.523	0.455	0.978	
Credibility:					0.94	0.82		
Indicated Limited Loss to Payroll Ratio:					0.462	0.377	0.839	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.554</b>	<b>0.617</b>	<b>1.171</b>	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								114.5%

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

Code: 5183 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C  
EQUIPMENT – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,266,813,825	47	800	1,303	20,108,959	19,801,496	39,910,455	3.150
2018	1,233,765,993	34	847	1,238	22,715,496	21,478,875	44,194,371	3.582
	2,500,579,818	81	1,647	2,541	42,824,455	41,280,371	84,104,825	
Adjusted Loss to Payroll Ratio:					1.713	1.651	3.363	
Expected Unlimited Loss to Payroll Ratio:					1.719	2.107	3.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.709	1.835	3.544	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.713	1.651	3.363	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.878</b>	<b>2.100</b>	<b>3.978</b>	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								389.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	85,572,097	6	17	48	969,621	784,513	1,754,134	2.050
2015	88,002,158	3	20	33	869,980	627,336	1,497,316	1.701
2016	96,439,476	3	6	28	765,672	317,750	1,083,422	1.123
2017	115,705,679	0	17	23	638,663	387,248	1,025,911	0.887
2018	115,284,265	0	16	13	392,564	320,946	713,510	0.619
	501,003,675	12	76	145	3,636,500	2,437,793	6,074,293	
Adjusted Loss to Payroll Ratio:					0.726	0.487	1.212	
Expected Unlimited Loss to Payroll Ratio:					0.813	0.820	1.633	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.782	0.639	1.421	
Credibility:					0.68	0.58		
Indicated Limited Loss to Payroll Ratio:					0.744	0.551	1.295	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.842</b>	<b>0.782</b>	<b>1.625</b>	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								158.9%

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	
2014	124,743,055	7	89	127	1,903,233	1,945,996	3,849,229	3.086
2015	139,156,748	11	98	139	2,360,275	2,249,965	4,610,240	3.313
2016	158,787,696	7	84	122	1,555,816	1,902,145	3,457,961	2.178
2017	141,921,559	4	63	132	1,765,409	1,682,523	3,447,932	2.429
2018	153,638,230	3	87	143	2,189,751	2,288,537	4,478,288	2.915
	718,247,288	32	421	663	9,774,485	10,069,166	19,843,651	
Adjusted Loss to Payroll Ratio:					1.361	1.402	2.763	
Expected Unlimited Loss to Payroll Ratio:					1.411	1.943	3.353	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.371	1.583	2.954	
Credibility:					0.99	0.96		
Indicated Limited Loss to Payroll Ratio:					1.361	1.409	2.770	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.526</b>	<b>1.913</b>	<b>3.439</b>	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								336.3%

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

Code: 5186 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: AUTOMATIC SPRINKLER INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	154,483,778	3	34	39	1,276,026	841,551	2,117,577	1.371
2015	189,503,438	7	42	54	1,387,327	952,498	2,339,825	1.235
2016	210,959,514	4	46	60	1,814,502	1,360,479	3,174,981	1.505
2017	239,228,433	8	29	62	2,005,439	1,496,686	3,502,125	1.464
2018	271,767,262	2	31	58	1,281,893	938,710	2,220,603	0.817
	1,065,942,427	24	182	273	7,765,187	5,589,924	13,355,111	
Adjusted Loss to Payroll Ratio:					0.728	0.524	1.253	
Expected Unlimited Loss to Payroll Ratio:					0.863	0.722	1.585	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.872	0.659	1.531	
Credibility:					0.97	0.80		
Indicated Limited Loss to Payroll Ratio:					0.733	0.551	1.284	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.790</b>	<b>0.668</b>	<b>1.458</b>	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								142.6%

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

Code: 5187 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C  
EQUIPMENT – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,988,173,979	36	465	672	15,687,451	13,154,931	28,842,382	1.451
2018	2,343,381,341	17	514	719	17,877,186	13,806,065	31,683,251	1.352
	4,331,555,321	53	979	1,391	33,564,638	26,960,996	60,525,634	
Adjusted Loss to Payroll Ratio:					0.775	0.622	1.397	
Expected Unlimited Loss to Payroll Ratio:					0.859	0.887	1.746	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.827	0.691	1.518	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.775	0.622	1.397	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.877</b>	<b>0.884</b>	<b>1.762</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								172.3%



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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,256,022,014	32	526	782	14,301,441	14,159,493	28,460,934	2.266
2018	1,430,260,694	12	518	784	15,005,157	15,749,426	30,754,583	2.150
	2,686,282,708	44	1,044	1,566	29,306,598	29,908,919	59,215,517	
Adjusted Loss to Payroll Ratio:					1.091	1.113	2.204	
Expected Unlimited Loss to Payroll Ratio:					1.252	1.598	2.850	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.205	1.245	2.450	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.091	1.113	2.204	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.235</b>	<b>1.582</b>	<b>2.817</b>	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								275.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	937,297,471	13	200	319	5,287,701	5,438,871	10,726,572	1.144
2018	909,706,834	2	166	267	5,407,159	5,097,659	10,504,818	1.155
	1,847,004,305	15	366	586	10,694,860	10,536,530	21,231,389	
Adjusted Loss to Payroll Ratio:					0.579	0.570	1.150	
Expected Unlimited Loss to Payroll Ratio:					0.791	0.832	1.623	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.681	0.568	1.249	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.579	0.570	1.150	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.649</b>	<b>0.775</b>	<b>1.424</b>	
Indicated Relativity Change:								-12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								139.2%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	148,887,043	4	58	154	953,074	1,467,830	2,420,904	1.626
2015	149,297,040	4	66	127	1,405,122	1,951,513	3,356,635	2.248
2016	153,487,430	6	62	230	2,263,901	2,139,305	4,403,206	2.869
2017	176,721,955	4	77	176	1,404,932	1,764,016	3,168,948	1.793
2018	212,484,231	3	92	261	2,816,273	3,203,272	6,019,545	2.833
	840,877,698	21	355	948	8,843,300	10,525,936	19,369,236	
Adjusted Loss to Payroll Ratio:					1.052	1.252	2.303	
Expected Unlimited Loss to Payroll Ratio:					1.063	1.421	2.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.950	1.160	2.110	
Credibility:					0.96	0.95		
Indicated Limited Loss to Payroll Ratio:					1.048	1.247	2.295	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.129</b>	<b>1.512</b>	<b>2.641</b>	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								258.3%

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

Code: 5193 RHG: 5 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: COMPUTER/TELEPHONE SYSTEM/EQUIPMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	863,398,120	12	98	169	2,957,423	2,680,040	5,637,463	0.653
2016	981,253,286	5	121	200	2,974,460	2,849,449	5,823,909	0.594
2017	934,485,261	3	88	185	2,211,103	2,314,070	4,525,173	0.484
2018	986,963,052	3	76	183	3,489,041	2,842,345	6,331,386	0.642
	3,766,099,719	23	383	737	11,632,027	10,685,904	22,317,931	
Adjusted Loss to Payroll Ratio:					0.309	0.284	0.593	
Expected Unlimited Loss to Payroll Ratio:					0.304	0.514	0.818	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.296	0.419	0.714	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.309	0.284	0.593	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.346</b>	<b>0.385</b>	<b>0.732</b>	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								71.5%

E1-1-18 INCLUDES EXPERIENCE OF 5191

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	285,434,056	13	128	166	2,961,785	2,989,635	5,951,420	2.085
2016	294,025,403	7	123	147	2,875,041	2,596,412	5,471,453	1.861
2017	309,207,042	5	113	152	2,367,465	2,532,895	4,900,360	1.585
2018	323,481,921	3	113	110	3,629,842	3,542,970	7,172,812	2.217
	1,212,148,421	28	477	575	11,834,134	11,661,913	23,496,046	
Adjusted Loss to Payroll Ratio:					0.976	0.962	1.938	
Expected Unlimited Loss to Payroll Ratio:					1.089	1.165	2.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.100	1.063	2.164	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.976	0.962	1.938	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.052</b>	<b>1.167</b>	<b>2.219</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								217.0%

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	
2017	631,776,750	36	579	715	14,362,607	13,178,675	27,541,282	4.359
2018	648,225,109	19	559	653	13,327,828	14,684,780	28,012,608	4.321
	1,280,001,859	55	1,138	1,368	27,690,435	27,863,455	55,553,890	
Adjusted Loss to Payroll Ratio:					2.163	2.177	4.340	
Expected Unlimited Loss to Payroll Ratio:					2.300	2.533	4.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.325	2.311	4.636	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.163	2.177	4.340	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.332</b>	<b>2.640</b>	<b>4.971</b>	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								486.1%

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

Code: 5205 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE OR CEMENT WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,141,148,929	42	337	484	14,942,952	11,103,838	26,046,790	2.283
2018	1,266,149,648	21	344	503	15,156,481	13,431,072	28,587,553	2.258
	2,407,298,576	63	681	987	30,099,433	24,534,910	54,634,343	
Adjusted Loss to Payroll Ratio:					1.250	1.019	2.270	
Expected Unlimited Loss to Payroll Ratio:					1.370	1.541	2.910	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.244	1.042	2.287	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.250	1.019	2.270	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.500</b>	<b>1.667</b>	<b>3.167</b>	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								309.7%

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	
2014	35,019,346	2	27	34	533,912	557,109	1,091,021	3.115
2015	38,543,608	4	13	12	811,193	790,541	1,601,734	4.156
2016	41,749,894	2	21	24	729,779	631,303	1,361,082	3.260
2017	47,373,062	1	16	18	433,979	541,239	975,218	2.059
2018	49,648,097	1	20	17	946,982	1,214,581	2,161,563	4.354
	212,334,008	10	97	105	3,455,844	3,734,772	7,190,617	
Adjusted Loss to Payroll Ratio:					1.628	1.759	3.386	
Expected Unlimited Loss to Payroll Ratio:					1.763	2.228	3.991	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.697	1.736	3.433	
Credibility:					0.66	0.61		
Indicated Limited Loss to Payroll Ratio:					1.651	1.750	3.401	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.870</b>	<b>2.486</b>	<b>4.356</b>	
Indicated Relativity Change:								9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								426.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,261,151,237	39	389	660	19,870,294	16,575,780	36,446,074	2.890
2018	1,280,106,208	16	376	633	15,743,524	14,655,974	30,399,498	2.375
	2,541,257,445	55	765	1,293	35,613,818	31,231,754	66,845,572	
Adjusted Loss to Payroll Ratio:					1.401	1.229	2.630	
Expected Unlimited Loss to Payroll Ratio:					1.525	1.628	3.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.468	1.269	2.737	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.401	1.229	2.630	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.587</b>	<b>1.746</b>	<b>3.333</b>	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								325.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	111,066,277	11	69	49	1,708,214	2,217,670	3,925,884	3.535
2015	139,683,815	10	55	74	2,045,123	1,883,951	3,929,074	2.813
2016	111,115,007	5	37	60	1,372,180	1,448,688	2,820,868	2.539
2017	146,533,039	6	80	102	2,601,451	2,306,373	4,907,824	3.349
2018	149,760,029	1	66	81	1,706,280	1,714,051	3,420,331	2.284
	658,158,168	33	307	366	9,433,247	9,570,733	19,003,981	
Adjusted Loss to Payroll Ratio:					1.433	1.454	2.887	
Expected Unlimited Loss to Payroll Ratio:					1.445	1.772	3.216	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.460	1.617	3.077	
Credibility:					0.98	0.94		
Indicated Limited Loss to Payroll Ratio:					1.434	1.464	2.898	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.545</b>	<b>1.775</b>	<b>3.321</b>	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								324.7%

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

Code: 5222 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: CONCRETE CONSTRUCTION – BRIDGES; CHIMNEY CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	149,288,095	9	42	69	2,615,400	2,854,560	5,469,960	3.664
2015	189,524,653	16	44	68	4,405,633	4,774,029	9,179,662	4.844
2016	166,579,381	3	24	41	1,632,885	1,427,263	3,060,148	1.837
2017	119,803,144	2	30	45	1,902,294	1,685,894	3,588,188	2.995
2018	128,103,090	2	27	43	2,159,076	1,517,094	3,676,170	2.870
	753,298,365	32	167	266	12,715,288	12,258,839	24,974,127	
Adjusted Loss to Payroll Ratio:					1.688	1.627	3.315	
Expected Unlimited Loss to Payroll Ratio:					1.792	2.358	4.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.725	1.838	3.562	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.688	1.627	3.315	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.911</b>	<b>2.312</b>	<b>4.223</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								413.0%



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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	250,318,116	15	101	155	4,184,544	3,964,803	8,149,347	3.256
2016	234,950,128	5	65	127	2,400,029	1,542,068	3,942,097	1.678
2017	269,540,199	11	121	191	4,842,567	4,562,954	9,405,521	3.489
2018	303,918,677	6	122	170	5,090,731	3,909,337	9,000,068	2.961
	1,058,727,120	37	409	643	16,517,870	13,979,162	30,497,032	
Adjusted Loss to Payroll Ratio:					1.560	1.320	2.881	
Expected Unlimited Loss to Payroll Ratio:					1.652	1.936	3.588	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.590	1.508	3.098	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.560	1.320	2.881	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.767</b>	<b>1.876</b>	<b>3.643</b>	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								356.2%

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	
2017	624,489,814	20	321	442	9,693,931	10,937,749	20,631,680	3.304
2018	635,449,681	9	330	393	8,749,554	8,841,475	17,591,029	2.768
	1,259,939,495	29	651	835	18,443,486	19,779,224	38,222,710	
Adjusted Loss to Payroll Ratio:					1.464	1.570	3.034	
Expected Unlimited Loss to Payroll Ratio:					1.509	1.817	3.326	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.542	1.717	3.260	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.464	1.570	3.034	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.560</b>	<b>1.838</b>	<b>3.399</b>	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								332.3%

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

Code: 5403 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: CARPENTRY – NOC – LOW WAGE

Code: 5632 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: STEEL FRAMING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,362,850,562	93	1,359	2,042	38,834,725	42,432,381	81,267,106	5.963
2018	1,601,179,803	87	1,589	2,208	50,598,306	46,891,757	97,490,063	6.089
	2,964,030,365	180	2,948	4,250	89,433,030	89,324,138	178,757,168	
Adjusted Loss to Payroll Ratio:					3.017	3.014	6.031	
Expected Unlimited Loss to Payroll Ratio:					3.421	4.233	7.654	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.292	3.298	6.591	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.017	3.014	6.031	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.417</b>	<b>4.282</b>	<b>7.698</b>	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								752.8%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	2,092,809,225	80	717	978	31,722,335	26,761,138	58,483,473	2.794
2018	2,328,522,219	44	772	963	31,467,366	30,709,248	62,176,614	2.670
	4,421,331,444	124	1,489	1,941	63,189,701	57,470,386	120,660,087	
Adjusted Loss to Payroll Ratio:					1.429	1.300	2.729	
Expected Unlimited Loss to Payroll Ratio:					1.473	1.623	3.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.432	1.322	2.754	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.429	1.300	2.729	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.602</b>	<b>1.765</b>	<b>3.367</b>	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								329.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	88,308,610	7	54	46	870,112	980,262	1,850,374	2.095
2015	105,910,119	9	67	67	1,553,518	1,398,713	2,952,231	2.787
2016	116,337,624	4	64	62	1,614,648	1,490,212	3,104,860	2.669
2017	113,540,365	5	63	54	1,675,616	1,568,986	3,244,602	2.858
2018	131,901,704	4	68	73	2,071,110	1,524,013	3,595,123	2.726
	555,998,422	29	316	302	7,785,004	6,962,185	14,747,190	
Adjusted Loss to Payroll Ratio:					1.400	1.252	2.652	
Expected Unlimited Loss to Payroll Ratio:					1.324	1.422	2.746	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.353	1.344	2.697	
Credibility:					0.89	0.82		
Indicated Limited Loss to Payroll Ratio:					1.395	1.269	2.664	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.487</b>	<b>1.486</b>	<b>2.972</b>	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								290.7%

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	
2014	124,214,157	9	103	107	2,081,608	2,224,696	4,306,304	3.467
2015	145,985,469	10	109	137	2,549,219	2,288,601	4,837,820	3.314
2016	174,246,935	3	118	130	2,102,093	2,482,295	4,584,388	2.631
2017	189,341,983	6	112	182	3,233,602	3,151,552	6,385,154	3.372
2018	222,658,014	5	151	241	4,131,345	3,524,518	7,655,863	3.438
	856,446,558	33	593	797	14,097,868	13,671,661	27,769,529	
Adjusted Loss to Payroll Ratio:					1.646	1.596	3.242	
Expected Unlimited Loss to Payroll Ratio:					1.495	1.725	3.220	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.486	1.502	2.988	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.646	1.596	3.242	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.805</b>	<b>2.030</b>	<b>3.835</b>	
Indicated Relativity Change:								19.1%
Relativity to Statewide Average Loss to Payroll Ratio:								375.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	832,451,370	50	568	657	18,306,635	14,984,456	33,291,091	3.999
2018	947,563,398	14	594	696	16,721,489	14,705,555	31,427,044	3.317
	1,780,014,768	64	1,162	1,353	35,028,125	29,690,011	64,718,136	
Adjusted Loss to Payroll Ratio:					1.968	1.668	3.636	
Expected Unlimited Loss to Payroll Ratio:					1.979	1.735	3.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.000	1.583	3.583	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.968	1.668	3.636	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.121</b>	<b>2.023</b>	<b>4.144</b>	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								405.2%

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	
2017	1,049,465,992	22	193	226	9,078,167	6,328,551	15,406,718	1.468
2018	1,171,588,919	13	215	258	10,352,501	9,277,170	19,629,671	1.675
	2,221,054,911	35	408	484	19,430,668	15,605,721	35,036,390	
Adjusted Loss to Payroll Ratio:					0.875	0.703	1.577	
Expected Unlimited Loss to Payroll Ratio:					0.880	0.871	1.751	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.847	0.678	1.526	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.875	0.703	1.577	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.991</b>	<b>0.998</b>	<b>1.989</b>	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								194.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	64,709,685	12	62	77	1,751,981	1,586,584	3,338,565	5.159
2015	79,409,852	12	65	93	2,036,264	1,761,819	3,798,083	4.783
2016	93,148,825	6	85	99	2,486,299	2,362,949	4,849,248	5.206
2017	101,296,995	5	70	110	2,711,965	2,243,780	4,955,745	4.892
2018	106,586,752	1	74	88	2,199,597	2,343,927	4,543,524	4.263
	445,152,109	36	356	467	11,186,106	10,299,059	21,485,166	
Adjusted Loss to Payroll Ratio:					2.513	2.314	4.826	
Expected Unlimited Loss to Payroll Ratio:					2.649	2.841	5.490	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.633	2.474	5.107	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					2.513	2.322	4.834	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.756</b>	<b>2.953</b>	<b>5.708</b>	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								558.2%

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	
2014	109,161,442	2	30	38	928,276	720,899	1,649,175	1.511
2015	139,015,944	8	29	52	1,513,909	1,396,262	2,910,171	2.093
2016	157,978,378	4	40	63	1,884,332	1,244,116	3,128,448	1.980
2017	171,434,592	5	38	60	2,355,579	1,682,274	4,037,853	2.355
2018	177,082,217	2	38	54	1,717,628	1,174,807	2,892,435	1.633
	754,672,573	21	175	267	8,399,723	6,218,358	14,618,082	
Adjusted Loss to Payroll Ratio:					1.113	0.824	1.937	
Expected Unlimited Loss to Payroll Ratio:					1.400	1.270	2.670	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.392	1.106	2.498	
Credibility:					1.00	0.85		
Indicated Limited Loss to Payroll Ratio:					1.113	0.866	1.979	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.221</b>	<b>1.102</b>	<b>2.322</b>	
Indicated Relativity Change:								-13.0%
Relativity to Statewide Average Loss to Payroll Ratio:								227.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	145,736,573	19	100	108	4,714,527	3,894,525	8,609,052	5.907
2017	149,319,034	14	89	147	4,213,088	3,343,102	7,556,190	5.060
2018	170,852,122	2	84	180	3,613,476	3,171,009	6,784,485	3.971
	465,907,729	35	273	435	12,541,092	10,408,636	22,949,728	
Adjusted Loss to Payroll Ratio:					2.692	2.234	4.926	
Expected Unlimited Loss to Payroll Ratio:					3.523	3.583	7.106	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.067	2.457	5.524	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.692	2.234	4.926	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.048</b>	<b>3.174</b>	<b>6.222</b>	
Indicated Relativity Change:								-12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								608.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	800,933,384	57	627	682	20,090,509	20,281,107	40,371,616	5.041
2018	921,361,771	46	630	655	21,335,376	22,631,173	43,966,549	4.772
	1,722,295,155	103	1,257	1,337	41,425,885	42,912,281	84,338,166	
Adjusted Loss to Payroll Ratio:					2.405	2.492	4.897	
Expected Unlimited Loss to Payroll Ratio:					2.797	3.403	6.200	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.718	2.773	5.491	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.405	2.492	4.897	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.696</b>	<b>3.383</b>	<b>6.080</b>	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								594.5%



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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	126,405,224	11	84	141	2,058,019	1,726,574	3,784,593	2.994
2015	133,996,848	5	89	146	2,213,852	1,748,390	3,962,242	2.957
2016	135,507,907	3	97	148	2,190,524	1,778,288	3,968,812	2.929
2017	142,598,090	5	92	185	2,924,324	3,370,327	6,294,651	4.414
2018	171,070,405	2	93	166	3,754,193	2,905,979	6,660,172	3.893
	709,578,474	26	455	786	13,140,912	11,529,557	24,670,469	
Adjusted Loss to Payroll Ratio:					1.852	1.625	3.477	
Expected Unlimited Loss to Payroll Ratio:					1.950	2.039	3.989	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.938	1.776	3.714	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.852	1.625	3.477	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.031</b>	<b>2.067</b>	<b>4.097</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								400.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	814,401,393	26	224	256	9,108,554	7,706,903	16,815,457	2.065
2018	851,619,429	11	260	276	11,811,164	10,080,568	21,891,732	2.571
	1,666,020,822	37	484	532	20,919,718	17,787,470	38,707,188	
Adjusted Loss to Payroll Ratio:					1.256	1.068	2.323	
Expected Unlimited Loss to Payroll Ratio:					1.307	1.462	2.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.187	0.989	2.177	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.256	1.068	2.323	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.506</b>	<b>1.746</b>	<b>3.253</b>	
Indicated Relativity Change:								17.5%
Relativity to Statewide Average Loss to Payroll Ratio:								318.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	166,282,070	14	219	278	5,227,074	5,599,140	10,826,214	6.511
2017	173,913,609	15	211	257	5,206,920	5,262,762	10,469,682	6.020
2018	209,917,993	10	241	291	6,843,385	7,724,664	14,568,049	6.940
	550,113,672	39	671	826	17,277,380	18,586,566	35,863,946	
Adjusted Loss to Payroll Ratio:					3.141	3.379	6.519	
Expected Unlimited Loss to Payroll Ratio:					2.924	3.247	6.171	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.955	2.962	5.917	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.141	3.379	6.519	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.385</b>	<b>4.097</b>	<b>7.482</b>	
Indicated Relativity Change:								21.3%
Relativity to Statewide Average Loss to Payroll Ratio:								731.7%

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	
2014	80,103,728	5	34	37	1,340,333	1,341,837	2,682,170	3.348
2015	100,194,726	10	45	61	1,828,967	1,619,125	3,448,092	3.441
2016	108,500,117	8	48	67	2,395,488	1,699,129	4,094,617	3.774
2017	127,842,839	7	50	78	2,339,179	2,440,407	4,779,586	3.739
2018	141,283,616	5	49	61	1,824,676	1,775,811	3,600,487	2.548
	557,925,026	35	226	304	9,728,642	8,876,309	18,604,951	
Adjusted Loss to Payroll Ratio:					1.744	1.591	3.335	
Expected Unlimited Loss to Payroll Ratio:					1.936	2.448	4.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.759	1.656	3.416	
Credibility:					0.99	0.89		
Indicated Limited Loss to Payroll Ratio:					1.744	1.598	3.342	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.092</b>	<b>2.614</b>	<b>4.706</b>	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								460.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	427,035,836	20	154	170	6,112,416	5,257,595	11,370,011	2.663
2017	475,756,347	13	145	174	6,661,669	4,496,829	11,158,498	2.345
2018	503,861,420	6	140	187	6,476,175	5,372,788	11,848,963	2.352
	1,406,653,602	39	439	531	19,250,260	15,127,212	34,377,472	
Adjusted Loss to Payroll Ratio:					1.369	1.075	2.444	
Expected Unlimited Loss to Payroll Ratio:					1.444	1.389	2.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.390	1.082	2.472	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.369	1.075	2.444	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.550</b>	<b>1.528</b>	<b>3.077</b>	
Indicated Relativity Change:								8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								300.9%

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	
2016	423,972,400	14	122	160	5,554,665	4,337,986	9,892,651	2.333
2017	462,635,539	6	118	151	4,792,627	3,896,943	8,689,570	1.878
2018	489,740,541	3	89	147	3,782,255	3,158,434	6,940,689	1.417
	1,376,348,480	23	329	458	14,129,547	11,393,362	25,522,909	
Adjusted Loss to Payroll Ratio:					1.027	0.828	1.854	
Expected Unlimited Loss to Payroll Ratio:					1.257	1.355	2.612	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.142	0.917	2.059	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.027	0.828	1.854	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.231</b>	<b>1.354</b>	<b>2.585</b>	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								252.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	691,106,323	27	411	680	10,790,474	11,082,757	21,873,231	3.165
2018	670,607,939	14	437	662	10,006,894	10,807,944	20,814,838	3.104
	1,361,714,262	41	848	1,342	20,797,368	21,890,700	42,688,068	
Adjusted Loss to Payroll Ratio:					1.527	1.608	3.135	
Expected Unlimited Loss to Payroll Ratio:					1.582	2.058	3.640	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.537	1.677	3.214	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.527	1.608	3.135	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.712</b>	<b>2.183</b>	<b>3.895</b>	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								380.9%

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

Code: 5542 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: SHEET METAL WORK; HEATING OR A/C DUCTWORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	832,578,378	20	180	279	8,152,083	6,320,971	14,473,054	1.738
2018	1,014,733,214	6	189	310	6,942,353	6,116,040	13,058,393	1.287
	1,847,311,591	26	369	589	15,094,436	12,437,012	27,531,447	
Adjusted Loss to Payroll Ratio:					0.817	0.673	1.490	
Expected Unlimited Loss to Payroll Ratio:					1.015	1.071	2.086	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.977	0.834	1.811	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.817	0.673	1.490	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.925</b>	<b>0.957</b>	<b>1.882</b>	
Indicated Relativity Change:								-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								184.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	160,487,088	26	253	295	7,589,567	9,439,402	17,028,969	10.611
2018	181,618,734	21	257	287	10,228,873	11,062,736	21,291,609	11.723
	342,105,822	47	510	582	17,818,440	20,502,138	38,320,578	
Adjusted Loss to Payroll Ratio:					5.208	5.993	11.201	
Expected Unlimited Loss to Payroll Ratio:					6.225	9.976	16.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.656	6.750	12.406	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.208	5.993	11.201	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>6.248</b>	<b>9.802</b>	<b>16.050</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								1569.5%

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	
2017	567,233,889	42	346	363	14,173,384	13,347,379	27,520,763	4.852
2018	591,576,518	28	343	364	15,430,519	13,379,809	28,810,328	4.870
	1,158,810,407	70	689	727	29,603,902	26,727,188	56,331,091	
Adjusted Loss to Payroll Ratio:					2.555	2.306	4.861	
Expected Unlimited Loss to Payroll Ratio:					2.913	3.102	6.014	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.803	2.417	5.220	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.555	2.306	4.861	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.893</b>	<b>3.277</b>	<b>6.170</b>	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								603.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	3,053,226,306	20	177	344	8,124,463	7,694,028	15,818,491	0.518
2018	3,295,130,486	9	172	343	8,446,424	7,986,510	16,432,934	0.499
	6,348,356,791	29	349	687	16,570,887	15,680,538	32,251,425	
Adjusted Loss to Payroll Ratio:					0.261	0.247	0.508	
Expected Unlimited Loss to Payroll Ratio:					0.252	0.297	0.550	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.251	0.259	0.510	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.261	0.247	0.508	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.286</b>	<b>0.314</b>	<b>0.600</b>	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								58.7%

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	
2014	156,473,158	5	46	88	970,200	971,832	1,942,032	1.241
2015	167,920,073	11	57	88	2,642,633	2,080,694	4,723,327	2.813
2016	193,579,083	9	52	96	2,640,647	2,164,561	4,805,208	2.482
2017	238,908,982	9	60	108	2,653,425	2,829,815	5,483,240	2.295
2018	264,802,404	2	104	172	2,595,674	2,858,582	5,454,256	2.060
	1,021,683,700	36	319	552	11,502,578	10,905,484	22,408,062	
Adjusted Loss to Payroll Ratio:					1.126	1.067	2.193	
Expected Unlimited Loss to Payroll Ratio:					1.183	1.275	2.458	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.176	1.110	2.286	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.126	1.069	2.195	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.235</b>	<b>1.360</b>	<b>2.594</b>	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								253.7%

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



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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	168,362,292	13	138	178	3,854,323	3,351,950	7,206,273	4.280
2016	172,343,814	8	99	168	3,175,061	2,587,280	5,762,341	3.344
2017	186,687,127	8	115	152	3,545,758	3,939,533	7,485,291	4.010
2018	184,090,276	2	110	162	2,986,239	2,374,600	5,360,839	2.912
	711,483,510	31	462	660	13,561,380	12,253,363	25,814,743	
Adjusted Loss to Payroll Ratio:					1.906	1.722	3.628	
Expected Unlimited Loss to Payroll Ratio:					2.060	1.950	4.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.883	1.566	3.449	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.906	1.722	3.628	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.054</b>	<b>2.088</b>	<b>4.143</b>	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								405.1%

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	
2016	1,957,718,679	10	116	481	3,327,394	3,829,143	7,156,537	0.366
2017	2,186,670,662	2	129	402	3,839,608	3,696,511	7,536,119	0.345
2018	2,280,331,497	3	100	426	3,266,298	3,340,522	6,606,820	0.290
	6,424,720,838	15	345	1,309	10,433,301	10,866,176	21,299,477	
Adjusted Loss to Payroll Ratio:					0.162	0.169	0.332	
Expected Unlimited Loss to Payroll Ratio:					0.183	0.227	0.410	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.167	0.182	0.349	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.162	0.169	0.332	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.175</b>	<b>0.205</b>	<b>0.380</b>	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								37.2%

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

Code: 6003 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE  
CONSTRUCTION – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	15,860,837	2	9	9	897,115	342,441	1,239,556	7.815
2015	18,418,050	3	8	8	748,964	492,597	1,241,561	6.741
2016	17,249,268	2	5	12	458,045	515,909	973,954	5.646
2017	19,787,496	2	4	3	842,379	429,712	1,272,091	6.429
2018	21,502,883	0	2	10	27,406	75,171	102,577	0.477
	92,818,534	9	28	42	2,973,909	1,855,830	4,829,739	
Adjusted Loss to Payroll Ratio:					3.204	1.999	5.203	
Expected Unlimited Loss to Payroll Ratio:					5.456	4.297	9.753	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.957	2.908	7.864	
Credibility:					0.73	0.54		
Indicated Limited Loss to Payroll Ratio:					3.677	2.417	6.094	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.411</b>	<b>3.954</b>	<b>8.365</b>	
Indicated Relativity Change:								-14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								818.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	9,968,938	2	4	13	352,500	213,258	565,758	5.675
2015	13,747,226	2	5	10	307,298	155,546	462,844	3.367
2016	10,848,494	0	0	4	0	3,237	3,237	0.030
2017	13,686,090	1	3	4	440,774	200,138	640,912	4.683
2018	12,989,272	0	1	0	6,977	28,113	35,090	0.270
	61,240,020	5	13	31	1,107,549	600,291	1,707,840	
Adjusted Loss to Payroll Ratio:					1.809	0.980	2.789	
Expected Unlimited Loss to Payroll Ratio:					2.375	1.923	4.297	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.158	1.301	3.458	
Credibility:					0.44	0.33		
Indicated Limited Loss to Payroll Ratio:					2.004	1.195	3.199	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.404</b>	<b>1.955</b>	<b>4.359</b>	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								426.2%

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	
2014	74,834,907	7	65	81	1,939,864	1,637,192	3,577,056	4.780
2015	107,570,525	6	74	87	1,526,559	1,179,502	2,706,061	2.516
2016	104,247,007	2	62	72	1,472,211	1,223,862	2,696,073	2.586
2017	84,736,083	6	44	54	1,833,689	1,675,261	3,508,950	4.141
2018	88,790,720	2	42	67	1,255,044	1,889,534	3,144,578	3.542
	460,179,243	23	287	361	8,027,367	7,605,351	15,632,718	
Adjusted Loss to Payroll Ratio:					1.744	1.653	3.397	
Expected Unlimited Loss to Payroll Ratio:					2.207	2.555	4.762	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.820	1.585	3.405	
Credibility:					0.96	0.84		
Indicated Limited Loss to Payroll Ratio:					1.747	1.642	3.389	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.096</b>	<b>2.685</b>	<b>4.782</b>	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								467.6%

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

Code: 6206 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: OIL/GAS WELLS – CEMENTING/ACIDIZING/FRACTURING;  
VACUUM TRUCK SVC/GRAVEL PACKING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	129,527,483	4	14	27	736,843	700,204	1,437,047	1.109
2015	120,062,788	6	16	23	1,228,244	1,479,061	2,707,305	2.255
2016	93,314,612	1	10	14	453,397	397,041	850,438	0.911
2017	100,439,269	1	26	20	1,332,765	1,309,995	2,642,760	2.631
2018	115,483,405	1	32	16	1,201,607	1,806,328	3,007,935	2.605
	558,827,557	13	98	100	4,952,855	5,692,629	10,645,484	
Adjusted Loss to Payroll Ratio:					0.886	1.019	1.905	
Expected Unlimited Loss to Payroll Ratio:					0.931	1.016	1.946	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.813	0.726	1.539	
Credibility:					0.75	0.66		
Indicated Limited Loss to Payroll Ratio:					0.868	0.919	1.787	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.983</b>	<b>1.306</b>	<b>2.289</b>	
Indicated Relativity Change:								17.6%
Relativity to Statewide Average Loss to Payroll Ratio:								223.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	122,700,263	4	7	44	691,942	658,694	1,350,636	1.101
2015	68,124,886	0	11	21	336,583	396,196	732,779	1.076
2016	64,555,174	1	4	22	298,202	339,451	637,653	0.988
2017	66,860,672	0	5	14	162,364	216,376	378,740	0.566
2018	69,078,850	1	1	12	169,964	87,599	257,563	0.373
	391,319,845	6	28	113	1,659,054	1,698,317	3,357,370	
Adjusted Loss to Payroll Ratio:					0.424	0.434	0.858	
Expected Unlimited Loss to Payroll Ratio:					0.578	0.615	1.193	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.505	0.439	0.944	
Credibility:					0.54	0.47		
Indicated Limited Loss to Payroll Ratio:					0.461	0.437	0.898	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.522</b>	<b>0.621</b>	<b>1.143</b>	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								111.8%

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	
2014	122,813,033	3	24	28	894,292	965,754	1,860,046	1.515
2015	79,169,382	3	13	23	568,815	286,614	855,429	1.081
2016	59,388,915	0	14	19	571,095	413,135	984,230	1.657
2017	64,117,473	1	18	16	857,391	686,282	1,543,673	2.408
2018	71,425,743	2	18	32	790,657	750,035	1,540,692	2.157
	396,914,544	9	87	118	3,682,250	3,101,820	6,784,070	
Adjusted Loss to Payroll Ratio:					0.928	0.781	1.709	
Expected Unlimited Loss to Payroll Ratio:					0.898	0.986	1.884	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.784	0.705	1.489	
Credibility:					0.65	0.57		
Indicated Limited Loss to Payroll Ratio:					0.878	0.748	1.626	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.994</b>	<b>1.063</b>	<b>2.057</b>	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								201.2%

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

Code: 6218 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: EXCAVATION/GRADING LAND/LAND LEVELING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	411,755,521	17	159	250	6,226,626	6,683,497	12,910,123	3.135
2018	504,343,193	9	194	286	6,942,057	7,626,080	14,568,137	2.889
	916,098,713	26	353	536	13,168,683	14,309,577	27,478,260	
Adjusted Loss to Payroll Ratio:					1.437	1.562	2.999	
Expected Unlimited Loss to Payroll Ratio:					1.838	2.209	4.047	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.769	1.721	3.490	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.437	1.562	2.999	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.628</b>	<b>2.219</b>	<b>3.847</b>	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								376.2%

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	
2017	978,453,231	22	124	147	9,372,120	6,889,965	16,262,085	1.662
2018	1,025,610,028	8	140	173	8,610,381	6,659,857	15,270,238	1.489
	2,004,063,259	30	264	320	17,982,501	13,549,822	31,532,323	
Adjusted Loss to Payroll Ratio:					0.897	0.676	1.573	
Expected Unlimited Loss to Payroll Ratio:					0.861	0.985	1.845	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.782	0.666	1.448	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.897	0.676	1.573	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.076</b>	<b>1.106</b>	<b>2.182</b>	
Indicated Relativity Change:								18.3%
Relativity to Statewide Average Loss to Payroll Ratio:								213.4%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	204,236,227	4	22	26	800,949	1,134,530	1,935,479	0.948
2015	148,212,531	3	19	29	1,112,272	931,362	2,043,634	1.379
2016	132,690,807	1	9	8	359,688	387,976	747,664	0.563
2017	149,181,612	1	14	26	629,423	938,166	1,567,589	1.051
2018	208,634,592	0	21	33	456,632	436,909	893,541	0.428
	842,955,769	9	85	122	3,358,965	3,828,944	7,187,909	
Adjusted Loss to Payroll Ratio:					0.398	0.454	0.853	
Expected Unlimited Loss to Payroll Ratio:					0.572	0.850	1.422	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.519	0.575	1.094	
Credibility:					0.71	0.69		
Indicated Limited Loss to Payroll Ratio:					0.434	0.492	0.925	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.520</b>	<b>0.804</b>	<b>1.324</b>	
Indicated Relativity Change:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								129.5%

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

Code: 6235 RHG: 7 NAICS: 21 ILDG: 2 MLDG: 3 CLASS: OIL/GAS WELLS – DRILLING OR  
REDRILLING/INSTALL/RECOVERY OF CASING; DRILLING  
GEOTHERMAL WELLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	217,930,049	7	29	85	1,842,966	1,919,018	3,761,984	1.726
2015	116,938,125	3	29	31	2,064,215	909,861	2,974,076	2.543
2016	45,248,743	2	5	5	653,072	614,029	1,267,101	2.800
2017	52,294,311	0	10	12	200,309	191,357	391,666	0.749
2018	71,885,674	0	12	18	672,933	682,042	1,354,975	1.885
	504,296,902	12	85	151	5,433,495	4,316,308	9,749,803	
Adjusted Loss to Payroll Ratio:					1.077	0.856	1.933	
Expected Unlimited Loss to Payroll Ratio:					1.052	1.139	2.191	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.868	0.707	1.574	
Credibility:					0.74	0.63		
Indicated Limited Loss to Payroll Ratio:					1.023	0.801	1.824	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.227</b>	<b>1.310</b>	<b>2.537</b>	
Indicated Relativity Change:								15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								248.1%



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

Code: 6237 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: OIL/GAS WELLS – WIRELINE SERVICE/PERFORATING OF CASING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	86,547,493	1	6	20	446,139	373,809	819,948	0.947
2015	53,413,512	2	5	6	619,393	489,557	1,108,950	2.076
2016	36,084,791	1	3	6	367,750	189,201	556,951	1.543
2017	37,970,742	1	3	8	134,590	108,347	242,937	0.640
2018	40,062,823	0	3	9	284,079	294,351	578,430	1.444
	254,079,361	5	20	49	1,851,951	1,455,264	3,307,216	
Adjusted Loss to Payroll Ratio:					0.729	0.573	1.302	
Expected Unlimited Loss to Payroll Ratio:					0.555	0.601	1.155	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.457	0.373	0.830	
Credibility:					0.44	0.37		
Indicated Limited Loss to Payroll Ratio:					0.577	0.447	1.023	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.692</b>	<b>0.731</b>	<b>1.422</b>	
Indicated Relativity Change:								23.1%
Relativity to Statewide Average Loss to Payroll Ratio:								139.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	16,291,226	1	3	5	85,344	76,935	162,279	0.996
2015	16,121,668	2	2	3	490,635	128,987	619,622	3.843
2016	25,358,963	1	5	7	215,011	267,513	482,524	1.903
2017	26,206,914	0	4	11	185,312	254,197	439,509	1.677
2018	28,774,190	0	3	5	143,266	171,552	314,818	1.094
	112,752,961	4	17	31	1,119,567	899,184	2,018,751	
Adjusted Loss to Payroll Ratio:					0.993	0.797	1.790	
Expected Unlimited Loss to Payroll Ratio:					1.716	1.526	3.242	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.706	1.328	3.034	
Credibility:					0.51	0.43		
Indicated Limited Loss to Payroll Ratio:					1.342	1.100	2.442	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.472</b>	<b>1.399</b>	<b>2.871</b>	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								280.8%

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	
2014	77,518,095	6	25	42	1,038,881	1,059,405	2,098,286	2.707
2015	79,472,196	5	35	47	1,782,337	1,391,304	3,173,641	3.993
2016	98,053,671	5	29	55	1,518,755	1,264,504	2,783,259	2.839
2017	114,371,752	6	40	65	2,327,874	1,334,844	3,662,718	3.202
2018	112,261,295	2	40	66	1,943,577	1,449,203	3,392,780	3.022
	481,677,009	24	169	275	8,611,425	6,499,260	15,110,685	
Adjusted Loss to Payroll Ratio:					1.788	1.349	3.137	
Expected Unlimited Loss to Payroll Ratio:					1.848	1.983	3.831	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.779	1.545	3.323	
Credibility:					0.94	0.81		
Indicated Limited Loss to Payroll Ratio:					1.787	1.386	3.174	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.024</b>	<b>1.970</b>	<b>3.994</b>	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								390.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	64,847,741	3	45	55	968,453	1,078,491	2,046,944	3.157
2015	66,432,723	7	34	57	1,523,088	1,050,989	2,574,077	3.875
2016	61,677,836	4	43	43	2,014,875	1,568,281	3,583,156	5.809
2017	76,151,741	5	47	58	1,706,847	1,904,132	3,610,979	4.742
2018	64,767,791	1	34	38	1,076,868	959,511	2,036,379	3.144
	333,877,832	20	203	251	7,290,131	6,561,404	13,851,536	
Adjusted Loss to Payroll Ratio:					2.183	1.965	4.149	
Expected Unlimited Loss to Payroll Ratio:					2.654	2.979	5.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.579	2.427	5.006	
Credibility:					0.94	0.84		
Indicated Limited Loss to Payroll Ratio:					2.207	2.039	4.246	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.474</b>	<b>2.769</b>	<b>5.243</b>	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								512.7%

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	
2014	154,241,792	8	29	42	1,412,895	1,454,204	2,867,099	1.859
2015	156,250,337	7	39	29	1,796,817	1,078,699	2,875,516	1.840
2016	170,669,246	5	18	58	1,020,204	891,800	1,912,004	1.120
2017	198,585,312	3	35	57	1,872,914	1,462,371	3,335,285	1.680
2018	224,899,159	5	42	51	1,821,322	2,218,013	4,039,335	1.796
	904,645,846	28	163	237	7,924,153	7,105,087	15,029,240	
Adjusted Loss to Payroll Ratio:					0.876	0.785	1.661	
Expected Unlimited Loss to Payroll Ratio:					0.994	1.157	2.152	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.957	0.902	1.859	
Credibility:					0.94	0.84		
Indicated Limited Loss to Payroll Ratio:					0.881	0.804	1.685	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.997</b>	<b>1.142</b>	<b>2.140</b>	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								209.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	108,770,775	5	52	81	1,211,526	1,205,131	2,416,657	2.222
2015	140,779,498	10	44	78	1,834,780	1,834,506	3,669,286	2.606
2016	131,147,625	6	39	80	1,622,211	1,870,795	3,493,006	2.663
2017	157,240,033	4	57	85	1,834,679	1,684,952	3,519,631	2.238
2018	161,185,137	2	65	73	2,021,366	1,946,831	3,968,197	2.462
	699,123,067	27	257	397	8,524,561	8,542,216	17,066,777	
Adjusted Loss to Payroll Ratio:					1.219	1.222	2.441	
Expected Unlimited Loss to Payroll Ratio:					1.395	1.922	3.317	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.342	1.498	2.840	
Credibility:					0.97	0.93		
Indicated Limited Loss to Payroll Ratio:					1.223	1.241	2.464	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.385</b>	<b>1.763</b>	<b>3.148</b>	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								307.9%

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	
2015	247,622,801	14	59	51	3,143,522	3,214,916	6,358,438	2.568
2016	285,222,976	11	53	77	3,524,807	2,652,163	6,176,970	2.166
2017	311,034,958	10	61	84	2,623,142	2,879,775	5,502,917	1.769
2018	359,870,885	5	59	65	3,280,921	2,352,613	5,633,534	1.565
	1,203,751,620	40	232	277	12,572,391	11,099,467	23,671,859	
Adjusted Loss to Payroll Ratio:					1.044	0.922	1.967	
Expected Unlimited Loss to Payroll Ratio:					1.205	1.555	2.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.095	1.052	2.147	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.044	0.922	1.967	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.253</b>	<b>1.508</b>	<b>2.761</b>	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								270.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	553,190,475	17	146	299	5,344,866	5,180,864	10,525,730	1.903
2017	627,882,386	10	175	274	7,012,129	5,586,030	12,598,159	2.006
2018	712,799,159	5	182	294	5,578,903	5,125,311	10,704,214	1.502
	1,893,872,019	32	503	867	17,935,898	15,892,205	33,828,103	
Adjusted Loss to Payroll Ratio:					0.947	0.839	1.786	
Expected Unlimited Loss to Payroll Ratio:					1.036	1.109	2.145	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.007	0.903	1.911	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.947	0.839	1.786	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.062</b>	<b>1.139</b>	<b>2.201</b>	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								215.2%

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

Code: 6361 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: CANAL/JETTY/BREAKWATER CONSTRUCTION; CROSS-COUNTRY WATER PIPELINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	23,106,636	3	9	1	714,508	725,335	1,439,843	6.231
2015	19,013,400	0	0	5	0	2,451	2,451	0.013
2016	19,954,308	0	3	2	74,389	46,819	121,208	0.607
2017	24,476,922	1	1	8	50,764	131,039	181,803	0.743
2018	40,492,397	0	3	10	196,255	176,441	372,696	0.920
	127,043,662	4	16	26	1,035,917	1,082,085	2,118,002	
Adjusted Loss to Payroll Ratio:					0.815	0.852	1.667	
Expected Unlimited Loss to Payroll Ratio:					1.286	1.475	2.761	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.278	1.284	2.562	
Credibility:					0.48	0.44		
Indicated Limited Loss to Payroll Ratio:					1.056	1.094	2.150	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.158</b>	<b>1.391</b>	<b>2.549</b>	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								249.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	32,504,512	3	31	60	512,715	764,824	1,277,539	3.930
2015	38,890,322	0	36	75	462,615	493,901	956,516	2.460
2016	40,955,994	1	19	64	357,799	636,891	994,690	2.429
2017	46,537,317	1	26	80	349,315	419,699	769,014	1.652
2018	53,217,779	1	43	81	975,871	1,154,628	2,130,499	4.003
	212,105,923	6	155	360	2,658,315	3,469,943	6,128,257	
Adjusted Loss to Payroll Ratio:					1.253	1.636	2.889	
Expected Unlimited Loss to Payroll Ratio:					1.426	2.096	3.522	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.441	1.912	3.354	
Credibility:					0.62	0.64		
Indicated Limited Loss to Payroll Ratio:					1.325	1.736	3.060	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.428</b>	<b>2.105</b>	<b>3.532</b>	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								345.4%

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	
2015	157,757,721	20	124	173	2,987,658	3,407,244	6,394,902	4.054
2016	176,443,736	8	104	218	2,340,869	2,374,328	4,715,197	2.672
2017	190,947,599	4	127	215	3,762,953	3,198,493	6,961,446	3.646
2018	212,870,101	2	134	196	3,017,914	3,034,574	6,052,488	2.843
	738,019,158	34	489	802	12,109,395	12,014,639	24,124,033	
Adjusted Loss to Payroll Ratio:					1.641	1.628	3.269	
Expected Unlimited Loss to Payroll Ratio:					1.726	2.002	3.728	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.777	1.922	3.700	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.641	1.628	3.269	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.735</b>	<b>1.877</b>	<b>3.612</b>	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								353.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,663,065,654	39	1,484	2,187	31,916,394	30,826,729	62,743,123	3.773
2018	1,797,881,945	30	1,537	2,771	37,647,833	37,281,315	74,929,148	4.168
	3,460,947,598	69	3,021	4,958	69,564,227	68,108,044	137,672,272	
Adjusted Loss to Payroll Ratio:					2.010	1.968	3.978	
Expected Unlimited Loss to Payroll Ratio:					2.029	2.316	4.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.855	1.854	3.709	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.010	1.968	3.978	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.166</b>	<b>2.386</b>	<b>4.553</b>	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								445.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	52,780,217	1	31	80	387,504	538,994	926,498	1.755
2015	58,529,431	3	38	110	1,060,791	1,198,004	2,258,795	3.859
2016	56,398,164	1	35	75	647,993	808,178	1,456,171	2.582
2017	58,146,658	5	46	81	1,731,532	1,456,013	3,187,545	5.482
2018	63,856,956	0	36	74	652,994	790,670	1,443,664	2.261
	289,711,426	10	186	420	4,480,815	4,791,859	9,272,674	
Adjusted Loss to Payroll Ratio:					1.547	1.654	3.201	
Expected Unlimited Loss to Payroll Ratio:					1.730	1.830	3.560	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.581	1.465	3.046	
Credibility:					0.76	0.68		
Indicated Limited Loss to Payroll Ratio:					1.555	1.594	3.148	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.676</b>	<b>1.932</b>	<b>3.608</b>	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								352.9%



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

Code: 7133 RHG: 7 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: RAILROAD OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	48,842,464	1	8	26	294,943	327,767	622,710	1.275
2015	23,736,155	1	4	18	163,364	131,286	294,650	1.241
2016	39,949,249	1	7	19	156,142	164,063	320,205	0.802
2017	49,108,254	1	6	34	89,526	229,445	318,971	0.650
2018	51,739,484	0	12	32	296,453	239,243	535,696	1.035
	213,375,605	4	37	129	1,000,427	1,091,803	2,092,231	
Adjusted Loss to Payroll Ratio:					0.469	0.512	0.981	
Expected Unlimited Loss to Payroll Ratio:					0.796	1.143	1.939	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.679	0.717	1.396	
Credibility:					0.47	0.45		
Indicated Limited Loss to Payroll Ratio:					0.580	0.625	1.205	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.696</b>	<b>1.022</b>	<b>1.718</b>	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								168.0%

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

Code: 7198 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: PARCEL DELIVERY COMPANIES; ARMORED TRANSPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	2,228,689,506	106	1,966	3,206	69,523,840	47,910,002	117,433,842	5.269
2018	2,444,868,881	35	2,033	3,174	69,423,677	47,668,769	117,092,446	4.789
	4,673,558,386	141	3,999	6,380	138,947,517	95,578,771	234,526,288	
Adjusted Loss to Payroll Ratio:					2.973	2.045	5.018	
Expected Unlimited Loss to Payroll Ratio:					2.964	2.416	5.380	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.814	2.044	4.858	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.973	2.045	5.018	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.204</b>	<b>2.480</b>	<b>5.684</b>	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								555.9%

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

Code: 7207 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: STABLES; CLUBS – RIDING; HORSE SHOWS/RODEOS/PACK  
TRAINS; RACING STABLES – HARNESS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	73,351,944	17	69	81	1,776,595	2,494,438	4,271,033	5.823
2015	76,062,479	9	56	81	1,100,933	1,635,240	2,736,173	3.597
2016	80,781,195	8	77	87	1,717,852	2,447,837	4,165,689	5.157
2017	80,876,557	7	58	98	1,455,227	1,934,049	3,389,276	4.191
2018	83,297,403	4	69	97	2,103,245	2,512,818	4,616,063	5.542
	394,369,579	45	329	444	8,153,852	11,024,382	19,178,234	
Adjusted Loss to Payroll Ratio:					2.068	2.795	4.863	
Expected Unlimited Loss to Payroll Ratio:					2.093	3.316	5.409	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.932	2.783	4.716	
Credibility:					0.92	0.96		
Indicated Limited Loss to Payroll Ratio:					2.057	2.795	4.852	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.255</b>	<b>3.555</b>	<b>5.810</b>	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								568.2%

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

Code: 7219 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: TRUCKING FIRMS; EXPRESS COMPANIES; MOBILE CRANE/HOISTING SERVICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	3,483,389,175	223	2,410	2,488	81,731,131	66,307,793	148,038,924	4.250
2018	3,701,515,778	116	2,571	2,586	80,440,327	62,811,091	143,251,418	3.870
	7,184,904,952	339	4,981	5,074	162,171,458	129,118,885	291,290,343	
Adjusted Loss to Payroll Ratio:					2.257	1.797	4.054	
Expected Unlimited Loss to Payroll Ratio:					2.552	2.368	4.920	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.383	1.912	4.295	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.257	1.797	4.054	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.475</b>	<b>2.286</b>	<b>4.761</b>	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								465.6%

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

Code: 7227 RHG: 4 NAICS: 48 ILDG: 2 MLDG: 2 CLASS: AUTO/TRUCK TOWING, ROADSIDE ASSISTANCE OR FREEWAY SERVICE PATROL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	314,709,062	16	246	247	7,975,217	8,161,840	16,137,057	5.128
2018	322,919,297	8	200	243	5,795,469	6,375,287	12,170,756	3.769
	637,628,359	24	446	490	13,770,686	14,537,127	28,307,813	
Adjusted Loss to Payroll Ratio:					2.160	2.280	4.440	
Expected Unlimited Loss to Payroll Ratio:					2.702	3.101	5.802	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.522	2.503	5.026	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.160	2.280	4.440	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.368</b>	<b>2.900</b>	<b>5.268</b>	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								515.2%

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

Code: 7232 RHG: 6 NAICS: 48 ILDG: 3 MLDG: 3 CLASS: MAIL DELIVERY SERVICE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	45,285,012	3	29	23	1,017,745	813,153	1,830,898	4.043
2015	51,993,494	4	41	22	981,350	799,577	1,780,927	3.425
2016	53,043,268	5	42	34	2,099,537	1,402,220	3,501,757	6.602
2017	55,688,764	4	33	24	1,985,732	1,346,447	3,332,179	5.984
2018	60,503,713	0	29	35	1,631,756	1,062,744	2,694,500	4.453
	266,514,249	16	174	138	7,716,120	5,424,141	13,140,262	
Adjusted Loss to Payroll Ratio:					2.895	2.035	4.930	
Expected Unlimited Loss to Payroll Ratio:					3.401	2.881	6.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.074	2.081	5.155	
Credibility:					0.94	0.75		
Indicated Limited Loss to Payroll Ratio:					2.906	2.047	4.953	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.291</b>	<b>2.908</b>	<b>6.198</b>	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								606.1%

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	
2014	7,066,039	0	4	3	42,388	58,202	100,590	1.424
2015	8,026,706	0	3	2	17,210	14,127	31,337	0.390
2016	8,260,931	2	2	3	645,206	299,581	944,787	11.437
2017	9,248,237	0	3	3	24,364	89,608	113,972	1.232
2018	10,511,443	1	5	3	430,753	321,811	752,564	7.159
	43,113,356	3	17	14	1,159,921	783,329	1,943,250	
Adjusted Loss to Payroll Ratio:					2.690	1.817	4.507	
Expected Unlimited Loss to Payroll Ratio:					2.620	1.850	4.470	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.521	1.442	3.963	
Credibility:					0.41	0.30		
Indicated Limited Loss to Payroll Ratio:					2.591	1.554	4.145	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.933</b>	<b>2.208</b>	<b>5.142</b>	
Indicated Relativity Change:								15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								502.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	636,525,774	8	463	945	5,470,536	4,771,825	10,242,361	1.609
2018	682,848,385	7	466	973	7,342,822	5,611,862	12,954,684	1.897
	1,319,374,159	15	929	1,918	12,813,358	10,383,687	23,197,046	
Adjusted Loss to Payroll Ratio:					0.971	0.787	1.758	
Expected Unlimited Loss to Payroll Ratio:					1.043	1.010	2.053	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.918	0.805	1.722	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.971	0.787	1.758	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.027</b>	<b>0.907</b>	<b>1.934</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								189.1%

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

Code: 7360 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: FREIGHT HANDLERS; FREIGHT FORWARDERS OR CONSOLIDATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	486,184,159	21	426	713	8,554,347	8,758,409	17,312,756	3.561
2018	525,584,503	23	430	790	9,114,072	7,874,829	16,988,901	3.232
	1,011,768,662	44	856	1,503	17,668,419	16,633,238	34,301,657	
Adjusted Loss to Payroll Ratio:					1.746	1.644	3.390	
Expected Unlimited Loss to Payroll Ratio:					1.887	1.993	3.880	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.811	1.747	3.558	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.746	1.644	3.390	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.861</b>	<b>1.925</b>	<b>3.786</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								370.3%



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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	42,387,060	3	18	10	782,611	551,094	1,333,705	3.146
2015	36,814,735	4	14	5	612,915	416,566	1,029,481	2.796
2016	19,342,458	2	5	5	377,684	354,968	732,652	3.788
2017	8,039,413	1	4	6	224,433	254,971	479,404	5.963
2018	14,324,658	0	6	28	49,276	72,889	122,165	0.853
	120,908,324	10	47	54	2,046,920	1,650,489	3,697,409	
Adjusted Loss to Payroll Ratio:					1.693	1.365	3.058	
Expected Unlimited Loss to Payroll Ratio:					2.032	2.157	4.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.855	1.629	3.485	
Credibility:					0.56	0.49		
Indicated Limited Loss to Payroll Ratio:					1.764	1.500	3.264	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.978</b>	<b>2.037</b>	<b>4.015</b>	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								392.6%

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	
2017	1,112,811,920	68	865	1,161	23,673,424	22,069,978	45,743,402	4.111
2018	1,091,187,022	39	785	1,108	23,330,408	20,906,417	44,236,825	4.054
	2,203,998,942	107	1,650	2,269	47,003,832	42,976,395	89,980,226	
Adjusted Loss to Payroll Ratio:					2.133	1.950	4.083	
Expected Unlimited Loss to Payroll Ratio:					2.234	2.384	4.617	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.120	2.017	4.137	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.133	1.950	4.083	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.299</b>	<b>2.365</b>	<b>4.663</b>	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								456.0%

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

Code: 7392 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: BEER DEALERS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	263,725,603	9	282	469	4,508,131	4,710,146	9,218,277	3.495
2017	264,107,965	11	294	602	4,516,654	4,272,624	8,789,278	3.328
2018	269,171,061	1	291	546	4,732,191	4,526,894	9,259,085	3.440
	797,004,630	21	867	1,617	13,756,976	13,509,663	27,266,639	
Adjusted Loss to Payroll Ratio:					1.726	1.695	3.421	
Expected Unlimited Loss to Payroll Ratio:					1.791	1.740	3.531	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.689	1.529	3.218	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.726	1.695	3.421	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.825</b>	<b>1.954</b>	<b>3.779</b>	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								369.6%

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	
2017	1,029,698,590	24	779	1,448	18,548,090	15,180,980	33,729,070	3.276
2018	1,066,443,983	5	851	1,638	24,567,205	16,867,598	41,434,803	3.885
	2,096,142,573	29	1,630	3,086	43,115,295	32,048,577	75,163,873	
Adjusted Loss to Payroll Ratio:					2.057	1.529	3.586	
Expected Unlimited Loss to Payroll Ratio:					2.018	1.769	3.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.937	1.550	3.487	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.057	1.529	3.586	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.192</b>	<b>1.791</b>	<b>3.983</b>	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								389.5%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,950,354,967	9	561	424	15,017,709	7,781,046	22,798,755	1.169
2018	2,128,625,226	3	590	554	15,056,722	8,378,945	23,435,667	1.101
	4,078,980,193	12	1,151	978	30,074,431	16,159,991	46,234,422	
Adjusted Loss to Payroll Ratio:					0.737	0.396	1.133	
Expected Unlimited Loss to Payroll Ratio:					0.823	0.476	1.299	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.796	0.423	1.220	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.737	0.396	1.133	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.780</b>	<b>0.457</b>	<b>1.236</b>	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								120.9%

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	
2014	19,710,343	3	0	3	636,551	867,111	1,503,662	7.629
2015	20,253,521	1	2	3	332,353	73,359	405,712	2.003
2016	19,758,153	2	2	4	702,657	352,177	1,054,834	5.339
2017	19,292,908	2	2	2	910,711	199,033	1,109,744	5.752
2018	18,798,840	0	1	1	1,566	37,711	39,277	0.209
	97,813,765	8	7	13	2,583,839	1,529,391	4,113,229	
Adjusted Loss to Payroll Ratio:					2.642	1.564	4.205	
Expected Unlimited Loss to Payroll Ratio:					2.970	2.387	5.357	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.450	1.481	3.930	
Credibility:					0.58	0.44		
Indicated Limited Loss to Payroll Ratio:					2.561	1.517	4.078	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.072</b>	<b>2.481</b>	<b>5.554</b>	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								543.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	19,349,871	2	6	23	555,149	144,903	700,052	3.618
2015	18,395,983	0	3	8	22,924	73,048	95,972	0.522
2016	20,143,147	0	10	16	383,319	349,340	732,659	3.637
2017	19,972,609	1	7	9	485,272	478,818	964,090	4.827
2018	20,725,442	0	9	13	269,188	209,749	478,937	2.311
	98,587,051	3	35	69	1,715,851	1,255,857	2,971,708	
Adjusted Loss to Payroll Ratio:					1.740	1.274	3.014	
Expected Unlimited Loss to Payroll Ratio:					1.876	1.473	3.349	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.740	1.277	3.017	
Credibility:					0.51	0.41		
Indicated Limited Loss to Payroll Ratio:					1.740	1.276	3.016	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.855</b>	<b>1.494</b>	<b>3.349</b>	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								327.5%

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

Code: 7421 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	83,505,373	4	10	27	585,838	474,949	1,060,787	1.270
2015	85,970,093	2	12	20	534,635	697,324	1,231,959	1.433
2016	87,931,090	2	17	32	582,223	640,634	1,222,857	1.391
2017	94,956,905	0	4	23	82,509	183,458	265,967	0.280
2018	102,603,679	0	10	9	435,104	380,030	815,134	0.794
	454,967,139	8	53	111	2,220,309	2,376,395	4,596,704	
Adjusted Loss to Payroll Ratio:					0.488	0.522	1.010	
Expected Unlimited Loss to Payroll Ratio:					0.507	0.538	1.044	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.486	0.471	0.958	
Credibility:					0.56	0.51		
Indicated Limited Loss to Payroll Ratio:					0.487	0.497	0.985	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.519</b>	<b>0.582</b>	<b>1.102</b>	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								107.7%

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

Code: 7424 RHG: 6 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: AIRCRAFT OPERATION – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	297,535,671	9	47	56	2,968,377	1,393,615	4,361,992	1.466
2015	298,638,146	12	34	60	2,676,702	939,606	3,616,308	1.211
2016	375,213,685	5	31	46	1,921,974	693,248	2,615,222	0.697
2017	365,862,001	7	25	53	2,322,880	848,832	3,171,712	0.867
2018	402,550,215	1	44	59	1,016,558	1,175,364	2,191,922	0.545
	1,739,799,718	34	181	274	10,906,492	5,050,665	15,957,157	
Adjusted Loss to Payroll Ratio:					0.627	0.290	0.917	
Expected Unlimited Loss to Payroll Ratio:					0.768	0.392	1.160	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.694	0.284	0.978	
Credibility:					1.00	0.71		
Indicated Limited Loss to Payroll Ratio:					0.627	0.288	0.915	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.710</b>	<b>0.410</b>	<b>1.120</b>	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								109.5%

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	
2017	656,744,823	7	263	815	6,500,280	6,080,060	12,580,340	1.916
2018	755,840,538	4	304	660	7,385,257	6,712,187	14,097,444	1.865
	1,412,585,361	11	567	1,475	13,885,537	12,792,247	26,677,784	
Adjusted Loss to Payroll Ratio:					0.983	0.906	1.889	
Expected Unlimited Loss to Payroll Ratio:					1.156	1.197	2.353	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.109	1.049	2.159	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.983	0.906	1.889	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.048</b>	<b>1.061</b>	<b>2.108</b>	
Indicated Relativity Change:								-10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								206.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	17,813,399	0	5	22	130,711	130,803	261,514	1.468
2015	62,554,903	1	12	38	610,342	406,649	1,016,991	1.626
2016	71,851,394	2	17	43	624,300	544,732	1,169,032	1.627
2017	71,112,733	0	12	65	219,896	477,513	697,409	0.981
2018	87,190,421	0	7	41	86,067	150,625	236,692	0.271
	310,522,852	3	53	209	1,671,315	1,710,321	3,381,637	
Adjusted Loss to Payroll Ratio:					0.538	0.551	1.089	
Expected Unlimited Loss to Payroll Ratio:					0.803	0.877	1.681	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.771	0.769	1.540	
Credibility:					0.58	0.53		
Indicated Limited Loss to Payroll Ratio:					0.636	0.653	1.289	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.678</b>	<b>0.765</b>	<b>1.443</b>	
Indicated Relativity Change:								-14.1%
Relativity to Statewide Average Loss to Payroll Ratio:								141.1%

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

Code: 7500 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: GAS WORKS  
Code: 7520 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: WATER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	118,684,849	4	30	104	1,453,215	1,276,416	2,729,631	2.300
2015	117,420,839	4	38	97	691,777	764,984	1,456,761	1.241
2016	115,410,392	0	50	93	899,555	832,382	1,731,937	1.501
2017	109,864,149	2	37	93	636,128	566,655	1,202,783	1.095
2018	120,344,856	2	28	93	1,106,519	1,112,129	2,218,648	1.844
	581,725,084	12	183	480	4,787,194	4,552,567	9,339,761	
Adjusted Loss to Payroll Ratio:					0.823	0.783	1.606	
Expected Unlimited Loss to Payroll Ratio:					1.029	1.135	2.164	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.000	0.925	1.925	
Credibility:					0.80	0.71		
Indicated Limited Loss to Payroll Ratio:					0.858	0.824	1.682	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.962</b>	<b>1.119</b>	<b>2.081</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								203.5%



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

Code: 7515 RHG: 6 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: OIL OR GAS PIPELINE OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	57,668,272	1	3	7	301,753	264,174	565,927	0.981
2015	57,677,537	0	4	17	52,344	77,566	129,910	0.225
2016	63,912,886	1	7	14	298,163	232,483	530,646	0.830
2017	70,533,701	1	7	7	253,426	135,966	389,392	0.552
2018	74,590,533	0	6	11	187,512	168,095	355,607	0.477
	324,382,929	3	27	56	1,093,197	878,285	1,971,482	
Adjusted Loss to Payroll Ratio:					0.337	0.271	0.608	
Expected Unlimited Loss to Payroll Ratio:					0.356	0.363	0.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.322	0.262	0.584	
Credibility:					0.41	0.35		
Indicated Limited Loss to Payroll Ratio:					0.328	0.265	0.593	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.371</b>	<b>0.377</b>	<b>0.748</b>	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								73.2%

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	
2014	239,573,372	6	32	90	1,248,039	1,275,898	2,523,937	1.054
2015	279,751,492	8	33	72	2,196,172	1,881,709	4,077,881	1.458
2016	235,873,371	3	20	51	1,231,390	1,016,698	2,248,088	0.953
2017	274,088,913	3	31	50	1,527,292	1,493,200	3,020,492	1.102
2018	406,907,891	4	41	88	3,337,001	2,642,876	5,979,877	1.470
	1,436,195,039	24	157	351	9,539,894	8,310,380	17,850,275	
Adjusted Loss to Payroll Ratio:					0.664	0.579	1.243	
Expected Unlimited Loss to Payroll Ratio:					0.890	0.955	1.846	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.809	0.646	1.455	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					0.664	0.586	1.250	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.797</b>	<b>0.959</b>	<b>1.755</b>	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								171.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	440,270,659	8	49	119	1,686,117	1,952,120	3,638,237	0.826
2015	451,323,855	7	45	106	1,833,711	1,725,387	3,559,098	0.789
2016	432,967,435	4	44	89	1,771,386	1,894,174	3,665,560	0.847
2017	451,830,156	6	46	105	2,158,580	1,563,872	3,722,452	0.824
2018	562,519,179	3	54	110	2,630,293	2,776,070	5,406,363	0.961
	2,338,911,284	28	238	529	10,080,087	9,911,623	19,991,710	
Adjusted Loss to Payroll Ratio:					0.431	0.424	0.855	
Expected Unlimited Loss to Payroll Ratio:					0.475	0.600	1.075	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.431	0.406	0.837	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					0.431	0.422	0.853	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.517</b>	<b>0.690</b>	<b>1.207</b>	
Indicated Relativity Change:								12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								118.1%

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	
2014	62,951,256	2	15	39	334,598	387,484	722,082	1.147
2015	52,861,115	2	17	20	662,628	531,545	1,194,173	2.259
2016	48,879,028	3	9	23	607,900	412,761	1,020,661	2.088
2017	59,888,170	0	7	28	45,028	116,640	161,668	0.270
2018	55,055,255	0	21	22	595,528	606,221	1,201,749	2.183
	279,634,824	7	69	132	2,245,682	2,054,650	4,300,332	
Adjusted Loss to Payroll Ratio:					0.803	0.735	1.538	
Expected Unlimited Loss to Payroll Ratio:					0.839	1.163	2.003	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.808	0.907	1.714	
Credibility:					0.55	0.53		
Indicated Limited Loss to Payroll Ratio:					0.805	0.816	1.621	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.912</b>	<b>1.159</b>	<b>2.070</b>	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								202.5%

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

Code: 7600 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: COMMUNICATION SERVICE PROVIDERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,792,498,887	184	1,368	1,277	71,604,474	37,077,366	108,681,840	6.063
2018	1,823,796,763	112	1,363	1,091	73,021,377	34,555,525	107,576,902	5.899
	3,616,295,650	296	2,731	2,368	144,625,851	71,632,891	216,258,742	
Adjusted Loss to Payroll Ratio:					3.999	1.981	5.980	
Expected Unlimited Loss to Payroll Ratio:					3.708	2.079	5.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.723	1.786	5.509	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.999	1.981	5.980	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.310</b>	<b>2.402</b>	<b>6.712</b>	
Indicated Relativity Change:								16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								656.4%

INCLUDES EXPERIENCE OF 7606 D1-1-19

Code: 7601 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: AERIAL LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	28,717,737	0	21	30	396,768	289,510	686,278	2.390
2015	44,705,443	0	21	38	506,389	183,824	690,213	1.544
2016	56,338,899	0	28	46	609,126	522,058	1,131,184	2.008
2017	47,983,291	1	5	30	310,901	150,690	461,591	0.962
2018	100,464,408	0	21	64	630,266	668,140	1,298,406	1.292
	278,209,777	1	96	208	2,453,450	1,814,222	4,267,673	
Adjusted Loss to Payroll Ratio:					0.882	0.652	1.534	
Expected Unlimited Loss to Payroll Ratio:					1.286	1.257	2.542	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.299	1.147	2.446	
Credibility:					0.66	0.58		
Indicated Limited Loss to Payroll Ratio:					1.024	0.860	1.884	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.103</b>	<b>1.043</b>	<b>2.146</b>	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								209.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	547,388,046	12	169	330	5,113,407	3,952,446	9,065,853	1.656
2017	597,805,428	13	152	321	4,043,972	4,431,845	8,475,817	1.418
2018	626,370,667	5	197	313	4,468,676	4,647,745	9,116,421	1.455
	1,771,564,141	30	518	964	13,626,055	13,032,037	26,658,092	
Adjusted Loss to Payroll Ratio:					0.769	0.736	1.505	
Expected Unlimited Loss to Payroll Ratio:					0.866	0.958	1.825	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.861	0.834	1.695	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.769	0.736	1.505	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.843</b>	<b>0.936</b>	<b>1.779</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								174.0%

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

Code: 7607 RHG: 4 NAICS: 51 ILDG: 3 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	
2014	922,768,041	3	29	78	1,429,286	846,925	2,276,211	0.247
2015	998,297,422	3	21	49	1,199,276	588,338	1,787,614	0.179
2016	1,110,603,057	3	28	79	1,118,516	1,032,785	2,151,301	0.194
2017	1,192,566,689	2	21	68	749,309	672,398	1,421,707	0.119
2018	1,220,745,758	0	17	47	277,601	303,518	581,119	0.048
	5,444,980,967	11	116	321	4,773,988	3,443,964	8,217,953	
Adjusted Loss to Payroll Ratio:					0.088	0.063	0.151	
Expected Unlimited Loss to Payroll Ratio:					0.115	0.099	0.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.114	0.081	0.195	
Credibility:					0.82	0.67		
Indicated Limited Loss to Payroll Ratio:					0.092	0.069	0.162	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.101</b>	<b>0.088</b>	<b>0.189</b>	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								18.5%

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

Code: 7610 RHG: 4 NAICS: 51 ILDG: 1 MLDG: 2 CLASS: RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	3,264,548,916	18	176	396	7,309,474	6,419,838	13,729,312	0.421
2017	3,357,535,148	10	152	363	6,788,522	4,964,815	11,753,337	0.350
2018	3,271,095,029	25	228	361	8,591,386	5,679,117	14,270,503	0.436
	9,893,179,094	53	556	1,120	22,689,381	17,063,770	39,753,152	
Adjusted Loss to Payroll Ratio:					0.229	0.172	0.402	
Expected Unlimited Loss to Payroll Ratio:					0.166	0.166	0.332	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.164	0.136	0.300	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.229	0.172	0.402	
Limit Factor:					1.097	1.272		
Indicated (Unlimited) Loss to Payroll Ratio:					0.251	0.219	0.471	
Indicated Relativity Change:								42.0%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.221</b>	<b>0.193</b>	<b>0.414</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								40.5%

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

Code: 7706 RHG: 6 NAICS: 92 ILDG: 1 MLDG: 2 CLASS: FIREFIGHTING OPERATIONS – NOT VOLUNTEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	49,659,254	6	24	48	972,364	634,323	1,606,687	3.235
2015	52,314,631	4	22	61	778,880	715,826	1,494,706	2.857
2016	35,197,739	0	21	45	464,544	400,760	865,304	2.458
2017	41,657,987	1	22	35	446,128	562,015	1,008,143	2.420
2018	48,425,131	1	32	70	784,809	986,365	1,771,174	3.658
	227,254,742	12	121	259	3,446,725	3,299,289	6,746,014	
Adjusted Loss to Payroll Ratio:					1.517	1.452	2.968	
Expected Unlimited Loss to Payroll Ratio:					1.701	1.672	3.373	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.528	1.207	2.735	
Credibility:					0.67	0.56		
Indicated Limited Loss to Payroll Ratio:					1.520	1.344	2.864	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.722</b>	<b>1.910</b>	<b>3.631</b>	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								355.1%

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	
2014	949.9	0	0	13	0	15,798	15,798	16.631
2015	912.4	0	1	10	2,598	13,055	15,653	17.156
2016	803.8	1	5	7	144,112	217,633	361,745	450.043
2017	722.9	0	1	3	118	3,474	3,592	4.969
2018	684.5	2	1	9	302,464	252,878	555,342	811.310
	4,073.5	3	8	42	449,292	502,836	952,128	
Adjusted Loss to Payroll Ratio:					110.296	123.441	233.737	
Expected Unlimited Loss to Payroll Ratio:					59.846	100.053	159.899	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					50.756	62.703	113.459	
Credibility:					0.22	0.22		
Indicated Limited Loss to Payroll Ratio:					63.854	76.065	139.920	
Limit Factor:					1.200	1.636		
Indicated (Unlimited) Loss to Payroll Ratio:					76.598	124.412	201.010	
Indicated Relativity Change:								25.7%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>76.165</b>	<b>123.709</b>	<b>199.874</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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

Code: 7720 RHG: 4 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: POLICE AND OTHER LAW ENFORCEMENT OFFICERS – NOT VOLUNTEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	198,901,175	9	74	159	1,726,107	1,566,351	3,292,458	1.655
2015	250,904,538	6	82	197	1,694,364	1,989,949	3,684,313	1.468
2016	225,653,106	5	65	193	1,483,754	1,791,378	3,275,132	1.451
2017	252,883,315	9	80	231	2,890,574	2,508,941	5,399,515	2.135
2018	296,044,018	0	99	245	2,387,363	2,650,631	5,037,994	1.702
	1,224,386,152	29	400	1,025	10,182,163	10,507,250	20,689,413	
Adjusted Loss to Payroll Ratio:					0.832	0.858	1.690	
Expected Unlimited Loss to Payroll Ratio:					0.788	0.857	1.646	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.732	0.691	1.423	
Credibility:					0.98	0.88		
Indicated Limited Loss to Payroll Ratio:					0.830	0.838	1.668	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.910</b>	<b>1.066</b>	<b>1.976</b>	
Indicated Relativity Change:								20.1%
Relativity to Statewide Average Loss to Payroll Ratio:								193.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,858,138,887	47	771	1,009	19,208,983	18,515,762	37,724,745	2.030
2018	1,974,501,418	26	748	923	18,797,960	19,681,338	38,479,298	1.949
	3,832,640,305	73	1,519	1,932	38,006,942	38,197,100	76,204,042	
Adjusted Loss to Payroll Ratio:					0.992	0.997	1.988	
Expected Unlimited Loss to Payroll Ratio:					1.112	1.297	2.408	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.016	1.041	2.058	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.992	0.997	1.988	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.069</b>	<b>1.209</b>	<b>2.277</b>	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								222.7%



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

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

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
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	661	661	0.000
2018	0.0	0	0	0	0	0	0	0.000
	0.1	0	0	1	0	661	661	
Adjusted Loss to Payroll Ratio:					0.000	6,608.033	6,608.033	
Expected Unlimited Loss to Payroll Ratio:					36.179	40.313	76.492	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					32.820	30.425	63.245	
Credibility:					0.00	0.00		
Indicated Limited Loss to Payroll Ratio:					32.820	30.425	63.245	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>36.793</b>	<b>41.313</b>	<b>78.107</b>	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	61,673,395	2	16	19	408,552	503,950	912,502	1.480
2015	50,989,532	3	15	21	750,082	496,941	1,247,023	2.446
2016	50,123,475	1	6	14	265,154	302,004	567,158	1.132
2017	61,834,500	1	14	16	542,448	380,998	923,446	1.493
2018	74,778,975	1	8	14	286,599	275,000	561,599	0.751
	299,399,877	8	59	84	2,252,835	1,958,893	4,211,728	
Adjusted Loss to Payroll Ratio:					0.752	0.654	1.407	
Expected Unlimited Loss to Payroll Ratio:					1.000	1.251	2.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.908	0.846	1.755	
Credibility:					0.59	0.53		
Indicated Limited Loss to Payroll Ratio:					0.816	0.745	1.561	
Limit Factor:					1.200	1.636		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.979</b>	<b>1.218</b>	<b>2.197</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								214.8%

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	
2014	152,287,609	9	127	160	1,906,311	2,344,876	4,251,187	2.792
2015	166,969,255	8	118	164	1,997,070	2,519,613	4,516,683	2.705
2016	180,380,683	10	117	196	2,352,024	3,407,937	5,759,961	3.193
2017	191,543,488	5	124	203	1,987,142	2,749,431	4,736,573	2.473
2018	197,049,310	5	111	209	2,244,290	3,042,031	5,286,321	2.683
	888,230,345	37	597	932	10,486,836	14,063,888	24,550,724	
Adjusted Loss to Payroll Ratio:					1.181	1.583	2.764	
Expected Unlimited Loss to Payroll Ratio:					1.324	1.861	3.185	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.249	1.635	2.883	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.181	1.583	2.764	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.248</b>	<b>1.825</b>	<b>3.074</b>	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								300.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	111,064,630	7	49	118	1,042,358	1,139,838	2,182,196	1.965
2015	115,746,605	8	51	145	1,265,985	1,475,797	2,741,782	2.369
2016	126,057,454	2	66	131	805,505	1,238,317	2,043,822	1.621
2017	133,944,404	3	81	181	1,043,979	1,483,073	2,527,052	1.887
2018	132,366,155	0	77	187	1,175,255	1,673,349	2,848,604	2.152
	619,179,248	20	324	762	5,333,081	7,010,373	12,343,455	
Adjusted Loss to Payroll Ratio:					0.861	1.132	1.994	
Expected Unlimited Loss to Payroll Ratio:					0.954	1.560	2.514	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.841	1.112	1.953	
Credibility:					0.79	0.82		
Indicated Limited Loss to Payroll Ratio:					0.857	1.129	1.986	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.970</b>	<b>1.603</b>	<b>2.574</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								251.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	3,818,278,146	102	2,729	4,925	40,838,483	47,255,592	88,094,075	2.307
2018	3,693,612,436	32	2,667	4,961	42,509,343	51,181,966	93,691,309	2.537
	7,511,890,582	134	5,396	9,886	83,347,826	98,437,558	181,785,384	
Adjusted Loss to Payroll Ratio:					1.110	1.310	2.420	
Expected Unlimited Loss to Payroll Ratio:					1.123	1.462	2.586	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.015	1.237	2.252	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.110	1.310	2.420	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.183</b>	<b>1.535</b>	<b>2.717</b>	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								265.7%

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

Code: 8008 RHG: 1 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	4,158,831,981	60	1,541	3,374	28,519,405	32,880,034	61,399,439	1.476
2018	4,272,700,297	11	1,612	3,574	28,619,393	31,533,669	60,153,062	1.408
	8,431,532,278	71	3,153	6,948	57,138,798	64,413,703	121,552,501	
Adjusted Loss to Payroll Ratio:					0.678	0.764	1.442	
Expected Unlimited Loss to Payroll Ratio:					0.734	0.890	1.625	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.669	0.765	1.434	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.678	0.764	1.442	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.717</b>	<b>0.881</b>	<b>1.597</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								156.2%

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

Code: 8010 RHG: 2 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – HARDWARE, ELECTRICAL OR PLUMBING SUPPLIES  
Code: 8110 RHG: 2 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES – WELDING 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	
2017	1,109,008,893	12	448	1,127	10,616,029	10,721,823	21,337,852	1.924
2018	1,226,085,850	4	425	1,170	10,772,901	10,626,121	21,399,022	1.745
	2,335,094,743	16	873	2,297	21,388,931	21,347,944	42,736,874	
Adjusted Loss to Payroll Ratio:					0.916	0.914	1.830	
Expected Unlimited Loss to Payroll Ratio:					1.020	1.149	2.169	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.922	0.971	1.894	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.916	0.914	1.830	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.976</b>	<b>1.071</b>	<b>2.047</b>	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								200.2%

8010 E1-1-20 INCLUDES EXPERIENCE OF 8017 AND 8018; INCLUDES 8111 D1-1-20

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

Code: 8013 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 4 CLASS: STORES – JEWELRY; STORES – EYEWEAR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	809,144,571	12	122	184	3,520,558	3,383,319	6,903,877	0.853
2016	887,748,148	5	138	157	2,649,022	3,083,896	5,732,918	0.646
2017	892,783,661	6	121	161	2,472,806	3,204,416	5,677,222	0.636
2018	927,671,187	1	135	207	3,325,373	3,233,439	6,558,812	0.707
	3,517,347,568	24	516	709	11,967,759	12,905,069	24,872,828	
Adjusted Loss to Payroll Ratio:					0.340	0.367	0.707	
Expected Unlimited Loss to Payroll Ratio:					0.389	0.460	0.849	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.342	0.359	0.700	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.340	0.367	0.707	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.373</b>	<b>0.467</b>	<b>0.840</b>	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								82.1%

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	
2017	961,487,554	27	577	1,171	10,147,430	11,642,715	21,790,145	2.266
2018	968,203,141	3	591	1,111	11,326,382	11,925,441	23,251,823	2.402
	1,929,690,695	30	1,168	2,282	21,473,812	23,568,156	45,041,968	
Adjusted Loss to Payroll Ratio:					1.113	1.221	2.334	
Expected Unlimited Loss to Payroll Ratio:					1.117	1.476	2.593	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.982	1.150	2.132	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.113	1.221	2.334	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.220</b>	<b>1.553</b>	<b>2.774</b>	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								271.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	12,605,980,163	122	4,710	11,167	99,230,692	120,090,526	219,321,218	1.740
2018	13,143,935,102	61	4,360	11,169	95,857,856	115,078,902	210,936,758	1.605
	25,749,915,264	183	9,070	22,336	195,088,549	235,169,428	430,257,977	
Adjusted Loss to Payroll Ratio:					0.758	0.913	1.671	
Expected Unlimited Loss to Payroll Ratio:					0.838	1.130	1.968	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.757	0.956	1.713	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.758	0.913	1.671	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.807</b>	<b>1.070</b>	<b>1.877</b>	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								183.6%

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



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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	6,594,530,271	198	6,007	8,995	109,261,685	105,172,409	214,434,094	3.252
2018	7,657,251,478	80	6,770	9,019	126,119,231	138,097,890	264,217,121	3.451
	14,251,781,749	278	12,777	18,014	235,380,915	243,270,298	478,651,214	
Adjusted Loss to Payroll Ratio:					1.652	1.707	3.359	
Expected Unlimited Loss to Payroll Ratio:					1.774	2.036	3.810	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.642	1.700	3.342	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.652	1.707	3.359	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.780</b>	<b>2.070</b>	<b>3.850</b>	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								376.5%

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

Code: 8019 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PRINTING – QUICK PRINTING; DOCUMENT  
DUPLICATION/PHOTOCOPYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	356,490,939	13	84	215	1,956,267	2,440,669	4,396,936	1.233
2015	371,962,409	14	101	216	2,124,482	2,912,480	5,036,962	1.354
2016	373,205,312	6	77	221	1,657,611	1,717,736	3,375,347	0.904
2017	370,170,849	2	92	214	1,543,136	2,017,553	3,560,689	0.962
2018	377,902,690	0	74	161	1,614,652	1,830,613	3,445,265	0.912
	1,849,732,198	35	428	1,027	8,896,147	10,919,052	19,815,199	
Adjusted Loss to Payroll Ratio:					0.481	0.590	1.071	
Expected Unlimited Loss to Payroll Ratio:					0.568	0.726	1.294	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.519	0.581	1.100	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.481	0.590	1.071	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.518</b>	<b>0.716</b>	<b>1.234</b>	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								120.7%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	314,480,145	9	336	403	6,133,447	6,157,427	12,290,874	3.908
2018	343,118,969	6	323	690	7,938,452	9,741,164	17,679,616	5.153
	657,599,113	15	659	1,093	14,071,899	15,898,590	29,970,489	
Adjusted Loss to Payroll Ratio:					2.140	2.418	4.558	
Expected Unlimited Loss to Payroll Ratio:					1.858	2.493	4.352	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.720	2.082	3.802	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.140	2.418	4.558	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.306</b>	<b>2.932</b>	<b>5.238</b>	
Indicated Relativity Change:								20.4%
Relativity to Statewide Average Loss to Payroll Ratio:								512.2%

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	
2017	418,488,406	13	189	356	5,410,695	6,593,480	12,004,175	2.868
2018	465,935,105	5	176	296	5,033,317	5,565,902	10,599,219	2.275
	884,423,512	18	365	652	10,444,013	12,159,382	22,603,395	
Adjusted Loss to Payroll Ratio:					1.181	1.375	2.556	
Expected Unlimited Loss to Payroll Ratio:					1.373	1.635	3.008	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.238	1.221	2.459	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.181	1.375	2.556	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.295</b>	<b>1.749</b>	<b>3.044</b>	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								297.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	651,517,382	19	528	1,150	7,906,003	10,409,888	18,315,891	2.811
2018	647,916,137	15	587	1,200	11,177,601	12,083,096	23,260,697	3.590
	1,299,433,519	34	1,115	2,350	19,083,604	22,492,984	41,576,587	
Adjusted Loss to Payroll Ratio:					1.469	1.731	3.200	
Expected Unlimited Loss to Payroll Ratio:					1.599	2.091	3.690	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.445	1.768	3.213	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.469	1.731	3.200	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.565</b>	<b>2.027</b>	<b>3.592</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								351.3%

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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	
2017	463,778,416	9	327	484	6,156,224	6,387,816	12,544,040	2.705
2018	510,490,590	11	359	516	7,657,781	10,343,121	18,000,902	3.526
	974,269,006	20	686	1,000	13,814,006	16,730,937	30,544,943	
Adjusted Loss to Payroll Ratio:					1.418	1.717	3.135	
Expected Unlimited Loss to Payroll Ratio:					1.441	1.919	3.360	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.334	1.602	2.936	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.418	1.717	3.135	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.528</b>	<b>2.082</b>	<b>3.611</b>	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								353.1%

INCLUDES EXPERIENCE OF 8264 D1-1-19

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	967,468,778	18	270	931	4,267,623	8,197,130	12,464,753	1.288
2017	883,014,696	8	336	1,072	5,294,198	9,708,120	15,002,318	1.699
2018	799,990,569	3	308	966	5,083,592	9,150,677	14,234,269	1.779
	2,650,474,043	29	914	2,969	14,645,412	27,055,927	41,701,339	
Adjusted Loss to Payroll Ratio:					0.553	1.021	1.573	
Expected Unlimited Loss to Payroll Ratio:					0.544	1.086	1.630	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.492	0.918	1.410	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.553	1.021	1.573	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.589</b>	<b>1.195</b>	<b>1.784</b>	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								174.5%

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	
2014	99,692,530	14	91	148	2,670,634	2,363,315	5,033,949	5.049
2015	107,206,246	12	99	152	2,585,547	2,221,512	4,807,059	4.484
2016	118,507,152	17	89	146	2,536,694	1,880,131	4,416,825	3.727
2017	120,581,422	11	82	137	2,308,068	1,572,836	3,880,904	3.218
2018	130,135,329	10	114	165	3,031,587	2,035,174	5,066,761	3.893
	576,122,679	64	475	748	13,132,530	10,072,969	23,205,499	
Adjusted Loss to Payroll Ratio:					2.279	1.748	4.028	
Expected Unlimited Loss to Payroll Ratio:					2.477	2.261	4.738	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.255	1.801	4.056	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					2.279	1.751	4.030	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.500</b>	<b>2.226</b>	<b>4.726</b>	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								462.2%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	195,298,773	10	73	123	2,064,189	2,574,902	4,639,091	2.375
2015	220,120,246	7	71	137	1,864,037	1,993,554	3,857,591	1.752
2016	207,164,131	7	77	122	1,765,450	1,973,702	3,739,152	1.805
2017	228,699,976	4	80	144	2,040,019	1,669,126	3,709,145	1.622
2018	229,829,537	2	106	150	2,782,441	3,625,888	6,408,329	2.788
	1,081,112,663	30	407	676	10,516,136	11,837,173	22,353,309	
Adjusted Loss to Payroll Ratio:					0.973	1.095	2.068	
Expected Unlimited Loss to Payroll Ratio:					1.071	1.290	2.360	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.991	1.077	2.068	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.973	1.095	2.068	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.048</b>	<b>1.328</b>	<b>2.376</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								232.4%

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	
2017	1,223,740,653	17	585	1,294	10,562,599	12,858,241	23,420,840	1.914
2018	1,304,000,703	5	572	1,308	10,862,119	12,600,680	23,462,799	1.799
	2,527,741,356	22	1,157	2,602	21,424,718	25,458,921	46,883,639	
Adjusted Loss to Payroll Ratio:					0.848	1.007	1.855	
Expected Unlimited Loss to Payroll Ratio:					1.045	1.388	2.433	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	1.133	2.067	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.848	1.007	1.855	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.914</b>	<b>1.221</b>	<b>2.135</b>	
Indicated Relativity Change:								-12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								208.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	35,651,244	1	10	37	147,755	187,112	334,867	0.939
2015	41,171,933	4	20	47	787,439	682,599	1,470,038	3.570
2016	42,689,850	1	14	34	303,184	392,288	695,472	1.629
2017	44,320,898	1	19	29	231,013	233,308	464,321	1.048
2018	43,781,108	1	22	48	483,153	402,779	885,932	2.024
	207,615,033	8	85	195	1,952,543	1,898,085	3,850,628	
Adjusted Loss to Payroll Ratio:					0.940	0.914	1.855	
Expected Unlimited Loss to Payroll Ratio:					1.095	1.562	2.657	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.963	1.217	2.179	
Credibility:					0.55	0.55		
Indicated Limited Loss to Payroll Ratio:					0.950	1.050	2.001	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.042</b>	<b>1.336</b>	<b>2.378</b>	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								232.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	75,245,237	4	53	82	943,091	1,048,834	1,991,925	2.647
2015	91,164,277	4	46	90	934,175	967,198	1,901,373	2.086
2016	125,358,321	1	48	94	560,464	788,260	1,348,724	1.076
2017	129,882,635	1	73	124	1,209,196	1,519,867	2,729,063	2.101
2018	109,773,605	0	44	134	753,403	1,036,183	1,789,586	1.630
	531,424,076	10	264	524	4,400,329	5,360,344	9,760,673	
Adjusted Loss to Payroll Ratio:					0.828	1.009	1.837	
Expected Unlimited Loss to Payroll Ratio:					0.891	1.227	2.118	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.834	1.061	1.895	
Credibility:					0.74	0.75		
Indicated Limited Loss to Payroll Ratio:					0.830	1.022	1.851	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.884</b>	<b>1.197</b>	<b>2.081</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								203.5%



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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	373,595,042	9	92	223	1,785,955	2,389,992	4,175,947	1.118
2015	428,199,633	20	107	253	2,481,336	3,311,926	5,793,262	1.353
2016	472,295,865	10	106	244	2,440,334	2,598,979	5,039,313	1.067
2017	510,497,499	8	124	286	2,421,791	3,100,498	5,522,289	1.082
2018	534,688,178	3	138	279	2,782,740	3,162,451	5,945,191	1.112
2,319,276,217		50	567	1,285	11,912,156	14,563,846	26,476,002	
Adjusted Loss to Payroll Ratio:					0.514	0.628	1.142	
Expected Unlimited Loss to Payroll Ratio:					0.547	0.677	1.224	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.489	0.553	1.042	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.514	0.628	1.142	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.554</b>	<b>0.761</b>	<b>1.315</b>	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								128.6%

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	
2016	417,511,485	8	175	229	3,913,888	4,571,712	8,485,600	2.032
2017	426,020,315	3	161	212	2,851,954	4,068,060	6,920,014	1.624
2018	442,091,707	3	156	224	4,018,180	5,942,187	9,960,367	2.253
1,285,623,508		14	492	665	10,784,022	14,581,959	25,365,981	
Adjusted Loss to Payroll Ratio:					0.839	1.134	1.973	
Expected Unlimited Loss to Payroll Ratio:					0.842	1.274	2.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.753	1.040	1.793	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.839	1.134	1.973	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.904</b>	<b>1.375</b>	<b>2.280</b>	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								222.9%

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

Code: 8062 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 2 CLASS: STORES – COMPUTER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	363,050,622	6	77	216	1,441,438	1,547,575	2,989,013	0.823
2015	400,152,616	1	75	170	1,011,083	1,650,300	2,661,383	0.665
2016	214,461,945	0	53	96	731,366	1,167,617	1,898,983	0.885
2017	237,109,534	0	41	97	948,548	908,958	1,857,506	0.783
2018	231,378,156	0	47	92	726,667	974,861	1,701,528	0.735
	1,446,152,873	7	293	671	4,859,102	6,249,312	11,108,414	
Adjusted Loss to Payroll Ratio:					0.336	0.432	0.768	
Expected Unlimited Loss to Payroll Ratio:					0.346	0.452	0.798	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.304	0.352	0.656	
Credibility:					0.75	0.73		
Indicated Limited Loss to Payroll Ratio:					0.328	0.411	0.739	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.360</b>	<b>0.522</b>	<b>0.882</b>	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								86.2%

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	
2014	86,084,761	4	40	56	853,649	1,037,051	1,890,700	2.196
2015	94,546,474	5	39	78	811,321	960,091	1,771,412	1.874
2016	104,144,183	6	33	81	1,072,068	695,576	1,767,644	1.697
2017	118,845,275	1	56	85	1,185,711	1,366,022	2,551,733	2.147
2018	117,336,296	1	66	90	1,687,750	1,943,336	3,631,086	3.095
	520,956,989	17	234	390	5,610,499	6,002,077	11,612,576	
Adjusted Loss to Payroll Ratio:					1.077	1.152	2.229	
Expected Unlimited Loss to Payroll Ratio:					0.999	1.255	2.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.935	1.086	2.021	
Credibility:					0.77	0.76		
Indicated Limited Loss to Payroll Ratio:					1.044	1.136	2.181	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.113</b>	<b>1.331</b>	<b>2.444</b>	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								239.0%

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

Code: 8064 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES – OFFICE SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	327,870,796	6	142	213	2,597,864	3,070,665	5,668,529	1.729
2017	402,614,156	6	209	344	3,802,158	4,255,269	8,057,427	2.001
2018	315,392,380	2	148	206	2,268,106	2,836,219	5,104,325	1.618
	1,045,877,333	14	499	763	8,668,127	10,162,154	18,830,281	
Adjusted Loss to Payroll Ratio:					0.829	0.972	1.800	
Expected Unlimited Loss to Payroll Ratio:					1.090	1.392	2.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.009	1.162	2.172	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.829	0.972	1.800	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.893</b>	<b>1.178</b>	<b>2.072</b>	
Indicated Relativity Change:								-16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								202.6%

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	
2014	123,643,606	7	41	91	985,616	920,822	1,906,438	1.542
2015	132,403,144	5	41	99	888,566	965,138	1,853,704	1.400
2016	135,101,246	4	48	103	812,101	760,727	1,572,828	1.164
2017	129,218,071	0	40	114	577,104	737,893	1,314,997	1.018
2018	130,110,289	0	78	127	1,387,749	1,382,237	2,769,986	2.129
	650,476,355	16	248	534	4,651,136	4,766,817	9,417,952	
Adjusted Loss to Payroll Ratio:					0.715	0.733	1.448	
Expected Unlimited Loss to Payroll Ratio:					0.737	0.786	1.523	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.666	0.665	1.331	
Credibility:					0.75	0.68		
Indicated Limited Loss to Payroll Ratio:					0.703	0.711	1.414	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.749</b>	<b>0.833</b>	<b>1.582</b>	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								154.7%

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

Code: 8066 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – BICYCLES AND BICYCLE ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	118,596,306	2	26	68	568,362	520,854	1,089,216	0.918
2015	125,628,190	1	31	61	275,054	305,065	580,119	0.462
2016	135,160,737	2	37	65	548,072	1,063,175	1,611,247	1.192
2017	144,237,625	1	26	70	238,823	325,274	564,097	0.391
2018	159,562,476	1	55	68	852,306	844,163	1,696,469	1.063
	683,185,335	7	175	332	2,482,616	3,058,532	5,541,148	
Adjusted Loss to Payroll Ratio:					0.363	0.448	0.811	
Expected Unlimited Loss to Payroll Ratio:					0.324	0.486	0.810	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.293	0.411	0.704	
Credibility:					0.55	0.58		
Indicated Limited Loss to Payroll Ratio:					0.332	0.432	0.764	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.354</b>	<b>0.506</b>	<b>0.860</b>	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								84.1%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	214,162,280	2	42	130	438,661	700,209	1,138,870	0.532
2015	249,880,187	0	55	171	703,400	873,079	1,576,479	0.631
2016	259,125,516	2	37	138	617,368	1,175,504	1,792,872	0.692
2017	263,408,412	4	57	130	1,197,933	1,075,478	2,273,411	0.863
2018	253,092,104	0	41	141	516,219	928,409	1,444,628	0.571
	1,239,668,499	8	232	710	3,473,582	4,752,680	8,226,261	
Adjusted Loss to Payroll Ratio:					0.280	0.383	0.664	
Expected Unlimited Loss to Payroll Ratio:					0.328	0.472	0.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.293	0.385	0.678	
Credibility:					0.70	0.71		
Indicated Limited Loss to Payroll Ratio:					0.284	0.384	0.668	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.306</b>	<b>0.466</b>	<b>0.772</b>	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								75.5%

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

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

Code: 8078 RHG: 1 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: SANDWICH SHOPS; BEVERAGE PREPARATION SHOPS; ICE CREAM/FROZEN YOGURT SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,833,054,635	6	586	1,405	6,255,937	8,804,450	15,060,387	0.822
2018	1,900,949,985	11	575	1,390	7,121,875	9,918,912	17,040,787	0.896
	3,734,004,620	17	1,161	2,795	13,377,812	18,723,361	32,101,173	
Adjusted Loss to Payroll Ratio:					0.358	0.501	0.860	
Expected Unlimited Loss to Payroll Ratio:					0.391	0.538	0.929	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.348	0.436	0.785	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.358	0.501	0.860	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.379</b>	<b>0.578</b>	<b>0.957</b>	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								93.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	120,198,000	2	20	51	502,830	558,782	1,061,612	0.883
2015	107,736,025	2	28	60	468,338	620,039	1,088,377	1.010
2016	114,812,508	2	18	68	949,838	778,897	1,728,735	1.506
2017	115,084,733	1	23	86	267,644	422,014	689,658	0.599
2018	120,125,219	0	17	59	537,858	472,036	1,009,894	0.841
	577,956,485	7	106	324	2,726,508	2,851,768	5,578,276	
Adjusted Loss to Payroll Ratio:					0.472	0.493	0.965	
Expected Unlimited Loss to Payroll Ratio:					0.422	0.534	0.956	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.395	0.462	0.857	
Credibility:					0.57	0.56		
Indicated Limited Loss to Payroll Ratio:					0.439	0.480	0.918	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.468</b>	<b>0.562</b>	<b>1.029</b>	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								100.7%

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	205,404,859	11	164	307	4,051,914	3,714,440	7,766,354	3.781
2016	170,254,529	8	142	282	2,647,532	2,837,610	5,485,142	3.222
2017	216,613,683	8	155	347	3,161,033	3,572,905	6,733,938	3.109
2018	251,923,061	2	152	333	3,148,377	3,692,919	6,841,296	2.716
	844,196,130	29	613	1,269	13,008,855	13,817,874	26,826,730	
Adjusted Loss to Payroll Ratio:					1.541	1.637	3.178	
Expected Unlimited Loss to Payroll Ratio:					1.510	1.925	3.435	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.374	1.534	2.908	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.541	1.637	3.178	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.690</b>	<b>2.082</b>	<b>3.772</b>	
Indicated Relativity Change:								9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								368.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	186,145,844	6	74	176	1,717,666	1,440,019	3,157,685	1.696
2015	244,595,004	2	64	198	964,340	1,065,640	2,029,980	0.830
2016	360,690,004	5	101	301	2,258,153	2,400,968	4,659,121	1.292
2017	315,616,997	8	68	218	2,629,303	2,681,411	5,310,714	1.683
2018	352,318,941	1	63	180	2,216,200	2,522,263	4,738,463	1.345
	1,459,366,789	22	370	1,073	9,785,662	10,110,301	19,895,963	
Adjusted Loss to Payroll Ratio:					0.671	0.693	1.363	
Expected Unlimited Loss to Payroll Ratio:					0.760	0.824	1.585	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.712	0.713	1.425	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.671	0.694	1.364	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.715</b>	<b>0.812</b>	<b>1.527</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								149.3%

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	
2014	90,128,758	6	38	106	901,008	1,009,937	1,910,945	2.120
2015	96,425,285	5	40	111	951,091	874,668	1,825,759	1.893
2016	98,072,063	3	48	108	1,313,063	985,732	2,298,795	2.344
2017	103,147,285	1	43	128	747,414	1,003,039	1,750,453	1.697
2018	105,563,472	0	25	111	540,112	788,125	1,328,237	1.258
	493,336,862	15	194	564	4,452,689	4,661,501	9,114,189	
Adjusted Loss to Payroll Ratio:					0.903	0.945	1.847	
Expected Unlimited Loss to Payroll Ratio:					0.995	0.969	1.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.938	0.851	1.790	
Credibility:					0.76	0.67		
Indicated Limited Loss to Payroll Ratio:					0.911	0.914	1.825	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.963</b>	<b>1.054</b>	<b>2.017</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								197.2%



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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	62,781,251	5	48	104	1,035,959	1,044,654	2,080,613	3.314
2015	63,808,865	2	53	108	567,376	705,378	1,272,754	1.995
2016	72,331,903	2	44	104	723,772	911,882	1,635,654	2.261
2017	78,158,843	2	33	131	435,774	551,568	987,342	1.263
2018	76,737,802	0	68	109	764,215	993,652	1,757,867	2.291
	353,818,663	11	246	556	3,527,096	4,207,134	7,734,231	
Adjusted Loss to Payroll Ratio:					0.997	1.189	2.186	
Expected Unlimited Loss to Payroll Ratio:					1.123	1.446	2.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.039	1.207	2.246	
Credibility:					0.69	0.68		
Indicated Limited Loss to Payroll Ratio:					1.010	1.195	2.205	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.089</b>	<b>1.449</b>	<b>2.537</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								248.1%

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

Code: 8209 RHG: 1 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: VEGETABLES – FRESH VEGETABLES OR TOMATO PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	296,479,144	11	285	536	4,717,566	5,584,103	10,301,669	3.475
2018	335,193,808	4	307	438	5,372,891	6,324,749	11,697,640	3.490
	631,672,952	15	592	974	10,090,457	11,908,852	21,999,309	
Adjusted Loss to Payroll Ratio:					1.597	1.885	3.483	
Expected Unlimited Loss to Payroll Ratio:					1.710	2.185	3.895	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.599	1.923	3.522	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.597	1.885	3.483	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.689</b>	<b>2.173</b>	<b>3.862</b>	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								377.7%

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

Code: 8215 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: HAY, GRAIN OR FEED DEALERS; WAREHOUSES – GRAIN OR BEAN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	80,933,538	7	65	95	1,656,260	1,899,426	3,555,686	4.393
2015	75,726,698	9	62	111	1,749,199	2,200,308	3,949,507	5.215
2016	81,586,986	4	63	139	1,127,968	1,544,163	2,672,131	3.275
2017	80,116,363	3	64	113	1,635,038	1,827,913	3,462,951	4.322
2018	70,484,348	5	55	89	2,163,607	1,986,233	4,149,840	5.888
	388,847,933	28	309	547	8,332,072	9,458,043	17,790,114	
Adjusted Loss to Payroll Ratio:					2.143	2.432	4.575	
Expected Unlimited Loss to Payroll Ratio:					2.290	3.040	5.330	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.038	2.267	4.305	
Credibility:					0.94	0.90		
Indicated Limited Loss to Payroll Ratio:					2.136	2.416	4.552	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.395</b>	<b>3.280</b>	<b>5.675</b>	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								555.0%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	391,562,032	12	169	291	4,290,534	4,308,156	8,598,690	2.196
2017	416,100,279	14	162	281	5,607,232	5,086,230	10,693,462	2.570
2018	467,981,560	5	118	283	3,562,842	4,117,793	7,680,635	1.641
	1,275,643,870	31	449	855	13,460,607	13,512,179	26,972,786	
Adjusted Loss to Payroll Ratio:					1.055	1.059	2.114	
Expected Unlimited Loss to Payroll Ratio:					1.362	1.553	2.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.311	1.210	2.521	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.055	1.059	2.114	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.195</b>	<b>1.505</b>	<b>2.700</b>	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								264.0%

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

Code: 8232 RHG: 5 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,207,010,640	40	682	1,462	18,123,708	18,343,543	36,467,251	3.021
2018	1,278,342,390	19	737	1,512	21,968,604	21,711,613	43,680,217	3.417
	2,485,353,030	59	1,419	2,974	40,092,311	40,055,156	80,147,467	
Adjusted Loss to Payroll Ratio:					1.613	1.612	3.225	
Expected Unlimited Loss to Payroll Ratio:					1.919	2.280	4.199	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.708	1.700	3.408	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.613	1.612	3.225	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.808</b>	<b>2.188</b>	<b>3.997</b>	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								390.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	11,837,768	3	9	11	470,712	510,458	981,170	8.288
2015	11,254,112	0	9	13	186,108	214,180	400,288	3.557
2016	11,913,896	1	4	17	205,044	153,320	358,364	3.008
2017	13,571,433	1	10	18	217,117	224,202	441,319	3.252
2018	14,258,773	1	10	15	311,507	302,094	613,601	4.303
	62,835,983	6	42	74	1,390,489	1,404,254	2,794,743	
Adjusted Loss to Payroll Ratio:					2.213	2.235	4.448	
Expected Unlimited Loss to Payroll Ratio:					2.110	2.847	4.957	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.921	2.268	4.189	
Credibility:					0.44	0.44		
Indicated Limited Loss to Payroll Ratio:					2.049	2.253	4.303	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.247</b>	<b>2.866</b>	<b>5.114</b>	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								500.1%

Code: 8278 RHG: 6 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES – JOCKEYS/HARNESS DRIVERS

POLICY YEAR	PER RACE	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER RACE
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	297.0	0	0	1	0	252	252	0.848
2015	288.3	0	0	1	0	301	301	1.044
2016	277.0	0	1	0	2,048	410	2,458	8.874
2017	270.7	1	0	0	118,741	78,826	197,567	729.837
2018	310.8	0	1	0	15,662	13,505	29,167	93.845
	1,443.8	1	2	2	136,451	93,294	229,745	
Adjusted Loss to Payroll Ratio:					94.508	64.617	159.125	
Expected Unlimited Loss to Payroll Ratio:					53.996	62.824	116.820	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					48.273	47.185	95.458	
Credibility:					0.14	0.13		
Indicated Limited Loss to Payroll Ratio:					54.746	49.451	104.197	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>61.991</b>	<b>70.257</b>	<b>132.249</b>	
Indicated Relativity Change:								13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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

Code: 8286 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: LIVESTOCK DEALERS/AUCTION YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	6,764,435	0	4	10	37,325	74,306	111,631	1.650
2015	7,898,870	0	3	10	12,369	54,515	66,884	0.847
2016	7,364,352	0	11	15	68,192	259,891	328,083	4.455
2017	7,541,957	3	5	20	425,867	352,847	778,714	10.325
2018	7,456,571	1	8	13	393,861	537,557	931,418	12.491
	37,026,186	4	31	68	937,614	1,279,116	2,216,730	
Adjusted Loss to Payroll Ratio:					2.532	3.455	5.987	
Expected Unlimited Loss to Payroll Ratio:					1.406	2.400	3.806	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.302	2.004	3.305	
Credibility:					0.31	0.34		
Indicated Limited Loss to Payroll Ratio:					1.683	2.497	4.180	
Limit Factor:					1.078	1.213		
Indicated (Unlimited) Loss to Payroll Ratio:					1.814	3.028	4.842	
Indicated Relativity Change:								27.2%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.783</b>	<b>2.975</b>	<b>4.758</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								465.3%

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	
2014	194,250,559	6	79	156	1,097,475	1,308,570	2,406,045	1.239
2015	206,305,991	10	96	178	1,876,891	2,748,652	4,625,543	2.242
2016	221,387,652	6	95	192	2,114,079	2,296,974	4,411,053	1.992
2017	224,296,551	7	72	217	1,670,182	1,782,819	3,453,001	1.539
2018	240,116,974	4	131	295	3,113,512	3,687,152	6,800,664	2.832
	1,086,357,726	33	473	1,038	9,872,140	11,824,168	21,696,308	
Adjusted Loss to Payroll Ratio:					0.909	1.088	1.997	
Expected Unlimited Loss to Payroll Ratio:					0.840	1.092	1.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.779	0.886	1.664	
Credibility:					0.97	0.96		
Indicated Limited Loss to Payroll Ratio:					0.905	1.080	1.985	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.964</b>	<b>1.265</b>	<b>2.229</b>	
Indicated Relativity Change:								15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								218.0%

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Code: 8291 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES – COLD STORAGE; WAREHOUSES – CLIMATE CONTROLLED STORAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	353,314,138	15	192	399	3,628,540	4,645,829	8,274,369	2.342
2017	377,322,130	6	217	439	4,156,836	4,942,891	9,099,727	2.412
2018	397,767,114	8	209	463	5,676,609	5,369,615	11,046,224	2.777
	1,128,403,382	29	618	1,301	13,461,985	14,958,335	28,420,320	
Adjusted Loss to Payroll Ratio:					1.193	1.326	2.519	
Expected Unlimited Loss to Payroll Ratio:					1.319	1.751	3.070	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.204	1.323	2.527	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.193	1.326	2.519	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.337</b>	<b>1.800</b>	<b>3.137</b>	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								306.8%



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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	
2017	1,178,020,485	56	1,697	2,751	32,039,547	26,499,775	58,539,322	4.969
2018	1,318,410,542	26	1,661	2,696	34,393,817	33,864,043	68,257,860	5.177
	2,496,431,027	82	3,358	5,447	66,433,363	60,363,817	126,797,181	
Adjusted Loss to Payroll Ratio:					2.661	2.418	5.079	
Expected Unlimited Loss to Payroll Ratio:					2.767	2.851	5.619	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.657	2.499	5.155	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.661	2.418	5.079	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.836</b>	<b>2.832</b>	<b>5.668</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								554.3%

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	
2017	194,497,474	25	261	297	6,177,693	5,815,806	11,993,499	6.166
2018	216,821,479	8	308	299	6,206,369	6,191,925	12,398,294	5.718
	411,318,952	33	569	596	12,384,062	12,007,731	24,391,792	
Adjusted Loss to Payroll Ratio:					3.011	2.919	5.930	
Expected Unlimited Loss to Payroll Ratio:					3.310	3.692	7.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.091	2.981	6.071	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.011	2.919	5.930	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.302</b>	<b>3.713</b>	<b>7.015</b>	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								686.0%

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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	
2014	22,378,929	4	19	20	593,596	781,630	1,375,226	6.145
2015	28,178,752	2	22	34	390,450	411,755	802,205	2.847
2016	27,290,589	0	23	36	188,727	320,694	509,421	1.867
2017	27,551,168	3	15	28	618,934	844,390	1,463,324	5.311
2018	32,511,395	3	16	34	590,595	505,716	1,096,311	3.372
	137,910,833	12	95	152	2,382,303	2,864,185	5,246,487	
Adjusted Loss to Payroll Ratio:					1.727	2.077	3.804	
Expected Unlimited Loss to Payroll Ratio:					2.016	3.110	5.126	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.840	2.350	4.190	
Credibility:					0.59	0.60		
Indicated Limited Loss to Payroll Ratio:					1.774	2.186	3.960	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.988</b>	<b>2.968</b>	<b>4.957</b>	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								484.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	634,841,630	8	247	286	5,415,509	6,300,711	11,716,220	1.846
2018	684,655,115	10	281	289	7,371,207	6,550,377	13,921,584	2.033
	1,319,496,744	18	528	575	12,786,716	12,851,088	25,637,804	
Adjusted Loss to Payroll Ratio:					0.969	0.974	1.943	
Expected Unlimited Loss to Payroll Ratio:					1.004	1.200	2.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.883	0.935	1.818	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.969	0.974	1.943	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.063</b>	<b>1.239</b>	<b>2.301</b>	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								225.1%

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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	
2016	360,334,963	16	189	259	5,539,332	4,917,551	10,456,883	2.902
2017	361,401,318	13	193	260	6,692,867	5,139,261	11,832,128	3.274
2018	412,023,660	5	200	281	5,887,275	5,309,294	11,196,569	2.717
	1,133,759,940	34	582	800	18,119,474	15,366,106	33,485,581	
Adjusted Loss to Payroll Ratio:					1.598	1.355	2.953	
Expected Unlimited Loss to Payroll Ratio:					1.717	1.606	3.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.607	1.389	2.995	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.598	1.355	2.953	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.703</b>	<b>1.587</b>	<b>3.290</b>	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								321.8%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	44,873,960	3	9	24	228,474	107,408	335,882	0.749
2015	39,458,443	1	16	27	124,337	149,568	273,905	0.694
2016	42,238,302	0	16	24	274,379	202,642	477,021	1.129
2017	43,265,811	0	18	33	224,767	420,013	644,780	1.490
2018	48,179,380	0	22	31	430,193	584,621	1,014,814	2.106
	218,015,896	4	81	139	1,282,151	1,464,251	2,746,402	
Adjusted Loss to Payroll Ratio:					0.588	0.672	1.260	
Expected Unlimited Loss to Payroll Ratio:					0.691	0.778	1.469	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.608	0.567	1.176	
Credibility:					0.47	0.43		
Indicated Limited Loss to Payroll Ratio:					0.599	0.612	1.211	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.657</b>	<b>0.778</b>	<b>1.435</b>	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								140.3%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2017	1,118,037,920	21	678	832	11,824,907	11,588,685	23,413,592	2.094
2018	1,150,961,489	10	657	821	11,338,945	11,132,503	22,471,448	1.952
	2,268,999,409	31	1,335	1,653	23,163,852	22,721,188	45,885,040	
Adjusted Loss to Payroll Ratio:					1.021	1.001	2.022	
Expected Unlimited Loss to Payroll Ratio:					1.141	1.207	2.348	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.021	0.923	1.943	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.021	1.001	2.022	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.100</b>	<b>1.214</b>	<b>2.315</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								226.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	689,752,459	27	437	815	9,377,041	11,227,302	20,604,343	2.987
2018	850,415,484	17	424	919	11,577,061	11,453,420	23,030,481	2.708
	1,540,167,943	44	861	1,734	20,954,102	22,680,722	43,634,824	
Adjusted Loss to Payroll Ratio:					1.361	1.473	2.833	
Expected Unlimited Loss to Payroll Ratio:					1.686	1.938	3.624	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.507	1.582	3.089	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.361	1.473	2.833	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.466</b>	<b>1.786</b>	<b>3.252</b>	
Indicated Relativity Change:								-10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								318.0%

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	
2017	1,352,760,368	32	525	984	13,441,371	13,029,151	26,470,522	1.957
2018	1,363,050,151	14	465	819	12,185,280	12,500,172	24,685,452	1.811
	2,715,810,519	46	990	1,803	25,626,652	25,529,323	51,155,975	
Adjusted Loss to Payroll Ratio:					0.944	0.940	1.884	
Expected Unlimited Loss to Payroll Ratio:					1.046	1.274	2.320	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.921	0.929	1.850	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.944	0.940	1.884	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.035</b>	<b>1.196</b>	<b>2.230</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								218.1%

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

Code: 8390 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	24,505,332	0	12	27	46,529	93,181	139,710	0.570
2015	25,254,727	1	23	30	350,615	364,481	715,096	2.832
2016	22,486,129	0	4	26	50,681	72,706	123,387	0.549
2017	30,879,755	0	19	39	563,383	461,650	1,025,033	3.319
2018	29,942,870	0	16	26	361,958	334,784	696,742	2.327
	133,068,813	1	74	148	1,373,166	1,326,802	2,699,968	
Adjusted Loss to Payroll Ratio:					1.032	0.997	2.029	
Expected Unlimited Loss to Payroll Ratio:					0.989	1.161	2.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.895	0.919	1.814	
Credibility:					0.45	0.42		
Indicated Limited Loss to Payroll Ratio:					0.957	0.952	1.908	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.019</b>	<b>1.115</b>	<b>2.134</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								208.7%

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	
2017	5,493,745,020	95	2,114	4,428	49,319,885	47,233,857	96,553,742	1.758
2018	5,519,268,100	44	2,017	4,467	46,234,588	42,990,089	89,224,677	1.617
	11,013,013,120	139	4,131	8,895	95,554,473	90,223,946	185,778,419	
Adjusted Loss to Payroll Ratio:					0.868	0.819	1.687	
Expected Unlimited Loss to Payroll Ratio:					0.973	1.027	2.000	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.870	0.839	1.708	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.868	0.819	1.687	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.935</b>	<b>0.993</b>	<b>1.929</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								188.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	503,906,854	12	268	386	3,656,698	3,772,406	7,429,104	1.474
2017	558,814,000	5	271	366	4,546,539	5,526,436	10,072,975	1.803
2018	557,634,741	3	243	422	4,199,992	5,385,540	9,585,532	1.719
	1,620,355,595	20	782	1,174	12,403,229	14,684,382	27,087,611	
Adjusted Loss to Payroll Ratio:					0.765	0.906	1.672	
Expected Unlimited Loss to Payroll Ratio:					0.900	1.165	2.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.792	0.850	1.641	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.765	0.906	1.672	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.839</b>	<b>1.153</b>	<b>1.992</b>	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								194.8%

Code: 8393 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: AUTO OR TRUCK BODY REPAIRING AND PAINTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,394,502,950	23	464	622	12,269,338	10,198,378	22,467,716	1.611
2018	1,267,608,306	6	368	529	11,267,412	9,441,218	20,708,630	1.634
	2,662,111,256	29	832	1,151	23,536,750	19,639,596	43,176,346	
Adjusted Loss to Payroll Ratio:					0.884	0.738	1.622	
Expected Unlimited Loss to Payroll Ratio:					0.888	0.891	1.779	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.781	0.650	1.431	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.884	0.738	1.622	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.970</b>	<b>0.938</b>	<b>1.908</b>	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								186.6%



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

Code: 8397 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK TRANSMISSION REPAIRING AND REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	50,602,181	0	20	26	331,051	201,238	532,289	1.052
2015	49,520,109	2	22	36	310,181	332,113	642,294	1.297
2016	49,741,537	1	14	35	263,124	442,771	705,895	1.419
2017	48,461,552	2	23	31	703,944	533,276	1,237,220	2.553
2018	45,564,529	1	29	19	1,116,631	1,002,061	2,118,692	4.650
	243,889,907	6	108	147	2,724,930	2,511,460	5,236,390	
Adjusted Loss to Payroll Ratio:					1.117	1.030	2.147	
Expected Unlimited Loss to Payroll Ratio:					0.950	0.934	1.884	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.860	0.739	1.599	
Credibility:					0.56	0.50		
Indicated Limited Loss to Payroll Ratio:					1.004	0.885	1.889	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.070</b>	<b>1.036</b>	<b>2.106</b>	
Indicated Relativity Change:								11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								205.9%

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	
2014	193,966,311	5	48	77	1,198,380	1,224,184	2,422,564	1.249
2015	203,529,299	3	57	92	1,016,370	1,285,885	2,302,255	1.131
2016	209,742,241	1	71	99	1,432,325	1,929,390	3,361,715	1.603
2017	211,731,640	1	44	95	882,982	1,048,234	1,931,216	0.912
2018	218,293,764	0	50	72	1,244,259	1,050,634	2,294,893	1.051
	1,037,263,255	10	270	435	5,774,317	6,538,327	12,312,644	
Adjusted Loss to Payroll Ratio:					0.557	0.630	1.187	
Expected Unlimited Loss to Payroll Ratio:					0.703	0.792	1.495	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.605	0.577	1.182	
Credibility:					0.87	0.78		
Indicated Limited Loss to Payroll Ratio:					0.563	0.619	1.182	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.631</b>	<b>0.840</b>	<b>1.471</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								143.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	166,742,658	7	134	226	2,645,354	2,621,511	5,266,865	3.159
2016	186,104,429	7	146	274	3,775,015	3,674,116	7,449,131	4.003
2017	187,279,241	13	121	326	3,643,821	2,904,069	6,547,890	3.496
2018	196,548,447	2	110	204	3,743,837	2,780,451	6,524,288	3.319
	736,674,775	29	511	1,030	13,808,026	11,980,147	25,788,173	
Adjusted Loss to Payroll Ratio:					1.874	1.626	3.501	
Expected Unlimited Loss to Payroll Ratio:					2.049	2.162	4.211	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.824	1.612	3.436	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.874	1.626	3.501	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.101</b>	<b>2.208</b>	<b>4.310</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								421.4%

INCLUDES EXPERIENCE OF 8265 D1-1-19

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	11,166,420,346	24	286	664	10,350,930	10,725,356	21,076,286	0.189
2018	12,048,252,436	4	258	670	9,619,328	9,340,623	18,959,951	0.157
	23,214,672,782	28	544	1,334	19,970,258	20,065,979	40,036,237	
Adjusted Loss to Payroll Ratio:					0.086	0.086	0.172	
Expected Unlimited Loss to Payroll Ratio:					0.098	0.130	0.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.086	0.089	0.175	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.086	0.086	0.172	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.097</b>	<b>0.123</b>	<b>0.220</b>	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								21.5%

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

Code: 8631 RHG: 7 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES – ALL OTHER EMPLOYEES

POLICY YEAR	PER OCCUPIED STALL DAYS	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	4,616	0	0	1	0	312	312	0.068
2017	3,617	1	0	0	188,315	311,685	500,000	138.245
2018	12,374	0	0	0	0	0	0	0.000
	20,607	1	0	1	188,315	311,998	500,312	
Adjusted Loss to Payroll Ratio:					9.138	15.141	24.279	
Expected Unlimited Loss to Payroll Ratio:					9.873	52.843	62.715	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					8.333	34.463	42.796	
Credibility:					0.03	0.05		
Indicated Limited Loss to Payroll Ratio:					8.357	33.497	41.854	
Limit Factor:					1.200	1.636		
Indicated (Unlimited) Loss to Payroll Ratio:					10.025	54.788	64.812	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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

Code: 8720 RHG: 4 NAICS: 52 ILDG: 3 MLDG: 3 CLASS: INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR  
INSPECTING; WEIGHERS/SAMPLERS/INSPECTORS ON  
DOCKS/RAIL STATIONS/WAREHOUSES; UNMANNED AIRCRAFT  
SYSTEM OPERATION – LESS THAN 55 POUNDS

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	297,705,133	3	41	65	1,160,746	826,092	1,986,838	0.667
2015	310,675,730	4	37	78	1,319,063	798,624	2,117,687	0.682
2016	327,714,095	4	70	85	1,809,676	1,307,196	3,116,872	0.951
2017	330,250,325	4	61	80	2,264,438	1,756,281	4,020,719	1.217
2018	353,987,447	1	60	73	1,893,391	1,807,032	3,700,423	1.045
	1,620,332,731	16	269	381	8,447,314	6,495,225	14,942,539	
Adjusted Loss to Payroll Ratio:					0.521	0.401	0.922	
Expected Unlimited Loss to Payroll Ratio:					0.575	0.443	1.019	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.497	0.334	0.831	
Credibility:					0.97	0.76		
Indicated Limited Loss to Payroll Ratio:					0.521	0.385	0.905	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.571</b>	<b>0.489</b>	<b>1.060</b>	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								103.7%

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

Code: 8729 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: ELEVATOR SERVICE INSPECTIONS/OILING/ADJUSTING – NO REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	27,456,387	1	3	5	66,560	74,874	141,434	0.515
2015	29,567,448	0	0	1	0	282	282	0.001
2016	35,982,297	1	4	3	179,714	136,577	316,291	0.879
2017	42,964,087	0	2	3	18,348	29,733	48,081	0.112
2018	44,073,559	1	3	2	104,693	49,472	154,165	0.350
	180,043,777	3	12	14	369,315	290,937	660,252	
Adjusted Loss to Payroll Ratio:					0.205	0.162	0.367	
Expected Unlimited Loss to Payroll Ratio:					0.363	0.234	0.597	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.367	0.213	0.580	
Credibility:					0.34	0.25		
Indicated Limited Loss to Payroll Ratio:					0.312	0.200	0.512	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.336</b>	<b>0.243</b>	<b>0.579</b>	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								56.6%

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

Code: 8740 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: APT/CONDO COMPLEX / BLDG / WAREHOUSES / COMM & RES  
MIXED-USE BLDG OPERATION – PROPERTY MGMT  
SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,391,391,722	12	158	227	3,707,392	3,909,693	7,617,085	0.547
2017	1,485,700,440	9	143	255	3,518,992	3,870,122	7,389,114	0.497
2018	1,511,740,166	1	161	249	3,145,869	3,653,973	6,799,842	0.450
	4,388,832,328	22	462	731	10,372,253	11,433,787	21,806,040	
Adjusted Loss to Payroll Ratio:					0.236	0.261	0.497	
Expected Unlimited Loss to Payroll Ratio:					0.298	0.349	0.647	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.276	0.283	0.559	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.236	0.261	0.497	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.252</b>	<b>0.305</b>	<b>0.557</b>	
Indicated Relativity Change:								-13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								54.5%

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

Code: 8741 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 1 CLASS: REAL ESTATE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	7,322,506,615	18	108	200	2,787,125	2,812,301	5,599,426	0.076
2015	8,254,008,680	7	98	194	2,680,222	2,614,588	5,294,810	0.064
2016	8,715,396,502	5	112	203	2,384,604	2,900,726	5,285,330	0.061
2017	9,384,823,695	7	94	217	2,391,895	2,976,956	5,368,851	0.057
2018	9,694,611,948	5	119	176	3,215,160	3,392,931	6,608,091	0.068
43,371,347,439		42	531	990	13,459,004	14,697,502	28,156,506	
Adjusted Loss to Payroll Ratio:					0.031	0.034	0.065	
Expected Unlimited Loss to Payroll Ratio:					0.032	0.036	0.068	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.029	0.027	0.056	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.031	0.034	0.065	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.034</b>	<b>0.043</b>	<b>0.077</b>	
Indicated Relativity Change:								12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								7.5%



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

Code: 8742 RHG: 4 NAICS: 8742 ILDG: 4 MLDG: 3 CLASS: SALESPERSONS – OUTSIDE  
Code: 8744 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: BOY/GIRL SCOUT COUNCILS – DISTRICT EXECS  
Code: 8746 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: NEWSPAPER PUBLISHING –  
REPORTERS/PHOTOGRAPHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	51,818,566,383	97	1,718	3,245	53,674,046	46,319,077	99,993,123	0.193
2018	54,450,821,521	45	1,773	3,483	58,891,969	66,855,024	125,746,993	0.231
	106,269,387,904	142	3,491	6,728	112,566,014	113,174,102	225,740,116	
Adjusted Loss to Payroll Ratio:					0.106	0.106	0.212	
Expected Unlimited Loss to Payroll Ratio:					0.109	0.130	0.239	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.106	0.119	0.225	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.106	0.106	0.212	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.116</b>	<b>0.135</b>	<b>0.252</b>	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								24.6%

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

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

Code: 8743 RHG: 6 NAICS: 52 ILDG: 2 MLDG: 2 CLASS: MORTGAGE BROKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	490,951,792	1	9	25	203,550	524,475	728,025	0.148
2015	568,002,383	2	15	17	369,565	338,669	708,234	0.125
2016	632,045,875	0	15	14	338,146	360,082	698,228	0.110
2017	662,406,059	0	7	8	130,522	117,688	248,210	0.037
2018	752,148,555	0	9	13	175,428	226,778	402,206	0.053
	3,105,554,663	3	55	77	11	1,567,691	2,784,902	
Adjusted Loss to Payroll Ratio:					0.039	0.050	0.090	
Expected Unlimited Loss to Payroll Ratio:					0.052	0.072	0.124	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.043	0.048	0.092	
Credibility:					0.47	0.46		
Indicated Limited Loss to Payroll Ratio:					0.041	0.049	0.091	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.047</b>	<b>0.070</b>	<b>0.117</b>	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								11.4%

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

Code: 8745 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: NEWS AGENTS OR DISTRIBUTORS OF  
MAGAZINES/PERIODICALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	32,797,328	2	27	25	600,888	456,804	1,057,692	3.225
2015	29,896,408	1	29	34	549,253	865,563	1,414,816	4.732
2016	24,942,330	2	20	12	530,933	483,286	1,014,219	4.066
2017	23,713,835	2	31	18	510,797	441,656	952,453	4.016
2018	20,922,091	0	37	23	386,343	425,368	811,711	3.880
	132,271,992	7	144	112	2,578,214	2,672,677	5,250,891	
Adjusted Loss to Payroll Ratio:					1.949	2.021	3.970	
Expected Unlimited Loss to Payroll Ratio:					2.236	2.565	4.801	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.070	2.141	4.211	
Credibility:					0.61	0.57		
Indicated Limited Loss to Payroll Ratio:					1.996	2.073	4.069	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.151</b>	<b>2.513</b>	<b>4.665</b>	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								456.2%

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

Code: 8748 RHG: 3 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: AUTO OR TRUCK DEALERS – SALESPERSONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	3,151,494,731	14	270	384	8,707,493	7,865,095	16,572,588	0.526
2018	3,101,762,617	9	260	471	9,271,436	9,449,845	18,721,281	0.604
	6,253,257,348	23	530	855	17,978,929	17,314,940	35,293,870	
Adjusted Loss to Payroll Ratio:					0.288	0.277	0.564	
Expected Unlimited Loss to Payroll Ratio:					0.299	0.293	0.592	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.267	0.239	0.506	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.288	0.277	0.564	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.310</b>	<b>0.336</b>	<b>0.646</b>	
Indicated Relativity Change:								9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								63.1%

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	
2014	2,051,830,562	17	50	112	1,883,572	1,767,495	3,651,067	0.178
2015	3,048,187,918	5	69	111	2,067,717	2,004,587	4,072,304	0.134
2016	3,459,429,851	3	56	113	1,893,018	1,327,650	3,220,668	0.093
2017	3,240,307,558	4	63	121	2,391,055	1,962,440	4,353,495	0.134
2018	3,052,715,204	5	48	101	3,745,782	3,133,620	6,879,402	0.225
	14,852,471,092	34	286	558	11,981,143	10,195,791	22,176,934	
Adjusted Loss to Payroll Ratio:					0.081	0.069	0.149	
Expected Unlimited Loss to Payroll Ratio:					0.076	0.068	0.145	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.068	0.057	0.125	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					0.081	0.067	0.148	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.085</b>	<b>0.078</b>	<b>0.163</b>	
Indicated Relativity Change:								12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								15.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	487,842,032	7	39	69	1,406,524	916,623	2,323,147	0.476
2015	506,278,171	11	31	56	1,590,709	1,190,392	2,781,101	0.549
2016	516,881,851	5	35	43	1,116,959	937,908	2,054,867	0.398
2017	560,557,083	1	47	59	1,079,053	1,581,838	2,660,891	0.475
2018	587,872,592	1	38	48	1,202,143	1,099,051	2,301,194	0.391
	2,659,431,729	25	190	275	6,395,388	5,725,812	12,121,199	
Adjusted Loss to Payroll Ratio:					0.240	0.215	0.456	
Expected Unlimited Loss to Payroll Ratio:					0.279	0.286	0.565	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.238	0.187	0.425	
Credibility:					0.87	0.74		
Indicated Limited Loss to Payroll Ratio:					0.240	0.208	0.448	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.272</b>	<b>0.295</b>	<b>0.567</b>	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								55.5%

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	
2014	304,195,825	10	110	127	3,586,736	3,330,840	6,917,576	2.274
2015	286,862,521	9	106	150	3,788,593	3,263,329	7,051,922	2.458
2016	291,088,161	5	97	152	3,458,782	2,818,761	6,277,543	2.157
2017	313,896,956	2	108	174	2,653,131	2,387,456	5,040,587	1.606
2018	291,167,615	2	92	191	1,887,288	2,268,832	4,156,120	1.427
	1,487,211,077	28	513	794	15,374,530	14,069,218	29,443,749	
Adjusted Loss to Payroll Ratio:					1.034	0.946	1.980	
Expected Unlimited Loss to Payroll Ratio:					0.971	1.036	2.007	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.993	0.937	1.930	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.034	0.946	1.980	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.093</b>	<b>1.091</b>	<b>2.184</b>	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								213.5%

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Code: 8801 RHG: 1 NAICS: 52 ILDG: 3 MLDG: 2 CLASS: CREDIT UNIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	1,161,706,150	11	107	372	1,950,636	2,342,504	4,293,140	0.370
2015	1,235,525,557	12	116	317	3,450,056	3,976,195	7,426,251	0.601
2016	1,356,558,975	10	95	321	2,521,509	2,578,233	5,099,742	0.376
2017	1,436,829,782	6	108	318	2,252,643	2,746,678	4,999,321	0.348
2018	1,528,661,523	0	110	328	2,890,184	3,090,940	5,981,124	0.391
	6,719,281,988	39	536	1,656	13,065,027	14,734,551	27,799,578	
Adjusted Loss to Payroll Ratio:					0.194	0.219	0.414	
Expected Unlimited Loss to Payroll Ratio:					0.197	0.232	0.430	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.177	0.193	0.370	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.194	0.219	0.414	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.206</b>	<b>0.253</b>	<b>0.458</b>	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								44.8%

Code: 8803 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 3 CLASS: AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	6,618,142,822	8	100	174	1,903,106	2,407,949	4,311,055	0.065
2016	7,135,427,432	11	121	261	2,951,995	3,265,003	6,216,998	0.087
2017	7,612,527,139	4	115	195	3,079,462	3,325,931	6,405,393	0.084
2018	8,293,931,572	5	98	220	4,312,990	4,293,015	8,606,005	0.104
	29,660,028,965	28	434	850	12,247,553	13,291,897	25,539,451	
Adjusted Loss to Payroll Ratio:					0.041	0.045	0.086	
Expected Unlimited Loss to Payroll Ratio:					0.045	0.053	0.097	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.042	0.042	0.084	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.041	0.045	0.086	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.045</b>	<b>0.054</b>	<b>0.099</b>	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								9.7%

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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	
2017	915,047,267	15	351	702	8,173,824	8,039,367	16,213,191	1.772
2018	1,038,124,045	8	377	777	9,343,739	9,386,612	18,730,351	1.804
	1,953,171,312	23	728	1,479	17,517,563	17,425,979	34,943,542	
Adjusted Loss to Payroll Ratio:					0.897	0.892	1.789	
Expected Unlimited Loss to Payroll Ratio:					0.962	1.025	1.987	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.830	0.777	1.607	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.897	0.892	1.789	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.967</b>	<b>1.082</b>	<b>2.049</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								200.3%

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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	
2014	135,689,527	3	83	200	996,399	1,817,353	2,813,752	2.074
2015	130,787,740	2	91	246	757,190	1,398,087	2,155,277	1.648
2016	122,302,412	2	82	199	558,448	1,035,142	1,593,590	1.303
2017	117,719,310	2	66	204	674,196	1,488,145	2,162,341	1.837
2018	118,218,156	2	85	205	1,385,108	2,122,638	3,507,746	2.967
	624,717,145	11	407	1,054	4,371,341	7,861,365	12,232,706	
Adjusted Loss to Payroll Ratio:					0.700	1.258	1.958	
Expected Unlimited Loss to Payroll Ratio:					0.898	1.711	2.609	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.790	1.364	2.154	
Credibility:					0.80	0.93		
Indicated Limited Loss to Payroll Ratio:					0.718	1.266	1.984	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.759</b>	<b>1.459</b>	<b>2.218</b>	
Indicated Relativity Change:								-15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								216.9%

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	
2014	548,807,781	0	18	33	382,573	358,747	741,320	0.135
2015	561,418,770	3	20	34	821,402	733,833	1,555,235	0.277
2016	583,556,143	0	9	37	305,751	391,758	697,509	0.120
2017	567,243,163	2	11	30	905,826	477,345	1,383,171	0.244
2018	538,059,545	0	7	27	252,532	273,737	526,269	0.098
	2,799,085,403	5	65	161	2,668,084	2,235,420	4,903,504	
Adjusted Loss to Payroll Ratio:					0.095	0.080	0.175	
Expected Unlimited Loss to Payroll Ratio:					0.123	0.101	0.224	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.125	0.090	0.215	
Credibility:					0.65	0.54		
Indicated Limited Loss to Payroll Ratio:					0.106	0.084	0.190	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.113</b>	<b>0.099</b>	<b>0.211</b>	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								20.7%



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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	
2017	12,617,623,584	61	552	1,025	18,018,163	20,356,271	38,374,434	0.304
2018	13,249,044,959	19	478	1,033	17,246,840	19,023,218	36,270,058	0.274
	25,866,668,543	80	1,030	2,058	35,265,003	39,379,489	74,644,492	
Adjusted Loss to Payroll Ratio:					0.136	0.152	0.289	
Expected Unlimited Loss to Payroll Ratio:					0.153	0.176	0.328	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.136	0.144	0.279	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.136	0.152	0.289	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.145</b>	<b>0.178</b>	<b>0.324</b>	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								31.6%

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Code: 8810 RHG: 2 NAICS: 8810 ILDG: 4 MLDG: 3 CLASS: CLERICAL OFFICE EMPLOYEES  
Code: 8811 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES  
Code: 8812 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PUBLIC  
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	
2017	189,516,864,886	227	4,731	10,188	130,976,503	139,873,618	270,850,121	0.143
2018	203,416,666,104	106	4,990	10,938	140,645,091	149,274,275	289,919,366	0.143
	392,933,530,991	333	9,721	21,126	271,621,594	289,147,894	560,769,487	
Adjusted Loss to Payroll Ratio:					0.069	0.074	0.143	
Expected Unlimited Loss to Payroll Ratio:					0.072	0.083	0.155	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.069	0.073	0.142	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.069	0.074	0.143	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.074</b>	<b>0.086</b>	<b>0.160</b>	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								15.6%

CLASSES 8811 AND 8812 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	
2014	585,967,164	2	47	76	1,013,710	991,923	2,005,633	0.342
2015	584,487,636	4	38	73	1,038,937	1,142,801	2,181,738	0.373
2016	617,407,185	3	55	80	1,203,105	1,198,568	2,401,673	0.389
2017	625,931,159	1	41	82	841,813	1,046,378	1,888,191	0.302
2018	555,599,748	1	38	84	805,896	808,863	1,614,759	0.291
	2,969,392,893	11	219	395	4,903,461	5,188,533	10,091,994	
Adjusted Loss to Payroll Ratio:					0.165	0.175	0.340	
Expected Unlimited Loss to Payroll Ratio:					0.176	0.207	0.383	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.164	0.174	0.338	
Credibility:					0.78	0.74		
Indicated Limited Loss to Payroll Ratio:					0.165	0.175	0.339	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.174</b>	<b>0.201</b>	<b>0.376</b>	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								36.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2014	280,774,792	1	33	45	862,073	770,950	1,633,023	0.582
2015	250,737,525	2	15	16	714,697	560,373	1,275,070	0.509
2016	259,012,383	0	13	30	677,984	746,313	1,424,297	0.550
2017	247,230,364	0	8	30	275,361	189,245	464,606	0.188
2018	266,870,592	1	16	21	429,398	287,985	717,383	0.269
	1,304,625,655	4	85	142	2,959,514	2,554,866	5,514,380	
Adjusted Loss to Payroll Ratio:					0.227	0.196	0.423	
Expected Unlimited Loss to Payroll Ratio:					0.256	0.244	0.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.260	0.217	0.477	
Credibility:					0.65	0.57		
Indicated Limited Loss to Payroll Ratio:					0.238	0.205	0.443	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.254</b>	<b>0.240</b>	<b>0.494</b>	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								48.3%

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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	
2017	8,076,800,631	14	293	462	9,161,102	8,408,003	17,569,105	0.218
2018	8,579,584,807	7	286	470	9,162,130	8,874,061	18,036,191	0.210
	16,656,385,438	21	579	932	18,323,232	17,282,065	35,605,297	
Adjusted Loss to Payroll Ratio:					0.110	0.104	0.214	
Expected Unlimited Loss to Payroll Ratio:					0.125	0.148	0.273	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.115	0.113	0.227	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.110	0.104	0.214	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.121</b>	<b>0.132</b>	<b>0.253</b>	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								24.7%

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	
2014	216,728,755	2	40	50	470,333	605,370	1,075,703	0.496
2015	251,990,471	1	38	51	576,226	637,440	1,213,666	0.482
2016	246,949,138	1	27	29	348,626	594,898	943,524	0.382
2017	250,482,008	1	29	45	988,397	729,268	1,717,665	0.686
2018	240,764,703	2	31	33	956,229	1,136,735	2,092,964	0.869
	1,206,915,074	7	165	208	3,339,812	3,703,712	7,043,524	
Adjusted Loss to Payroll Ratio:					0.277	0.307	0.584	
Expected Unlimited Loss to Payroll Ratio:					0.307	0.367	0.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.289	0.304	0.593	
Credibility:					0.68	0.65		
Indicated Limited Loss to Payroll Ratio:					0.281	0.306	0.586	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.299</b>	<b>0.358</b>	<b>0.657</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								64.3%

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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	
2017	7,057,929,016	16	407	793	11,681,046	11,195,260	22,876,306	0.324
2018	7,303,201,962	6	315	651	11,570,398	11,368,668	22,939,066	0.314
	14,361,130,979	22	722	1,444	23,251,444	22,563,928	45,815,372	
Adjusted Loss to Payroll Ratio:					0.162	0.157	0.319	
Expected Unlimited Loss to Payroll Ratio:					0.175	0.191	0.366	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.154	0.151	0.305	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.162	0.157	0.319	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.174</b>	<b>0.191</b>	<b>0.365</b>	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								35.7%

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	
2015	270,929,016	3	151	380	1,990,774	2,380,296	4,371,070	1.613
2016	275,796,299	7	150	436	2,536,910	3,100,890	5,637,800	2.044
2017	287,848,564	2	172	490	2,174,051	2,924,102	5,098,153	1.771
2018	277,832,518	4	167	437	4,079,552	4,147,460	8,227,012	2.961
	1,112,406,397	16	640	1,743	10,781,287	12,552,749	23,334,036	
Adjusted Loss to Payroll Ratio:					0.969	1.128	2.098	
Expected Unlimited Loss to Payroll Ratio:					1.080	1.369	2.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.943	1.075	2.018	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.969	1.128	2.098	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.033</b>	<b>1.322</b>	<b>2.354</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								230.2%

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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	
2017	2,777,154,412	36	1,217	1,774	24,606,589	23,117,341	47,723,930	1.718
2018	2,916,754,249	22	1,171	1,911	31,791,081	28,348,294	60,139,375	2.062
	5,693,908,660	58	2,388	3,685	56,397,671	51,465,634	107,863,305	
Adjusted Loss to Payroll Ratio:					0.990	0.904	1.894	
Expected Unlimited Loss to Payroll Ratio:					1.157	1.278	2.436	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.983	0.924	1.907	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.990	0.904	1.894	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.086</b>	<b>1.150</b>	<b>2.236</b>	
Indicated Relativity Change:								-8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								218.6%

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

Code: 8829 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: SKILLED NURSING FACILITIES; CONVALESCENT NURSING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	4,347,787,442	81	2,155	5,621	43,839,842	47,381,275	91,221,117	2.098
2018	4,272,074,037	14	1,787	5,101	38,942,937	43,506,516	82,449,453	1.930
	8,619,861,479	95	3,942	10,722	82,782,779	90,887,791	173,670,570	
Adjusted Loss to Payroll Ratio:					0.960	1.054	2.015	
Expected Unlimited Loss to Payroll Ratio:					1.057	1.307	2.364	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.913	0.990	1.903	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.960	1.054	2.015	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.035</b>	<b>1.279</b>	<b>2.314</b>	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								226.3%



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

Code: 8831 RHG: 1 NAICS: 54 ILDG: 1 MLDG: 2 CLASS: HOSPITALS – VETERINARY; KENNELS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,989,836,467	16	664	4,455	7,145,563	11,032,291	18,177,854	0.914
2018	2,099,494,250	11	701	4,816	8,943,059	15,022,957	23,966,016	1.142
	4,089,330,716	27	1,365	9,271	16,088,622	26,055,249	42,143,871	
Adjusted Loss to Payroll Ratio:					0.393	0.637	1.031	
Expected Unlimited Loss to Payroll Ratio:					0.437	0.684	1.121	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.414	0.575	0.989	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.393	0.637	1.031	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.416</b>	<b>0.735</b>	<b>1.150</b>	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								112.5%

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	
2017	20,469,335,752	55	1,761	5,717	45,224,969	44,088,545	89,313,514	0.436
2018	21,652,684,447	20	1,693	5,657	41,969,249	48,024,689	89,993,938	0.416
	42,122,020,199	75	3,454	11,374	87,194,219	92,113,234	179,307,453	
Adjusted Loss to Payroll Ratio:					0.207	0.219	0.426	
Expected Unlimited Loss to Payroll Ratio:					0.239	0.271	0.510	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.209	0.213	0.421	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.207	0.219	0.426	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.221</b>	<b>0.256</b>	<b>0.477</b>	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								46.6%

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

Code: 8838 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 2 CLASS: MUSEUMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	513,837,286	4	81	236	1,170,396	2,042,953	3,213,349	0.625
2015	554,389,180	8	84	271	1,608,124	2,809,918	4,418,042	0.797
2016	591,295,524	5	78	273	1,511,745	2,595,012	4,106,757	0.695
2017	625,192,764	3	85	269	1,491,102	2,945,095	4,436,197	0.710
2018	662,350,641	1	83	335	1,593,352	2,408,106	4,001,458	0.604
	2,947,065,394	21	411	1,384	7,374,719	12,801,083	20,175,802	
Adjusted Loss to Payroll Ratio:					0.250	0.434	0.685	
Expected Unlimited Loss to Payroll Ratio:					0.266	0.542	0.807	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.245	0.455	0.700	
Credibility:					0.90	1.00		
Indicated Limited Loss to Payroll Ratio:					0.250	0.434	0.684	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.274</b>	<b>0.552</b>	<b>0.826</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								80.8%

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	
2017	4,609,665,921	20	411	2,005	12,286,701	12,110,856	24,397,557	0.529
2018	4,943,755,002	8	376	2,082	10,269,291	9,242,016	19,511,307	0.395
	9,553,420,923	28	787	4,087	22,555,992	21,352,873	43,908,865	
Adjusted Loss to Payroll Ratio:					0.236	0.224	0.460	
Expected Unlimited Loss to Payroll Ratio:					0.265	0.259	0.524	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.232	0.203	0.435	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.236	0.224	0.460	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.252</b>	<b>0.262</b>	<b>0.513</b>	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								50.2%

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

Code: 8840 RHG: 6 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	2,151,675,152	10	77	210	1,684,338	2,076,879	3,761,217	0.175
2015	2,280,349,924	8	85	213	1,426,248	2,596,981	4,023,229	0.176
2016	2,342,405,122	7	88	242	2,085,600	2,960,949	5,046,549	0.215
2017	2,385,973,030	5	65	247	1,735,930	3,180,351	4,916,281	0.206
2018	2,396,764,893	2	58	228	1,244,369	1,903,263	3,147,632	0.131
	11,557,168,121	32	373	1,140	8,176,485	12,718,423	20,894,909	
Adjusted Loss to Payroll Ratio:					0.071	0.110	0.181	
Expected Unlimited Loss to Payroll Ratio:					0.080	0.155	0.235	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.068	0.101	0.169	
Credibility:					0.95	1.00		
Indicated Limited Loss to Payroll Ratio:					0.071	0.110	0.181	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.080</b>	<b>0.156</b>	<b>0.236</b>	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								23.1%

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

Code: 8846 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PRINTING OPERATION – SCREEN PRINTING – EDITING AND DESIGNING; SCREEN PRINTED MERCHANDISE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	119,725,206	2	30	25	544,102	631,685	1,175,787	0.982
2015	122,633,965	1	42	23	525,438	681,410	1,206,848	0.984
2016	141,752,753	0	39	29	525,453	626,667	1,152,120	0.813
2017	143,576,403	0	25	15	331,670	390,069	721,739	0.503
2018	151,924,159	1	28	22	651,680	643,638	1,295,318	0.853
	679,612,486	4	164	114	2,578,343	2,973,470	5,551,813	
Adjusted Loss to Payroll Ratio:					0.379	0.438	0.817	
Expected Unlimited Loss to Payroll Ratio:					0.436	0.565	1.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.406	0.476	0.883	
Credibility:					0.62	0.61		
Indicated Limited Loss to Payroll Ratio:					0.390	0.453	0.842	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.412</b>	<b>0.522</b>	<b>0.934</b>	
Indicated Relativity Change:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								91.3%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	73,728,332	9	99	225	1,727,599	2,024,923	3,752,522	5.090
2015	72,841,306	8	117	261	1,731,750	2,070,496	3,802,246	5.220
2016	67,578,116	7	74	196	1,259,587	1,858,037	3,117,624	4.613
2017	71,705,039	5	103	197	1,452,633	2,151,855	3,604,488	5.027
2018	69,159,547	1	64	202	997,523	1,133,845	2,131,368	3.082
	355,012,341	30	457	1,081	7,169,091	9,239,156	16,408,247	
Adjusted Loss to Payroll Ratio:					2.019	2.602	4.622	
Expected Unlimited Loss to Payroll Ratio:					2.448	3.219	5.667	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.292	2.784	5.076	
Credibility:					0.95	0.94		
Indicated Limited Loss to Payroll Ratio:					2.033	2.613	4.646	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.167</b>	<b>3.061</b>	<b>5.227</b>	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								511.2%

Code: 8850 RHG: 2 NAICS: 52 ILDG: 3 MLDG: 4 CLASS: CHECK CASHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	229,547,393	14	90	108	1,723,162	1,953,697	3,676,859	1.602
2015	243,129,754	11	79	95	1,933,620	1,889,450	3,823,070	1.572
2016	254,146,247	9	88	98	1,535,606	1,746,103	3,281,709	1.291
2017	249,262,347	1	51	84	942,309	1,112,651	2,054,960	0.824
2018	265,911,966	0	48	75	954,419	1,431,359	2,385,778	0.897
	1,241,997,706	35	356	460	7,089,116	8,133,260	15,222,377	
Adjusted Loss to Payroll Ratio:					0.571	0.655	1.226	
Expected Unlimited Loss to Payroll Ratio:					0.733	0.842	1.575	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.651	0.688	1.339	
Credibility:					0.97	0.91		
Indicated Limited Loss to Payroll Ratio:					0.573	0.658	1.231	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.611</b>	<b>0.770</b>	<b>1.381</b>	
Indicated Relativity Change:								-12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								135.1%

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

Code: 8851 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: CONGREGATE LIVING FACILITIES – ELDERLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	167,561,318	11	106	270	2,355,951	2,194,746	4,550,697	2.716
2015	177,602,515	9	98	256	1,801,602	2,147,951	3,949,553	2.224
2016	211,096,540	4	79	201	1,510,023	1,636,674	3,146,697	1.491
2017	221,883,755	4	100	280	2,119,324	2,299,496	4,418,820	1.992
2018	238,801,833	2	109	281	2,057,046	2,839,450	4,896,496	2.050
	1,016,945,961	30	492	1,288	9,843,947	11,118,316	20,962,263	
Adjusted Loss to Payroll Ratio:					0.968	1.093	2.061	
Expected Unlimited Loss to Payroll Ratio:					0.983	1.248	2.230	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.848	0.945	1.794	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.968	1.089	2.057	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.043</b>	<b>1.320</b>	<b>2.364</b>	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								231.1%

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	
2014	45,770,064	0	9	31	143,780	138,560	282,340	0.617
2015	59,374,309	1	10	27	321,503	287,039	608,542	1.025
2016	58,339,760	0	12	27	191,434	249,502	440,936	0.756
2017	44,066,986	1	9	17	304,569	363,438	668,007	1.516
2018	46,581,609	0	11	19	330,839	253,105	583,944	1.254
	254,132,729	2	51	121	1,292,125	1,291,644	2,583,769	
Adjusted Loss to Payroll Ratio:					0.508	0.508	1.017	
Expected Unlimited Loss to Payroll Ratio:					0.630	0.652	1.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.523	0.441	0.964	
Credibility:					0.47	0.41		
Indicated Limited Loss to Payroll Ratio:					0.516	0.469	0.985	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.579</b>	<b>0.636</b>	<b>1.215</b>	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								118.8%

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

Code: 8859 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT;  
INTERNET/WEB-BASED APPLICATION DEVELOPMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	70,709,218,750	23	391	1,191	9,346,255	9,989,989	19,336,244	0.027
2018	78,233,226,367	14	347	1,033	9,114,917	10,899,552	20,014,469	0.026
	148,942,445,118	37	738	2,224	18,461,172	20,889,540	39,350,712	
Adjusted Loss to Payroll Ratio:					0.012	0.014	0.026	
Expected Unlimited Loss to Payroll Ratio:					0.014	0.017	0.031	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.013	0.014	0.027	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.012	0.014	0.026	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.013</b>	<b>0.016</b>	<b>0.030</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								2.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	11,502,149,476	48	1,279	3,694	22,827,288	26,522,667	49,349,955	0.429
2018	12,090,883,604	20	1,461	4,151	22,438,808	33,029,404	55,468,212	0.459
	23,593,033,080	68	2,740	7,845	45,266,096	59,552,071	104,818,167	
Adjusted Loss to Payroll Ratio:					0.192	0.252	0.444	
Expected Unlimited Loss to Payroll Ratio:					0.216	0.305	0.522	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.200	0.259	0.459	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.192	0.252	0.444	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.204</b>	<b>0.296</b>	<b>0.500</b>	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								48.9%

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

Code: 8870 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: FITNESS INSTRUCTION PROGRAMS OR STUDIOS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	100,523,010	0	22	36	155,906	223,126	379,032	0.377
2015	108,832,467	4	16	30	440,529	618,518	1,059,047	0.973
2016	135,033,721	0	27	43	141,735	187,351	329,086	0.244
2017	133,195,607	0	24	65	421,869	390,359	812,228	0.610
2018	240,416,100	1	49	79	504,130	809,792	1,313,922	0.547
	718,000,905	5	138	253	1,664,169	2,229,147	3,893,316	
Adjusted Loss to Payroll Ratio:					0.232	0.310	0.542	
Expected Unlimited Loss to Payroll Ratio:					0.277	0.417	0.694	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.256	0.354	0.611	
Credibility:					0.53	0.55		
Indicated Limited Loss to Payroll Ratio:					0.243	0.330	0.573	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.259</b>	<b>0.387</b>	<b>0.646</b>	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								63.2%

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



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

Code: 8875 RHG: 3 NAICS: 61 ILDG: 1 MLDG: 2 CLASS: PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,189,312,750	10	103	406	2,826,439	3,051,571	5,878,010	0.494
2016	1,351,188,580	5	120	448	2,634,399	3,492,447	6,126,846	0.453
2017	1,540,857,015	5	169	512	2,252,095	3,575,404	5,827,499	0.378
2018	1,675,568,700	5	185	636	4,168,366	4,929,837	9,098,203	0.543
	5,756,927,045	25	577	2,002	11,881,299	15,049,258	26,930,557	
Adjusted Loss to Payroll Ratio:					0.206	0.261	0.468	
Expected Unlimited Loss to Payroll Ratio:					0.201	0.309	0.511	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.184	0.254	0.438	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.206	0.261	0.468	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.222</b>	<b>0.317</b>	<b>0.539</b>	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								52.8%

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

Code: 9007 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: APT/CONDO OPERATION FOR SENIORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	191,054,574	8	90	169	1,385,190	1,439,800	2,824,990	1.479
2015	194,538,951	8	95	150	1,679,818	1,800,904	3,480,722	1.789
2016	205,261,897	8	103	165	2,783,706	2,578,696	5,362,402	2.612
2017	207,917,670	8	101	169	2,517,007	2,565,699	5,082,706	2.445
2018	219,433,002	2	110	189	2,240,914	2,464,785	4,705,699	2.144
	1,018,206,094	34	499	842	10,606,635	10,849,884	21,456,519	
Adjusted Loss to Payroll Ratio:					1.042	1.066	2.107	
Expected Unlimited Loss to Payroll Ratio:					1.069	1.171	2.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.979	0.917	1.896	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.042	1.058	2.100	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.123</b>	<b>1.283</b>	<b>2.406</b>	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								235.3%

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	
2017	2,065,025,363	100	2,528	3,067	51,243,352	58,067,760	109,311,112	5.293
2018	2,232,595,864	48	2,366	3,081	55,513,429	59,564,512	115,077,941	5.154
	4,297,621,227	148	4,894	6,148	106,756,782	117,632,272	224,389,054	
Adjusted Loss to Payroll Ratio:					2.484	2.737	5.221	
Expected Unlimited Loss to Payroll Ratio:					2.696	3.434	6.130	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.493	2.856	5.349	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.484	2.737	5.221	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.647</b>	<b>3.205</b>	<b>5.853</b>	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								572.4%

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Effective September 1, 2021 (Proposed)

Code: 9009 RHG: 5 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: COMMERCIAL PROPERTIES – N.O.C. – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	767,337,656	17	299	414	7,296,519	7,125,678	14,422,197	1.880
2018	823,662,141	12	260	411	5,933,879	5,749,504	11,683,383	1.418
	1,590,999,798	29	559	825	13,230,399	12,875,183	26,105,581	
Adjusted Loss to Payroll Ratio:					0.832	0.809	1.641	
Expected Unlimited Loss to Payroll Ratio:					0.925	1.133	2.058	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.815	0.792	1.607	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.832	0.809	1.641	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.932</b>	<b>1.099</b>	<b>2.031</b>	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								198.6%

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	
2014	155,774,636	12	87	159	1,619,322	1,692,652	3,311,974	2.126
2015	164,014,664	11	99	123	1,740,322	1,999,918	3,740,240	2.280
2016	169,061,068	12	78	130	2,326,844	3,179,361	5,506,205	3.257
2017	179,778,860	11	86	136	2,551,089	2,716,449	5,267,538	2.930
2018	183,492,356	5	92	159	2,409,092	2,962,118	5,371,210	2.927
	852,121,583	51	442	707	10,646,669	12,550,499	23,197,168	
Adjusted Loss to Payroll Ratio:					1.249	1.473	2.722	
Expected Unlimited Loss to Payroll Ratio:					1.253	1.604	2.857	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.148	1.255	2.404	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.249	1.473	2.722	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.347</b>	<b>1.786</b>	<b>3.133</b>	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								306.3%

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

Code: 9011 RHG: 4 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER;  
COMM/RES MIXED-USE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	2,590,382,882	82	1,124	2,119	28,102,877	30,363,944	58,466,821	2.257
2018	2,710,394,246	34	1,209	2,195	29,035,370	29,469,357	58,504,727	2.159
	5,300,777,128	116	2,333	4,314	57,138,247	59,833,301	116,971,547	
Adjusted Loss to Payroll Ratio:					1.078	1.129	2.207	
Expected Unlimited Loss to Payroll Ratio:					1.149	1.419	2.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.035	1.060	2.095	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.078	1.129	2.207	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.182</b>	<b>1.436</b>	<b>2.618</b>	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								256.0%

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

Code: 9015 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: BUILDING OPERATION – N.O.C. – OTHER;  
CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHER; LIBRARIES –  
PRIVATE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	821,498,477	24	453	707	10,514,789	11,523,848	22,038,637	2.683
2018	853,679,401	15	509	738	12,074,971	13,727,092	25,802,063	3.022
	1,675,177,878	39	962	1,445	22,589,760	25,250,940	47,840,700	
Adjusted Loss to Payroll Ratio:					1.348	1.507	2.856	
Expected Unlimited Loss to Payroll Ratio:					1.394	1.844	3.238	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.257	1.377	2.634	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.348	1.507	2.856	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.479</b>	<b>1.917</b>	<b>3.396</b>	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								332.1%

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

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

Code: 9016 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: AMUSEMENT/REC FACILITIES; DOG SHOWS; HORSE SHOWS/RODEOS – NOT STABLE EMPLOYEES; BOAT MARINA/RENTAL OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	752,542,302	10	366	1,084	6,503,268	8,933,072	15,436,340	2.051
2018	886,103,166	8	340	1,014	6,915,949	8,583,651	15,499,600	1.749
	1,638,645,467	18	706	2,098	13,419,218	17,516,723	30,935,941	
Adjusted Loss to Payroll Ratio:					0.819	1.069	1.888	
Expected Unlimited Loss to Payroll Ratio:					0.950	1.301	2.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.892	1.144	2.036	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.819	1.069	1.888	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.883</b>	<b>1.296</b>	<b>2.179</b>	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								213.1%

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

Code: 9031 RHG: 3 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: PEST CONTROL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	398,202,543	14	197	411	5,285,729	4,222,091	9,507,820	2.388
2017	418,190,451	12	211	428	5,509,668	4,865,737	10,375,405	2.481
2018	424,434,646	6	194	430	5,978,757	7,046,208	13,024,965	3.069
	1,240,827,640	32	602	1,269	16,774,155	16,134,035	32,908,190	
Adjusted Loss to Payroll Ratio:					1.352	1.300	2.652	
Expected Unlimited Loss to Payroll Ratio:					1.489	1.494	2.984	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.361	1.200	2.561	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.352	1.300	2.652	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.457</b>	<b>1.577</b>	<b>3.034</b>	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								296.7%

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	
2014	8,643,834	0	7	16	81,978	75,818	157,796	1.826
2015	8,636,135	0	8	12	188,712	235,161	423,873	4.908
2016	8,835,201	2	4	14	178,472	237,893	416,365	4.713
2017	10,840,218	1	4	13	61,825	72,462	134,287	1.239
2018	10,765,004	0	2	14	8,649	16,225	24,874	0.231
	47,720,392	3	25	69	519,637	637,560	1,157,197	
Adjusted Loss to Payroll Ratio:					1.089	1.336	2.425	
Expected Unlimited Loss to Payroll Ratio:					1.268	1.439	2.706	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.196	1.216	2.412	
Credibility:					0.33	0.30		
Indicated Limited Loss to Payroll Ratio:					1.161	1.252	2.413	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.251</b>	<b>1.518</b>	<b>2.769</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								270.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2017	12,468,391,203	69	2,105	6,019	55,087,252	47,295,987	102,383,239	0.821
2018	10,807,498,128	12	1,744	4,985	49,710,699	39,654,341	89,365,040	0.827
	23,275,889,331	81	3,849	11,004	104,797,951	86,950,329	191,748,279	
Adjusted Loss to Payroll Ratio:					0.450	0.374	0.824	
Expected Unlimited Loss to Payroll Ratio:					0.503	0.460	0.963	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.434	0.349	0.783	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.450	0.374	0.824	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.485</b>	<b>0.453</b>	<b>0.938</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								91.8%



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

Code: 9048 RHG: 1 NAICS: 72 ILDG: 1 MLDG: 1 CLASS: CAMPS; BOY/GIRL SCOUT COUNCILS – CAMP OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	134,714,555	6	42	312	574,322	1,028,617	1,602,939	1.190
2015	139,994,066	4	60	349	802,111	1,806,192	2,608,303	1.863
2016	149,213,199	4	71	399	946,366	1,671,984	2,618,350	1.755
2017	155,170,998	4	62	341	1,848,245	2,604,514	4,452,759	2.870
2018	165,876,612	3	72	335	1,103,465	1,508,592	2,612,057	1.575
	744,969,431	21	307	1,736	5,274,510	8,619,900	13,894,409	
Adjusted Loss to Payroll Ratio:					0.708	1.157	1.865	
Expected Unlimited Loss to Payroll Ratio:					0.792	1.438	2.230	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.706	1.166	1.872	
Credibility:					0.81	0.93		
Indicated Limited Loss to Payroll Ratio:					0.708	1.158	1.865	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.748</b>	<b>1.335</b>	<b>2.083</b>	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								203.7%

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	
2017	3,658,328,855	115	3,459	6,364	71,695,700	81,311,189	153,006,889	4.182
2018	3,942,332,780	55	3,526	6,393	73,474,060	80,331,271	153,805,331	3.901
	7,600,661,634	170	6,985	12,757	145,169,760	161,642,460	306,812,220	
Adjusted Loss to Payroll Ratio:					1.910	2.127	4.037	
Expected Unlimited Loss to Payroll Ratio:					2.032	2.501	4.533	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.799	1.996	3.795	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.910	2.127	4.037	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.036</b>	<b>2.491</b>	<b>4.526</b>	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								442.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2017	1,565,312,257	10	440	773	7,547,226	10,689,496	18,236,722	1.165
2018	1,615,770,249	2	418	746	6,239,580	8,122,138	14,361,718	0.889
	3,181,082,506	12	858	1,519	13,786,806	18,811,635	32,598,441	
Adjusted Loss to Payroll Ratio:					0.433	0.591	1.025	
Expected Unlimited Loss to Payroll Ratio:					0.469	0.651	1.120	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.448	0.602	1.051	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.433	0.591	1.025	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.458</b>	<b>0.682</b>	<b>1.140</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								111.5%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	70,772,590	4	93	71	1,039,396	1,076,217	2,115,613	2.989
2015	70,215,228	1	69	85	853,194	1,092,562	1,945,756	2.771
2016	88,604,511	1	87	137	1,152,564	1,061,751	2,214,315	2.499
2017	102,332,215	0	90	96	1,907,892	1,405,536	3,313,428	3.238
2018	108,052,698	0	55	79	1,156,108	1,143,663	2,299,771	2.128
	439,977,241	6	394	468	6,109,155	5,779,730	11,888,885	
Adjusted Loss to Payroll Ratio:					1.389	1.314	2.702	
Expected Unlimited Loss to Payroll Ratio:					1.495	1.682	3.177	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.363	1.353	2.716	
Credibility:					0.85	0.80		
Indicated Limited Loss to Payroll Ratio:					1.385	1.321	2.706	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.464</b>	<b>1.523</b>	<b>2.987</b>	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								292.1%

E1-1-18 INCLUDES EXPERIENCE OF 9053

Code: 9059 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: DAY CARE CENTERS – CHILD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	2,117,512,984	19	767	1,786	12,151,952	15,909,733	28,061,685	1.325
2018	2,270,906,169	17	776	1,873	13,698,014	19,133,164	32,831,178	1.446
	4,388,419,152	36	1,543	3,659	25,849,966	35,042,898	60,892,863	
Adjusted Loss to Payroll Ratio:					0.589	0.799	1.388	
Expected Unlimited Loss to Payroll Ratio:					0.658	0.952	1.610	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.574	0.747	1.322	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.589	0.799	1.388	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.628</b>	<b>0.935</b>	<b>1.563</b>	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								152.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2017	912,754,076	10	458	1,019	8,243,844	12,089,099	20,332,943	2.228
2018	968,599,575	4	461	1,018	9,110,978	8,956,553	18,067,531	1.865
	1,881,353,651	14	919	2,037	17,354,821	21,045,652	38,400,474	
Adjusted Loss to Payroll Ratio:					0.922	1.119	2.041	
Expected Unlimited Loss to Payroll Ratio:					1.043	1.570	2.613	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.979	1.381	2.360	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.922	1.119	2.041	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.994</b>	<b>1.357</b>	<b>2.351</b>	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								229.9%

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	
2015	255,317,254	12	107	191	2,436,385	2,502,974	4,939,359	1.935
2016	271,291,539	4	145	240	1,997,988	3,101,093	5,099,081	1.880
2017	273,159,020	6	155	212	2,626,915	4,076,989	6,703,904	2.454
2018	287,517,036	7	157	321	3,866,102	3,637,444	7,503,546	2.610
	1,087,284,849	29	564	964	10,927,389	13,318,499	24,245,888	
Adjusted Loss to Payroll Ratio:					1.005	1.225	2.230	
Expected Unlimited Loss to Payroll Ratio:					0.943	1.274	2.217	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.902	1.179	2.081	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.005	1.225	2.230	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.063</b>	<b>1.412</b>	<b>2.475</b>	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								242.0%

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

Code: 9066 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOMEOWNERS ASSOCIATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	247,861,283	15	118	175	2,178,049	2,098,585	4,276,634	1.725
2015	249,072,840	11	100	183	1,871,488	2,126,074	3,997,562	1.605
2016	255,805,597	13	131	191	2,395,212	2,584,816	4,980,028	1.947
2017	259,810,822	9	112	191	2,072,918	2,232,076	4,304,994	1.657
2018	265,859,143	1	121	184	2,667,107	3,274,409	5,941,516	2.235
	1,278,409,686	49	582	924	11,184,773	12,315,960	23,500,733	
Adjusted Loss to Payroll Ratio:					0.875	0.963	1.838	
Expected Unlimited Loss to Payroll Ratio:					0.864	1.014	1.878	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.788	0.815	1.603	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.875	0.963	1.838	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.925</b>	<b>1.111</b>	<b>2.036</b>	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								199.1%

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	
2014	248,461,140	6	72	222	648,355	1,507,583	2,155,938	0.868
2015	267,140,695	5	91	248	1,101,026	1,959,726	3,060,752	1.146
2016	281,445,976	3	88	299	944,821	1,570,267	2,515,088	0.894
2017	272,916,261	2	90	271	1,598,723	1,821,555	3,420,278	1.253
2018	291,939,240	2	87	312	1,031,534	1,242,006	2,273,540	0.779
	1,361,903,312	18	428	1,352	5,324,460	8,101,137	13,425,597	
Adjusted Loss to Payroll Ratio:					0.391	0.595	0.986	
Expected Unlimited Loss to Payroll Ratio:					0.472	0.760	1.231	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.443	0.668	1.111	
Credibility:					0.84	0.89		
Indicated Limited Loss to Payroll Ratio:					0.399	0.603	1.002	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.430</b>	<b>0.731</b>	<b>1.161</b>	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								113.6%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	558,803,599	13	324	394	7,381,593	9,396,063	16,777,656	3.002
2018	567,207,982	5	269	374	6,084,973	5,514,025	11,598,998	2.045
	1,126,011,581	18	593	768	13,466,567	14,910,087	28,376,654	
Adjusted Loss to Payroll Ratio:					1.196	1.324	2.520	
Expected Unlimited Loss to Payroll Ratio:					1.361	1.565	2.926	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.292	1.426	2.718	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.196	1.324	2.520	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.275</b>	<b>1.551</b>	<b>2.825</b>	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								276.3%

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	
2017	1,819,973,638	31	1,292	3,878	22,234,630	28,603,007	50,837,637	2.793
2018	1,848,079,738	18	1,273	3,863	25,246,809	32,105,026	57,351,835	3.103
	3,668,053,376	49	2,565	7,741	47,481,439	60,708,033	108,189,472	
Adjusted Loss to Payroll Ratio:					1.294	1.655	2.950	
Expected Unlimited Loss to Payroll Ratio:					1.462	2.090	3.552	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.276	1.641	2.917	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.294	1.655	2.950	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.380</b>	<b>1.938</b>	<b>3.318</b>	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								324.4%

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

Code: 9079 RHG: 2 NAICS: 72 ILDG: 3 MLDG: 3 CLASS: RESTAURANTS OR TAVERNS; CONCESSIONAIRES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	25,644,730,450	354	13,523	26,786	192,146,466	250,539,856	442,686,322	1.726
2018	27,043,656,771	172	13,430	25,909	205,711,579	256,302,543	462,014,122	1.708
	52,688,387,221	526	26,953	52,695	397,858,046	506,842,398	904,700,444	
Adjusted Loss to Payroll Ratio:					0.755	0.962	1.717	
Expected Unlimited Loss to Payroll Ratio:					0.850	1.190	2.040	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.752	0.950	1.702	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.755	0.962	1.717	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.805</b>	<b>1.127</b>	<b>1.931</b>	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								188.9%

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	
2017	650,976,123	7	326	614	4,998,254	6,222,408	11,220,662	1.724
2018	699,967,757	7	358	625	7,108,273	7,616,596	14,724,869	2.104
	1,350,943,881	14	684	1,239	12,106,527	13,839,004	25,945,531	
Adjusted Loss to Payroll Ratio:					0.896	1.024	1.921	
Expected Unlimited Loss to Payroll Ratio:					0.941	1.217	2.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.812	0.923	1.735	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.896	1.024	1.921	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.966</b>	<b>1.242</b>	<b>2.208</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								215.9%

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

Code: 9092 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: BOWLING CENTERS; BILLIARD HALLS; SKATING CENTERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	143,884,471	4	61	125	742,494	1,026,589	1,769,083	1.230
2015	150,954,482	7	71	116	1,147,888	1,968,147	3,116,035	2.064
2016	156,830,149	2	58	136	813,670	1,490,589	2,304,259	1.469
2017	165,822,889	2	61	134	704,921	1,155,998	1,860,919	1.122
2018	186,910,217	2	64	165	1,257,257	1,057,072	2,314,329	1.238
	804,402,208	17	315	676	4,666,230	6,698,395	11,364,626	
Adjusted Loss to Payroll Ratio:					0.580	0.833	1.413	
Expected Unlimited Loss to Payroll Ratio:					0.624	0.940	1.564	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.592	0.857	1.449	
Credibility:					0.76	0.80		
Indicated Limited Loss to Payroll Ratio:					0.583	0.837	1.420	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.621</b>	<b>0.981</b>	<b>1.602</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								156.7%

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	
2014	53,006,402	2	31	51	587,238	914,071	1,501,309	2.832
2015	59,410,059	0	15	47	117,953	289,660	407,613	0.686
2016	62,285,386	3	31	70	514,237	883,778	1,398,015	2.245
2017	66,584,843	0	26	64	369,574	423,522	793,096	1.191
2018	59,725,266	1	32	62	700,806	979,839	1,680,645	2.814
	301,011,956	6	135	294	2,289,809	3,490,871	5,780,680	
Adjusted Loss to Payroll Ratio:					0.761	1.160	1.920	
Expected Unlimited Loss to Payroll Ratio:					1.068	1.722	2.790	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.986	1.445	2.431	
Credibility:					0.63	0.67		
Indicated Limited Loss to Payroll Ratio:					0.844	1.254	2.098	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.926</b>	<b>1.595</b>	<b>2.520</b>	
Indicated Relativity Change:								-9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								246.5%



CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2015	72,320,117	14	140	169	3,039,202	3,526,984	6,566,186	9.079
2016	75,593,371	10	120	128	2,358,315	3,019,504	5,377,819	7.114
2017	80,405,405	2	122	155	2,269,423	2,776,703	5,046,126	6.276
2018	89,081,366	2	94	118	1,897,797	2,309,830	4,207,627	4.723
	317,400,259	28	476	570	9,564,736	11,633,021	21,197,757	
Adjusted Loss to Payroll Ratio:					3.013	3.665	6.679	
Expected Unlimited Loss to Payroll Ratio:					3.195	4.622	7.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.976	3.905	6.881	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.013	3.665	6.679	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.186</b>	<b>4.225</b>	<b>7.411</b>	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								724.8%

Code: 9097 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: SWIMMING POOL CLEANING AND SERVICING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	107,432,834	8	67	70	1,338,971	1,010,575	2,349,546	2.187
2015	120,894,178	4	66	82	1,679,805	1,472,659	3,152,464	2.608
2016	131,963,343	7	70	102	1,260,658	1,025,897	2,286,555	1.733
2017	138,762,691	2	75	90	1,634,505	1,338,208	2,972,713	2.142
2018	151,546,413	1	71	112	2,203,852	1,584,294	3,788,146	2.500
	650,599,458	22	349	456	8,117,791	6,431,633	14,549,424	
Adjusted Loss to Payroll Ratio:					1.248	0.989	2.236	
Expected Unlimited Loss to Payroll Ratio:					1.299	1.161	2.459	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.187	0.932	2.119	
Credibility:					0.93	0.79		
Indicated Limited Loss to Payroll Ratio:					1.243	0.977	2.220	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.340</b>	<b>1.184</b>	<b>2.525</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								246.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	727,181,181	15	432	850	9,199,193	7,788,601	16,987,794	2.336
2018	756,779,941	13	426	788	9,062,807	10,134,263	19,197,070	2.537
	1,483,961,122	28	858	1,638	18,261,999	17,922,865	36,184,864	
Adjusted Loss to Payroll Ratio:					1.231	1.208	2.438	
Expected Unlimited Loss to Payroll Ratio:					1.492	1.798	3.290	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.312	1.316	2.628	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.231	1.208	2.438	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.380</b>	<b>1.640</b>	<b>3.020</b>	
Indicated Relativity Change:								-8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								295.3%

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

Code: 9151 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: THEATERS – MUSICAL ENTERTAINMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	193,688,504	2	15	34	336,080	283,754	619,834	0.320
2015	191,511,337	2	16	20	875,507	748,638	1,624,145	0.848
2016	210,216,886	0	11	22	274,569	258,697	533,266	0.254
2017	234,121,182	1	17	35	394,974	834,684	1,229,658	0.525
2018	258,296,179	0	9	22	190,097	227,708	417,805	0.162
	1,087,834,088	5	68	133	2,071,228	2,353,480	4,424,708	
Adjusted Loss to Payroll Ratio:					0.190	0.216	0.407	
Expected Unlimited Loss to Payroll Ratio:					0.274	0.281	0.555	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.262	0.260	0.522	
Credibility:					0.62	0.56		
Indicated Limited Loss to Payroll Ratio:					0.218	0.236	0.453	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.230</b>	<b>0.272</b>	<b>0.502</b>	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								49.1%

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

Code: 9154 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: THEATERS – NOT MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	617,830,179	10	227	507	4,477,522	5,646,676	10,124,198	1.639
2017	658,209,537	14	181	418	4,708,866	5,477,976	10,186,842	1.548
2018	864,726,906	6	271	585	7,529,808	7,761,514	15,291,322	1.768
	2,140,766,622	30	679	1,510	16,716,196	18,886,166	35,602,362	
Adjusted Loss to Payroll Ratio:					0.781	0.882	1.663	
Expected Unlimited Loss to Payroll Ratio:					0.753	0.879	1.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.707	0.773	1.480	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.781	0.882	1.663	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.842</b>	<b>1.070</b>	<b>1.911</b>	
Indicated Relativity Change:								17.1%
Relativity to Statewide Average Loss to Payroll Ratio:								186.9%

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	
2014	251,936,637	2	59	309	862,478	1,277,846	2,140,324	0.850
2015	281,910,980	2	71	314	824,749	1,153,732	1,978,481	0.702
2016	311,239,365	2	65	277	952,837	1,367,887	2,320,724	0.746
2017	322,025,119	1	83	292	1,250,681	1,844,586	3,095,267	0.961
2018	375,710,120	0	75	329	751,909	1,140,916	1,892,825	0.504
	1,542,822,222	7	353	1,521	4,642,655	6,784,968	11,427,622	
Adjusted Loss to Payroll Ratio:					0.301	0.440	0.741	
Expected Unlimited Loss to Payroll Ratio:					0.347	0.578	0.925	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.349	0.497	0.845	
Credibility:					0.78	0.84		
Indicated Limited Loss to Payroll Ratio:					0.311	0.449	0.760	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.336</b>	<b>0.544</b>	<b>0.880</b>	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								86.1%

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

Code: 9156 RHG: 1 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: THEATERS – DANCE/OPERA/THEATER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	95,042,727	3	61	190	905,142	1,009,769	1,914,911	2.015
2015	88,539,437	3	71	177	1,160,079	1,159,375	2,319,454	2.620
2016	98,847,954	1	79	165	1,510,122	1,532,746	3,042,868	3.078
2017	108,258,926	2	70	159	1,087,546	1,253,658	2,341,204	2.163
2018	113,039,961	0	66	147	1,566,120	1,254,536	2,820,656	2.495
	503,729,004	9	347	838	6,229,009	6,210,084	12,439,093	
Adjusted Loss to Payroll Ratio:					1.237	1.233	2.469	
Expected Unlimited Loss to Payroll Ratio:					1.340	1.569	2.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.282	1.452	2.734	
Credibility:					0.86	0.82		
Indicated Limited Loss to Payroll Ratio:					1.243	1.272	2.515	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.314</b>	<b>1.467</b>	<b>2.781</b>	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								271.9%

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

Code: 9180 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS;  
SHOOTING CLUBS/RANGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	169,523,658	6	70	196	1,015,752	1,389,319	2,405,071	1.419
2015	173,738,282	3	72	226	547,957	1,340,448	1,888,405	1.087
2016	196,870,225	6	76	256	1,050,850	2,364,758	3,415,608	1.735
2017	177,907,172	7	60	228	1,395,003	2,065,728	3,460,731	1.945
2018	197,629,340	2	84	269	1,867,983	2,293,382	4,161,365	2.106
	915,668,677	24	362	1,175	5,877,546	9,453,637	15,331,182	
Adjusted Loss to Payroll Ratio:					0.642	1.032	1.674	
Expected Unlimited Loss to Payroll Ratio:					0.714	1.304	2.018	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.645	1.025	1.669	
Credibility:					0.83	0.91		
Indicated Limited Loss to Payroll Ratio:					0.642	1.032	1.674	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.720</b>	<b>1.401</b>	<b>2.121</b>	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								207.4%

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

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

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 2 CLASS: ATHLETIC TEAM/FACILITY – PLAYERS AND OFFICIALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	133,641,497	10	165	632	3,811,271	5,726,106	9,537,377	7.137
2017	126,693,378	5	109	616	2,520,605	4,327,990	6,848,595	5.406
2018	134,919,037	3	71	716	2,261,839	4,861,768	7,123,607	5.280
	395,253,911	18	345	1,964	8,593,714	14,915,864	23,509,579	
Adjusted Loss to Payroll Ratio:					2.174	3.774	5.948	
Expected Unlimited Loss to Payroll Ratio:					2.522	4.675	7.197	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.368	4.112	6.479	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.174	3.774	5.948	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.343</b>	<b>4.576</b>	<b>6.920</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								676.7%

Code: 9182 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: ATHLETIC TEAM / FACILITY – MAINTENANCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	334,305,188	3	61	134	755,427	1,464,549	2,219,976	0.664
2015	367,225,774	12	61	144	1,204,098	2,124,661	3,328,759	0.906
2016	431,871,739	5	75	156	1,724,895	2,336,680	4,061,575	0.940
2017	445,349,230	2	53	158	886,189	1,744,584	2,630,773	0.591
2018	473,012,668	0	69	184	1,443,911	1,715,128	3,159,039	0.668
	2,051,764,599	22	319	776	6,014,520	9,385,601	15,400,121	
Adjusted Loss to Payroll Ratio:					0.293	0.457	0.751	
Expected Unlimited Loss to Payroll Ratio:					0.290	0.615	0.905	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.267	0.516	0.784	
Credibility:					0.81	0.95		
Indicated Limited Loss to Payroll Ratio:					0.288	0.460	0.749	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.316</b>	<b>0.586</b>	<b>0.902</b>	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								88.2%

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

Code: 9184 RHG: 2 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: SKI RESORTS – ALPINE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	55,260,448	1	64	124	496,739	1,135,367	1,632,106	2.953
2015	71,618,233	4	91	165	1,012,896	3,173,432	4,186,328	5.845
2016	76,082,516	3	129	203	2,007,058	3,779,962	5,787,020	7.606
2017	57,120,866	4	84	184	2,001,703	2,657,715	4,659,418	8.157
2018	80,861,694	0	87	185	1,554,668	3,449,916	5,004,584	6.189
	340,943,757	12	455	861	7,073,064	14,196,392	21,269,456	
Adjusted Loss to Payroll Ratio:					2.075	4.164	6.238	
Expected Unlimited Loss to Payroll Ratio:					2.173	4.407	6.580	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.064	4.015	6.078	
Credibility:					0.89	1.00		
Indicated Limited Loss to Payroll Ratio:					2.073	4.164	6.237	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.210</b>	<b>4.876</b>	<b>7.086</b>	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								692.9%

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	
2014	3,885,913	2	2	12	141,340	233,161	374,501	9.637
2015	4,959,933	0	6	11	69,084	144,490	213,574	4.306
2016	7,690,199	1	10	5	97,406	125,034	222,440	2.893
2017	7,310,130	1	3	9	140,222	169,984	310,206	4.244
2018	7,934,099	1	3	2	98,884	477,755	576,639	7.268
	31,780,273	5	24	39	546,937	1,150,424	1,697,361	
Adjusted Loss to Payroll Ratio:					1.721	3.620	5.341	
Expected Unlimited Loss to Payroll Ratio:					2.773	7.533	10.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.504	5.917	8.420	
Credibility:					0.37	0.48		
Indicated Limited Loss to Payroll Ratio:					2.214	4.814	7.028	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.482</b>	<b>6.537</b>	<b>9.019</b>	
Indicated Relativity Change:								-12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								882.0%

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

Code: 9220 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: CEMETERY OPERATION; CREMATORY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	85,474,784	9	82	115	1,173,724	1,168,942	2,342,666	2.741
2015	87,143,571	4	69	148	1,559,382	1,449,028	3,008,410	3.452
2016	83,426,670	4	75	131	1,156,953	1,347,914	2,504,867	3.002
2017	84,412,177	5	79	141	1,566,063	1,610,796	3,176,859	3.764
2018	88,243,552	3	51	115	1,469,477	1,365,977	2,835,454	3.213
	428,700,754	25	356	650	6,925,599	6,942,657	13,868,256	
Adjusted Loss to Payroll Ratio:					1.615	1.619	3.235	
Expected Unlimited Loss to Payroll Ratio:					1.854	2.074	3.928	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.632	1.512	3.144	
Credibility:					0.91	0.83		
Indicated Limited Loss to Payroll Ratio:					1.617	1.601	3.218	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.773</b>	<b>2.037</b>	<b>3.810</b>	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								372.6%

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	
2014	182,446,005	8	58	67	1,846,126	1,349,172	3,195,298	1.751
2015	189,586,617	11	49	57	2,052,423	1,812,189	3,864,612	2.038
2016	190,718,215	9	43	80	2,769,831	1,518,851	4,288,682	2.249
2017	196,213,719	2	45	78	1,722,721	1,838,082	3,560,803	1.815
2018	206,985,720	0	49	95	2,205,121	1,514,461	3,719,582	1.797
	965,950,276	30	244	377	10,596,221	8,032,756	18,628,977	
Adjusted Loss to Payroll Ratio:					1.097	0.832	1.929	
Expected Unlimited Loss to Payroll Ratio:					1.235	1.204	2.439	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.085	0.864	1.949	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					1.097	0.835	1.932	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.230</b>	<b>1.134</b>	<b>2.363</b>	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								231.1%



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

Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: GARBAGE OR REFUSE COLLECTING; STREET SWEEPING  
SERVICE COMPANIES; DOCUMENT DESTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,059,241,964	29	606	1,164	21,902,976	17,367,080	39,270,056	3.707
2018	1,096,495,575	17	622	1,216	25,580,708	18,952,361	44,533,069	4.061
	2,155,737,540	46	1,228	2,380	47,483,685	36,319,441	83,803,125	
Adjusted Loss to Payroll Ratio:					2.203	1.685	3.887	
Expected Unlimited Loss to Payroll Ratio:					2.250	2.015	4.266	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.023	1.544	3.568	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.203	1.685	3.887	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.415</b>	<b>2.143</b>	<b>4.558</b>	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								445.7%

INCLUDES EXPERIENCE OF 8264 D1-1-19

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

Code: 9410 RHG: 3 NAICS: 92 ILDG: 4 MLDG: 3 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	125,433,546	2	19	43	353,913	395,141	749,054	0.597
2015	127,917,390	1	29	58	260,399	405,595	665,994	0.521
2016	123,337,448	1	31	46	363,172	397,113	760,285	0.616
2017	122,837,022	0	27	68	356,602	481,826	838,428	0.683
2018	126,768,888	0	21	45	349,292	349,854	699,146	0.552
	626,294,293	4	127	260	1,683,378	2,029,530	3,712,907	
Adjusted Loss to Payroll Ratio:					0.269	0.324	0.593	
Expected Unlimited Loss to Payroll Ratio:					0.355	0.485	0.840	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.334	0.410	0.744	
Credibility:					0.55	0.55		
Indicated Limited Loss to Payroll Ratio:					0.298	0.363	0.661	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.322</b>	<b>0.440</b>	<b>0.761</b>	
Indicated Relativity Change:								-9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								74.5%

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	
2014	27,486,389	6	12	44	429,889	674,086	1,103,975	4.016
2015	35,326,148	2	36	84	233,577	496,383	729,960	2.066
2016	25,946,374	2	43	81	713,445	853,238	1,566,683	6.038
2017	27,166,177	0	34	81	776,403	944,452	1,720,855	6.335
2018	35,898,657	5	129	205	2,887,244	4,177,516	7,064,760	19.680
	151,823,745	15	254	495	5,040,558	7,145,675	12,186,233	
Adjusted Loss to Payroll Ratio:					3.320	4.707	8.027	
Expected Unlimited Loss to Payroll Ratio:					1.969	3.003	4.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.857	2.538	4.395	
Credibility:					0.62	0.64		
Indicated Limited Loss to Payroll Ratio:					2.764	3.926	6.690	
Limit Factor:					1.078	1.213		
Indicated (Unlimited) Loss to Payroll Ratio:					2.979	4.761	7.740	
Indicated Relativity Change:								55.7%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>2.392</b>	<b>3.822</b>	<b>6.215</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								607.7%

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

Code: 9422 RHG: 2 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: ROAD DISTRICTS OR DEPARTMENTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	249,404	0	0	1	0	88	88	0.035
2015	310,834	0	1	0	3,117	9,739	12,856	4.136
2016	486,614	0	0	1	0	152	152	0.031
2017	529,586	0	3	0	4,870	4,509	9,379	1.771
2018	964,439	0	1	15	25,040	16,370	41,410	4.294
	2,540,876	0	5	17	33,027	30,857	63,884	
Adjusted Loss to Payroll Ratio:					1.300	1.214	2.514	
Expected Unlimited Loss to Payroll Ratio:					0.480	0.649	1.130	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.458	0.569	1.027	
Credibility:					0.07	0.07		
Indicated Limited Loss to Payroll Ratio:					0.517	0.614	1.131	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.551</b>	<b>0.719</b>	<b>1.270</b>	
Indicated Relativity Change:								12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								124.2%

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

Code: 9424 RHG: 4 NAICS: 56 ILDG: 3 MLDG: 2 CLASS: GARBAGE/TRANSFER STATION/MATERIAL RECOVERY;  
RECYCLED MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	455,435,681	17	297	806	7,883,980	7,461,875	15,345,855	3.369
2018	479,489,671	7	315	791	8,369,016	7,794,798	16,163,814	3.371
	934,925,352	24	612	1,597	16,252,996	15,256,673	31,509,668	
Adjusted Loss to Payroll Ratio:					1.738	1.632	3.370	
Expected Unlimited Loss to Payroll Ratio:					1.785	1.990	3.775	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.605	1.525	3.130	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.738	1.632	3.370	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.906</b>	<b>2.075</b>	<b>3.982</b>	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								389.4%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

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

Code: 9426 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 1 CLASS: SEPTIC/PORTABLE TOILET SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	78,863,866	7	44	85	1,596,906	1,135,831	2,732,737	3.465
2015	88,299,589	7	63	104	2,064,361	1,771,058	3,835,419	4.344
2016	100,684,064	2	59	113	947,254	1,037,951	1,985,205	1.972
2017	113,887,201	4	73	84	2,053,373	1,777,888	3,831,261	3.364
2018	118,717,548	5	71	132	2,555,978	2,086,400	4,642,378	3.910
	500,452,268	25	310	518	9,217,872	7,809,127	17,027,000	
Adjusted Loss to Payroll Ratio:					1.842	1.560	3.402	
Expected Unlimited Loss to Payroll Ratio:					2.010	1.876	3.886	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.807	1.438	3.245	
Credibility:					0.99	0.84		
Indicated Limited Loss to Payroll Ratio:					1.842	1.541	3.382	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.019</b>	<b>1.960</b>	<b>3.979</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								389.1%

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	
2014	147,900,389	9	102	124	1,495,845	2,158,131	3,653,976	2.471
2015	162,726,136	9	149	134	2,645,031	3,062,532	5,707,563	3.507
2016	171,465,412	10	135	180	2,304,791	2,101,224	4,406,015	2.570
2017	179,498,748	7	99	202	2,598,469	2,623,558	5,222,027	2.909
2018	190,448,951	3	85	183	2,402,877	2,378,872	4,781,749	2.511
	852,039,637	38	570	823	11,447,012	12,324,318	23,771,330	
Adjusted Loss to Payroll Ratio:					1.343	1.446	2.790	
Expected Unlimited Loss to Payroll Ratio:					1.298	1.612	2.911	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.184	1.296	2.480	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.343	1.446	2.790	
Limit Factor:					1.057	1.153		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.421</b>	<b>1.667</b>	<b>3.088</b>	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								302.0%

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

Code: 9507 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 3 CLASS: SIGN PAINTING OR LETTERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	86,706,414	3	30	89	736,134	492,402	1,228,536	1.417
2015	103,132,783	9	37	70	1,248,194	1,227,694	2,475,888	2.401
2016	114,921,227	5	42	83	722,522	781,343	1,503,865	1.309
2017	133,345,250	2	48	107	775,574	1,378,946	2,154,520	1.616
2018	141,993,938	2	65	89	2,275,101	2,060,862	4,335,963	3.054
	580,099,611	21	222	438	5,757,525	5,941,248	11,698,772	
Adjusted Loss to Payroll Ratio:					0.993	1.024	2.017	
Expected Unlimited Loss to Payroll Ratio:					0.875	0.988	1.862	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.823	0.818	1.641	
Credibility:					0.76	0.72		
Indicated Limited Loss to Payroll Ratio:					0.952	0.966	1.918	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.014</b>	<b>1.132</b>	<b>2.146</b>	
Indicated Relativity Change:								15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								209.9%

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	413,789,780	9	90	175	1,979,042	2,233,834	4,212,876	1.018
2015	377,824,748	9	101	232	2,629,113	2,552,281	5,181,394	1.371
2016	481,264,791	8	115	250	3,299,691	2,898,800	6,198,491	1.288
2017	511,104,673	8	135	227	4,245,400	3,291,671	7,537,071	1.475
2018	521,040,577	1	134	210	4,195,885	4,056,815	8,252,700	1.584
	2,305,024,570	35	575	1,094	16,349,131	15,033,402	31,382,533	
Adjusted Loss to Payroll Ratio:					0.709	0.652	1.361	
Expected Unlimited Loss to Payroll Ratio:					0.695	0.755	1.450	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.691	0.657	1.348	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.709	0.652	1.361	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.778</b>	<b>0.830</b>	<b>1.607</b>	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								157.2%

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

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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	381,073,113	9	337	425	8,964,868	7,503,183	16,468,051	4.321
2018	354,822,216	5	243	317	5,875,657	5,400,350	11,276,007	3.178
	735,895,329	14	580	742	14,840,525	12,903,533	27,744,058	
Adjusted Loss to Payroll Ratio:					2.017	1.753	3.770	
Expected Unlimited Loss to Payroll Ratio:					2.453	2.276	4.729	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.194	1.740	3.934	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.017	1.753	3.770	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.174</b>	<b>2.126</b>	<b>4.300</b>	
Indicated Relativity Change:								-9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								420.5%



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

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	464,920,969	11	242	272	8,084,285	7,226,802	15,311,087	3.293
2018	470,812,917	11	237	274	7,278,881	5,930,699	13,209,580	2.806
	935,733,885	22	479	546	15,363,167	13,157,500	28,520,667	
Adjusted Loss to Payroll Ratio:					1.642	1.406	3.048	
Expected Unlimited Loss to Payroll Ratio:					1.766	1.730	3.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.785	1.578	3.363	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.642	1.406	3.048	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.770</b>	<b>1.705</b>	<b>3.475</b>	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								339.8%

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

Code: 9522 RHG: 3 NAICS: 81 ILDG: 4 MLDG: 4 CLASS: UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING;  
UPHOLSTERING – COFFIN/CASKET; UPHOLSTERING –  
WHEELCHAIR; UPHOLSTERING – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	255,959,156	47	334	247	5,980,005	5,398,033	11,378,038	4.445
2017	217,395,480	5	197	224	3,660,826	3,417,350	7,078,176	3.256
2018	206,800,888	6	288	229	7,010,291	4,776,038	11,786,329	5.699
	680,155,525	58	819	700	16,651,122	13,591,421	30,242,543	
Adjusted Loss to Payroll Ratio:					2.448	1.998	4.446	
Expected Unlimited Loss to Payroll Ratio:					2.108	2.251	4.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.886	1.720	3.606	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.448	1.998	4.446	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.639</b>	<b>2.423</b>	<b>5.062</b>	
Indicated Relativity Change:								16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								495.0%

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

Code: 9529 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING; TENT  
ERECTION/REMOVAL/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	167,374,162	14	62	90	2,295,281	2,072,695	4,367,976	2.610
2015	201,216,780	10	85	155	2,667,929	2,562,877	5,230,806	2.600
2016	214,639,169	9	98	155	4,122,361	3,863,424	7,985,785	3.721
2017	245,418,755	12	73	115	3,486,528	2,705,499	6,192,027	2.523
2018	212,400,960	5	92	134	3,448,645	2,420,984	5,869,629	2.763
	1,041,049,828	50	410	649	16,020,744	13,625,477	29,646,222	
Adjusted Loss to Payroll Ratio:					1.539	1.309	2.848	
Expected Unlimited Loss to Payroll Ratio:					1.565	1.707	3.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.521	1.391	2.912	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.539	1.309	2.848	
Limit Factor:					1.121	1.358		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.725</b>	<b>1.777</b>	<b>3.502</b>	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								342.5%

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

Code: 9531 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: TELECOMM ANTENNA EQUIP INSTALL/SERVICE/REPAIR;  
SATELLITE TV/INTERNET EQUIP INSTALL/SERVICE/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	88,594,628	4	32	40	706,743	824,163	1,530,906	1.728
2015	94,813,393	1	26	43	655,275	621,409	1,276,684	1.347
2016	89,032,769	3	26	37	1,124,556	815,467	1,940,023	2.179
2017	78,797,344	2	17	23	812,415	932,825	1,745,240	2.215
2018	110,821,213	1	25	45	1,272,304	801,599	2,073,903	1.871
	462,059,346	11	126	188	4,571,293	3,995,462	8,566,755	
Adjusted Loss to Payroll Ratio:					0.989	0.865	1.854	
Expected Unlimited Loss to Payroll Ratio:					0.976	1.139	2.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.970	0.992	1.962	
Credibility:					0.72	0.67		
Indicated Limited Loss to Payroll Ratio:					0.984	0.907	1.891	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.079</b>	<b>1.153</b>	<b>2.232</b>	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								218.3%

E1-1-18 INCLUDES EXPERIENCE OF 9516

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

Code: 9549 RHG: 3 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: ADVERTISING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	20,706,915	1	21	37	414,282	328,840	743,122	3.589
2015	21,996,363	3	25	27	795,418	417,439	1,212,857	5.514
2016	22,741,425	1	30	39	826,970	498,729	1,325,699	5.829
2017	24,103,884	1	24	25	987,813	778,533	1,766,346	7.328
2018	24,392,260	1	36	24	2,237,703	940,663	3,178,366	13.030
	113,940,848	7	136	152	5,262,187	2,964,204	8,226,391	
Adjusted Loss to Payroll Ratio:					4.618	2.602	7.220	
Expected Unlimited Loss to Payroll Ratio:					4.588	2.735	7.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.270	2.186	6.456	
Credibility:					0.77	0.55		
Indicated Limited Loss to Payroll Ratio:					4.538	2.414	6.953	
Limit Factor:					1.078	1.213		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.891</b>	<b>2.928</b>	<b>7.819</b>	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								764.6%

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	
2014	11,750,840	1	10	18	323,776	345,100	668,876	5.692
2015	12,689,440	2	9	14	291,702	599,903	891,605	7.026
2016	14,538,706	0	11	16	67,182	130,584	197,766	1.360
2017	15,908,190	1	8	11	254,569	248,095	502,664	3.160
2018	16,659,246	2	8	18	1,059,872	272,442	1,332,314	7.997
	71,546,421	6	46	77	1,997,101	1,596,124	3,593,225	
Adjusted Loss to Payroll Ratio:					2.791	2.231	5.022	
Expected Unlimited Loss to Payroll Ratio:					2.335	3.259	5.594	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.247	2.539	4.786	
Credibility:					0.48	0.46		
Indicated Limited Loss to Payroll Ratio:					2.508	2.397	4.906	
Limit Factor:					1.132	1.421		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.840</b>	<b>3.406</b>	<b>6.246</b>	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								610.8%

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

Code: 9586 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: BARBER SHOPS, HAIR STYLING SALONS AND PERSONAL APPEARANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,292,744,633	11	318	365	5,405,264	5,857,560	11,262,824	0.871
2018	1,351,803,764	6	339	319	6,233,978	6,383,843	12,617,821	0.933
	2,644,548,396	17	657	684	11,639,243	12,241,404	23,880,646	
Adjusted Loss to Payroll Ratio:					0.440	0.463	0.903	
Expected Unlimited Loss to Payroll Ratio:					0.485	0.569	1.054	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.439	0.450	0.889	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.440	0.463	0.903	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.469</b>	<b>0.542</b>	<b>1.011</b>	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								98.9%

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

Code: 9610 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MOTION PICTURES – PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	4,960,444,661	45	720	1,560	25,149,513	20,214,955	45,364,468	0.915
2018	5,486,066,558	44	705	1,621	27,198,775	22,709,087	49,907,862	0.910
	10,446,511,219	89	1,425	3,181	52,348,288	42,924,042	95,272,329	
Adjusted Loss to Payroll Ratio:					0.501	0.411	0.912	
Expected Unlimited Loss to Payroll Ratio:					0.524	0.456	0.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.532	0.406	0.938	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.501	0.411	0.912	
Limit Factor:					1.066	1.171		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.534</b>	<b>0.481</b>	<b>1.015</b>	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								99.3%

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	
2014	149,031,139	3	62	130	827,723	1,144,072	1,971,795	1.323
2015	152,627,732	4	41	137	610,543	798,639	1,409,182	0.923
2016	152,305,587	6	44	122	790,095	826,421	1,616,516	1.061
2017	155,373,505	3	56	147	1,159,068	1,169,648	2,328,716	1.499
2018	147,483,035	0	66	148	1,211,127	1,636,957	2,848,084	1.931
	756,820,998	16	269	684	4,598,556	5,575,738	10,174,294	
Adjusted Loss to Payroll Ratio:					0.608	0.737	1.344	
Expected Unlimited Loss to Payroll Ratio:					0.712	1.103	1.816	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.627	0.805	1.432	
Credibility:					0.78	0.81		
Indicated Limited Loss to Payroll Ratio:					0.612	0.750	1.361	
Limit Factor:					1.097	1.272		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.671</b>	<b>0.953</b>	<b>1.624</b>	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								158.8%