

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	772,529,723	19	504	1,089	10,753,668	12,440,568	23,194,236	3.002
2019	856,346,805	13	557	1,119	11,144,121	13,638,082	24,782,203	2.894
	1,628,876,528	32	1,061	2,208	21,897,789	26,078,651	47,976,440	
Adjusted Loss to Payroll Ratio:					1.344	1.601	2.945	
Expected Unlimited Loss to Payroll Ratio:					1.296	1.786	3.082	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.207	1.717	2.924	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.344	1.601	2.945	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.422</b>	<b>1.842</b>	<b>3.264</b>	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								314.7%

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	
2018	950,778,276	52	889	1,209	16,191,710	19,781,423	35,973,133	3.784
2019	1,014,805,171	40	919	1,254	18,147,606	23,190,321	41,337,927	4.073
	1,965,583,447	92	1,808	2,463	34,339,316	42,971,744	77,311,060	
Adjusted Loss to Payroll Ratio:					1.747	2.186	3.933	
Expected Unlimited Loss to Payroll Ratio:					1.961	2.383	4.343	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.812	2.254	4.066	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.747	2.186	3.933	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.862</b>	<b>2.553</b>	<b>4.415</b>	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								425.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	138,587,155	7	142	248	2,290,180	2,485,332	4,775,512	3.446
2017	144,141,514	6	121	253	1,632,977	1,957,773	3,590,750	2.491
2018	172,611,580	13	170	287	3,632,040	4,713,985	8,346,025	4.835
2019	199,446,414	4	191	312	3,645,978	4,008,715	7,654,693	3.838
	654,786,663	30	624	1,100	11,201,175	13,165,805	24,366,980	
Adjusted Loss to Payroll Ratio:					1.711	2.011	3.721	
Expected Unlimited Loss to Payroll Ratio:					1.723	2.239	3.962	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.575	2.046	3.621	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.711	2.011	3.721	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.843</b>	<b>2.430</b>	<b>4.274</b>	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								412.1%

Code: 0035 RHG: 1 NAICS: 11 ILDG: 3 MLDG: 2 CLASS: FLORISTS – CULTIVATING OR GARDENING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	371,469,271	11	262	447	6,017,099	5,883,358	11,900,457	3.204
2019	446,934,233	2	292	526	6,036,941	5,884,043	11,920,984	2.667
	818,403,504	13	554	973	12,054,040	11,767,402	23,821,442	
Adjusted Loss to Payroll Ratio:					1.473	1.438	2.911	
Expected Unlimited Loss to Payroll Ratio:					1.544	1.697	3.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.439	1.631	3.069	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.473	1.438	2.911	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.558</b>	<b>1.654</b>	<b>3.212</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								309.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	634,984,010	34	741	1,105	14,779,631	14,110,939	28,890,570	4.550
2019	638,940,457	17	712	1,060	14,606,464	13,745,968	28,352,432	4.437
	1,273,924,467	51	1,453	2,165	29,386,095	27,856,907	57,243,002	
Adjusted Loss to Payroll Ratio:					2.307	2.187	4.493	
Expected Unlimited Loss to Payroll Ratio:					2.441	2.363	4.804	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.256	2.236	4.492	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.307	2.187	4.493	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.458</b>	<b>2.554</b>	<b>5.012</b>	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								483.3%

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	
2015	92,080,621	9	102	124	1,825,306	2,124,591	3,949,897	4.290
2016	88,763,281	5	59	117	963,864	1,097,167	2,061,031	2.322
2017	93,056,079	10	77	154	2,221,835	2,699,567	4,921,402	5.289
2018	92,278,656	6	112	97	2,664,173	2,712,614	5,376,787	5.827
2019	96,859,769	8	75	111	2,761,363	3,257,316	6,018,679	6.214
	463,038,406	38	425	603	10,436,542	11,891,255	22,327,797	
Adjusted Loss to Payroll Ratio:					2.254	2.568	4.822	
Expected Unlimited Loss to Payroll Ratio:					2.482	2.933	5.416	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.181	2.394	4.575	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					2.254	2.560	4.814	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.524</b>	<b>3.457</b>	<b>5.980</b>	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								576.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,420,988,028	56	1,564	2,197	25,932,909	32,960,846	58,893,755	2.433
2019	2,397,209,842	40	1,289	2,146	25,505,933	32,606,946	58,112,879	2.424
	4,818,197,870	96	2,853	4,343	51,438,842	65,567,792	117,006,634	
Adjusted Loss to Payroll Ratio:					1.068	1.361	2.428	
Expected Unlimited Loss to Payroll Ratio:					1.101	1.231	2.332	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.017	1.165	2.183	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.068	1.361	2.428	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.138</b>	<b>1.589</b>	<b>2.727</b>	
Indicated Relativity Change:								16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								262.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	66,671,466	4	56	80	699,696	841,998	1,541,694	2.312
2016	70,466,386	7	49	70	723,562	896,872	1,620,434	2.300
2017	73,710,913	2	50	65	695,665	869,663	1,565,328	2.124
2018	70,797,811	3	39	55	807,408	673,990	1,481,398	2.092
2019	69,676,917	2	47	57	791,589	933,756	1,725,345	2.476
	351,323,493	18	241	327	3,717,920	4,216,280	7,934,200	
Adjusted Loss to Payroll Ratio:					1.058	1.200	2.258	
Expected Unlimited Loss to Payroll Ratio:					1.288	1.846	3.134	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.132	1.507	2.638	
Credibility:					0.70	0.71		
Indicated Limited Loss to Payroll Ratio:					1.080	1.289	2.370	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.210</b>	<b>1.741</b>	<b>2.951</b>	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								284.5%

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Code: 0042 RHG: 3 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: LANDSCAPE GARDENING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,696,354,290	88	1,836	2,945	42,398,148	39,211,501	81,609,649	3.027
2019	2,829,173,719	43	1,913	2,698	46,727,439	46,206,849	92,934,288	3.285
	5,525,528,009	131	3,749	5,643	89,125,587	85,418,350	174,543,937	
Adjusted Loss to Payroll Ratio:					1.613	1.546	3.159	
Expected Unlimited Loss to Payroll Ratio:					1.668	1.636	3.304	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.473	1.333	2.806	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.613	1.546	3.159	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.738</b>	<b>1.869</b>	<b>3.607</b>	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								347.8%

Code: 0045 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: ORCHARDS – NUT CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	882,944,894	37	363	757	8,769,442	11,358,851	20,128,293	2.280
2019	942,142,129	19	458	730	11,927,487	12,832,635	24,760,122	2.628
	1,825,087,023	56	821	1,487	20,696,929	24,191,487	44,888,416	
Adjusted Loss to Payroll Ratio:					1.134	1.325	2.460	
Expected Unlimited Loss to Payroll Ratio:					1.245	1.487	2.732	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.118	1.295	2.413	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.134	1.325	2.460	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.243</b>	<b>1.679</b>	<b>2.921</b>	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								281.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	289,293,035	13	156	257	3,530,452	3,909,463	7,439,915	2.572
2018	274,874,366	14	165	295	3,587,304	4,719,573	8,306,877	3.022
2019	290,838,305	6	142	295	2,942,635	3,652,764	6,595,399	2.268
	855,005,706	33	463	847	10,060,391	12,281,801	22,342,192	
Adjusted Loss to Payroll Ratio:					1.177	1.436	2.613	
Expected Unlimited Loss to Payroll Ratio:					1.694	2.650	4.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.488	2.163	3.651	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.177	1.436	2.613	
Limit Factor:					1.120	1.350		
Indicated (Unlimited) Loss to Payroll Ratio:					1.317	1.940	3.257	
Indicated Relativity Change:								-25.0%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.318</b>	<b>1.940</b>	<b>3.258</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								314.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,311,858,756	24	529	1,546	9,003,731	11,895,509	20,899,240	1.593
2019	1,367,078,154	9	464	1,599	8,542,687	11,146,190	19,688,877	1.440
	2,678,936,910	33	993	3,145	17,546,418	23,041,699	40,588,117	
Adjusted Loss to Payroll Ratio:					0.655	0.860	1.515	
Expected Unlimited Loss to Payroll Ratio:					0.861	1.104	1.965	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.795	1.045	1.840	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.655	0.860	1.515	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.698</b>	<b>1.004</b>	<b>1.702</b>	
Indicated Relativity Change:								-13.4%
Relativity to Statewide Average Loss to Payroll Ratio:								164.2%

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Code: 0096 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 2 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	
2018	446,510,274	13	212	518	4,598,454	6,132,554	10,731,008	2.403
2019	477,004,092	4	228	446	4,934,650	6,038,274	10,972,924	2.300
	923,514,366	17	440	964	9,533,104	12,170,828	21,703,932	
Adjusted Loss to Payroll Ratio:					1.032	1.318	2.350	
Expected Unlimited Loss to Payroll Ratio:					1.360	1.890	3.250	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.222	1.646	2.868	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.032	1.318	2.350	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.131</b>	<b>1.669</b>	<b>2.800</b>	
Indicated Relativity Change:								-13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								270.0%

Code: 0106 RHG: 7 NAICS: 56 ILDG: 2 MLDG: 1 CLASS: TREE PRUNING, REPAIRING OR TRIMMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	430,471,151	41	325	606	13,174,669	12,494,670	25,669,339	5.963
2019	594,421,408	25	348	671	18,297,096	16,189,410	34,486,506	5.802
	1,024,892,559	66	673	1,277	31,471,765	28,684,080	60,155,845	
Adjusted Loss to Payroll Ratio:					3.071	2.799	5.869	
Expected Unlimited Loss to Payroll Ratio:					3.484	4.012	7.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.763	2.424	5.188	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.071	2.799	5.869	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.682</b>	<b>4.550</b>	<b>8.232</b>	
Indicated Relativity Change:								9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								793.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	251,100,063	21	155	270	3,546,579	4,558,924	8,105,503	3.228
2017	247,195,832	18	162	262	4,139,768	3,675,840	7,815,608	3.162
2018	246,234,871	12	163	265	3,112,220	3,684,628	6,796,848	2.760
2019	262,513,976	9	150	243	4,011,445	4,100,368	8,111,813	3.090
	1,007,044,742	60	630	1,040	14,810,014	16,019,759	30,829,773	
Adjusted Loss to Payroll Ratio:					1.471	1.591	3.061	
Expected Unlimited Loss to Payroll Ratio:					1.721	1.990	3.711	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.512	1.624	3.136	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.471	1.591	3.061	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.647</b>	<b>2.148</b>	<b>3.795</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								365.9%

INCLUDES 0044 D 9-1-22

Code: 0172 RHG: 3 NAICS: 11 ILDG: 2 MLDG: 2 CLASS: TRUCK FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,042,555,156	54	1,264	2,600	22,696,065	26,984,720	49,680,785	2.432
2019	2,114,366,543	35	1,246	2,401	25,951,316	27,319,899	53,271,215	2.519
	4,156,921,699	89	2,510	5,001	48,647,381	54,304,620	102,952,001	
Adjusted Loss to Payroll Ratio:					1.170	1.306	2.477	
Expected Unlimited Loss to Payroll Ratio:					1.224	1.353	2.576	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.118	1.236	2.354	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.170	1.306	2.477	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.261</b>	<b>1.579</b>	<b>2.840</b>	
Indicated Relativity Change:								10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								273.9%

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Code: 0251 RHG: 5 NAICS: 22 ILDG: 1 MLDG: 1 CLASS: IRRIGATION, DRAINAGE OR RECLAMATION WORKS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	30,980,682	2	11	31	308,666	391,410	700,076	2.260
2016	30,198,645	2	11	18	345,388	262,392	607,780	2.013
2017	25,305,403	1	11	22	223,755	157,317	381,072	1.506
2018	21,669,659	2	8	20	399,480	165,743	565,223	2.608
2019	20,240,792	0	7	9	203,780	150,414	354,194	1.750
	128,395,181	7	48	100	1,481,070	1,127,276	2,608,346	
Adjusted Loss to Payroll Ratio:					1.154	0.878	2.031	
Expected Unlimited Loss to Payroll Ratio:					1.398	1.695	3.092	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.194	1.123	2.317	
Credibility:					0.48	0.46		
Indicated Limited Loss to Payroll Ratio:					1.175	1.011	2.185	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.315</b>	<b>1.365</b>	<b>2.680</b>	
Indicated Relativity Change:								-13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								258.4%

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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	
2015	9,683,756	0	6	7	75,552	143,013	218,565	2.257
2016	10,820,956	1	11	16	307,278	273,382	580,660	5.366
2017	11,272,254	2	11	28	244,696	505,272	749,968	6.653
2018	11,361,229	0	5	14	98,051	137,007	235,058	2.069
2019	12,697,118	3	12	12	936,738	703,038	1,639,776	12.915
	55,835,313	6	45	77	1,662,315	1,761,712	3,423,819	
Adjusted Loss to Payroll Ratio:					2.977	3.155	6.132	
Expected Unlimited Loss to Payroll Ratio:					1.894	2.750	4.645	
Expected Unlimited Loss to Payroll Ratio (Class 0400 Only):					1.003	1.457	2.460	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.664	2.244	3.909	
Credibility:					0.39	0.40		
Indicated Limited Loss to Payroll Ratio:					2.178	2.607	4.785	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					2.439	3.521	5.960	
Indicated Relativity Change:								28.3%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>2.376</b>	<b>3.430</b>	<b>5.806</b>	
Indicated Relativity Change (Class 0400 Only)*:								142.3%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):</b>					<b>1.258</b>	<b>1.817</b>	<b>3.075</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								574.5%

\*CLASS RELATIVITY CHANGE FOR CLASS 0400 EXPECTED UNLIMITED LOSS TO PAYROLL RATIO

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Code: 1122 RHG: 5 NAICS: 21 ILDG: 1 MLDG: 1 CLASS: MINING – SURFACE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	37,951,168	0	9	14	212,678	147,895	360,573	0.950
2016	33,010,686	0	6	20	149,307	108,883	258,190	0.782
2017	46,442,324	0	8	34	197,233	285,341	482,574	1.039
2018	54,013,705	0	5	24	63,683	118,335	182,018	0.337
2019	46,046,001	1	8	28	275,585	593,158	868,743	1.887
	217,463,884	1	36	120	898,486	1,253,612	2,152,098	
Adjusted Loss to Payroll Ratio:					0.413	0.576	0.990	
Expected Unlimited Loss to Payroll Ratio:					0.803	0.837	1.640	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.706	0.683	1.389	
Credibility:					0.48	0.43		
Indicated Limited Loss to Payroll Ratio:					0.566	0.637	1.203	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.634</b>	<b>0.861</b>	<b>1.494</b>	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								144.1%

Code: 1320 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 4 CLASS: OIL/GAS LEASE OPERATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	294,571,607	3	31	66	1,568,586	987,633	2,556,219	0.868
2016	253,946,439	1	21	49	829,077	851,441	1,680,518	0.662
2017	240,975,579	1	24	40	754,185	652,396	1,406,581	0.584
2018	269,239,563	2	21	60	999,160	680,325	1,679,485	0.624
2019	258,947,060	0	19	44	1,104,316	1,040,066	2,144,382	0.828
	1,317,680,248	7	116	259	5,255,323	4,211,861	9,467,184	
Adjusted Loss to Payroll Ratio:					0.399	0.320	0.718	
Expected Unlimited Loss to Payroll Ratio:					0.576	0.525	1.101	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.473	0.356	0.829	
Credibility:					0.84	0.68		
Indicated Limited Loss to Payroll Ratio:					0.411	0.331	0.742	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.493</b>	<b>0.539</b>	<b>1.031</b>	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								99.4%

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Code: 1322 RHG: 7 NAICS: 21 ILDG: 4 MLDG: 4 CLASS: OIL/GAS WELL SERVICING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	138,228,985	8	21	39	2,248,782	1,442,917	3,691,699	2.671
2016	99,453,217	4	29	44	1,448,458	893,154	2,341,612	2.354
2017	146,659,803	5	15	51	1,611,568	1,348,039	2,959,607	2.018
2018	148,037,379	0	34	43	2,351,610	2,109,558	4,461,168	3.014
2019	151,871,837	0	26	40	1,236,697	820,533	2,057,230	1.355
	684,251,221	17	125	217	8,897,115	6,614,202	15,511,317	
Adjusted Loss to Payroll Ratio:					1.300	0.967	2.267	
Expected Unlimited Loss to Payroll Ratio:					1.669	1.481	3.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.370	1.004	2.374	
Credibility:					0.99	0.79		
Indicated Limited Loss to Payroll Ratio:					1.301	0.975	2.276	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.560</b>	<b>1.584</b>	<b>3.144</b>	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								303.2%

Code: 1330 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: BLASTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	8,132,568	0	1	2	8,329	6,912	15,241	0.187
2016	7,624,664	0	2	3	10,167	7,552	17,719	0.232
2017	8,404,490	1	3	1	174,349	119,422	293,771	3.495
2018	8,586,927	0	0	1	0	1,139	1,139	0.013
2019	8,177,133	0	1	3	3,826	11,283	15,109	0.185
	40,925,782	1	7	10	196,671	146,309	342,980	
Adjusted Loss to Payroll Ratio:					0.481	0.357	0.838	
Expected Unlimited Loss to Payroll Ratio:					0.725	0.936	1.661	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.633	0.662	1.295	
Credibility:					0.24	0.23		
Indicated Limited Loss to Payroll Ratio:					0.597	0.591	1.188	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.654</b>	<b>0.748</b>	<b>1.402</b>	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								135.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 1438 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: SMELTING, SINTERING, REFINING OR ALLOYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	50,362,235	1	31	68	903,995	806,876	1,710,871	3.397
2016	47,627,854	4	26	72	857,171	804,623	1,661,794	3.489
2017	58,727,950	6	29	56	1,487,194	1,046,443	2,533,637	4.314
2018	57,131,850	1	36	67	877,255	871,683	1,748,938	3.061
2019	56,131,134	1	23	53	1,073,183	644,808	1,717,991	3.061
	269,981,023	13	145	316	5,198,797	4,174,432	9,373,229	
Adjusted Loss to Payroll Ratio:					1.926	1.546	3.472	
Expected Unlimited Loss to Payroll Ratio:					1.889	1.790	3.680	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.808	1.565	3.373	
Credibility:					0.75	0.67		
Indicated Limited Loss to Payroll Ratio:					1.896	1.553	3.449	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.020</b>	<b>1.813</b>	<b>3.834</b>	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								369.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	46,365,963	3	8	18	403,785	468,348	872,133	1.881
2016	26,453,245	0	3	10	45,690	43,714	89,404	0.338
2017	27,055,093	1	2	20	528,554	84,479	613,033	2.266
2018	37,705,387	1	7	12	719,171	401,759	1,120,930	2.973
2019	38,415,835	0	4	17	80,648	133,439	214,087	0.557
	175,995,523	5	24	77	1,777,848	1,131,738	2,909,586	
Adjusted Loss to Payroll Ratio:					1.010	0.643	1.653	
Expected Unlimited Loss to Payroll Ratio:					0.972	0.814	1.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.873	0.709	1.582	
Credibility:					0.48	0.40		
Indicated Limited Loss to Payroll Ratio:					0.939	0.683	1.622	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.029</b>	<b>0.865</b>	<b>1.893</b>	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								182.6%

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Code: 1463 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 1 CLASS: ASPHALT WORKS; BRIQUETTE MFG; COKE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	71,965,571	4	16	41	683,215	553,421	1,236,636	1.718
2016	78,137,539	1	26	28	774,208	646,504	1,420,712	1.818
2017	90,362,537	9	23	35	1,052,137	932,599	1,984,736	2.196
2018	92,371,776	4	15	28	993,674	1,224,781	2,218,455	2.402
2019	97,373,463	0	18	28	370,448	305,030	675,478	0.694
	430,210,886	18	98	160	3,873,683	3,662,335	7,536,018	
Adjusted Loss to Payroll Ratio:					0.900	0.851	1.752	
Expected Unlimited Loss to Payroll Ratio:					1.073	1.147	2.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.966	0.826	1.793	
Credibility:					0.70	0.62		
Indicated Limited Loss to Payroll Ratio:					0.920	0.842	1.762	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.041</b>	<b>1.191</b>	<b>2.231</b>	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								215.1%

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	
2015	59,554,297	4	14	24	808,481	713,482	1,521,963	2.556
2016	55,492,028	3	11	27	779,897	424,315	1,204,212	2.170
2017	61,697,864	2	8	12	365,142	206,248	571,390	0.926
2018	69,381,750	2	10	23	291,247	294,078	585,325	0.844
2019	66,526,020	1	17	31	902,034	855,873	1,757,907	2.642
	312,651,959	12	60	117	3,146,801	2,493,996	5,640,797	
Adjusted Loss to Payroll Ratio:					1.006	0.798	1.804	
Expected Unlimited Loss to Payroll Ratio:					1.191	1.193	2.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.047	0.973	2.020	
Credibility:					0.65	0.57		
Indicated Limited Loss to Payroll Ratio:					1.021	0.874	1.894	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.143</b>	<b>1.180</b>	<b>2.322</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								223.9%

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Code: 1699 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: ROCK, MINERAL OR GLASS WOOL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	16,004,335	0	3	2	18,239	20,454	38,693	0.242
2016	18,884,547	0	0	2	0	775	775	0.004
2017	23,674,721	0	3	6	41,468	32,851	74,319	0.314
2018	21,940,432	0	5	3	74,239	30,587	104,826	0.478
2019	19,358,017	1	1	8	92,236	75,911	168,147	0.869
	99,862,052	1	12	21	226,182	160,578	386,760	
Adjusted Loss to Payroll Ratio:					0.226	0.161	0.387	
Expected Unlimited Loss to Payroll Ratio:					0.600	0.496	1.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.568	0.418	0.986	
Credibility:					0.32	0.27		
Indicated Limited Loss to Payroll Ratio:					0.460	0.350	0.810	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.495</b>	<b>0.423</b>	<b>0.919</b>	
Indicated Relativity Change:								-16.2%
Relativity to Statewide Average Loss to Payroll Ratio:								88.6%

Code: 1701 RHG: 6 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: CEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	99,877,376	4	34	52	990,123	1,080,450	2,070,573	2.073
2016	92,018,564	4	17	42	1,178,115	697,984	1,876,099	2.039
2017	94,881,194	3	21	55	962,757	529,830	1,492,587	1.573
2018	105,935,524	2	15	38	587,558	763,253	1,350,811	1.275
2019	108,624,263	1	10	39	540,074	612,446	1,152,520	1.061
	501,336,921	14	97	226	4,258,627	3,683,964	7,942,591	
Adjusted Loss to Payroll Ratio:					0.849	0.735	1.584	
Expected Unlimited Loss to Payroll Ratio:					0.978	1.004	1.982	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.881	0.724	1.605	
Credibility:					0.72	0.63		
Indicated Limited Loss to Payroll Ratio:					0.858	0.731	1.589	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.971</b>	<b>1.033</b>	<b>2.004</b>	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								193.2%

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Code: 1710 RHG: 6 NAICS: 21 ILDG: 1 MLDG: 2 CLASS: STONE CRUSHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	81,051,344	0	20	46	291,343	347,429	638,772	0.788
2016	77,805,750	3	27	44	1,253,821	840,136	2,093,957	2.691
2017	89,885,980	1	19	48	492,320	840,458	1,332,778	1.483
2018	88,822,476	2	14	36	651,375	778,359	1,429,734	1.610
2019	90,845,814	1	19	31	635,161	884,448	1,519,609	1.673
	428,411,364	7	99	205	3,324,020	3,690,829	7,014,849	
Adjusted Loss to Payroll Ratio:					0.776	0.862	1.637	
Expected Unlimited Loss to Payroll Ratio:					1.210	1.327	2.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.052	1.035	2.087	
Credibility:					0.74	0.66		
Indicated Limited Loss to Payroll Ratio:					0.849	0.920	1.769	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.960</b>	<b>1.301</b>	<b>2.262</b>	
Indicated Relativity Change:								-10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								218.1%

Code: 1741 RHG: 6 NAICS: 21 ILDG: 1 MLDG: 1 CLASS: SILICA GRINDING; PLASTER MILLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	22,801,405	2	3	8	228,527	135,557	364,084	1.597
2016	19,974,800	0	8	7	303,030	525,350	828,380	4.147
2017	19,498,886	1	1	6	80,415	112,037	192,452	0.987
2018	21,298,554	0	8	14	130,823	108,444	239,267	1.123
2019	23,379,537	0	5	11	48,707	36,695	85,402	0.365
	106,953,182	3	25	46	791,502	918,084	1,709,586	
Adjusted Loss to Payroll Ratio:					0.740	0.858	1.598	
Expected Unlimited Loss to Payroll Ratio:					0.977	1.334	2.312	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.850	1.041	1.891	
Credibility:					0.39	0.38		
Indicated Limited Loss to Payroll Ratio:					0.807	0.971	1.779	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.913</b>	<b>1.374</b>	<b>2.287</b>	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								220.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	89,041,610	11	62	123	2,132,573	1,778,073	3,910,646	4.392
2016	99,052,992	4	76	152	1,246,982	1,507,365	2,754,347	2.781
2017	103,674,560	5	60	154	2,405,906	2,641,402	5,047,308	4.868
2018	118,111,428	5	95	143	3,036,093	3,555,264	6,591,357	5.581
2019	116,756,992	2	92	177	3,258,943	2,865,299	6,124,242	5.245
	526,637,582	27	385	749	12,080,497	12,347,403	24,427,900	
Adjusted Loss to Payroll Ratio:					2.294	2.345	4.638	
Expected Unlimited Loss to Payroll Ratio:					2.192	2.709	4.901	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.039	2.181	4.219	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.294	2.344	4.638	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.514</b>	<b>2.969</b>	<b>5.482</b>	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								528.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	28,489,676	3	30	46	763,267	784,930	1,548,197	5.434
2016	29,112,499	4	30	47	698,734	1,068,869	1,767,603	6.072
2017	24,975,657	1	26	41	403,634	468,370	872,004	3.491
2018	27,923,909	2	24	60	663,186	869,618	1,532,804	5.489
2019	24,268,289	1	26	69	669,923	961,320	1,631,243	6.722
	134,770,030	11	136	263	3,198,744	4,153,108	7,351,852	
Adjusted Loss to Payroll Ratio:					2.373	3.082	5.455	
Expected Unlimited Loss to Payroll Ratio:					3.109	3.956	7.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.891	3.185	6.076	
Credibility:					0.68	0.67		
Indicated Limited Loss to Payroll Ratio:					2.537	3.115	5.652	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.780</b>	<b>3.945</b>	<b>6.725</b>	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								648.5%

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Code: 2002 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: MACARONI MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	49,173,263	3	58	46	848,069	878,653	1,726,722	3.512
2016	56,266,552	5	65	49	1,182,715	1,190,195	2,372,910	4.217
2017	83,454,606	5	95	84	1,440,843	1,375,868	2,816,711	3.375
2018	107,523,812	3	110	142	2,214,682	1,730,302	3,944,984	3.669
2019	111,369,473	1	157	174	2,759,857	2,361,525	5,121,382	4.599
	407,787,706	17	485	495	8,446,166	7,536,544	15,982,710	
Adjusted Loss to Payroll Ratio:					2.071	1.848	3.919	
Expected Unlimited Loss to Payroll Ratio:					2.576	2.484	5.060	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.465	2.172	4.637	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					2.071	1.881	3.952	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.207</b>	<b>2.197</b>	<b>4.403</b>	
Indicated Relativity Change:								-13.0%
Relativity to Statewide Average Loss to Payroll Ratio:								424.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,986,205,898	62	1,515	2,195	41,332,167	36,409,568	77,741,735	3.914
2019	2,036,665,239	23	1,347	2,057	35,630,462	33,632,560	69,263,022	3.401
	4,022,871,137	85	2,862	4,252	76,962,629	70,042,128	147,004,757	
Adjusted Loss to Payroll Ratio:					1.913	1.741	3.654	
Expected Unlimited Loss to Payroll Ratio:					2.226	2.160	4.386	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.130	1.889	4.019	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.913	1.741	3.654	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.039</b>	<b>2.033</b>	<b>4.072</b>	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								392.6%

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Code: 2014 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: GRAIN OR RICE MILLING; FEED MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	134,530,785	5	72	155	1,571,813	1,369,249	2,941,062	2.186
2016	152,157,491	6	72	196	1,812,216	1,847,026	3,659,242	2.405
2017	154,992,119	9	100	192	2,379,082	2,224,624	4,603,706	2.970
2018	163,357,468	5	73	173	2,147,305	1,688,034	3,835,339	2.348
2019	149,958,385	3	64	132	1,945,111	1,746,760	3,691,871	2.462
	754,996,248	28	381	848	9,855,527	8,875,692	18,731,219	
Adjusted Loss to Payroll Ratio:					1.305	1.176	2.481	
Expected Unlimited Loss to Payroll Ratio:					1.548	1.584	3.133	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.409	1.195	2.603	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					1.305	1.177	2.483	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.462</b>	<b>1.590</b>	<b>3.052</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								294.2%

Code: 2030 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 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	
2015	43,281,468	1	6	41	251,677	546,332	798,009	1.844
2016	42,824,156	1	16	61	517,978	619,032	1,137,010	2.655
2017	46,107,970	1	11	29	318,059	277,015	595,074	1.291
2018	46,654,770	0	13	22	317,890	421,687	739,577	1.585
2019	50,355,263	0	18	31	918,100	746,200	1,664,300	3.305
	229,223,627	3	64	184	2,323,705	2,610,267	4,933,972	
Adjusted Loss to Payroll Ratio:					1.014	1.139	2.152	
Expected Unlimited Loss to Payroll Ratio:					1.033	1.332	2.365	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.939	1.005	1.944	
Credibility:					0.54	0.52		
Indicated Limited Loss to Payroll Ratio:					0.980	1.075	2.055	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.097</b>	<b>1.452</b>	<b>2.548</b>	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								245.7%

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Code: 2063 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: DAIRY PRODUCTS OR ICE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	788,384,139	16	368	755	8,688,134	7,947,292	16,635,426	2.110
2019	820,248,421	5	324	692	8,721,928	7,865,980	16,587,908	2.022
	1,608,632,560	21	692	1,447	17,410,063	15,813,272	33,223,335	
Adjusted Loss to Payroll Ratio:					1.082	0.983	2.065	
Expected Unlimited Loss to Payroll Ratio:					1.387	1.376	2.762	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.312	1.162	2.474	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.082	0.983	2.065	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.166</b>	<b>1.188</b>	<b>2.355</b>	
Indicated Relativity Change:								-14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								227.0%

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	
2017	121,473,664	18	150	412	3,157,996	4,125,585	7,283,581	5.996
2018	136,989,988	6	92	401	2,369,714	2,879,776	5,249,490	3.832
2019	160,966,233	5	107	387	3,718,291	3,544,352	7,262,643	4.512
	419,429,885	29	349	1,200	9,246,002	10,549,714	19,795,716	
Adjusted Loss to Payroll Ratio:					2.204	2.515	4.720	
Expected Unlimited Loss to Payroll Ratio:					2.999	4.239	7.238	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.729	3.197	5.925	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.204	2.515	4.720	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.468</b>	<b>3.397</b>	<b>5.865</b>	
Indicated Relativity Change:								-19.0%
Relativity to Statewide Average Loss to Payroll Ratio:								565.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	268,538,133	9	258	494	4,596,012	4,601,452	9,197,464	3.425
2018	259,042,002	9	282	445	5,419,226	5,461,709	10,880,935	4.200
2019	308,011,574	5	356	513	7,547,370	7,090,597	14,637,967	4.752
	835,591,709	23	896	1,452	17,562,608	17,153,757	34,716,365	
Adjusted Loss to Payroll Ratio:					2.102	2.053	4.155	
Expected Unlimited Loss to Payroll Ratio:					1.969	2.285	4.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.863	1.929	3.792	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.102	2.053	4.155	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.265</b>	<b>2.481</b>	<b>4.746</b>	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								457.7%

Code: 2102 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: FRUIT/VEGETABLE EVAPORATION/DEHYDRATING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	53,708,118	3	50	72	747,131	917,869	1,665,000	3.100
2016	48,573,711	4	53	82	1,109,984	1,283,445	2,393,429	4.927
2017	48,150,607	0	36	106	633,484	698,695	1,332,179	2.767
2018	52,859,186	3	33	77	678,592	817,794	1,496,386	2.831
2019	99,459,065	0	53	156	740,046	1,763,621	2,503,667	2.517
	302,750,687	10	225	493	3,909,237	5,481,423	9,390,660	
Adjusted Loss to Payroll Ratio:					1.291	1.811	3.102	
Expected Unlimited Loss to Payroll Ratio:					1.487	2.232	3.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.383	1.797	3.180	
Credibility:					0.70	0.74		
Indicated Limited Loss to Payroll Ratio:					1.318	1.807	3.125	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.445</b>	<b>2.288</b>	<b>3.733</b>	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								359.9%

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Code: 2107 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: FRUIT – FRESH FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	275,246,386	12	204	432	2,607,605	3,171,633	5,779,238	2.100
2017	279,053,749	12	236	542	3,410,129	4,652,469	8,062,598	2.889
2018	292,826,943	5	243	566	3,215,583	3,966,318	7,181,901	2.453
2019	311,270,757	7	224	474	4,458,623	4,750,249	9,208,872	2.958
	1,158,397,835	36	907	2,014	13,691,941	16,540,668	30,232,609	
Adjusted Loss to Payroll Ratio:					1.182	1.428	2.610	
Expected Unlimited Loss to Payroll Ratio:					1.232	1.454	2.685	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.188	1.291	2.479	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.182	1.428	2.610	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.250</b>	<b>1.643</b>	<b>2.893</b>	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								279.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	232,068,782	10	204	377	3,907,176	3,456,656	7,363,832	3.173
2018	242,905,733	7	206	421	3,455,602	3,816,005	7,271,607	2.994
2019	272,436,198	5	227	375	3,967,918	4,427,053	8,394,971	3.081
	747,410,713	22	637	1,173	11,330,696	11,699,714	23,030,410	
Adjusted Loss to Payroll Ratio:					1.516	1.565	3.081	
Expected Unlimited Loss to Payroll Ratio:					1.806	1.921	3.727	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.742	1.706	3.448	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.516	1.565	3.081	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.604</b>	<b>1.801</b>	<b>3.405</b>	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								328.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	112,442,523	3	80	159	1,296,266	1,414,635	2,710,901	2.411
2016	122,796,304	4	99	150	1,547,595	1,390,178	2,937,773	2.392
2017	130,848,334	10	99	211	2,888,980	1,785,892	4,674,872	3.573
2018	126,531,829	3	90	174	2,363,966	2,004,228	4,368,194	3.452
2019	121,994,624	1	105	167	2,534,849	2,101,340	4,636,189	3.800
	614,613,614	21	473	861	10,631,656	8,696,274	19,327,930	
Adjusted Loss to Payroll Ratio:					1.730	1.415	3.145	
Expected Unlimited Loss to Payroll Ratio:					1.438	1.535	2.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.376	1.342	2.718	
Credibility:					0.93	0.87		
Indicated Limited Loss to Payroll Ratio:					1.706	1.406	3.112	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.818</b>	<b>1.642</b>	<b>3.460</b>	
Indicated Relativity Change:								16.4%
Relativity to Statewide Average Loss to Payroll Ratio:								333.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	479,748,893	15	275	486	6,334,669	6,059,823	12,394,492	2.584
2019	454,349,870	4	258	445	5,677,459	6,302,621	11,980,080	2.637
	934,098,763	19	533	931	12,012,128	12,362,444	24,374,572	
Adjusted Loss to Payroll Ratio:					1.286	1.323	2.609	
Expected Unlimited Loss to Payroll Ratio:					1.195	1.504	2.700	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.131	1.270	2.401	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.286	1.323	2.609	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.386</b>	<b>1.600</b>	<b>2.986</b>	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								287.9%

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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	
2015	37,664,887	4	51	54	1,046,766	720,467	1,767,233	4.692
2016	37,946,689	3	42	73	823,539	854,380	1,677,919	4.422
2017	45,677,604	2	58	91	826,779	960,015	1,786,794	3.912
2018	43,460,576	3	50	83	1,214,119	1,109,094	2,323,213	5.346
2019	46,891,685	1	49	62	1,571,545	1,485,084	3,056,629	6.518
	211,641,441	13	250	363	5,482,748	5,129,039	10,611,787	
Adjusted Loss to Payroll Ratio:					2.591	2.423	5.014	
Expected Unlimited Loss to Payroll Ratio:					2.794	2.625	5.419	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.644	2.217	4.861	
Credibility:					0.79	0.70		
Indicated Limited Loss to Payroll Ratio:					2.602	2.361	4.963	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.804</b>	<b>2.854</b>	<b>5.657</b>	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								545.5%

Code: 2116 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: JUICE OR JUICE CONCENTRATE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	111,314,477	7	73	206	1,467,042	1,704,713	3,171,755	2.849
2016	100,386,311	5	89	147	1,438,579	1,703,090	3,141,669	3.130
2017	130,408,783	2	83	226	1,372,687	1,834,560	3,207,247	2.459
2018	136,681,540	2	102	195	2,163,581	2,469,821	4,633,402	3.390
2019	114,840,853	0	70	141	1,506,498	1,736,427	3,242,925	2.824
	593,631,964	16	417	915	7,948,387	9,448,611	17,396,998	
Adjusted Loss to Payroll Ratio:					1.339	1.592	2.931	
Expected Unlimited Loss to Payroll Ratio:					1.433	1.819	3.252	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.382	1.616	2.997	
Credibility:					0.92	0.93		
Indicated Limited Loss to Payroll Ratio:					1.342	1.593	2.936	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.420</b>	<b>1.833</b>	<b>3.253</b>	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								313.7%

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Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	79,771,488	3	64	94	921,909	1,372,888	2,294,797	2.877
2016	85,636,065	7	72	141	2,035,482	1,996,451	4,031,933	4.708
2017	86,723,245	5	65	123	1,976,228	2,338,547	4,314,775	4.975
2018	81,297,125	5	70	107	1,827,581	2,234,555	4,062,136	4.997
2019	74,017,208	0	89	100	1,065,096	1,610,756	2,675,852	3.615
	407,445,131	20	360	565	7,826,295	9,553,197	17,379,492	
Adjusted Loss to Payroll Ratio:					1.921	2.345	4.265	
Expected Unlimited Loss to Payroll Ratio:					2.026	2.700	4.726	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.939	2.360	4.299	
Credibility:					0.91	0.93		
Indicated Limited Loss to Payroll Ratio:					1.922	2.346	4.268	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.048</b>	<b>2.740</b>	<b>4.788</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								461.7%

Code: 2121 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 1 CLASS: BREWERIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	273,858,656	13	115	262	2,865,682	2,223,318	5,089,000	1.858
2016	316,504,886	9	108	276	2,649,079	1,869,279	4,518,358	1.428
2017	345,058,685	2	111	299	3,065,059	1,704,916	4,769,975	1.382
2018	348,108,940	4	133	247	3,180,003	2,616,736	5,796,739	1.665
2019	349,789,803	6	150	278	6,978,285	2,906,937	9,885,222	2.826
	1,633,320,970	34	617	1,362	18,738,109	11,321,185	30,059,294	
Adjusted Loss to Payroll Ratio:					1.147	0.693	1.840	
Expected Unlimited Loss to Payroll Ratio:					0.921	0.909	1.829	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.881	0.794	1.676	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.147	0.693	1.840	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.222</b>	<b>0.809</b>	<b>2.032</b>	
Indicated Relativity Change:								11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								195.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	423,054,310	16	328	663	9,040,397	8,844,155	17,884,552	4.227
2019	542,570,316	3	365	711	8,706,829	8,930,330	17,637,159	3.251
	965,624,626	19	693	1,374	17,747,227	17,774,485	35,521,712	
Adjusted Loss to Payroll Ratio:					1.838	1.841	3.679	
Expected Unlimited Loss to Payroll Ratio:					1.768	1.984	3.752	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.705	1.763	3.467	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.838	1.841	3.679	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.944</b>	<b>2.118</b>	<b>4.062</b>	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								391.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	897,393,033	11	307	816	6,502,178	6,997,524	13,499,702	1.504
2019	922,256,883	8	300	762	7,220,482	8,189,414	15,409,896	1.671
	1,819,649,916	19	607	1,578	13,722,660	15,186,939	28,909,599	
Adjusted Loss to Payroll Ratio:					0.754	0.835	1.589	
Expected Unlimited Loss to Payroll Ratio:					0.783	0.825	1.608	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.741	0.696	1.438	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.754	0.835	1.589	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.813</b>	<b>1.009</b>	<b>1.822</b>	
Indicated Relativity Change:								13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								175.6%

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Effective September 1, 2022 (Approved)

Code: 2163 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: BOTTLING – BEVERAGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	979,386,150	27	610	1,669	20,706,805	19,480,712	40,187,517	4.103
2019	973,904,998	3	658	1,497	19,986,990	18,481,763	38,468,753	3.950
	1,953,291,148	30	1,268	3,166	40,693,795	37,962,475	78,656,270	
Adjusted Loss to Payroll Ratio:					2.083	1.944	4.027	
Expected Unlimited Loss to Payroll Ratio:					1.940	2.131	4.071	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.805	1.715	3.520	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.083	1.944	4.027	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.283</b>	<b>2.461</b>	<b>4.744</b>	
Indicated Relativity Change:								16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								457.5%

Code: 2222 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: SPINNING, WEAVING, OR FIBER PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	38,352,893	0	15	34	317,670	411,904	729,574	1.902
2016	38,841,298	2	27	31	449,402	439,857	889,259	2.289
2017	38,774,919	3	15	35	593,044	669,101	1,262,145	3.255
2018	36,830,935	2	26	33	513,857	393,241	907,098	2.463
2019	35,440,038	0	18	41	284,366	451,999	736,365	2.078
	188,240,083	7	101	174	2,158,338	2,366,101	4,524,439	
Adjusted Loss to Payroll Ratio:					1.147	1.257	2.404	
Expected Unlimited Loss to Payroll Ratio:					1.485	1.630	3.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.421	1.425	2.847	
Credibility:					0.59	0.56		
Indicated Limited Loss to Payroll Ratio:					1.259	1.331	2.591	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.342</b>	<b>1.555</b>	<b>2.897</b>	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								279.3%

INCLUDES EXPERIENCE OF 2211 D-1-1-21

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	48,846,434	9	60	55	1,247,769	1,280,588	2,528,357	5.176
2016	45,684,355	234	496	51	3,023,366	2,429,361	5,452,727	11.936
2017	30,420,342	0	50	26	993,778	930,827	1,924,605	6.327
2018	24,142,774	8	40	12	1,371,504	962,287	2,333,791	9.667
2019	19,936,755	0	27	9	749,023	627,190	1,376,213	6.903
	169,030,660	251	673	153	7,385,439	6,230,253	13,615,692	
Adjusted Loss to Payroll Ratio:					4.369	3.686	8.055	
Expected Unlimited Loss to Payroll Ratio:					5.045	4.962	10.007	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.544	3.576	8.120	
Credibility:					0.90	0.77		
Indicated Limited Loss to Payroll Ratio:					4.387	3.661	8.048	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.962</b>	<b>5.177</b>	<b>10.139</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								977.6%

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	
2015	27,093,171	5	19	29	1,440,831	1,128,959	2,569,790	9.485
2016	25,599,117	38	19	37	969,194	705,475	1,674,669	6.542
2017	19,575,659	1	20	25	878,094	775,428	1,653,522	8.447
2018	26,016,566	1	17	33	312,500	299,424	611,924	2.352
2019	16,581,073	1	9	16	297,909	220,269	518,178	3.125
	114,865,586	46	84	140	3,898,529	3,129,555	7,028,084	
Adjusted Loss to Payroll Ratio:					3.394	2.725	6.119	
Expected Unlimited Loss to Payroll Ratio:					3.475	2.787	6.262	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.288	2.353	5.641	
Credibility:					0.68	0.56		
Indicated Limited Loss to Payroll Ratio:					3.360	2.561	5.921	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.620</b>	<b>3.096</b>	<b>6.716</b>	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								647.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	96,571,749	4	83	68	1,761,356	1,457,820	3,219,176	3.333
2016	107,560,846	6	76	87	1,811,176	1,668,929	3,480,105	3.235
2017	105,223,594	6	71	79	1,880,622	1,591,258	3,471,880	3.300
2018	125,403,343	4	69	69	2,028,922	1,562,177	3,591,099	2.864
2019	116,341,373	0	63	69	1,544,207	1,185,344	2,729,551	2.346
	551,100,905	20	362	372	9,026,281	7,465,529	16,491,810	
Adjusted Loss to Payroll Ratio:					1.638	1.355	2.993	
Expected Unlimited Loss to Payroll Ratio:					1.678	1.718	3.396	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.588	1.450	3.038	
Credibility:					0.95	0.86		
Indicated Limited Loss to Payroll Ratio:					1.635	1.368	3.003	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.762</b>	<b>1.653</b>	<b>3.415</b>	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								329.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 2501 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: CLOTHING MFG; HAT MFG; TAILORING; LAMPSHADE MFG;  
FLOWER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,186,704,082	47	927	926	21,592,926	21,798,132	43,391,058	3.656
2019	1,057,510,026	11	860	746	20,669,001	21,175,232	41,844,233	3.957
	2,244,214,108	58	1,787	1,672	42,261,927	42,973,364	85,235,291	
Adjusted Loss to Payroll Ratio:					1.883	1.915	3.798	
Expected Unlimited Loss to Payroll Ratio:					1.778	1.830	3.608	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.715	1.625	3.340	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.883	1.915	3.798	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.992</b>	<b>2.203</b>	<b>4.195</b>	
Indicated Relativity Change:								16.3%
Relativity to Statewide Average Loss to Payroll Ratio:								404.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 2570 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MATTRESS OR BOX SPRINGS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	77,173,981	7	100	91	2,141,168	2,120,060	4,261,228	5.522
2016	77,880,124	8	67	69	2,420,720	1,669,316	4,090,036	5.252
2017	72,592,625	3	81	122	1,895,373	1,640,488	3,535,861	4.871
2018	68,937,532	0	79	127	2,176,651	1,976,645	4,153,296	6.025
2019	65,417,507	1	45	84	1,493,533	1,256,204	2,749,737	4.203
	362,001,769	19	372	493	10,127,445	8,662,714	18,790,159	
Adjusted Loss to Payroll Ratio:					2.798	2.393	5.191	
Expected Unlimited Loss to Payroll Ratio:					3.268	3.361	6.629	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.092	2.838	5.930	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					2.798	2.413	5.211	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.015</b>	<b>2.917</b>	<b>5.932</b>	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								572.0%

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	
2015	61,659,824	3	62	97	1,070,022	1,076,053	2,146,075	3.481
2016	63,401,467	5	68	123	1,436,354	1,409,028	2,845,382	4.488
2017	67,758,823	4	66	94	1,702,789	1,605,334	3,308,123	4.882
2018	68,817,717	7	66	133	1,983,959	1,478,702	3,462,661	5.032
2019	75,135,896	0	98	141	2,842,871	2,455,596	5,298,467	7.052
	336,773,727	19	360	588	9,035,996	8,024,713	17,060,709	
Adjusted Loss to Payroll Ratio:					2.683	2.383	5.066	
Expected Unlimited Loss to Payroll Ratio:					2.576	2.886	5.461	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.438	2.436	4.874	
Credibility:					0.92	0.87		
Indicated Limited Loss to Payroll Ratio:					2.664	2.390	5.054	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.871</b>	<b>2.889</b>	<b>5.759</b>	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								555.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	98,591,816	2	45	101	1,440,072	1,273,607	2,713,679	2.752
2016	97,224,117	7	67	95	1,349,968	1,772,728	3,122,696	3.212
2017	94,386,137	8	57	113	2,107,031	2,163,376	4,270,407	4.524
2018	100,207,338	2	67	152	1,955,561	2,108,428	4,063,989	4.056
2019	102,291,889	0	61	114	1,332,960	1,422,965	2,755,925	2.694
	492,701,297	19	297	575	8,185,591	8,741,104	16,926,695	
Adjusted Loss to Payroll Ratio:					1.661	1.774	3.435	
Expected Unlimited Loss to Payroll Ratio:					1.612	2.132	3.743	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.499	1.716	3.215	
Credibility:					0.88	0.88		
Indicated Limited Loss to Payroll Ratio:					1.643	1.767	3.410	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.800</b>	<b>2.238</b>	<b>4.038</b>	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								389.4%

Code: 2584 RHG: 1 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: CARPET, RUG OR UPHOLSTERY CLEANING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	90,613,553	11	84	99	2,152,687	1,715,254	3,867,941	4.269
2016	87,456,198	5	90	110	1,374,114	1,490,028	2,864,142	3.275
2017	89,819,508	2	84	81	1,436,742	1,465,176	2,901,918	3.231
2018	86,358,719	1	70	65	990,713	850,682	1,841,395	2.132
2019	86,909,702	0	68	85	1,207,913	1,337,790	2,545,703	2.929
	441,157,680	19	396	440	7,162,170	6,858,930	14,021,100	
Adjusted Loss to Payroll Ratio:					1.623	1.555	3.178	
Expected Unlimited Loss to Payroll Ratio:					1.953	1.916	3.869	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.757	1.643	3.400	
Credibility:					0.93	0.84		
Indicated Limited Loss to Payroll Ratio:					1.633	1.569	3.202	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.728</b>	<b>1.805</b>	<b>3.533</b>	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								340.6%

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	
2018	626,386,372	8	575	1,065	14,446,216	13,139,976	27,586,192	4.404
2019	606,688,961	7	574	854	15,140,092	14,241,894	29,381,986	4.843
	1,233,075,333	15	1,149	1,919	29,586,307	27,381,871	56,968,178	
Adjusted Loss to Payroll Ratio:					2.399	2.221	4.620	
Expected Unlimited Loss to Payroll Ratio:					2.229	2.424	4.653	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.130	2.137	4.267	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.399	2.221	4.620	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.538</b>	<b>2.555</b>	<b>5.093</b>	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								491.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	217,375,036	10	168	104	2,765,216	2,526,530	5,291,746	2.434
2016	223,562,688	14	157	81	2,940,142	3,459,019	6,399,161	2.862
2017	218,124,217	12	140	88	2,718,512	2,560,705	5,279,217	2.420
2018	221,038,302	5	164	76	3,411,783	3,593,793	7,005,576	3.169
2019	201,342,211	2	136	66	2,918,305	3,243,340	6,161,645	3.060
	1,081,442,454	43	765	415	14,753,957	15,383,387	30,137,344	
Adjusted Loss to Payroll Ratio:					1.364	1.422	2.787	
Expected Unlimited Loss to Payroll Ratio:					1.423	1.541	2.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.334	1.292	2.626	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.364	1.422	2.787	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.470</b>	<b>1.719</b>	<b>3.190</b>	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								307.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	19,206,430	4	43	29	739,971	763,382	1,503,353	7.827
2016	13,780,831	0	8	1	119,729	87,917	207,646	1.507
2017	12,629,586	0	16	18	289,474	316,932	606,406	4.801
2018	11,972,515	3	16	7	516,712	477,909	994,621	8.308
2019	10,986,805	0	13	6	303,336	299,228	602,564	5.484
	68,576,167	7	96	61	1,969,221	1,945,368	3,914,589	
Adjusted Loss to Payroll Ratio:					2.872	2.837	5.708	
Expected Unlimited Loss to Payroll Ratio:					2.538	2.555	5.093	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.428	2.234	4.663	
Credibility:					0.49	0.45		
Indicated Limited Loss to Payroll Ratio:					2.644	2.503	5.147	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.818</b>	<b>2.923</b>	<b>5.741</b>	
Indicated Relativity Change:								12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								553.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	12,205,102	1	12	11	151,406	171,559	322,965	2.646
2016	12,408,972	2	9	18	158,465	176,974	335,439	2.703
2017	12,848,351	0	10	28	137,459	95,342	232,801	1.812
2018	12,174,345	1	5	19	238,806	258,171	496,977	4.082
2019	9,930,825	0	5	10	87,336	213,674	301,010	3.031
	59,567,595	4	41	86	773,472	915,721	1,689,193	
Adjusted Loss to Payroll Ratio:					1.298	1.537	2.836	
Expected Unlimited Loss to Payroll Ratio:					1.612	1.710	3.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.542	1.495	3.038	
Credibility:					0.38	0.36		
Indicated Limited Loss to Payroll Ratio:					1.449	1.510	2.959	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.544</b>	<b>1.764</b>	<b>3.308</b>	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								318.9%

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Code: 2688 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: LEATHER GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	61,715,613	7	45	57	1,465,749	1,167,226	2,632,975	4.266
2016	54,533,130	2	43	55	645,683	796,087	1,441,770	2.644
2017	52,684,250	1	38	67	622,987	696,888	1,319,875	2.505
2018	53,164,786	0	40	61	1,303,844	1,222,391	2,526,235	4.752
2019	38,306,967	1	46	28	1,543,913	1,008,193	2,552,106	6.662
260,404,746		11	212	268	5,582,176	4,890,785	10,472,961	
Adjusted Loss to Payroll Ratio:					2.144	1.878	4.022	
Expected Unlimited Loss to Payroll Ratio:					1.669	1.966	3.635	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.610	1.746	3.356	
Credibility:					0.71	0.69		
Indicated Limited Loss to Payroll Ratio:					1.986	1.837	3.823	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.101</b>	<b>2.114</b>	<b>4.215</b>	
Indicated Relativity Change:								15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								406.4%

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	
2015	53,847,226	10	66	60	2,801,568	2,021,933	4,823,501	8.958
2016	54,609,573	13	68	47	3,307,671	3,116,765	6,424,436	11.764
2017	64,650,956	10	63	63	2,793,209	2,752,215	5,545,424	8.577
2018	65,098,466	6	55	46	1,931,631	1,726,458	3,658,089	5.619
2019	70,931,206	3	65	72	2,397,437	3,671,028	6,068,465	8.555
309,137,427		42	317	288	13,231,517	13,288,400	26,519,917	
Adjusted Loss to Payroll Ratio:					4.280	4.299	8.579	
Expected Unlimited Loss to Payroll Ratio:					5.678	5.751	11.429	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.662	3.896	8.558	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					4.280	4.293	8.573	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>5.132</b>	<b>6.978</b>	<b>12.110</b>	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								1167.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	61,858,744	2	49	103	439,393	571,934	1,011,327	1.635
2016	68,160,322	11	52	113	1,790,383	2,017,730	3,808,113	5.587
2017	73,646,998	1	60	98	1,188,494	1,460,086	2,648,580	3.596
2018	74,853,205	2	56	93	1,869,707	1,560,797	3,430,504	4.583
2019	72,368,232	1	56	86	2,502,523	1,389,083	3,891,606	5.378
	350,887,501	17	273	493	7,790,500	6,999,629	14,790,129	
Adjusted Loss to Payroll Ratio:					2.220	1.995	4.215	
Expected Unlimited Loss to Payroll Ratio:					1.889	2.081	3.970	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.822	1.848	3.671	
Credibility:					0.83	0.79		
Indicated Limited Loss to Payroll Ratio:					2.154	1.965	4.119	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.279</b>	<b>2.260</b>	<b>4.539</b>	
Indicated Relativity Change:								14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								437.7%

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Code: 2727 RHG: 7 NAICS: 11 ILDG: 3 MLDG: 1 CLASS: LOG HAULING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	13,612,364	0	8	10	74,036	170,668	244,704	1.798
2016	13,280,179	1	9	7	377,793	409,638	787,431	5.929
2017	14,894,822	3	14	10	1,305,570	522,892	1,828,462	12.276
2018	14,572,355	2	11	8	1,245,320	259,592	1,504,912	10.327
2019	15,068,658	4	13	9	1,838,707	2,171,113	4,009,820	26.610
	71,428,378	10	55	44	4,841,427	3,533,903	8,375,330	
Adjusted Loss to Payroll Ratio:					6.778	4.947	11.725	
Expected Unlimited Loss to Payroll Ratio:					3.917	3.496	7.413	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.216	2.369	5.585	
Credibility:					0.56	0.45		
Indicated Limited Loss to Payroll Ratio:					5.218	3.527	8.746	
Limit Factor:					1.199	1.626		
Indicated (Unlimited) Loss to Payroll Ratio:					6.257	5.734	11.991	
Indicated Relativity Change:								61.8%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>4.835</b>	<b>4.431</b>	<b>9.267</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								893.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	72,309,208	2	51	106	758,493	1,106,717	1,865,210	2.579
2016	78,049,046	1	53	95	1,036,002	1,025,395	2,061,397	2.641
2017	82,724,131	5	56	119	1,469,558	1,546,743	3,016,301	3.646
2018	94,920,289	2	56	123	1,429,577	1,484,143	2,913,720	3.070
2019	92,055,057	0	56	140	1,284,362	1,590,913	2,875,275	3.123
	420,057,731	10	272	583	5,977,992	6,753,912	12,731,904	
Adjusted Loss to Payroll Ratio:					1.423	1.608	3.031	
Expected Unlimited Loss to Payroll Ratio:					1.514	1.810	3.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.449	1.582	3.031	
Credibility:					0.82	0.80		
Indicated Limited Loss to Payroll Ratio:					1.428	1.603	3.031	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.521</b>	<b>1.872</b>	<b>3.393</b>	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								327.2%

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Code: 2757 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: PALLET MFG, REPAIR OR RECONDITIONING; PALLET DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	119,552,274	11	181	271	2,505,475	2,564,536	5,070,011	4.241
2017	120,642,156	8	179	334	2,390,349	3,367,138	5,757,487	4.772
2018	135,043,059	1	173	298	2,480,074	2,697,481	5,177,555	3.834
2019	135,744,480	3	144	228	2,992,101	2,839,505	5,831,606	4.296
	510,981,969	23	677	1,131	10,367,999	11,468,660	21,836,659	
Adjusted Loss to Payroll Ratio:					2.029	2.244	4.273	
Expected Unlimited Loss to Payroll Ratio:					2.341	2.794	5.134	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.215	2.359	4.574	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.029	2.244	4.273	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.186</b>	<b>2.713</b>	<b>4.899</b>	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								472.4%

Code: 2759 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: WOODEN BOX OR CONTAINER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	45,723,952	4	62	117	1,006,232	1,322,395	2,328,627	5.093
2016	51,755,454	5	58	76	1,127,758	819,594	1,947,352	3.763
2017	58,234,966	4	70	132	972,239	1,660,692	2,632,931	4.521
2018	58,476,349	1	59	102	937,759	1,273,488	2,211,247	3.781
2019	67,807,310	0	53	135	738,027	693,781	1,431,808	2.112
	281,998,031	14	302	562	4,782,015	5,769,949	10,551,964	
Adjusted Loss to Payroll Ratio:					1.696	2.046	3.742	
Expected Unlimited Loss to Payroll Ratio:					2.243	2.819	5.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.123	2.381	4.503	
Credibility:					0.81	0.80		
Indicated Limited Loss to Payroll Ratio:					1.776	2.111	3.887	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.913</b>	<b>2.552</b>	<b>4.466</b>	
Indicated Relativity Change:								-11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								430.6%

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Code: 2790 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PATTERN OR MODEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	115,070,254	4	30	94	743,187	643,232	1,386,419	1.205
2016	121,598,615	1	23	92	665,132	568,592	1,233,724	1.015
2017	130,971,450	1	41	103	945,263	890,291	1,835,554	1.401
2018	140,380,551	3	34	103	1,131,555	1,038,786	2,170,341	1.546
2019	151,859,315	0	25	84	464,775	530,247	995,022	0.655
	659,880,185	9	153	476	3,949,912	3,671,149	7,621,061	
Adjusted Loss to Payroll Ratio:					0.599	0.556	1.155	
Expected Unlimited Loss to Payroll Ratio:					0.565	0.629	1.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.545	0.559	1.104	
Credibility:					0.66	0.63		
Indicated Limited Loss to Payroll Ratio:					0.581	0.557	1.138	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.614</b>	<b>0.641</b>	<b>1.255</b>	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								121.0%

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Code: 2797 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MOBILE HOME MFG; AUTOMOBILE BODY MFG; RECREATION VEHICLE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	113,968,883	9	114	443	2,031,569	2,246,808	4,278,377	3.754
2017	121,211,778	8	153	487	3,008,016	2,767,339	5,775,355	4.765
2018	164,253,103	6	163	503	3,379,256	3,478,384	6,857,640	4.175
2019	179,453,235	2	148	428	4,361,745	5,214,006	9,575,751	5.336
	578,886,999	25	578	1,861	12,780,586	13,706,537	26,487,123	
Adjusted Loss to Payroll Ratio:					2.208	2.368	4.576	
Expected Unlimited Loss to Payroll Ratio:					2.507	2.697	5.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.399	2.358	4.757	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.208	2.368	4.576	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.353</b>	<b>2.765</b>	<b>5.118</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								493.5%

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Code: 2806 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: DOOR, SASH OR WINDOW MFG – WOOD; SHUTTER MFG – WOOD/PLASTIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	124,885,660	7	113	180	1,811,521	1,626,260	3,437,781	2.753
2016	127,338,194	7	86	205	1,828,767	1,671,687	3,500,454	2.749
2017	133,150,552	6	99	251	1,618,666	1,859,011	3,477,677	2.612
2018	144,028,933	8	116	275	3,153,853	3,286,496	6,440,349	4.472
2019	153,083,262	5	117	244	3,193,767	2,793,138	5,986,905	3.911
	682,486,601	33	531	1,155	11,606,574	11,236,591	22,843,165	
Adjusted Loss to Payroll Ratio:					1.701	1.646	3.347	
Expected Unlimited Loss to Payroll Ratio:					1.669	1.806	3.475	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.579	1.525	3.104	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.701	1.641	3.342	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.833</b>	<b>1.984</b>	<b>3.817</b>	
Indicated Relativity Change:								9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								368.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	586,669,163	28	368	543	9,957,009	9,532,937	19,489,946	3.322
2019	565,205,244	6	349	501	7,663,171	7,329,332	14,992,503	2.653
	1,151,874,407	34	717	1,044	17,620,180	16,862,269	34,482,449	
Adjusted Loss to Payroll Ratio:					1.530	1.464	2.994	
Expected Unlimited Loss to Payroll Ratio:					1.741	1.919	3.661	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.620	1.545	3.165	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.530	1.464	2.994	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.676</b>	<b>1.854</b>	<b>3.530</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								340.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	68,274,597	1	76	163	1,207,385	1,669,542	2,876,927	4.214
2016	72,087,310	7	69	205	1,576,883	1,650,696	3,227,579	4.477
2017	81,792,361	4	81	250	1,903,884	2,142,762	4,046,646	4.947
2018	105,789,304	2	97	251	1,307,677	1,731,012	3,038,689	2.872
2019	112,085,726	3	99	217	2,655,375	3,238,077	5,893,452	5.258
	440,029,298	17	422	1,086	8,651,204	10,432,089	19,083,293	
Adjusted Loss to Payroll Ratio:					1.966	2.371	4.337	
Expected Unlimited Loss to Payroll Ratio:					2.187	2.585	4.772	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.093	2.260	4.353	
Credibility:					0.97	0.94		
Indicated Limited Loss to Payroll Ratio:					1.970	2.364	4.335	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.100</b>	<b>2.761</b>	<b>4.861</b>	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								468.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	44,809,672	2	22	48	555,414	434,847	990,261	2.210
2016	32,415,719	1	22	30	287,036	437,902	724,938	2.236
2017	45,535,656	0	39	68	485,058	534,450	1,019,508	2.239
2018	49,979,584	0	25	59	536,316	575,677	1,111,993	2.225
2019	47,242,487	0	26	49	509,076	520,838	1,029,914	2.180
	219,983,118	3	134	254	2,372,899	2,503,714	4,876,613	
Adjusted Loss to Payroll Ratio:					1.079	1.138	2.217	
Expected Unlimited Loss to Payroll Ratio:					1.096	1.317	2.413	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.057	1.170	2.227	
Credibility:					0.56	0.55		
Indicated Limited Loss to Payroll Ratio:					1.069	1.152	2.221	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.131</b>	<b>1.326</b>	<b>2.457</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								236.9%

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	
2015	87,165,948	4	72	140	1,891,296	1,483,323	3,374,619	3.871
2016	89,591,753	0	71	153	1,004,800	1,196,226	2,201,026	2.457
2017	92,826,093	2	74	167	1,325,922	1,404,341	2,730,263	2.941
2018	100,035,236	3	81	166	2,004,825	2,257,295	4,262,120	4.261
2019	92,260,219	0	75	144	1,426,217	1,567,484	2,993,701	3.245
	461,879,249	9	373	770	7,653,059	7,908,668	15,561,727	
Adjusted Loss to Payroll Ratio:					1.657	1.712	3.369	
Expected Unlimited Loss to Payroll Ratio:					1.993	2.432	4.425	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.886	2.054	3.939	
Credibility:					0.94	0.92		
Indicated Limited Loss to Payroll Ratio:					1.670	1.738	3.408	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.799</b>	<b>2.101</b>	<b>3.900</b>	
Indicated Relativity Change:								-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								376.1%

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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	
2015	37,573,669	6	33	59	1,245,908	1,296,303	2,542,211	6.766
2016	39,058,121	6	21	71	900,797	708,176	1,608,973	4.119
2017	39,383,495	1	31	112	877,507	830,123	1,707,630	4.336
2018	37,651,816	2	43	91	1,176,962	1,252,026	2,428,988	6.451
2019	37,698,313	1	31	54	893,153	855,972	1,749,125	4.640
	191,365,414	16	159	387	5,094,327	4,942,600	10,036,927	
Adjusted Loss to Payroll Ratio:					2.662	2.583	5.245	
Expected Unlimited Loss to Payroll Ratio:					2.000	2.512	4.512	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.914	2.196	4.110	
Credibility:					0.67	0.67		
Indicated Limited Loss to Payroll Ratio:					2.414	2.454	4.868	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.572</b>	<b>2.866</b>	<b>5.438</b>	
Indicated Relativity Change:								20.5%
Relativity to Statewide Average Loss to Payroll Ratio:								524.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	10,583,070	0	15	10	154,172	189,355	343,527	3.246
2016	11,306,977	2	9	11	153,518	172,512	326,030	2.883
2017	11,627,353	2	9	16	163,252	191,609	354,861	3.052
2018	12,369,736	1	16	31	342,658	308,724	651,382	5.266
2019	13,699,609	0	11	24	315,910	254,953	570,863	4.167
	59,586,745	5	60	92	1,129,511	1,117,153	2,246,664	
Adjusted Loss to Payroll Ratio:					1.896	1.875	3.770	
Expected Unlimited Loss to Payroll Ratio:					1.849	1.870	3.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.769	1.635	3.405	
Credibility:					0.41	0.37		
Indicated Limited Loss to Payroll Ratio:					1.821	1.724	3.545	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.940</b>	<b>2.014</b>	<b>3.954</b>	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								381.2%

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Code: 2883 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FURNITURE MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	118,548,383	56	281	259	4,620,602	5,443,905	10,064,507	8.490
2017	103,125,877	16	210	244	4,196,094	3,885,120	8,081,214	7.836
2018	83,580,797	7	106	218	2,433,661	2,613,679	5,047,340	6.039
2019	77,391,140	2	100	144	2,208,560	2,475,186	4,683,746	6.052
	382,646,197	81	697	865	13,458,917	14,417,890	27,876,807	
Adjusted Loss to Payroll Ratio:					3.517	3.768	7.285	
Expected Unlimited Loss to Payroll Ratio:					4.101	5.088	9.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.814	4.096	7.910	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.517	3.768	7.285	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.854</b>	<b>4.772</b>	<b>8.626</b>	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								831.8%

Code: 2915 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: VENEER OR VENEER PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	12,304,918	0	13	16	96,892	228,565	325,457	2.645
2016	15,274,382	2	4	15	235,408	206,305	441,713	2.892
2017	14,086,389	1	13	12	286,319	223,886	510,205	3.622
2018	14,701,036	1	7	25	153,236	199,517	352,753	2.400
2019	15,854,199	0	2	14	10,806	36,172	46,978	0.296
	72,220,924	4	39	82	782,661	894,445	1,677,106	
Adjusted Loss to Payroll Ratio:					1.084	1.238	2.322	
Expected Unlimited Loss to Payroll Ratio:					1.469	1.995	3.464	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.366	1.606	2.973	
Credibility:					0.40	0.40		
Indicated Limited Loss to Payroll Ratio:					1.255	1.460	2.714	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.375</b>	<b>1.849</b>	<b>3.223</b>	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								310.8%

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Code: 2923 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 1 CLASS: MUSICAL INSTRUMENT MFG – NOT METAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	68,927,653	1	31	62	775,396	831,118	1,606,514	2.331
2016	68,719,215	1	39	45	684,935	587,340	1,272,275	1.851
2017	74,483,649	1	38	73	506,216	678,182	1,184,398	1.590
2018	78,546,686	1	42	96	785,622	995,057	1,780,679	2.267
2019	81,757,059	1	34	82	689,442	905,017	1,594,459	1.950
	372,434,262	5	184	358	3,441,610	3,996,713	7,438,323	
Adjusted Loss to Payroll Ratio:					0.924	1.073	1.997	
Expected Unlimited Loss to Payroll Ratio:					1.054	1.297	2.350	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.959	0.978	1.936	
Credibility:					0.66	0.63		
Indicated Limited Loss to Payroll Ratio:					0.936	1.038	1.974	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.048</b>	<b>1.401</b>	<b>2.449</b>	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								236.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	95,300,542	3	44	40	888,290	725,897	1,614,187	1.694
2016	113,789,962	5	28	44	2,091,495	889,932	2,981,427	2.620
2017	111,640,584	4	24	71	1,120,866	716,757	1,837,623	1.646
2018	110,749,266	1	17	45	775,981	361,966	1,137,947	1.027
2019	84,348,681	0	21	40	865,863	677,810	1,543,673	1.830
	515,829,035	13	134	240	5,742,496	3,372,362	9,114,858	
Adjusted Loss to Payroll Ratio:					1.113	0.654	1.767	
Expected Unlimited Loss to Payroll Ratio:					1.117	0.886	2.003	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.077	0.787	1.864	
Credibility:					0.79	0.66		
Indicated Limited Loss to Payroll Ratio:					1.106	0.699	1.805	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.170</b>	<b>0.804</b>	<b>1.974</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								190.4%

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Code: 3022 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PIPE, TUBE OR EXTRUSION MFG – NOT IRON OR STEEL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	73,099,177	3	51	115	1,424,081	1,215,709	2,639,790	3.611
2016	69,233,150	1	57	107	1,275,181	1,413,397	2,688,578	3.883
2017	81,269,509	4	75	131	1,660,979	1,354,215	3,015,194	3.710
2018	76,042,948	1	45	94	1,041,595	701,171	1,742,766	2.292
2019	94,035,068	1	51	71	1,603,159	1,274,235	2,877,394	3.060
393,679,852		10	279	518	7,004,995	5,958,727	12,963,722	
Adjusted Loss to Payroll Ratio:					1.779	1.514	3.293	
Expected Unlimited Loss to Payroll Ratio:					1.589	1.590	3.178	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.532	1.412	2.944	
Credibility:					0.82	0.75		
Indicated Limited Loss to Payroll Ratio:					1.734	1.488	3.222	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.834</b>	<b>1.712</b>	<b>3.546</b>	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								341.9%

Code: 3030 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: IRON OR STEEL WORKS – STRUCTURAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	123,571,160	13	90	227	2,328,497	1,782,577	4,111,074	3.327
2016	127,076,677	8	82	178	2,807,424	2,737,767	5,545,191	4.364
2017	143,924,390	7	104	200	2,864,824	2,772,359	5,637,183	3.917
2018	143,631,838	5	91	194	2,508,791	2,151,577	4,660,368	3.245
2019	140,520,772	2	94	172	3,327,988	3,596,019	6,924,007	4.927
678,724,837		35	461	971	13,837,524	13,040,299	26,877,823	
Adjusted Loss to Payroll Ratio:					2.039	1.921	3.960	
Expected Unlimited Loss to Payroll Ratio:					2.237	2.578	4.816	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.015	1.858	3.873	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.039	1.921	3.960	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.306</b>	<b>2.717</b>	<b>5.023</b>	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								484.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	60,018,044	5	43	84	1,118,439	868,544	1,986,983	3.311
2016	66,052,946	4	21	49	787,581	858,170	1,645,751	2.492
2017	69,518,771	5	57	99	1,900,957	1,667,766	3,568,723	5.133
2018	111,664,635	4	80	115	2,656,639	2,355,946	5,012,585	4.489
2019	90,606,136	2	52	98	1,548,411	1,626,969	3,175,380	3.505
	397,860,532	20	253	445	8,012,027	7,377,396	15,389,423	
Adjusted Loss to Payroll Ratio:					2.014	1.854	3.868	
Expected Unlimited Loss to Payroll Ratio:					2.004	2.064	4.068	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.864	1.662	3.526	
Credibility:					0.89	0.80		
Indicated Limited Loss to Payroll Ratio:					1.997	1.816	3.812	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.188</b>	<b>2.300</b>	<b>4.487</b>	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								432.7%

Code: 3040 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: IRON OR STEEL WORKS – NON-STRUCTURAL – SHOP

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	184,277,076	8	156	285	3,519,895	3,645,527	7,165,422	3.888
2018	206,062,998	5	150	273	3,561,599	3,671,230	7,232,829	3.510
2019	229,032,662	6	124	258	4,327,065	4,667,000	8,994,065	3.927
	619,372,736	19	430	816	11,408,560	11,983,757	23,392,317	
Adjusted Loss to Payroll Ratio:					1.842	1.935	3.777	
Expected Unlimited Loss to Payroll Ratio:					2.134	2.293	4.427	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.058	2.037	4.095	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.842	1.935	3.777	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.949</b>	<b>2.226</b>	<b>4.175</b>	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								402.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	402,906,806	32	258	523	8,581,219	7,734,333	16,315,552	4.049
2019	407,515,612	8	289	531	10,028,788	8,274,354	18,303,142	4.491
	810,422,418	40	547	1,054	18,610,006	16,008,688	34,618,694	
Adjusted Loss to Payroll Ratio:					2.296	1.975	4.272	
Expected Unlimited Loss to Payroll Ratio:					1.687	2.128	3.815	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.596	1.797	3.393	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.296	1.975	4.272	
Limit Factor:					1.078	1.209		
Indicated (Unlimited) Loss to Payroll Ratio:					2.475	2.388	4.862	
Indicated Relativity Change:								27.5%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>2.427</b>	<b>2.342</b>	<b>4.769</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								459.8%

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Code: 3066 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: SHEET METAL PRODUCTS MFG; ALUMINUM WARE MFG; COPPERSMITHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	776,845,179	10	405	967	9,544,000	9,389,461	18,933,461	2.437
2019	767,661,522	11	393	871	10,289,771	10,186,553	20,476,324	2.667
	1,544,506,701	21	798	1,838	19,833,772	19,576,013	39,409,785	
Adjusted Loss to Payroll Ratio:					1.284	1.267	2.552	
Expected Unlimited Loss to Payroll Ratio:					1.525	1.636	3.161	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.419	1.317	2.736	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.284	1.267	2.552	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.407</b>	<b>1.605</b>	<b>3.012</b>	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								290.5%

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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	
2015	288,261,449	0	10	28	301,159	457,633	758,792	0.263
2016	21,068,236	0	2	6	2,569	19,124	21,693	0.103
2017	18,550,427	0	1	6	9,339	5,157	14,496	0.078
2018	67,373,644	0	1	5	129	13,232	13,361	0.020
2019	84,431,907	0	2	0	33,737	37,098	70,835	0.084
	479,685,663	0	16	45	346,933	532,244	879,177	
Adjusted Loss to Payroll Ratio:					0.072	0.111	0.183	
Expected Unlimited Loss to Payroll Ratio:					0.100	0.101	0.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.094	0.085	0.180	
Credibility:					0.29	0.26		
Indicated Limited Loss to Payroll Ratio:					0.088	0.092	0.180	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.095</b>	<b>0.111</b>	<b>0.206</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								19.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	214,225,640	15	131	327	3,538,923	2,757,527	6,296,450	2.939
2017	222,322,025	16	158	313	4,110,390	3,330,525	7,440,915	3.347
2018	227,558,994	3	132	288	2,724,586	3,195,729	5,920,315	2.602
2019	231,413,481	5	128	263	3,203,166	3,455,888	6,659,054	2.878
	895,520,140	39	549	1,191	13,577,065	12,739,669	26,316,734	
Adjusted Loss to Payroll Ratio:					1.516	1.423	2.939	
Expected Unlimited Loss to Payroll Ratio:					1.735	1.851	3.586	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.642	1.563	3.205	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.516	1.423	2.939	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.634</b>	<b>1.720</b>	<b>3.353</b>	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								323.3%

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Code: 3081 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: FOUNDRIES – IRON

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	17,420,111	2	12	24	339,048	318,962	658,010	3.777
2016	17,218,927	1	11	22	154,818	157,250	312,068	1.812
2017	19,871,748	6	15	39	774,175	1,035,396	1,809,571	9.106
2018	18,775,597	1	15	52	934,744	538,841	1,473,585	7.848
2019	19,935,952	1	16	27	871,425	602,567	1,473,992	7.394
	93,222,335	11	69	164	3,074,211	2,653,016	5,727,227	
Adjusted Loss to Payroll Ratio:					3.298	2.846	6.144	
Expected Unlimited Loss to Payroll Ratio:					2.570	3.153	5.723	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.459	2.757	5.216	
Credibility:					0.55	0.55		
Indicated Limited Loss to Payroll Ratio:					2.924	2.806	5.729	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.115</b>	<b>3.277</b>	<b>6.392</b>	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								616.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	25,742,772	3	30	42	1,208,966	1,335,408	2,544,374	9.884
2016	18,498,026	2	18	33	555,381	375,357	930,738	5.032
2017	27,498,725	3	34	74	1,504,730	1,294,466	2,799,196	10.179
2018	14,032,171	0	16	27	418,795	483,334	902,129	6.429
2019	28,792,657	0	18	41	510,050	557,505	1,067,555	3.708
	114,564,351	8	116	217	4,197,923	4,046,070	8,243,993	
Adjusted Loss to Payroll Ratio:					3.664	3.532	7.196	
Expected Unlimited Loss to Payroll Ratio:					4.329	4.432	8.762	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.097	3.742	7.839	
Credibility:					0.74	0.67		
Indicated Limited Loss to Payroll Ratio:					3.778	3.601	7.378	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.071</b>	<b>4.352</b>	<b>8.423</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								812.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	46,080,368	5	63	90	1,292,060	1,463,023	2,755,083	5.979
2016	44,567,297	4	46	87	1,245,089	1,202,226	2,447,315	5.491
2017	35,937,746	3	48	63	770,326	664,251	1,434,577	3.992
2018	45,685,176	2	71	92	1,266,801	1,280,048	2,546,849	5.575
2019	41,365,773	1	87	77	1,686,157	1,451,573	3,137,730	7.585
	213,636,360	15	315	409	6,260,433	6,061,121	12,321,554	
Adjusted Loss to Payroll Ratio:					2.930	2.837	5.768	
Expected Unlimited Loss to Payroll Ratio:					2.809	2.821	5.630	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.658	2.382	5.040	
Credibility:					0.80	0.72		
Indicated Limited Loss to Payroll Ratio:					2.875	2.710	5.585	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.098</b>	<b>3.276</b>	<b>6.374</b>	
Indicated Relativity Change:								13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								614.6%

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	
2016	304,916,783	16	124	246	3,712,517	3,338,189	7,050,706	2.312
2017	318,927,871	12	130	252	3,190,832	3,048,926	6,239,758	1.956
2018	309,588,720	2	151	224	3,554,982	3,390,742	6,945,724	2.244
2019	294,959,196	3	116	220	3,010,314	2,877,580	5,887,894	1.996
	1,228,392,570	33	521	942	13,468,646	12,655,438	26,124,084	
Adjusted Loss to Payroll Ratio:					1.096	1.030	2.127	
Expected Unlimited Loss to Payroll Ratio:					1.159	1.281	2.440	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.078	1.031	2.109	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.096	1.030	2.127	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.201</b>	<b>1.305</b>	<b>2.506</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								241.7%

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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	
2015	133,122,379	7	96	172	2,986,747	2,395,303	5,382,050	4.043
2016	125,924,423	6	83	174	1,946,435	2,005,495	3,951,930	3.138
2017	129,464,957	2	70	189	1,966,365	1,672,919	3,639,284	2.811
2018	149,098,398	6	77	219	2,151,945	2,289,280	4,441,225	2.979
2019	146,723,482	2	87	220	2,258,266	2,570,400	4,828,666	3.291
	684,333,639	23	413	974	11,309,758	10,933,396	22,243,154	
Adjusted Loss to Payroll Ratio:					1.653	1.598	3.250	
Expected Unlimited Loss to Payroll Ratio:					1.821	2.133	3.954	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.640	1.537	3.177	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.653	1.595	3.248	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.869</b>	<b>2.256</b>	<b>4.125</b>	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								397.8%

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Code: 3131 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: CLOTHING BUTTON/FASTENER MFG; ENGRAVING; WINE BOTTLE CORK MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	47,221,571	3	28	50	610,409	721,891	1,332,300	2.821
2016	41,945,120	5	26	34	689,478	723,304	1,412,782	3.368
2017	47,562,889	4	28	47	720,051	691,067	1,411,118	2.967
2018	47,644,968	0	24	42	591,299	489,741	1,081,040	2.269
2019	47,446,053	0	22	41	770,963	761,216	1,532,179	3.229
	231,820,601	12	128	214	3,382,201	3,387,219	6,769,420	
Adjusted Loss to Payroll Ratio:					1.459	1.461	2.920	
Expected Unlimited Loss to Payroll Ratio:					1.312	1.661	2.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.242	1.402	2.644	
Credibility:					0.61	0.60		
Indicated Limited Loss to Payroll Ratio:					1.373	1.438	2.811	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.480</b>	<b>1.738</b>	<b>3.218</b>	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								310.3%

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Code: 3146 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: HARDWARE MFG; HEAT TREATING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	256,992,190	8	78	236	1,626,206	1,567,004	3,193,210	1.243
2016	273,676,076	10	98	222	2,401,090	2,346,762	4,747,852	1.735
2017	298,101,897	2	97	247	1,797,299	1,978,076	3,775,375	1.266
2018	296,870,837	8	118	240	2,650,861	3,023,212	5,674,073	1.911
2019	313,097,640	6	102	179	2,857,773	2,810,681	5,668,454	1.810
	1,438,738,640	34	493	1,124	11,333,229	11,725,735	23,058,964	
Adjusted Loss to Payroll Ratio:					0.788	0.815	1.603	
Expected Unlimited Loss to Payroll Ratio:					0.850	0.920	1.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.819	0.817	1.636	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.788	0.815	1.603	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.833</b>	<b>0.938</b>	<b>1.771</b>	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								170.8%

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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	435,088,668	16	151	308	5,306,192	4,387,686	9,693,878	2.228
2017	470,823,747	13	155	301	4,287,855	3,903,715	8,191,570	1.740
2018	485,757,396	9	129	262	5,217,429	3,993,152	9,210,581	1.896
2019	361,813,525	4	129	210	4,515,439	3,871,824	8,387,263	2.318
	1,753,483,336	42	564	1,081	19,326,915	16,156,376	35,483,291	
Adjusted Loss to Payroll Ratio:					1.102	0.921	2.024	
Expected Unlimited Loss to Payroll Ratio:					1.072	0.972	2.044	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.026	0.850	1.875	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.102	0.921	2.024	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.174</b>	<b>1.076</b>	<b>2.251</b>	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								217.0%

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Code: 3165 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: AIR COND/REFRIGERATION EQUIP MFG; REFRIGERATOR MFG;  
SOLAR PANEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	90,546,427	5	36	75	939,982	1,133,393	2,073,375	2.290
2016	91,583,554	1	40	95	743,242	854,786	1,598,028	1.745
2017	91,550,055	3	42	79	1,306,541	1,262,500	2,569,041	2.806
2018	100,075,061	3	30	85	721,041	815,959	1,537,000	1.536
2019	82,740,544	0	38	59	1,598,976	1,646,548	3,245,524	3.923
	456,495,641	12	186	393	5,309,782	5,713,185	11,022,967	
Adjusted Loss to Payroll Ratio:					1.163	1.252	2.415	
Expected Unlimited Loss to Payroll Ratio:					1.188	1.286	2.474	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.137	1.124	2.261	
Credibility:					0.77	0.72		
Indicated Limited Loss to Payroll Ratio:					1.157	1.216	2.373	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.233</b>	<b>1.420</b>	<b>2.653</b>	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								255.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	69,142,816	5	37	62	817,201	1,043,592	1,860,793	2.691
2016	81,220,706	0	47	110	756,669	685,541	1,442,210	1.776
2017	76,397,343	1	40	86	712,558	669,563	1,382,121	1.809
2018	84,174,581	4	45	81	1,618,220	1,258,420	2,876,640	3.417
2019	84,191,365	0	41	72	1,848,517	891,718	2,740,235	3.255
	395,126,811	10	210	411	5,753,165	4,548,834	10,301,999	
Adjusted Loss to Payroll Ratio:					1.456	1.151	2.607	
Expected Unlimited Loss to Payroll Ratio:					1.126	1.320	2.446	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.066	1.114	2.180	
Credibility:					0.71	0.68		
Indicated Limited Loss to Payroll Ratio:					1.341	1.139	2.481	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.445</b>	<b>1.377</b>	<b>2.823</b>	
Indicated Relativity Change:								15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								272.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	25,129,306	0	13	23	218,369	128,762	347,131	1.381
2016	24,002,654	1	19	23	290,318	192,267	482,585	2.011
2017	25,367,154	2	16	32	414,119	337,724	751,843	2.964
2018	22,144,138	0	11	21	470,896	294,209	765,105	3.455
2019	22,119,796	0	14	27	325,559	290,787	616,346	2.786
	118,763,048	3	73	126	1,719,260	1,243,748	2,963,008	
Adjusted Loss to Payroll Ratio:					1.448	1.047	2.495	
Expected Unlimited Loss to Payroll Ratio:					1.192	0.907	2.099	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.128	0.766	1.894	
Credibility:					0.45	0.36		
Indicated Limited Loss to Payroll Ratio:					1.271	0.867	2.138	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.370</b>	<b>1.049</b>	<b>2.418</b>	
Indicated Relativity Change:								15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								233.2%

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Code: 3178 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: ELECTRONIC ELEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	226,649,484	7	60	119	1,235,216	1,211,235	2,446,451	1.079
2016	236,134,545	3	60	134	1,021,805	1,055,919	2,077,724	0.880
2017	231,276,202	1	63	175	1,336,757	1,324,371	2,661,128	1.151
2018	263,062,923	2	72	155	2,268,791	1,942,527	4,211,318	1.601
2019	225,448,865	2	55	107	1,563,699	1,626,587	3,190,286	1.415
	1,182,572,019	15	310	690	7,426,267	7,160,638	14,586,905	
Adjusted Loss to Payroll Ratio:					0.628	0.606	1.233	
Expected Unlimited Loss to Payroll Ratio:					0.597	0.721	1.318	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.576	0.640	1.216	
Credibility:					0.86	0.84		
Indicated Limited Loss to Payroll Ratio:					0.621	0.611	1.231	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.656</b>	<b>0.703</b>	<b>1.359</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								131.1%

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	
2016	345,523,480	11	81	235	2,598,066	1,953,598	4,551,664	1.317
2017	373,232,895	7	120	245	2,831,497	2,318,058	5,149,555	1.380
2018	348,564,833	7	81	174	2,738,233	2,417,225	5,155,458	1.479
2019	330,560,022	2	72	110	2,704,833	2,397,814	5,102,647	1.544
	1,397,881,230	27	354	764	10,872,630	9,086,695	19,959,325	
Adjusted Loss to Payroll Ratio:					0.778	0.650	1.428	
Expected Unlimited Loss to Payroll Ratio:					1.160	1.052	2.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.119	0.934	2.054	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.778	0.650	1.428	
Limit Factor:					1.058	1.150		
Indicated (Unlimited) Loss to Payroll Ratio:					0.823	0.748	1.571	
Indicated Relativity Change:								-29.0%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.869</b>	<b>0.790</b>	<b>1.659</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								160.0%

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Code: 3180 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: LIGHT FIXTURE OR LAMP MFG OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	146,646,145	14	106	162	2,717,093	2,343,455	5,060,548	3.451
2016	151,475,726	7	91	148	1,979,042	2,075,608	4,054,650	2.677
2017	166,144,500	5	97	180	2,195,219	2,097,432	4,292,651	2.584
2018	142,782,715	2	83	161	2,242,632	2,279,385	4,522,017	3.167
2019	137,006,238	0	61	130	1,295,936	1,432,647	2,728,583	1.992
	744,055,324	28	438	781	10,429,922	10,228,528	20,658,450	
Adjusted Loss to Payroll Ratio:					1.402	1.375	2.776	
Expected Unlimited Loss to Payroll Ratio:					1.657	1.976	3.633	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.507	1.490	2.998	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.402	1.377	2.778	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.569</b>	<b>1.859</b>	<b>3.428</b>	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								330.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	62,356,840	3	14	38	582,141	383,604	965,745	1.549
2016	76,209,249	0	13	38	313,421	184,156	497,577	0.653
2017	53,374,783	1	13	39	436,535	292,029	728,564	1.365
2018	56,818,429	0	20	60	676,819	636,006	1,312,825	2.311
2019	52,993,024	0	5	18	205,563	195,567	401,130	0.757
	301,752,325	4	65	193	2,214,477	1,691,362	3,905,839	
Adjusted Loss to Payroll Ratio:					0.734	0.561	1.294	
Expected Unlimited Loss to Payroll Ratio:					0.771	0.607	1.378	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.730	0.512	1.242	
Credibility:					0.55	0.45		
Indicated Limited Loss to Payroll Ratio:					0.732	0.534	1.266	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.789</b>	<b>0.645</b>	<b>1.434</b>	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								138.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	29,515,526	2	15	34	241,162	498,591	739,753	2.506
2016	30,766,466	0	11	30	156,552	257,768	414,320	1.347
2017	29,414,447	2	5	27	330,667	551,773	882,440	3.000
2018	31,162,425	1	8	36	336,171	375,730	711,901	2.284
2019	33,043,059	0	11	36	353,017	382,615	735,632	2.226
	153,901,923	5	50	163	1,417,569	2,066,477	3,484,046	
Adjusted Loss to Payroll Ratio:					0.921	1.343	2.264	
Expected Unlimited Loss to Payroll Ratio:					1.067	1.398	2.464	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.029	1.241	2.270	
Credibility:					0.48	0.49		
Indicated Limited Loss to Payroll Ratio:					0.977	1.291	2.268	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.034</b>	<b>1.485</b>	<b>2.519</b>	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								242.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	87,445,769	2	70	135	1,465,889	1,620,365	3,086,254	3.529
2016	90,254,114	1	77	133	1,308,867	1,530,799	2,839,666	3.146
2017	100,729,763	3	70	154	1,253,158	1,458,881	2,712,039	2.692
2018	109,481,151	3	67	162	1,796,673	1,817,727	3,614,400	3.301
2019	106,828,609	3	64	119	1,364,483	1,377,248	2,741,731	2.566
	494,739,406	12	348	703	7,189,069	7,805,020	14,994,089	
Adjusted Loss to Payroll Ratio:					1.453	1.578	3.031	
Expected Unlimited Loss to Payroll Ratio:					1.482	1.877	3.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.429	1.667	3.096	
Credibility:					0.87	0.87		
Indicated Limited Loss to Payroll Ratio:					1.450	1.589	3.039	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.534</b>	<b>1.828</b>	<b>3.362</b>	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								324.2%

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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	
2015	61,887,617	2	36	89	1,211,305	1,843,610	3,054,915	4.936
2016	64,939,255	2	34	82	758,863	820,070	1,578,933	2.431
2017	71,492,487	2	35	89	617,252	874,015	1,491,267	2.086
2018	80,011,130	2	39	105	776,077	982,965	1,759,042	2.198
2019	74,284,221	1	67	94	2,665,154	1,774,926	4,440,080	5.977
	352,614,710	9	211	459	6,028,651	6,295,586	12,324,237	
Adjusted Loss to Payroll Ratio:					1.710	1.785	3.495	
Expected Unlimited Loss to Payroll Ratio:					1.760	2.452	4.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.601	1.849	3.450	
Credibility:					0.79	0.80		
Indicated Limited Loss to Payroll Ratio:					1.687	1.798	3.486	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.889</b>	<b>2.429</b>	<b>4.318</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								416.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	53,425,796	6	40	66	1,032,168	1,067,556	2,099,724	3.930
2016	75,904,231	4	35	70	977,213	1,092,273	2,069,486	2.726
2017	74,942,974	5	37	83	1,150,255	1,175,081	2,325,336	3.103
2018	81,891,573	3	46	83	1,491,527	1,455,878	2,947,405	3.599
2019	80,598,562	0	40	72	1,045,861	923,766	1,969,627	2.444
	366,763,136	18	198	374	5,697,025	5,714,554	11,411,579	
Adjusted Loss to Payroll Ratio:					1.553	1.558	3.111	
Expected Unlimited Loss to Payroll Ratio:					1.520	1.559	3.079	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.455	1.363	2.818	
Credibility:					0.78	0.72		
Indicated Limited Loss to Payroll Ratio:					1.531	1.502	3.034	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.632</b>	<b>1.755</b>	<b>3.386</b>	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								326.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	295,884,600	14	159	286	3,881,800	4,383,864	8,265,664	2.794
2018	303,115,629	8	138	295	4,427,579	3,928,444	8,356,023	2.757
2019	303,905,746	4	147	245	6,051,726	4,229,596	10,281,322	3.383
	902,905,975	26	444	826	14,361,104	12,541,904	26,903,008	
Adjusted Loss to Payroll Ratio:					1.591	1.389	2.980	
Expected Unlimited Loss to Payroll Ratio:					1.542	1.804	3.347	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.434	1.452	2.887	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.591	1.389	2.980	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.743</b>	<b>1.759</b>	<b>3.502</b>	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								337.7%

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	
2015	101,232,096	6	46	33	1,089,949	1,205,288	2,295,237	2.267
2016	97,416,929	3	56	25	1,311,133	1,244,677	2,555,810	2.624
2017	101,557,065	1	46	32	933,954	796,685	1,730,639	1.704
2018	98,173,428	2	22	15	594,736	530,160	1,124,896	1.146
2019	89,050,162	0	25	37	795,487	572,321	1,367,808	1.536
	487,429,680	12	195	142	4,725,259	4,349,131	9,074,390	
Adjusted Loss to Payroll Ratio:					0.969	0.892	1.862	
Expected Unlimited Loss to Payroll Ratio:					1.137	1.081	2.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.076	0.913	1.989	
Credibility:					0.77	0.68		
Indicated Limited Loss to Payroll Ratio:					0.994	0.899	1.893	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.071</b>	<b>1.087</b>	<b>2.157</b>	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								208.0%

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Code: 3400 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: METAL GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	232,472,138	17	149	343	4,941,753	3,883,702	8,825,455	3.796
2018	232,350,290	9	126	276	3,285,518	3,184,826	6,470,344	2.785
2019	227,865,830	6	101	246	3,347,490	3,460,618	6,808,108	2.988
	692,688,258	32	376	865	11,574,761	10,529,146	22,103,907	
Adjusted Loss to Payroll Ratio:					1.671	1.520	3.191	
Expected Unlimited Loss to Payroll Ratio:					2.114	2.429	4.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.924	1.832	3.756	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.671	1.520	3.191	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.871</b>	<b>2.053</b>	<b>3.924</b>	
Indicated Relativity Change:								-13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								378.3%

Code: 3401 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: TUBE OR PIPE PRODUCTS MFG; GATE OR CORRAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	135,256,937	15	68	190	1,917,391	1,798,308	3,715,699	2.747
2016	135,538,367	7	90	170	1,645,033	1,694,592	3,339,625	2.464
2017	138,587,013	3	78	175	1,112,129	1,179,008	2,291,137	1.653
2018	138,428,114	7	80	171	1,943,958	1,939,036	3,882,994	2.805
2019	132,020,305	1	79	132	1,181,072	1,840,995	3,022,067	2.289
	679,830,736	33	395	838	7,799,583	8,451,938	16,251,521	
Adjusted Loss to Payroll Ratio:					1.147	1.243	2.391	
Expected Unlimited Loss to Payroll Ratio:					1.311	1.642	2.953	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.193	1.238	2.431	
Credibility:					0.92	0.88		
Indicated Limited Loss to Payroll Ratio:					1.151	1.243	2.394	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.289</b>	<b>1.678</b>	<b>2.967</b>	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								286.1%

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Code: 3501 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MACHINERY MFG – PORTABLE TOOLS; MACHINERY MFG – SWIMMING POOL/SPA

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	67,310,129	5	41	76	1,025,288	871,659	1,896,947	2.818
2016	67,772,736	5	35	60	893,412	1,286,960	2,180,372	3.217
2017	63,873,629	5	43	85	1,586,486	1,385,390	2,971,876	4.653
2018	78,208,138	5	45	66	1,714,867	1,976,597	3,691,464	4.720
2019	75,794,902	0	46	93	944,548	1,276,140	2,220,688	2.930
	352,959,534	20	210	380	6,164,601	6,796,746	12,961,347	
Adjusted Loss to Payroll Ratio:					1.747	1.926	3.672	
Expected Unlimited Loss to Payroll Ratio:					1.679	2.272	3.951	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.589	1.919	3.507	
Credibility:					0.79	0.81		
Indicated Limited Loss to Payroll Ratio:					1.714	1.924	3.638	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.847</b>	<b>2.326</b>	<b>4.173</b>	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								402.4%

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Code: 3507 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: MACHINERY OR EQUIPMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	229,335,528	11	155	428	2,897,533	2,825,804	5,723,337	2.496
2016	229,701,293	14	137	356	3,654,371	3,161,495	6,815,866	2.967
2017	234,085,034	5	133	503	3,321,783	3,276,150	6,597,933	2.819
2018	219,168,344	4	124	331	2,819,227	2,567,339	5,386,566	2.458
2019	225,605,515	3	127	324	4,237,909	2,917,320	7,155,229	3.172
	1,137,895,714	37	676	1,942	16,930,824	14,748,108	31,678,932	
Adjusted Loss to Payroll Ratio:					1.488	1.296	2.784	
Expected Unlimited Loss to Payroll Ratio:					1.396	1.457	2.852	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.298	1.173	2.471	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.488	1.296	2.784	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.630</b>	<b>1.641</b>	<b>3.272</b>	
Indicated Relativity Change:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								315.5%

Code: 3560 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: MACHINERY MFG – COMMERCIAL AND INDUSTRIAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	505,913,848	9	211	560	3,982,171	4,314,875	8,297,046	1.640
2018	549,092,564	4	196	528	4,391,239	4,398,130	8,789,369	1.601
2019	549,160,994	5	176	454	4,662,103	5,363,857	10,025,960	1.826
	1,604,167,406	18	583	1,542	13,035,513	14,076,861	27,112,374	
Adjusted Loss to Payroll Ratio:					0.813	0.878	1.690	
Expected Unlimited Loss to Payroll Ratio:					0.928	1.014	1.942	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.888	0.887	1.775	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.813	0.878	1.690	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.866</b>	<b>1.025</b>	<b>1.891</b>	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								182.3%

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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	
2015	92,013,378	3	22	43	767,074	713,948	1,481,022	1.610
2016	103,078,599	0	23	29	430,940	502,084	933,024	0.905
2017	108,394,957	1	27	42	805,460	705,268	1,510,728	1.394
2018	122,400,704	3	20	48	1,071,536	860,970	1,932,506	1.579
2019	122,456,024	5	29	34	2,150,219	1,505,127	3,655,346	2.985
	548,343,662	12	121	196	5,225,228	4,287,397	9,512,625	
Adjusted Loss to Payroll Ratio:					0.953	0.782	1.735	
Expected Unlimited Loss to Payroll Ratio:					0.820	0.832	1.653	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.791	0.739	1.531	
Credibility:					0.71	0.66		
Indicated Limited Loss to Payroll Ratio:					0.907	0.767	1.674	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.959</b>	<b>0.883</b>	<b>1.842</b>	
Indicated Relativity Change:								11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								177.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	77,485,220	4	21	74	740,477	456,059	1,196,536	1.544
2016	72,352,677	1	23	40	329,943	343,879	673,822	0.931
2017	79,627,927	1	18	53	355,496	304,746	660,242	0.829
2018	79,456,244	2	17	39	431,444	369,646	801,090	1.008
2019	74,693,099	0	17	36	525,923	354,543	880,466	1.179
	383,615,167	8	96	242	2,383,283	1,828,873	4,212,156	
Adjusted Loss to Payroll Ratio:					0.621	0.477	1.098	
Expected Unlimited Loss to Payroll Ratio:					0.607	0.543	1.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.581	0.474	1.055	
Credibility:					0.55	0.48		
Indicated Limited Loss to Payroll Ratio:					0.603	0.475	1.079	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.643</b>	<b>0.555</b>	<b>1.198</b>	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								115.5%

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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	
2015	85,963,531	5	33	60	784,233	962,882	1,747,115	2.032
2016	85,497,284	3	30	72	876,928	1,068,697	1,945,625	2.276
2017	104,924,502	5	26	62	952,585	949,735	1,902,320	1.813
2018	105,193,843	1	27	51	820,428	1,128,014	1,948,442	1.852
2019	116,829,281	0	22	38	541,712	580,402	1,122,114	0.960
	498,408,441	14	138	283	3,975,887	4,689,730	8,665,617	
Adjusted Loss to Payroll Ratio:					0.798	0.941	1.739	
Expected Unlimited Loss to Payroll Ratio:					1.028	1.398	2.425	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.956	1.125	2.081	
Credibility:					0.74	0.75		
Indicated Limited Loss to Payroll Ratio:					0.838	0.987	1.826	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.919</b>	<b>1.250</b>	<b>2.169</b>	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								209.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,419,535,479	12	152	476	5,127,293	4,035,519	9,162,812	0.645
2018	1,541,897,847	1	137	507	3,560,608	3,652,911	7,213,519	0.468
2019	1,675,147,469	3	131	432	5,072,311	4,618,356	9,690,667	0.578
	4,636,580,795	16	420	1,415	13,760,212	12,306,785	26,066,997	
Adjusted Loss to Payroll Ratio:					0.297	0.265	0.562	
Expected Unlimited Loss to Payroll Ratio:					0.290	0.321	0.610	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.277	0.281	0.558	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.297	0.265	0.562	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.316</b>	<b>0.310</b>	<b>0.626</b>	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								60.4%

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Code: 3573 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: POWER SUPPLY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	60,551,244	0	7	19	506,404	294,486	800,890	1.323
2016	58,930,438	0	11	23	185,334	195,065	380,399	0.646
2017	56,949,315	0	7	27	151,759	261,044	412,803	0.725
2018	56,800,577	0	10	20	148,671	147,855	296,526	0.522
2019	54,814,002	0	10	14	158,690	153,617	312,307	0.570
	288,045,576	0	45	103	1,150,858	1,052,068	2,202,926	
Adjusted Loss to Payroll Ratio:					0.400	0.365	0.765	
Expected Unlimited Loss to Payroll Ratio:					0.396	0.441	0.838	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.375	0.373	0.748	
Credibility:					0.41	0.39		
Indicated Limited Loss to Payroll Ratio:					0.385	0.370	0.755	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.415</b>	<b>0.447</b>	<b>0.862</b>	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								83.1%

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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	
2015	254,507,791	11	116	318	3,120,927	2,738,789	5,859,716	2.302
2016	247,476,847	7	101	199	2,190,906	2,158,064	4,348,970	1.757
2017	235,797,070	6	88	173	2,149,794	1,720,278	3,870,072	1.641
2018	230,820,154	1	85	189	1,407,150	1,511,713	2,918,863	1.265
2019	258,364,620	2	78	192	3,601,779	1,872,492	5,474,271	2.119
	1,226,966,482	27	468	1,071	12,470,555	10,001,336	22,471,891	
Adjusted Loss to Payroll Ratio:					1.016	0.815	1.831	
Expected Unlimited Loss to Payroll Ratio:					1.079	1.199	2.278	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.981	0.904	1.886	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.016	0.817	1.833	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.138</b>	<b>1.103</b>	<b>2.241</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								216.1%

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Code: 3577 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PRINTED CIRCUIT BOARD ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	372,333,730	4	46	93	1,553,924	1,238,190	2,792,114	0.750
2016	395,019,162	6	67	123	1,500,547	1,523,203	3,023,750	0.765
2017	411,362,357	3	54	113	1,474,000	1,399,691	2,873,691	0.699
2018	436,330,650	3	45	124	1,341,717	1,158,446	2,500,163	0.573
2019	418,956,954	1	44	114	927,268	1,089,146	2,016,414	0.481
2,034,002,853		17	256	567	6,797,456	6,408,676	13,206,132	
Adjusted Loss to Payroll Ratio:					0.334	0.315	0.649	
Expected Unlimited Loss to Payroll Ratio:					0.419	0.452	0.872	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.401	0.396	0.797	
Credibility:					0.92	0.87		
Indicated Limited Loss to Payroll Ratio:					0.340	0.326	0.665	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.362</b>	<b>0.381</b>	<b>0.742</b>	
Indicated Relativity Change:								-14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								71.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	191,143,303	7	64	158	2,127,315	1,691,170	3,818,485	1.998
2016	193,401,107	6	63	144	1,847,192	1,457,349	3,304,541	1.709
2017	191,302,351	4	43	158	1,506,951	1,311,037	2,817,988	1.473
2018	204,168,954	3	53	124	1,380,371	1,610,540	2,990,911	1.465
2019	206,093,749	3	60	143	2,076,542	2,209,766	4,286,308	2.080
986,109,464		23	283	727	8,938,371	8,279,863	17,218,234	
Adjusted Loss to Payroll Ratio:					0.906	0.840	1.746	
Expected Unlimited Loss to Payroll Ratio:					0.983	0.946	1.930	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.930	0.799	1.729	
Credibility:					0.96	0.86		
Indicated Limited Loss to Payroll Ratio:					0.907	0.834	1.741	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.978</b>	<b>1.008</b>	<b>1.986</b>	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								191.5%

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Code: 3620 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: BOILER MFG; PLATE STEEL PRODUCTS FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	61,198,854	4	52	90	883,090	1,050,463	1,933,553	3.159
2016	60,504,816	2	51	80	872,680	813,522	1,686,202	2.787
2017	58,712,765	0	41	100	748,467	973,379	1,721,846	2.933
2018	59,736,491	2	39	87	846,858	1,402,153	2,249,011	3.765
2019	50,347,675	2	34	81	1,187,236	1,026,265	2,213,501	4.396
	290,500,601	10	217	438	4,538,330	5,265,782	9,804,112	
Adjusted Loss to Payroll Ratio:					1.562	1.813	3.375	
Expected Unlimited Loss to Payroll Ratio:					2.078	2.065	4.144	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.933	1.663	3.596	
Credibility:					0.79	0.71		
Indicated Limited Loss to Payroll Ratio:					1.639	1.768	3.408	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.796</b>	<b>2.240</b>	<b>4.036</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								389.2%

Code: 3632 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: MACHINE SHOPS – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,280,878,823	29	643	1,495	16,994,133	16,288,851	33,282,984	1.459
2019	2,380,921,536	17	660	1,339	18,929,127	18,964,007	37,893,134	1.592
	4,661,800,359	46	1,303	2,834	35,923,260	35,252,859	71,176,119	
Adjusted Loss to Payroll Ratio:					0.771	0.756	1.527	
Expected Unlimited Loss to Payroll Ratio:					0.898	0.891	1.789	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.850	0.752	1.602	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.771	0.756	1.527	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.830</b>	<b>0.914</b>	<b>1.744</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								168.2%

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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	
2015	101,037,615	2	40	81	677,266	630,934	1,308,200	1.295
2016	98,451,961	3	40	68	988,883	874,912	1,863,795	1.893
2017	116,062,573	7	49	99	1,589,954	1,737,625	3,327,579	2.867
2018	119,261,050	1	31	96	798,212	909,370	1,707,582	1.432
2019	136,286,387	1	32	91	1,289,545	1,194,209	2,483,754	1.822
	571,099,586	14	192	435	5,343,860	5,347,050	10,690,910	
Adjusted Loss to Payroll Ratio:					0.936	0.936	1.872	
Expected Unlimited Loss to Payroll Ratio:					0.918	1.063	1.981	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.878	0.929	1.808	
Credibility:					0.76	0.73		
Indicated Limited Loss to Payroll Ratio:					0.922	0.934	1.856	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.982</b>	<b>1.091</b>	<b>2.074</b>	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								199.9%

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Code: 3643 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: ELECTRIC POWER/TRANS EQUIP MFG; ELECTRIC CONTROL PANEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	284,824,867	7	80	214	1,929,702	1,870,182	3,799,884	1.334
2016	315,764,167	7	75	219	2,438,943	1,972,396	4,411,339	1.397
2017	376,838,726	8	115	257	2,494,285	2,552,810	5,047,095	1.339
2018	407,433,898	6	99	260	2,604,496	2,886,564	5,491,060	1.348
2019	451,346,029	2	85	225	3,079,184	2,560,471	5,639,655	1.250
	1,836,207,687	30	454	1,175	12,546,609	11,842,423	24,389,032	
Adjusted Loss to Payroll Ratio:					0.683	0.645	1.328	
Expected Unlimited Loss to Payroll Ratio:					0.735	0.755	1.490	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.709	0.671	1.379	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.683	0.645	1.328	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.723</b>	<b>0.742</b>	<b>1.465</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								141.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	55,338,781	3	33	45	1,134,301	958,291	2,092,592	3.781
2016	60,433,368	2	26	64	763,413	719,732	1,483,145	2.454
2017	65,375,519	1	31	50	732,296	611,967	1,344,263	2.056
2018	62,949,970	0	34	54	623,136	477,664	1,100,800	1.749
2019	55,885,730	0	22	47	692,864	540,281	1,233,145	2.207
299,983,368		6	146	260	3,946,010	3,307,936	7,253,946	
Adjusted Loss to Payroll Ratio:					1.315	1.103	2.418	
Expected Unlimited Loss to Payroll Ratio:					2.025	1.549	3.574	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.916	1.308	3.224	
Credibility:					0.80	0.65		
Indicated Limited Loss to Payroll Ratio:					1.436	1.175	2.610	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.547</b>	<b>1.420</b>	<b>2.967</b>	
Indicated Relativity Change:								-17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								286.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	213,747,375	5	64	145	1,309,742	1,347,526	2,657,268	1.243
2016	229,517,949	10	84	127	1,901,006	1,808,435	3,709,441	1.616
2017	248,197,499	6	79	138	2,014,356	1,916,819	3,931,175	1.584
2018	260,625,409	2	94	128	2,386,784	2,526,428	4,913,212	1.885
2019	275,576,345	2	105	161	2,660,049	2,903,369	5,563,418	2.019
1,227,664,577		25	426	699	10,271,937	10,502,577	20,774,514	
Adjusted Loss to Payroll Ratio:					0.837	0.855	1.692	
Expected Unlimited Loss to Payroll Ratio:					0.792	0.860	1.652	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.758	0.752	1.510	
Credibility:					0.97	0.91		
Indicated Limited Loss to Payroll Ratio:					0.834	0.847	1.681	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.889</b>	<b>0.989</b>	<b>1.878</b>	
Indicated Relativity Change:								13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								181.1%

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Code: 3681 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 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	
2018	9,294,559,584	28	542	1,618	17,245,590	15,694,655	32,940,245	0.354
2019	9,493,151,221	7	470	1,286	15,185,950	13,947,442	29,133,392	0.307
	18,787,710,805	35	1,012	2,904	32,431,541	29,642,097	62,073,638	
Adjusted Loss to Payroll Ratio:					0.173	0.158	0.330	
Expected Unlimited Loss to Payroll Ratio:					0.241	0.253	0.494	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.224	0.204	0.428	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.173	0.158	0.330	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.189</b>	<b>0.200</b>	<b>0.389</b>	
Indicated Relativity Change:								-21.3%
Relativity to Statewide Average Loss to Payroll Ratio:								37.5%

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Code: 3682 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: INSTRUMENT MFG – NON-ELECTRONIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,255,187,839	3	196	405	5,189,281	4,622,761	9,812,042	0.782
2018	1,344,934,650	6	184	409	5,426,856	4,346,354	9,773,210	0.727
2019	1,354,564,686	5	155	353	5,704,129	4,469,964	10,174,093	0.751
	3,954,687,175	14	535	1,167	16,320,266	13,439,080	29,759,346	
Adjusted Loss to Payroll Ratio:					0.413	0.340	0.753	
Expected Unlimited Loss to Payroll Ratio:					0.442	0.417	0.860	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.427	0.371	0.798	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.413	0.340	0.753	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.437</b>	<b>0.391</b>	<b>0.828</b>	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								79.8%

Code: 3683 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: SPEAKER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	46,613,466	0	8	11	20,723	60,671	81,394	0.175
2016	47,971,037	1	3	11	176,363	104,135	280,498	0.585
2017	71,436,409	0	7	3	76,633	69,517	146,150	0.205
2018	48,334,851	0	3	13	7,160	21,368	28,528	0.059
2019	44,599,805	0	5	8	71,351	67,343	138,694	0.311
	258,955,568	1	26	46	352,230	323,034	675,264	
Adjusted Loss to Payroll Ratio:					0.136	0.125	0.261	
Expected Unlimited Loss to Payroll Ratio:					0.337	0.347	0.683	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.322	0.303	0.625	
Credibility:					0.37	0.34		
Indicated Limited Loss to Payroll Ratio:					0.253	0.242	0.496	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.270</b>	<b>0.283</b>	<b>0.553</b>	
Indicated Relativity Change:								-19.1%
Relativity to Statewide Average Loss to Payroll Ratio:								53.3%

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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	
2015	286,903,904	5	34	26	1,551,347	1,116,886	2,668,233	0.930
2016	204,188,760	3	21	25	1,138,915	818,514	1,957,429	0.959
2017	298,232,881	3	34	30	1,992,656	1,365,863	3,358,519	1.126
2018	468,130,135	2	34	55	3,564,281	2,026,644	5,590,925	1.194
2019	294,727,388	2	22	26	2,341,622	1,482,126	3,823,748	1.297
	1,552,183,068	15	145	162	10,588,821	6,810,033	17,398,854	
Adjusted Loss to Payroll Ratio:					0.682	0.439	1.121	
Expected Unlimited Loss to Payroll Ratio:					0.603	0.646	1.249	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.482	0.355	0.837	
Credibility:					0.91	0.78		
Indicated Limited Loss to Payroll Ratio:					0.664	0.421	1.085	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.797</b>	<b>0.684</b>	<b>1.480</b>	
Indicated Relativity Change:								18.5%
Relativity to Statewide Average Loss to Payroll Ratio:								142.7%

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Effective September 1, 2022 (Approved)

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	
2018	1,853,234,309	36	589	1,178	19,452,413	17,110,443	36,562,856	1.973
2019	2,068,233,245	29	651	1,170	25,768,441	23,113,746	48,882,187	2.363
	3,921,467,554	65	1,240	2,348	45,220,853	40,224,189	85,445,042	
Adjusted Loss to Payroll Ratio:					1.153	1.026	2.179	
Expected Unlimited Loss to Payroll Ratio:					1.345	1.364	2.709	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.150	0.903	2.053	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.153	1.026	2.179	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.291</b>	<b>1.385</b>	<b>2.676</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								258.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	47,751,997	3	6	9	434,827	245,349	680,176	1.424
2016	49,564,333	1	7	7	432,723	359,381	792,104	1.598
2017	42,260,967	2	8	7	511,351	252,974	764,325	1.809
2018	70,745,645	1	6	12	599,508	430,152	1,029,660	1.455
2019	68,666,250	0	12	28	482,864	398,067	880,931	1.283
	278,989,192	7	39	63	2,461,272	1,685,922	4,147,194	
Adjusted Loss to Payroll Ratio:					0.882	0.604	1.487	
Expected Unlimited Loss to Payroll Ratio:					0.722	0.573	1.295	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.651	0.429	1.079	
Credibility:					0.51	0.40		
Indicated Limited Loss to Payroll Ratio:					0.768	0.500	1.268	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.860</b>	<b>0.675</b>	<b>1.535</b>	
Indicated Relativity Change:								18.5%
Relativity to Statewide Average Loss to Payroll Ratio:								148.0%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	218,553,507	2	18	40	349,560	266,131	615,691	0.282
2016	191,728,672	1	20	44	416,009	369,061	785,070	0.409
2017	127,363,274	2	14	32	499,071	422,968	922,039	0.724
2018	127,178,703	2	18	40	1,003,235	558,461	1,561,696	1.228
2019	103,989,838	0	13	27	545,551	361,500	907,051	0.872
	768,813,994	7	83	183	2,813,425	1,978,121	4,791,546	
Adjusted Loss to Payroll Ratio:					0.366	0.257	0.623	
Expected Unlimited Loss to Payroll Ratio:					0.398	0.285	0.683	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.377	0.241	0.617	
Credibility:					0.61	0.48		
Indicated Limited Loss to Payroll Ratio:					0.370	0.249	0.619	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.399</b>	<b>0.301</b>	<b>0.699</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								67.4%

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Code: 3808 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: AUTO OR MOTORCYCLE MFG OR ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	64,327,895	1	66	136	685,363	768,162	1,453,525	2.260
2016	160,064,353	6	94	326	2,488,179	1,861,948	4,350,127	2.718
2017	118,375,279	1	78	199	1,460,032	1,240,600	2,700,632	2.281
2018	174,729,763	4	129	524	3,095,965	2,741,115	5,837,080	3.341
2019	142,977,571	0	79	206	1,916,626	1,826,636	3,743,262	2.618
	660,474,861	12	446	1,391	9,646,165	8,438,462	18,084,627	
Adjusted Loss to Payroll Ratio:					1.460	1.278	2.738	
Expected Unlimited Loss to Payroll Ratio:					1.305	1.252	2.557	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.259	1.112	2.370	
Credibility:					0.93	0.83		
Indicated Limited Loss to Payroll Ratio:					1.446	1.250	2.696	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.529</b>	<b>1.438</b>	<b>2.968</b>	
Indicated Relativity Change:								16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								286.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	175,351,264	11	125	307	2,928,046	2,458,461	5,386,507	3.072
2017	185,163,831	10	138	392	3,122,433	3,192,264	6,314,697	3.410
2018	214,037,170	5	145	358	3,401,836	2,851,452	6,253,288	2.922
2019	212,535,673	2	116	333	2,767,942	2,867,850	5,635,792	2.652
	787,087,938	28	524	1,390	12,220,257	11,370,027	23,590,284	
Adjusted Loss to Payroll Ratio:					1.553	1.445	2.997	
Expected Unlimited Loss to Payroll Ratio:					1.668	1.749	3.417	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.578	1.477	3.055	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.553	1.445	2.997	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.673</b>	<b>1.746</b>	<b>3.419</b>	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								329.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 3821 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: AUTO OR AUTO TRUCK PARTS DISMANTLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	84,780,461	11	84	221	2,757,410	2,246,550	5,003,960	5.902
2016	77,234,536	8	62	164	1,528,647	1,384,225	2,912,872	3.771
2017	81,581,271	5	78	156	2,082,480	1,741,662	3,824,142	4.688
2018	84,734,014	0	70	165	1,194,150	1,302,719	2,496,869	2.947
2019	88,365,681	0	83	148	1,289,512	1,729,760	3,019,272	3.417
	416,695,963	24	377	854	8,852,198	8,404,917	17,257,115	
Adjusted Loss to Payroll Ratio:					2.124	2.017	4.141	
Expected Unlimited Loss to Payroll Ratio:					2.323	2.504	4.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.309	2.121	4.430	
Credibility:					0.96	0.90		
Indicated Limited Loss to Payroll Ratio:					2.131	2.028	4.159	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.296</b>	<b>2.451</b>	<b>4.748</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								457.8%

Code: 3828 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: AUTO OR TRUCK PARTS REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	87,247,801	3	63	117	911,829	1,123,794	2,035,623	2.333
2016	84,211,802	2	49	99	917,945	990,104	1,908,049	2.266
2017	92,718,118	2	42	92	1,047,010	815,242	1,862,252	2.009
2018	82,952,678	3	65	70	1,695,914	1,409,761	3,105,675	3.744
2019	83,176,538	1	54	55	1,181,987	1,143,240	2,325,227	2.796
	430,306,937	11	273	433	5,754,685	5,482,141	11,236,826	
Adjusted Loss to Payroll Ratio:					1.337	1.274	2.611	
Expected Unlimited Loss to Payroll Ratio:					1.116	1.356	2.472	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.068	1.186	2.254	
Credibility:					0.73	0.72		
Indicated Limited Loss to Payroll Ratio:					1.265	1.249	2.514	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.348</b>	<b>1.459</b>	<b>2.807</b>	
Indicated Relativity Change:								13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								270.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,662,620,233	30	214	394	8,291,482	6,200,590	14,492,072	0.872
2017	642,030,482	13	161	393	6,645,861	4,407,499	11,053,360	1.722
2018	751,166,357	6	175	484	6,945,926	4,994,561	11,940,487	1.590
2019	825,884,398	1	122	394	4,560,629	3,707,312	8,267,941	1.001
	3,881,701,470	50	672	1,665	26,443,898	19,309,961	45,753,859	
Adjusted Loss to Payroll Ratio:					0.681	0.497	1.179	
Expected Unlimited Loss to Payroll Ratio:					0.563	0.553	1.116	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.512	0.417	0.929	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.681	0.497	1.179	
Limit Factor:					1.120	1.350		
Indicated (Unlimited) Loss to Payroll Ratio:					0.763	0.672	1.435	
Indicated Relativity Change:								28.6%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.742</b>	<b>0.653</b>	<b>1.395</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								134.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,320,256,330	27	375	788	14,266,181	12,115,140	26,381,321	1.998
2019	1,268,326,417	6	340	690	13,026,026	11,796,442	24,822,468	1.957
	2,588,582,747	33	715	1,478	27,292,207	23,911,581	51,203,788	
Adjusted Loss to Payroll Ratio:					1.054	0.924	1.978	
Expected Unlimited Loss to Payroll Ratio:					0.985	0.876	1.862	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.943	0.766	1.709	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.054	0.924	1.978	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.123</b>	<b>1.079</b>	<b>2.202</b>	
Indicated Relativity Change:								18.3%
Relativity to Statewide Average Loss to Payroll Ratio:								212.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	371,645,123	11	201	477	4,300,210	4,246,865	8,547,075	2.300
2018	395,240,286	12	352	476	5,499,292	5,414,248	10,913,540	2.761
2019	388,640,144	4	346	445	9,287,548	5,887,247	15,174,795	3.905
	1,155,525,553	27	899	1,398	19,087,050	15,548,359	34,635,409	
Adjusted Loss to Payroll Ratio:					1.652	1.346	2.997	
Expected Unlimited Loss to Payroll Ratio:					1.328	1.475	2.803	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.257	1.245	2.502	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.652	1.346	2.997	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.780</b>	<b>1.626</b>	<b>3.406</b>	
Indicated Relativity Change:								21.5%
Relativity to Statewide Average Loss to Payroll Ratio:								328.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	111,516,919	8	17	56	957,729	881,229	1,838,958	1.649
2016	117,850,488	5	21	41	1,064,633	976,097	2,040,730	1.732
2017	114,579,927	5	27	42	1,221,209	1,100,430	2,321,639	2.026
2018	123,104,170	1	36	47	1,368,487	927,415	2,295,902	1.865
2019	121,698,766	2	31	44	1,241,179	744,633	1,985,812	1.632
	588,750,270	21	132	230	5,853,238	4,629,803	10,483,041	
Adjusted Loss to Payroll Ratio:					0.994	0.786	1.781	
Expected Unlimited Loss to Payroll Ratio:					0.831	0.896	1.727	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.747	0.780	1.527	
Credibility:					0.73	0.67		
Indicated Limited Loss to Payroll Ratio:					0.927	0.784	1.711	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.016</b>	<b>0.993</b>	<b>2.009</b>	
Indicated Relativity Change:								16.3%
Relativity to Statewide Average Loss to Payroll Ratio:								193.7%

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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	
2016	221,334,293	8	149	252	2,746,040	2,806,469	5,552,509	2.509
2017	228,183,771	13	129	306	3,384,855	3,159,438	6,544,293	2.868
2018	254,893,195	6	128	387	3,036,705	3,215,587	6,252,292	2.453
2019	250,630,523	2	147	310	3,633,819	3,898,683	7,532,502	3.005
	955,041,782	29	553	1,255	12,801,419	13,080,176	25,881,595	
Adjusted Loss to Payroll Ratio:					1.340	1.370	2.710	
Expected Unlimited Loss to Payroll Ratio:					1.528	1.853	3.381	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.390	1.397	2.788	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.340	1.370	2.710	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.501</b>	<b>1.849</b>	<b>3.350</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								323.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	23,607,781	3	7	17	279,424	194,143	473,567	2.006
2016	26,083,648	3	8	12	506,378	583,755	1,090,133	4.179
2017	34,386,015	1	13	16	431,047	400,328	831,375	2.418
2018	37,354,892	0	13	19	297,882	265,304	563,186	1.508
2019	43,401,790	0	6	35	174,214	314,848	489,062	1.127
	164,834,126	7	47	99	1,688,945	1,758,378	3,447,323	
Adjusted Loss to Payroll Ratio:					1.025	1.067	2.091	
Expected Unlimited Loss to Payroll Ratio:					1.500	1.526	3.027	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.395	1.229	2.624	
Credibility:					0.55	0.50		
Indicated Limited Loss to Payroll Ratio:					1.190	1.148	2.338	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.304</b>	<b>1.454</b>	<b>2.758</b>	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								265.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 4038 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTER OR CONCRETE STATUARY OR ORNAMENT MFG;  
TAXIDERMIST

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	27,354,556	2	32	37	524,366	587,847	1,112,213	4.066
2016	27,620,430	2	24	33	424,963	525,336	950,299	3.441
2017	25,052,090	3	17	20	656,700	484,330	1,141,030	4.555
2018	23,024,472	1	22	25	539,663	816,420	1,356,083	5.890
2019	22,627,021	0	13	19	516,895	437,380	954,275	4.217
	125,678,569	8	108	134	2,662,587	2,851,313	5,513,900	
Adjusted Loss to Payroll Ratio:					2.119	2.269	4.387	
Expected Unlimited Loss to Payroll Ratio:					1.819	2.197	4.016	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.721	1.855	3.576	
Credibility:					0.54	0.53		
Indicated Limited Loss to Payroll Ratio:					1.936	2.073	4.009	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.086</b>	<b>2.506</b>	<b>4.592</b>	
Indicated Relativity Change:								14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								442.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	18,435,299	0	8	17	36,649	68,919	105,568	0.573
2016	20,894,725	0	19	24	144,978	177,196	322,174	1.542
2017	22,040,154	0	16	34	194,950	223,203	418,153	1.897
2018	20,080,523	1	5	27	284,511	190,444	474,955	2.365
2019	21,662,409	0	12	25	286,118	309,338	595,456	2.749
	103,113,110	1	60	127	947,207	969,099	1,916,306	
Adjusted Loss to Payroll Ratio:					0.919	0.940	1.858	
Expected Unlimited Loss to Payroll Ratio:					1.043	1.162	2.205	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.987	0.981	1.968	
Credibility:					0.40	0.38		
Indicated Limited Loss to Payroll Ratio:					0.959	0.966	1.925	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.034</b>	<b>1.167</b>	<b>2.201</b>	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								212.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	56,093,366	2	30	51	673,544	485,312	1,158,856	2.066
2016	59,004,581	3	23	35	509,571	440,714	950,285	1.611
2017	58,449,265	1	21	51	411,023	444,599	855,622	1.464
2018	63,595,008	2	33	56	1,180,066	799,518	1,979,584	3.113
2019	60,881,532	1	32	41	1,110,312	538,909	1,649,221	2.709
	298,023,752	9	139	234	3,884,517	2,709,053	6,593,570	
Adjusted Loss to Payroll Ratio:					1.303	0.909	2.212	
Expected Unlimited Loss to Payroll Ratio:					1.167	1.102	2.269	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.086	0.887	1.973	
Credibility:					0.64	0.55		
Indicated Limited Loss to Payroll Ratio:					1.224	0.899	2.123	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.341</b>	<b>1.139</b>	<b>2.480</b>	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								239.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2015	81,010,241	5	19	50	609,051	586,801	1,195,852	1.476
2016	86,739,917	3	31	51	665,019	722,930	1,387,949	1.600
2017	83,543,277	1	27	59	704,435	469,102	1,173,537	1.405
2018	83,376,962	0	28	44	651,072	535,264	1,186,336	1.423
2019	76,891,301	3	15	39	1,164,448	1,183,936	2,348,384	3.054
	411,561,698	12	120	243	3,794,025	3,498,034	7,292,059	
Adjusted Loss to Payroll Ratio:					0.922	0.850	1.772	
Expected Unlimited Loss to Payroll Ratio:					0.858	0.862	1.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.798	0.694	1.491	
Credibility:					0.64	0.57		
Indicated Limited Loss to Payroll Ratio:					0.877	0.783	1.660	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.961</b>	<b>0.992</b>	<b>1.953</b>	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								188.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 4112 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: INTEGRATED CIRCUIT AND SEMICONDUCTOR WAFER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,701,816,741	5	95	230	2,678,687	2,414,472	5,093,159	0.299
2016	1,851,506,464	5	86	234	2,486,645	2,492,851	4,979,496	0.269
2017	1,883,499,970	4	83	214	2,324,631	2,382,467	4,707,098	0.250
2018	1,899,382,545	4	59	229	1,599,147	1,699,241	3,298,388	0.174
2019	1,900,457,957	1	62	178	1,909,885	2,100,358	4,010,243	0.211
9,236,663,677		19	385	1,085	10,998,996	11,089,390	22,088,386	
Adjusted Loss to Payroll Ratio:					0.119	0.120	0.239	
Expected Unlimited Loss to Payroll Ratio:					0.139	0.143	0.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.133	0.125	0.258	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.119	0.120	0.239	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.127</b>	<b>0.140</b>	<b>0.267</b>	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								25.8%

Code: 4114 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: GLASSWARE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	30,363,768	1	11	23	269,162	275,638	544,800	1.794
2016	35,621,784	2	14	28	371,766	293,304	665,070	1.867
2017	43,347,595	1	8	36	155,017	287,208	442,225	1.020
2018	58,541,863	2	16	51	509,503	376,385	885,888	1.513
2019	66,107,712	1	11	39	236,477	286,784	523,261	0.792
233,982,722		7	60	177	1,541,926	1,519,319	3,061,245	
Adjusted Loss to Payroll Ratio:					0.659	0.649	1.308	
Expected Unlimited Loss to Payroll Ratio:					0.901	0.959	1.860	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.838	0.772	1.610	
Credibility:					0.52	0.48		
Indicated Limited Loss to Payroll Ratio:					0.745	0.714	1.458	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.816</b>	<b>0.904</b>	<b>1.720</b>	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								165.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 4130 RHG: 5 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: GLASS MERCHANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	114,622,808	7	113	232	2,380,467	2,668,318	5,048,785	4.405
2016	125,598,927	5	102	205	2,376,826	2,282,504	4,659,330	3.710
2017	125,962,159	7	125	191	2,728,652	2,119,380	4,848,032	3.849
2018	132,839,238	4	138	230	3,639,407	3,031,045	6,670,452	5.021
2019	142,492,019	1	71	186	2,060,082	1,956,767	4,016,849	2.819
	641,515,151	24	549	1,044	13,185,434	12,058,014	25,243,448	
Adjusted Loss to Payroll Ratio:					2.055	1.880	3.935	
Expected Unlimited Loss to Payroll Ratio:					1.918	2.335	4.253	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.833	1.767	3.600	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					2.055	1.879	3.934	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.301</b>	<b>2.537</b>	<b>4.838</b>	
Indicated Relativity Change:								13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								466.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	272,904,089	5	98	209	2,301,427	2,608,886	4,910,313	1.799
2016	271,500,385	5	73	255	1,609,245	1,633,339	3,242,584	1.194
2017	260,112,166	3	108	199	2,746,954	2,551,825	5,298,779	2.037
2018	280,358,787	1	93	187	2,349,914	2,096,055	4,445,969	1.586
2019	304,824,084	1	96	152	2,936,602	2,601,247	5,537,849	1.817
	1,389,699,511	15	468	1,002	11,944,143	11,491,352	23,435,495	
Adjusted Loss to Payroll Ratio:					0.859	0.827	1.686	
Expected Unlimited Loss to Payroll Ratio:					0.804	0.968	1.773	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.761	0.818	1.579	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.859	0.827	1.686	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.926</b>	<b>0.999</b>	<b>1.926</b>	
Indicated Relativity Change:								8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								185.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	70,191,502	2	23	36	419,237	465,973	885,210	1.261
2016	66,825,509	4	26	40	827,915	504,866	1,332,781	1.994
2017	69,622,419	2	23	47	683,072	688,999	1,372,071	1.971
2018	63,637,694	0	19	40	917,579	662,116	1,579,695	2.482
2019	71,273,127	1	21	29	774,447	667,850	1,442,297	2.024
	341,550,251	9	112	192	3,622,249	2,989,804	6,612,053	
Adjusted Loss to Payroll Ratio:					1.061	0.875	1.936	
Expected Unlimited Loss to Payroll Ratio:					0.940	0.973	1.913	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.890	0.821	1.711	
Credibility:					0.62	0.57		
Indicated Limited Loss to Payroll Ratio:					0.996	0.852	1.848	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.073</b>	<b>1.030</b>	<b>2.103</b>	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								202.8%

Code: 4240 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: BOX MFG – PAPER OR CARDBOARD – RIGID

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	7,414,157	0	11	12	287,082	179,602	466,684	6.294
2016	7,923,018	2	5	4	296,136	176,963	473,099	5.971
2017	8,046,711	2	11	8	331,886	255,085	586,971	7.295
2018	7,116,885	0	3	2	60,208	27,298	87,506	1.230
2019	6,202,327	0	5	1	236,108	107,200	343,308	5.535
	36,703,098	4	35	27	1,211,420	746,149	1,957,569	
Adjusted Loss to Payroll Ratio:					3.301	2.033	5.334	
Expected Unlimited Loss to Payroll Ratio:					3.163	2.875	6.038	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.027	2.513	5.540	
Credibility:					0.41	0.36		
Indicated Limited Loss to Payroll Ratio:					3.140	2.339	5.479	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.346</b>	<b>2.731</b>	<b>6.077</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								586.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 4243 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: BOX MFG – PAPER OR CARDBOARD – FOLDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	111,400,110	3	45	94	588,236	703,059	1,291,295	1.159
2016	114,683,278	5	50	73	981,727	1,020,879	2,002,606	1.746
2017	124,926,358	8	71	92	2,036,520	2,138,776	4,175,296	3.342
2018	134,944,885	2	54	126	1,303,333	1,185,282	2,488,615	1.844
2019	139,834,521	0	30	90	1,179,179	879,430	2,058,609	1.472
625,789,152		18	250	475	6,088,995	5,927,426	12,016,421	
Adjusted Loss to Payroll Ratio:					0.973	0.947	1.920	
Expected Unlimited Loss to Payroll Ratio:					1.109	1.232	2.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.070	1.094	2.164	
Credibility:					0.85	0.81		
Indicated Limited Loss to Payroll Ratio:					0.987	0.975	1.962	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.045</b>	<b>1.122</b>	<b>2.166</b>	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								208.9%

Code: 4244 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: CORRUGATED OR FIBER BOARD CONTAINER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	496,633,125	24	174	367	6,933,699	5,976,478	12,910,177	2.600
2019	498,789,646	8	170	376	5,457,149	5,140,585	10,597,734	2.125
995,422,771		32	344	743	12,390,848	11,117,063	23,507,911	
Adjusted Loss to Payroll Ratio:					1.245	1.117	2.362	
Expected Unlimited Loss to Payroll Ratio:					1.418	1.564	2.982	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.318	1.259	2.578	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.245	1.117	2.362	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.364</b>	<b>1.414</b>	<b>2.778</b>	
Indicated Relativity Change:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								267.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	73,390,882	6	39	47	999,336	1,016,001	2,015,337	2.746
2016	56,120,754	0	25	59	492,697	559,553	1,052,250	1.875
2017	60,218,631	0	28	44	416,122	341,023	757,145	1.257
2018	49,798,954	0	19	39	235,731	344,502	580,233	1.165
2019	54,067,296	0	20	33	456,706	543,319	1,000,025	1.850
	293,596,517	6	131	222	2,600,592	2,804,397	5,404,989	
Adjusted Loss to Payroll Ratio:					0.886	0.955	1.841	
Expected Unlimited Loss to Payroll Ratio:					1.250	1.459	2.709	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.162	1.175	2.337	
Credibility:					0.65	0.62		
Indicated Limited Loss to Payroll Ratio:					0.983	1.039	2.022	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.077</b>	<b>1.316</b>	<b>2.393</b>	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								230.8%

INCLUDES 4922 D1-1-19

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Effective September 1, 2022 (Approved)

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	
2015	29,831,562	0	7	19	163,169	138,466	301,635	1.011
2016	21,028,677	0	13	8	195,383	142,821	338,204	1.608
2017	25,614,776	2	15	15	473,708	463,156	936,864	3.658
2018	28,595,304	0	14	22	186,398	127,242	313,640	1.097
2019	31,480,873	0	14	27	519,045	424,587	943,632	2.997
	136,551,192	2	63	91	1,537,703	1,296,272	2,833,975	
Adjusted Loss to Payroll Ratio:					1.126	0.949	2.075	
Expected Unlimited Loss to Payroll Ratio:					1.187	1.185	2.373	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.136	1.036	2.173	
Credibility:					0.47	0.43		
Indicated Limited Loss to Payroll Ratio:					1.131	0.999	2.130	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.206</b>	<b>1.166</b>	<b>2.372</b>	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								228.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	158,108,700	12	140	195	2,846,818	2,844,224	5,691,042	3.599
2016	160,781,837	8	111	153	2,160,867	2,140,469	4,301,336	2.675
2017	160,918,402	4	79	135	1,340,020	1,377,581	2,717,601	1.689
2018	141,638,591	5	102	174	2,712,516	3,383,019	6,095,535	4.304
2019	174,377,204	0	90	124	2,823,096	2,830,508	5,653,604	3.242
	795,824,734	29	522	781	11,883,318	12,575,801	24,459,119	
Adjusted Loss to Payroll Ratio:					1.493	1.580	3.073	
Expected Unlimited Loss to Payroll Ratio:					1.566	1.874	3.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.482	1.582	3.065	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.493	1.580	3.073	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.609</b>	<b>1.910</b>	<b>3.519</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								339.3%

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Effective September 1, 2022 (Approved)

Code: 4283 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: BUILDING OR ROOFING PAPER OR FELT ASPHALT SATURATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	29,368,515	0	7	8	225,621	208,415	434,036	1.478
2016	29,681,038	1	8	11	201,662	224,981	426,643	1.437
2017	30,140,256	1	3	9	146,061	137,350	283,411	0.940
2018	35,313,300	1	11	20	305,753	192,691	498,444	1.411
2019	30,675,445	0	12	10	249,878	203,666	453,544	1.479
	155,178,554	3	41	58	1,128,975	967,103	2,096,078	
Adjusted Loss to Payroll Ratio:					0.728	0.623	1.351	
Expected Unlimited Loss to Payroll Ratio:					0.969	0.967	1.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.917	0.817	1.734	
Credibility:					0.46	0.41		
Indicated Limited Loss to Payroll Ratio:					0.830	0.737	1.567	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.895</b>	<b>0.891</b>	<b>1.785</b>	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								172.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	127,671,964	24	141	158	3,252,699	2,886,095	6,138,794	4.808
2016	137,967,440	20	101	198	2,348,144	2,196,827	4,544,971	3.294
2017	141,513,154	10	118	178	2,713,754	2,546,103	5,259,857	3.717
2018	151,364,991	7	131	175	3,417,881	2,666,798	6,084,679	4.020
2019	156,138,814	1	132	179	2,694,564	2,603,506	5,298,070	3.393
	714,656,363	62	623	888	14,427,042	12,899,328	27,326,370	
Adjusted Loss to Payroll Ratio:					2.019	1.805	3.824	
Expected Unlimited Loss to Payroll Ratio:					2.035	2.097	4.133	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.947	1.834	3.781	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.019	1.805	3.824	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.151</b>	<b>2.108</b>	<b>4.259</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								410.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	204,466,218	8	199	188	2,889,670	3,212,262	6,101,932	2.984
2017	212,346,267	13	205	189	4,328,568	4,587,766	8,916,334	4.199
2018	212,135,990	15	142	153	3,469,916	3,283,144	6,753,060	3.183
2019	199,387,466	1	124	113	2,892,268	2,454,004	5,346,272	2.681
	828,335,941	37	670	643	13,580,422	13,537,175	27,117,597	
Adjusted Loss to Payroll Ratio:					1.639	1.634	3.274	
Expected Unlimited Loss to Payroll Ratio:					1.930	2.298	4.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.795	1.850	3.645	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.639	1.634	3.274	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.797</b>	<b>2.070</b>	<b>3.866</b>	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								372.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 4297 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: ELECTRONIC PRE-PRESS; GRAPHIC DESIGN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	338,667,338	3	6	19	334,431	261,019	595,450	0.176
2016	372,343,428	0	10	15	114,577	195,288	309,865	0.083
2017	384,405,191	0	5	16	28,786	115,531	144,317	0.038
2018	399,880,876	1	5	21	480,098	528,085	1,008,183	0.252
2019	405,982,196	0	5	13	307,156	180,702	487,858	0.120
1,901,279,029		4	31	84	1,265,048	1,280,624	2,545,672	
Adjusted Loss to Payroll Ratio:					0.067	0.067	0.134	
Expected Unlimited Loss to Payroll Ratio:					0.067	0.076	0.144	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.064	0.064	0.128	
Credibility:					0.43	0.41		
Indicated Limited Loss to Payroll Ratio:					0.065	0.066	0.131	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.070</b>	<b>0.079</b>	<b>0.149</b>	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								14.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	664,015,989	7	312	521	7,565,795	6,566,484	14,132,279	2.128
2019	648,112,754	7	280	455	9,745,949	8,706,458	18,452,407	2.847
	1,312,128,743	14	592	976	17,311,743	15,272,942	32,584,685	
Adjusted Loss to Payroll Ratio:					1.319	1.164	2.483	
Expected Unlimited Loss to Payroll Ratio:					1.492	1.517	3.009	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.412	1.281	2.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.319	1.164	2.483	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.422</b>	<b>1.407</b>	<b>2.829</b>	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								272.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	81,341,588	11	78	107	2,907,734	2,305,067	5,212,801	6.409
2016	82,080,981	4	68	98	2,383,276	2,035,422	4,418,698	5.383
2017	74,355,010	1	60	92	1,383,625	1,759,023	3,142,648	4.227
2018	66,477,336	2	49	71	1,630,590	1,271,335	2,901,925	4.365
2019	66,563,267	0	32	67	829,103	796,830	1,625,933	2.443
	370,818,182	18	287	435	9,134,328	8,167,677	17,302,005	
Adjusted Loss to Payroll Ratio:					2.463	2.203	4.666	
Expected Unlimited Loss to Payroll Ratio:					2.755	2.608	5.363	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.304	2.231	4.535	
Credibility:					0.98	0.87		
Indicated Limited Loss to Payroll Ratio:					2.461	2.206	4.667	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.652</b>	<b>2.667</b>	<b>5.319</b>	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								512.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 4312 RHG: 3 NAICS: 48 ILDG: 3 MLDG: 3 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	
2015	15,623,837	0	8	9	179,798	213,611	393,409	2.518
2016	15,647,222	4	9	7	746,704	673,000	1,419,704	9.073
2017	14,114,123	2	13	1	409,021	544,937	953,958	6.759
2018	13,447,506	1	9	1	330,935	503,014	833,949	6.202
2019	12,953,923	1	8	10	231,690	324,850	556,540	4.296
	71,786,611	8	47	28	1,898,146	2,259,411	4,157,557	
Adjusted Loss to Payroll Ratio:					2.644	3.147	5.792	
Expected Unlimited Loss to Payroll Ratio:					1.461	2.045	3.506	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.394	1.741	3.135	
Credibility:					0.40	0.41		
Indicated Limited Loss to Payroll Ratio:					1.890	2.317	4.206	
Limit Factor:					1.078	1.209		
Indicated (Unlimited) Loss to Payroll Ratio:					2.036	2.800	4.837	
Indicated Relativity Change:								38.0%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.845</b>	<b>2.537</b>	<b>4.382</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								422.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	21,635,527	1	6	12	206,522	188,556	395,078	1.826
2016	20,398,199	0	6	9	181,385	216,366	397,751	1.950
2017	22,750,286	1	4	13	109,468	79,413	188,881	0.830
2018	21,547,916	0	5	7	113,498	114,831	228,329	1.060
2019	21,028,432	1	7	9	237,935	357,131	595,066	2.830
	107,360,360	3	28	50	848,808	956,298	1,805,106	
Adjusted Loss to Payroll Ratio:					0.791	0.891	1.681	
Expected Unlimited Loss to Payroll Ratio:					0.906	0.898	1.804	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.857	0.759	1.616	
Credibility:					0.38	0.35		
Indicated Limited Loss to Payroll Ratio:					0.832	0.804	1.636	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.896</b>	<b>0.972</b>	<b>1.868</b>	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								180.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 4354 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: PRINTED CIRCUIT BOARD MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	196,842,068	3	73	162	1,079,789	1,461,977	2,541,766	1.291
2016	209,716,845	5	84	191	1,713,671	1,906,162	3,619,833	1.726
2017	218,612,287	5	59	146	1,791,136	2,078,055	3,869,191	1.770
2018	253,071,838	5	58	141	1,854,408	1,799,615	3,654,023	1.444
2019	257,717,925	2	47	113	1,754,991	1,680,857	3,435,848	1.333
	1,135,960,963	20	321	753	8,193,995	8,926,666	17,120,661	
Adjusted Loss to Payroll Ratio:					0.721	0.786	1.507	
Expected Unlimited Loss to Payroll Ratio:					0.742	0.840	1.582	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.716	0.746	1.461	
Credibility:					0.92	0.88		
Indicated Limited Loss to Payroll Ratio:					0.721	0.781	1.502	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.763</b>	<b>0.899</b>	<b>1.661</b>	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								160.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	172,820,691	7	36	101	690,238	548,631	1,238,869	0.717
2016	182,166,684	2	58	95	857,322	820,787	1,678,109	0.921
2017	181,381,751	0	49	110	469,264	760,210	1,229,474	0.678
2018	178,875,947	1	45	121	887,008	1,316,200	2,203,208	1.232
2019	161,667,993	1	32	65	427,024	500,609	927,633	0.574
	876,913,066	11	220	492	3,330,856	3,946,437	7,277,293	
Adjusted Loss to Payroll Ratio:					0.380	0.450	0.830	
Expected Unlimited Loss to Payroll Ratio:					0.510	0.629	1.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.405	0.416	0.821	
Credibility:					0.71	0.71		
Indicated Limited Loss to Payroll Ratio:					0.387	0.440	0.827	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.409</b>	<b>0.506</b>	<b>0.916</b>	
Indicated Relativity Change:								-19.6%
Relativity to Statewide Average Loss to Payroll Ratio:								88.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	34,713,009	1	4	11	382,496	357,914	740,410	2.133
2016	47,305,467	0	6	7	99,168	72,416	171,584	0.363
2017	16,691,639	0	1	7	27,677	64,125	91,802	0.550
2018	21,519,512	0	2	4	18,009	14,106	32,115	0.149
2019	20,992,995	0	3	3	56,271	21,750	78,021	0.372
	141,222,622	1	16	32	583,622	530,311	1,113,933	
Adjusted Loss to Payroll Ratio:					0.413	0.376	0.789	
Expected Unlimited Loss to Payroll Ratio:					0.765	0.557	1.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.640	0.477	1.117	
Credibility:					0.40	0.32		
Indicated Limited Loss to Payroll Ratio:					0.549	0.444	0.993	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.592</b>	<b>0.537</b>	<b>1.129</b>	
Indicated Relativity Change:								-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								108.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	149,686,197	17	116	214	3,738,170	3,146,863	6,885,033	4.600
2017	156,277,514	10	117	256	3,399,192	3,173,164	6,572,356	4.206
2018	170,343,430	7	105	256	3,075,537	3,132,769	6,208,306	3.645
2019	174,955,588	2	97	166	1,956,975	2,237,689	4,194,664	2.398
	651,262,729	36	435	892	12,169,873	11,690,486	23,860,359	
Adjusted Loss to Payroll Ratio:					1.869	1.795	3.664	
Expected Unlimited Loss to Payroll Ratio:					2.021	2.191	4.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.912	1.850	3.763	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.869	1.795	3.664	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.014</b>	<b>2.170</b>	<b>4.183</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								403.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 4420 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 1 CLASS: RUBBER TIRE RECAPPING OR RETREADING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	18,544,921	0	25	54	343,631	323,412	667,043	3.597
2016	17,229,137	2	22	20	279,196	460,861	740,057	4.295
2017	18,674,339	0	36	46	610,335	681,107	1,291,442	6.916
2018	17,322,034	1	39	34	838,082	713,181	1,551,263	8.955
2019	20,375,063	0	31	24	469,380	469,280	938,660	4.607
92,145,494		3	153	178	2,540,624	2,647,840	5,188,464	
Adjusted Loss to Payroll Ratio:					2.757	2.874	5.631	
Expected Unlimited Loss to Payroll Ratio:					2.738	3.051	5.789	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.620	2.668	5.288	
Credibility:					0.57	0.54		
Indicated Limited Loss to Payroll Ratio:					2.698	2.778	5.476	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.874</b>	<b>3.245</b>	<b>6.119</b>	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								590.1%

Code: 4432 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: PEN OR MECHANICAL PENCIL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	11,002,326	0	5	17	76,830	104,858	181,688	1.651
2016	18,088,266	1	12	29	182,001	225,008	407,009	2.250
2017	17,252,755	1	7	31	239,496	261,629	501,125	2.905
2018	17,778,577	0	14	15	203,951	130,119	334,070	1.879
2019	46,712,981	0	14	39	210,488	354,719	565,207	1.210
110,834,905		2	52	131	912,766	1,076,334	1,989,100	
Adjusted Loss to Payroll Ratio:					0.824	0.971	1.795	
Expected Unlimited Loss to Payroll Ratio:					0.957	1.315	2.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.890	1.059	1.949	
Credibility:					0.40	0.40		
Indicated Limited Loss to Payroll Ratio:					0.864	1.024	1.887	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.947</b>	<b>1.296</b>	<b>2.243</b>	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								216.3%

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Code: 4470 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – NO WIRE DRAWING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	47,668,838	1	15	22	382,623	383,586	766,209	1.607
2016	42,116,842	2	7	23	315,466	236,296	551,762	1.310
2017	51,925,582	0	17	59	337,678	285,845	623,523	1.201
2018	55,567,493	2	21	41	710,764	560,929	1,271,693	2.289
2019	66,112,207	1	19	40	429,313	350,229	779,542	1.179
	263,390,962	6	79	185	2,175,845	1,816,885	3,992,730	
Adjusted Loss to Payroll Ratio:					0.826	0.690	1.516	
Expected Unlimited Loss to Payroll Ratio:					0.659	0.720	1.379	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.612	0.580	1.192	
Credibility:					0.48	0.45		
Indicated Limited Loss to Payroll Ratio:					0.715	0.629	1.344	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.784</b>	<b>0.796</b>	<b>1.580</b>	
Indicated Relativity Change:								14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								152.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	283,975,405	16	165	296	3,926,816	3,908,508	7,835,324	2.759
2018	278,203,449	9	202	345	4,968,202	5,007,755	9,975,957	3.586
2019	272,935,297	1	162	234	3,983,903	4,204,690	8,188,593	3.000
	835,114,151	26	529	875	12,878,921	13,120,953	25,999,874	
Adjusted Loss to Payroll Ratio:					1.542	1.571	3.113	
Expected Unlimited Loss to Payroll Ratio:					1.556	1.823	3.380	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.448	1.468	2.916	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.542	1.571	3.113	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.690</b>	<b>1.990</b>	<b>3.680</b>	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								354.8%

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Code: 4492 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: SIGN MFG – METAL, PLASTIC OR WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	77,742,501	3	67	104	1,246,751	1,376,057	2,622,808	3.374
2016	80,039,877	6	54	120	1,790,457	1,747,436	3,537,893	4.420
2017	80,389,655	5	37	108	835,035	1,155,678	1,990,713	2.476
2018	87,789,076	6	58	95	1,546,523	1,563,601	3,110,124	3.543
2019	86,020,567	2	48	97	1,332,414	1,602,123	2,934,537	3.411
	411,981,676	22	264	524	6,751,180	7,444,895	14,196,075	
Adjusted Loss to Payroll Ratio:					1.639	1.807	3.446	
Expected Unlimited Loss to Payroll Ratio:					1.589	2.006	3.595	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.520	1.754	3.274	
Credibility:					0.83	0.83		
Indicated Limited Loss to Payroll Ratio:					1.618	1.798	3.416	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.724</b>	<b>2.100</b>	<b>3.824</b>	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								368.8%

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	
2015	141,376,902	4	107	127	2,396,256	2,051,710	4,447,966	3.146
2016	130,928,073	10	80	119	2,182,134	1,748,006	3,930,140	3.002
2017	134,510,883	6	80	116	2,748,765	2,328,170	5,076,935	3.774
2018	137,056,895	3	92	145	2,749,127	1,819,769	4,568,896	3.334
2019	157,221,659	3	103	125	2,987,571	3,597,258	6,584,829	4.188
	701,094,412	26	462	632	13,063,853	11,544,914	24,608,767	
Adjusted Loss to Payroll Ratio:					1.863	1.647	3.510	
Expected Unlimited Loss to Payroll Ratio:					2.008	1.780	3.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.921	1.557	3.478	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.863	1.645	3.508	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.985</b>	<b>1.921</b>	<b>3.906</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								376.7%

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Code: 4495 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: PLASTICS – EXTRUSION MOLDED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	208,855,398	13	86	180	2,245,423	2,117,662	4,363,085	2.089
2016	210,806,906	9	107	204	2,284,377	2,371,781	4,656,158	2.209
2017	224,154,736	12	94	210	2,140,408	2,063,862	4,204,270	1.876
2018	251,278,782	3	95	221	2,401,411	1,905,803	4,307,214	1.714
2019	248,954,518	2	110	194	2,522,512	2,464,100	4,986,612	2.003
	1,144,050,340	39	492	1,009	11,594,131	10,923,208	22,517,339	
Adjusted Loss to Payroll Ratio:					1.013	0.955	1.968	
Expected Unlimited Loss to Payroll Ratio:					1.096	1.162	2.258	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.057	1.032	2.089	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.013	0.955	1.968	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.072</b>	<b>1.098</b>	<b>2.171</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								209.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	104,876,408	5	95	162	1,869,642	1,719,109	3,588,751	3.422
2016	120,159,165	6	80	139	1,902,522	1,644,901	3,547,423	2.952
2017	121,040,586	5	73	144	1,516,789	1,753,040	3,269,829	2.701
2018	122,275,918	2	73	145	1,136,307	1,439,677	2,575,984	2.107
2019	114,681,085	5	77	117	3,034,305	2,045,604	5,079,909	4.430
	583,033,162	23	398	707	9,459,564	8,602,331	18,061,895	
Adjusted Loss to Payroll Ratio:					1.622	1.475	3.098	
Expected Unlimited Loss to Payroll Ratio:					1.694	2.071	3.765	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.603	1.749	3.352	
Credibility:					0.97	0.95		
Indicated Limited Loss to Payroll Ratio:					1.622	1.489	3.111	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.748</b>	<b>1.800</b>	<b>3.547</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								342.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	248,969,986	8	132	255	2,765,762	2,819,544	5,585,306	2.243
2017	247,927,202	4	129	246	2,529,830	2,640,037	5,169,867	2.085
2018	248,210,618	3	127	314	3,111,694	3,078,073	6,189,767	2.494
2019	229,079,183	0	103	253	1,961,067	2,161,863	4,122,930	1.800
	974,186,989	15	491	1,068	10,368,353	10,699,517	21,067,870	
Adjusted Loss to Payroll Ratio:					1.064	1.098	2.163	
Expected Unlimited Loss to Payroll Ratio:					1.265	1.434	2.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.197	1.210	2.407	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.064	1.098	2.163	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.147</b>	<b>1.328</b>	<b>2.474</b>	
Indicated Relativity Change:								-8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								238.6%

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	
2018	524,104,542	10	312	457	7,742,571	7,244,169	14,986,740	2.859
2019	556,093,995	7	318	496	9,360,552	9,037,125	18,397,677	3.308
	1,080,198,537	17	630	953	17,103,123	16,281,294	33,384,417	
Adjusted Loss to Payroll Ratio:					1.583	1.507	3.091	
Expected Unlimited Loss to Payroll Ratio:					1.310	1.369	2.679	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.254	1.197	2.451	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.583	1.507	3.091	
Limit Factor:					1.066	1.168		
Indicated (Unlimited) Loss to Payroll Ratio:					1.687	1.760	3.447	
Indicated Relativity Change:								28.7%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.639</b>	<b>1.710</b>	<b>3.349</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								322.9%

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Code: 4499 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PLASTICS – THERMOFORMED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	171,712,790	6	85	220	1,572,903	1,761,282	3,334,185	1.942
2016	158,409,235	15	151	220	3,919,431	3,846,566	7,765,997	4.902
2017	152,966,173	3	85	173	1,827,274	2,000,778	3,828,052	2.503
2018	137,246,049	3	80	161	1,944,392	2,077,840	4,022,232	2.931
2019	204,116,425	1	85	206	2,573,265	2,415,303	4,988,568	2.444
	824,450,672	28	486	980	11,837,265	12,101,768	23,939,033	
Adjusted Loss to Payroll Ratio:					1.436	1.468	2.904	
Expected Unlimited Loss to Payroll Ratio:					1.698	2.256	3.954	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.545	1.701	3.246	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.436	1.468	2.904	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.608</b>	<b>1.982</b>	<b>3.590</b>	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								346.1%

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	
2018	3,778,886,421	6	237	686	6,214,111	5,216,808	11,430,919	0.302
2019	5,409,051,187	5	229	755	8,354,688	7,744,550	16,099,238	0.298
	9,187,937,608	11	466	1,441	14,568,799	12,961,358	27,530,157	
Adjusted Loss to Payroll Ratio:					0.159	0.141	0.300	
Expected Unlimited Loss to Payroll Ratio:					0.158	0.170	0.328	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.123	0.107	0.230	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.159	0.141	0.300	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.171</b>	<b>0.171</b>	<b>0.341</b>	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								32.9%

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Code: 4512 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 1 CLASS: BIOMEDICAL RESEARCH LABORATORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	11,775,132,068	3	189	762	4,089,727	4,143,247	8,232,974	0.070
2019	13,423,773,763	2	189	625	5,437,760	4,647,744	10,085,504	0.075
	25,198,905,831	5	378	1,387	9,527,487	8,790,992	18,318,479	
Adjusted Loss to Payroll Ratio:					0.038	0.035	0.073	
Expected Unlimited Loss to Payroll Ratio:					0.071	0.082	0.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.056	0.051	0.107	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.038	0.035	0.073	
Limit Factor:					1.078	1.209		
Indicated (Unlimited) Loss to Payroll Ratio:					0.041	0.042	0.083	
Indicated Relativity Change:								-45.9%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.056</b>	<b>0.058</b>	<b>0.115</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								11.1%

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

Code: 4557 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: INK, ADHESIVE, POLISH OR WAX PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	95,144,670	7	38	67	997,455	979,835	1,977,290	2.078
2016	83,836,448	3	35	56	844,008	708,956	1,552,964	1.852
2017	101,186,946	1	57	81	1,313,257	949,683	2,262,940	2.236
2018	96,008,465	2	50	62	1,333,919	1,146,965	2,480,884	2.584
2019	101,874,326	0	50	67	1,086,071	983,035	2,069,106	2.031
	478,050,855	13	230	333	5,574,709	4,768,474	10,343,183	
Adjusted Loss to Payroll Ratio:					1.166	0.997	2.164	
Expected Unlimited Loss to Payroll Ratio:					1.075	1.060	2.135	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.978	0.799	1.777	
Credibility:					0.74	0.64		
Indicated Limited Loss to Payroll Ratio:					1.117	0.927	2.043	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.250</b>	<b>1.251</b>	<b>2.501</b>	
Indicated Relativity Change:								17.2%
Relativity to Statewide Average Loss to Payroll Ratio:								241.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	152,426,515	7	59	121	1,346,106	1,204,857	2,550,963	1.674
2016	162,716,616	9	64	106	2,131,991	2,184,001	4,315,992	2.652
2017	174,981,817	10	50	100	2,389,669	1,823,924	4,213,593	2.408
2018	183,914,142	5	41	116	1,261,643	1,064,346	2,325,989	1.265
2019	190,934,086	2	44	86	1,098,188	1,207,368	2,305,556	1.208
	864,973,176	33	258	529	8,227,596	7,484,497	15,712,093	
Adjusted Loss to Payroll Ratio:					0.951	0.865	1.816	
Expected Unlimited Loss to Payroll Ratio:					0.955	1.035	1.991	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.914	0.905	1.819	
Credibility:					0.91	0.86		
Indicated Limited Loss to Payroll Ratio:					0.948	0.871	1.819	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.010</b>	<b>1.017</b>	<b>2.027</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								195.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,078,567,397	9	155	320	5,043,726	4,051,104	9,094,830	0.843
2018	1,129,776,195	7	232	449	6,167,038	5,730,686	11,897,724	1.053
2019	1,480,043,855	5	196	487	5,783,185	6,314,251	12,097,436	0.817
	3,688,387,447	21	583	1,256	16,993,949	16,096,040	33,089,989	
Adjusted Loss to Payroll Ratio:					0.461	0.436	0.897	
Expected Unlimited Loss to Payroll Ratio:					0.498	0.461	0.958	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.471	0.389	0.860	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.461	0.436	0.897	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.496</b>	<b>0.528</b>	<b>1.024</b>	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								98.7%

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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	297,972,630	15	253	368	5,258,378	4,882,190	10,140,568	3.403
2018	336,935,119	2	220	317	5,033,775	5,090,237	10,124,012	3.005
2019	362,366,011	71	228	324	8,483,761	7,622,721	16,106,482	4.445
	997,273,760	88	701	1,009	18,775,914	17,595,148	36,371,062	
Adjusted Loss to Payroll Ratio:					1.883	1.764	3.647	
Expected Unlimited Loss to Payroll Ratio:					1.851	1.903	3.754	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.722	1.532	3.253	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.883	1.764	3.647	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.063</b>	<b>2.234</b>	<b>4.297</b>	
Indicated Relativity Change:								14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								414.4%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	172,385,198	6	32	67	1,211,543	1,070,795	2,282,338	1.324
2016	191,690,824	8	32	62	2,035,008	1,346,676	3,381,684	1.764
2017	166,133,179	4	31	44	1,470,212	1,301,368	2,771,580	1.668
2018	181,407,844	5	21	48	1,290,268	755,240	2,045,508	1.128
2019	213,720,762	5	42	51	2,237,596	1,314,489	3,552,085	1.662
	925,337,807	28	158	272	8,244,627	5,788,568	14,033,195	
Adjusted Loss to Payroll Ratio:					0.891	0.626	1.517	
Expected Unlimited Loss to Payroll Ratio:					0.828	0.790	1.618	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.754	0.596	1.349	
Credibility:					0.86	0.74		
Indicated Limited Loss to Payroll Ratio:					0.872	0.618	1.490	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.977</b>	<b>0.834</b>	<b>1.811</b>	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								174.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	58,850,956	3	58	61	1,384,461	1,142,379	2,526,840	4.294
2016	63,510,132	3	54	76	1,371,685	1,032,615	2,404,300	3.786
2017	66,744,617	3	59	80	1,191,967	1,449,554	2,641,521	3.958
2018	65,321,976	3	66	80	1,543,421	1,102,956	2,646,377	4.051
2019	74,182,337	4	53	74	2,388,126	2,108,252	4,496,378	6.061
	328,610,018	16	290	371	7,879,659	6,835,755	14,715,414	
Adjusted Loss to Payroll Ratio:					2.398	2.080	4.478	
Expected Unlimited Loss to Payroll Ratio:					2.286	2.340	4.627	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.164	1.976	4.140	
Credibility:					0.87	0.79		
Indicated Limited Loss to Payroll Ratio:					2.368	2.059	4.426	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.551</b>	<b>2.489</b>	<b>5.040</b>	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								486.0%

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Code: 4683 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: VEGETABLE OIL MFG OR REFINING; COTTONSEED OIL MFG OR REFINING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	38,529,091	1	13	37	243,017	280,846	523,863	1.360
2016	43,538,532	1	20	36	282,694	210,749	493,443	1.133
2017	44,734,715	2	16	39	393,440	374,164	767,604	1.716
2018	49,430,849	2	10	47	331,705	403,810	735,515	1.488
2019	32,849,235	0	16	19	558,472	367,864	926,336	2.820
	209,082,422	6	75	178	1,809,327	1,637,433	3,446,760	
Adjusted Loss to Payroll Ratio:					0.865	0.783	1.649	
Expected Unlimited Loss to Payroll Ratio:					1.030	1.385	2.414	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.974	1.169	2.144	
Credibility:					0.53	0.54		
Indicated Limited Loss to Payroll Ratio:					0.917	0.962	1.879	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.988</b>	<b>1.163</b>	<b>2.150</b>	
Indicated Relativity Change:								-10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								207.4%

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Code: 4691 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 1 CLASS: ORTHOTIC OR PROSTHETIC DEVICE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	96,349,430	1	15	35	197,822	219,151	416,973	0.433
2016	99,799,565	2	17	53	523,194	338,022	861,216	0.863
2017	111,228,437	1	12	50	246,843	255,398	502,241	0.452
2018	102,261,713	0	14	45	149,035	211,954	360,989	0.353
2019	104,781,295	0	20	42	996,727	470,670	1,467,397	1.400
	514,420,440	4	78	225	2,113,621	1,495,195	3,608,816	
Adjusted Loss to Payroll Ratio:					0.411	0.291	0.702	
Expected Unlimited Loss to Payroll Ratio:					0.438	0.456	0.894	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.415	0.385	0.800	
Credibility:					0.54	0.49		
Indicated Limited Loss to Payroll Ratio:					0.413	0.338	0.751	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.445</b>	<b>0.409</b>	<b>0.854</b>	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								82.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	318,467,575	5	63	151	1,204,096	1,348,997	2,553,093	0.802
2016	333,108,220	5	83	185	1,881,615	1,737,722	3,619,337	1.087
2017	336,191,105	4	62	212	1,180,956	1,640,973	2,821,929	0.839
2018	338,034,884	4	51	186	1,776,953	2,207,251	3,984,204	1.179
2019	308,546,950	1	53	153	1,701,232	1,386,399	3,087,631	1.001
	1,634,348,734	19	312	887	7,744,851	8,321,342	16,066,193	
Adjusted Loss to Payroll Ratio:					0.474	0.509	0.983	
Expected Unlimited Loss to Payroll Ratio:					0.437	0.567	1.005	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.414	0.479	0.893	
Credibility:					0.85	0.86		
Indicated Limited Loss to Payroll Ratio:					0.465	0.505	0.970	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.501</b>	<b>0.610</b>	<b>1.111</b>	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								107.2%

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Code: 4717 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 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	
2015	28,492,002	0	14	29	286,665	208,362	495,027	1.737
2016	19,085,079	1	4	11	208,391	254,911	463,302	2.428
2017	23,653,975	0	19	41	515,204	508,178	1,023,382	4.326
2018	23,790,302	0	9	30	221,839	294,714	516,553	2.171
2019	22,187,422	0	7	11	102,271	156,141	258,412	1.165
	117,208,780	1	53	122	1,334,369	1,422,306	2,756,675	
Adjusted Loss to Payroll Ratio:					1.138	1.213	2.352	
Expected Unlimited Loss to Payroll Ratio:					1.363	1.478	2.841	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.290	1.248	2.538	
Credibility:					0.47	0.44		
Indicated Limited Loss to Payroll Ratio:					1.219	1.233	2.452	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.314</b>	<b>1.490</b>	<b>2.804</b>	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								270.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	70,949,039	2	22	74	501,398	771,309	1,272,707	1.794
2016	64,252,069	1	28	53	297,650	344,833	642,483	1.000
2017	75,380,252	6	35	100	867,097	620,122	1,487,219	1.973
2018	78,178,282	2	46	100	977,637	850,586	1,828,223	2.339
2019	63,407,298	0	47	77	732,393	945,892	1,678,285	2.647
	352,166,940	11	178	404	3,376,175	3,532,742	6,908,917	
Adjusted Loss to Payroll Ratio:					0.959	1.003	1.962	
Expected Unlimited Loss to Payroll Ratio:					1.108	1.101	2.209	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.060	0.962	2.023	
Credibility:					0.67	0.61		
Indicated Limited Loss to Payroll Ratio:					0.992	0.987	1.979	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.057</b>	<b>1.153</b>	<b>2.210</b>	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								213.1%

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Code: 4740 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: OIL REFINING – PETROLEUM; ASPHALT/TAR  
DISTILLING/REFINING; GASOLINE RECOVERY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	754,913,940	14	67	93	3,527,201	2,330,324	5,857,525	0.776
2016	700,565,399	3	51	97	2,108,931	1,246,588	3,355,519	0.479
2017	730,867,959	4	43	78	1,986,700	1,052,192	3,038,892	0.416
2018	808,569,388	5	40	84	2,809,858	1,409,023	4,218,881	0.522
2019	861,888,675	0	36	72	1,416,870	920,744	2,337,614	0.271
	3,856,805,361	26	237	424	11,849,560	6,958,872	18,808,432	
Adjusted Loss to Payroll Ratio:					0.307	0.180	0.488	
Expected Unlimited Loss to Payroll Ratio:					0.400	0.314	0.715	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.364	0.237	0.601	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.307	0.185	0.493	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.344</b>	<b>0.250</b>	<b>0.594</b>	
Indicated Relativity Change:								-16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								57.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	85,065,348	1	12	19	218,308	364,218	582,526	0.685
2016	85,028,659	4	15	22	686,389	621,669	1,308,058	1.538
2017	78,827,438	0	14	29	243,041	269,269	512,310	0.650
2018	78,555,455	0	11	33	240,282	311,030	551,312	0.702
2019	91,056,704	0	5	27	52,816	218,128	270,944	0.298
	418,533,604	5	57	130	1,440,835	1,784,313	3,225,148	
Adjusted Loss to Payroll Ratio:					0.344	0.426	0.771	
Expected Unlimited Loss to Payroll Ratio:					0.428	0.504	0.932	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.405	0.425	0.831	
Credibility:					0.49	0.47		
Indicated Limited Loss to Payroll Ratio:					0.375	0.426	0.801	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.404</b>	<b>0.515</b>	<b>0.919</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								88.6%

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	
2015	293,462,700	10	78	174	1,880,653	1,513,167	3,393,820	1.156
2016	282,955,392	7	73	192	2,475,863	2,182,923	4,658,786	1.646
2017	343,106,493	10	79	186	2,503,261	2,207,677	4,710,938	1.373
2018	318,781,167	6	86	231	2,873,144	2,734,956	5,608,100	1.759
2019	337,227,599	0	90	205	2,399,914	1,908,682	4,308,596	1.278
	1,575,533,351	33	406	988	12,132,835	10,547,405	22,680,240	
Adjusted Loss to Payroll Ratio:					0.770	0.669	1.440	
Expected Unlimited Loss to Payroll Ratio:					0.793	0.895	1.688	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.751	0.755	1.506	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.770	0.669	1.440	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.830</b>	<b>0.809</b>	<b>1.639</b>	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								158.0%

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Code: 4829 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: CHEMICAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	232,220,299	5	29	84	1,147,165	667,266	1,814,431	0.781
2016	255,264,504	3	20	100	983,584	660,055	1,643,639	0.644
2017	259,956,681	3	54	99	1,431,288	1,134,195	2,565,483	0.987
2018	282,213,140	2	47	125	1,621,342	1,164,586	2,785,928	0.987
2019	269,769,081	1	31	108	1,175,644	990,037	2,165,681	0.803
	1,299,423,705	14	181	516	6,359,022	4,616,140	10,975,162	
Adjusted Loss to Payroll Ratio:					0.489	0.355	0.845	
Expected Unlimited Loss to Payroll Ratio:					0.533	0.517	1.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.485	0.390	0.874	
Credibility:					0.83	0.72		
Indicated Limited Loss to Payroll Ratio:					0.489	0.365	0.854	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.547</b>	<b>0.493</b>	<b>1.040</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								100.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	334,950,554	14	180	391	3,911,642	4,164,061	8,075,703	2.411
2018	353,563,152	2	212	385	4,906,149	4,950,216	9,856,365	2.788
2019	396,673,403	0	211	390	4,814,417	5,296,700	10,111,117	2.549
	1,085,187,109	16	603	1,166	13,632,207	14,410,977	28,043,184	
Adjusted Loss to Payroll Ratio:					1.256	1.328	2.584	
Expected Unlimited Loss to Payroll Ratio:					1.371	1.581	2.952	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.275	1.273	2.548	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.256	1.328	2.584	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.377</b>	<b>1.682</b>	<b>3.058</b>	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								294.9%

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Code: 4983 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: GASKET MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	27,301,486	0	10	10	64,613	74,704	139,317	0.510
2016	26,460,676	1	12	17	140,721	244,714	385,435	1.457
2017	38,153,388	1	16	33	270,613	321,584	592,197	1.552
2018	40,819,901	0	13	16	270,182	329,098	599,280	1.468
2019	46,176,246	0	17	21	476,405	523,272	999,677	2.165
	178,911,697	2	68	97	1,222,533	1,493,372	2,715,905	
Adjusted Loss to Payroll Ratio:					0.683	0.835	1.518	
Expected Unlimited Loss to Payroll Ratio:					0.866	1.109	1.975	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.788	0.836	1.624	
Credibility:					0.46	0.44		
Indicated Limited Loss to Payroll Ratio:					0.740	0.836	1.576	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.829</b>	<b>1.128</b>	<b>1.957</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								188.7%

Code: 5020 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: CEILING INSTALLATION – SUSPENDED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	123,912,049	4	29	25	971,886	573,469	1,545,355	1.247
2016	135,786,839	9	38	49	1,727,608	1,122,129	2,849,737	2.099
2017	144,450,632	7	41	56	1,646,650	1,307,055	2,953,705	2.045
2018	152,761,493	3	55	57	2,196,067	1,496,763	3,692,830	2.417
2019	157,648,363	4	31	32	1,640,001	1,380,566	3,020,567	1.916
	714,559,376	27	194	219	8,182,211	5,879,983	14,062,194	
Adjusted Loss to Payroll Ratio:					1.145	0.823	1.968	
Expected Unlimited Loss to Payroll Ratio:					1.236	1.193	2.428	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.056	0.790	1.846	
Credibility:					0.91	0.79		
Indicated Limited Loss to Payroll Ratio:					1.137	0.816	1.953	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.274</b>	<b>1.102</b>	<b>2.376</b>	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								229.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	141,832,346	8	156	149	3,353,936	3,086,054	6,439,990	4.541
2017	153,529,277	12	108	166	3,462,188	3,165,674	6,627,862	4.317
2018	155,847,797	5	140	142	4,092,497	3,025,119	7,117,616	4.567
2019	146,601,839	0	108	138	2,970,441	2,502,528	5,472,969	3.733
	597,811,259	25	512	595	13,879,063	11,779,376	25,658,439	
Adjusted Loss to Payroll Ratio:					2.322	1.970	4.292	
Expected Unlimited Loss to Payroll Ratio:					2.815	3.091	5.906	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.382	1.957	4.339	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.322	1.970	4.292	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.626</b>	<b>2.786</b>	<b>5.412</b>	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								521.9%

Code: 5028 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: MASONRY – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	149,171,201	9	52	66	2,283,571	1,543,466	3,827,037	2.566
2016	179,602,760	5	70	57	2,347,261	1,840,789	4,188,050	2.332
2017	200,195,114	5	65	108	2,071,594	1,758,623	3,830,217	1.913
2018	197,038,321	2	76	85	2,952,899	2,921,645	5,874,544	2.981
2019	216,025,219	3	63	63	3,352,436	2,093,107	5,445,543	2.521
	942,032,615	24	326	379	13,007,763	10,157,631	23,165,394	
Adjusted Loss to Payroll Ratio:					1.381	1.078	2.459	
Expected Unlimited Loss to Payroll Ratio:					1.556	1.484	3.041	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.330	0.983	2.313	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.381	1.075	2.456	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.546</b>	<b>1.451</b>	<b>2.998</b>	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								289.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	67,437,162	3	43	40	1,220,181	1,170,741	2,390,922	3.545
2016	67,265,684	4	30	23	983,261	776,378	1,759,639	2.616
2017	78,605,853	4	29	45	667,865	715,847	1,383,712	1.760
2018	87,256,179	2	38	35	2,009,886	1,232,026	3,241,912	3.715
2019	87,818,147	1	24	35	1,717,922	1,498,813	3,216,735	3.663
	388,383,025	14	164	178	6,599,115	5,393,804	11,992,919	
Adjusted Loss to Payroll Ratio:					1.699	1.389	3.088	
Expected Unlimited Loss to Payroll Ratio:					1.709	1.767	3.477	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.461	1.171	2.631	
Credibility:					0.82	0.73		
Indicated Limited Loss to Payroll Ratio:					1.655	1.329	2.984	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.853</b>	<b>1.795</b>	<b>3.648</b>	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								351.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	208,862,130	17	92	171	5,047,261	4,016,006	9,063,267	4.339
2018	237,753,839	14	102	258	5,186,473	3,897,312	9,083,785	3.821
2019	251,549,833	4	94	145	6,321,898	4,356,808	10,678,706	4.245
	698,165,802	35	288	574	16,555,632	12,270,126	28,825,758	
Adjusted Loss to Payroll Ratio:					2.371	1.757	4.129	
Expected Unlimited Loss to Payroll Ratio:					3.061	3.240	6.301	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.444	1.782	4.226	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.371	1.757	4.129	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.843</b>	<b>2.857</b>	<b>5.700</b>	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								549.7%

INCLUDES EXPERIENCE OF 5059 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 5102 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: IRON/STEEL/BRASS/BRONZE/ALUMINUM ERECTION; FLOOR  
INSTALLATION – ELEVATED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	385,025,049	13	152	262	5,914,656	5,680,530	11,595,186	3.012
2019	423,176,650	4	149	211	7,911,391	5,743,656	13,655,047	3.227
	808,201,699	17	301	473	13,826,047	11,424,185	25,250,232	
Adjusted Loss to Payroll Ratio:					1.711	1.414	3.124	
Expected Unlimited Loss to Payroll Ratio:					1.832	2.120	3.952	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.565	1.405	2.970	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.711	1.414	3.124	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.915</b>	<b>1.909</b>	<b>3.824</b>	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								368.8%

INCLUDES EXPERIENCE OF 5057 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	381,508,030	20	210	336	5,847,677	5,411,018	11,258,695	2.951
2018	400,017,039	15	253	339	7,585,059	6,142,976	13,728,035	3.432
2019	404,730,028	11	205	323	7,404,514	7,301,244	14,705,758	3.633
	1,186,255,097	46	668	998	20,837,250	18,855,237	39,692,487	
Adjusted Loss to Payroll Ratio:					1.757	1.589	3.346	
Expected Unlimited Loss to Payroll Ratio:					1.490	1.585	3.075	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.324	1.176	2.500	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.757	1.589	3.346	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.893</b>	<b>1.921</b>	<b>3.814</b>	
Indicated Relativity Change:								24.0%
Relativity to Statewide Average Loss to Payroll Ratio:								367.8%

Code: 5108 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: DOOR INSTALLATION – OVERHEAD DOORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	50,436,746	5	47	62	1,002,975	964,514	1,967,489	3.901
2016	56,881,437	6	60	67	1,785,755	1,281,174	3,066,929	5.392
2017	63,028,723	6	56	75	1,564,285	1,144,882	2,709,167	4.298
2018	64,713,398	3	62	70	1,530,380	1,159,230	2,689,610	4.156
2019	73,889,069	1	50	59	1,586,462	1,149,634	2,736,096	3.703
	308,949,373	21	275	333	7,469,856	5,699,433	13,169,289	
Adjusted Loss to Payroll Ratio:					2.418	1.845	4.263	
Expected Unlimited Loss to Payroll Ratio:					2.733	2.837	5.570	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.335	1.879	4.215	
Credibility:					0.90	0.80		
Indicated Limited Loss to Payroll Ratio:					2.409	1.852	4.261	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.698</b>	<b>2.501</b>	<b>5.198</b>	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								501.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 5128 RHG: 6 NAICS: 81 ILDG: 3 MLDG: 1 CLASS: INSTRUMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	364,361,061	3	51	139	1,455,673	1,126,751	2,582,424	0.709
2016	405,014,606	3	64	142	1,670,964	1,209,804	2,880,768	0.711
2017	393,842,936	5	46	114	1,289,631	1,118,311	2,407,942	0.611
2018	414,897,349	2	50	98	1,352,674	937,250	2,289,924	0.552
2019	412,236,259	0	56	116	2,110,518	1,475,710	3,586,228	0.870
	1,990,352,211	13	267	609	7,879,459	5,867,826	13,747,285	
Adjusted Loss to Payroll Ratio:					0.396	0.295	0.691	
Expected Unlimited Loss to Payroll Ratio:					0.496	0.429	0.925	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.442	0.307	0.750	
Credibility:					0.95	0.78		
Indicated Limited Loss to Payroll Ratio:					0.398	0.298	0.696	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.450</b>	<b>0.421</b>	<b>0.871</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								84.0%

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, 2022 (Approved)

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	
2015	133,230,213	2	5	23	117,142	88,340	205,482	0.154
2016	110,542,866	2	6	14	243,978	184,782	428,760	0.388
2017	117,412,678	0	1	25	4,460	45,025	49,485	0.042
2018	135,479,267	1	7	24	131,086	104,386	235,472	0.174
2019	199,174,932	0	2	5	18,922	96,054	114,976	0.058
	695,839,956	5	21	91	515,589	518,586	1,034,175	
Adjusted Loss to Payroll Ratio:					0.074	0.075	0.149	
Expected Unlimited Loss to Payroll Ratio:					0.156	0.182	0.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.139	0.130	0.269	
Credibility:					0.39	0.36		
Indicated Limited Loss to Payroll Ratio:					0.113	0.110	0.224	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.128</b>	<b>0.156</b>	<b>0.284</b>	
Indicated Relativity Change:								-16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								27.4%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2015	173,010,586	1	19	44	393,922	357,062	750,984	0.434
2016	169,907,491	2	10	36	373,302	295,440	668,742	0.394
2017	175,262,131	3	10	38	445,073	401,769	846,842	0.483
2018	221,656,856	4	16	36	1,250,440	1,122,231	2,372,671	1.070
2019	207,629,272	1	21	37	1,259,485	636,328	1,895,813	0.913
	947,466,336	11	76	191	3,722,221	2,812,829	6,535,050	
Adjusted Loss to Payroll Ratio:					0.393	0.297	0.690	
Expected Unlimited Loss to Payroll Ratio:					0.371	0.347	0.718	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.314	0.219	0.533	
Credibility:					0.63	0.53		
Indicated Limited Loss to Payroll Ratio:					0.364	0.261	0.624	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.411</b>	<b>0.368</b>	<b>0.780</b>	
Indicated Relativity Change:								8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								75.2%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,595,571,881	21	366	539	12,726,248	9,930,314	22,656,562	0.873
2019	2,943,056,569	11	373	518	16,046,568	12,891,222	28,937,790	0.983
	5,538,628,450	32	739	1,057	28,772,817	22,821,536	51,594,353	
Adjusted Loss to Payroll Ratio:					0.519	0.412	0.932	
Expected Unlimited Loss to Payroll Ratio:					0.558	0.489	1.047	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.477	0.324	0.801	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.519	0.412	0.932	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.582</b>	<b>0.556</b>	<b>1.138</b>	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								109.7%

Code: 5146 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CABINET OR FIXTURES; SIGN INSTALLATION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,020,722,576	31	491	796	15,409,442	12,560,410	27,969,852	2.740
2019	999,840,371	12	502	574	15,441,242	11,073,723	26,514,965	2.652
	2,020,562,947	43	993	1,370	30,850,684	23,634,133	54,484,817	
Adjusted Loss to Payroll Ratio:					1.527	1.170	2.697	
Expected Unlimited Loss to Payroll Ratio:					1.614	1.543	3.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.410	1.091	2.501	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.527	1.170	2.697	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.673</b>	<b>1.481</b>	<b>3.154</b>	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								304.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2015	308,799,964	9	24	51	1,455,482	808,678	2,264,160	0.733
2016	354,447,498	10	43	62	2,735,120	1,902,395	4,637,515	1.308
2017	369,807,472	2	38	69	958,443	746,913	1,705,356	0.461
2018	393,024,394	2	38	51	2,225,110	888,407	3,113,517	0.792
2019	354,941,784	4	33	51	2,109,853	1,260,827	3,370,680	0.950
	1,781,021,112	27	176	284	9,484,007	5,607,221	15,091,228	
Adjusted Loss to Payroll Ratio:					0.533	0.315	0.847	
Expected Unlimited Loss to Payroll Ratio:					0.556	0.568	1.124	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.444	0.313	0.757	
Credibility:					0.93	0.79		
Indicated Limited Loss to Payroll Ratio:					0.526	0.314	0.841	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.631</b>	<b>0.511</b>	<b>1.142</b>	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								110.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,267,826,041	47	830	1,236	22,598,395	19,513,378	42,111,773	3.322
2019	1,226,761,663	16	764	1,114	22,349,804	19,446,146	41,795,950	3.407
	2,494,587,704	63	1,594	2,350	44,948,199	38,959,524	83,907,723	
Adjusted Loss to Payroll Ratio:					1.802	1.562	3.364	
Expected Unlimited Loss to Payroll Ratio:					1.890	1.947	3.837	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.651	1.377	3.028	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.802	1.562	3.364	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.974</b>	<b>1.978</b>	<b>3.952</b>	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								381.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 5184 RHG: 6 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: STEAM PIPE OR BOILER INSULATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	87,060,152	2	11	26	692,986	325,004	1,017,990	1.169
2016	93,467,478	3	8	27	888,145	297,739	1,185,884	1.269
2017	117,031,499	0	17	24	578,214	370,406	948,620	0.811
2018	124,181,653	0	15	13	660,747	283,442	944,189	0.760
2019	111,563,520	0	13	24	452,332	459,105	911,437	0.817
	533,304,302	5	64	114	3,272,424	1,735,695	5,008,119	
Adjusted Loss to Payroll Ratio:					0.614	0.325	0.939	
Expected Unlimited Loss to Payroll Ratio:					0.847	0.718	1.565	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.716	0.455	1.171	
Credibility:					0.70	0.56		
Indicated Limited Loss to Payroll Ratio:					0.645	0.382	1.027	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.729</b>	<b>0.540</b>	<b>1.269</b>	
Indicated Relativity Change:								-18.9%
Relativity to Statewide Average Loss to Payroll Ratio:								122.4%

Code: 5185 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: AUTOMATIC SPRINKLER INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	143,945,625	10	96	124	2,360,299	1,963,040	4,323,339	3.003
2016	158,640,128	8	80	149	1,591,762	1,511,711	3,103,473	1.956
2017	153,344,969	2	72	139	1,771,152	1,459,172	3,230,324	2.107
2018	148,277,485	3	79	134	1,930,389	1,684,067	3,614,456	2.438
2019	158,421,052	2	86	126	2,413,935	1,951,811	4,365,746	2.756
	762,629,259	25	413	672	10,067,536	8,569,801	18,637,337	
Adjusted Loss to Payroll Ratio:					1.320	1.124	2.444	
Expected Unlimited Loss to Payroll Ratio:					1.535	1.761	3.296	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.312	1.167	2.479	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.320	1.126	2.446	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.478</b>	<b>1.520</b>	<b>2.998</b>	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								289.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 5186 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: AUTOMATIC SPRINKLER INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	195,072,568	6	27	62	1,419,673	874,636	2,294,309	1.176
2016	219,107,184	8	49	59	2,402,827	1,625,644	4,028,471	1.839
2017	256,802,237	5	31	65	1,528,562	903,539	2,432,101	0.947
2018	283,792,388	3	33	58	1,041,374	679,115	1,720,489	0.606
2019	308,451,611	4	45	65	2,754,432	1,450,347	4,204,779	1.363
	1,263,225,988	26	185	309	9,146,868	5,533,281	14,680,149	
Adjusted Loss to Payroll Ratio:					0.724	0.438	1.162	
Expected Unlimited Loss to Payroll Ratio:					0.795	0.618	1.413	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.707	0.458	1.165	
Credibility:					0.98	0.80		
Indicated Limited Loss to Payroll Ratio:					0.724	0.442	1.166	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.780</b>	<b>0.534</b>	<b>1.314</b>	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								126.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,434,307,168	45	510	719	19,821,432	12,954,607	32,776,039	1.346
2019	2,679,845,673	23	547	722	22,814,540	15,647,375	38,461,915	1.435
	5,114,152,841	68	1,057	1,441	42,635,972	28,601,982	71,237,954	
Adjusted Loss to Payroll Ratio:					0.834	0.559	1.393	
Expected Unlimited Loss to Payroll Ratio:					0.883	0.819	1.702	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.747	0.519	1.266	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.834	0.559	1.393	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.943</b>	<b>0.791</b>	<b>1.734</b>	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								167.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,485,011,657	26	513	776	15,361,521	14,175,078	29,536,599	1.989
2019	1,491,233,374	19	474	696	15,195,473	12,658,604	27,854,077	1.868
	2,976,245,031	45	987	1,472	30,556,995	26,833,682	57,390,677	
Adjusted Loss to Payroll Ratio:					1.027	0.902	1.928	
Expected Unlimited Loss to Payroll Ratio:					1.244	1.467	2.710	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.052	0.929	1.981	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.027	0.902	1.928	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.161</b>	<b>1.275</b>	<b>2.436</b>	
Indicated Relativity Change:								-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								234.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	898,071,142	17	184	301	4,747,827	4,590,126	9,337,953	1.040
2018	850,413,594	5	179	246	4,931,420	4,256,042	9,187,462	1.080
2019	759,944,519	4	157	233	5,481,363	4,100,713	9,582,076	1.261
	2,508,429,255	26	520	780	15,160,611	12,946,880	28,107,491	
Adjusted Loss to Payroll Ratio:					0.604	0.516	1.121	
Expected Unlimited Loss to Payroll Ratio:					0.657	0.716	1.373	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.592	0.536	1.128	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.604	0.516	1.121	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.677</b>	<b>0.697</b>	<b>1.374</b>	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								132.5%

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, 2022 (Approved)

Code: 5192 RHG: 3 NAICS: 44 ILDG: 4 MLDG: 4 CLASS: VENDING OR COIN-OPERATED MACHINES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	155,118,303	5	67	128	1,717,005	1,896,615	3,613,620	2.330
2016	154,119,093	8	60	220	2,568,307	1,951,288	4,519,595	2.933
2017	177,136,842	4	75	183	1,568,798	1,562,814	3,131,612	1.768
2018	218,191,581	4	99	253	3,105,049	3,035,571	6,140,620	2.814
2019	218,332,109	0	75	126	2,640,870	2,464,069	5,104,939	2.338
	922,897,928	21	376	910	11,600,029	10,910,356	22,510,385	
Adjusted Loss to Payroll Ratio:					1.257	1.182	2.439	
Expected Unlimited Loss to Payroll Ratio:					1.126	1.389	2.516	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.132	1.187	2.319	
Credibility:					0.99	0.97		
Indicated Limited Loss to Payroll Ratio:					1.256	1.182	2.438	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.353</b>	<b>1.429</b>	<b>2.782</b>	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								268.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	961,959,295	16	114	223	3,306,542	3,071,759	6,378,301	0.663
2016	1,052,972,595	7	121	220	2,844,942	2,373,237	5,218,179	0.496
2017	985,354,251	4	103	182	2,901,051	3,043,495	5,944,546	0.603
2018	1,050,540,499	2	89	184	2,874,196	2,649,893	5,524,089	0.526
2019	1,166,220,716	2	88	223	3,169,212	3,174,589	6,343,801	0.544
	5,217,047,356	31	515	1,032	15,095,942	14,312,973	29,408,915	
Adjusted Loss to Payroll Ratio:					0.289	0.274	0.564	
Expected Unlimited Loss to Payroll Ratio:					0.345	0.352	0.697	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.295	0.233	0.528	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.289	0.274	0.564	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.324</b>	<b>0.370</b>	<b>0.694</b>	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								67.0%

E1-1-18 INCLUDES EXPERIENCE OF 5191

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2016	294,935,475	6	121	136	2,389,426	2,501,684	4,891,110	1.658
2017	318,797,274	6	121	151	2,758,798	2,487,031	5,245,829	1.646
2018	347,085,156	8	99	118	3,639,476	3,265,440	6,904,916	1.989
2019	347,371,898	2	72	106	2,514,662	1,931,721	4,446,383	1.280
	1,308,189,803	22	413	511	11,302,362	10,185,876	21,488,238	
Adjusted Loss to Payroll Ratio:					0.864	0.779	1.643	
Expected Unlimited Loss to Payroll Ratio:					1.054	1.078	2.131	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.937	0.799	1.736	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.864	0.779	1.643	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.931</b>	<b>0.941</b>	<b>1.872</b>	
Indicated Relativity Change:								-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								180.5%

Code: 5201 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: CONCRETE OR CEMENT WORK – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	653,834,714	31	549	643	15,101,807	14,345,720	29,447,527	4.504
2019	665,138,150	18	523	538	19,105,571	15,615,767	34,721,338	5.220
	1,318,972,864	49	1,072	1,181	34,207,378	29,961,488	64,168,866	
Adjusted Loss to Payroll Ratio:					2.593	2.272	4.865	
Expected Unlimited Loss to Payroll Ratio:					2.347	2.448	4.795	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.086	1.816	3.902	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.593	2.272	4.865	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.795</b>	<b>2.746</b>	<b>5.541</b>	
Indicated Relativity Change:								15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								534.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 5205 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: CONCRETE OR CEMENT WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,292,150,596	28	373	493	16,256,330	14,217,845	30,474,175	2.358
2019	1,439,416,984	18	373	494	17,519,836	12,497,588	30,017,424	2.085
	2,731,567,580	46	746	987	33,776,167	26,715,432	60,491,599	
Adjusted Loss to Payroll Ratio:					1.237	0.978	2.215	
Expected Unlimited Loss to Payroll Ratio:					1.509	1.546	3.055	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.205	0.850	2.055	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.237	0.978	2.215	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.483</b>	<b>1.590</b>	<b>3.073</b>	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								296.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	40,416,785	3	17	20	742,932	780,586	1,523,518	3.770
2016	42,989,608	2	21	19	679,825	507,764	1,187,589	2.763
2017	47,146,147	1	14	20	371,832	441,649	813,481	1.725
2018	51,299,625	3	19	18	903,589	1,086,220	1,989,809	3.879
2019	53,562,897	1	8	26	433,344	268,708	702,052	1.311
	235,415,062	10	79	103	3,131,522	3,084,927	6,216,449	
Adjusted Loss to Payroll Ratio:					1.330	1.310	2.641	
Expected Unlimited Loss to Payroll Ratio:					1.881	2.288	4.169	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.592	1.449	3.040	
Credibility:					0.69	0.65		
Indicated Limited Loss to Payroll Ratio:					1.411	1.359	2.770	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.596</b>	<b>1.922</b>	<b>3.518</b>	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								339.2%

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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	
2018	1,350,006,915	28	425	690	21,861,576	15,776,618	37,638,194	2.788
2019	1,424,573,682	15	349	587	18,493,547	14,418,189	32,911,736	2.310
	2,774,580,597	43	774	1,277	40,355,124	30,194,807	70,549,931	
Adjusted Loss to Payroll Ratio:					1.454	1.088	2.543	
Expected Unlimited Loss to Payroll Ratio:					1.600	1.607	3.207	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.353	1.018	2.371	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.454	1.088	2.543	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.645</b>	<b>1.539</b>	<b>3.184</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								307.0%

Code: 5214 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 4 CLASS: CONCRETE OR CEMENT WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	121,871,352	10	45	52	1,494,045	1,332,517	2,826,562	2.319
2016	116,565,007	5	57	80	1,673,460	1,778,081	3,451,541	2.961
2017	148,291,325	9	64	81	2,631,522	2,459,585	5,091,107	3.433
2018	145,942,786	3	59	71	1,723,821	1,578,326	3,302,147	2.263
2019	146,064,900	3	52	64	2,336,418	1,889,058	4,225,476	2.893
	678,735,370	30	277	348	9,859,266	9,037,568	18,896,834	
Adjusted Loss to Payroll Ratio:					1.453	1.332	2.784	
Expected Unlimited Loss to Payroll Ratio:					1.555	1.639	3.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.383	1.216	2.598	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					1.452	1.322	2.775	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.565</b>	<b>1.598</b>	<b>3.164</b>	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								305.0%

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Effective September 1, 2022 (Approved)

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	
2015	182,466,137	16	38	63	4,022,229	3,789,073	7,811,302	4.281
2016	169,459,739	4	22	53	1,771,424	1,396,802	3,168,226	1.870
2017	124,062,503	7	29	38	2,226,899	1,784,597	4,011,496	3.233
2018	121,559,632	2	15	41	1,672,728	1,097,429	2,770,157	2.279
2019	145,041,211	2	26	57	2,059,036	1,884,527	3,943,563	2.719
	742,589,222	31	130	252	11,752,316	9,952,427	21,704,743	
Adjusted Loss to Payroll Ratio:					1.583	1.340	2.923	
Expected Unlimited Loss to Payroll Ratio:					1.918	2.129	4.047	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.623	1.348	2.971	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.583	1.340	2.923	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.790</b>	<b>1.895</b>	<b>3.685</b>	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								355.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	227,724,193	12	69	114	3,353,821	2,034,004	5,387,825	2.366
2017	291,490,569	19	128	210	6,817,512	5,421,304	12,238,816	4.199
2018	312,219,744	15	119	166	5,443,878	3,605,048	9,048,926	2.898
2019	310,362,521	4	90	133	4,667,255	2,086,413	6,753,668	2.176
	1,141,797,027	50	406	623	20,282,466	13,146,769	33,429,235	
Adjusted Loss to Payroll Ratio:					1.776	1.151	2.928	
Expected Unlimited Loss to Payroll Ratio:					1.779	1.735	3.514	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.505	1.099	2.603	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.776	1.151	2.928	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.009</b>	<b>1.628</b>	<b>3.637</b>	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								350.7%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	650,836,624	19	376	398	10,626,656	9,240,222	19,866,878	3.053
2019	681,252,366	10	331	370	10,602,517	8,571,379	19,173,896	2.815
	1,332,088,990	29	707	768	21,229,173	17,811,601	39,040,774	
Adjusted Loss to Payroll Ratio:					1.594	1.337	2.931	
Expected Unlimited Loss to Payroll Ratio:					1.569	1.703	3.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.411	1.308	2.719	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.594	1.337	2.931	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.698</b>	<b>1.562</b>	<b>3.260</b>	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								314.3%

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Code: 5403 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 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	
2018	1,640,268,946	130	1,504	2,129	52,590,552	49,271,123	101,861,675	6.210
2019	1,550,611,276	65	1,324	1,698	52,783,147	52,300,162	105,083,309	6.777
	3,190,880,222	195	2,828	3,827	105,373,699	101,571,285	206,944,984	
Adjusted Loss to Payroll Ratio:					3.302	3.183	6.486	
Expected Unlimited Loss to Payroll Ratio:					3.444	3.791	7.235	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.914	2.400	5.314	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.302	3.183	6.486	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.735</b>	<b>4.501</b>	<b>8.236</b>	
Indicated Relativity Change:								13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								794.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2018	2,397,398,158	72	788	966	30,887,354	29,276,553	60,163,907	2.510
2019	2,572,710,421	45	796	948	35,114,507	30,621,813	65,736,320	2.555
	4,970,108,579	117	1,584	1,914	66,001,860	59,898,366	125,900,226	
Adjusted Loss to Payroll Ratio:					1.328	1.205	2.533	
Expected Unlimited Loss to Payroll Ratio:					1.612	1.636	3.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.377	1.084	2.461	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.328	1.205	2.533	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.487</b>	<b>1.627</b>	<b>3.114</b>	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								300.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	110,590,970	9	66	73	1,713,044	1,441,947	3,154,991	2.853
2016	119,475,149	4	71	58	1,591,692	1,512,381	3,104,073	2.598
2017	115,571,756	10	51	55	2,043,310	1,756,038	3,799,348	3.287
2018	134,164,935	7	83	71	2,979,473	1,643,087	4,622,560	3.445
2019	128,298,606	1	43	47	1,444,815	1,086,926	2,531,741	1.973
	608,101,416	31	314	304	9,772,334	7,440,380	17,212,714	
Adjusted Loss to Payroll Ratio:					1.607	1.224	2.831	
Expected Unlimited Loss to Payroll Ratio:					1.496	1.371	2.867	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.345	1.053	2.398	
Credibility:					0.94	0.83		
Indicated Limited Loss to Payroll Ratio:					1.592	1.195	2.787	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.697</b>	<b>1.395</b>	<b>3.092</b>	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								298.2%

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	
2016	180,119,315	3	110	123	1,711,807	2,097,139	3,808,946	2.115
2017	192,528,480	10	111	189	2,843,226	2,668,193	5,511,419	2.863
2018	227,156,337	9	148	252	3,651,825	3,507,997	7,159,822	3.152
2019	239,682,337	6	134	208	4,128,879	4,604,896	8,733,775	3.644
	839,486,469	28	503	772	12,335,737	12,878,225	25,213,962	
Adjusted Loss to Payroll Ratio:					1.469	1.534	3.003	
Expected Unlimited Loss to Payroll Ratio:					1.817	1.800	3.616	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.587	1.273	2.860	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.469	1.534	3.003	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.610</b>	<b>1.943</b>	<b>3.553</b>	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								342.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	966,679,619	30	587	683	16,717,751	14,800,219	31,517,970	3.260
2019	987,946,763	18	601	656	19,489,447	17,182,523	36,671,970	3.712
	1,954,626,382	48	1,188	1,339	36,207,199	31,982,742	68,189,941	
Adjusted Loss to Payroll Ratio:					1.852	1.636	3.489	
Expected Unlimited Loss to Payroll Ratio:					2.136	1.787	3.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.898	1.325	3.224	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.852	1.636	3.489	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.996</b>	<b>1.978</b>	<b>3.974</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								383.2%

Code: 5447 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: WALLBOARD INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,205,574,574	24	209	268	11,134,422	8,136,573	19,270,995	1.598
2019	1,469,419,547	8	240	249	11,955,432	7,606,358	19,561,790	1.331
	2,674,994,121	32	449	517	23,089,854	15,742,932	38,832,786	
Adjusted Loss to Payroll Ratio:					0.863	0.589	1.452	
Expected Unlimited Loss to Payroll Ratio:					0.997	0.918	1.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.844	0.581	1.425	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.863	0.589	1.452	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.976</b>	<b>0.832</b>	<b>1.809</b>	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								174.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	81,320,580	13	66	95	2,115,052	1,621,172	3,736,224	4.594
2016	94,907,858	7	84	105	2,315,953	2,077,291	4,393,244	4.629
2017	106,939,455	5	72	115	2,565,939	1,991,836	4,557,775	4.262
2018	107,209,338	5	72	89	2,819,545	2,040,879	4,860,424	4.534
2019	109,802,381	1	67	109	2,027,582	1,532,261	3,559,843	3.242
	500,179,612	31	361	513	11,844,071	9,263,439	21,107,510	
Adjusted Loss to Payroll Ratio:					2.368	1.852	4.220	
Expected Unlimited Loss to Payroll Ratio:					2.774	2.726	5.500	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.423	1.928	4.352	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					2.368	1.854	4.222	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.595</b>	<b>2.347</b>	<b>4.942</b>	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								476.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	142,359,388	6	31	56	1,329,249	1,129,028	2,458,277	1.727
2016	160,843,471	7	35	67	1,901,221	1,210,443	3,111,664	1.935
2017	177,614,307	5	43	55	2,537,158	1,568,721	4,105,879	2.312
2018	182,276,524	1	36	48	1,079,835	624,258	1,704,093	0.935
2019	206,753,626	2	42	54	2,145,856	1,195,578	3,341,434	1.616
	869,847,316	21	187	280	8,993,319	5,728,028	14,721,347	
Adjusted Loss to Payroll Ratio:					1.034	0.659	1.692	
Expected Unlimited Loss to Payroll Ratio:					1.229	1.014	2.243	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.073	0.717	1.791	
Credibility:					1.00	0.82		
Indicated Limited Loss to Payroll Ratio:					1.034	0.669	1.703	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.133</b>	<b>0.847</b>	<b>1.980</b>	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								190.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	150,313,760	22	95	118	4,448,152	3,526,563	7,974,715	5.305
2017	151,608,025	17	82	146	4,221,504	2,874,724	7,096,228	4.681
2018	174,270,348	7	100	169	4,165,346	4,283,865	8,449,211	4.848
2019	190,914,013	7	105	180	6,537,604	6,470,879	13,008,483	6.814
	667,106,146	53	382	613	19,372,606	17,156,030	36,528,636	
Adjusted Loss to Payroll Ratio:					2.904	2.572	5.476	
Expected Unlimited Loss to Payroll Ratio:					3.063	2.925	5.988	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.574	2.035	4.608	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.904	2.572	5.476	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.285</b>	<b>3.637</b>	<b>6.921</b>	
Indicated Relativity Change:								15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								667.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2018	943,637,506	58	654	660	21,479,899	22,755,112	44,235,011	4.688
2019	947,109,206	22	595	605	20,089,783	18,920,636	39,010,419	4.119
	1,890,746,712	80	1,249	1,265	41,569,682	41,675,748	83,245,430	
Adjusted Loss to Payroll Ratio:					2.199	2.204	4.403	
Expected Unlimited Loss to Payroll Ratio:					2.702	3.137	5.838	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.309	2.078	4.387	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.199	2.204	4.403	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.462</b>	<b>2.977</b>	<b>5.438</b>	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								524.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 5479 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: INSULATION WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	140,758,303	5	90	171	2,243,614	1,558,201	3,801,815	2.701
2016	141,709,893	5	94	165	2,311,770	2,259,632	4,571,402	3.226
2017	150,116,633	9	97	172	3,522,379	3,663,063	7,185,442	4.787
2018	176,679,093	5	89	178	3,175,203	2,451,419	5,626,622	3.185
2019	196,085,733	5	82	173	2,090,592	2,476,938	4,567,530	2.329
	805,349,655	29	452	859	13,343,559	12,409,253	25,752,812	
Adjusted Loss to Payroll Ratio:					1.657	1.541	3.198	
Expected Unlimited Loss to Payroll Ratio:					2.039	1.834	3.873	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.781	1.297	3.078	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.657	1.541	3.198	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.816</b>	<b>1.951</b>	<b>3.767</b>	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								363.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2018	861,408,357	12	255	259	11,318,283	7,967,770	19,286,053	2.239
2019	953,636,848	18	266	242	14,306,218	9,827,523	24,133,741	2.531
	1,815,045,205	30	521	501	25,624,501	17,795,293	43,419,794	
Adjusted Loss to Payroll Ratio:					1.412	0.980	2.392	
Expected Unlimited Loss to Payroll Ratio:					1.510	1.619	3.129	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.206	0.891	2.097	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.412	0.980	2.392	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.693</b>	<b>1.594</b>	<b>3.287</b>	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								316.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	213,556,902	16	243	312	7,564,075	7,866,932	15,431,007	7.226
2019	216,905,369	4	236	229	6,707,614	7,195,526	13,903,140	6.410
	430,462,271	20	479	541	14,271,689	15,062,458	29,334,147	
Adjusted Loss to Payroll Ratio:					3.315	3.499	6.815	
Expected Unlimited Loss to Payroll Ratio:					3.406	3.795	7.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.028	2.815	5.843	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.315	3.499	6.815	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.573</b>	<b>4.230</b>	<b>7.802</b>	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								752.3%

Code: 5485 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLASTERING OR STUCCO WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	104,735,392	9	48	61	2,110,460	1,494,029	3,604,489	3.442
2016	116,217,834	10	46	73	1,928,999	1,441,862	3,370,861	2.900
2017	129,743,461	9	53	70	2,004,902	2,182,170	4,187,072	3.227
2018	148,020,097	7	46	59	2,042,375	1,709,973	3,752,348	2.535
2019	172,887,436	0	50	57	2,237,747	1,682,005	3,919,752	2.267
	671,604,220	35	243	320	10,324,483	8,510,040	18,834,523	
Adjusted Loss to Payroll Ratio:					1.537	1.267	2.804	
Expected Unlimited Loss to Payroll Ratio:					2.097	2.411	4.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.675	1.326	3.001	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.537	1.270	2.807	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.843</b>	<b>2.065</b>	<b>3.908</b>	
Indicated Relativity Change:								-13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								376.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	499,606,868	14	136	181	5,143,642	3,848,052	8,991,694	1.800
2018	513,450,135	11	152	178	8,263,547	4,630,111	12,893,658	2.511
2019	590,850,290	6	155	167	7,102,815	6,131,915	13,234,730	2.240
	1,603,907,293	31	443	526	20,510,003	14,610,079	35,120,082	
Adjusted Loss to Payroll Ratio:					1.279	0.911	2.190	
Expected Unlimited Loss to Payroll Ratio:					1.552	1.426	2.979	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.313	0.903	2.216	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.279	0.911	2.190	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.446</b>	<b>1.288</b>	<b>2.734</b>	
Indicated Relativity Change:								-8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								263.7%

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	
2017	466,041,125	6	112	150	4,492,630	3,644,507	8,137,137	1.746
2018	501,039,895	10	84	149	4,431,681	3,161,075	7,592,756	1.515
2019	566,747,639	7	120	160	4,817,252	5,018,041	9,835,293	1.735
	1,533,828,659	23	316	459	13,741,563	11,823,622	25,565,185	
Adjusted Loss to Payroll Ratio:					0.896	0.771	1.667	
Expected Unlimited Loss to Payroll Ratio:					1.240	1.253	2.493	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.990	0.689	1.679	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.896	0.771	1.667	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.074</b>	<b>1.253</b>	<b>2.327</b>	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								224.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2018	679,001,733	26	455	670	10,942,944	10,868,695	21,811,639	3.212
2019	638,261,750	18	414	641	11,041,021	11,052,922	22,093,943	3.462
	1,317,263,483	44	869	1,311	21,983,965	21,921,617	43,905,582	
Adjusted Loss to Payroll Ratio:					1.669	1.664	3.333	
Expected Unlimited Loss to Payroll Ratio:					1.726	1.934	3.660	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.475	1.281	2.756	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.669	1.664	3.333	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.869</b>	<b>2.247</b>	<b>4.116</b>	
Indicated Relativity Change:								12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								396.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,059,111,606	17	194	342	7,753,067	5,935,007	13,688,074	1.292
2019	1,188,839,907	10	220	370	11,477,977	9,430,082	20,908,059	1.759
	2,247,951,513	27	414	712	19,231,044	15,365,089	34,596,133	
Adjusted Loss to Payroll Ratio:					0.855	0.684	1.539	
Expected Unlimited Loss to Payroll Ratio:					0.931	0.886	1.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.788	0.561	1.349	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.855	0.684	1.539	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.968</b>	<b>0.967</b>	<b>1.934</b>	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								186.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	183,147,310	32	264	297	8,922,454	8,826,784	17,749,238	9.691
2019	205,941,991	20	265	280	11,452,903	11,528,718	22,981,621	11.159
	389,089,301	52	529	577	20,375,357	20,355,501	40,730,858	
Adjusted Loss to Payroll Ratio:					5.237	5.232	10.468	
Expected Unlimited Loss to Payroll Ratio:					6.218	8.946	15.164	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.966	4.920	9.886	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.237	5.232	10.468	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>6.279</b>	<b>8.505</b>	<b>14.784</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								1425.5%

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	
2018	580,726,836	52	314	356	14,446,630	13,886,622	28,333,252	4.879
2019	650,701,953	41	428	384	19,359,956	20,406,279	39,766,235	6.111
	1,231,428,789	93	742	740	33,806,587	34,292,900	68,099,487	
Adjusted Loss to Payroll Ratio:					2.745	2.785	5.530	
Expected Unlimited Loss to Payroll Ratio:					2.938	2.937	5.875	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.486	1.860	4.345	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.745	2.785	5.530	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.105</b>	<b>3.938</b>	<b>7.043</b>	
Indicated Relativity Change:								19.9%
Relativity to Statewide Average Loss to Payroll Ratio:								679.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,394,784,174	11	190	315	8,606,165	7,954,898	16,561,063	0.488
2019	3,794,105,626	4	163	377	6,744,874	6,695,355	13,440,229	0.354
	7,188,889,800	15	353	692	15,351,039	14,650,253	30,001,292	
Adjusted Loss to Payroll Ratio:					0.214	0.204	0.417	
Expected Unlimited Loss to Payroll Ratio:					0.288	0.289	0.576	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.251	0.204	0.455	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.214	0.204	0.417	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.234</b>	<b>0.258</b>	<b>0.492</b>	
Indicated Relativity Change:								-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								47.4%

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	
2015	186,505,644	10	57	96	2,501,700	1,735,496	4,237,196	2.272
2016	191,857,182	11	46	101	2,484,835	2,671,334	5,156,169	2.688
2017	233,898,227	7	68	109	2,390,120	1,818,412	4,208,532	1.799
2018	267,856,136	5	90	154	2,619,277	3,020,239	5,639,516	2.105
2019	280,424,115	2	81	156	2,304,630	2,332,928	4,637,558	1.654
	1,160,541,304	35	342	616	12,300,562	11,578,409	23,878,971	
Adjusted Loss to Payroll Ratio:					1.060	0.998	2.058	
Expected Unlimited Loss to Payroll Ratio:					1.262	1.253	2.515	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.102	0.886	1.989	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.060	0.998	2.058	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.161</b>	<b>1.263</b>	<b>2.425</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								233.8%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	180,014,419	14	97	161	3,778,106	3,639,901	7,418,007	4.121
2017	191,156,660	8	111	157	3,295,874	2,835,484	6,131,358	3.208
2018	188,788,716	8	121	199	3,585,799	3,442,090	7,027,889	3.723
2019	186,762,934	3	100	165	3,856,015	3,665,295	7,521,310	4.027
	746,722,729	33	429	682	14,515,794	13,582,770	28,098,564	
Adjusted Loss to Payroll Ratio:					1.944	1.819	3.763	
Expected Unlimited Loss to Payroll Ratio:					2.070	1.848	3.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.828	1.506	3.334	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.944	1.819	3.763	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.095</b>	<b>2.199</b>	<b>4.294</b>	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								414.0%

Code: 5951 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: SERUM, ANTITOXIN OR VIRUS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,944,028,635	9	112	483	3,151,202	3,525,808	6,677,010	0.343
2017	2,173,596,338	8	135	403	3,941,290	3,586,855	7,528,145	0.346
2018	2,254,669,322	3	114	427	2,690,858	2,848,028	5,538,886	0.246
2019	2,128,646,951	1	86	356	2,120,593	3,276,970	5,397,563	0.254
	8,500,941,246	21	447	1,669	11,903,944	13,237,661	25,141,605	
Adjusted Loss to Payroll Ratio:					0.140	0.156	0.296	
Expected Unlimited Loss to Payroll Ratio:					0.177	0.189	0.366	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.167	0.160	0.327	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.140	0.156	0.296	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.151</b>	<b>0.188</b>	<b>0.339</b>	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								32.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 6003 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 4 CLASS: PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE  
CONSTRUCTION – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	22,335,546	4	9	13	1,318,110	900,960	2,219,070	9.935
2016	16,541,629	2	4	9	336,066	173,560	509,626	3.081
2017	18,510,211	1	4	1	583,488	335,927	919,415	4.967
2018	20,164,288	0	3	9	61,711	88,580	150,291	0.745
2019	24,716,110	1	9	10	878,343	1,005,884	1,884,227	7.623
	102,267,784	8	29	42	3,177,719	2,504,911	5,682,630	
Adjusted Loss to Payroll Ratio:					3.107	2.449	5.557	
Expected Unlimited Loss to Payroll Ratio:					4.436	3.629	8.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.543	1.996	5.538	
Credibility:					0.68	0.53		
Indicated Limited Loss to Payroll Ratio:					3.246	2.234	5.480	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.892</b>	<b>3.633</b>	<b>7.524</b>	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								725.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	10,501,298	0	0	3	0	2,452	2,452	0.023
2016	10,986,692	0	0	4	0	2,935	2,935	0.027
2017	14,786,505	1	3	4	322,108	166,728	488,836	3.306
2018	11,876,332	0	1	1	4,046	25,978	30,024	0.253
2019	13,132,406	0	0	2	0	2,148	2,148	0.016
	61,283,233	1	4	14	326,154	200,241	526,395	
Adjusted Loss to Payroll Ratio:					0.532	0.327	0.859	
Expected Unlimited Loss to Payroll Ratio:					2.419	1.775	4.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.932	0.976	2.908	
Credibility:					0.44	0.32		
Indicated Limited Loss to Payroll Ratio:					1.322	0.767	2.089	
Limit Factor:					1.199	1.626		
Indicated (Unlimited) Loss to Payroll Ratio:					1.585	1.247	2.831	
Indicated Relativity Change:								-32.5%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.760</b>	<b>1.385</b>	<b>3.145</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								303.3%

Code: 6204 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 1 CLASS: DRILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	107,024,404	8	71	87	1,657,107	1,224,750	2,881,857	2.693
2016	103,274,375	1	61	77	1,301,283	1,048,004	2,349,287	2.275
2017	82,948,995	7	41	52	1,964,098	1,254,818	3,218,916	3.881
2018	91,833,320	3	43	59	1,476,785	1,720,520	3,197,305	3.482
2019	101,446,002	1	34	41	1,567,740	1,246,611	2,814,351	2.774
	486,527,096	20	250	316	7,967,012	6,494,702	14,461,714	
Adjusted Loss to Payroll Ratio:					1.638	1.335	2.972	
Expected Unlimited Loss to Payroll Ratio:					2.112	2.388	4.501	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.735	1.618	3.352	
Credibility:					0.95	0.83		
Indicated Limited Loss to Payroll Ratio:					1.643	1.383	3.026	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.970</b>	<b>2.248</b>	<b>4.218</b>	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								406.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 6206 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 4 CLASS: OIL/GAS WELLS – CEMENTING/ACIDIZING/FRACTURING;  
VACUUM TRUCK SVC/GRAVEL PACKING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	114,354,168	5	9	21	921,277	778,348	1,699,625	1.486
2016	85,872,276	1	17	10	564,745	593,667	1,158,412	1.349
2017	95,190,871	4	22	19	1,584,765	1,347,579	2,932,344	3.080
2018	120,430,448	0	33	17	919,124	954,940	1,874,064	1.556
2019	126,111,589	0	12	32	403,438	402,806	806,244	0.639
	541,959,352	10	93	99	4,393,349	4,077,340	8,470,689	
Adjusted Loss to Payroll Ratio:					0.811	0.752	1.563	
Expected Unlimited Loss to Payroll Ratio:					0.988	1.191	2.179	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.860	0.929	1.788	
Credibility:					0.75	0.69		
Indicated Limited Loss to Payroll Ratio:					0.823	0.806	1.629	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.931</b>	<b>1.140</b>	<b>2.071</b>	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								199.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 6213 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 4 CLASS: OIL/GAS WELLS – SPECIALTY TOOL COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	65,241,503	0	10	15	309,360	326,266	635,626	0.974
2016	43,470,900	1	4	24	284,628	85,127	369,755	0.851
2017	62,236,386	0	4	11	162,228	219,557	381,785	0.613
2018	50,124,317	1	2	13	308,097	158,012	466,109	0.930
2019	67,075,883	0	4	4	233,008	238,465	471,473	0.703
	288,148,989	2	24	67	1,297,322	1,027,427	2,324,749	
Adjusted Loss to Payroll Ratio:					0.450	0.357	0.807	
Expected Unlimited Loss to Payroll Ratio:					0.525	0.563	1.088	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.457	0.439	0.895	
Credibility:					0.45	0.40		
Indicated Limited Loss to Payroll Ratio:					0.454	0.406	0.860	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.513</b>	<b>0.574</b>	<b>1.087</b>	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								104.8%

Code: 6216 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 1 CLASS: OIL/GAS LEASE WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	62,499,306	0	13	12	143,583	110,890	254,473	0.407
2016	55,914,743	0	8	18	442,534	316,652	759,186	1.358
2017	66,333,051	2	17	17	982,694	795,049	1,777,743	2.680
2018	75,043,466	2	12	31	1,095,987	635,315	1,731,302	2.307
2019	71,821,629	1	9	9	480,627	607,712	1,088,339	1.515
	331,612,195	5	59	87	3,145,425	2,465,618	5,611,043	
Adjusted Loss to Payroll Ratio:					0.949	0.744	1.692	
Expected Unlimited Loss to Payroll Ratio:					0.959	0.947	1.906	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.834	0.739	1.573	
Credibility:					0.61	0.52		
Indicated Limited Loss to Payroll Ratio:					0.903	0.741	1.645	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.022</b>	<b>1.048</b>	<b>2.070</b>	
Indicated Relativity Change:								8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								199.6%

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Effective September 1, 2022 (Approved)

Code: 6218 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: EXCAVATION/GRADING LAND/LAND LEVELING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	496,175,509	15	192	265	6,231,212	6,398,210	12,629,422	2.545
2019	510,371,772	10	175	235	8,247,700	7,746,304	15,994,004	3.134
	1,006,547,281	25	367	500	14,478,911	14,144,514	28,623,425	
Adjusted Loss to Payroll Ratio:					1.438	1.405	2.844	
Expected Unlimited Loss to Payroll Ratio:					1.632	2.043	3.675	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.381	1.294	2.674	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.438	1.405	2.844	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.627</b>	<b>1.987</b>	<b>3.614</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								348.5%

Code: 6220 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: EXCAVATION/GRADING LAND/LAND LEVELING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,035,767,509	22	137	171	9,755,287	6,585,499	16,340,786	1.578
2019	1,093,432,219	9	118	149	6,920,809	4,452,461	11,373,270	1.040
	2,129,199,728	31	255	320	16,676,096	11,037,960	27,714,056	
Adjusted Loss to Payroll Ratio:					0.783	0.518	1.302	
Expected Unlimited Loss to Payroll Ratio:					1.083	1.032	2.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.865	0.567	1.432	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.783	0.518	1.302	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.939</b>	<b>0.843</b>	<b>1.782</b>	
Indicated Relativity Change:								-15.7%
Relativity to Statewide Average Loss to Payroll Ratio:								171.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 6233 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 4 CLASS: OIL/GAS PIPE LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	155,240,279	3	16	15	903,567	738,515	1,642,082	1.058
2016	136,399,073	1	8	15	311,660	332,420	644,080	0.472
2017	159,490,146	2	17	27	601,921	920,627	1,522,548	0.955
2018	224,863,348	4	18	32	1,043,033	683,379	1,726,412	0.768
2019	182,845,762	1	20	34	1,016,361	878,174	1,894,535	1.036
	858,838,608	11	79	123	3,876,541	3,553,115	7,429,656	
Adjusted Loss to Payroll Ratio:					0.451	0.414	0.865	
Expected Unlimited Loss to Payroll Ratio:					0.523	0.738	1.261	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.418	0.406	0.824	
Credibility:					0.68	0.65		
Indicated Limited Loss to Payroll Ratio:					0.441	0.411	0.852	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.528</b>	<b>0.668</b>	<b>1.196</b>	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								115.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 6235 RHG: 7 NAICS: 21 ILDG: 4 MLDG: 4 CLASS: OIL/GAS WELLS – DRILLING OR  
REDRILLING/INSTALL/RECOVERY OF CASING; DRILLING  
GEOTHERMAL WELLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	94,533,246	3	26	24	1,942,867	650,538	2,593,405	2.743
2016	47,132,633	2	3	9	627,558	464,350	1,091,908	2.317
2017	68,287,329	0	10	16	411,811	264,614	676,425	0.991
2018	80,993,718	1	15	18	1,001,519	730,399	1,731,918	2.138
2019	68,603,196	1	16	14	1,355,567	1,639,642	2,995,209	4.366
	359,550,122	7	70	81	5,339,323	3,749,543	9,088,866	
Adjusted Loss to Payroll Ratio:					1.485	1.043	2.528	
Expected Unlimited Loss to Payroll Ratio:					1.234	1.190	2.424	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.013	0.806	1.819	
Credibility:					0.68	0.56		
Indicated Limited Loss to Payroll Ratio:					1.332	0.938	2.270	
Limit Factor:					1.199	1.626		
Indicated (Unlimited) Loss to Payroll Ratio:					1.597	1.525	3.122	
Indicated Relativity Change:								28.8%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.550</b>	<b>1.480</b>	<b>3.029</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								292.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 6237 RHG: 7 NAICS: 21 ILDG: 4 MLDG: 4 CLASS: OIL/GAS WELLS – WIRELINE SERVICE/PERFORATING OF CASING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	47,496,919	3	7	6	1,124,660	711,890	1,836,550	3.867
2016	34,856,841	1	1	3	44,769	45,296	90,065	0.258
2017	39,447,701	0	4	8	108,184	131,119	239,303	0.607
2018	43,003,074	0	4	9	381,369	229,078	610,447	1.420
2019	45,033,675	0	6	7	215,283	237,739	453,022	1.006
	209,838,210	4	22	33	1,874,265	1,355,122	3,229,387	
Adjusted Loss to Payroll Ratio:					0.893	0.646	1.539	
Expected Unlimited Loss to Payroll Ratio:					0.696	0.662	1.358	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.571	0.449	1.020	
Credibility:					0.43	0.36		
Indicated Limited Loss to Payroll Ratio:					0.711	0.519	1.229	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.852</b>	<b>0.843</b>	<b>1.695</b>	
Indicated Relativity Change:								24.9%
Relativity to Statewide Average Loss to Payroll Ratio:								163.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 6251 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 4 CLASS: TUNNELING OR UNDERGROUND MINING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	23,701,229	2	5	11	545,404	136,268	681,672	2.876
2016	27,483,723	1	5	5	183,068	191,532	374,600	1.363
2017	23,966,663	0	3	10	238,145	462,368	700,513	2.923
2018	34,416,530	0	4	5	202,372	130,068	332,440	0.966
2019	34,628,087	0	4	6	387,036	366,893	753,929	2.177
	144,196,232	3	21	37	1,556,024	1,287,130	2,843,154	
Adjusted Loss to Payroll Ratio:					1.079	0.893	1.972	
Expected Unlimited Loss to Payroll Ratio:					1.480	1.284	2.764	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.293	0.908	2.201	
Credibility:					0.52	0.44		
Indicated Limited Loss to Payroll Ratio:					1.181	0.901	2.082	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.294</b>	<b>1.141</b>	<b>2.436</b>	
Indicated Relativity Change:								-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								234.8%

INCLUDES 1123 & 1124 D-9-1-22

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	
2015	85,884,987	4	35	47	1,717,460	1,218,457	2,935,917	3.418
2016	95,687,067	9	25	52	1,511,815	1,204,847	2,716,662	2.839
2017	117,200,683	4	42	65	2,139,100	1,649,694	3,788,794	3.233
2018	114,584,255	4	44	66	1,889,289	1,413,291	3,302,580	2.882
2019	122,016,600	1	40	59	2,357,257	2,005,768	4,363,025	3.576
	535,373,592	22	186	289	9,614,921	7,492,057	17,106,978	
Adjusted Loss to Payroll Ratio:					1.796	1.399	3.195	
Expected Unlimited Loss to Payroll Ratio:					2.037	1.812	3.849	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.723	1.147	2.870	
Credibility:					0.99	0.82		
Indicated Limited Loss to Payroll Ratio:					1.795	1.353	3.149	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.031</b>	<b>1.914</b>	<b>3.944</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								380.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 6307 RHG: 5 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: SEWER CONSTRUCTION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	64,905,570	8	32	64	1,530,490	1,063,879	2,594,369	3.997
2016	65,450,952	8	43	41	2,453,987	1,560,748	4,014,735	6.134
2017	75,384,785	3	40	57	1,450,393	1,205,299	2,655,692	3.523
2018	62,464,387	1	35	40	923,269	846,061	1,769,330	2.833
2019	75,875,146	0	40	33	1,608,037	858,504	2,466,541	3.251
	344,080,840	20	190	235	7,966,175	5,534,491	13,500,666	
Adjusted Loss to Payroll Ratio:					2.315	1.608	3.924	
Expected Unlimited Loss to Payroll Ratio:					2.490	2.553	5.043	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.128	1.691	3.819	
Credibility:					0.90	0.80		
Indicated Limited Loss to Payroll Ratio:					2.297	1.625	3.922	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.572</b>	<b>2.194</b>	<b>4.766</b>	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								459.6%

Code: 6308 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: SEWER CONSTRUCTION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	163,349,745	8	36	39	1,844,541	1,127,512	2,972,053	1.819
2016	175,230,429	5	18	55	1,061,044	880,462	1,941,506	1.108
2017	209,783,679	5	40	52	1,547,068	1,279,956	2,827,024	1.348
2018	223,266,660	8	50	44	3,118,300	2,528,595	5,646,895	2.529
2019	227,967,473	3	41	57	2,192,425	1,717,212	3,909,637	1.715
	999,597,986	29	185	247	9,763,379	7,533,737	17,297,116	
Adjusted Loss to Payroll Ratio:					0.977	0.754	1.730	
Expected Unlimited Loss to Payroll Ratio:					1.003	1.050	2.054	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.849	0.665	1.514	
Credibility:					0.96	0.84		
Indicated Limited Loss to Payroll Ratio:					0.971	0.740	1.711	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.099</b>	<b>1.046</b>	<b>2.145</b>	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								206.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 6315 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: WATER/GAS MAINS CONSTRUCTION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	135,935,919	8	41	87	1,515,236	1,564,986	3,080,222	2.266
2016	141,688,208	4	37	78	1,280,700	1,376,313	2,657,013	1.875
2017	165,837,909	4	68	89	1,785,477	2,056,965	3,842,442	2.317
2018	160,727,131	4	64	78	2,473,679	1,960,538	4,434,217	2.759
2019	161,437,780	2	58	75	1,719,907	1,497,075	3,216,982	1.993
	765,626,947	22	268	407	8,775,000	8,455,877	17,230,877	
Adjusted Loss to Payroll Ratio:					1.146	1.104	2.251	
Expected Unlimited Loss to Payroll Ratio:					1.390	1.628	3.017	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.176	1.031	2.206	
Credibility:					0.98	0.90		
Indicated Limited Loss to Payroll Ratio:					1.147	1.097	2.244	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.297</b>	<b>1.552</b>	<b>2.849</b>	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								274.7%

Code: 6316 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: WATER/GAS MAINS CONSTRUCTION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	291,065,791	10	56	79	3,295,548	2,101,261	5,396,809	1.854
2017	336,778,260	9	58	73	3,098,370	2,664,675	5,763,045	1.711
2018	366,537,006	11	62	69	3,909,222	2,933,054	6,842,276	1.867
2019	402,368,671	1	57	70	2,052,064	1,574,806	3,626,870	0.901
	1,396,749,728	31	233	291	12,355,204	9,273,796	21,629,000	
Adjusted Loss to Payroll Ratio:					0.885	0.664	1.549	
Expected Unlimited Loss to Payroll Ratio:					1.261	1.407	2.668	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.007	0.774	1.781	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.885	0.664	1.549	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.061</b>	<b>1.079</b>	<b>2.140</b>	
Indicated Relativity Change:								-19.8%
Relativity to Statewide Average Loss to Payroll Ratio:								206.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 6325 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: CONDUIT CONSTRUCTION OR UNDERGROUND WIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	655,513,941	17	173	286	7,660,611	5,741,349	13,401,960	2.044
2018	685,799,366	6	181	304	5,109,695	4,722,056	9,831,751	1.434
2019	767,312,395	6	202	279	6,747,904	6,719,709	13,467,613	1.755
	2,108,625,702	29	556	869	19,518,210	17,183,114	36,701,324	
Adjusted Loss to Payroll Ratio:					0.926	0.815	1.741	
Expected Unlimited Loss to Payroll Ratio:					1.071	1.010	2.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.915	0.669	1.584	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.926	0.815	1.741	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.036</b>	<b>1.100</b>	<b>2.137</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								206.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 6361 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: CANAL/JETTY/BREAKWATER CONSTRUCTION; CROSS-COUNTRY WATER PIPELINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	20,029,725	0	1	5	15,586	13,675	29,261	0.146
2016	19,497,820	0	3	2	117,161	103,226	220,387	1.130
2017	25,017,500	1	1	7	37,706	81,721	119,427	0.477
2018	40,854,641	0	5	10	180,254	158,611	338,865	0.829
2019	23,162,872	0	8	13	469,329	177,673	647,002	2.793
	128,562,558	1	18	37	820,038	534,905	1,354,943	
Adjusted Loss to Payroll Ratio:					0.638	0.416	1.054	
Expected Unlimited Loss to Payroll Ratio:					1.164	1.276	2.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.017	0.903	1.920	
Credibility:					0.45	0.42		
Indicated Limited Loss to Payroll Ratio:					0.845	0.698	1.543	
Limit Factor:					1.096	1.266		
Indicated (Unlimited) Loss to Payroll Ratio:					0.926	0.884	1.810	
Indicated Relativity Change:								-25.8%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.936</b>	<b>0.894</b>	<b>1.830</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								176.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 6364 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: IRRIGATION PIPE INSTALLATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	38,403,432	2	29	62	449,793	533,644	983,437	2.561
2016	43,171,343	3	17	68	399,272	395,405	794,677	1.841
2017	49,625,747	0	30	74	307,156	480,472	787,628	1.587
2018	53,430,870	3	40	91	891,958	1,114,099	2,006,057	3.754
2019	55,490,321	0	42	74	745,127	910,867	1,655,994	2.984
	240,121,713	8	158	369	2,793,306	3,434,487	6,227,793	
Adjusted Loss to Payroll Ratio:					1.163	1.430	2.594	
Expected Unlimited Loss to Payroll Ratio:					1.435	1.932	3.367	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.275	1.433	2.708	
Credibility:					0.64	0.65		
Indicated Limited Loss to Payroll Ratio:					1.204	1.431	2.635	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.297</b>	<b>1.730</b>	<b>3.027</b>	
Indicated Relativity Change:								-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								291.9%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	180,293,439	7	104	220	2,747,457	2,555,784	5,303,241	2.941
2017	207,011,307	5	135	226	3,313,761	2,761,811	6,075,572	2.935
2018	215,704,052	4	130	204	3,110,791	2,946,980	6,057,771	2.808
2019	232,004,263	3	116	202	2,951,764	2,985,463	5,937,227	2.559
	835,013,061	19	485	852	12,123,773	11,250,037	23,373,810	
Adjusted Loss to Payroll Ratio:					1.452	1.347	2.799	
Expected Unlimited Loss to Payroll Ratio:					1.746	1.736	3.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.582	1.355	2.937	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.452	1.347	2.799	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.536</b>	<b>1.550</b>	<b>3.086</b>	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								297.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,811,876,154	65	1,625	2,759	39,853,411	35,536,102	75,389,513	4.161
2019	1,965,558,553	20	1,401	2,474	38,575,944	37,679,030	76,254,974	3.880
	3,777,434,707	85	3,026	5,233	78,429,355	73,215,132	151,644,487	
Adjusted Loss to Payroll Ratio:					2.076	1.938	4.014	
Expected Unlimited Loss to Payroll Ratio:					2.188	2.210	4.398	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.070	1.866	3.936	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.076	1.938	4.014	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.237</b>	<b>2.343</b>	<b>4.580</b>	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								441.6%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	57,446,985	4	27	101	1,169,037	1,142,382	2,311,419	4.024
2016	56,694,418	3	40	76	919,486	976,627	1,896,113	3.344
2017	65,958,391	4	53	95	1,720,075	1,254,608	2,974,683	4.510
2018	64,350,859	1	35	69	598,564	885,917	1,484,481	2.307
2019	76,568,209	0	50	71	1,181,472	808,274	1,989,746	2.599
	321,018,862	12	205	412	5,588,634	5,067,808	10,656,442	
Adjusted Loss to Payroll Ratio:					1.741	1.579	3.320	
Expected Unlimited Loss to Payroll Ratio:					1.684	1.785	3.469	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.594	1.507	3.101	
Credibility:					0.76	0.71		
Indicated Limited Loss to Payroll Ratio:					1.706	1.558	3.264	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.838</b>	<b>1.883</b>	<b>3.721</b>	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								358.8%

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Code: 7133 RHG: 7 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: RAILROAD OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	23,215,722	1	5	19	193,202	430,886	624,088	2.688
2016	39,943,045	2	8	19	183,990	360,952	544,942	1.364
2017	49,460,675	0	4	33	9,149	42,152	51,301	0.104
2018	52,590,831	0	13	33	169,432	208,200	377,632	0.718
2019	75,470,556	1	7	26	262,324	364,702	627,026	0.831
	240,680,829	4	37	130	818,097	1,406,893	2,224,990	
Adjusted Loss to Payroll Ratio:					0.340	0.585	0.924	
Expected Unlimited Loss to Payroll Ratio:					0.700	0.949	1.649	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.600	0.599	1.199	
Credibility:					0.46	0.43		
Indicated Limited Loss to Payroll Ratio:					0.481	0.593	1.073	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.576</b>	<b>0.964</b>	<b>1.540</b>	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								148.5%

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Code: 7198 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: PARCEL DELIVERY COMPANIES; ARMORED TRANSPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,503,537,412	129	2,138	3,152	76,014,424	46,116,914	122,131,338	4.878
2019	2,917,018,012	65	2,943	3,695	93,440,982	56,397,664	149,838,646	5.137
	5,420,555,424	194	5,081	6,847	169,455,406	102,514,577	271,969,983	
Adjusted Loss to Payroll Ratio:					3.126	1.891	5.017	
Expected Unlimited Loss to Payroll Ratio:					3.225	2.300	5.525	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.079	1.958	5.037	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.126	1.891	5.017	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.369</b>	<b>2.286</b>	<b>5.655</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								545.3%

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Code: 7207 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 1 CLASS: STABLES; CLUBS – RIDING; HORSE SHOWS/RODEOS/PACK  
TRAINS; RACING STABLES – HARNESS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	77,833,867	8	56	86	936,797	1,217,062	2,153,859	2.767
2016	80,583,012	10	82	97	1,692,525	2,102,220	3,794,745	4.709
2017	79,624,420	6	47	92	1,404,949	1,461,554	2,866,503	3.600
2018	85,050,053	7	75	105	3,220,154	2,411,750	5,631,904	6.622
2019	89,569,178	7	85	92	3,716,905	3,047,860	6,764,765	7.553
	412,660,530	38	345	472	10,971,329	10,240,446	21,211,775	
Adjusted Loss to Payroll Ratio:					2.659	2.482	5.140	
Expected Unlimited Loss to Payroll Ratio:					2.276	3.165	5.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.016	2.252	4.267	
Credibility:					0.95	0.96		
Indicated Limited Loss to Payroll Ratio:					2.624	2.473	5.097	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.875</b>	<b>3.132</b>	<b>6.007</b>	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								579.2%

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Code: 7219 RHG: 4 NAICS: 48 ILDG: 2 MLDG: 2 CLASS: TRUCKING FIRMS; EXPRESS COMPANIES; MOBILE CRANE/HOISTING SERVICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,766,058,653	185	2,594	2,581	88,540,537	61,720,581	150,261,118	3.990
2019	3,985,259,599	123	2,543	2,421	97,673,261	66,464,651	164,137,912	4.119
	7,751,318,252	308	5,137	5,002	186,213,798	128,185,232	314,399,030	
Adjusted Loss to Payroll Ratio:					2.402	1.654	4.056	
Expected Unlimited Loss to Payroll Ratio:					2.492	2.118	4.610	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.338	1.719	4.057	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.402	1.654	4.056	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.632</b>	<b>2.094</b>	<b>4.727</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								455.8%

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Code: 7227 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: AUTO/TRUCK TOWING, ROADSIDE ASSISTANCE OR FREEWAY SERVICE PATROL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	333,375,130	7	208	258	5,137,888	4,953,964	10,091,852	3.027
2019	343,754,869	11	239	213	7,913,191	7,116,502	15,029,693	4.372
	677,129,999	18	447	471	13,051,079	12,070,466	25,121,545	
Adjusted Loss to Payroll Ratio:					1.927	1.783	3.710	
Expected Unlimited Loss to Payroll Ratio:					2.374	2.687	5.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.227	2.181	4.408	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.927	1.783	3.710	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.112</b>	<b>2.258</b>	<b>4.370</b>	
Indicated Relativity Change:								-13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								421.3%

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Code: 7232 RHG: 6 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: MAIL DELIVERY SERVICE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	52,982,139	4	42	26	1,386,150	847,925	2,234,075	4.217
2016	52,546,376	3	34	26	1,150,925	824,159	1,975,084	3.759
2017	48,531,803	6	35	22	2,326,028	1,424,272	3,750,300	7.728
2018	60,476,446	2	26	34	1,651,623	693,735	2,345,358	3.878
2019	76,867,601	1	39	61	1,020,289	754,793	1,775,082	2.309
291,404,365		16	176	169	7,535,015	4,544,883	12,079,898	
Adjusted Loss to Payroll Ratio:					2.586	1.560	4.145	
Expected Unlimited Loss to Payroll Ratio:					3.289	2.683	5.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.988	1.950	4.938	
Credibility:					0.94	0.75		
Indicated Limited Loss to Payroll Ratio:					2.609	1.657	4.266	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.951</b>	<b>2.343</b>	<b>5.295</b>	
Indicated Relativity Change:								-11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								510.5%

Code: 7272 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: WATER TRUCK SERVICE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	7,954,576	1	3	2	250,214	15,854	266,068	3.345
2016	8,357,146	1	2	3	264,929	327,445	592,374	7.088
2017	9,534,161	0	3	4	146,186	133,374	279,560	2.932
2018	10,838,529	2	5	2	690,494	492,887	1,183,381	10.918
2019	11,292,329	1	1	2	403,828	8,347	412,175	3.650
47,976,741		5	14	13	1,755,650	977,908	2,733,558	
Adjusted Loss to Payroll Ratio:					3.659	2.038	5.698	
Expected Unlimited Loss to Payroll Ratio:					2.926	2.012	4.938	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.475	1.274	3.749	
Credibility:					0.44	0.32		
Indicated Limited Loss to Payroll Ratio:					2.992	1.522	4.515	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.384</b>	<b>2.153</b>	<b>5.537</b>	
Indicated Relativity Change:								12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								533.9%

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Code: 7332 RHG: 1 NAICS: 62 ILDG: 1 MLDG: 2 CLASS: AMBULANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	633,811,073	10	450	958	5,335,138	4,686,851	10,021,989	1.581
2018	682,944,449	18	446	943	6,717,513	5,070,436	11,787,949	1.726
2019	726,043,499	5	516	929	7,317,238	6,699,835	14,017,073	1.931
	2,042,799,021	33	1,412	2,830	19,369,889	16,457,122	35,827,011	
Adjusted Loss to Payroll Ratio:					0.948	0.806	1.754	
Expected Unlimited Loss to Payroll Ratio:					1.034	0.800	1.834	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.937	0.677	1.614	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.948	0.806	1.754	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.003</b>	<b>0.927</b>	<b>1.930</b>	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								186.1%

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Code: 7360 RHG: 2 NAICS: 48 ILDG: 2 MLDG: 3 CLASS: FREIGHT HANDLERS; FREIGHT FORWARDERS OR CONSOLIDATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	546,521,607	31	494	825	10,392,023	9,848,166	20,240,189	3.703
2019	565,360,313	15	445	658	10,498,452	11,085,817	21,584,269	3.818
	1,111,881,920	46	939	1,483	20,890,475	20,933,983	41,824,458	
Adjusted Loss to Payroll Ratio:					1.879	1.883	3.762	
Expected Unlimited Loss to Payroll Ratio:					1.872	1.701	3.573	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.807	1.500	3.307	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.879	1.883	3.762	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.002</b>	<b>2.199</b>	<b>4.201</b>	
Indicated Relativity Change:								17.6%
Relativity to Statewide Average Loss to Payroll Ratio:								405.1%

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Code: 7365 RHG: 5 NAICS: 48 ILDG: 2 MLDG: 3 CLASS: TAXICAB OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	33,238,174	5	13	8	734,244	414,353	1,148,597	3.456
2016	15,139,104	1	5	5	159,695	320,216	479,911	3.170
2017	8,252,828	2	3	4	307,792	343,943	651,735	7.897
2018	13,670,143	0	6	33	77,121	88,618	165,739	1.212
2019	10,696,223	0	2	8	140,137	105,468	245,605	2.296
	80,996,472	8	29	58	1,418,989	1,272,597	2,691,586	
Adjusted Loss to Payroll Ratio:					1.752	1.571	3.323	
Expected Unlimited Loss to Payroll Ratio:					1.991	1.861	3.852	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.827	1.415	3.242	
Credibility:					0.46	0.40		
Indicated Limited Loss to Payroll Ratio:					1.792	1.477	3.269	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.007</b>	<b>1.994</b>	<b>4.001</b>	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								385.8%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,123,179,405	83	842	1,112	29,014,964	24,376,731	53,391,695	4.754
2019	1,193,085,954	35	761	1,044	24,406,001	20,780,155	45,186,156	3.787
	2,316,265,359	118	1,603	2,156	53,420,965	45,156,887	98,577,852	
Adjusted Loss to Payroll Ratio:					2.306	1.950	4.256	
Expected Unlimited Loss to Payroll Ratio:					2.311	2.177	4.487	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.205	1.853	4.058	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.306	1.950	4.256	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.485</b>	<b>2.357</b>	<b>4.842</b>	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								466.9%

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Code: 7392 RHG: 1 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: BEER DEALERS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	269,934,251	11	285	598	5,047,251	4,765,420	9,812,671	3.635
2018	290,373,277	5	335	607	6,661,138	5,654,287	12,315,425	4.241
2019	308,713,428	1	359	526	8,715,202	6,210,927	14,926,129	4.835
	869,020,956	17	979	1,731	20,423,591	16,630,634	37,054,225	
Adjusted Loss to Payroll Ratio:					2.350	1.914	4.264	
Expected Unlimited Loss to Payroll Ratio:					1.843	1.721	3.564	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.867	1.534	3.402	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.350	1.914	4.264	
Limit Factor:					1.058	1.150		
Indicated (Unlimited) Loss to Payroll Ratio:					2.486	2.202	4.688	
Indicated Relativity Change:								31.5%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>2.363</b>	<b>2.093</b>	<b>4.455</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								429.6%

Code: 7403 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 3 CLASS: AIRCRAFT OPERATION – SCHEDULED – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,030,695,604	16	850	1,639	21,935,147	17,179,791	39,114,938	3.795
2019	1,152,838,858	13	834	1,412	19,622,111	17,185,431	36,807,542	3.193
	2,183,534,462	29	1,684	3,051	41,557,258	34,365,222	75,922,480	
Adjusted Loss to Payroll Ratio:					1.903	1.574	3.477	
Expected Unlimited Loss to Payroll Ratio:					2.209	1.660	3.869	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.132	1.463	3.595	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.903	1.574	3.477	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.028</b>	<b>1.838</b>	<b>3.866</b>	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								372.8%

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Code: 7405 RHG: 1 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: AIRCRAFT OPERATION – SCHEDULED – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,066,505,875	8	610	553	14,448,336	7,706,344	22,154,680	1.072
2019	2,128,609,505	0	568	530	15,927,779	7,518,758	23,446,537	1.101
	4,195,115,380	8	1,178	1,083	30,376,115	15,225,102	45,601,217	
Adjusted Loss to Payroll Ratio:					0.724	0.363	1.087	
Expected Unlimited Loss to Payroll Ratio:					0.786	0.427	1.213	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.765	0.382	1.147	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.724	0.363	1.087	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.766</b>	<b>0.418</b>	<b>1.184</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								114.1%

Code: 7409 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: AIRCRAFT OPERATION – AGRICULTURAL – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	19,275,793	1	2	4	320,739	64,772	385,511	2.000
2016	19,125,331	2	3	3	759,344	355,494	1,114,838	5.829
2017	18,477,577	2	1	2	947,747	91,825	1,039,572	5.626
2018	18,193,252	0	1	2	903	3,545	4,448	0.024
2019	18,588,341	0	4	0	42,777	100,967	143,744	0.773
	93,660,294	5	11	11	2,071,510	616,603	2,688,113	
Adjusted Loss to Payroll Ratio:					2.212	0.658	2.870	
Expected Unlimited Loss to Payroll Ratio:					3.093	2.250	5.343	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.539	1.524	4.064	
Credibility:					0.57	0.42		
Indicated Limited Loss to Payroll Ratio:					2.353	1.161	3.514	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.821</b>	<b>1.887</b>	<b>4.708</b>	
Indicated Relativity Change:								-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								454.0%

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Code: 7410 RHG: 2 NAICS: 11 ILDG: 4 MLDG: 2 CLASS: AIRCRAFT OPERATION – AGRICULTURAL – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	18,085,442	0	3	8	20,433	64,297	84,730	0.468
2016	19,509,353	1	9	17	419,024	431,490	850,514	4.360
2017	19,238,979	2	7	8	427,762	659,767	1,087,529	5.653
2018	20,028,281	1	7	13	320,238	197,233	517,471	2.584
2019	20,424,672	1	3	13	170,225	161,836	332,061	1.626
	97,286,727	5	29	59	1,357,681	1,514,623	2,872,304	
Adjusted Loss to Payroll Ratio:					1.396	1.557	2.952	
Expected Unlimited Loss to Payroll Ratio:					1.816	1.326	3.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.678	1.255	2.933	
Credibility:					0.49	0.39		
Indicated Limited Loss to Payroll Ratio:					1.540	1.374	2.913	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.641</b>	<b>1.604</b>	<b>3.245</b>	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								312.9%

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Code: 7421 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	86,344,391	2	14	27	572,002	722,952	1,294,954	1.500
2016	89,128,241	0	11	21	467,492	391,975	859,467	0.964
2017	95,875,115	0	5	25	91,592	152,781	244,373	0.255
2018	105,437,428	1	8	11	229,527	143,118	372,645	0.353
2019	112,759,907	0	8	29	299,471	277,453	576,924	0.512
	489,545,082	3	46	113	1,660,084	1,688,280	3,348,364	
Adjusted Loss to Payroll Ratio:					0.339	0.345	0.684	
Expected Unlimited Loss to Payroll Ratio:					0.521	0.540	1.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.503	0.476	0.979	
Credibility:					0.57	0.53		
Indicated Limited Loss to Payroll Ratio:					0.410	0.407	0.817	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.437</b>	<b>0.475</b>	<b>0.912</b>	
Indicated Relativity Change:								-14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								87.9%

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Code: 7424 RHG: 6 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: AIRCRAFT OPERATION – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	297,226,049	8	34	58	2,319,875	665,426	2,985,301	1.004
2016	372,050,453	9	34	44	3,871,459	866,665	4,738,124	1.274
2017	363,408,593	6	25	56	1,396,674	523,959	1,920,633	0.529
2018	386,110,418	3	39	59	1,034,530	1,512,150	2,546,680	0.660
2019	442,514,838	7	42	70	3,722,172	1,396,360	5,118,532	1.157
	1,861,310,351	33	174	287	12,344,710	4,964,561	17,309,271	
Adjusted Loss to Payroll Ratio:					0.663	0.267	0.930	
Expected Unlimited Loss to Payroll Ratio:					0.713	0.380	1.093	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.648	0.276	0.924	
Credibility:					1.00	0.72		
Indicated Limited Loss to Payroll Ratio:					0.663	0.269	0.933	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.750</b>	<b>0.381</b>	<b>1.131</b>	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								109.1%

Code: 7428 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: AIRCRAFT OPERATION – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	751,849,476	12	285	656	8,980,362	6,122,992	15,103,354	2.009
2019	765,129,577	1	246	586	6,938,065	4,847,184	11,785,249	1.540
	1,516,979,053	13	531	1,242	15,918,427	10,970,176	26,888,603	
Adjusted Loss to Payroll Ratio:					1.049	0.723	1.773	
Expected Unlimited Loss to Payroll Ratio:					1.057	0.985	2.042	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.020	0.868	1.888	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.049	0.723	1.773	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.118</b>	<b>0.845</b>	<b>1.963</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								189.3%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	62,008,749	1	11	38	608,895	359,393	968,288	1.562
2016	71,209,054	2	17	43	752,624	508,176	1,260,800	1.771
2017	70,254,980	1	11	66	250,143	350,053	600,196	0.854
2018	86,071,872	0	9	39	318,523	274,515	593,038	0.689
2019	91,076,734	0	10	34	335,990	255,626	591,616	0.650
	380,621,389	4	58	220	2,266,175	1,747,764	4,013,939	
Adjusted Loss to Payroll Ratio:					0.595	0.459	1.055	
Expected Unlimited Loss to Payroll Ratio:					0.681	0.714	1.395	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.657	0.630	1.287	
Credibility:					0.57	0.53		
Indicated Limited Loss to Payroll Ratio:					0.622	0.539	1.161	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.663</b>	<b>0.630</b>	<b>1.292</b>	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								124.6%

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Code: 7500 RHG: 5 NAICS: 22 ILDG: 1 MLDG: 1 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	
2015	119,116,447	4	36	100	587,238	762,753	1,349,991	1.133
2016	117,118,032	3	55	100	1,319,171	954,487	2,273,658	1.941
2017	111,403,713	2	33	90	673,478	487,948	1,161,426	1.043
2018	121,966,249	4	36	88	1,212,691	1,310,472	2,523,163	2.069
2019	132,375,684	0	36	77	1,197,492	861,546	2,059,038	1.555
	601,980,125	13	196	455	4,990,069	4,377,206	9,367,275	
Adjusted Loss to Payroll Ratio:					0.829	0.727	1.556	
Expected Unlimited Loss to Payroll Ratio:					0.966	1.030	1.996	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.826	0.682	1.508	
Credibility:					0.77	0.70		
Indicated Limited Loss to Payroll Ratio:					0.828	0.714	1.542	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.927</b>	<b>0.964</b>	<b>1.891</b>	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								182.3%

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Code: 7515 RHG: 6 NAICS: 48 ILDG: 3 MLDG: 1 CLASS: OIL OR GAS PIPELINE OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	58,243,138	0	4	19	55,030	69,738	124,768	0.214
2016	62,808,190	1	6	13	234,141	157,666	391,807	0.624
2017	71,933,950	1	8	7	351,246	211,004	562,250	0.782
2018	74,261,529	0	5	12	225,232	157,665	382,897	0.516
2019	78,352,190	1	3	13	258,996	187,685	446,681	0.570
	345,598,997	3	26	64	1,124,645	783,758	1,908,403	
Adjusted Loss to Payroll Ratio:					0.325	0.227	0.552	
Expected Unlimited Loss to Payroll Ratio:					0.374	0.349	0.723	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.340	0.254	0.594	
Credibility:					0.42	0.36		
Indicated Limited Loss to Payroll Ratio:					0.334	0.244	0.578	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.377</b>	<b>0.345</b>	<b>0.723</b>	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								69.7%

Code: 7538 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: ELECTRIC POWER LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	256,911,956	2	30	64	847,439	647,003	1,494,442	0.582
2016	236,917,437	4	27	50	1,719,771	1,528,659	3,248,430	1.371
2017	296,022,282	7	27	56	1,194,875	801,016	1,995,891	0.674
2018	487,941,692	9	48	84	3,843,374	3,629,491	7,472,865	1.532
2019	619,014,198	7	38	83	3,520,843	3,233,457	6,754,300	1.091
	1,896,807,565	29	170	337	11,126,302	9,839,625	20,965,927	
Adjusted Loss to Payroll Ratio:					0.587	0.519	1.105	
Expected Unlimited Loss to Payroll Ratio:					0.802	0.857	1.659	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.641	0.471	1.112	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					0.587	0.516	1.103	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.703</b>	<b>0.840</b>	<b>1.543</b>	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								148.8%

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Code: 7539 RHG: 7 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: ELECTRIC POWER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	437,248,925	5	46	114	1,449,513	1,097,070	2,546,583	0.582
2016	452,395,614	8	46	91	2,085,404	1,884,833	3,970,237	0.878
2017	433,099,309	4	44	94	2,025,606	1,652,897	3,678,503	0.849
2018	515,468,985	1	56	105	2,500,413	2,183,874	4,684,287	0.909
2019	530,230,786	1	36	80	2,457,577	1,567,033	4,024,610	0.759
2,368,443,619		19	228	484	10,518,514	8,385,706	18,904,220	
Adjusted Loss to Payroll Ratio:					0.444	0.354	0.798	
Expected Unlimited Loss to Payroll Ratio:					0.521	0.616	1.137	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.416	0.339	0.755	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.444	0.353	0.797	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.533</b>	<b>0.573</b>	<b>1.106</b>	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								106.6%

Code: 7580 RHG: 6 NAICS: 22 ILDG: 4 MLDG: 4 CLASS: SANITARY OR SANITATION DISTRICTS OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	52,910,225	7	16	20	1,385,156	608,492	1,993,648	3.768
2016	48,940,774	1	7	24	256,569	240,577	497,146	1.016
2017	59,935,171	1	7	27	246,145	454,417	700,562	1.169
2018	55,531,942	0	20	23	630,560	439,660	1,070,220	1.927
2019	48,200,311	1	8	25	158,547	272,310	430,857	0.894
265,518,423		10	58	119	2,676,977	2,015,457	4,692,434	
Adjusted Loss to Payroll Ratio:					1.008	0.759	1.767	
Expected Unlimited Loss to Payroll Ratio:					0.916	1.063	1.979	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.775	0.673	1.448	
Credibility:					0.54	0.50		
Indicated Limited Loss to Payroll Ratio:					0.902	0.716	1.618	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.020</b>	<b>1.012</b>	<b>2.032</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								196.0%

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Code: 7600 RHG: 3 NAICS: 51 ILDG: 1 MLDG: 1 CLASS: COMMUNICATION SERVICE PROVIDERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,826,769,961	153	1,388	1,096	60,267,762	32,611,441	92,879,203	5.084
2019	1,678,299,058	77	1,220	1,194	51,163,719	29,460,628	80,624,347	4.804
	3,505,069,019	230	2,608	2,290	111,431,481	62,072,069	173,503,550	
Adjusted Loss to Payroll Ratio:					3.179	1.771	4.950	
Expected Unlimited Loss to Payroll Ratio:					4.336	2.208	6.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.626	1.889	5.515	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.179	1.771	4.950	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.426</b>	<b>2.141</b>	<b>5.566</b>	
Indicated Relativity Change:								-14.9%
Relativity to Statewide Average Loss to Payroll Ratio:								536.7%

INCLUDES EXPERIENCE OF 7606 D1-1-19

Code: 7601 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: AERIAL LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	45,429,369	0	21	38	544,619	230,624	775,243	1.706
2016	58,123,792	0	27	45	456,070	412,397	868,467	1.494
2017	47,397,906	2	7	27	365,514	174,492	540,006	1.139
2018	99,978,216	1	20	61	842,537	608,561	1,451,098	1.451
2019	95,486,823	4	41	124	1,251,543	1,132,745	2,384,288	2.497
	346,416,106	7	116	295	3,460,282	2,558,819	6,019,101	
Adjusted Loss to Payroll Ratio:					0.999	0.739	1.738	
Expected Unlimited Loss to Payroll Ratio:					1.110	0.956	2.066	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.987	0.709	1.696	
Credibility:					0.67	0.57		
Indicated Limited Loss to Payroll Ratio:					0.995	0.726	1.721	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.072</b>	<b>0.878</b>	<b>1.950</b>	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								188.0%

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Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	601,400,684	16	162	317	4,534,315	4,322,888	8,857,203	1.473
2018	647,748,888	10	174	323	4,209,251	3,402,534	7,611,785	1.175
2019	669,219,831	3	171	252	4,993,338	3,918,280	8,911,618	1.332
	1,918,369,403	29	507	892	13,736,904	11,643,703	25,380,607	
Adjusted Loss to Payroll Ratio:					0.716	0.607	1.323	
Expected Unlimited Loss to Payroll Ratio:					0.850	0.867	1.717	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.742	0.613	1.356	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.716	0.607	1.323	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.785</b>	<b>0.769</b>	<b>1.553</b>	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								149.8%

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: 2 MLDG: 2 CLASS: VIDEO POST-PRODUCTION; AUDIO POST-PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,011,835,279	3	20	52	1,053,312	567,844	1,621,156	0.160
2016	1,151,127,865	3	30	77	1,093,962	1,008,298	2,102,260	0.183
2017	1,186,603,611	2	21	67	642,548	505,731	1,148,279	0.097
2018	1,240,865,755	1	16	52	269,514	279,236	548,750	0.044
2019	1,207,055,830	0	19	33	161,788	197,975	359,763	0.030
	5,797,488,340	9	106	281	3,221,125	2,559,085	5,780,210	
Adjusted Loss to Payroll Ratio:					0.056	0.044	0.100	
Expected Unlimited Loss to Payroll Ratio:					0.102	0.081	0.182	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.083	0.066	0.149	
Credibility:					0.78	0.64		
Indicated Limited Loss to Payroll Ratio:					0.062	0.052	0.114	
Limit Factor:					1.096	1.266		
Indicated (Unlimited) Loss to Payroll Ratio:					0.067	0.066	0.133	
Indicated Relativity Change:								-26.9%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.069</b>	<b>0.068</b>	<b>0.137</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								13.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 7610 RHG: 4 NAICS: 51 ILDG: 2 MLDG: 1 CLASS: RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	3,501,838,000	11	147	341	5,581,223	4,080,973	9,662,196	0.276
2018	3,175,918,902	7	134	333	5,570,867	3,886,076	9,456,943	0.298
2019	3,147,439,474	4	156	357	6,701,580	4,554,625	11,256,205	0.358
	9,825,196,376	22	437	1,031	17,853,670	12,521,675	30,375,345	
Adjusted Loss to Payroll Ratio:					0.182	0.127	0.309	
Expected Unlimited Loss to Payroll Ratio:					0.202	0.180	0.382	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.166	0.147	0.313	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.182	0.127	0.309	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.199</b>	<b>0.161</b>	<b>0.361</b>	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								34.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 7706 RHG: 6 NAICS: 92 ILDG: 3 MLDG: 2 CLASS: FIREFIGHTING OPERATIONS – NOT VOLUNTEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	48,541,972	3	24	57	576,247	452,489	1,028,736	2.119
2016	37,313,888	2	22	52	610,555	940,117	1,550,672	4.156
2017	43,246,048	1	25	33	519,722	437,566	957,288	2.214
2018	49,518,897	0	23	72	509,790	632,951	1,142,741	2.308
2019	49,554,443	5	19	100	2,343,228	1,632,721	3,975,949	8.023
	228,175,248	11	113	314	4,559,541	4,095,844	8,655,385	
Adjusted Loss to Payroll Ratio:					1.998	1.795	3.793	
Expected Unlimited Loss to Payroll Ratio:					1.730	1.757	3.488	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.591	1.375	2.966	
Credibility:					0.66	0.57		
Indicated Limited Loss to Payroll Ratio:					1.860	1.616	3.476	
Limit Factor:					1.131	1.414		
Indicated (Unlimited) Loss to Payroll Ratio:					2.104	2.285	4.389	
Indicated Relativity Change:								25.9%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>2.090</b>	<b>2.270</b>	<b>4.360</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								420.4%

Code: 7707 RHG: 7 NAICS: 92 ILDG: 3 MLDG: 2 CLASS: FIREFIGHTING OPERATIONS – VOLUNTEERS

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	914.3	1	1	11	47,008	50,679	97,687	106.843
2016	783.2	0	5	7	62,970	120,780	183,750	234.614
2017	750.4	0	1	5	84	4,784	4,868	6.487
2018	697.0	1	2	7	90,066	150,344	240,410	344.921
2019	631.9	0	0	2	0	232	232	0.367
	3,776.8	2	9	32	200,129	326,819	526,948	
Adjusted Loss to Payroll Ratio:					52.989	86.533	139.522	
Expected Unlimited Loss to Payroll Ratio:					76.892	114.500	191.392	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					66.754	77.811	144.566	
Credibility:					0.23	0.22		
Indicated Limited Loss to Payroll Ratio:					63.628	79.755	143.382	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>76.292</b>	<b>129.657</b>	<b>205.949</b>	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 7720 RHG: 4 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: POLICE AND OTHER LAW ENFORCEMENT OFFICERS – NOT VOLUNTEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	258,291,728	8	82	196	1,699,129	1,694,290	3,393,419	1.314
2016	243,373,150	6	79	232	1,818,728	1,496,579	3,315,307	1.362
2017	273,143,747	7	73	233	2,451,014	1,836,055	4,287,069	1.570
2018	296,243,426	2	114	215	3,378,220	2,642,820	6,021,040	2.032
2019	306,895,462	2	70	193	2,884,370	2,845,519	5,729,889	1.867
	1,377,947,513	25	418	1,069	12,231,461	10,515,264	22,746,725	
Adjusted Loss to Payroll Ratio:					0.888	0.763	1.651	
Expected Unlimited Loss to Payroll Ratio:					0.915	0.978	1.893	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.869	0.855	1.724	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.888	0.765	1.653	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.973</b>	<b>0.969</b>	<b>1.942</b>	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								187.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 7721 RHG: 3 NAICS: 56 ILDG: 2 MLDG: 3 CLASS: DETECTIVE OR PRIVATE INVESTIGATIVE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,996,857,540	40	781	926	18,954,462	18,489,923	37,444,385	1.875
2019	2,121,027,998	23	753	803	18,897,260	20,260,885	39,158,145	1.846
	4,117,885,538	63	1,534	1,729	37,851,722	38,750,808	76,602,530	
Adjusted Loss to Payroll Ratio:					0.919	0.941	1.860	
Expected Unlimited Loss to Payroll Ratio:					1.078	1.112	2.190	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.952	0.906	1.858	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.919	0.941	1.860	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.991</b>	<b>1.137</b>	<b>2.128</b>	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								205.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2016	.1	0	0	0	0	0	0	0.000
2017	.0	0	0	1	0	473	473	0.000
2018	.0	0	0	0	0	0	0	0.000
2019	.0	0	0	0	0	0	0	0.000
	.1	0	0	1	0	473	473	
Adjusted Loss to Payroll Ratio:					0.000	4,730.000	4,730.000	
Expected Unlimited Loss to Payroll Ratio:					36.854	37.874	74.728	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					34.236	31.002	65.238	
Credibility:					0.00	0.00		
Indicated Limited Loss to Payroll Ratio:					34.148	41.698	75.846	
Limit Factor:					1.120	1.350		
Indicated (Unlimited) Loss to Payroll Ratio:					38.234	56.309	94.543	
Indicated Relativity Change:								26.5%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>37.776</b>	<b>55.634</b>	<b>93.410</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	55,138,603	3	12	22	710,885	520,066	1,230,951	2.232
2016	70,847,736	1	7	15	321,885	192,990	514,875	0.727
2017	66,969,002	2	12	15	397,699	331,291	728,990	1.089
2018	68,429,176	1	12	20	787,672	483,177	1,270,849	1.857
2019	78,994,861	0	9	14	438,237	921,688	1,359,925	1.722
	340,379,378	7	52	86	2,656,378	2,449,211	5,105,589	
Adjusted Loss to Payroll Ratio:					0.780	0.720	1.500	
Expected Unlimited Loss to Payroll Ratio:					0.984	1.117	2.102	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.786	0.614	1.401	
Credibility:					0.60	0.53		
Indicated Limited Loss to Payroll Ratio:					0.783	0.670	1.453	
Limit Factor:					1.199	1.626		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.938</b>	<b>1.090</b>	<b>2.028</b>	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								195.6%

Code: 8001 RHG: 1 NAICS: 42 ILDG: 2 MLDG: 3 CLASS: STORES – FLORISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	176,298,593	12	123	174	2,380,235	2,525,520	4,905,755	2.783
2016	179,448,527	10	108	191	2,677,107	3,136,357	5,813,464	3.240
2017	190,365,729	11	122	209	2,390,189	2,676,063	5,066,252	2.661
2018	202,256,284	3	127	202	2,321,429	2,882,503	5,203,932	2.573
2019	204,418,974	2	142	195	3,003,501	3,364,243	6,367,744	3.115
	952,788,107	38	622	971	12,772,461	14,584,686	27,357,147	
Adjusted Loss to Payroll Ratio:					1.341	1.531	2.871	
Expected Unlimited Loss to Payroll Ratio:					1.259	1.685	2.943	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.276	1.501	2.777	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.341	1.531	2.871	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.418</b>	<b>1.761</b>	<b>3.179</b>	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								306.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8004 RHG: 6 NAICS: 42 ILDG: 1 MLDG: 3 CLASS: STORES – GARDEN SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	117,636,551	8	55	151	1,489,129	1,483,116	2,972,245	2.527
2016	127,862,319	1	64	134	612,145	950,307	1,562,452	1.222
2017	132,861,434	3	80	172	1,108,799	1,702,688	2,811,487	2.116
2018	130,271,505	4	69	191	1,366,571	1,568,160	2,934,731	2.253
2019	137,434,558	0	55	181	793,414	1,289,668	2,083,082	1.516
	646,066,367	16	323	829	5,370,059	6,993,941	12,364,000	
Adjusted Loss to Payroll Ratio:					0.831	1.083	1.914	
Expected Unlimited Loss to Payroll Ratio:					0.980	1.428	2.408	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.928	1.033	1.960	
Credibility:					0.80	0.80		
Indicated Limited Loss to Payroll Ratio:					0.851	1.073	1.923	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.962</b>	<b>1.517</b>	<b>2.479</b>	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								239.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2018	3,671,073,531	102	2,714	5,142	44,605,768	46,682,293	91,288,061	2.487
2019	4,394,470,405	66	2,741	5,172	47,181,409	53,564,472	100,745,881	2.293
	8,065,543,936	168	5,455	10,314	91,787,177	100,246,764	192,033,941	
Adjusted Loss to Payroll Ratio:					1.138	1.243	2.381	
Expected Unlimited Loss to Payroll Ratio:					1.192	1.412	2.605	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.213	1.249	2.462	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.138	1.243	2.381	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.213</b>	<b>1.452</b>	<b>2.664</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								256.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8008 RHG: 1 NAICS: 44 ILDG: 4 MLDG: 4 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	4,298,562,441	29	1,797	3,589	34,266,383	33,211,364	67,477,747	1.570
2019	4,207,323,629	16	1,877	3,014	37,005,012	34,719,616	71,724,628	1.705
	8,505,886,070	45	3,674	6,603	71,271,395	67,930,980	139,202,375	
Adjusted Loss to Payroll Ratio:					0.838	0.799	1.637	
Expected Unlimited Loss to Payroll Ratio:					0.720	0.810	1.530	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.738	0.728	1.466	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.838	0.799	1.637	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.886</b>	<b>0.919</b>	<b>1.805</b>	
Indicated Relativity Change:								18.0%
Relativity to Statewide Average Loss to Payroll Ratio:								174.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8010 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: STORES – HARDWARE, ELECTRICAL OR PLUMBING SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,278,441,817	13	429	1,124	9,607,867	9,194,450	18,802,317	1.471
2019	1,277,319,011	5	498	993	10,643,083	9,916,479	20,559,562	1.610
	2,555,760,828	18	927	2,117	20,250,950	19,110,929	39,361,879	
Adjusted Loss to Payroll Ratio:					0.792	0.748	1.540	
Expected Unlimited Loss to Payroll Ratio:					0.985	0.993	1.978	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.002	0.878	1.880	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.792	0.748	1.540	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.844</b>	<b>0.873</b>	<b>1.718</b>	
Indicated Relativity Change:								-13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								165.6%

8010 E1-1-20 INCLUDES EXPERIENCE OF 8017 AND 8018; INCLUDES 8111 D1-1-20; INCLUDES 8110 D9-1-21

Code: 8013 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – JEWELRY; STORES – EYEWEAR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	905,186,978	8	140	156	3,499,160	2,822,207	6,321,367	0.698
2017	905,430,988	6	118	162	2,973,474	2,668,416	5,641,890	0.623
2018	936,220,336	2	154	208	3,682,351	3,252,804	6,935,155	0.741
2019	905,591,188	1	103	172	2,477,248	2,280,867	4,758,115	0.525
	3,652,429,490	17	515	698	12,632,232	11,024,293	23,656,525	
Adjusted Loss to Payroll Ratio:					0.346	0.302	0.648	
Expected Unlimited Loss to Payroll Ratio:					0.376	0.436	0.812	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.372	0.355	0.727	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.346	0.302	0.648	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.379</b>	<b>0.382</b>	<b>0.761</b>	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								73.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	971,224,497	16	611	1,088	11,586,130	11,036,679	22,622,809	2.329
2019	959,575,371	7	751	995	15,969,105	14,414,521	30,383,626	3.166
	1,930,799,868	23	1,362	2,083	27,555,235	25,451,200	53,006,435	
Adjusted Loss to Payroll Ratio:					1.427	1.318	2.745	
Expected Unlimited Loss to Payroll Ratio:					1.223	1.429	2.652	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.208	1.164	2.372	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.427	1.318	2.745	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.564</b>	<b>1.669</b>	<b>3.233</b>	
Indicated Relativity Change:								21.9%
Relativity to Statewide Average Loss to Payroll Ratio:								311.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2018	13,088,085,649	140	4,723	11,318	110,049,365	106,802,705	216,852,070	1.657
2019	13,327,527,657	60	4,467	10,721	115,838,900	111,363,379	227,202,279	1.705
	26,415,613,306	200	9,190	22,039	225,888,265	218,166,084	444,054,349	
Adjusted Loss to Payroll Ratio:					0.855	0.826	1.681	
Expected Unlimited Loss to Payroll Ratio:					0.812	0.986	1.798	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.826	0.872	1.698	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.855	0.826	1.681	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.911</b>	<b>0.965</b>	<b>1.876</b>	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								180.9%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	7,887,466,196	192	7,165	9,346	141,914,421	127,799,752	269,714,173	3.420
2019	7,974,705,689	109	7,625	9,864	149,418,714	136,007,762	285,426,476	3.579
	15,862,171,885	301	14,790	19,210	291,333,134	263,807,514	555,140,648	
Adjusted Loss to Payroll Ratio:					1.837	1.663	3.500	
Expected Unlimited Loss to Payroll Ratio:					1.820	1.923	3.743	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.809	1.629	3.438	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.837	1.663	3.500	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.979</b>	<b>2.010</b>	<b>3.989</b>	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								384.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8019 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PRINTING – QUICK PRINTING; DOCUMENT  
DUPLICATION/PHOTOCOPYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	379,708,163	6	91	215	1,605,673	2,008,636	3,614,309	0.952
2016	380,090,704	7	86	225	1,700,861	1,738,307	3,439,168	0.905
2017	384,598,820	5	81	188	1,793,952	2,007,737	3,801,689	0.988
2018	378,654,929	2	70	154	1,216,245	1,498,376	2,714,621	0.717
2019	336,363,168	0	51	129	1,824,546	1,534,886	3,359,432	0.999
	1,859,415,784	20	379	911	8,141,277	8,787,942	16,929,219	
Adjusted Loss to Payroll Ratio:					0.438	0.473	0.910	
Expected Unlimited Loss to Payroll Ratio:					0.521	0.659	1.180	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.493	0.557	1.050	
Credibility:					0.96	0.96		
Indicated Limited Loss to Payroll Ratio:					0.440	0.476	0.916	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.474</b>	<b>0.576</b>	<b>1.050</b>	
Indicated Relativity Change:								-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								101.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	300,021,582	11	309	410	6,737,397	6,872,338	13,609,735	4.536
2019	339,873,665	3	289	382	6,510,895	6,228,548	12,739,443	3.748
	639,895,247	14	598	792	13,248,293	13,100,885	26,349,178	
Adjusted Loss to Payroll Ratio:					2.070	2.047	4.118	
Expected Unlimited Loss to Payroll Ratio:					2.079	2.408	4.488	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.067	2.040	4.107	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.070	2.047	4.118	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.231</b>	<b>2.475</b>	<b>4.706</b>	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								453.8%

Code: 8028 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: EQUIPMENT OR MACHINERY RENTAL YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	539,683,341	11	195	321	7,313,427	6,335,368	13,648,795	2.529
2019	555,958,080	5	185	337	5,666,367	5,399,496	11,065,863	1.990
	1,095,641,421	16	380	658	12,979,794	11,734,864	24,714,658	
Adjusted Loss to Payroll Ratio:					1.185	1.071	2.256	
Expected Unlimited Loss to Payroll Ratio:					1.303	1.620	2.923	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.250	1.252	2.502	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.185	1.071	2.256	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.298</b>	<b>1.356</b>	<b>2.655</b>	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								256.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8031 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES – MEAT, FISH OR POULTRY – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	660,413,826	34	540	971	10,085,792	10,986,750	21,072,542	3.191
2019	732,088,743	14	478	882	8,616,773	10,373,676	18,990,449	2.594
	1,392,502,569	48	1,018	1,853	18,702,564	21,360,426	40,062,990	
Adjusted Loss to Payroll Ratio:					1.343	1.534	2.877	
Expected Unlimited Loss to Payroll Ratio:					1.569	1.880	3.450	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.596	1.663	3.259	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.343	1.534	2.877	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.431</b>	<b>1.791</b>	<b>3.223</b>	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								310.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8032 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	531,615,001	13	397	530	9,182,294	9,477,568	18,659,862	3.510
2019	532,615,507	4	354	451	7,655,784	8,186,893	15,842,677	2.975
	1,064,230,508	17	751	981	16,838,078	17,664,461	34,502,539	
Adjusted Loss to Payroll Ratio:					1.582	1.660	3.242	
Expected Unlimited Loss to Payroll Ratio:					1.534	1.940	3.475	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.525	1.644	3.169	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.582	1.660	3.242	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.705</b>	<b>2.006</b>	<b>3.711</b>	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								357.9%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	876,016,973	16	321	1,075	6,319,871	8,850,745	15,170,616	1.732
2018	788,417,112	8	311	967	6,036,994	8,267,638	14,304,632	1.814
2019	782,928,415	6	263	763	6,888,405	8,761,170	15,649,575	1.999
	2,447,362,500	30	895	2,805	19,245,270	25,879,552	45,124,822	
Adjusted Loss to Payroll Ratio:					0.786	1.057	1.844	
Expected Unlimited Loss to Payroll Ratio:					0.594	1.115	1.710	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.604	0.986	1.591	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.786	1.057	1.844	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.838</b>	<b>1.235</b>	<b>2.073</b>	
Indicated Relativity Change:								21.2%
Relativity to Statewide Average Loss to Payroll Ratio:								199.9%

Code: 8041 RHG: 4 NAICS: 42 ILDG: 1 MLDG: 3 CLASS: STORES – WINE OR SPIRITS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	107,827,847	16	96	157	2,961,488	2,154,407	5,115,895	4.745
2016	120,012,140	17	93	145	2,875,809	1,931,330	4,807,139	4.006
2017	123,032,310	13	80	142	2,265,493	1,613,465	3,878,958	3.153
2018	129,750,643	13	109	157	2,304,385	1,455,397	3,759,782	2.898
2019	156,201,159	8	128	132	3,251,811	2,506,892	5,758,703	3.687
	636,824,099	67	506	733	13,658,987	9,661,492	23,320,479	
Adjusted Loss to Payroll Ratio:					2.145	1.517	3.662	
Expected Unlimited Loss to Payroll Ratio:					2.526	2.050	4.575	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.468	1.656	4.123	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					2.145	1.522	3.667	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.350</b>	<b>1.928</b>	<b>4.278</b>	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								412.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2015	196,586,476	7	70	120	1,957,340	1,909,664	3,867,004	1.967
2016	223,400,203	9	76	144	2,297,674	2,118,733	4,416,407	1.977
2017	235,203,807	8	87	140	2,764,656	2,237,437	5,002,093	2.127
2018	232,120,622	6	119	143	3,416,850	2,921,097	6,337,947	2.730
2019	235,468,047	0	73	139	1,798,324	1,274,992	3,073,316	1.305
	1,122,779,155	30	425	686	12,234,844	10,461,923	22,696,767	
Adjusted Loss to Payroll Ratio:					1.090	0.932	2.021	
Expected Unlimited Loss to Payroll Ratio:					1.059	1.226	2.284	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.052	1.038	2.091	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.090	0.932	2.021	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.174</b>	<b>1.126</b>	<b>2.301</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								221.8%

Code: 8046 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES – AUTO/TRUCK PARTS OR ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,320,899,625	10	594	1,323	11,142,888	10,834,860	21,977,748	1.664
2019	1,277,310,016	9	517	1,179	11,040,459	10,267,592	21,308,051	1.668
	2,598,209,641	19	1,111	2,502	22,183,347	21,102,452	43,285,799	
Adjusted Loss to Payroll Ratio:					0.854	0.812	1.666	
Expected Unlimited Loss to Payroll Ratio:					0.915	1.124	2.039	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.920	0.960	1.880	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.854	0.812	1.666	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.920</b>	<b>0.982</b>	<b>1.902</b>	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								183.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2015	41,990,261	4	19	50	817,391	587,892	1,405,283	3.347
2016	43,977,750	1	13	30	359,929	375,366	735,295	1.672
2017	44,248,900	1	20	33	452,392	337,840	790,232	1.786
2018	43,702,697	1	23	48	480,978	452,270	933,248	2.135
2019	46,235,325	0	20	25	387,484	464,475	851,959	1.843
	220,154,933	7	95	186	2,498,173	2,217,843	4,716,016	
Adjusted Loss to Payroll Ratio:					1.135	1.007	2.142	
Expected Unlimited Loss to Payroll Ratio:					1.025	1.190	2.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.013	0.969	1.982	
Credibility:					0.53	0.51		
Indicated Limited Loss to Payroll Ratio:					1.078	0.988	2.066	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.181</b>	<b>1.252</b>	<b>2.433</b>	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								234.6%

Code: 8059 RHG: 2 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: STORES – TILE OR CABINETS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	131,975,799	10	41	100	1,351,884	1,293,740	2,645,624	2.005
2016	129,668,992	1	64	102	887,193	1,083,221	1,970,414	1.520
2017	120,994,164	2	60	137	1,092,937	1,197,094	2,290,031	1.893
2018	118,097,592	1	47	141	1,240,596	1,507,407	2,748,003	2.327
2019	105,562,704	2	41	97	742,189	907,106	1,649,295	1.562
	606,299,251	16	253	577	5,314,799	5,988,569	11,303,368	
Adjusted Loss to Payroll Ratio:					0.877	0.988	1.864	
Expected Unlimited Loss to Payroll Ratio:					0.891	1.103	1.993	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.896	0.967	1.863	
Credibility:					0.77	0.76		
Indicated Limited Loss to Payroll Ratio:					0.881	0.983	1.864	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.939</b>	<b>1.148</b>	<b>2.087</b>	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								201.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8060 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES – WINE, BEER OR SPIRITS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	475,663,879	8	107	265	2,180,925	2,163,221	4,344,146	0.913
2017	518,946,866	9	130	305	2,598,543	3,056,243	5,654,786	1.090
2018	521,659,244	5	128	275	3,010,730	3,193,770	6,204,500	1.189
2019	557,342,506	3	127	279	3,151,791	2,583,278	5,735,069	1.029
	2,073,612,495	25	492	1,124	10,941,991	10,996,513	21,938,504	
Adjusted Loss to Payroll Ratio:					0.528	0.530	1.058	
Expected Unlimited Loss to Payroll Ratio:					0.558	0.677	1.235	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.561	0.578	1.139	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.528	0.530	1.058	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.569</b>	<b>0.641</b>	<b>1.210</b>	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								116.6%

Code: 8061 RHG: 3 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – CONVENIENCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	420,453,744	4	163	226	3,536,255	3,723,506	7,259,761	1.727
2018	429,045,482	3	159	196	4,099,282	4,511,302	8,610,584	2.007
2019	460,356,881	3	170	175	3,936,285	3,949,020	7,885,305	1.713
	1,309,856,107	10	492	597	11,571,822	12,183,828	23,755,650	
Adjusted Loss to Payroll Ratio:					0.883	0.930	1.814	
Expected Unlimited Loss to Payroll Ratio:					0.913	1.271	2.184	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.918	1.085	2.003	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.883	0.930	1.814	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.952</b>	<b>1.124</b>	<b>2.076</b>	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								200.2%

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Effective September 1, 2022 (Approved)

Code: 8062 RHG: 4 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES – COMPUTER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	210,032,249	0	59	86	782,706	847,362	1,630,068	0.776
2016	226,195,574	0	47	111	602,533	783,602	1,386,135	0.613
2017	238,296,391	2	46	96	1,160,375	771,364	1,931,739	0.811
2018	232,737,673	1	33	94	532,964	767,549	1,300,513	0.559
2019	257,117,389	0	35	92	789,667	880,814	1,670,481	0.650
1,164,379,276		3	220	479	3,868,244	4,050,692	7,918,936	
Adjusted Loss to Payroll Ratio:					0.332	0.348	0.680	
Expected Unlimited Loss to Payroll Ratio:					0.363	0.483	0.846	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.359	0.393	0.752	
Credibility:					0.69	0.69		
Indicated Limited Loss to Payroll Ratio:					0.341	0.362	0.703	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.373</b>	<b>0.458</b>	<b>0.832</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								80.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	98,354,413	7	42	89	1,119,375	1,026,943	2,146,318	2.182
2016	108,196,143	5	39	78	1,145,717	854,254	1,999,971	1.848
2017	116,949,381	4	47	94	1,437,916	1,518,295	2,956,211	2.528
2018	114,429,513	3	72	86	1,797,389	2,084,708	3,882,097	3.393
2019	117,361,987	1	48	93	1,347,229	1,170,963	2,518,192	2.146
555,291,437		20	248	440	6,847,625	6,655,163	13,502,788	
Adjusted Loss to Payroll Ratio:					1.233	1.198	2.432	
Expected Unlimited Loss to Payroll Ratio:					1.113	1.215	2.328	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.119	1.066	2.185	
Credibility:					0.81	0.76		
Indicated Limited Loss to Payroll Ratio:					1.211	1.167	2.379	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.291</b>	<b>1.363</b>	<b>2.654</b>	
Indicated Relativity Change:								14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								255.9%

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Effective September 1, 2022 (Approved)

Code: 8064 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 4 CLASS: STORES – OFFICE SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	380,968,811	19	195	283	4,555,365	4,648,244	9,203,609	2.416
2016	324,284,036	12	163	273	3,766,417	3,921,696	7,688,113	2.371
2017	417,191,946	7	219	328	3,874,105	4,069,560	7,943,665	1.904
2018	302,898,464	1	127	194	2,581,365	2,293,442	4,874,807	1.609
2019	197,204,381	0	68	118	1,124,465	1,165,475	2,289,940	1.161
	1,622,547,638	39	772	1,196	15,901,718	16,098,417	32,000,135	
Adjusted Loss to Payroll Ratio:					0.980	0.992	1.972	
Expected Unlimited Loss to Payroll Ratio:					0.900	1.086	1.986	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.895	0.920	1.815	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.980	0.992	1.972	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.056</b>	<b>1.199</b>	<b>2.255</b>	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								217.5%

Code: 8065 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: STORES – PAINT OR PAINT SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	130,454,606	5	41	102	904,576	796,467	1,701,043	1.304
2016	133,379,069	2	44	97	767,211	757,750	1,524,961	1.143
2017	157,085,112	3	86	168	1,931,276	1,753,173	3,684,449	2.346
2018	143,349,136	3	70	126	1,838,337	1,613,839	3,452,176	2.408
2019	146,729,734	1	47	119	620,210	976,497	1,596,707	1.088
	710,997,657	14	288	612	6,061,610	5,897,726	11,959,336	
Adjusted Loss to Payroll Ratio:					0.853	0.830	1.682	
Expected Unlimited Loss to Payroll Ratio:					0.752	0.749	1.501	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.765	0.662	1.427	
Credibility:					0.76	0.70		
Indicated Limited Loss to Payroll Ratio:					0.832	0.778	1.610	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.886</b>	<b>0.909</b>	<b>1.795</b>	
Indicated Relativity Change:								19.6%
Relativity to Statewide Average Loss to Payroll Ratio:								173.1%

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Code: 8066 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES – BICYCLES AND BICYCLE ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	125,177,963	1	41	62	521,114	443,414	964,528	0.771
2016	133,734,400	2	30	69	416,642	806,015	1,222,657	0.914
2017	147,588,809	0	27	61	238,600	291,012	529,612	0.359
2018	170,459,803	2	49	82	669,543	596,265	1,265,808	0.743
2019	162,753,503	1	86	99	1,856,868	1,566,318	3,423,186	2.103
	739,714,478	6	233	373	3,702,766	3,703,026	7,405,792	
Adjusted Loss to Payroll Ratio:					0.501	0.501	1.001	
Expected Unlimited Loss to Payroll Ratio:					0.356	0.466	0.822	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.362	0.412	0.774	
Credibility:					0.58	0.58		
Indicated Limited Loss to Payroll Ratio:					0.442	0.464	0.906	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.471</b>	<b>0.542</b>	<b>1.012</b>	
Indicated Relativity Change:								23.1%
Relativity to Statewide Average Loss to Payroll Ratio:								97.6%

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Code: 8071 RHG: 3 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – BOOKS, VIDEO MEDIA OR RECORDED AUDIO MEDIA – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	250,757,165	0	54	170	790,658	733,084	1,523,742	0.608
2016	259,101,914	5	40	138	797,727	1,061,898	1,859,625	0.718
2017	261,911,134	4	50	131	1,152,604	919,730	2,072,334	0.791
2018	255,582,518	1	42	148	452,648	651,508	1,104,156	0.432
2019	211,195,035	0	15	92	273,384	293,736	567,120	0.269
	1,238,547,766	10	201	679	3,467,021	3,659,955	7,126,976	
Adjusted Loss to Payroll Ratio:					0.280	0.296	0.575	
Expected Unlimited Loss to Payroll Ratio:					0.307	0.433	0.740	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.308	0.370	0.678	
Credibility:					0.66	0.69		
Indicated Limited Loss to Payroll Ratio:					0.290	0.319	0.608	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.312</b>	<b>0.385</b>	<b>0.697</b>	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								67.2%

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

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Code: 8078 RHG: 1 NAICS: 72 ILDG: 1 MLDG: 3 CLASS: SANDWICH SHOPS; BEVERAGE PREPARATION SHOPS; ICE CREAM/FROZEN YOGURT SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,848,227,093	11	568	1,259	6,258,299	8,836,458	15,094,757	0.817
2019	1,782,152,618	6	501	1,067	5,609,290	8,779,488	14,388,778	0.807
	3,630,379,711	17	1,069	2,326	11,867,589	17,615,947	29,483,536	
Adjusted Loss to Payroll Ratio:					0.327	0.485	0.812	
Expected Unlimited Loss to Payroll Ratio:					0.383	0.543	0.927	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.370	0.504	0.874	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.327	0.485	0.812	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.346</b>	<b>0.558</b>	<b>0.904</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								87.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	110,789,142	3	21	66	374,667	500,154	874,821	0.790
2016	111,868,924	2	18	74	1,280,716	653,918	1,934,634	1.729
2017	114,409,295	2	24	81	462,048	661,613	1,123,661	0.982
2018	120,475,924	0	18	58	477,002	341,689	818,691	0.680
2019	124,274,998	1	21	67	821,885	847,109	1,668,994	1.343
	581,818,283	8	102	346	3,416,318	3,004,483	6,420,801	
Adjusted Loss to Payroll Ratio:					0.587	0.516	1.104	
Expected Unlimited Loss to Payroll Ratio:					0.473	0.520	0.992	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.475	0.456	0.931	
Credibility:					0.59	0.55		
Indicated Limited Loss to Payroll Ratio:					0.541	0.489	1.030	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.576</b>	<b>0.572</b>	<b>1.148</b>	
Indicated Relativity Change:								15.7%
Relativity to Statewide Average Loss to Payroll Ratio:								110.7%

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	
2017	247,325,771	5	169	364	3,147,988	2,936,750	6,084,738	2.460
2018	264,260,128	11	154	341	4,131,911	3,814,762	7,946,673	3.007
2019	262,397,341	6	171	337	5,009,573	4,441,333	9,450,906	3.602
	773,983,240	22	494	1,042	12,289,472	11,192,845	23,482,317	
Adjusted Loss to Payroll Ratio:					1.588	1.446	3.034	
Expected Unlimited Loss to Payroll Ratio:					1.698	1.918	3.616	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.659	1.549	3.209	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.588	1.446	3.034	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.740</b>	<b>1.831</b>	<b>3.571</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								344.4%

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Code: 8107 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: MACHINERY AND EQUIPMENT DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	236,009,849	4	61	195	1,494,760	1,056,865	2,551,625	1.081
2016	368,327,749	5	109	307	2,729,276	2,278,720	5,007,996	1.360
2017	279,024,322	8	51	203	1,900,380	2,159,564	4,059,944	1.455
2018	297,709,979	2	61	185	1,616,523	1,442,376	3,058,899	1.027
2019	305,159,203	6	63	166	2,857,128	2,064,703	4,921,831	1.613
	1,486,231,102	25	345	1,056	10,598,066	9,002,229	19,600,295	
Adjusted Loss to Payroll Ratio:					0.713	0.606	1.319	
Expected Unlimited Loss to Payroll Ratio:					0.715	0.746	1.461	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.719	0.654	1.373	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					0.713	0.609	1.322	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.760</b>	<b>0.711</b>	<b>1.471</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								141.8%

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	
2015	98,607,383	5	39	102	1,009,449	829,748	1,839,197	1.865
2016	109,585,144	3	55	133	1,384,891	1,195,718	2,580,609	2.355
2017	102,995,044	1	36	124	956,614	822,462	1,779,076	1.727
2018	107,053,703	0	27	106	380,237	499,133	879,370	0.821
2019	112,297,404	0	26	104	404,945	409,656	814,601	0.725
	530,538,678	9	183	569	4,136,135	3,756,716	7,892,851	
Adjusted Loss to Payroll Ratio:					0.780	0.708	1.488	
Expected Unlimited Loss to Payroll Ratio:					0.971	0.942	1.913	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.984	0.839	1.823	
Credibility:					0.75	0.68		
Indicated Limited Loss to Payroll Ratio:					0.830	0.750	1.580	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.878</b>	<b>0.863</b>	<b>1.740</b>	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								167.8%

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Code: 8117 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES – FEED/TACK/FARM SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	64,120,940	3	51	109	832,514	743,427	1,575,941	2.458
2016	72,062,472	2	42	106	624,246	669,393	1,293,639	1.795
2017	77,129,205	0	33	131	216,462	337,517	553,979	0.718
2018	76,024,861	1	66	106	781,205	761,451	1,542,656	2.029
2019	82,395,764	3	62	160	1,613,167	2,139,742	3,752,909	4.555
	371,733,242	9	254	612	4,067,595	4,651,530	8,719,125	
Adjusted Loss to Payroll Ratio:					1.094	1.251	2.346	
Expected Unlimited Loss to Payroll Ratio:					1.100	1.297	2.397	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.093	1.099	2.193	
Credibility:					0.68	0.66		
Indicated Limited Loss to Payroll Ratio:					1.094	1.199	2.293	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.179</b>	<b>1.450</b>	<b>2.629</b>	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								253.5%

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Code: 8209 RHG: 1 NAICS: 11 ILDG: 3 MLDG: 3 CLASS: VEGETABLES – FRESH VEGETABLES OR TOMATO PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	333,946,534	14	336	481	6,902,804	8,004,450	14,907,254	4.464
2019	362,815,104	4	309	559	5,322,855	7,144,191	12,467,046	3.436
	696,761,638	18	645	1,040	12,225,659	15,148,641	27,374,300	
Adjusted Loss to Payroll Ratio:					1.755	2.174	3.929	
Expected Unlimited Loss to Payroll Ratio:					1.717	1.946	3.663	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.600	1.870	3.470	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.755	2.174	3.929	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.856</b>	<b>2.501</b>	<b>4.358</b>	
Indicated Relativity Change:								19.0%
Relativity to Statewide Average Loss to Payroll Ratio:								420.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8215 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: HAY, GRAIN OR FEED DEALERS; WAREHOUSES – GRAIN OR BEAN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	80,227,024	10	54	117	1,922,778	1,923,603	3,846,381	4.794
2016	81,500,803	4	71	137	1,335,616	1,574,087	2,909,703	3.570
2017	75,955,799	5	52	106	1,541,498	1,342,443	2,883,941	3.797
2018	68,089,216	6	58	73	2,207,970	1,818,951	4,026,921	5.914
2019	64,082,081	4	57	79	1,233,775	1,075,180	2,308,955	3.603
	369,854,923	29	292	512	8,241,636	7,734,266	15,975,902	
Adjusted Loss to Payroll Ratio:					2.228	2.091	4.320	
Expected Unlimited Loss to Payroll Ratio:					2.420	3.023	5.444	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.313	2.288	4.600	
Credibility:					0.92	0.88		
Indicated Limited Loss to Payroll Ratio:					2.235	2.114	4.350	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.503</b>	<b>2.855</b>	<b>5.358</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								516.6%

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Effective September 1, 2022 (Approved)

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	
2017	439,694,495	15	156	301	5,019,678	3,574,376	8,594,054	1.955
2018	476,756,550	9	135	274	4,136,623	4,432,620	8,569,243	1.797
2019	516,614,606	6	156	243	5,677,463	4,812,957	10,490,420	2.031
	1,433,065,651	30	447	818	14,833,765	12,819,953	27,653,718	
Adjusted Loss to Payroll Ratio:					1.035	0.895	1.930	
Expected Unlimited Loss to Payroll Ratio:					1.197	1.394	2.592	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.013	0.883	1.896	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.035	0.895	1.930	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.171</b>	<b>1.265</b>	<b>2.436</b>	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								234.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8232 RHG: 5 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,297,471,938	37	729	1,495	22,232,487	19,727,951	41,960,438	3.234
2019	1,353,579,558	18	674	1,351	18,306,010	17,249,516	35,555,526	2.627
	2,651,051,496	55	1,403	2,846	40,538,497	36,977,467	77,515,964	
Adjusted Loss to Payroll Ratio:					1.529	1.395	2.924	
Expected Unlimited Loss to Payroll Ratio:					1.823	2.029	3.851	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.742	1.535	3.277	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.529	1.395	2.924	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.712</b>	<b>1.884</b>	<b>3.596</b>	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								346.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8267 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: MACHINERY OR EQUIPMENT DEALERS – SECONDHAND

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	11,753,765	0	8	15	182,973	190,525	373,498	3.178
2016	11,879,958	1	4	15	205,203	127,707	332,910	2.802
2017	13,535,767	3	12	20	405,723	341,046	746,769	5.517
2018	13,967,243	0	9	21	218,998	167,410	386,408	2.767
2019	17,718,077	0	8	15	215,555	215,063	430,618	2.430
	68,854,810	4	41	86	1,228,453	1,041,750	2,270,203	
Adjusted Loss to Payroll Ratio:					1.784	1.513	3.297	
Expected Unlimited Loss to Payroll Ratio:					2.254	2.615	4.869	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.202	2.113	4.315	
Credibility:					0.46	0.44		
Indicated Limited Loss to Payroll Ratio:					2.010	1.851	3.861	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.202</b>	<b>2.344</b>	<b>4.547</b>	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								438.4%

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	
2015	344.3	0	0	1	0	223	223	0.648
2016	208.0	0	1	0	1,797	279	2,076	9.981
2017	282.3	1	0	0	181,257	71,084	252,341	893.875
2018	303.2	0	1	0	10,405	12,233	22,638	74.664
2019	250.0	0	0	0	0	0	0	0.000
	1,387.8	1	2	1	193,459	83,820	277,279	
Adjusted Loss to Payroll Ratio:					139.400	60.398	199.798	
Expected Unlimited Loss to Payroll Ratio:					62.324	63.892	126.216	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					53.443	40.687	94.131	
Credibility:					0.14	0.13		
Indicated Limited Loss to Payroll Ratio:					65.751	43.152	108.903	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>74.369</b>	<b>61.020</b>	<b>135.389</b>	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8286 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: LIVESTOCK DEALERS/AUCTION YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	7,981,075	0	3	10	13,913	35,645	49,558	0.621
2016	7,259,829	1	10	19	140,936	348,470	489,406	6.741
2017	7,697,037	3	6	18	321,451	225,569	547,020	7.107
2018	7,864,492	1	6	11	244,953	476,371	721,324	9.172
2019	7,929,706	0	5	14	40,417	125,016	165,433	2.086
	38,732,139	5	30	72	761,671	1,211,071	1,972,742	
Adjusted Loss to Payroll Ratio:					1.967	3.127	5.093	
Expected Unlimited Loss to Payroll Ratio:					1.815	2.715	4.530	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.804	2.301	4.105	
Credibility:					0.34	0.36		
Indicated Limited Loss to Payroll Ratio:					1.859	2.597	4.455	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.003</b>	<b>3.139</b>	<b>5.142</b>	
Indicated Relativity Change:								13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								495.8%

Code: 8290 RHG: 2 NAICS: 53 ILDG: 2 MLDG: 1 CLASS: WAREHOUSES – SELF STORAGE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	205,767,932	11	92	178	1,744,282	2,145,912	3,890,194	1.891
2016	224,116,271	8	99	192	2,424,401	1,966,511	4,390,912	1.959
2017	227,664,252	7	77	215	2,151,388	1,830,137	3,981,525	1.749
2018	242,604,468	11	130	296	3,174,136	3,632,765	6,806,901	2.806
2019	251,811,737	1	103	219	2,569,485	2,746,177	5,315,662	2.111
	1,151,964,660	38	501	1,100	12,063,693	12,321,503	24,385,196	
Adjusted Loss to Payroll Ratio:					1.047	1.070	2.117	
Expected Unlimited Loss to Payroll Ratio:					0.971	1.172	2.143	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.959	0.983	1.942	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.047	1.070	2.117	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.116</b>	<b>1.249</b>	<b>2.365</b>	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								228.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8291 RHG: 5 NAICS: 48 ILDG: 2 MLDG: 3 CLASS: WAREHOUSES – COLD STORAGE; WAREHOUSES – CLIMATE CONTROLLED STORAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	376,560,982	17	222	457	5,352,008	5,176,112	10,528,120	2.796
2018	395,170,048	9	227	447	5,048,898	4,741,352	9,790,250	2.477
2019	425,089,988	4	208	491	5,060,283	6,649,432	11,709,715	2.755
	1,196,821,018	30	657	1,395	15,461,189	16,566,896	32,028,085	
Adjusted Loss to Payroll Ratio:					1.292	1.384	2.676	
Expected Unlimited Loss to Payroll Ratio:					1.346	1.667	3.013	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.235	1.267	2.503	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.292	1.384	2.676	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.446</b>	<b>1.869</b>	<b>3.316</b>	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								319.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,380,564,324	80	1,722	2,566	40,086,018	36,219,073	76,305,091	5.527
2019	1,388,903,908	18	1,703	2,396	36,665,791	36,575,764	73,241,555	5.273
	2,769,468,232	98	3,425	4,962	76,751,808	72,794,837	149,546,645	
Adjusted Loss to Payroll Ratio:					2.771	2.628	5.400	
Expected Unlimited Loss to Payroll Ratio:					2.811	2.680	5.491	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.714	2.362	5.076	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.771	2.628	5.400	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.953</b>	<b>3.070</b>	<b>6.023</b>	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								580.7%

Code: 8293 RHG: 4 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: WAREHOUSES – FURNITURE; FURNITURE MOVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	214,070,958	15	308	299	7,227,439	6,012,722	13,240,161	6.185
2019	212,787,441	10	289	303	9,165,784	6,772,235	15,938,019	7.490
	426,858,399	25	597	602	16,393,223	12,784,957	29,178,180	
Adjusted Loss to Payroll Ratio:					3.840	2.995	6.836	
Expected Unlimited Loss to Payroll Ratio:					3.324	3.443	6.767	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.118	2.794	5.913	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.840	2.995	6.836	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.208</b>	<b>3.793</b>	<b>8.001</b>	
Indicated Relativity Change:								18.2%
Relativity to Statewide Average Loss to Payroll Ratio:								771.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8304 RHG: 5 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: GRAIN ELEVATORS OR STORAGE WAREHOUSES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	29,015,649	2	23	44	360,679	388,017	748,696	2.580
2016	26,569,040	0	23	26	179,386	325,848	505,234	1.902
2017	28,834,081	3	17	34	555,103	537,118	1,092,221	3.788
2018	31,196,926	3	24	28	786,954	587,168	1,374,122	4.405
2019	29,572,152	1	16	39	464,323	575,690	1,040,013	3.517
	145,187,848	9	103	171	2,346,445	2,413,840	4,760,285	
Adjusted Loss to Payroll Ratio:					1.616	1.663	3.279	
Expected Unlimited Loss to Payroll Ratio:					2.000	2.754	4.754	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.835	2.094	3.929	
Credibility:					0.59	0.58		
Indicated Limited Loss to Payroll Ratio:					1.707	1.842	3.549	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.911</b>	<b>2.487</b>	<b>4.398</b>	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								424.1%

Code: 8324 RHG: 4 NAICS: 44 ILDG: 1 MLDG: 2 CLASS: GASOLINE STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	684,905,085	15	313	294	7,221,404	7,329,316	14,550,720	2.124
2019	681,430,946	9	262	257	5,193,264	5,378,729	10,571,993	1.551
	1,366,336,031	24	575	551	12,414,668	12,708,045	25,122,713	
Adjusted Loss to Payroll Ratio:					0.909	0.930	1.839	
Expected Unlimited Loss to Payroll Ratio:					1.068	1.146	2.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.055	0.933	1.988	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.909	0.930	1.839	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.996</b>	<b>1.178</b>	<b>2.174</b>	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								209.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	359,996,394	15	185	250	6,492,861	5,045,001	11,537,862	3.205
2018	411,542,141	10	191	300	6,507,738	4,393,973	10,901,711	2.649
2019	439,337,882	9	198	271	8,538,131	4,947,910	13,486,041	3.070
	1,210,876,417	34	574	821	21,538,730	14,386,884	35,925,614	
Adjusted Loss to Payroll Ratio:					1.779	1.188	2.967	
Expected Unlimited Loss to Payroll Ratio:					1.705	1.460	3.165	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.714	1.281	2.995	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.779	1.188	2.967	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.895</b>	<b>1.388</b>	<b>3.283</b>	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								316.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2015	43,546,451	0	14	23	112,889	143,806	256,695	0.589
2016	43,254,558	0	22	25	387,376	316,920	704,296	1.628
2017	42,370,034	0	14	30	60,157	168,774	228,931	0.540
2018	51,325,921	0	20	31	290,625	367,814	658,439	1.283
2019	50,401,006	0	11	21	494,838	333,321	828,159	1.643
	230,897,970	0	81	130	1,345,884	1,330,636	2,676,520	
Adjusted Loss to Payroll Ratio:					0.583	0.576	1.159	
Expected Unlimited Loss to Payroll Ratio:					0.651	0.708	1.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.599	0.566	1.165	
Credibility:					0.45	0.42		
Indicated Limited Loss to Payroll Ratio:					0.592	0.570	1.162	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.649</b>	<b>0.722</b>	<b>1.371</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								132.2%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8387 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO/TRUCK GASOLINE SERVICE STATIONS; AUTO/TRUCK OIL/FLUID SERVICE FACILITIES; AUTO/TRUCK WASHING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,123,343,832	22	690	819	11,017,911	11,950,976	22,968,887	2.045
2019	1,112,725,101	12	618	794	10,515,354	12,743,351	23,258,705	2.090
	2,236,068,933	34	1,308	1,613	21,533,265	24,694,327	46,227,592	
Adjusted Loss to Payroll Ratio:					0.963	1.104	2.067	
Expected Unlimited Loss to Payroll Ratio:					1.108	1.071	2.179	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.039	0.898	1.937	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.963	1.104	2.067	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.038</b>	<b>1.335</b>	<b>2.373</b>	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								228.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2018	710,687,965	30	400	833	10,115,264	9,644,154	19,759,418	2.780
2019	719,671,674	7	419	768	9,478,537	8,361,081	17,839,618	2.479
	1,430,359,639	37	819	1,601	19,593,801	18,005,235	37,599,036	
Adjusted Loss to Payroll Ratio:					1.370	1.259	2.629	
Expected Unlimited Loss to Payroll Ratio:					1.454	1.646	3.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.462	1.406	2.868	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.370	1.259	2.629	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.476</b>	<b>1.522</b>	<b>2.998</b>	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								289.1%

Code: 8389 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,542,506,240	23	538	880	14,953,038	12,412,328	27,365,366	1.774
2019	1,955,360,964	13	542	807	16,943,666	13,689,938	30,633,604	1.567
	3,497,867,204	36	1,080	1,687	31,896,704	26,102,266	57,998,970	
Adjusted Loss to Payroll Ratio:					0.912	0.746	1.658	
Expected Unlimited Loss to Payroll Ratio:					1.041	1.108	2.149	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.959	0.885	1.844	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.912	0.746	1.658	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.999</b>	<b>0.945</b>	<b>1.944</b>	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								187.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8390 RHG: 2 NAICS: 81 ILDG: 1 MLDG: 4 CLASS: AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	26,052,702	1	24	32	359,210	368,438	727,648	2.793
2016	23,507,297	0	5	28	55,629	64,713	120,342	0.512
2017	30,470,492	1	17	38	495,610	441,822	937,432	3.077
2018	30,874,678	0	19	23	227,592	269,014	496,606	1.608
2019	34,332,062	1	16	25	246,997	436,997	683,994	1.992
	145,237,231	3	81	146	1,385,039	1,580,983	2,966,022	
Adjusted Loss to Payroll Ratio:					0.954	1.089	2.042	
Expected Unlimited Loss to Payroll Ratio:					1.021	1.022	2.042	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.968	0.887	1.854	
Credibility:					0.46	0.42		
Indicated Limited Loss to Payroll Ratio:					0.961	0.971	1.932	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.024</b>	<b>1.134</b>	<b>2.158</b>	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								208.1%

Code: 8391 RHG: 3 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: AUTO OR TRUCK DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	5,701,573,246	94	2,086	4,556	52,571,467	44,155,365	96,726,832	1.696
2019	5,709,005,091	26	1,828	3,919	47,085,935	39,387,948	86,473,883	1.515
	11,410,578,337	120	3,914	8,475	99,657,402	83,543,314	183,200,716	
Adjusted Loss to Payroll Ratio:					0.873	0.732	1.606	
Expected Unlimited Loss to Payroll Ratio:					0.933	0.917	1.850	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.938	0.783	1.721	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.873	0.732	1.606	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.941</b>	<b>0.885</b>	<b>1.826</b>	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								176.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	552,801,363	9	275	384	5,174,651	5,328,542	10,503,193	1.900
2018	553,222,983	8	264	417	4,937,500	5,773,903	10,711,403	1.936
2019	533,614,644	0	229	326	4,090,474	4,140,084	8,230,558	1.542
	1,639,638,990	17	768	1,127	14,202,625	15,242,530	29,445,155	
Adjusted Loss to Payroll Ratio:					0.866	0.930	1.796	
Expected Unlimited Loss to Payroll Ratio:					0.845	1.069	1.913	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.778	0.854	1.632	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.866	0.930	1.796	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.949</b>	<b>1.177</b>	<b>2.126</b>	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								205.0%

Code: 8393 RHG: 4 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: AUTO OR TRUCK BODY REPAIRING AND PAINTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,523,505,941	16	459	628	11,980,760	9,363,727	21,344,487	1.401
2019	1,378,665,219	3	396	432	12,488,965	9,499,346	21,988,311	1.595
	2,902,171,160	19	855	1,060	24,469,726	18,863,073	43,332,799	
Adjusted Loss to Payroll Ratio:					0.843	0.650	1.493	
Expected Unlimited Loss to Payroll Ratio:					0.973	0.864	1.838	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.897	0.691	1.588	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.843	0.650	1.493	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.924</b>	<b>0.823</b>	<b>1.747</b>	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								168.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8397 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 2 CLASS: AUTO OR TRUCK TRANSMISSION REPAIRING AND REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	50,702,449	4	18	37	431,302	348,002	779,304	1.537
2016	50,133,447	1	15	31	233,451	421,765	655,216	1.307
2017	48,021,532	3	23	32	668,603	562,553	1,231,156	2.564
2018	47,295,021	2	26	19	835,424	736,632	1,572,056	3.324
2019	49,038,343	1	26	29	910,721	830,926	1,741,647	3.552
	245,190,792	11	108	148	3,079,500	2,899,879	5,979,379	
Adjusted Loss to Payroll Ratio:					1.256	1.183	2.439	
Expected Unlimited Loss to Payroll Ratio:					1.073	0.956	2.029	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.017	0.830	1.847	
Credibility:					0.57	0.50		
Indicated Limited Loss to Payroll Ratio:					1.154	1.007	2.161	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.230</b>	<b>1.176</b>	<b>2.406</b>	
Indicated Relativity Change:								18.6%
Relativity to Statewide Average Loss to Payroll Ratio:								232.0%

Code: 8400 RHG: 5 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: MOTORCYCLE DEALERS OR REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	206,671,992	3	65	98	1,358,293	1,301,337	2,659,630	1.287
2016	213,889,902	2	71	88	1,572,384	1,577,377	3,149,761	1.473
2017	213,354,134	3	40	95	936,176	933,755	1,869,931	0.876
2018	221,386,170	1	52	74	1,114,120	893,143	2,007,263	0.907
2019	221,500,435	1	102	87	2,804,060	2,416,525	5,220,585	2.357
	1,076,802,633	10	330	442	7,785,033	7,122,137	14,907,170	
Adjusted Loss to Payroll Ratio:					0.723	0.661	1.384	
Expected Unlimited Loss to Payroll Ratio:					0.635	0.751	1.387	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.614	0.573	1.187	
Credibility:					0.83	0.77		
Indicated Limited Loss to Payroll Ratio:					0.704	0.641	1.346	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.788</b>	<b>0.866</b>	<b>1.655</b>	
Indicated Relativity Change:								19.3%
Relativity to Statewide Average Loss to Payroll Ratio:								159.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	167,850,421	8	164	256	2,857,745	2,804,362	5,662,107	3.373
2016	192,399,354	10	111	258	3,921,188	3,048,814	6,970,002	3.623
2017	184,269,964	18	119	293	3,801,568	3,648,645	7,450,213	4.043
2018	198,281,393	8	119	198	3,240,625	3,528,776	6,769,401	3.414
2019	196,776,282	7	117	194	3,834,804	3,065,129	6,899,933	3.506
	939,577,414	51	630	1,199	17,655,931	16,095,726	33,751,657	
Adjusted Loss to Payroll Ratio:					1.879	1.713	3.592	
Expected Unlimited Loss to Payroll Ratio:					2.108	1.949	4.057	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.015	1.474	3.489	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.879	1.713	3.592	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.104</b>	<b>2.313</b>	<b>4.417</b>	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								425.9%

INCLUDES EXPERIENCE OF 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2018	10,413,860,987	9	299	682	8,860,571	8,039,105	16,899,676	0.162
2019	11,444,828,744	6	270	619	12,108,400	10,535,378	22,643,778	0.198
	21,858,689,731	15	569	1,301	20,968,971	18,574,483	39,543,454	
Adjusted Loss to Payroll Ratio:					0.096	0.085	0.181	
Expected Unlimited Loss to Payroll Ratio*:					0.113	0.133	0.246	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.084	0.071	0.155	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.096	0.085	0.181	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.109</b>	<b>0.120</b>	<b>0.229</b>	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								22.0%

\*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.86 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8631 RHG: 7 NAICS: 71 ILDG: 1 MLDG: 3 CLASS: RACING STABLES – ALL OTHER EMPLOYEES

POLICY YEAR	PER OCCUPIED STALL DAYS	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	9,150	0	0	1	0	213	213	0.023
2017	5,884	1	0	0	163,843	238,741	402,584	68.420
2018	11,332	0	0	1	0	162	162	0.014
2019	2,049	0	1	1	65,136	123,953	189,089	92.284
	28,415	1	1	3	228,979	363,069	592,048	
Adjusted Loss to Payroll Ratio:					8.058	12.777	20.836	
Expected Unlimited Loss to Payroll Ratio:					0.990	2.379	3.369	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.802	1.316	2.118	
Credibility:					0.09	0.10		
Indicated Limited Loss to Payroll Ratio:					1.437	2.508	3.945	
Limit Factor:					1.199	1.626		
Indicated (Unlimited) Loss to Payroll Ratio:					1.723	4.077	5.800	
Indicated Relativity Change:								72.1%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.251</b>	<b>2.960</b>	<b>4.212</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8720 RHG: 4 NAICS: 52 ILDG: 4 MLDG: 2 CLASS: INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR  
INSPECTING; WEIGHERS/SAMPLERS/INSPECTORS ON  
DOCKS/RAIL STATIONS/WAREHOUSES; UNMANNED AIRCRAFT  
SYSTEM OPERATION – LESS THAN 55 POUNDS

Code: 7248 RHG: 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	
2015	324,390,764	4	42	86	888,967	516,425	1,405,392	0.433
2016	321,981,349	7	69	85	1,605,429	1,092,482	2,697,911	0.838
2017	339,929,526	5	60	81	2,082,620	1,428,070	3,510,690	1.033
2018	354,222,102	1	67	76	2,341,821	1,408,194	3,750,015	1.059
2019	376,738,329	1	50	67	2,884,219	1,867,470	4,751,689	1.261
	1,717,262,070	18	288	395	9,803,056	6,312,641	16,115,697	
Adjusted Loss to Payroll Ratio:					0.571	0.368	0.938	
Expected Unlimited Loss to Payroll Ratio:					0.576	0.452	1.029	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.572	0.399	0.971	
Credibility:					0.97	0.78		
Indicated Limited Loss to Payroll Ratio:					0.571	0.374	0.945	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.626</b>	<b>0.474</b>	<b>1.100</b>	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								106.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8729 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: ELEVATOR SERVICE INSPECTIONS/OILING/ADJUSTING – NO REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	30,795,342	0	0	1	0	254	254	0.001
2016	37,459,894	1	4	3	149,104	105,682	254,786	0.680
2017	44,030,488	0	2	4	13,695	24,464	38,159	0.087
2018	43,899,530	1	3	1	50,219	23,080	73,299	0.167
2019	52,022,426	1	3	1	478,111	363,684	841,795	1.618
	208,207,680	3	12	10	691,129	517,166	1,208,295	
Adjusted Loss to Payroll Ratio:					0.332	0.248	0.580	
Expected Unlimited Loss to Payroll Ratio:					0.339	0.223	0.561	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.301	0.165	0.466	
Credibility:					0.34	0.26		
Indicated Limited Loss to Payroll Ratio:					0.312	0.187	0.498	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.336</b>	<b>0.226</b>	<b>0.561</b>	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								54.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8740 RHG: 2 NAICS: 53 ILDG: 4 MLDG: 3 CLASS: APT/CONDO COMPLEX / BLDG / WAREHOUSES / COMM & RES  
MIXED-USE BLDG OPERATION – PROPERTY MGMT  
SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,519,070,259	13	152	250	3,889,594	3,625,744	7,515,338	0.495
2018	1,616,994,208	8	166	272	3,971,457	3,309,831	7,281,288	0.450
2019	1,715,478,251	5	191	305	7,417,442	5,357,749	12,775,191	0.745
	4,851,542,718	26	509	827	15,278,493	12,293,324	27,571,817	
Adjusted Loss to Payroll Ratio:					0.315	0.253	0.568	
Expected Unlimited Loss to Payroll Ratio:					0.254	0.281	0.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.251	0.236	0.487	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.315	0.253	0.568	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.336</b>	<b>0.296</b>	<b>0.631</b>	
Indicated Relativity Change:								17.9%
Relativity to Statewide Average Loss to Payroll Ratio:								60.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8741 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 2 CLASS: REAL ESTATE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	6,175,997,988	5	109	203	2,539,943	2,579,078	5,119,021	0.083
2017	6,726,065,075	10	93	212	3,289,813	2,857,258	6,147,071	0.091
2018	6,710,765,126	11	121	180	3,802,474	3,721,241	7,523,715	0.112
2019	6,994,430,512	3	90	181	3,904,305	2,978,119	6,882,424	0.098
	26,607,258,701	29	413	776	13,536,535	12,135,696	25,672,231	
Adjusted Loss to Payroll Ratio:					0.051	0.046	0.096	
Expected Unlimited Loss to Payroll Ratio*:					0.049	0.055	0.104	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.047	0.043	0.089	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.051	0.046	0.096	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.056</b>	<b>0.058</b>	<b>0.114</b>	
Indicated Relativity Change:								9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								10.9%

\*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.70 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8742 RHG: 4 NAICS: 8742 ILDG: 2 MLDG: 2 CLASS: SALESPERSONS – OUTSIDE  
 Code: 8744 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: BOY/GIRL SCOUT COUNCILS – DISTRICT 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	
2018	49,704,677,390	89	1,731	3,298	49,614,468	46,961,913	96,576,381	0.194
2019	50,439,316,882	40	1,409	2,771	50,222,972	47,488,286	97,711,258	0.194
	100,143,994,272	129	3,140	6,069	99,837,440	94,450,198	194,287,638	
Adjusted Loss to Payroll Ratio:					0.100	0.094	0.194	
Expected Unlimited Loss to Payroll Ratio:					0.117	0.124	0.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.097	0.090	0.188	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.100	0.094	0.194	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.109</b>	<b>0.119</b>	<b>0.229</b>	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								22.1%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8743 RHG: 6 NAICS: 52 ILDG: 4 MLDG: 4 CLASS: MORTGAGE BROKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	590,683,912	3	16	15	366,971	389,507	756,478	0.128
2016	637,992,815	0	13	12	211,514	195,123	406,637	0.064
2017	634,663,650	0	8	7	164,725	119,979	284,704	0.045
2018	720,535,466	0	7	16	105,508	157,079	262,587	0.036
2019	995,984,695	0	13	5	727,422	611,201	1,338,623	0.134
	3,579,860,538	3	57	55	1,576,140	1,472,889	3,049,029	
Adjusted Loss to Payroll Ratio:					0.044	0.041	0.085	
Expected Unlimited Loss to Payroll Ratio:					0.048	0.065	0.114	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.046	0.051	0.098	
Credibility:					0.47	0.46		
Indicated Limited Loss to Payroll Ratio:					0.045	0.047	0.092	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.051</b>	<b>0.066</b>	<b>0.117</b>	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								11.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8745 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: NEWS AGENTS OR DISTRIBUTORS OF  
MAGAZINES/PERIODICALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	28,037,168	2	27	32	670,611	663,872	1,334,483	4.760
2016	24,547,569	2	14	12	404,943	305,734	710,677	2.895
2017	23,894,596	3	30	18	634,010	520,438	1,154,448	4.831
2018	21,450,222	1	39	27	561,844	364,394	926,238	4.318
2019	37,860,607	1	32	22	883,839	991,909	1,875,748	4.954
	135,790,162	9	142	111	3,155,247	2,846,347	6,001,594	
Adjusted Loss to Payroll Ratio:					2.324	2.096	4.420	
Expected Unlimited Loss to Payroll Ratio:					2.172	2.204	4.376	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.159	1.867	4.026	
Credibility:					0.60	0.54		
Indicated Limited Loss to Payroll Ratio:					2.258	1.992	4.250	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.433</b>	<b>2.408</b>	<b>4.841</b>	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								466.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8748 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: AUTO OR TRUCK DEALERS – SALESPERSONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,094,574,634	19	271	465	8,891,835	8,617,149	17,508,984	0.566
2019	3,125,880,682	7	296	511	9,378,987	9,177,980	18,556,967	0.594
	6,220,455,316	26	567	976	18,270,822	17,795,130	36,065,952	
Adjusted Loss to Payroll Ratio:					0.294	0.286	0.580	
Expected Unlimited Loss to Payroll Ratio:					0.313	0.309	0.622	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.314	0.264	0.578	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.294	0.286	0.580	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.317</b>	<b>0.346</b>	<b>0.662</b>	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								63.9%

Code: 8749 RHG: 1 NAICS: 52 ILDG: 2 MLDG: 4 CLASS: MORTGAGE BANKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,224,740,242	6	70	111	1,950,042	1,702,651	3,652,693	0.164
2016	2,553,497,862	3	59	114	1,495,078	1,101,282	2,596,360	0.102
2017	2,527,950,289	4	60	126	1,554,358	1,240,112	2,794,470	0.111
2018	2,318,700,437	3	52	96	1,436,817	1,505,795	2,942,612	0.127
2019	3,007,653,455	0	28	60	1,134,549	1,116,131	2,250,680	0.075
	12,632,542,285	16	269	507	7,570,844	6,665,971	14,236,815	
Adjusted Loss to Payroll Ratio:					0.060	0.053	0.113	
Expected Unlimited Loss to Payroll Ratio*:					0.116	0.097	0.213	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.119	0.094	0.213	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.060	0.054	0.114	
Limit Factor:					1.058	1.150		
Indicated (Unlimited) Loss to Payroll Ratio:					0.063	0.062	0.125	
Indicated Relativity Change:								-41.1%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.081</b>	<b>0.079</b>	<b>0.160</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								15.4%

\*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.73 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8755 RHG: 6 NAICS: 81 ILDG: 3 MLDG: 2 CLASS: LABOR UNIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	512,052,830	10	27	49	1,491,425	959,137	2,450,562	0.479
2016	521,067,242	7	34	45	1,120,323	941,421	2,061,744	0.396
2017	566,961,267	2	41	65	954,697	1,167,337	2,122,034	0.374
2018	600,351,461	2	41	56	1,191,708	845,617	2,037,325	0.339
2019	617,943,966	0	28	44	1,494,348	1,166,783	2,661,131	0.431
2,818,376,766		21	171	259	6,252,500	5,080,294	11,332,794	
Adjusted Loss to Payroll Ratio:					0.222	0.180	0.402	
Expected Unlimited Loss to Payroll Ratio:					0.272	0.272	0.545	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.243	0.195	0.438	
Credibility:					0.86	0.74		
Indicated Limited Loss to Payroll Ratio:					0.225	0.184	0.409	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.254</b>	<b>0.260</b>	<b>0.514</b>	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								49.6%

Code: 8800 RHG: 1 NAICS: 51 ILDG: 3 MLDG: 4 CLASS: MAILING OR ADDRESSING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	242,747,612	7	90	132	2,593,497	2,505,377	5,098,874	2.100
2016	311,807,928	8	97	162	3,071,281	2,614,152	5,685,433	1.823
2017	261,047,595	4	93	161	2,406,087	2,119,194	4,525,281	1.734
2018	290,040,054	3	109	191	2,989,525	3,227,286	6,216,811	2.143
2019	319,053,339	1	102	173	2,855,691	2,559,737	5,415,428	1.697
1,424,696,528		23	491	819	13,916,081	13,025,745	26,941,826	
Adjusted Loss to Payroll Ratio:					0.977	0.914	1.891	
Expected Unlimited Loss to Payroll Ratio:					1.102	1.008	2.110	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.939	0.907	1.846	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.977	0.914	1.891	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.033</b>	<b>1.052</b>	<b>2.085</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								201.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2016	1,074,310,403	10	92	322	1,981,036	1,949,340	3,930,376	0.366
2017	1,134,889,953	13	106	313	2,473,609	2,312,170	4,785,779	0.422
2018	1,207,625,068	3	106	330	2,579,861	2,468,909	5,048,770	0.418
2019	1,374,460,063	0	97	244	2,856,830	2,857,965	5,714,795	0.416
	4,791,285,487	26	401	1,209	9,891,336	9,588,385	19,479,721	
Adjusted Loss to Payroll Ratio:					0.206	0.200	0.407	
Expected Unlimited Loss to Payroll Ratio*:					0.266	0.299	0.565	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.274	0.291	0.565	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.206	0.200	0.407	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.218</b>	<b>0.230</b>	<b>0.449</b>	
Indicated Relativity Change:								-20.6%
Relativity to Statewide Average Loss to Payroll Ratio:								43.3%

\*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.78 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

Code: 8803 RHG: 3 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,238,340,822	12	116	248	3,596,250	2,652,579	6,248,829	0.086
2017	7,749,711,916	5	124	205	3,427,546	2,737,772	6,165,318	0.080
2018	8,510,946,908	5	111	228	3,701,161	3,072,615	6,773,776	0.080
2019	9,178,059,150	1	103	182	3,848,349	3,426,525	7,274,874	0.079
	32,677,058,796	23	454	863	14,573,305	11,889,492	26,462,797	
Adjusted Loss to Payroll Ratio:					0.045	0.036	0.081	
Expected Unlimited Loss to Payroll Ratio:					0.044	0.050	0.094	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.034	0.031	0.066	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.045	0.036	0.081	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.048</b>	<b>0.044</b>	<b>0.092</b>	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								8.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8804 RHG: 3 NAICS: 62 ILDG: 1 MLDG: 2 CLASS: SUBSTANCE USE DISORDER RECOVERY HOMES; SOCIAL REHAB FACILITIES FOR ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,061,670,998	17	349	796	6,829,627	7,284,218	14,113,845	1.329
2019	1,105,116,756	7	350	742	7,287,855	7,918,448	15,206,303	1.376
	2,166,787,754	24	699	1,538	14,117,482	15,202,666	29,320,148	
Adjusted Loss to Payroll Ratio:					0.652	0.702	1.353	
Expected Unlimited Loss to Payroll Ratio:					0.971	1.010	1.981	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.864	0.812	1.676	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.652	0.702	1.353	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.702</b>	<b>0.848</b>	<b>1.550</b>	
Indicated Relativity Change:								-21.7%
Relativity to Statewide Average Loss to Payroll Ratio:								149.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 8806 RHG: 1 NAICS: 62 ILDG: 1 MLDG: 2 CLASS: SHELTERED WORKSHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	130,561,649	2	98	248	805,991	1,252,419	2,058,410	1.577
2016	118,594,580	2	75	198	476,810	764,908	1,241,718	1.047
2017	116,752,236	2	71	205	665,684	1,350,887	2,016,571	1.727
2018	119,342,976	3	83	208	1,156,807	1,870,432	3,027,239	2.537
2019	104,741,829	3	61	181	1,237,502	972,764	2,210,266	2.110
	589,993,270	12	388	1,040	4,342,794	6,211,410	10,554,204	
Adjusted Loss to Payroll Ratio:					0.736	1.053	1.789	
Expected Unlimited Loss to Payroll Ratio:					0.762	1.348	2.110	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.691	1.140	1.831	
Credibility:					0.71	0.82		
Indicated Limited Loss to Payroll Ratio:					0.723	1.068	1.792	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.765</b>	<b>1.229</b>	<b>1.994</b>	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								192.3%

Code: 8807 RHG: 2 NAICS: 51 ILDG: 1 MLDG: 1 CLASS: NEWSPAPER, MAGAZINE OR BOOK PUBLISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	563,738,793	3	18	38	825,920	770,455	1,596,375	0.283
2016	586,357,856	0	9	35	190,109	280,466	470,575	0.080
2017	581,523,094	3	11	30	819,523	569,294	1,388,817	0.239
2018	553,685,564	0	9	24	106,554	117,968	224,522	0.041
2019	625,364,061	1	11	12	279,662	245,605	525,267	0.084
	2,910,669,368	7	58	139	2,221,768	1,983,788	4,205,556	
Adjusted Loss to Payroll Ratio:					0.076	0.068	0.144	
Expected Unlimited Loss to Payroll Ratio:					0.113	0.089	0.202	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.095	0.079	0.174	
Credibility:					0.63	0.52		
Indicated Limited Loss to Payroll Ratio:					0.083	0.073	0.157	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.089</b>	<b>0.086</b>	<b>0.175</b>	
Indicated Relativity Change:								-13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								16.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8808 RHG: 2 NAICS: 52 ILDG: 4 MLDG: 4 CLASS: BANKS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	10,542,253,947	42	502	1,027	17,893,607	17,531,803	35,425,410	0.336
2019	11,174,363,398	9	438	869	17,331,404	17,644,536	34,975,940	0.313
	21,716,617,345	51	940	1,896	35,225,011	35,176,339	70,401,350	
Adjusted Loss to Payroll Ratio:					0.162	0.162	0.324	
Expected Unlimited Loss to Payroll Ratio*:					0.187	0.210	0.397	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.191	0.201	0.392	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.162	0.162	0.324	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.173</b>	<b>0.189</b>	<b>0.362</b>	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								34.9%

\*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.78 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

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Effective September 1, 2022 (Approved)

Code: 8810 RHG: 2 NAICS: 8810 ILDG: 3 MLDG: 3 CLASS: CLERICAL OFFICE EMPLOYEES  
 Code: 8811 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES  
 Code: 8812 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PUBLIC  
 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	
2018	159,729,453,059	193	4,703	9,286	114,334,949	115,160,667	229,495,616	0.144
2019	160,734,385,188	89	3,664	7,488	114,304,088	114,830,769	229,134,857	0.143
	320,463,838,247	282	8,367	16,774	: 228,639,038	229,991,436	458,630,474	
Adjusted Loss to Payroll Ratio:					0.071	0.072	0.143	
Expected Unlimited Loss to Payroll Ratio:					0.074	0.079	0.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.073	0.075	0.148	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.071	0.072	0.143	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.076</b>	<b>0.084</b>	<b>0.160</b>	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								15.4%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8810 RHG: 2 NAICS: 8810 ILDG: 3 MLDG: 3 CLASS: CLERICAL OFFICE EMPLOYEES

Code: 8811 RHG: NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES

Code: 8812 RHG: NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PUBLIC

Code: 8871 RHG: 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	
2018	159,729,453,059	193	4,703	9,286	114,334,949	115,160,667	229,495,616	0.144
2019	160,734,385,188	89	3,664	7,488	114,304,088	114,830,769	229,134,857	0.143
	320,463,838,247	282	8,367	16,774	228,639,038	229,991,436	458,630,474	
Adjusted Loss to Payroll Ratio:					0.071	0.072	0.143	
Expected Unlimited Loss to Payroll Ratio:					0.074	0.079	0.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.073	0.075	0.148	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.071	0.072	0.143	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.076</b>	<b>0.084</b>	<b>0.160</b>	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								15.4%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2015	590,977,760	5	44	80	1,383,208	1,279,525	2,662,733	0.451
2016	621,124,574	3	46	74	851,726	743,925	1,595,651	0.257
2017	629,820,791	1	46	89	784,462	974,191	1,758,653	0.279
2018	559,037,864	4	39	73	1,157,926	1,036,958	2,194,884	0.393
2019	557,976,166	0	32	68	710,536	762,932	1,473,468	0.264
	2,958,937,155	13	207	384	4,887,858	4,797,531	9,685,389	
Adjusted Loss to Payroll Ratio:					0.165	0.162	0.327	
Expected Unlimited Loss to Payroll Ratio:					0.175	0.188	0.363	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.169	0.167	0.335	
Credibility:					0.76	0.71		
Indicated Limited Loss to Payroll Ratio:					0.166	0.163	0.329	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.176</b>	<b>0.188</b>	<b>0.364</b>	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								35.1%

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Code: 8818 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 4 CLASS: NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	239,116,955	2	14	18	608,143	528,626	1,136,769	0.475
2016	279,185,690	0	14	28	655,842	744,938	1,400,780	0.502
2017	250,664,695	0	12	31	293,859	287,499	581,358	0.232
2018	266,350,515	1	14	24	219,618	211,356	430,974	0.162
2019	258,610,352	0	6	18	48,620	100,604	149,224	0.058
	1,293,928,207	3	60	119	1,826,083	1,873,023	3,699,106	
Adjusted Loss to Payroll Ratio:					0.141	0.145	0.286	
Expected Unlimited Loss to Payroll Ratio:					0.254	0.221	0.475	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.215	0.196	0.411	
Credibility:					0.63	0.54		
Indicated Limited Loss to Payroll Ratio:					0.169	0.168	0.337	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.180</b>	<b>0.196</b>	<b>0.376</b>	
Indicated Relativity Change:								-20.9%
Relativity to Statewide Average Loss to Payroll Ratio:								36.2%

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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	
2018	8,878,075,891	16	299	458	9,434,926	7,356,622	16,791,548	0.189
2019	9,377,599,709	7	228	383	9,943,858	8,483,541	18,427,399	0.197
	18,255,675,600	23	527	841	19,378,783	15,840,163	35,218,946	
Adjusted Loss to Payroll Ratio:					0.106	0.087	0.193	
Expected Unlimited Loss to Payroll Ratio:					0.121	0.122	0.243	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.092	0.073	0.166	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.106	0.087	0.193	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.116</b>	<b>0.110</b>	<b>0.226</b>	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								21.8%

Code: 8821 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: LAW FIRM SUPPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	244,931,903	2	31	50	533,761	566,957	1,100,718	0.449
2016	247,507,307	1	28	26	268,084	355,784	623,868	0.252
2017	255,449,538	2	30	47	754,398	583,388	1,337,786	0.524
2018	247,012,052	2	29	35	864,079	969,881	1,833,960	0.742
2019	234,166,871	0	18	46	302,906	350,227	653,133	0.279
	1,229,067,671	7	136	204	2,723,227	2,826,238	5,549,465	
Adjusted Loss to Payroll Ratio:					0.222	0.230	0.452	
Expected Unlimited Loss to Payroll Ratio:					0.306	0.334	0.639	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.241	0.217	0.458	
Credibility:					0.66	0.63		
Indicated Limited Loss to Payroll Ratio:					0.228	0.225	0.453	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.243</b>	<b>0.263</b>	<b>0.506</b>	
Indicated Relativity Change:								-20.9%
Relativity to Statewide Average Loss to Payroll Ratio:								48.8%

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Code: 8822 RHG: 3 NAICS: 52 ILDG: 3 MLDG: 3 CLASS: INSURANCE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	6,092,332,495	17	337	644	9,388,704	8,818,892	18,207,596	0.299
2019	6,458,438,755	4	329	560	11,661,954	10,436,962	22,098,916	0.342
	12,550,771,250	21	666	1,204	21,050,659	19,255,854	40,306,513	
Adjusted Loss to Payroll Ratio:					0.168	0.153	0.321	
Expected Unlimited Loss to Payroll Ratio*:					0.216	0.219	0.435	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.218	0.202	0.421	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.168	0.153	0.321	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.181</b>	<b>0.185</b>	<b>0.366</b>	
Indicated Relativity Change:								-15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								35.3%

\*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.81 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

Code: 8823 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 2 CLASS: RESIDENTIAL CARE FACILITIES FOR CHILDREN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	283,189,822	8	169	448	2,450,050	2,801,707	5,251,757	1.855
2017	267,141,456	5	148	443	1,959,215	2,454,443	4,413,658	1.652
2018	280,378,832	7	170	429	3,444,021	3,419,446	6,863,467	2.448
2019	270,995,267	4	165	378	2,826,632	3,276,644	6,103,276	2.252
	1,101,705,377	24	652	1,698	10,679,918	11,952,240	22,632,158	
Adjusted Loss to Payroll Ratio:					0.969	1.085	2.054	
Expected Unlimited Loss to Payroll Ratio:					1.040	1.221	2.261	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.935	1.017	1.952	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.969	1.085	2.054	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.033</b>	<b>1.267</b>	<b>2.300</b>	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								221.8%

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Code: 8827 RHG: 4 NAICS: 62 ILDG: 2 MLDG: 3 CLASS: HOME CARE SERVICES; NURSING CARE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,098,014,220	45	1,278	2,030	27,242,141	25,200,994	52,443,135	1.693
2019	3,356,752,182	23	1,375	1,736	30,729,436	28,518,676	59,248,112	1.765
	6,454,766,402	68	2,653	3,766	57,971,577	53,719,669	111,691,246	
Adjusted Loss to Payroll Ratio:					0.898	0.832	1.730	
Expected Unlimited Loss to Payroll Ratio:					1.092	1.074	2.166	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.955	0.823	1.778	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.898	0.832	1.730	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.984</b>	<b>1.054</b>	<b>2.038</b>	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								196.5%

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Code: 8829 RHG: 3 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: SKILLED NURSING FACILITIES; CONVALESCENT NURSING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	4,362,258,034	54	1,914	5,317	38,451,321	38,683,964	77,135,285	1.768
2019	4,446,732,247	18	1,732	5,013	37,369,042	38,551,504	75,920,546	1.707
	8,808,990,281	72	3,646	10,330	75,820,363	77,235,467	153,055,830	
Adjusted Loss to Payroll Ratio:					0.861	0.877	1.737	
Expected Unlimited Loss to Payroll Ratio:					1.039	1.194	2.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.924	0.960	1.884	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.861	0.877	1.737	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.928</b>	<b>1.060</b>	<b>1.987</b>	
Indicated Relativity Change:								-11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								191.6%

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Code: 8831 RHG: 1 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: HOSPITALS – VETERINARY; KENNELS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,122,423,405	28	697	4,797	8,799,644	11,182,475	19,982,119	0.941
2019	2,023,096,795	6	605	4,149	9,200,966	12,967,749	22,168,715	1.096
	4,145,520,200	34	1,302	8,946	18,000,611	24,150,224	42,150,835	
Adjusted Loss to Payroll Ratio:					0.434	0.583	1.017	
Expected Unlimited Loss to Payroll Ratio:					0.418	0.681	1.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.332	0.450	0.783	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.434	0.583	1.017	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.459</b>	<b>0.670</b>	<b>1.130</b>	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								108.9%

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	
2018	21,779,225,841	51	1,817	5,958	45,298,604	40,536,322	85,834,926	0.394
2019	24,155,080,360	21	1,608	5,493	49,137,451	45,744,491	94,881,942	0.393
	45,934,306,201	72	3,425	11,451	94,436,055	86,280,813	180,716,868	
Adjusted Loss to Payroll Ratio:					0.206	0.188	0.393	
Expected Unlimited Loss to Payroll Ratio:					0.222	0.235	0.458	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.200	0.196	0.396	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.206	0.188	0.393	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.219</b>	<b>0.219</b>	<b>0.438</b>	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								42.3%

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Code: 8838 RHG: 4 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: MUSEUMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	574,425,866	9	81	280	1,542,330	2,012,150	3,554,480	0.619
2016	596,216,200	7	78	262	1,639,569	2,159,323	3,798,892	0.637
2017	635,650,837	3	85	289	1,370,400	1,731,926	3,102,326	0.488
2018	671,332,503	3	93	345	2,163,265	2,389,775	4,553,040	0.678
2019	690,380,194	3	65	275	1,391,052	1,537,789	2,928,841	0.424
	3,168,005,600	25	402	1,451	8,106,617	9,830,963	17,937,580	
Adjusted Loss to Payroll Ratio:					0.256	0.310	0.566	
Expected Unlimited Loss to Payroll Ratio:					0.275	0.509	0.785	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.244	0.362	0.606	
Credibility:					0.92	1.00		
Indicated Limited Loss to Payroll Ratio:					0.255	0.310	0.565	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.279</b>	<b>0.393</b>	<b>0.672</b>	
Indicated Relativity Change:								-14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								64.8%

Code: 8839 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: DENTAL OR ORTHODONTIA PRACTICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	5,113,057,770	16	424	2,042	11,478,191	10,193,284	21,671,475	0.424
2019	5,084,370,671	6	383	1,969	11,436,886	10,784,032	22,220,918	0.437
	10,197,428,441	22	807	4,011	22,915,077	20,977,316	43,892,393	
Adjusted Loss to Payroll Ratio:					0.225	0.206	0.430	
Expected Unlimited Loss to Payroll Ratio:					0.253	0.231	0.484	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.228	0.192	0.420	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.225	0.206	0.430	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.239</b>	<b>0.240</b>	<b>0.480</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								46.3%

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Code: 8840 RHG: 6 NAICS: 81 ILDG: 2 MLDG: 1 CLASS: CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,294,205,305	8	90	229	1,557,439	2,063,429	3,620,868	0.158
2016	2,346,654,551	7	87	247	2,498,579	3,440,921	5,939,500	0.253
2017	2,394,055,827	5	57	224	1,592,790	1,777,419	3,370,209	0.141
2018	2,407,519,625	4	72	226	1,784,741	2,091,432	3,876,173	0.161
2019	2,392,208,024	0	56	178	1,528,419	2,361,449	3,889,868	0.163
	11,834,643,332	24	362	1,104	8,961,967	11,734,650	20,696,617	
Adjusted Loss to Payroll Ratio:					0.076	0.099	0.175	
Expected Unlimited Loss to Payroll Ratio:					0.080	0.140	0.220	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.072	0.100	0.172	
Credibility:					0.94	1.00		
Indicated Limited Loss to Payroll Ratio:					0.075	0.099	0.175	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.085</b>	<b>0.140</b>	<b>0.226</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								21.8%

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Code: 8846 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PRINTING OPERATION – SCREEN PRINTING – EDITING AND DESIGNING; SCREEN PRINTED MERCHANDISE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	123,816,515	1	43	22	531,863	614,888	1,146,751	0.926
2016	139,875,741	1	37	27	639,655	625,768	1,265,423	0.905
2017	141,761,994	0	21	15	193,163	250,841	444,004	0.313
2018	152,891,634	3	33	22	909,886	738,758	1,648,644	1.078
2019	143,221,703	0	19	24	377,893	363,397	741,290	0.518
	701,567,587	5	153	110	2,652,460	2,593,652	5,246,112	
Adjusted Loss to Payroll Ratio:					0.378	0.370	0.748	
Expected Unlimited Loss to Payroll Ratio:					0.415	0.482	0.897	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.401	0.428	0.829	
Credibility:					0.60	0.58		
Indicated Limited Loss to Payroll Ratio:					0.387	0.394	0.781	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.409</b>	<b>0.453</b>	<b>0.863</b>	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								83.2%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	71,676,906	6	96	256	1,486,087	1,665,646	3,151,733	4.397
2016	70,301,754	6	85	202	1,316,458	2,140,973	3,457,431	4.918
2017	66,423,978	4	95	206	1,334,960	1,761,944	3,096,904	4.662
2018	68,732,671	5	75	168	1,615,369	1,606,084	3,221,453	4.687
2019	61,563,615	2	86	117	1,742,096	1,679,421	3,421,517	5.558
	338,698,924	23	437	949	7,494,970	8,854,068	16,349,038	
Adjusted Loss to Payroll Ratio:					2.213	2.614	4.827	
Expected Unlimited Loss to Payroll Ratio:					2.201	2.732	4.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.213	2.397	4.609	
Credibility:					0.87	0.87		
Indicated Limited Loss to Payroll Ratio:					2.213	2.585	4.798	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.358</b>	<b>3.019</b>	<b>5.377</b>	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								518.5%

Code: 8850 RHG: 2 NAICS: 52 ILDG: 2 MLDG: 4 CLASS: CHECK CASHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	248,284,960	10	83	100	1,697,690	1,498,158	3,195,848	1.287
2016	258,949,440	7	88	100	1,268,506	1,447,206	2,715,712	1.049
2017	267,729,163	1	52	81	719,555	895,723	1,615,278	0.603
2018	275,927,053	0	55	77	1,068,813	1,318,097	2,386,910	0.865
2019	271,439,375	0	60	70	1,497,245	1,948,723	3,445,968	1.270
	1,322,329,991	18	338	428	6,251,810	7,107,907	13,359,717	
Adjusted Loss to Payroll Ratio:					0.473	0.538	1.010	
Expected Unlimited Loss to Payroll Ratio:					0.612	0.715	1.328	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.626	0.684	1.310	
Credibility:					0.90	0.87		
Indicated Limited Loss to Payroll Ratio:					0.488	0.556	1.044	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.520</b>	<b>0.649</b>	<b>1.169</b>	
Indicated Relativity Change:								-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								112.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8851 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 3 CLASS: CONGREGATE LIVING FACILITIES – ELDERLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	189,372,291	10	99	261	1,642,863	1,640,622	3,283,485	1.734
2016	196,280,704	4	83	199	1,487,813	1,428,305	2,916,118	1.486
2017	217,972,644	8	97	290	2,235,878	2,239,287	4,475,165	2.053
2018	237,447,609	5	106	221	2,420,757	2,500,564	4,921,321	2.073
2019	280,795,417	2	126	363	2,655,198	3,017,611	5,672,809	2.020
	1,121,868,665	29	511	1,334	10,442,508	10,826,389	21,268,897	
Adjusted Loss to Payroll Ratio:					0.931	0.965	1.896	
Expected Unlimited Loss to Payroll Ratio:					1.050	1.224	2.274	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	0.984	1.918	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.931	0.965	1.896	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.003</b>	<b>1.167</b>	<b>2.170</b>	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								209.2%

Code: 8852 RHG: 5 NAICS: 62 ILDG: 2 MLDG: 1 CLASS: HOME INFUSION THERAPISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	54,312,988	1	5	23	145,858	95,026	240,884	0.444
2016	57,772,157	1	12	25	216,356	232,726	449,082	0.777
2017	47,182,120	0	8	20	198,431	252,344	450,775	0.955
2018	48,588,633	0	6	15	73,724	78,062	151,786	0.312
2019	44,818,916	0	8	6	612,243	222,988	835,231	1.864
	252,674,814	2	39	89	1,246,612	881,146	2,127,758	
Adjusted Loss to Payroll Ratio:					0.493	0.349	0.842	
Expected Unlimited Loss to Payroll Ratio:					0.580	0.586	1.166	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.496	0.421	0.917	
Credibility:					0.45	0.39		
Indicated Limited Loss to Payroll Ratio:					0.495	0.392	0.887	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.554</b>	<b>0.530</b>	<b>1.084</b>	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								104.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8859 RHG: 2 NAICS: 54 ILDG: 2 MLDG: 1 CLASS: COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT;  
INTERNET/WEB-BASED APPLICATION DEVELOPMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	79,957,333,207	17	362	1,087	9,940,915	8,359,971	18,300,886	0.023
2019	95,480,807,146	8	349	1,067	9,237,994	9,026,902	18,264,896	0.019
	175,438,140,353	25	711	2,154	19,178,909	17,386,873	36,565,782	
Adjusted Loss to Payroll Ratio:					0.011	0.010	0.021	
Expected Unlimited Loss to Payroll Ratio:					0.013	0.015	0.028	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.010	0.010	0.020	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.011	0.010	0.021	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.012</b>	<b>0.012</b>	<b>0.023</b>	
Indicated Relativity Change:								-16.4%
Relativity to Statewide Average Loss to Payroll Ratio:								2.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2018	12,091,563,173	41	1,458	4,182	21,676,771	26,518,177	48,194,948	0.399
2019	12,375,123,686	18	1,188	3,387	22,351,517	28,189,595	50,541,112	0.408
	24,466,686,859	59	2,646	7,569	44,028,288	54,707,772	98,736,060	
Adjusted Loss to Payroll Ratio:					0.180	0.224	0.404	
Expected Unlimited Loss to Payroll Ratio:					0.204	0.274	0.478	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.182	0.226	0.409	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.180	0.224	0.404	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.192</b>	<b>0.261</b>	<b>0.453</b>	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								43.7%

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

Code: 8870 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: FITNESS INSTRUCTION PROGRAMS OR STUDIOS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	122,883,532	3	20	37	349,553	488,755	838,308	0.682
2016	134,667,921	0	24	45	91,700	123,518	215,218	0.160
2017	134,437,262	2	22	63	468,026	502,779	970,805	0.722
2018	277,524,501	0	54	97	586,718	902,142	1,488,860	0.536
2019	387,198,571	0	56	89	847,383	1,211,755	2,059,138	0.532
	1,056,711,787	5	176	331	2,343,380	3,228,950	5,572,330	
Adjusted Loss to Payroll Ratio:					0.222	0.306	0.527	
Expected Unlimited Loss to Payroll Ratio:					0.260	0.361	0.622	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.233	0.298	0.531	
Credibility:					0.59	0.61		
Indicated Limited Loss to Payroll Ratio:					0.226	0.303	0.529	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.241</b>	<b>0.354</b>	<b>0.595</b>	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								57.3%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8874 RHG: 2 NAICS: 54 ILDG: 4 MLDG: 3 CLASS: INSTRUMENT MFG-ELECTRONIC-DESIGN; COMPUTER MFG-DESIGN; TELECOMMUNICATIONS EQUIP MFG-DESIGN; AUDIO/VIDEO PRODUCTS MFG-DESIGN; INTEGRATED CIRCUIT MFG-DESIGN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	36,308,948,204	16	500	1,258	12,765,745	10,969,045	23,734,790	0.065
2019	40,980,503,281	10	376	1,139	16,816,691	12,295,909	29,112,600	0.071
	77,289,451,485	26	876	2,397	29,582,436	23,264,954	52,847,390	
Adjusted Loss to Payroll Ratio:					0.038	0.030	0.068	
Expected Unlimited Loss to Payroll Ratio*:					0.099	0.106	0.205	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.078	0.069	0.147	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.038	0.030	0.068	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.041</b>	<b>0.035</b>	<b>0.076</b>	
Indicated Relativity Change:								-62.9%
Relativity to Statewide Average Loss to Payroll Ratio:								7.3%

E9-1-22 INCLUDES EXPERIENCE OF 8810 AND 8742; REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.80 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 8875 RHG: 3 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,537,024,749	5	171	504	2,246,139	3,165,447	5,411,586	0.352
2018	1,694,638,436	7	201	629	4,140,715	4,510,976	8,651,691	0.511
2019	1,952,039,768	3	183	511	3,952,918	4,762,252	8,715,170	0.446
	5,183,702,953	15	555	1,644	10,339,773	12,438,675	22,778,448	
Adjusted Loss to Payroll Ratio:					0.199	0.240	0.439	
Expected Unlimited Loss to Payroll Ratio:					0.227	0.297	0.524	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.201	0.237	0.438	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.199	0.240	0.439	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.215</b>	<b>0.290</b>	<b>0.505</b>	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								48.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9007 RHG: 3 NAICS: 53 ILDG: 3 MLDG: 2 CLASS: APT/CONDO OPERATION FOR SENIORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	194,163,991	10	91	163	2,227,532	1,813,138	4,040,670	2.081
2016	202,610,607	11	110	160	2,588,001	2,466,872	5,054,873	2.495
2017	216,803,108	6	111	183	2,235,800	2,118,804	4,354,604	2.009
2018	215,725,758	2	111	173	2,191,670	2,213,042	4,404,712	2.042
2019	217,747,426	1	99	142	3,043,277	2,040,888	5,084,165	2.335
	1,047,050,890	30	522	821	12,286,280	10,652,744	22,939,024	
Adjusted Loss to Payroll Ratio:					1.173	1.017	2.191	
Expected Unlimited Loss to Payroll Ratio:					1.126	1.186	2.312	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.099	0.962	2.061	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.173	1.015	2.189	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.264</b>	<b>1.227</b>	<b>2.492</b>	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								240.3%

Code: 9008 RHG: 2 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: JANITORIAL SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,311,200,669	90	2,539	3,071	50,160,342	54,351,488	104,511,830	4.522
2019	2,459,365,948	38	2,267	2,703	52,923,446	53,110,890	106,034,336	4.311
	4,770,566,617	128	4,806	5,774	103,083,788	107,462,379	210,546,167	
Adjusted Loss to Payroll Ratio:					2.161	2.253	4.413	
Expected Unlimited Loss to Payroll Ratio:					2.662	2.993	5.656	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.377	2.526	4.903	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.161	2.253	4.413	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.302</b>	<b>2.631</b>	<b>4.933</b>	
Indicated Relativity Change:								-12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								475.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9009 RHG: 5 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: COMMERCIAL PROPERTIES – N.O.C. – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	800,377,761	21	275	464	7,021,205	5,778,525	12,799,730	1.599
2019	808,479,946	5	242	384	8,336,495	7,967,644	16,304,139	2.017
	1,608,857,707	26	517	848	15,357,700	13,746,169	29,103,869	
Adjusted Loss to Payroll Ratio:					0.955	0.854	1.809	
Expected Unlimited Loss to Payroll Ratio:					0.915	1.000	1.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.859	0.724	1.583	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.955	0.854	1.809	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.069</b>	<b>1.154</b>	<b>2.223</b>	
Indicated Relativity Change:								16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								214.3%

Code: 9010 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 1 CLASS: MOBILE HOME PARK OPERATION – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	166,430,318	8	95	128	1,623,166	1,557,479	3,180,645	1.911
2016	174,645,818	14	89	137	2,710,820	3,015,477	5,726,297	3.279
2017	182,051,369	11	74	140	2,287,915	2,566,483	4,854,398	2.666
2018	182,842,044	10	100	149	2,643,137	3,181,441	5,824,578	3.186
2019	189,956,504	2	76	120	1,504,666	1,531,969	3,036,635	1.599
	895,926,053	45	434	674	10,769,705	11,852,848	22,622,553	
Adjusted Loss to Payroll Ratio:					1.202	1.323	2.525	
Expected Unlimited Loss to Payroll Ratio:					1.351	1.647	2.998	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.319	1.335	2.654	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.202	1.323	2.525	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.295</b>	<b>1.599</b>	<b>2.895</b>	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								279.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9011 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER;  
COMM/RES MIXED-USE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,741,800,424	72	1,276	2,222	31,573,149	28,512,862	60,086,011	2.191
2019	2,863,195,435	33	1,147	1,921	32,182,605	30,910,327	63,092,932	2.204
	5,604,995,859	105	2,423	4,143	63,755,755	59,423,189	123,178,944	
Adjusted Loss to Payroll Ratio:					1.137	1.060	2.198	
Expected Unlimited Loss to Payroll Ratio:					1.184	1.321	2.506	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.136	1.021	2.158	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.137	1.060	2.198	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.246</b>	<b>1.343</b>	<b>2.589</b>	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								249.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9015 RHG: 4 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: BUILDING OPERATION – N.O.C. – OTHER;  
CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHER; LIBRARIES –  
PRIVATE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	846,604,232	24	490	686	10,448,218	11,125,363	21,573,581	2.548
2019	1,031,521,352	9	429	660	11,309,665	12,445,771	23,755,436	2.303
	1,878,125,584	33	919	1,346	21,757,883	23,571,134	45,329,017	
Adjusted Loss to Payroll Ratio:					1.158	1.255	2.414	
Expected Unlimited Loss to Payroll Ratio:					1.497	1.771	3.268	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.436	1.369	2.805	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.158	1.255	2.414	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.269</b>	<b>1.589</b>	<b>2.859</b>	
Indicated Relativity Change:								-12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								275.7%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9016 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: AMUSEMENT/REC FACILITIES; DOG SHOWS; HORSE SHOWS/RODEOS – NOT STABLE EMPLOYEES; BOAT MARINA/RENTAL OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	887,389,363	9	343	1,025	6,514,820	8,167,101	14,681,921	1.655
2019	905,590,637	3	300	877	5,445,803	6,748,428	12,194,231	1.347
	1,792,980,000	12	643	1,902	11,960,623	14,915,529	26,876,152	
Adjusted Loss to Payroll Ratio:					0.667	0.832	1.499	
Expected Unlimited Loss to Payroll Ratio:					0.888	1.198	2.086	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.800	0.894	1.694	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.667	0.832	1.499	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.719</b>	<b>1.006</b>	<b>1.724</b>	
Indicated Relativity Change:								-17.3%
Relativity to Statewide Average Loss to Payroll Ratio:								166.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2017	411,371,803	19	201	439	6,058,331	4,691,498	10,749,829	2.613
2018	436,931,460	14	178	427	5,423,844	5,673,518	11,097,362	2.540
2019	464,221,592	8	209	406	6,239,111	5,561,640	11,800,751	2.542
	1,312,524,855	41	588	1,272	17,721,286	15,926,657	33,647,943	
Adjusted Loss to Payroll Ratio:					1.350	1.213	2.564	
Expected Unlimited Loss to Payroll Ratio:					1.469	1.452	2.921	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.297	1.183	2.480	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.350	1.213	2.564	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.455</b>	<b>1.467</b>	<b>2.922</b>	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								281.7%

Code: 9033 RHG: 3 NAICS: 92 ILDG: 1 MLDG: 2 CLASS: HOUSING AUTHORITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	8,185,729	0	8	11	156,188	207,510	363,698	4.443
2016	9,218,807	2	3	12	146,690	184,337	331,027	3.591
2017	11,052,273	1	3	15	57,045	51,462	108,507	0.982
2018	10,800,695	0	3	18	20,510	23,735	44,245	0.410
2019	14,041,047	0	8	15	209,094	220,115	429,209	3.057
	53,298,551	3	25	71	589,527	687,159	1,276,686	
Adjusted Loss to Payroll Ratio:					1.106	1.289	2.395	
Expected Unlimited Loss to Payroll Ratio:					1.252	1.390	2.642	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.210	1.274	2.484	
Credibility:					0.33	0.31		
Indicated Limited Loss to Payroll Ratio:					1.175	1.279	2.454	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.267</b>	<b>1.546</b>	<b>2.813</b>	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								271.2%

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Code: 9043 RHG: 3 NAICS: 62 ILDG: 3 MLDG: 3 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	
2018	10,696,517,149	49	1,809	4,976	47,371,436	37,414,937	84,786,373	0.793
2019	10,589,524,037	16	1,717	4,735	52,746,665	39,454,317	92,200,982	0.871
	21,286,041,186	65	3,526	9,711	100,118,101	76,869,254	176,987,355	
Adjusted Loss to Payroll Ratio:					0.470	0.361	0.831	
Expected Unlimited Loss to Payroll Ratio:					0.486	0.419	0.905	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.432	0.337	0.769	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.470	0.361	0.831	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.507</b>	<b>0.437</b>	<b>0.943</b>	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								91.0%

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Code: 9048 RHG: 1 NAICS: 72 ILDG: 3 MLDG: 1 CLASS: CAMPS; BOY/GIRL SCOUT COUNCILS – CAMP OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	141,079,768	4	57	355	802,559	1,581,942	2,384,501	1.690
2016	152,620,748	3	76	398	933,021	1,647,573	2,580,594	1.691
2017	160,246,198	5	63	346	2,163,175	2,663,151	4,826,326	3.012
2018	167,402,488	3	70	321	1,365,337	1,483,261	2,848,598	1.702
2019	158,147,181	0	58	287	1,065,410	1,241,275	2,306,685	1.459
	779,496,383	15	324	1,707	6,329,502	8,617,201	14,946,703	
Adjusted Loss to Payroll Ratio:					0.812	1.105	1.917	
Expected Unlimited Loss to Payroll Ratio:					0.754	1.189	1.943	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.729	1.102	1.831	
Credibility:					0.80	0.87		
Indicated Limited Loss to Payroll Ratio:					0.795	1.105	1.900	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.841</b>	<b>1.271</b>	<b>2.112</b>	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								203.7%

Code: 9050 RHG: 2 NAICS: 72 ILDG: 3 MLDG: 3 CLASS: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,996,645,980	125	3,650	6,388	76,587,788	78,466,888	155,054,676	3.880
2019	3,875,385,934	47	3,430	5,267	74,189,608	74,049,695	148,239,303	3.825
	7,872,031,914	172	7,080	11,655	150,777,396	152,516,583	303,293,979	
Adjusted Loss to Payroll Ratio:					1.915	1.937	3.853	
Expected Unlimited Loss to Payroll Ratio:					2.045	2.326	4.371	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.962	2.121	4.083	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.915	1.937	3.853	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.041</b>	<b>2.263</b>	<b>4.304</b>	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								415.0%

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Code: 9053 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: HEALTH CLUBS OR GYMS; SWIMMING POOLS/CLUBS; CLUBS – RACQUET SPORTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,596,577,421	4	424	725	6,369,877	6,880,934	13,250,811	0.830
2019	1,373,390,161	2	341	634	5,266,287	6,672,706	11,938,993	0.869
	2,969,967,582	6	765	1,359	11,636,164	13,553,640	25,189,804	
Adjusted Loss to Payroll Ratio:					0.392	0.456	0.848	
Expected Unlimited Loss to Payroll Ratio:					0.459	0.626	1.086	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.422	0.491	0.913	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.392	0.456	0.848	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.414</b>	<b>0.525</b>	<b>0.940</b>	
Indicated Relativity Change:								-13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								90.6%

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.

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Code: 9054 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: SPAS OR BATHS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	88,935,987	2	77	88	1,049,967	1,266,404	2,316,371	2.605
2016	91,927,523	1	93	139	1,199,753	1,136,372	2,336,125	2.541
2017	107,594,866	2	83	95	1,829,254	1,127,442	2,956,696	2.748
2018	137,168,825	1	64	99	1,019,395	973,554	1,992,949	1.453
2019	162,299,016	3	91	98	2,362,751	2,113,598	4,476,349	2.758
	587,926,217	9	408	519	7,461,120	6,617,370	14,078,490	
Adjusted Loss to Payroll Ratio:					1.269	1.126	2.395	
Expected Unlimited Loss to Payroll Ratio:					1.394	1.351	2.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.332	1.191	2.523	
Credibility:					0.91	0.82		
Indicated Limited Loss to Payroll Ratio:					1.275	1.137	2.412	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.349</b>	<b>1.308</b>	<b>2.657</b>	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								256.2%

E1-1-18 INCLUDES EXPERIENCE OF 9053

Code: 9059 RHG: 2 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: DAY CARE CENTERS – CHILD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,267,942,008	35	773	1,860	12,798,667	16,016,579	28,815,246	1.271
2019	2,180,920,074	7	611	1,414	11,247,733	12,863,242	24,110,975	1.106
	4,448,862,082	42	1,384	3,274	24,046,400	28,879,821	52,926,221	
Adjusted Loss to Payroll Ratio:					0.541	0.649	1.190	
Expected Unlimited Loss to Payroll Ratio:					0.632	0.860	1.492	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.569	0.716	1.285	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.541	0.649	1.190	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.576</b>	<b>0.758</b>	<b>1.334</b>	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								128.6%

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Code: 9060 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 3 CLASS: CLUBS – COUNTRY OR GOLF

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	977,599,616	12	449	1,033	8,330,660	8,423,284	16,753,944	1.714
2019	1,013,464,194	9	452	950	10,726,526	10,836,708	21,563,234	2.128
	1,991,063,810	21	901	1,983	19,057,186	19,259,992	38,317,178	
Adjusted Loss to Payroll Ratio:					0.957	0.967	1.924	
Expected Unlimited Loss to Payroll Ratio:					0.995	1.256	2.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.897	0.937	1.834	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.957	0.967	1.924	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.031</b>	<b>1.169</b>	<b>2.201</b>	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								212.2%

Code: 9061 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: CLUBS – N.O.C.

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	261,572,320	6	138	228	1,701,606	1,995,082	3,696,688	1.413
2017	274,629,724	7	151	221	2,804,491	3,212,999	6,017,490	2.191
2018	288,369,879	11	160	325	3,723,247	3,495,806	7,219,053	2.503
2019	270,831,896	6	137	214	3,832,643	2,571,894	6,404,537	2.365
	1,095,403,819	30	586	988	12,061,987	11,275,780	23,337,767	
Adjusted Loss to Payroll Ratio:					1.101	1.029	2.131	
Expected Unlimited Loss to Payroll Ratio:					1.073	1.308	2.380	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.985	1.026	2.011	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.101	1.029	2.131	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.165</b>	<b>1.184</b>	<b>2.349</b>	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								226.5%

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Code: 9066 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: HOMEOWNERS ASSOCIATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	251,947,950	16	105	181	2,377,533	2,343,093	4,720,626	1.874
2016	255,438,965	11	125	207	2,611,302	2,544,551	5,155,853	2.018
2017	259,523,657	10	111	182	2,137,479	2,183,841	4,321,320	1.665
2018	267,801,221	9	120	193	3,138,819	2,916,030	6,054,849	2.261
2019	271,502,427	3	112	174	2,659,970	2,654,535	5,314,505	1.957
	1,306,214,220	49	573	937	12,925,103	12,642,050	25,567,153	
Adjusted Loss to Payroll Ratio:					0.990	0.968	1.957	
Expected Unlimited Loss to Payroll Ratio:					0.931	1.027	1.958	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.890	0.906	1.795	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.990	0.968	1.957	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.047</b>	<b>1.113</b>	<b>2.160</b>	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								208.3%

Code: 9067 RHG: 3 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: CLUBS – BOYS AND GIRLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	268,586,724	6	95	254	982,648	1,411,353	2,394,001	0.891
2016	281,845,368	5	82	297	1,192,832	1,070,907	2,263,739	0.803
2017	273,066,551	3	89	266	977,425	1,377,983	2,355,408	0.863
2018	282,311,291	2	79	300	833,287	1,468,101	2,301,388	0.815
2019	282,972,264	2	65	196	1,101,369	1,232,831	2,334,200	0.825
	1,388,782,198	18	410	1,313	5,087,561	6,561,175	11,648,736	
Adjusted Loss to Payroll Ratio:					0.366	0.472	0.839	
Expected Unlimited Loss to Payroll Ratio:					0.432	0.648	1.081	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.390	0.484	0.873	
Credibility:					0.80	0.85		
Indicated Limited Loss to Payroll Ratio:					0.371	0.474	0.845	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.400</b>	<b>0.573</b>	<b>0.973</b>	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								93.8%

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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	
2018	536,051,440	5	286	340	6,167,886	5,904,476	12,072,362	2.252
2019	497,219,197	2	276	259	6,380,759	6,386,172	12,766,931	2.568
	1,033,270,637	7	562	599	12,548,645	12,290,649	24,839,294	
Adjusted Loss to Payroll Ratio:					1.214	1.189	2.404	
Expected Unlimited Loss to Payroll Ratio:					1.281	1.448	2.729	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.167	1.119	2.286	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.214	1.189	2.404	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.294</b>	<b>1.389</b>	<b>2.683</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								258.7%

Code: 9070 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: RESIDENTIAL CARE FACILITIES – ELDERLY/ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,825,318,380	31	1,307	3,937	23,674,518	27,221,687	50,896,205	2.788
2019	1,982,154,660	11	1,375	3,558	25,810,736	29,464,834	55,275,570	2.789
	3,807,473,040	42	2,682	7,495	49,485,253	56,686,522	106,171,775	
Adjusted Loss to Payroll Ratio:					1.300	1.489	2.789	
Expected Unlimited Loss to Payroll Ratio:					1.389	1.810	3.198	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.249	1.506	2.756	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.300	1.489	2.789	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.385</b>	<b>1.739</b>	<b>3.124</b>	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								301.2%

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Code: 9079 RHG: 2 NAICS: 72 ILDG: 2 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	
2018	26,859,706,599	311	14,266	26,652	208,750,004	246,768,463	455,518,467	1.696
2019	25,722,436,247	129	12,740	22,359	200,209,503	237,868,652	438,078,155	1.703
	52,582,142,846	440	27,006	49,011	408,959,507	484,637,115	893,596,622	
Adjusted Loss to Payroll Ratio:					0.778	0.922	1.699	
Expected Unlimited Loss to Payroll Ratio:					0.811	1.036	1.848	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.778	0.945	1.724	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.778	0.922	1.699	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.829</b>	<b>1.076</b>	<b>1.905</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								183.7%

Code: 9085 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: RESIDENT CARE – DEVELOPMENTALLY DISABLED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	712,313,853	13	361	616	6,529,681	5,883,853	12,413,534	1.743
2019	827,318,128	6	342	607	5,890,363	6,038,424	11,928,787	1.442
	1,539,631,981	19	703	1,223	12,420,044	11,922,278	24,342,322	
Adjusted Loss to Payroll Ratio:					0.807	0.774	1.581	
Expected Unlimited Loss to Payroll Ratio:					0.973	1.143	2.116	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.866	0.919	1.785	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.807	0.774	1.581	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.869</b>	<b>0.936</b>	<b>1.805</b>	
Indicated Relativity Change:								-14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								174.1%

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Code: 9092 RHG: 2 NAICS: 71 ILDG: 3 MLDG: 1 CLASS: BOWLING CENTERS; BILLIARD HALLS; SKATING CENTERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	149,264,839	7	72	115	966,990	1,486,146	2,453,136	1.643
2016	156,783,990	1	56	139	549,007	685,508	1,234,515	0.787
2017	164,485,202	4	57	136	632,635	1,003,535	1,636,170	0.995
2018	185,884,140	2	60	157	1,087,582	982,848	2,070,430	1.114
2019	157,375,558	0	40	116	551,377	697,587	1,248,964	0.794
	813,793,729	14	285	663	3,787,592	4,855,624	8,643,216	
Adjusted Loss to Payroll Ratio:					0.465	0.597	1.062	
Expected Unlimited Loss to Payroll Ratio:					0.624	0.874	1.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.569	0.676	1.244	
Credibility:					0.75	0.78		
Indicated Limited Loss to Payroll Ratio:					0.491	0.614	1.105	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.524</b>	<b>0.717</b>	<b>1.241</b>	
Indicated Relativity Change:								-17.2%
Relativity to Statewide Average Loss to Payroll Ratio:								119.6%

Code: 9095 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	61,719,764	0	16	50	88,034	187,485	275,519	0.446
2016	63,901,872	3	29	68	430,851	593,160	1,024,011	1.602
2017	66,719,434	0	26	65	314,891	416,332	731,223	1.096
2018	61,619,301	3	35	70	685,859	982,266	1,668,125	2.707
2019	62,556,805	1	17	44	550,161	390,233	940,394	1.503
	316,517,176	7	123	297	2,069,795	2,569,477	4,639,272	
Adjusted Loss to Payroll Ratio:					0.654	0.812	1.466	
Expected Unlimited Loss to Payroll Ratio:					0.928	1.463	2.391	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.822	1.041	1.862	
Credibility:					0.59	0.64		
Indicated Limited Loss to Payroll Ratio:					0.722	0.895	1.617	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.791</b>	<b>1.134</b>	<b>1.925</b>	
Indicated Relativity Change:								-19.5%
Relativity to Statewide Average Loss to Payroll Ratio:								185.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9096 RHG: 1 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: RESIDENTIAL CLEANING SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	75,158,775	12	102	123	2,272,607	2,687,249	4,959,856	6.599
2017	81,018,405	5	118	138	2,096,638	2,469,285	4,565,923	5.636
2018	91,342,536	4	110	124	2,232,981	2,511,222	4,744,203	5.194
2019	88,366,984	1	98	112	2,028,965	2,251,553	4,280,518	4.844
	335,886,700	22	428	497	8,631,191	9,919,309	18,550,500	
Adjusted Loss to Payroll Ratio:					2.570	2.953	5.523	
Expected Unlimited Loss to Payroll Ratio:					3.201	3.945	7.146	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.881	3.382	6.263	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.570	2.953	5.523	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.718</b>	<b>3.398</b>	<b>6.116</b>	
Indicated Relativity Change:								-14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								589.7%

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	
2015	123,074,446	5	68	89	1,352,819	1,151,839	2,504,658	2.035
2016	134,902,451	7	70	96	1,207,195	1,166,192	2,373,387	1.759
2017	141,855,165	3	71	101	1,700,372	957,273	2,657,645	1.873
2018	152,150,306	4	70	110	1,541,382	1,682,660	3,224,042	2.119
2019	165,782,119	2	84	95	1,879,575	1,240,521	3,120,096	1.882
	717,764,487	21	363	491	7,681,343	6,198,484	13,879,827	
Adjusted Loss to Payroll Ratio:					1.070	0.864	1.934	
Expected Unlimited Loss to Payroll Ratio:					1.350	1.055	2.405	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.192	0.860	2.052	
Credibility:					0.96	0.79		
Indicated Limited Loss to Payroll Ratio:					1.075	0.863	1.937	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.158</b>	<b>1.043</b>	<b>2.201</b>	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								212.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2018	766,831,056	21	441	786	8,645,544	8,097,729	16,743,273	2.183
2019	745,335,866	6	374	723	9,384,808	7,563,530	16,948,338	2.274
	1,512,166,922	27	815	1,509	18,030,352	15,661,259	33,691,611	
Adjusted Loss to Payroll Ratio:					1.192	1.036	2.228	
Expected Unlimited Loss to Payroll Ratio:					1.382	1.520	2.902	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.174	1.082	2.257	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.192	1.036	2.228	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.335</b>	<b>1.399</b>	<b>2.734</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								263.6%

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: 1 MLDG: 3 CLASS: THEATERS – MUSICAL ENTERTAINMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	195,556,351	2	15	26	734,278	546,583	1,280,861	0.655
2016	215,972,465	0	15	17	236,829	195,481	432,310	0.200
2017	233,722,706	1	13	35	200,615	220,285	420,900	0.180
2018	268,075,811	1	11	19	430,712	309,450	740,162	0.276
2019	248,424,644	0	4	16	187,509	232,264	419,773	0.169
	1,161,751,977	4	58	113	1,789,943	1,504,062	3,294,005	
Adjusted Loss to Payroll Ratio:					0.154	0.129	0.284	
Expected Unlimited Loss to Payroll Ratio:					0.231	0.245	0.476	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.212	0.192	0.404	
Credibility:					0.58	0.54		
Indicated Limited Loss to Payroll Ratio:					0.178	0.158	0.336	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.189</b>	<b>0.182</b>	<b>0.371</b>	
Indicated Relativity Change:								-22.1%
Relativity to Statewide Average Loss to Payroll Ratio:								35.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9154 RHG: 3 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: THEATERS – NOT MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,071,389,497	14	280	651	6,677,615	7,553,687	14,231,302	1.328
2019	948,288,075	4	196	436	5,069,612	4,378,224	9,447,836	0.996
	2,019,677,572	18	476	1,087	11,747,228	11,931,911	23,679,139	
Adjusted Loss to Payroll Ratio:					0.582	0.591	1.172	
Expected Unlimited Loss to Payroll Ratio:					0.842	0.989	1.831	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.758	0.738	1.496	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.582	0.591	1.172	
Limit Factor:					1.078	1.209		
Indicated (Unlimited) Loss to Payroll Ratio:					0.627	0.714	1.341	
Indicated Relativity Change:								-26.8%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.642</b>	<b>0.731</b>	<b>1.373</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								132.4%

Code: 9155 RHG: 3 NAICS: 51 ILDG: 1 MLDG: 1 CLASS: THEATERS – MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	270,351,903	3	60	305	955,547	1,161,260	2,116,807	0.783
2016	306,507,444	2	66	268	913,086	1,138,827	2,051,913	0.669
2017	315,535,613	2	82	302	1,235,428	1,741,282	2,976,710	0.943
2018	366,621,868	2	79	321	859,238	1,041,898	1,901,136	0.519
2019	315,462,789	0	69	248	632,509	691,681	1,324,190	0.420
	1,574,479,617	9	356	1,444	4,595,808	5,774,948	10,370,756	
Adjusted Loss to Payroll Ratio:					0.292	0.367	0.659	
Expected Unlimited Loss to Payroll Ratio:					0.338	0.503	0.841	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.283	0.430	0.713	
Credibility:					0.76	0.80		
Indicated Limited Loss to Payroll Ratio:					0.290	0.379	0.669	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.312</b>	<b>0.458</b>	<b>0.771</b>	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								74.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2015	93,926,799	4	68	174	1,196,132	976,439	2,172,571	2.313
2016	102,246,963	2	83	150	1,476,916	1,126,862	2,603,778	2.547
2017	110,970,010	3	70	157	1,288,765	990,507	2,279,272	2.054
2018	116,181,595	0	64	156	1,389,868	1,187,900	2,577,768	2.219
2019	104,460,290	1	57	110	953,308	991,498	1,944,806	1.862
	527,785,657	10	342	747	6,304,987	5,273,206	11,578,193	
Adjusted Loss to Payroll Ratio:					1.195	0.999	2.194	
Expected Unlimited Loss to Payroll Ratio:					1.323	1.308	2.631	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.215	1.026	2.241	
Credibility:					0.85	0.78		
Indicated Limited Loss to Payroll Ratio:					1.198	1.005	2.203	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.267</b>	<b>1.156</b>	<b>2.423</b>	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								233.7%

INCLUDES EXPERIENCE OF CIRCUS EMPLOYERS FROM 9185 9-1-22

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9180 RHG: 5 NAICS: 71 ILDG: 3 MLDG: 1 CLASS: AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS;  
SHOOTING CLUBS/RANGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	175,086,444	3	73	223	488,090	849,977	1,338,067	0.764
2016	192,187,067	6	76	259	954,044	1,717,925	2,671,969	1.390
2017	177,798,135	7	64	232	1,269,827	1,479,264	2,749,091	1.546
2018	199,182,540	4	88	281	1,723,704	2,223,649	3,947,353	1.982
2019	185,442,182	1	56	221	1,618,077	1,570,403	3,188,480	1.719
	929,696,368	21	357	1,216	6,053,743	7,841,219	13,894,962	
Adjusted Loss to Payroll Ratio:					0.651	0.843	1.495	
Expected Unlimited Loss to Payroll Ratio:					0.725	1.244	1.969	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.628	0.829	1.457	
Credibility:					0.82	0.89		
Indicated Limited Loss to Payroll Ratio:					0.647	0.842	1.489	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.724</b>	<b>1.137</b>	<b>1.861</b>	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								179.5%

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

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 4 CLASS: ATHLETIC TEAM/FACILITY – PLAYERS AND OFFICIALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	133,067,710	25	181	628	4,747,418	4,970,399	9,717,817	7.303
2017	126,297,889	10	118	619	2,606,266	3,077,254	5,683,520	4.500
2018	136,260,195	6	113	736	2,981,799	4,489,234	7,471,033	5.483
2019	153,437,706	6	99	824	3,108,050	6,091,779	9,199,829	5.996
	549,063,500	47	511	2,807	13,443,533	18,628,666	32,072,199	
Adjusted Loss to Payroll Ratio:					2.448	3.393	5.841	
Expected Unlimited Loss to Payroll Ratio:					2.355	4.234	6.588	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.121	3.159	5.280	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.448	3.393	5.841	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.638</b>	<b>4.101</b>	<b>6.740</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								649.9%

Code: 9182 RHG: 4 NAICS: 71 ILDG: 2 MLDG: 3 CLASS: ATHLETIC TEAM / FACILITY – MAINTENANCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	363,341,215	5	52	130	634,238	1,030,356	1,664,594	0.458
2016	430,706,016	4	78	153	1,460,916	1,558,092	3,019,008	0.701
2017	455,548,317	2	52	164	837,047	1,258,042	2,095,089	0.460
2018	483,008,085	4	79	185	2,002,720	2,521,354	4,524,074	0.937
2019	544,333,587	1	73	172	1,798,739	2,311,081	4,109,820	0.755
	2,276,937,220	16	334	804	6,733,660	8,678,925	15,412,585	
Adjusted Loss to Payroll Ratio:					0.296	0.381	0.677	
Expected Unlimited Loss to Payroll Ratio:					0.317	0.537	0.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.280	0.382	0.662	
Credibility:					0.85	0.94		
Indicated Limited Loss to Payroll Ratio:					0.293	0.381	0.675	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.322</b>	<b>0.483</b>	<b>0.804</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								77.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9184 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: SKI RESORTS – ALPINE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	76,012,781	4	116	182	1,336,091	2,450,581	3,786,672	4.982
2016	81,256,545	4	139	238	2,345,959	2,857,352	5,203,311	6.404
2017	90,655,055	3	83	227	1,364,740	3,077,235	4,441,975	4.900
2018	87,992,037	0	81	269	895,219	2,144,471	3,039,690	3.455
2019	75,481,994	0	83	168	770,097	2,621,825	3,391,922	4.494
	411,398,412	11	502	1,084	6,712,107	13,151,463	19,863,570	
Adjusted Loss to Payroll Ratio:					1.632	3.197	4.828	
Expected Unlimited Loss to Payroll Ratio:					2.227	4.320	6.547	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.029	3.338	5.367	
Credibility:					0.95	1.00		
Indicated Limited Loss to Payroll Ratio:					1.653	3.197	4.849	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.761</b>	<b>3.733</b>	<b>5.494</b>	
Indicated Relativity Change:								-16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								529.8%

Code: 9185 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: CARNIVALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	4,436,607	0	6	10	109,454	151,552	261,006	5.883
2016	5,166,444	1	9	4	83,384	90,046	173,430	3.357
2017	5,604,900	1	3	9	321,576	188,134	509,710	9.094
2018	6,137,170	0	2	2	243	7,061	7,304	0.119
2019	5,190,751	0	1	7	28,742	123,183	151,925	2.927
	26,535,872	2	21	32	543,399	559,977	1,103,376	
Adjusted Loss to Payroll Ratio:					2.048	2.110	4.158	
Expected Unlimited Loss to Payroll Ratio:					2.498	5.944	8.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.163	3.960	6.124	
Credibility:					0.32	0.40		
Indicated Limited Loss to Payroll Ratio:					2.126	3.215	5.341	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.380</b>	<b>4.342</b>	<b>6.722</b>	
Indicated Relativity Change:								-20.4%
Relativity to Statewide Average Loss to Payroll Ratio:								648.2%

EXPERIENCE OF CIRCUS EMPLOYERS TRANSFERRED TO 9156 9-1-22

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9220 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: CEMETERY OPERATION; CREMATORY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	87,653,015	4	72	149	1,593,405	1,240,855	2,834,260	3.233
2016	83,854,289	6	72	128	1,205,256	1,223,710	2,428,966	2.897
2017	84,631,586	7	77	138	1,754,537	1,596,335	3,350,872	3.959
2018	89,644,051	4	54	122	1,603,725	1,376,291	2,980,016	3.324
2019	98,134,442	2	93	135	2,903,532	2,101,567	5,005,099	5.100
	443,917,383	23	368	672	9,060,455	7,538,758	16,599,213	
Adjusted Loss to Payroll Ratio:					2.041	1.698	3.739	
Expected Unlimited Loss to Payroll Ratio:					1.779	1.881	3.660	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.639	1.503	3.142	
Credibility:					0.88	0.81		
Indicated Limited Loss to Payroll Ratio:					1.994	1.660	3.654	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.185</b>	<b>2.103</b>	<b>4.287</b>	
Indicated Relativity Change:								17.1%
Relativity to Statewide Average Loss to Payroll Ratio:								413.4%

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	
2015	195,110,014	10	49	74	1,693,390	1,375,391	3,068,781	1.573
2016	192,397,420	10	46	71	2,200,076	1,636,425	3,836,501	1.994
2017	203,446,398	5	48	85	2,290,175	1,749,507	4,039,682	1.986
2018	215,431,995	4	62	92	3,562,692	1,685,665	5,248,357	2.436
2019	216,010,422	1	42	106	2,058,115	1,519,229	3,577,344	1.656
	1,022,396,249	30	247	428	11,804,447	7,966,217	19,770,664	
Adjusted Loss to Payroll Ratio:					1.155	0.779	1.934	
Expected Unlimited Loss to Payroll Ratio:					1.237	1.047	2.284	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.050	0.762	1.812	
Credibility:					1.00	0.87		
Indicated Limited Loss to Payroll Ratio:					1.155	0.777	1.931	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.293</b>	<b>1.049</b>	<b>2.342</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								225.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 1 CLASS: GARBAGE OR REFUSE COLLECTING; STREET SWEEPING  
SERVICE COMPANIES; DOCUMENT DESTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,093,427,667	33	626	1,185	26,269,664	16,497,601	42,767,265	3.911
2019	1,187,157,063	13	638	1,189	25,253,671	15,380,650	40,634,321	3.423
	2,280,584,730	46	1,264	2,374	51,523,335	31,878,251	83,401,586	
Adjusted Loss to Payroll Ratio:					2.259	1.398	3.657	
Expected Unlimited Loss to Payroll Ratio:					2.420	1.986	4.406	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.100	1.543	3.643	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.259	1.398	3.657	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.476</b>	<b>1.770</b>	<b>4.246</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								409.4%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9410 RHG: 3 NAICS: 92 ILDG: 1 MLDG: 1 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	126,045,365	1	26	60	231,219	341,484	572,703	0.454
2016	123,123,469	1	30	46	254,660	290,453	545,113	0.443
2017	122,711,728	0	23	70	193,853	304,403	498,256	0.406
2018	126,975,387	0	23	46	251,695	231,639	483,334	0.381
2019	135,573,475	0	21	33	292,006	464,619	756,625	0.558
	634,429,424	2	123	255	1,223,434	1,632,598	2,856,032	
Adjusted Loss to Payroll Ratio:					0.193	0.257	0.450	
Expected Unlimited Loss to Payroll Ratio:					0.322	0.404	0.725	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.311	0.370	0.681	
Credibility:					0.52	0.51		
Indicated Limited Loss to Payroll Ratio:					0.250	0.312	0.562	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.269</b>	<b>0.378</b>	<b>0.647</b>	
Indicated Relativity Change:								-10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								62.4%

Code: 9420 RHG: 3 NAICS: 92 ILDG: 1 MLDG: 3 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	36,448,277	2	35	89	191,754	393,461	585,215	1.606
2016	25,410,558	3	46	81	656,005	684,017	1,340,022	5.273
2017	31,536,025	3	43	98	769,069	1,195,695	1,964,764	6.230
2018	31,837,078	4	42	90	1,204,010	1,246,034	2,450,044	7.696
2019	23,705,314	0	41	122	498,039	760,524	1,258,563	5.309
	148,937,252	12	207	480	3,318,876	4,279,732	7,598,608	
Adjusted Loss to Payroll Ratio:					2.228	2.874	5.102	
Expected Unlimited Loss to Payroll Ratio:					2.406	3.514	5.920	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.325	3.221	5.545	
Credibility:					0.65	0.68		
Indicated Limited Loss to Payroll Ratio:					2.262	2.984	5.247	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.438</b>	<b>3.607</b>	<b>6.045</b>	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								582.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9422 RHG: 2 NAICS: 92 ILDG: 1 MLDG: 1 CLASS: ROAD DISTRICTS OR DEPARTMENTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	380,483	0	0	0	0	0	0	0.000
2016	489,528	0	2	1	1,111	1,605	2,716	0.555
2017	1,151,489	0	2	15	19,758	11,527	31,285	2.717
2018	745,390	0	0	5	0	2,006	2,006	0.269
2019	77,766	0	0	0	0	0	0	0.000
	2,844,656	0	4	21	20,869	15,138	36,007	
Adjusted Loss to Payroll Ratio:					0.734	0.532	1.266	
Expected Unlimited Loss to Payroll Ratio:					0.553	0.659	1.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.540	0.626	1.166	
Credibility:					0.07	0.07		
Indicated Limited Loss to Payroll Ratio:					0.555	0.619	1.174	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.591</b>	<b>0.723</b>	<b>1.314</b>	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								126.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9424 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: GARBAGE/TRANSFER STATION/MATERIAL RECOVERY;  
RECYCLED MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	481,256,219	19	340	782	9,192,428	7,892,781	17,085,209	3.550
2019	550,324,948	6	323	734	10,045,193	8,791,398	18,836,591	3.423
	1,031,581,167	25	663	1,516	19,237,621	16,684,179	35,921,800	
Adjusted Loss to Payroll Ratio:					1.865	1.617	3.482	
Expected Unlimited Loss to Payroll Ratio:					1.934	1.926	3.860	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.679	1.496	3.175	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.865	1.617	3.482	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.043</b>	<b>2.048</b>	<b>4.092</b>	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								394.5%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9426 RHG: 4 NAICS: 56 ILDG: 1 MLDG: 2 CLASS: SEPTIC/PORTABLE TOILET SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	90,937,433	4	45	92	1,106,363	975,184	2,081,547	2.289
2016	106,565,092	1	69	119	881,859	802,964	1,684,823	1.581
2017	117,624,148	8	76	85	2,084,274	1,962,022	4,046,296	3.440
2018	130,605,738	8	71	135	1,966,680	2,050,341	4,017,021	3.076
2019	139,904,133	2	51	123	1,587,807	2,103,374	3,691,181	2.638
	585,636,544	23	312	554	7,626,983	7,893,885	15,520,868	
Adjusted Loss to Payroll Ratio:					1.302	1.348	2.650	
Expected Unlimited Loss to Payroll Ratio:					2.029	1.743	3.772	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.761	1.354	3.115	
Credibility:					1.00	0.87		
Indicated Limited Loss to Payroll Ratio:					1.302	1.349	2.651	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.427</b>	<b>1.708</b>	<b>3.135</b>	
Indicated Relativity Change:								-16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								302.3%

Code: 9501 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 3 CLASS: PAINTING – SHOP ONLY; PAINTING – AUTO/TRUCK BODIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	166,849,167	14	146	144	3,090,912	3,018,367	6,109,279	3.662
2016	172,856,171	10	127	183	1,931,296	1,916,669	3,847,965	2.226
2017	185,887,698	9	108	223	2,763,344	2,763,801	5,527,145	2.973
2018	193,534,097	7	110	161	2,722,091	2,748,720	5,470,811	2.827
2019	216,746,468	2	90	151	2,387,968	2,773,812	5,161,780	2.381
	935,873,601	42	581	862	12,895,610	13,221,370	26,116,980	
Adjusted Loss to Payroll Ratio:					1.378	1.413	2.791	
Expected Unlimited Loss to Payroll Ratio:					1.424	1.542	2.966	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.361	1.360	2.720	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.378	1.413	2.791	
Limit Factor:					1.058	1.150		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.458</b>	<b>1.625</b>	<b>3.083</b>	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								297.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9507 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 1 CLASS: SIGN PAINTING OR LETTERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	105,516,337	10	36	73	1,246,417	1,171,908	2,418,325	2.292
2016	116,443,770	5	45	79	1,035,218	637,911	1,673,129	1.437
2017	139,097,603	4	51	113	1,122,727	1,254,619	2,377,346	1.709
2018	148,075,168	3	63	84	2,070,167	1,424,515	3,494,682	2.360
2019	140,490,705	2	57	60	2,336,675	1,494,224	3,830,899	2.727
	649,623,583	24	252	409	7,811,204	5,983,177	13,794,381	
Adjusted Loss to Payroll Ratio:					1.202	0.921	2.123	
Expected Unlimited Loss to Payroll Ratio:					1.022	1.041	2.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.805	0.677	1.482	
Credibility:					0.83	0.76		
Indicated Limited Loss to Payroll Ratio:					1.136	0.864	2.000	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.210</b>	<b>1.009</b>	<b>2.219</b>	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								214.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2016	490,247,502	8	119	255	3,292,305	2,538,766	5,831,071	1.189
2017	516,858,415	12	124	217	4,141,006	2,903,465	7,044,471	1.363
2018	520,565,038	3	136	227	3,749,417	3,307,651	7,057,068	1.356
2019	523,423,921	9	102	187	4,861,532	5,381,807	10,243,339	1.957
	2,051,094,876	32	481	886	16,044,260	14,131,689	30,175,949	
Adjusted Loss to Payroll Ratio:					0.782	0.689	1.471	
Expected Unlimited Loss to Payroll Ratio:					0.782	0.757	1.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.683	0.535	1.219	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.782	0.689	1.471	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.857</b>	<b>0.873</b>	<b>1.730</b>	
Indicated Relativity Change:								12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								166.8%

EXPERIENCE OF AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR TRANSFERRED TO CODE 8370; 8730 E1-1-18. EXPERIENCE OF TELECOMMUNICATION ANTENNA EQUIPMENT INSTALLATION OR REPAIR TRANSFERRED TO CODE 9531; 9531 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2018	353,761,718	14	253	306	6,465,943	5,597,510	12,063,453	3.410
2019	405,674,877	8	294	365	7,679,275	6,344,428	14,023,703	3.457
	759,436,595	22	547	671	14,145,218	11,941,938	26,087,156	
Adjusted Loss to Payroll Ratio:					1.863	1.572	3.435	
Expected Unlimited Loss to Payroll Ratio:					2.187	1.970	4.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.050	1.651	3.701	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.863	1.572	3.435	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.007</b>	<b>1.901</b>	<b>3.908</b>	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								376.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

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	
2018	481,212,948	11	212	282	6,304,584	4,659,755	10,964,339	2.278
2019	496,953,475	3	198	216	7,263,752	5,836,173	13,099,925	2.636
	978,166,423	14	410	498	13,568,336	10,495,929	24,064,265	
Adjusted Loss to Payroll Ratio:					1.387	1.073	2.460	
Expected Unlimited Loss to Payroll Ratio:					1.774	1.571	3.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.577	1.165	2.742	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.387	1.073	2.460	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.495</b>	<b>1.297</b>	<b>2.792</b>	
Indicated Relativity Change:								-16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								269.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9522 RHG: 3 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING;  
UPHOLSTERING – COFFIN/CASKET; UPHOLSTERING –  
WHEELCHAIR; UPHOLSTERING – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	217,468,308	8	261	232	4,486,753	3,810,409	8,297,162	3.815
2018	205,911,309	10	520	212	7,060,835	4,952,385	12,013,220	5.834
2019	186,336,331	4	130	156	2,783,972	2,596,207	5,380,179	2.887
	609,715,948	22	911	600	14,331,560	11,359,001	25,690,561	
Adjusted Loss to Payroll Ratio:					2.351	1.863	4.214	
Expected Unlimited Loss to Payroll Ratio:					2.647	2.264	4.911	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.482	1.897	4.379	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.351	1.863	4.214	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.533</b>	<b>2.252</b>	<b>4.785</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								461.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9529 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING; TENT  
ERECTION/REMOVAL/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	208,897,735	7	91	156	2,538,773	2,086,141	4,624,914	2.214
2016	216,115,733	11	92	154	3,893,407	3,307,950	7,201,357	3.332
2017	248,775,535	14	81	128	3,520,592	2,654,206	6,174,798	2.482
2018	271,360,054	6	91	148	3,179,130	2,692,540	5,871,670	2.164
2019	227,442,631	4	89	102	4,668,753	4,010,267	8,679,020	3.816
	1,172,591,688	42	444	688	17,800,655	14,751,104	32,551,759	
Adjusted Loss to Payroll Ratio:					1.518	1.258	2.776	
Expected Unlimited Loss to Payroll Ratio:					1.738	1.583	3.321	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.486	1.048	2.534	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.518	1.258	2.776	
Limit Factor:					1.120	1.350		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.700</b>	<b>1.699</b>	<b>3.398</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								327.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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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	
2015	91,430,453	1	22	36	593,871	577,163	1,171,034	1.281
2016	86,745,679	3	23	34	1,179,672	670,786	1,850,458	2.133
2017	76,980,040	3	14	23	787,039	860,320	1,647,359	2.140
2018	117,238,306	1	26	47	1,599,415	920,769	2,520,184	2.150
2019	142,920,400	0	26	44	863,834	738,499	1,602,333	1.121
	515,314,878	8	111	184	5,023,831	3,767,536	8,791,367	
Adjusted Loss to Payroll Ratio:					0.975	0.731	1.706	
Expected Unlimited Loss to Payroll Ratio:					1.090	1.092	2.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.952	0.772	1.724	
Credibility:					0.77	0.69		
Indicated Limited Loss to Payroll Ratio:					0.970	0.744	1.714	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.063</b>	<b>0.942</b>	<b>2.005</b>	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								193.3%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9549 RHG: 3 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: ADVERTISING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	22,564,227	2	33	29	850,395	391,219	1,241,614	5.503
2016	23,352,212	2	20	38	765,284	383,087	1,148,371	4.918
2017	23,863,058	3	28	25	1,314,151	565,154	1,879,305	7.875
2018	21,272,403	1	17	25	924,792	230,064	1,154,856	5.429
2019	25,178,212	0	30	26	1,530,420	649,100	2,179,520	8.656
	116,230,112	8	128	143	5,385,042	2,218,623	7,603,665	
Adjusted Loss to Payroll Ratio:					4.633	1.909	6.542	
Expected Unlimited Loss to Payroll Ratio:					4.920	2.691	7.610	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.834	1.691	5.525	
Credibility:					0.78	0.55		
Indicated Limited Loss to Payroll Ratio:					4.458	1.812	6.270	
Limit Factor:					1.078	1.209		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.804</b>	<b>2.190</b>	<b>6.994</b>	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								674.4%

Code: 9552 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 4 CLASS: SIGN ERECTION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	12,892,955	3	10	14	443,482	646,192	1,089,674	8.452
2016	14,813,214	0	11	17	118,267	126,131	244,398	1.650
2017	15,907,221	1	12	8	404,139	384,898	789,037	4.960
2018	16,984,730	2	6	21	1,178,532	244,203	1,422,735	8.377
2019	17,347,330	0	6	11	22,259	85,028	107,287	0.618
	77,945,450	6	45	71	2,166,679	1,486,452	3,653,131	
Adjusted Loss to Payroll Ratio:					2.780	1.907	4.687	
Expected Unlimited Loss to Payroll Ratio:					2.855	3.127	5.983	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.416	1.980	4.396	
Credibility:					0.52	0.47		
Indicated Limited Loss to Payroll Ratio:					2.607	1.946	4.553	
Limit Factor:					1.131	1.414		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.949</b>	<b>2.751</b>	<b>5.700</b>	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								549.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9586 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: BARBER SHOPS, HAIR STYLING SALONS AND PERSONAL APPEARANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,292,189,673	19	328	370	5,745,035	5,663,621	11,408,656	0.883
2018	1,352,385,378	9	345	328	5,567,570	5,643,913	11,211,483	0.829
2019	1,256,671,191	2	288	246	6,004,919	5,188,647	11,193,566	0.891
	3,901,246,242	30	961	944	17,317,524	16,496,181	33,813,705	
Adjusted Loss to Payroll Ratio:					0.444	0.423	0.867	
Expected Unlimited Loss to Payroll Ratio:					0.474	0.499	0.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.449	0.433	0.882	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.444	0.423	0.867	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.473</b>	<b>0.494</b>	<b>0.967</b>	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								93.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective September 1, 2022 (Approved)

Code: 9610 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 4 CLASS: MOTION PICTURES – PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	5,497,706,054	67	711	1,606	30,372,297	23,541,933	53,914,230	0.981
2019	5,323,728,320	50	647	1,502	36,983,618	25,978,340	62,961,958	1.183
	10,821,434,374	117	1,358	3,108	67,355,914	49,520,272	116,876,186	
Adjusted Loss to Payroll Ratio:					0.622	0.458	1.080	
Expected Unlimited Loss to Payroll Ratio:					0.539	0.443	0.982	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.456	0.393	0.848	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.622	0.458	1.080	
Limit Factor:					1.066	1.168		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.663</b>	<b>0.534</b>	<b>1.198</b>	
Indicated Relativity Change:								21.9%
Relativity to Statewide Average Loss to Payroll Ratio:								115.5%

Code: 9620 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: FUNERAL DIRECTORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	151,863,238	6	44	135	774,499	961,315	1,735,814	1.143
2016	153,815,656	7	42	128	971,342	927,004	1,898,346	1.234
2017	156,358,561	6	55	145	1,146,022	1,049,868	2,195,890	1.404
2018	146,774,030	6	65	140	1,673,954	1,682,863	3,356,817	2.287
2019	153,767,456	3	54	127	1,212,680	1,113,475	2,326,155	1.513
	762,578,941	28	260	675	5,778,496	5,734,525	11,513,021	
Adjusted Loss to Payroll Ratio:					0.758	0.752	1.510	
Expected Unlimited Loss to Payroll Ratio:					0.673	0.888	1.561	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.620	0.710	1.330	
Credibility:					0.74	0.74		
Indicated Limited Loss to Payroll Ratio:					0.722	0.741	1.463	
Limit Factor:					1.096	1.266		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.791</b>	<b>0.938</b>	<b>1.730</b>	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								166.8%