

Classification and Rating Committee

Meeting Agenda

Date	Time	Location	Staff Contact
January 30, 2024	9:30 AM	Microsoft Teams Webinar	Kristen Marsh
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To Members of the Classification and Rating Committee, WCIRB Members and All Interested Parties:

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Please use this [link](#) to register for the meeting webinar. After registering, you will receive a confirmation email containing information about the meeting.

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IV. Matters Arising at Time of Meeting

V. Next Meeting Date: May 21, 2024

VI. Adjournment

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Item III-A

Clerical Telecommuting Employees

Effective January 1, 2021, Classification 8871, *Clerical Telecommuter Employees – N.O.C.*, was established as a new Standard Exception classification applicable to clerical employees who work more than 50% of their time at their home or other office space away from any location of their employer.

At the August 7, 2020 meeting, the Committee discussed the advisory pure premium rate to be proposed for Classification 8871 and agreed with staff's recommendation that the January 1, 2021 advisory pure premium rate for Classification 8871 be proposed at the same level as that for Classification 8810. The Committee also agreed that as soon as experience reported in Classification 8871 becomes available, it should be reviewed to assess whether a differential in advisory pure premium rates between Classifications 8810 and 8871 may be appropriate.

At the January 31, 2023 meeting, after discussing the initial unit statistical loss and payroll experience and claim characteristics reported thus far in Classification 8871 on 2021 policies, the Committee agreed to recommend establishing a different rate for Classification 8871 using a tempered approach consistent with the WCIRB's standard practice of limiting the relativity change to 25%. As of September 1, 2023, the approved advisory pure premium rates for Classification 8810 is \$0.20 per \$100 of payroll and for Classification 8871 is \$0.16 per \$100 of payroll.

WCIRB staff has continued to review the experience reported in Classification 8871 as the information has become available. A summary of the unit statistical loss and payroll experience and claim characteristics reported in Classification 8871 on 2021 policies and those reported thus far on 2022 policies will be presented at the meeting.

Item III-B

2024 Classification Relativities

WCIRB staff has computed preliminary classification relativity review sheets to be effective September 1, 2024, which are attached. These review sheets are preliminary in that staff is continuing the process of validating the underlying data and factors used in the computation of these classification relativities. The methodologies and processes used to compute the September 1, 2024 classification relativities are consistent with those used in the computation of the September 1, 2023 relativities. These preliminary September 1, 2024 classification relativities also reflect the classification changes recommended by the Classification and Rating Committee for inclusion in the September 1, 2024 Regulatory Filing.

The preliminary September 1, 2024 classification relativities have been computed as follows:

Derivation of Rates Based on Classification Relativity Review Sheets

The specific advisory pure premium rate and experience rating expected loss rate recommended for each classification reflects, in part, the calculated change in each classification's relative share of the total statewide losses. Each classification's relativity is based on the claim and payroll experience of employers assigned to that classification compared to the average claim and payroll experience of employers assigned to other classifications. The most recent claim and payroll experience by classification reported in accordance with the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) is the basis of the analysis.¹

Each classification's relativity is determined through an analysis of the ratio of losses to payroll that emerges for a particular classification in the most recent three, four, or five years, depending on the size of the classification.² For certain classifications, five years of loss and payroll experience is not, by itself, sufficiently large or "credible" to establish the relativity for the classification. For each of these classifications, selected relativities are determined as the weighted average of the adjusted loss to payroll ratio based on that classification's five-year loss experience and the loss to payroll ratio expected to emerge based on the current (i.e., September 1, 2023) advisory pure premium rate adjusted for the relativity change of the broader industrial sector to which the classification is assigned. The determination of the expected loss to payroll ratios, the adjusted loss to payroll ratios based on policy year experience, and the selected loss to payroll ratios indicated for September 1, 2024 are discussed below.

Expected Loss to Payroll Ratios

For each standard classification, the expected limited loss to payroll ratio underlying the September 1, 2024 classification relativities is computed. An illustrative example computation of these expected ratios using Classification 4496, *Plastics – fabricated products mfg.*, is shown in Exhibit 1. The procedure used to compute expected limited loss to payroll ratios for other classifications is identical.

Line 1 of Exhibit 1 shows the September 1, 2023 selected (unlimited) loss to payroll ratios for Classification 4496, expressed as losses per \$100 of payroll, separately for indemnity and medical as reflected in the WCIRB's September 1, 2023 Regulatory Filing.³ The ratios shown on line 1 of Exhibit 1 do not reflect the impact of the average September 1, 2023 advisory pure premium rate level change on losses. The adjustment to reflect this impact is shown in line 2 of Exhibit 1. Inasmuch as the classification relativity analysis is based on loss amounts (excluding loss adjustment expenses), the factors shown in line 2 of Exhibit 1 reflect only the loss components of the approved September 1, 2023 advisory pure premium rate change. Line 3 of Exhibit 1 shows the expected unlimited loss to payroll ratio underlying the

¹ As discussed later in this item, COVID-19 claims are excluded from the computation of the September 1, 2024 classification relativities.

² In prior regulatory filings, a minimum of two years of experience was used for each classification. As discussed later in this item, a minimum of three years of experience is used for each classification in the September 1, 2024 classification relativities.

³ Based on Part A, Section C, Appendix C of the WCIRB's September 1, 2023 Regulatory Filing.

September 1, 2023 relativity for Classification 4496, adjusted for the impact of the September 1, 2023 pure premium rate change on losses. (To obtain the September 1, 2023 advisory pure premium rate for the classification, the expected unlimited loss to payroll ratio is multiplied by the September 1, 2023 loss adjustment expense provision of 1.328 and the September 1, 2023 experience rating off-balance correction factor of 1.039.)

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

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

The expected unlimited loss to payroll ratios are then adjusted to remove the portion of each classification's expected loss to payroll ratio anticipated to provide for large losses. To mitigate the impact of exceptionally large claims on a classification's relativity, the cost of a single claim that is used in the policy year experience underlying the computation of the adjusted loss to payroll ratio is limited to \$500,000. Consequently, the expected loss to payroll ratio that will be combined with the adjusted loss to payroll ratio for partially credible classifications is also limited. The computation of the indemnity and medical limit factors for each classification (shown in line 6 of Exhibit 1 for Classification 4496) reflects the expected percentage of losses in excess of the current loss limitation of \$500,000 for the applicable retrospective rating hazard group (RHG) for that classification. The limit factor is based on the experience underlying the total incurred loss elimination ratios included in the *California Retrospective Rating Plan* based on the average level for policies incepting between September 1, 2023 and August 31, 2024, recently updated by the WCIRB based on the latest information available.⁴ The classifications assigned to each of the RHGs for the purposes of this adjustment are shown in Exhibit 9.3.

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

Adjusted Loss to Payroll Ratios

The payroll and claim information from the latest available unit statistical summary for each classification is shown on the classification relativity review sheet for that classification by policy year. For the September 1, 2024 classification relativities, each "policy year" referenced herein and shown in Exhibits 1 through 9 and the classification relativity review sheet for each classification represents data from policies incepting December 1 of the prior year through November 30 of the year. (For example, "policy year" 2021 reflects data from policies incepting between December 1, 2020 and November 30, 2021.)

⁴ See Item AC22-12-06 of the December 5, 2023 Actuarial Committee Agenda for more information. These updates will be published in the *California Retrospective Rating Plan* later this year.

Thousands of COVID-19 workers' compensation claims have been filed in California. As discussed in the WCIRB's January 1, 2021 Pure Premium Rate Filing, the rate of COVID-19 claims differs significantly by industry and classification, particularly during the initial pandemic period. However, given that COVID-19 claim costs from policies incepting in 2019, 2020, and 2021 represent earlier and different periods of the pandemic, the WCIRB does not believe the relative differences in COVID-19 claim costs by classification from this experience is appropriate to project in classification relativities for policies incepting September 1, 2024 and later. As a result and consistent with the September 1, 2023 Regulatory Filing, the WCIRB excluded COVID-19 claims from the experience underlying the computation of the September 1, 2024 classification relativities. The WCIRB will be reviewing COVID-19 claim cost information in the context of the proposed September 1, 2024 advisory pure premium rates in April to determine if adjustments to advisory pure premium rates by classification for projected COVID-19 claim costs are appropriate.

For illustrative purposes, Exhibit 3 shows the September 1, 2024 classification relativity review sheet for Classification 4496, *Plastics – fabricated products mfg.* The payroll amount shown for each policy year is based on the total payroll reported for Classification 4496 on all policies providing California workers' compensation coverage. For informational purposes, the number of reported serious (major permanent partial disability, permanent total disability, and death), non-serious (temporary-only and minor permanent partial disability) and medical-only claims are shown separately. In addition, incurred indemnity, incurred medical and total incurred loss amounts are also shown for each policy year. (The payroll and loss experience of a number of insurers that were in liquidation by January 1, 2024 has not been reported to the WCIRB and is therefore not included in this analysis.) To facilitate a consistent comparison of losses to payroll across classifications, the following adjustments have been made to the reported payroll and incurred loss amounts:

1. Changes in Average Wage Levels. The payroll reported for each policy year reflects the wages earned during that year. In 2016, the WCIRB studied the impacts of wage level changes by industry and noted that changes in wage levels can differ significantly across classification, particularly during periods of minimum wage increases.⁵ If no adjustment for these differences is made, the loss to payroll ratios underlying the classification relativities may be distorted as, in effect, a statewide level of wage inflation would be assumed for each classification. In 2021, the WCIRB retrospectively reviewed this approach and found that, although reflecting wage level changes by classification using historical data remains appropriate, reflecting differences in projections of wage level changes by classification did not increase the accuracy of the projections inasmuch as there is significant uncertainty as to how future wage level changes will impact individual classifications.⁶ As a result, the WCIRB is only adjusting the reported payroll amounts by policy year to the level underlying the latest available historical data (policy year 2019).⁷

The factors used to adjust each policy year's payroll amount to a policy year 2019 level is shown by classification in Exhibits 4.1 through 4.9. These factors are based on information obtained from the American Community Survey (ACS), the Occupational Employment Statistics survey, and employer geographical information from the Dun and Bradstreet Hoovers database and reflect historical wage inflation including the impact of changes in minimum wage ordinances on insured wages. The factors shown in Exhibits 4.1 through 4.9 for each policy year and classification represent the indicated wage level changes for the classification through policy year 2019 relative to the indicated change for all classifications combined.

⁵ See Item AC16-12-02 of the December 6, 2016 WCIRB Actuarial Committee Agenda.

⁶ See Item AC21-12-09 of the December 9, 2021 WCIRB Actuarial Committee Agenda.

⁷ The WCIRB reviewed the external wage data series for 2020, 2021 and 2022 and found limitations and anomalies in the data resulting from the pandemic for these years. As a result, the latest available historical data used in this analysis is for policy year 2019.

2. Adjustment of Losses to Current Benefit Level. The losses reported for each policy year reflect the benefit levels in effect during that year. Consequently, to ensure consistent valuation across classifications, each year's losses are adjusted to the current level of statutory benefits. The benefit level adjustment factors for each policy year, injury type, and classification are shown in Exhibits 5.1 through 5.45. These factors reflect the impact of statutory and regulatory changes on benefit costs from the time that the losses on those policies were incurred until the period underlying policies incepting between September 1, 2024 and August 31, 2025 for the classifications' NAICS Sector grouping. These factors also reflect the estimated relative impact of wage inflation on indemnity benefit levels by classification based on the wage level changes by industry discussed above.
3. Limitation of Large Losses. The presence of an atypically large claim can significantly distort the relativity computation for a classification. Similarly, because a classification has not experienced a very large claim during the three-, four-, or five-year period used in that classification's relativity computation does not mean it will not experience one in the future. Therefore, individual claims are limited with the maximum value of a claim set to \$500,000 per claim at a policy year 2021 level. Average loss amounts can differ by policy year due to inflationary trends and other factors impacting the average cost of a claim over time. To limit the losses for each policy year at a relatively consistent level, the loss limitation amounts for policy years 2017 through 2021 are determined by detrending the \$500,000 per claim limit at a policy year 2021 level to the level underlying each policy year based on the WCIRB's most recent projections of average on-level indemnity and medical costs by accident year.⁸ The individual loss limitations applied by policy year are shown in Exhibit 6. A 2020 WCIRB study found that applying the loss limitation prior to developing losses to an estimated ultimate level increases accuracy and reduces volatility in the loss development projections.⁹ As a result, the individual loss limitations shown in Exhibit 6 are applied to the cost of individual claims after the losses have been adjusted to the current benefit level but prior to developing them to an estimate ultimate level.¹⁰
4. Loss Development. Reported incurred loss amounts, once the benefit level adjustments and large loss limitations are applied, are adjusted to an estimated ultimate value for indemnity and medical losses. Indemnity and medical loss development factors to tenth report level were computed based on specific loss development groupings. These groupings were developed by the WCIRB to enhance the accuracy of the loss development component of the classification relativity analysis and updated based on a 2020 WCIRB study of loss development for classification ratemaking.¹¹ The study found that basing the loss development groupings on limited incurred loss development on open claims only enhanced the accuracy of the loss development projections. As a result, the loss development groupings for indemnity and medical losses assigned to each classification shown in Exhibits 7.3 and 7.4 and at the top of each classification relativity review sheet are based on open claims only. The WCIRB's study did not find that development on closed claims differed significantly by classification and, as a result, projected development on closed claims is based on limited loss development for all classifications combined rather than the assigned loss development groupings for the classification.

The average of the two most recent calendar years' age-to-age development factors based on the combined reported USRP experience of classifications assigned to each loss development grouping was used to project age-to-age development through tenth unit statistical report level for open claims within the grouping. This experience was based on claims open at the first, second, third, fourth, or fifth unit statistical report level, adjusted to the current benefit level based on the factors shown in Exhibits 5.1 through 5.45, and with the individual loss limitations applied based on the inflation-adjusted \$500,000 loss limitations shown in Exhibit 6. The projected development for closed claims

⁸ See Exhibits 6.2 and 6.3 of Item AC23-12-01 of the December 5, 2023 WCIRB Actuarial Committee Agenda which is based on September 30, 2023 experience.

⁹ See Item AC20-12-03 of the December 11, 2020 WCIRB Actuarial Committee Agenda.

¹⁰ To the extent that an anomalously large number of post-termination cumulative trauma claims were filed for a single employer within a classification, to limit the impact on the indicated classification relativities, the limitation is applied to the group of these claims rather than on an individual claim basis. The net impact of these limitations is spread across all classifications.

¹¹ See Item AC20-12-03 of the December 11, 2020 WCIRB Actuarial Committee Agenda.

through tenth report level was computed in a similar way but based on the experience of closed claims for all classifications combined. In addition, losses for open claims were developed from tenth report level to an estimated ultimate value by indemnity and medical component based on statewide incurred loss development factors,¹² adjusted to reflect the assumption that the incurred development after tenth report level will occur on open claims only. The development factors for each loss development grouping for open claims and for all classifications for closed claims are shown for indemnity losses in Exhibit 7.1, medical losses in Exhibit 7.2, and on a cumulative basis for both indemnity and medical in Exhibit 7.3. The classifications assigned to each of the indemnity and medical loss development groupings for open claims are shown in Exhibits 7.4 and 7.5, respectively.

5. Adjustment to Individual Year Experience. Classifications may use three, four or five years of actual experience in computing relativities depending on the volume of payroll and loss experience in the classification. In order to ensure that a particular classification's relativity is not impacted by whether a particular year of experience was or was not used, an adjustment is made to the losses reported on the years used in the calculation. Specifically, Exhibits 8.1 and 8.2 show the factor for each policy year, NAICS Sector grouping and loss component. The factors represent the ratio of the average dollars of loss per \$100 of payroll for that NAICS Sector grouping and loss component for the three most recent policy years of experience (2019 through 2021) to the comparable loss per \$100 of payroll for each of the 2017 through 2021 policy years.
6. Adjustment to Overall Average Level of Experience. Even after the aforementioned adjustments, the actual losses reflected in the calculation are not necessarily consistent with the overall level of losses underlying the current advisory pure premium rates. For example, losses are adjusted to a current benefit level but have not been adjusted for other loss cost trends. To address this, an additional adjustment factor is applied to losses so that the average indicated loss to payroll ratio over all classifications balances to the average loss to payroll ratio underlying the current (September 1, 2023) advisory pure premium rates. This adjustment is applied separately to indemnity and medical losses. For the September 1, 2024 classification relativities, a factor of 0.996 is applied to indemnity losses so that the average indemnity loss to payroll ratio over all classifications balances to the average indemnity loss to payroll ratio underlying the approved September 1, 2023 advisory pure premium rates. Similarly, a factor of 0.921 is applied to medical losses so that the average medical loss to payroll ratio over all classifications balances to the average medical loss to payroll ratio underlying the approved September 1, 2023 advisory pure premium rates.

In summary, the reported unadjusted payroll and losses for a particular classification reported for each policy year are modified by (a) the estimated annual changes in wage levels for the classification relative to the statewide average annual changes in wage levels (Exhibit 4); (b) the appropriate benefit level adjustment factor (Exhibit 5); (c) the individual loss limit for the policy year (Exhibit 6); (d) the specified indemnity and medical loss development factors for the appropriate report level and, for open claims, the indemnity and medical loss development groupings to which the classification is assigned (Exhibit 7); (e) the appropriate factor to adjust for the use of earlier years of experience (Exhibit 8); and (f) the adjustment to the overall average level of experience. For example, to calculate the payroll shown in Exhibit 3 for policy year 2018 for Classification 4496, reported unadjusted payroll is multiplied by a factor of 0.999 to reflect the projected relative wage level change from policy year 2018 to policy year 2019 (Exhibit 4.4). To calculate the medical losses shown in Exhibit 3 for policy year 2018 for Classification 4496, the reported unadjusted medical losses for this classification are (a) multiplied by a benefit adjustment factor of 1.041 for policy year 2017 (Exhibit 5.13), (b) limited to be no more than \$486,039 for each individual loss for policy year 2018 (Exhibit 6), (c) multiplied by the development factor of 1.083 for fourth report level medical losses for medical loss development group 3 for open claims and the fourth report level medical loss development factor of 1.022 for closed claims (Exhibit 7.3), (d) multiplied by a factor of 0.885 to adjust policy year 2018 NAICS Sector 31 medical losses to the level of the 2019

¹² These factors are based on Exhibits 2.1 and 2.2 of Item AC23-09-02 of the September 12, 2023 WCIRB Actuarial Committee Agenda which is based on June 30, 2023 experience.

through 2021 experience (Exhibit 8.2), and (e) multiplied by the overall medical adjustment factor of 0.921.

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

Effective January 1, 2020, annual payroll limitations are applied to all employees in five classifications, including 7607, *Video Post-Production/Audio Post-Production*; 8743, *Mortgage Brokers*; 8803, *Auditing, Accounting or Management Consulting Services*; 8820, *Law Firms*; and 8859, *Computer Programming or Software Development/Internet or Web-Based Application Development or Operation*. Effective September 1, 2022, annual payroll limitations are applied to employees in seven additional classifications, including 8601, *Engineers/Oil or Gas Geologists or Scouts/Forest Engineers*; 8741, *Real Estate Agencies*; 8749, *Mortgage Bankers*; 8801, *Credit Unions*; 8808, *Banks*; 8822, *Insurance Companies*; and 8874, *Instrument Mfg. – electronic/Computer or Computer Peripheral Equipment Mfg./Telecommunications Equipment Mfg./Audio/Video Electronic Products Mfg./Integrated Circuit and Semiconductor Wafer Mfg.* Effective September 1, 2024, annual payroll limitations are being applied to employees in six additional classifications, including 4297, *Electronic Pre-press/Graphic Design*; 4512, *Biomedical Research Laboratories*; 8807, *Newspaper, Magazine or Book Publishing*; 8834, *Physicians' Practices and Outpatient Clinics*; 8839, *Dental or Orthodontia Practices*; and 9043, *Hospitals*.

In order to reflect the new payroll limitation in the proposed advisory pure premium rate and expected loss rate for these classifications, the payroll reported on an unlimited basis for these classifications is adjusted to a limited basis in the classification relativities analysis. The factors used to adjust the payroll for these classifications are based on a review of payroll expected to be above the payroll limitation based on ACS data that includes information on annual wages by industry and occupation. The factors estimated for each classification are shown in Table 1. These factors are applied to the adjusted payroll amounts and expected loss to payroll ratios for the classification in order to compute its September 1, 2024 classification relativity on a limited payroll basis.¹³

Table 1 – Adjustments for Payroll Limitations

Classification	Effective Date	Adjustment Factor
7607	1/1/2020	0.80
8743	1/1/2020	0.71
8803	1/1/2020	0.81
8820	1/1/2020	0.67
8859	1/1/2020	0.73
8601	9/1/2022	0.86
8741	9/1/2022	0.70
8749	9/1/2022	0.73
8801	9/1/2022	0.78
8808	9/1/2022	0.78
8822	9/1/2022	0.81
8874	9/1/2022	0.80
4297	9/1/2024	0.87
4512	9/1/2024	0.82
8807	9/1/2024	0.80
8834	9/1/2024	0.65
8839	9/1/2024	0.82
9043	9/1/2024	0.83

¹³ See Item AC18-06-03 of the June 14, 2019 and Item AC22-02-02 of the February 15, 2022 WCIRB Actuarial Committee Agendas and Minutes for more information.

In prior regulatory filings, at least two years of experience were used for each classification to compute the adjusted loss to payroll ratio. For the September 1, 2024 classification relativities, the latest two available years of experience includes policy year 2020, which is significantly impacted by the COVID-19 pandemic and related economic downturn. These impacts differed significantly by industry. In particular, many employers were not operating in a usual capacity during the early pandemic period in the Spring of 2020. Consistent with the September 1, 2023 classification relativities, in order to mitigate the impact of the pandemic period data, an additional year of experience was used for each classification after computing the number of years needed to meet the full credibility requirement (see discussion of selected loss to payroll ratios below), with a minimum of three years and maximum of five years used.¹⁴ For classifications determined to be fully credible with three, four, or five years of experience used, adjusted loss to payroll ratios are derived by dividing the total losses, adjusted as described above, for the experience period by the total adjusted payroll (in hundreds) for the same period.

Selected Loss to Payroll Ratios

For classifications that are not fully credible (i.e., credibility of less than 1.00), the “indicated” limited loss to payroll ratio, which is the basis of the selected loss to payroll ratio, is a weighted average of the adjusted loss to payroll ratio and the expected limited loss to payroll ratio adjusted for NAICS Sector differential, computed as discussed above. The credibility assigned to a particular classification’s experience is based on expected limited losses. The expected limited losses are calculated by multiplying the payroll for the experience period (beginning with two years and up to five years) by the expected limited loss to payroll ratio (line 3 of Exhibit 1 divided by line 6 of Exhibit 1 in the illustrative example for Classification 4496). These expected limited losses are then compared to the full credibility standard to determine the credibility assigned to each classification’s indemnity and medical loss components. The standard to be used for 100% credibility corresponds to 400 indemnity claims multiplied by the average adjusted indemnity cost per claim and 1,365 medical claims multiplied by the average adjusted medical cost per claim. For the September 1, 2024 classification relativities, these full credibility standards are equal to \$10,996,116 for the indemnity component and \$13,234,518 for the medical component. As discussed above, in order to mitigate the impact of the pandemic period data, an additional year is used in addition to the number of years needed for full credibility (i.e., if two years are needed for full credibility, three years are used) up to five years total.

If the expected losses generated by five policy years of experience in the classification are not sufficient to meet the full credibility standard, partial credibility is utilized in the computation of the indicated limited loss to payroll ratio. Partial credibility is determined as the two-fifths power of the ratio of a classification’s expected losses by loss component to the full credibility standard. For Classification 4496, five-year expected losses resulted in 95% credibility for the indemnity component and 87% credibility for the medical component. These credibility factors are shown for each classification in the classification relativity review sheets and in Exhibit 3 for Classification 4496.

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

For Classification 4496, as shown in Exhibit 3, the indicated limited loss to payroll ratio of 1.485 for the medical component is calculated by combining 87% of 1.473 and 13% of 1.564 (the medical component of the expected limited loss to payroll ratio adjusted for NAICS Sector differential, shown in line 7 of Exhibit 1 and in Exhibit 3). The indemnity component of the indicated limited loss to payroll ratio of 1.422 is calculated in an analogous way with 95% as the indicated indemnity credibility for Classification 4496.

¹⁴ See Item AC22-09-03 of the December 5, 2023 Actuarial Committee Agenda for more information.

Both actual and expected losses have been adjusted to a limited loss basis. To adjust losses to an unlimited basis, the loss limit factor is applied to the indicated limited loss to payroll ratio to produce the “selected” (unlimited) loss to payroll ratio, which is the basis of the pure premium rate for the classification. The indemnity and medical loss limit factors by RHG are based on the loss elimination ratios included in the WCIRB’s advisory *California Retrospective Rating Plan*. These loss elimination ratios have been recently updated by the WCIRB using the latest information available and will be published in the *California Retrospective Rating Plan* later this year.¹⁵ Exhibit 9.1 shows the September 1, 2024 limit factors by RHG to account for claims in excess of the loss limit threshold (\$500,000). These factors are developed from the database underlying the computation of loss elimination ratios and adjusted to the level underlying policies incepting between September 1, 2024 and August 31, 2025, which are shown in Exhibit 9.2. The classifications assigned by the WCIRB to each of the retrospective rating hazard groups are shown in Exhibit 9.3. These assignments have been recently updated by the WCIRB based on the latest information available. For Classification 4496, the limit factors used to adjust the indicated limited loss to payroll ratios to an unlimited basis are 1.077 for indemnity and 1.177 for medical, based on RHG 2, to which Classification 4496 is assigned.

As in the past, the WCIRB has restricted the annual change in any particular classification’s relativity to 25%. The selected loss to payroll ratios for classifications subject and not subject to this restriction are shown on the classification relativity review sheets as the “Selected Loss to Payroll Ratio (Restricted to 25% Change)” and “Selected (Unlimited) Loss to Payroll Ratio”, respectively. The net impact of application of these 25% limitations is spread to other classifications’ relativities as part of the “Adjustment to Overall Level of Experience” described above. Exhibits 10.1 and 10.2 show a list of classifications impacted by the restriction and their unrestricted indicated changes in relativities.

For informational purposes, each classification relativity review sheet also provides the indicated relativity change (prior to application of the 25% restriction where applicable). This is determined by comparing the selected or indicated (unlimited) loss to payroll ratio to the expected unlimited loss to payroll ratio. Also, for informational purposes, the last line of each classification’s relativity review sheet shows the relativity of the selected loss to payroll ratio for the particular classification to the statewide average for all classifications. The statewide average loss to payroll ratio for the September 1, 2024 classification relativities is 1.029 (with the indemnity component of the ratio at 0.509 and the medical component at 0.520).

¹⁵ See Item AC22-12-06 of the December 5, 2023 Actuarial Committee Agenda for more information.

Derivation of Expected Limited Loss to Payroll Ratio

Classification 4496 - PLASTICS - FABRICATED PRODUCTS MFG

	Indemnity	Medical	Total
1 Selected (unlimited) loss to Payroll Ratio September 1, 2023	1.789	1.775	3.564
2 Adjustment to Reflect Distribution of Losses in September 1, 2023 Pure Premium Rates	0.946	0.991	
3 Expected Unlimited Loss to Payroll Ratio (1) x (2)	1.692	1.760	3.452
4 Adjustment for NAICS Sector Differential (for NAICS Sector 31)	1.029	1.045	
5 Expected Unlimited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (3) x (4)	1.741	1.838	3.579
6 Limit Factor - September 1, 2023 (for RHG 2)	1.076	1.175	
7 Expected Limited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (5) / (6)	1.617	1.564	3.181

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

<u>NAICS Sector(s)</u>	<u>Sector Name(s)</u>	<u>Indemnity</u>	<u>Medical</u>
11 & 21	Agriculture & Mining	1.023	1.007
22 & 23	Utilities & Construction	0.965	0.904
31	Manufacturing	1.029	1.045
42	Wholesale	0.988	0.989
44	Retail	0.994	1.031
48	Transportation & Warehousing	1.016	1.036
51	Information	0.989	1.017
52	Finance & Insurance	0.869	0.899
53	Real Estate	1.003	0.966
54	Professional Services	0.863	0.855
56	Administrative	0.992	0.994
61	Education	1.001	1.001
62	Health	1.159	1.127
71	Arts & Entertainment	1.033	1.071
72	Hospitality	0.990	1.032
81	Other	0.960	0.963
8742	Outside Sales	0.922	0.910
8810 & 92	Clerical & Public Admin	0.904	0.950

Note:

These factors represent the ratio of actual to expected losses for policy years 2019 to 2021

NAICS Sectors Classification Assignments

Exhibit 2.2

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

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

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

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

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

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

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

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

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

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

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

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

NAICS Sector 54 (Professional Services) Classifications			
4361	8601	8831	9549
4511	8803	8859	
4512	8820	8874	
7248	8821	9507	

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

NAICS Sector 61 (Education) Classifications			
8868	8870	8875	9101

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

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

NAICS Sector 72 (Hospitality) Classifications			
8078	9058	9082	
9048	9080	9083	
9050	9081	9084	

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

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

NAICS Sector 8742 (Outside Sales) Classifications			
8742			

NAICS Sector 8810 (Clerical) Classifications			
8810	8871		

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 4496 RHG: 2 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	
2017	119,174,759	6	69	138	1,423,453	1,607,464	3,030,917	2.543
2018	119,940,610	4	68	145	1,241,873	1,272,095	2,513,968	2.096
2019	124,428,192	5	102	128	2,207,958	2,279,430	4,487,388	3.606
2020	123,748,323	4	78	102	2,063,545	2,197,253	4,260,798	3.443
2021	129,146,998	0	62	105	1,766,490	1,720,821	3,487,311	2.700
616,438,882		19	379	618	8,703,320	9,077,063	17,780,383	
Adjusted Loss to Payroll Ratio:					1.412	1.473	2.884	
Expected Unlimited Loss to Payroll Ratio:					1.692	1.760	3.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.617	1.564	3.181	
Credibility:					0.95	0.87		
Indicated Limited Loss to Payroll Ratio:					1.422	1.485	2.907	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.532	1.748	3.280	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								318.7%

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
Code					
0005	1.013	1.003	1.000	1.000	1.000
0016	1.021	1.009	1.000	1.000	1.000
0034	0.999	0.999	1.000	1.000	1.000
0035	1.014	1.003	1.000	1.000	1.000
0036	1.019	1.007	1.000	1.000	1.000
0038	1.025	1.012	1.000	1.000	1.000
0040	1.018	1.008	1.000	1.000	1.000
0041	1.018	1.007	1.000	1.000	1.000
0042	1.031	1.010	1.000	1.000	1.000
0045	1.018	1.008	1.000	1.000	1.000
0050	1.020	1.008	1.000	1.000	1.000
0079	1.019	1.008	1.000	1.000	1.000
0096	1.020	1.008	1.000	1.000	1.000
0106	1.035	1.011	1.000	1.000	1.000
0171	1.035	1.021	1.000	1.000	1.000
0172	1.021	1.010	1.000	1.000	1.000
0251	0.995	0.997	1.000	1.000	1.000
0400	1.017	1.005	1.000	1.000	1.000
0401	1.023	1.012	1.000	1.000	1.000
1122	0.970	0.985	1.000	1.000	1.000
1320	0.993	0.994	1.000	1.000	1.000
1322	0.988	0.992	1.000	1.000	1.000
1330	0.999	0.995	1.000	1.000	1.000
1438	0.995	0.995	1.000	1.000	1.000
1452	0.987	0.991	1.000	1.000	1.000
1463	0.996	0.995	1.000	1.000	1.000
1624	0.998	0.996	1.000	1.000	1.000
1699	1.008	1.000	1.000	1.000	1.000
1701	1.009	0.999	1.000	1.000	1.000
1710	0.993	0.993	1.000	1.000	1.000
1741	0.995	0.995	1.000	1.000	1.000
1803	1.010	1.000	1.000	1.000	1.000
1925	0.999	0.997	1.000	1.000	1.000
2002	1.024	1.007	1.000	1.000	1.000
2003	1.026	1.009	1.000	1.000	1.000
2014	1.019	1.007	1.000	1.000	1.000
2030	1.016	1.002	1.000	1.000	1.000
2063	1.012	1.001	1.000	1.000	1.000
2081	1.018	1.002	1.000	1.000	1.000
2095	1.019	1.002	1.000	1.000	1.000
2102	1.024	1.009	1.000	1.000	1.000
2107	1.021	1.009	1.000	1.000	1.000
2108	1.022	1.010	1.000	1.000	1.000
2109	1.024	1.010	1.000	1.000	1.000
2111	1.023	1.006	1.000	1.000	1.000
2113	1.022	1.003	1.000	1.000	1.000
2116	1.022	1.007	1.000	1.000	1.000
2117	1.019	1.005	1.000	1.000	1.000
2121	1.011	1.005	1.000	1.000	1.000
2123	1.023	1.011	1.000	1.000	1.000
2142	1.016	1.005	1.000	1.000	1.000
2163	1.014	1.003	1.000	1.000	1.000
2222	1.022	1.008	1.000	1.000	1.000
2362	1.031	1.009	1.000	1.000	1.000
2402	1.028	1.010	1.000	1.000	1.000
2413	0.998	0.995	1.000	1.000	1.000

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

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
Code					
2501	1.014	1.004	1.000	1.000	1.000
2570	1.023	1.007	1.000	1.000	1.000
2571	1.016	1.004	1.000	1.000	1.000
2576	1.024	1.008	1.000	1.000	1.000
2584	1.017	1.007	1.000	1.000	1.000
2585	1.040	1.016	1.000	1.000	1.000
2589	1.040	1.016	1.000	1.000	1.000
2660	1.023	1.006	1.000	1.000	1.000
2683	1.009	1.000	1.000	1.000	1.000
2688	1.024	1.008	1.000	1.000	1.000
2702	1.030	1.008	1.000	1.000	1.000
2710	1.021	1.005	1.000	1.000	1.000
2727	1.025	1.006	1.000	1.000	1.000
2731	1.017	1.003	1.000	1.000	1.000
2757	1.012	1.001	1.000	1.000	1.000
2759	1.013	1.001	1.000	1.000	1.000
2790	1.001	0.999	1.000	1.000	1.000
2797	1.010	1.000	1.000	1.000	1.000
2806	1.013	1.002	1.000	1.000	1.000
2812	1.012	1.001	1.000	1.000	1.000
2819	1.013	1.002	1.000	1.000	1.000
2840	1.025	1.007	1.000	1.000	1.000
2842	1.010	1.001	1.000	1.000	1.000
2852	1.019	1.005	1.000	1.000	1.000
2881	1.018	1.004	1.000	1.000	1.000
2883	1.016	1.004	1.000	1.000	1.000
2915	1.010	1.001	1.000	1.000	1.000
2923	1.017	1.004	1.000	1.000	1.000
3018	0.994	0.996	1.000	1.000	1.000
3022	0.996	0.996	1.000	1.000	1.000
3030	1.007	1.000	1.000	1.000	1.000
3039	1.007	1.000	1.000	1.000	1.000
3040	1.000	0.997	1.000	1.000	1.000
3060	1.005	0.999	1.000	1.000	1.000
3066	1.005	1.000	1.000	1.000	1.000
3070	1.005	1.001	1.000	1.000	1.000
3076	1.012	1.003	1.000	1.000	1.000
3081	1.001	0.997	1.000	1.000	1.000
3082	1.006	0.999	1.000	1.000	1.000
3085	1.004	0.999	1.000	1.000	1.000
3099	0.997	0.996	1.000	1.000	1.000
3110	0.994	0.995	1.000	1.000	1.000
3131	1.001	0.999	1.000	1.000	1.000
3146	0.998	0.997	1.000	1.000	1.000
3152	0.997	0.996	1.000	1.000	1.000
3165	1.004	1.000	1.000	1.000	1.000
3169	1.011	1.001	1.000	1.000	1.000
3175	1.010	1.001	1.000	1.000	1.000
3178	1.009	1.002	1.000	1.000	1.000
3179	1.010	1.002	1.000	1.000	1.000
3180	1.008	1.000	1.000	1.000	1.000
3220	1.009	1.001	1.000	1.000	1.000
3241	0.999	0.997	1.000	1.000	1.000
3257	1.007	1.000	1.000	1.000	1.000
3339	1.001	0.997	1.000	1.000	1.000
3365	1.000	0.998	1.000	1.000	1.000

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

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
3372	1.007	1.000	1.000	1.000	1.000
3383	1.028	1.003	1.000	1.000	1.000
3400	1.004	0.999	1.000	1.000	1.000
3401	1.006	0.999	1.000	1.000	1.000
3501	1.002	1.000	1.000	1.000	1.000
3507	1.001	0.998	1.000	1.000	1.000
3560	0.998	0.997	1.000	1.000	1.000
3568	1.016	1.004	1.000	1.000	1.000
3569	1.000	0.998	1.000	1.000	1.000
3570	1.006	1.000	1.000	1.000	1.000
3572	1.007	1.001	1.000	1.000	1.000
3573	1.007	1.001	1.000	1.000	1.000
3574	1.009	1.002	1.000	1.000	1.000
3577	0.997	0.998	1.000	1.000	1.000
3612	0.999	0.998	1.000	1.000	1.000
3620	1.007	1.001	1.000	1.000	1.000
3632	0.996	0.996	1.000	1.000	1.000
3634	1.004	0.999	1.000	1.000	1.000
3643	0.999	0.998	1.000	1.000	1.000
3647	0.998	0.997	1.000	1.000	1.000
3651	1.011	1.003	1.000	1.000	1.000
3681	1.004	1.001	1.000	1.000	1.000
3682	1.006	1.003	1.000	1.000	1.000
3683	1.004	1.001	1.000	1.000	1.000
3719	0.967	0.985	1.000	1.000	1.000
3724	0.989	0.993	1.000	1.000	1.000
3726	0.999	0.998	1.000	1.000	1.000
3805	0.991	0.995	1.000	1.000	1.000
3808	1.014	1.002	1.000	1.000	1.000
3815	1.008	1.001	1.000	1.000	1.000
3821	1.002	0.997	1.000	1.000	1.000
3828	1.006	0.999	1.000	1.000	1.000
3830	0.984	0.993	1.000	1.000	1.000
3831	0.987	0.993	1.000	1.000	1.000
3840	1.009	1.000	1.000	1.000	1.000
4000	0.999	0.996	1.000	1.000	1.000
4034	1.009	1.000	1.000	1.000	1.000
4036	1.010	1.000	1.000	1.000	1.000
4038	1.006	0.998	1.000	1.000	1.000
4041	1.009	1.000	1.000	1.000	1.000
4049	1.010	1.000	1.000	1.000	1.000
4111	1.014	1.002	1.000	1.000	1.000
4112	1.003	1.000	1.000	1.000	1.000
4114	1.013	1.002	1.000	1.000	1.000
4130	1.005	1.000	1.000	1.000	1.000
4150	1.003	0.999	1.000	1.000	1.000
4239	1.011	1.001	1.000	1.000	1.000
4240	1.009	1.000	1.000	1.000	1.000
4243	1.006	0.999	1.000	1.000	1.000
4244	1.007	0.999	1.000	1.000	1.000
4250	1.007	0.999	1.000	1.000	1.000
4251	1.006	0.998	1.000	1.000	1.000
4279	1.005	0.999	1.000	1.000	1.000
4283	1.005	0.999	1.000	1.000	1.000
4286	1.005	0.998	1.000	1.000	1.000
4295	1.011	1.001	1.000	1.000	1.000

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

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
Code					
4297	1.004	1.000	1.000	1.000	1.000
4299	1.003	0.997	1.000	1.000	1.000
4304	0.994	0.995	1.000	1.000	1.000
4312	1.000	0.996	1.000	1.000	1.000
4351	1.006	0.999	1.000	1.000	1.000
4354	0.990	0.995	1.000	1.000	1.000
4361	1.033	1.004	1.000	1.000	1.000
4362	1.011	1.006	1.000	1.000	1.000
4410	1.005	0.998	1.000	1.000	1.000
4420	0.995	0.997	1.000	1.000	1.000
4432	1.005	0.997	1.000	1.000	1.000
4470	0.996	0.996	1.000	1.000	1.000
4478	1.007	0.999	1.000	1.000	1.000
4492	1.004	0.998	1.000	1.000	1.000
4494	1.007	0.999	1.000	1.000	1.000
4495	1.002	0.998	1.000	1.000	1.000
4496	1.006	0.999	1.000	1.000	1.000
4497	1.002	0.998	1.000	1.000	1.000
4498	1.006	0.999	1.000	1.000	1.000
4499	1.004	0.999	1.000	1.000	1.000
4511	1.013	1.006	1.000	1.000	1.000
4512	1.019	1.009	1.000	1.000	1.000
4557	1.008	1.001	1.000	1.000	1.000
4558	1.003	0.998	1.000	1.000	1.000
4611	1.008	1.001	1.000	1.000	1.000
4623	1.009	1.002	1.000	1.000	1.000
4635	0.992	0.994	1.000	1.000	1.000
4665	1.018	1.002	1.000	1.000	1.000
4683	1.012	1.003	1.000	1.000	1.000
4691	1.028	1.010	1.000	1.000	1.000
4692	1.001	0.996	1.000	1.000	1.000
4717	1.010	1.000	1.000	1.000	1.000
4720	1.007	1.000	1.000	1.000	1.000
4740	1.008	1.002	1.000	1.000	1.000
4771	0.990	0.994	1.000	1.000	1.000
4828	0.998	0.996	1.000	1.000	1.000
4829	1.007	1.000	1.000	1.000	1.000
4831	1.000	0.998	1.000	1.000	1.000
4983	1.009	1.000	1.000	1.000	1.000
5020	0.933	0.964	1.000	1.000	1.000
5027	1.000	0.994	1.000	1.000	1.000
5028	1.002	0.995	1.000	1.000	1.000
5029	1.003	0.995	1.000	1.000	1.000
5040	0.998	0.996	1.000	1.000	1.000
5102	0.994	0.993	1.000	1.000	1.000
5107	1.002	0.997	1.000	1.000	1.000
5108	1.006	0.999	1.000	1.000	1.000
5128	0.995	0.997	1.000	1.000	1.000
5129	0.995	0.997	1.000	1.000	1.000
5130	0.995	0.997	1.000	1.000	1.000
5140	0.973	0.989	1.000	1.000	1.000
5146	1.004	0.997	1.000	1.000	1.000
5160	0.939	0.971	1.000	1.000	1.000
5183	1.002	0.998	1.000	1.000	1.000
5184	0.948	0.972	1.000	1.000	1.000
5185	1.001	0.997	1.000	1.000	1.000

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

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
5186	0.980	0.988	1.000	1.000	1.000
5187	1.001	0.997	1.000	1.000	1.000
5190	0.977	0.990	1.000	1.000	1.000
5191	0.997	0.998	1.000	1.000	1.000
5192	1.003	0.999	1.000	1.000	1.000
5193	0.997	0.998	1.000	1.000	1.000
5195	0.980	0.992	1.000	1.000	1.000
5201	1.001	0.995	1.000	1.000	1.000
5205	0.999	0.994	1.000	1.000	1.000
5212	1.000	0.994	1.000	1.000	1.000
5213	0.999	0.995	1.000	1.000	1.000
5214	1.002	0.995	1.000	1.000	1.000
5222	1.000	0.995	1.000	1.000	1.000
5225	1.004	0.998	1.000	1.000	1.000
5348	1.006	0.998	1.000	1.000	1.000
5403	1.006	0.998	1.000	1.000	1.000
5432	1.001	0.996	1.000	1.000	1.000
5436	1.016	1.003	1.000	1.000	1.000
5443	0.934	0.965	1.000	1.000	1.000
5446	0.951	0.973	1.000	1.000	1.000
5447	0.942	0.968	1.000	1.000	1.000
5467	1.019	1.005	1.000	1.000	1.000
5470	1.014	1.003	1.000	1.000	1.000
5473	1.001	0.997	1.000	1.000	1.000
5474	0.998	0.995	1.000	1.000	1.000
5479	0.930	0.963	1.000	1.000	1.000
5482	0.999	0.996	1.000	1.000	1.000
5484	0.938	0.967	1.000	1.000	1.000
5485	0.940	0.967	1.000	1.000	1.000
5506	0.990	0.991	1.000	1.000	1.000
5507	0.992	0.992	1.000	1.000	1.000
5538	1.003	0.999	1.000	1.000	1.000
5542	1.000	0.997	1.000	1.000	1.000
5552	1.026	1.016	1.000	1.000	1.000
5553	1.026	1.016	1.000	1.000	1.000
5606	0.998	0.995	1.000	1.000	1.000
5610	1.010	1.001	1.000	1.000	1.000
5632	0.975	0.984	1.000	1.000	1.000
5633	0.948	0.972	1.000	1.000	1.000
5650	1.032	1.019	1.000	1.000	1.000
5951	1.016	1.006	1.000	1.000	1.000
6003	1.000	0.996	1.000	1.000	1.000
6011	0.988	0.989	1.000	1.000	1.000
6204	1.002	0.997	1.000	1.000	1.000
6206	1.002	0.999	1.000	1.000	1.000
6213	0.998	0.996	1.000	1.000	1.000
6216	1.001	0.998	1.000	1.000	1.000
6218	1.000	0.997	1.000	1.000	1.000
6220	0.998	0.995	1.000	1.000	1.000
6233	0.991	0.993	1.000	1.000	1.000
6235	0.989	0.993	1.000	1.000	1.000
6237	0.999	0.997	1.000	1.000	1.000
6251	1.000	0.996	1.000	1.000	1.000
6258	1.000	0.995	1.000	1.000	1.000
6307	0.997	0.995	1.000	1.000	1.000
6308	0.994	0.995	1.000	1.000	1.000

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

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
6315	0.996	0.995	1.000	1.000	1.000
6316	0.994	0.995	1.000	1.000	1.000
6325	0.986	0.995	1.000	1.000	1.000
6361	0.997	0.995	1.000	1.000	1.000
6364	1.001	0.998	1.000	1.000	1.000
6400	1.004	0.997	1.000	1.000	1.000
6504	1.010	1.002	1.000	1.000	1.000
6834	1.007	1.000	1.000	1.000	1.000
7133	1.007	1.004	1.000	1.000	1.000
7198	1.002	0.999	1.000	1.000	1.000
7207	1.024	1.009	1.000	1.000	1.000
7219	1.010	1.001	1.000	1.000	1.000
7227	1.015	1.004	1.000	1.000	1.000
7232	1.014	1.003	1.000	1.000	1.000
7248	0.990	0.996	1.000	1.000	1.000
7272	1.059	1.021	1.000	1.000	1.000
7332	1.076	1.030	1.000	1.000	1.000
7360	1.004	1.000	1.000	1.000	1.000
7365	1.202	1.071	1.000	1.000	1.000
7382	1.031	1.008	1.000	1.000	1.000
7392	1.002	0.999	1.000	1.000	1.000
7403	1.013	1.006	1.000	1.000	1.000
7405	1.010	1.005	1.000	1.000	1.000
7409	1.020	1.010	1.000	1.000	1.000
7410	1.020	1.010	1.000	1.000	1.000
7421	0.990	0.995	1.000	1.000	1.000
7424	1.011	1.005	1.000	1.000	1.000
7428	0.993	0.997	1.000	1.000	1.000
7429	0.992	0.996	1.000	1.000	1.000
7500	1.008	1.003	1.000	1.000	1.000
7515	0.989	0.995	1.000	1.000	1.000
7520	0.993	0.996	1.000	1.000	1.000
7538	0.992	0.996	1.000	1.000	1.000
7539	0.990	0.998	1.000	1.000	1.000
7580	0.999	0.999	1.000	1.000	1.000
7600	0.989	0.996	1.000	1.000	1.000
7601	0.994	0.998	1.000	1.000	1.000
7605	0.976	0.990	1.000	1.000	1.000
7607	1.013	1.009	1.000	1.000	1.000
7610	1.013	1.010	1.000	1.000	1.000
7706	1.006	1.002	1.000	1.000	1.000
7707	1.000	1.000	1.000	1.000	1.000
7720	1.009	1.002	1.000	1.000	1.000
7721	1.003	0.996	1.000	1.000	1.000
7722	1.000	1.000	1.000	1.000	1.000
7855	0.998	0.996	1.000	1.000	1.000
8001	1.011	1.001	1.000	1.000	1.000
8004	1.022	1.007	1.000	1.000	1.000
8006	1.026	1.009	1.000	1.000	1.000
8008	1.031	1.009	1.000	1.000	1.000
8010	1.016	1.005	1.000	1.000	1.000
8013	1.027	1.005	1.000	1.000	1.000
8015	1.018	1.005	1.000	1.000	1.000
8017	1.016	1.005	1.000	1.000	1.000
8018	1.008	1.002	1.000	1.000	1.000
8019	1.002	0.998	1.000	1.000	1.000

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

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification Code	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
8021	1.018	1.004	1.000	1.000	1.000
8028	1.004	0.999	1.000	1.000	1.000
8031	1.024	1.009	1.000	1.000	1.000
8032	1.012	1.002	1.000	1.000	1.000
8039	1.022	1.005	1.000	1.000	1.000
8041	1.011	1.003	1.000	1.000	1.000
8042	1.017	1.004	1.000	1.000	1.000
8046	1.006	0.999	1.000	1.000	1.000
8057	1.013	1.004	1.000	1.000	1.000
8059	1.016	1.004	1.000	1.000	1.000
8060	1.025	1.009	1.000	1.000	1.000
8061	1.031	1.011	1.000	1.000	1.000
8062	1.001	0.998	1.000	1.000	1.000
8063	1.011	1.003	1.000	1.000	1.000
8064	1.023	1.007	1.000	1.000	1.000
8065	1.017	1.004	1.000	1.000	1.000
8066	1.032	1.010	1.000	1.000	1.000
8071	1.029	1.009	1.000	1.000	1.000
8078	1.026	1.014	1.000	1.000	1.000
8102	1.024	1.010	1.000	1.000	1.000
8106	1.003	0.998	1.000	1.000	1.000
8107	1.002	0.998	1.000	1.000	1.000
8116	1.005	1.000	1.000	1.000	1.000
8117	1.024	1.008	1.000	1.000	1.000
8209	1.019	1.008	1.000	1.000	1.000
8215	1.014	1.004	1.000	1.000	1.000
8227	0.993	0.993	1.000	1.000	1.000
8232	1.015	1.003	1.000	1.000	1.000
8267	1.008	1.000	1.000	1.000	1.000
8278	1.000	1.000	1.000	1.000	1.000
8286	1.019	1.007	1.000	1.000	1.000
8290	1.020	1.004	1.000	1.000	1.000
8291	1.017	1.005	1.000	1.000	1.000
8292	1.014	1.004	1.000	1.000	1.000
8293	1.002	0.999	1.000	1.000	1.000
8304	1.024	1.009	1.000	1.000	1.000
8324	1.043	1.018	1.000	1.000	1.000
8350	1.010	1.002	1.000	1.000	1.000
8370	1.002	1.000	1.000	1.000	1.000
8387	1.039	1.015	1.000	1.000	1.000
8388	1.010	1.001	1.000	1.000	1.000
8389	1.005	0.997	1.000	1.000	1.000
8390	1.053	1.017	1.000	1.000	1.000
8391	1.019	1.004	1.000	1.000	1.000
8392	1.043	1.015	1.000	1.000	1.000
8393	1.020	1.006	1.000	1.000	1.000
8397	1.001	0.995	1.000	1.000	1.000
8400	1.017	1.005	1.000	1.000	1.000
8500	1.013	1.002	1.000	1.000	1.000
8601	0.989	0.996	1.000	1.000	1.000
8631	0.941	0.969	1.000	1.000	1.000
8720	0.987	0.993	1.000	1.000	1.000
8729	0.935	0.968	1.000	1.000	1.000
8740	1.017	1.002	1.000	1.000	1.000
8741	1.015	1.001	1.000	1.000	1.000
8742	0.990	0.997	1.000	1.000	1.000

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

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
8743	0.962	0.984	1.000	1.000	1.000
8744	0.990	0.997	1.000	1.000	1.000
8745	1.004	1.002	1.000	1.000	1.000
8746	0.990	0.997	1.000	1.000	1.000
8748	1.016	1.002	1.000	1.000	1.000
8749	0.964	0.986	1.000	1.000	1.000
8755	0.976	0.994	1.000	1.000	1.000
8800	1.004	1.000	1.000	1.000	1.000
8801	0.973	0.989	1.000	1.000	1.000
8803	0.977	0.991	1.000	1.000	1.000
8804	1.011	1.004	1.000	1.000	1.000
8806	1.058	1.021	1.000	1.000	1.000
8807	0.999	0.997	1.000	1.000	1.000
8808	0.969	0.988	1.000	1.000	1.000
8810	0.990	0.997	1.000	1.000	1.000
8811	0.990	0.997	1.000	1.000	1.000
8812	0.990	0.997	1.000	1.000	1.000
8813	1.006	0.998	1.000	1.000	1.000
8818	0.993	0.995	1.000	1.000	1.000
8820	0.984	0.991	1.000	1.000	1.000
8821	0.993	0.995	1.000	1.000	1.000
8822	0.939	0.976	1.000	1.000	1.000
8823	1.013	1.004	1.000	1.000	1.000
8827	1.040	1.017	1.000	1.000	1.000
8829	1.016	1.008	1.000	1.000	1.000
8830	1.021	1.006	1.000	1.000	1.000
8831	1.007	1.003	1.000	1.000	1.000
8834	1.007	1.007	1.000	1.000	1.000
8838	1.004	1.000	1.000	1.000	1.000
8839	1.009	1.007	1.000	1.000	1.000
8840	1.029	1.009	1.000	1.000	1.000
8846	1.008	1.000	1.000	1.000	1.000
8847	1.016	1.005	1.000	1.000	1.000
8850	0.970	0.989	1.000	1.000	1.000
8851	1.033	1.013	1.000	1.000	1.000
8852	1.025	1.012	1.000	1.000	1.000
8859	0.998	1.000	1.000	1.000	1.000
8868	1.011	1.002	1.000	1.000	1.000
8870	1.011	1.002	1.000	1.000	1.000
8871	0.990	0.997	1.000	1.000	1.000
8874	0.990	0.997	1.000	1.000	1.000
8875	1.007	1.001	1.000	1.000	1.000
9007	1.036	1.010	1.000	1.000	1.000
9008	0.996	0.997	1.000	1.000	1.000
9009	1.013	1.002	1.000	1.000	1.000
9010	1.022	1.003	1.000	1.000	1.000
9011	1.019	1.002	1.000	1.000	1.000
9015	1.010	1.001	1.000	1.000	1.000
9016	1.016	1.005	1.000	1.000	1.000
9031	1.034	1.020	1.000	1.000	1.000
9033	1.029	1.006	1.000	1.000	1.000
9043	1.020	1.012	1.000	1.000	1.000
9048	1.007	0.998	1.000	1.000	1.000
9050	1.003	1.001	1.000	1.000	1.000
9053	1.012	1.002	1.000	1.000	1.000
9054	1.012	1.002	1.000	1.000	1.000

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

Factor to Adjust Payroll to Policy Year 2019 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
Code					
9058	1.035	1.021	1.000	1.000	1.000
9059	1.011	1.005	1.000	1.000	1.000
9060	1.012	1.003	1.000	1.000	1.000
9061	1.025	1.010	1.000	1.000	1.000
9066	1.024	1.007	1.000	1.000	1.000
9067	1.017	1.008	1.000	1.000	1.000
9069	1.006	1.009	1.000	1.000	1.000
9070	1.038	1.015	1.000	1.000	1.000
9080	1.035	1.021	1.000	1.000	1.000
9081	1.035	1.021	1.000	1.000	1.000
9082	1.035	1.021	1.000	1.000	1.000
9083	1.035	1.021	1.000	1.000	1.000
9084	1.035	1.021	1.000	1.000	1.000
9085	1.066	1.025	1.000	1.000	1.000
9092	1.021	1.011	1.000	1.000	1.000
9095	1.017	1.001	1.000	1.000	1.000
9096	1.012	1.002	1.000	1.000	1.000
9097	1.009	0.999	1.000	1.000	1.000
9101	1.013	1.003	1.000	1.000	1.000
9151	1.001	0.999	1.000	1.000	1.000
9154	1.008	1.006	1.000	1.000	1.000
9155	1.034	1.015	1.000	1.000	1.000
9156	1.006	1.007	1.000	1.000	1.000
9180	1.021	1.008	1.000	1.000	1.000
9181	1.011	1.002	1.000	1.000	1.000
9182	1.009	1.001	1.000	1.000	1.000
9184	1.004	0.997	1.000	1.000	1.000
9185	1.020	1.009	1.000	1.000	1.000
9220	1.008	0.995	1.000	1.000	1.000
9402	1.014	1.005	1.000	1.000	1.000
9403	1.015	1.005	1.000	1.000	1.000
9410	1.026	1.009	1.000	1.000	1.000
9420	1.024	1.008	1.000	1.000	1.000
9422	1.020	1.006	1.000	1.000	1.000
9424	1.014	1.005	1.000	1.000	1.000
9426	1.010	1.003	1.000	1.000	1.000
9501	0.997	0.997	1.000	1.000	1.000
9507	1.004	0.998	1.000	1.000	1.000
9516	1.002	1.000	1.000	1.000	1.000
9519	1.017	1.004	1.000	1.000	1.000
9521	1.014	1.002	1.000	1.000	1.000
9522	1.015	1.003	1.000	1.000	1.000
9529	0.995	0.993	1.000	1.000	1.000
9531	1.002	1.000	1.000	1.000	1.000
9549	1.001	1.001	1.000	1.000	1.000
9552	0.995	0.996	1.000	1.000	1.000
9586	1.035	1.016	1.000	1.000	1.000
9610	0.984	0.995	1.000	1.000	1.000
9620	1.007	0.994	1.000	1.000	1.000

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.014	1.103	1.012	1.016	1.028	1.041
0016	1.017	1.110	1.015	1.021	1.034	1.041
0034	1.012	1.096	1.009	1.011	1.021	1.041
0035	1.014	1.102	1.011	1.015	1.026	1.041
0036	1.015	1.105	1.012	1.017	1.029	1.041
0038	1.016	1.110	1.015	1.021	1.034	1.041
0040	1.016	1.108	1.014	1.020	1.032	1.041
0041	1.016	1.107	1.014	1.019	1.031	1.041
0042	1.010	1.026	1.016	1.031	1.049	1.041
0045	1.016	1.108	1.014	1.020	1.032	1.041
0050	1.016	1.109	1.015	1.021	1.033	1.041
0079	1.016	1.108	1.014	1.020	1.032	1.041
0096	1.016	1.110	1.015	1.021	1.034	1.041
0106	1.011	1.028	1.017	1.033	1.051	1.041
0171	1.019	1.118	1.019	1.027	1.042	1.041
0172	1.017	1.110	1.015	1.022	1.035	1.041
0251	1.016	1.047	1.028	1.037	1.046	1.041
0400	1.005	1.014	1.011	1.022	1.037	1.041
0401	1.017	1.113	1.016	1.023	1.037	1.041
1122	1.009	1.086	1.004	1.003	1.011	1.041
1320	1.012	1.095	1.008	1.010	1.019	1.041
1322	1.011	1.093	1.007	1.008	1.017	1.041
1330	1.016	1.048	1.029	1.038	1.047	1.041
1438	1.015	1.034	1.012	1.025	1.032	1.041
1452	1.011	1.092	1.007	1.008	1.016	1.041
1463	1.016	1.036	1.013	1.028	1.035	1.041
1624	1.012	1.097	1.009	1.012	1.022	1.041
1699	1.017	1.039	1.015	1.030	1.038	1.041
1701	1.017	1.040	1.015	1.031	1.039	1.041
1710	1.012	1.095	1.008	1.010	1.020	1.041
1741	1.012	1.096	1.008	1.010	1.020	1.041
1803	1.017	1.040	1.015	1.030	1.038	1.041
1925	1.016	1.036	1.013	1.027	1.034	1.041
2002	1.020	1.048	1.019	1.037	1.047	1.041
2003	1.020	1.048	1.019	1.037	1.047	1.041
2014	1.020	1.047	1.019	1.036	1.046	1.041
2030	1.018	1.044	1.017	1.033	1.042	1.041
2063	1.018	1.042	1.016	1.032	1.041	1.041
2081	1.018	1.043	1.017	1.033	1.041	1.041
2095	1.018	1.043	1.017	1.033	1.041	1.041
2102	1.020	1.049	1.020	1.038	1.048	1.041
2107	1.020	1.049	1.020	1.038	1.048	1.041
2108	1.021	1.050	1.020	1.039	1.049	1.041
2109	1.021	1.050	1.020	1.039	1.049	1.041
2111	1.019	1.047	1.018	1.036	1.045	1.041
2113	1.019	1.044	1.017	1.034	1.043	1.041
2116	1.020	1.047	1.019	1.036	1.045	1.041
2117	1.019	1.046	1.018	1.035	1.045	1.041
2121	1.018	1.041	1.016	1.031	1.039	1.041
2123	1.021	1.051	1.021	1.039	1.050	1.041
2142	1.019	1.045	1.017	1.034	1.043	1.041
2163	1.018	1.043	1.017	1.033	1.041	1.041
2222	1.019	1.045	1.018	1.034	1.044	1.041
2362	1.020	1.048	1.019	1.037	1.047	1.041
2402	1.021	1.050	1.020	1.039	1.049	1.041
2413	1.016	1.036	1.013	1.027	1.034	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2501	1.018	1.042	1.016	1.032	1.040	1.041
2570	1.019	1.046	1.018	1.035	1.044	1.041
2571	1.018	1.042	1.016	1.032	1.041	1.041
2576	1.020	1.048	1.019	1.037	1.046	1.041
2584	1.007	1.016	1.011	1.023	1.038	1.041
2585	1.055	1.036	1.028	1.040	1.056	1.041
2589	1.055	1.036	1.028	1.040	1.056	1.041
2660	1.019	1.046	1.018	1.035	1.044	1.041
2683	1.017	1.040	1.015	1.030	1.038	1.041
2688	1.020	1.048	1.019	1.037	1.047	1.041
2702	1.016	1.109	1.015	1.021	1.033	1.041
2710	1.019	1.046	1.018	1.035	1.044	1.041
2727	1.015	1.106	1.013	1.019	1.030	1.041
2731	1.018	1.043	1.017	1.033	1.042	1.041
2757	1.018	1.041	1.016	1.031	1.040	1.041
2759	1.018	1.042	1.016	1.032	1.040	1.041
2790	1.016	1.036	1.013	1.027	1.034	1.041
2797	1.017	1.040	1.015	1.031	1.039	1.041
2806	1.018	1.042	1.016	1.032	1.040	1.041
2812	1.018	1.041	1.016	1.032	1.040	1.041
2819	1.018	1.043	1.017	1.033	1.041	1.041
2840	1.019	1.046	1.018	1.035	1.045	1.041
2842	1.018	1.041	1.016	1.031	1.039	1.041
2852	1.019	1.044	1.017	1.034	1.043	1.041
2881	1.019	1.045	1.017	1.034	1.043	1.041
2883	1.018	1.044	1.017	1.033	1.042	1.041
2915	1.018	1.041	1.016	1.031	1.040	1.041
2923	1.019	1.045	1.018	1.035	1.044	1.041
3018	1.015	1.033	1.012	1.025	1.031	1.041
3022	1.015	1.034	1.012	1.026	1.032	1.041
3030	1.017	1.039	1.015	1.030	1.037	1.041
3039	1.017	1.039	1.015	1.029	1.037	1.041
3040	1.016	1.037	1.014	1.028	1.035	1.041
3060	1.017	1.038	1.014	1.029	1.037	1.041
3066	1.017	1.038	1.014	1.029	1.037	1.041
3070	1.017	1.039	1.015	1.030	1.037	1.041
3076	1.018	1.041	1.016	1.031	1.040	1.041
3081	1.016	1.037	1.014	1.028	1.036	1.041
3082	1.016	1.037	1.014	1.028	1.035	1.041
3085	1.017	1.039	1.015	1.029	1.037	1.041
3099	1.015	1.035	1.013	1.026	1.033	1.041
3110	1.015	1.034	1.012	1.025	1.032	1.041
3131	1.016	1.036	1.013	1.027	1.034	1.041
3146	1.016	1.035	1.013	1.027	1.034	1.041
3152	1.015	1.035	1.013	1.026	1.033	1.041
3165	1.017	1.038	1.014	1.029	1.037	1.041
3169	1.018	1.042	1.016	1.032	1.040	1.041
3175	1.017	1.041	1.016	1.031	1.039	1.041
3178	1.017	1.040	1.015	1.031	1.039	1.041
3179	1.018	1.041	1.016	1.032	1.040	1.041
3180	1.017	1.039	1.015	1.030	1.037	1.041
3220	1.017	1.040	1.015	1.030	1.038	1.041
3241	1.016	1.036	1.013	1.027	1.034	1.041
3257	1.017	1.039	1.015	1.030	1.038	1.041
3339	1.016	1.036	1.013	1.027	1.034	1.041
3365	1.016	1.037	1.014	1.028	1.036	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3372	1.017	1.040	1.015	1.030	1.038	1.041
3383	1.019	1.045	1.018	1.034	1.043	1.041
3400	1.016	1.038	1.014	1.029	1.036	1.041
3401	1.017	1.039	1.015	1.029	1.037	1.041
3501	1.016	1.037	1.014	1.028	1.036	1.041
3507	1.016	1.037	1.014	1.028	1.035	1.041
3560	1.016	1.035	1.013	1.027	1.033	1.041
3568	1.018	1.042	1.016	1.032	1.040	1.041
3569	1.016	1.035	1.013	1.027	1.033	1.041
3570	1.017	1.039	1.015	1.029	1.037	1.041
3572	1.017	1.039	1.015	1.029	1.037	1.041
3573	1.017	1.040	1.015	1.031	1.039	1.041
3574	1.017	1.040	1.015	1.031	1.039	1.041
3577	1.016	1.035	1.013	1.026	1.033	1.041
3612	1.016	1.036	1.013	1.027	1.034	1.041
3620	1.017	1.039	1.015	1.030	1.037	1.041
3632	1.015	1.034	1.012	1.026	1.032	1.041
3634	1.017	1.038	1.014	1.029	1.036	1.041
3643	1.016	1.036	1.013	1.027	1.034	1.041
3647	1.015	1.035	1.013	1.026	1.033	1.041
3651	1.018	1.042	1.016	1.032	1.040	1.041
3681	1.016	1.037	1.014	1.028	1.035	1.041
3682	1.018	1.042	1.016	1.032	1.040	1.041
3683	1.017	1.039	1.015	1.029	1.037	1.041
3719	1.012	1.038	1.024	1.029	1.037	1.041
3724	1.015	1.045	1.028	1.035	1.044	1.041
3726	1.048	1.017	1.019	1.024	1.036	1.041
3805	1.014	1.032	1.011	1.024	1.030	1.041
3808	1.018	1.043	1.017	1.033	1.042	1.041
3815	1.017	1.040	1.015	1.030	1.038	1.041
3821	1.001	1.003	1.006	1.013	1.025	1.041
3828	1.016	1.038	1.014	1.029	1.036	1.041
3830	1.013	1.029	1.010	1.021	1.027	1.041
3831	1.014	1.030	1.011	1.023	1.028	1.041
3840	1.017	1.040	1.015	1.031	1.039	1.041
4000	1.012	1.097	1.009	1.012	1.022	1.041
4034	1.017	1.040	1.015	1.031	1.039	1.041
4036	1.017	1.041	1.016	1.031	1.039	1.041
4038	1.017	1.039	1.015	1.030	1.038	1.041
4041	1.018	1.041	1.016	1.031	1.039	1.041
4049	1.017	1.040	1.015	1.030	1.038	1.041
4111	1.018	1.043	1.017	1.033	1.041	1.041
4112	1.016	1.037	1.014	1.028	1.035	1.041
4114	1.018	1.042	1.016	1.032	1.040	1.041
4130	1.002	1.006	1.007	1.015	1.028	1.041
4150	1.016	1.037	1.014	1.028	1.035	1.041
4239	1.017	1.040	1.015	1.031	1.039	1.041
4240	1.017	1.040	1.015	1.031	1.039	1.041
4243	1.017	1.039	1.015	1.029	1.037	1.041
4244	1.017	1.039	1.015	1.030	1.037	1.041
4250	1.017	1.039	1.015	1.030	1.037	1.041
4251	1.017	1.039	1.014	1.029	1.037	1.041
4279	1.017	1.038	1.014	1.029	1.037	1.041
4283	1.017	1.039	1.015	1.029	1.037	1.041
4286	1.017	1.039	1.015	1.029	1.037	1.041
4295	1.017	1.040	1.015	1.030	1.038	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4297	1.016	1.037	1.014	1.028	1.035	1.041
4299	1.016	1.036	1.013	1.027	1.034	1.041
4304	1.134	1.052	1.037	1.080	1.086	1.041
4312	1.038	1.022	1.020	1.043	1.042	1.041
4351	1.017	1.038	1.014	1.029	1.037	1.041
4354	1.014	1.032	1.011	1.024	1.030	1.041
4361	1.111	1.144	1.080	1.102	1.119	1.041
4362	1.139	1.065	1.043	1.091	1.100	1.041
4410	1.017	1.038	1.014	1.029	1.036	1.041
4420	1.015	1.034	1.012	1.025	1.032	1.041
4432	1.017	1.040	1.015	1.031	1.039	1.041
4470	1.016	1.035	1.013	1.027	1.033	1.041
4478	1.017	1.039	1.015	1.030	1.038	1.041
4492	1.016	1.038	1.014	1.028	1.036	1.041
4494	1.017	1.040	1.015	1.030	1.038	1.041
4495	1.016	1.038	1.014	1.028	1.036	1.041
4496	1.017	1.039	1.015	1.030	1.037	1.041
4497	1.016	1.037	1.014	1.028	1.036	1.041
4498	1.017	1.039	1.015	1.030	1.038	1.041
4499	1.017	1.039	1.015	1.029	1.037	1.041
4511	1.106	1.130	1.073	1.091	1.105	1.041
4512	1.107	1.134	1.075	1.093	1.108	1.041
4557	1.017	1.040	1.015	1.031	1.039	1.041
4558	1.016	1.038	1.014	1.029	1.036	1.041
4611	1.017	1.040	1.015	1.031	1.039	1.041
4623	1.018	1.041	1.016	1.031	1.040	1.041
4635	1.015	1.033	1.012	1.025	1.031	1.041
4665	1.018	1.043	1.017	1.033	1.041	1.041
4683	1.018	1.043	1.017	1.033	1.041	1.041
4691	1.020	1.048	1.019	1.037	1.047	1.041
4692	1.016	1.036	1.013	1.028	1.035	1.041
4717	1.018	1.041	1.016	1.031	1.040	1.041
4720	1.017	1.040	1.015	1.031	1.039	1.041
4740	1.017	1.040	1.015	1.031	1.039	1.041
4771	1.015	1.032	1.011	1.024	1.030	1.041
4828	1.016	1.036	1.013	1.027	1.035	1.041
4829	1.017	1.040	1.015	1.030	1.038	1.041
4831	1.016	1.036	1.013	1.027	1.034	1.041
4983	1.017	1.040	1.015	1.031	1.038	1.041
5020	1.009	1.027	1.019	1.021	1.026	1.041
5027	1.017	1.050	1.030	1.039	1.050	1.041
5028	1.017	1.051	1.030	1.040	1.050	1.041
5029	1.017	1.051	1.030	1.040	1.051	1.041
5040	1.016	1.048	1.029	1.037	1.047	1.041
5102	1.016	1.047	1.029	1.037	1.047	1.041
5107	1.017	1.050	1.030	1.039	1.049	1.041
5108	1.017	1.052	1.031	1.041	1.051	1.041
5128	1.046	1.013	1.017	1.022	1.032	1.041
5129	1.046	1.013	1.017	1.022	1.032	1.041
5130	1.015	1.045	1.028	1.035	1.045	1.041
5140	1.012	1.036	1.023	1.028	1.034	1.041
5146	1.017	1.050	1.030	1.039	1.050	1.041
5160	1.010	1.031	1.020	1.024	1.029	1.041
5183	1.016	1.049	1.029	1.038	1.048	1.041
5184	1.011	1.033	1.021	1.025	1.031	1.041
5185	1.016	1.048	1.029	1.037	1.047	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5186	1.014	1.041	1.026	1.032	1.040	1.041
5187	1.016	1.048	1.029	1.038	1.048	1.041
5190	1.012	1.038	1.024	1.029	1.037	1.041
5191	1.047	1.015	1.018	1.023	1.034	1.041
5192	1.008	1.040	1.021	1.029	1.046	1.041
5193	1.015	1.045	1.028	1.035	1.045	1.041
5195	1.013	1.039	1.025	1.031	1.038	1.041
5201	1.017	1.050	1.030	1.039	1.049	1.041
5205	1.016	1.049	1.029	1.039	1.049	1.041
5212	1.017	1.050	1.030	1.039	1.049	1.041
5213	1.016	1.049	1.029	1.038	1.048	1.041
5214	1.017	1.050	1.030	1.039	1.050	1.041
5222	1.017	1.050	1.030	1.039	1.050	1.041
5225	1.017	1.050	1.030	1.040	1.050	1.041
5348	1.017	1.051	1.030	1.040	1.050	1.041
5403	1.017	1.051	1.030	1.040	1.050	1.041
5432	1.016	1.049	1.029	1.038	1.048	1.041
5436	1.017	1.052	1.031	1.041	1.051	1.041
5443	1.009	1.028	1.019	1.021	1.026	1.041
5446	1.011	1.033	1.022	1.026	1.032	1.041
5447	1.010	1.030	1.020	1.023	1.028	1.041
5467	1.019	1.056	1.033	1.044	1.056	1.041
5470	1.018	1.054	1.032	1.043	1.054	1.041
5473	1.005	1.010	1.008	1.018	1.032	1.041
5474	1.016	1.048	1.029	1.038	1.047	1.041
5479	1.009	1.027	1.018	1.020	1.025	1.041
5482	1.016	1.049	1.029	1.038	1.048	1.041
5484	1.009	1.029	1.020	1.022	1.027	1.041
5485	1.010	1.030	1.020	1.023	1.028	1.041
5506	1.016	1.047	1.028	1.037	1.046	1.041
5507	1.016	1.047	1.029	1.037	1.047	1.041
5538	1.016	1.049	1.029	1.039	1.049	1.041
5542	1.016	1.049	1.029	1.038	1.048	1.041
5552	1.020	1.061	1.035	1.048	1.061	1.041
5553	1.020	1.061	1.035	1.048	1.061	1.041
5606	1.016	1.048	1.029	1.037	1.047	1.041
5610	1.017	1.050	1.030	1.039	1.050	1.041
5632	1.014	1.041	1.025	1.032	1.040	1.041
5633	1.010	1.032	1.021	1.025	1.031	1.041
5650	1.008	1.020	1.013	1.026	1.042	1.041
5951	1.018	1.042	1.016	1.032	1.041	1.041
6003	1.016	1.049	1.029	1.038	1.048	1.041
6011	1.015	1.046	1.028	1.036	1.046	1.041
6204	1.013	1.099	1.010	1.013	1.023	1.041
6206	1.013	1.098	1.009	1.012	1.022	1.041
6213	1.012	1.096	1.008	1.010	1.020	1.041
6216	1.012	1.097	1.009	1.012	1.022	1.041
6218	1.017	1.050	1.030	1.039	1.049	1.041
6220	1.016	1.049	1.030	1.039	1.049	1.041
6233	1.015	1.044	1.027	1.035	1.044	1.041
6235	1.011	1.093	1.007	1.008	1.017	1.041
6237	1.012	1.097	1.009	1.012	1.021	1.041
6251	1.017	1.050	1.030	1.039	1.050	1.041
6258	1.017	1.050	1.030	1.039	1.050	1.041
6307	1.016	1.048	1.029	1.037	1.047	1.041
6308	1.016	1.047	1.029	1.037	1.046	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6315	1.016	1.047	1.029	1.037	1.046	1.041
6316	1.016	1.047	1.028	1.037	1.046	1.041
6325	1.014	1.043	1.026	1.033	1.042	1.041
6361	1.016	1.049	1.029	1.038	1.048	1.041
6364	1.016	1.050	1.030	1.039	1.049	1.041
6400	1.017	1.052	1.031	1.041	1.052	1.041
6504	1.018	1.041	1.016	1.031	1.040	1.041
6834	1.017	1.039	1.015	1.029	1.037	1.041
7133	1.041	1.032	1.025	1.051	1.053	1.041
7198	1.038	1.024	1.021	1.045	1.045	1.041
7207	1.025	1.060	1.039	1.051	1.096	1.041
7219	1.040	1.028	1.023	1.049	1.049	1.041
7227	1.039	1.027	1.023	1.048	1.048	1.041
7232	1.040	1.030	1.024	1.050	1.051	1.041
7248	1.103	1.121	1.069	1.083	1.095	1.041
7272	1.023	1.070	1.040	1.056	1.071	1.041
7332	1.022	1.094	1.042	1.060	1.096	1.041
7360	1.040	1.028	1.023	1.048	1.049	1.041
7365	1.063	1.094	1.056	1.103	1.120	1.041
7382	1.044	1.040	1.029	1.058	1.062	1.041
7392	1.001	1.002	1.005	1.011	1.023	1.041
7403	1.041	1.031	1.025	1.051	1.053	1.041
7405	1.041	1.030	1.024	1.050	1.051	1.041
7409	1.017	1.110	1.015	1.022	1.035	1.041
7410	1.017	1.111	1.015	1.022	1.035	1.041
7421	1.037	1.020	1.019	1.042	1.040	1.041
7424	1.040	1.030	1.024	1.050	1.051	1.041
7428	1.038	1.023	1.021	1.044	1.044	1.041
7429	1.039	1.025	1.022	1.046	1.046	1.041
7500	1.017	1.051	1.031	1.040	1.051	1.041
7515	1.037	1.020	1.019	1.042	1.040	1.041
7520	1.015	1.046	1.028	1.036	1.045	1.041
7538	1.015	1.047	1.028	1.036	1.046	1.041
7539	1.015	1.044	1.027	1.035	1.043	1.041
7580	1.016	1.048	1.029	1.038	1.048	1.041
7600	1.133	1.050	1.036	1.078	1.083	1.041
7601	1.016	1.047	1.028	1.037	1.046	1.041
7605	1.013	1.038	1.024	1.030	1.037	1.041
7607	1.139	1.067	1.044	1.092	1.102	1.041
7610	1.140	1.068	1.044	1.093	1.103	1.041
7706	1.012	1.013	1.036	1.053	1.073	1.041
7707	0.999	0.975	1.017	1.021	1.030	1.041
7720	1.013	1.017	1.038	1.056	1.077	1.041
7721	1.007	1.016	1.011	1.023	1.038	1.041
7722	0.999	0.975	1.017	1.021	1.030	1.041
7855	1.016	1.047	1.028	1.037	1.046	1.041
8001	1.002	1.005	1.007	1.015	1.027	1.041
8004	1.005	1.015	1.012	1.022	1.037	1.041
8006	1.011	1.049	1.026	1.037	1.056	1.041
8008	1.011	1.050	1.026	1.037	1.056	1.041
8010	1.011	1.050	1.026	1.037	1.056	1.041
8013	1.010	1.045	1.024	1.033	1.052	1.041
8015	1.009	1.044	1.023	1.032	1.050	1.041
8017	1.009	1.044	1.023	1.033	1.050	1.041
8018	1.003	1.009	1.009	1.017	1.031	1.041
8019	1.016	1.036	1.013	1.027	1.034	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8021	1.004	1.013	1.010	1.020	1.035	1.041
8028	1.001	1.016	1.016	1.020	1.033	1.041
8031	1.011	1.049	1.025	1.036	1.055	1.041
8032	1.003	1.008	1.008	1.017	1.030	1.041
8039	1.010	1.047	1.025	1.035	1.053	1.041
8041	1.002	1.006	1.007	1.015	1.028	1.041
8042	1.003	1.008	1.008	1.016	1.030	1.041
8046	1.007	1.038	1.020	1.028	1.044	1.041
8057	1.009	1.042	1.022	1.031	1.048	1.041
8059	1.003	1.009	1.009	1.018	1.031	1.041
8060	1.011	1.048	1.025	1.036	1.054	1.041
8061	1.012	1.051	1.027	1.038	1.058	1.041
8062	1.007	1.036	1.019	1.026	1.041	1.041
8063	1.002	1.006	1.007	1.015	1.028	1.041
8064	1.004	1.012	1.010	1.020	1.035	1.041
8065	1.010	1.045	1.024	1.033	1.051	1.041
8066	1.012	1.051	1.026	1.038	1.057	1.041
8071	1.011	1.049	1.026	1.036	1.055	1.041
8078	1.010	1.022	1.017	1.033	1.054	1.041
8102	1.005	1.015	1.012	1.022	1.037	1.041
8106	1.001	1.004	1.006	1.013	1.025	1.041
8107	1.002	1.005	1.007	1.014	1.027	1.041
8116	1.003	1.007	1.008	1.016	1.029	1.041
8117	1.005	1.015	1.012	1.022	1.037	1.041
8209	1.016	1.108	1.014	1.020	1.033	1.041
8215	1.004	1.012	1.010	1.020	1.034	1.041
8227	1.016	1.048	1.029	1.037	1.047	1.041
8232	1.004	1.010	1.009	1.018	1.032	1.041
8267	1.002	1.006	1.007	1.015	1.028	1.041
8278	1.009	1.011	1.015	1.011	1.042	1.041
8286	1.005	1.013	1.011	1.021	1.035	1.041
8290	1.003	1.022	1.019	1.025	1.039	1.041
8291	1.041	1.032	1.025	1.052	1.054	1.041
8292	1.040	1.029	1.023	1.049	1.050	1.041
8293	1.038	1.023	1.021	1.045	1.044	1.041
8304	1.043	1.036	1.027	1.055	1.058	1.041
8324	1.014	1.056	1.029	1.042	1.063	1.041
8350	1.002	1.007	1.008	1.016	1.029	1.041
8370	1.048	1.017	1.019	1.025	1.036	1.041
8387	1.053	1.032	1.027	1.038	1.053	1.041
8388	1.007	1.038	1.020	1.027	1.043	1.041
8389	1.047	1.014	1.017	1.022	1.032	1.041
8390	1.054	1.033	1.027	1.038	1.053	1.041
8391	1.008	1.040	1.021	1.029	1.046	1.041
8392	1.054	1.033	1.027	1.038	1.053	1.041
8393	1.049	1.020	1.020	1.027	1.039	1.041
8397	1.046	1.011	1.016	1.020	1.030	1.041
8400	1.009	1.042	1.022	1.031	1.048	1.041
8500	1.002	1.007	1.008	1.016	1.029	1.041
8601	1.103	1.123	1.070	1.085	1.097	1.041
8631	1.009	1.011	1.015	1.011	1.042	1.041
8720	1.024	1.075	1.035	1.050	1.061	1.041
8729	1.009	1.027	1.018	1.020	1.025	1.041
8740	1.002	1.020	1.018	1.023	1.037	1.041
8741	1.002	1.019	1.018	1.023	1.036	1.041
8742	1.049	1.100	1.061	1.070	1.084	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8743	1.020	1.064	1.029	1.041	1.049	1.041
8744	1.047	1.016	1.018	1.024	1.034	1.041
8745	1.002	1.006	1.007	1.015	1.028	1.041
8746	1.022	1.049	1.034	1.041	1.083	1.041
8748	1.008	1.039	1.021	1.028	1.045	1.041
8749	1.020	1.065	1.030	1.042	1.050	1.041
8755	1.046	1.013	1.017	1.021	1.031	1.041
8800	1.136	1.057	1.039	1.084	1.091	1.041
8801	1.022	1.070	1.032	1.046	1.055	1.041
8803	1.102	1.119	1.068	1.082	1.093	1.041
8804	1.015	1.074	1.032	1.044	1.075	1.041
8806	1.020	1.090	1.040	1.057	1.092	1.041
8807	1.135	1.054	1.038	1.081	1.088	1.041
8808	1.021	1.068	1.031	1.045	1.053	1.041
8810	1.012	1.012	1.036	1.052	1.071	1.041
8811	1.135	1.056	1.038	1.083	1.090	1.041
8812	1.135	1.056	1.038	1.083	1.090	1.041
8813	1.015	1.035	1.013	1.026	1.033	1.041
8818	1.134	1.051	1.036	1.079	1.085	1.041
8820	1.100	1.114	1.066	1.078	1.088	1.041
8821	1.102	1.119	1.068	1.082	1.093	1.041
8822	1.017	1.056	1.025	1.035	1.041	1.041
8823	1.015	1.074	1.032	1.044	1.075	1.041
8827	1.020	1.088	1.039	1.056	1.090	1.041
8829	1.017	1.080	1.035	1.049	1.082	1.041
8830	1.017	1.079	1.034	1.048	1.080	1.041
8831	1.105	1.129	1.073	1.090	1.104	1.041
8834	1.017	1.079	1.034	1.048	1.080	1.041
8838	1.023	1.052	1.035	1.044	1.087	1.041
8839	1.016	1.076	1.033	1.046	1.078	1.041
8840	1.050	1.024	1.023	1.031	1.044	1.041
8846	1.016	1.037	1.014	1.028	1.035	1.041
8847	1.003	1.009	1.009	1.018	1.031	1.041
8850	1.021	1.068	1.031	1.044	1.053	1.041
8851	1.019	1.085	1.037	1.053	1.086	1.041
8852	1.018	1.084	1.037	1.052	1.085	1.041
8859	1.104	1.126	1.071	1.088	1.101	1.041
8868	1.005	1.111	1.029	1.039	1.058	1.041
8870	1.005	1.111	1.029	1.039	1.058	1.041
8871	1.012	1.012	1.036	1.052	1.071	1.041
8874	1.016	1.035	1.013	1.027	1.034	1.041
8875	1.004	1.109	1.028	1.038	1.057	1.041
9007	1.005	1.027	1.022	1.029	1.045	1.041
9008	1.004	1.008	1.007	1.016	1.029	1.041
9009	1.002	1.019	1.018	1.022	1.036	1.041
9010	1.003	1.021	1.019	1.024	1.038	1.041
9011	1.002	1.020	1.018	1.023	1.037	1.041
9015	1.001	1.017	1.017	1.021	1.034	1.041
9016	1.024	1.057	1.038	1.048	1.092	1.041
9031	1.008	1.020	1.013	1.026	1.042	1.041
9033	1.015	1.021	1.040	1.060	1.082	1.041
9043	1.018	1.083	1.036	1.051	1.084	1.041
9048	1.006	1.009	1.011	1.021	1.039	1.041
9050	1.007	1.011	1.012	1.023	1.042	1.041
9053	1.023	1.053	1.036	1.045	1.088	1.041
9054	1.049	1.020	1.020	1.027	1.039	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9058	1.013	1.030	1.021	1.039	1.063	1.041
9059	1.016	1.075	1.033	1.045	1.076	1.041
9060	1.023	1.054	1.036	1.045	1.089	1.041
9061	1.026	1.061	1.040	1.051	1.096	1.041
9066	1.051	1.025	1.023	1.032	1.045	1.041
9067	1.025	1.058	1.038	1.049	1.093	1.041
9069	1.025	1.059	1.039	1.050	1.094	1.041
9070	1.019	1.086	1.038	1.054	1.088	1.041
9080	1.013	1.030	1.021	1.039	1.063	1.041
9081	1.013	1.030	1.021	1.039	1.063	1.041
9082	1.013	1.030	1.021	1.039	1.063	1.041
9083	1.013	1.030	1.021	1.039	1.063	1.041
9084	1.013	1.030	1.021	1.039	1.063	1.041
9085	1.022	1.094	1.042	1.060	1.096	1.041
9092	1.026	1.061	1.040	1.051	1.097	1.041
9095	1.022	1.050	1.034	1.043	1.085	1.041
9096	1.005	1.012	1.009	1.020	1.034	1.041
9097	1.005	1.010	1.008	1.018	1.032	1.041
9101	1.005	1.112	1.029	1.040	1.059	1.041
9151	1.021	1.049	1.034	1.041	1.083	1.041
9154	1.024	1.056	1.037	1.047	1.091	1.041
9155	1.142	1.073	1.047	1.098	1.109	1.041
9156	1.024	1.057	1.038	1.048	1.093	1.041
9180	1.025	1.060	1.039	1.051	1.095	1.041
9181	1.023	1.053	1.036	1.045	1.088	1.041
9182	1.023	1.052	1.035	1.044	1.087	1.041
9184	1.021	1.048	1.033	1.041	1.082	1.041
9185	1.026	1.061	1.040	1.052	1.097	1.041
9220	1.045	1.010	1.015	1.019	1.028	1.041
9402	1.006	1.014	1.010	1.021	1.036	1.041
9403	1.006	1.015	1.010	1.022	1.037	1.041
9410	1.015	1.021	1.041	1.060	1.082	1.041
9420	1.015	1.021	1.041	1.060	1.082	1.041
9422	1.015	1.021	1.040	1.060	1.081	1.041
9424	1.006	1.014	1.010	1.022	1.036	1.041
9426	1.006	1.012	1.009	1.020	1.034	1.041
9501	1.047	1.015	1.018	1.023	1.034	1.041
9507	1.104	1.124	1.070	1.086	1.099	1.041
9516	1.016	1.049	1.029	1.038	1.048	1.041
9519	1.049	1.021	1.021	1.028	1.040	1.041
9521	1.016	1.050	1.030	1.039	1.049	1.041
9522	1.049	1.021	1.021	1.028	1.040	1.041
9529	1.015	1.045	1.027	1.035	1.044	1.041
9531	1.016	1.049	1.029	1.038	1.048	1.041
9549	1.105	1.127	1.072	1.088	1.101	1.041
9552	1.015	1.046	1.028	1.036	1.045	1.041
9586	1.054	1.033	1.027	1.038	1.054	1.041
9610	1.134	1.054	1.038	1.081	1.088	1.041
9620	1.044	1.008	1.014	1.017	1.026	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.013	1.099	1.010	1.013	1.023	1.041
0016	1.014	1.102	1.011	1.015	1.026	1.041
0034	1.012	1.097	1.008	1.011	1.021	1.041
0035	1.013	1.099	1.009	1.013	1.023	1.041
0036	1.013	1.101	1.010	1.014	1.025	1.041
0038	1.014	1.103	1.012	1.016	1.028	1.041
0040	1.014	1.101	1.010	1.014	1.025	1.041
0041	1.013	1.101	1.010	1.014	1.025	1.041
0042	1.005	1.012	1.010	1.021	1.036	1.041
0045	1.014	1.101	1.010	1.014	1.026	1.041
0050	1.014	1.102	1.011	1.015	1.026	1.041
0079	1.014	1.101	1.010	1.014	1.026	1.041
0096	1.014	1.101	1.011	1.015	1.026	1.041
0106	1.005	1.013	1.010	1.022	1.037	1.041
0171	1.016	1.108	1.014	1.020	1.032	1.041
0172	1.014	1.102	1.011	1.015	1.027	1.041
0251	1.012	1.041	1.025	1.033	1.044	1.041
0400	1.002	1.006	1.008	1.016	1.029	1.041
0401	1.014	1.103	1.011	1.016	1.028	1.041
1122	1.010	1.090	1.005	1.006	1.014	1.041
1320	1.011	1.094	1.007	1.009	1.019	1.041
1322	1.011	1.093	1.007	1.008	1.018	1.041
1330	1.011	1.040	1.025	1.032	1.043	1.041
1438	1.012	1.030	1.012	1.024	1.032	1.041
1452	1.011	1.093	1.007	1.008	1.017	1.041
1463	1.012	1.030	1.012	1.024	1.032	1.041
1624	1.012	1.095	1.008	1.010	1.020	1.041
1699	1.012	1.032	1.013	1.026	1.034	1.041
1701	1.012	1.032	1.013	1.026	1.034	1.041
1710	1.011	1.094	1.007	1.009	1.018	1.041
1741	1.011	1.095	1.007	1.009	1.019	1.041
1803	1.013	1.032	1.013	1.026	1.034	1.041
1925	1.012	1.031	1.012	1.025	1.032	1.041
2002	1.014	1.036	1.014	1.029	1.038	1.041
2003	1.014	1.037	1.015	1.030	1.039	1.041
2014	1.014	1.036	1.014	1.029	1.038	1.041
2030	1.013	1.033	1.013	1.027	1.035	1.041
2063	1.013	1.033	1.013	1.027	1.035	1.041
2081	1.013	1.033	1.013	1.027	1.035	1.041
2095	1.013	1.033	1.013	1.027	1.035	1.041
2102	1.014	1.037	1.015	1.030	1.038	1.041
2107	1.014	1.037	1.015	1.030	1.039	1.041
2108	1.014	1.037	1.015	1.030	1.039	1.041
2109	1.014	1.037	1.015	1.030	1.039	1.041
2111	1.014	1.035	1.014	1.029	1.037	1.041
2113	1.013	1.034	1.013	1.027	1.035	1.041
2116	1.014	1.036	1.014	1.029	1.038	1.041
2117	1.013	1.035	1.014	1.028	1.036	1.041
2121	1.013	1.035	1.014	1.028	1.037	1.041
2123	1.014	1.037	1.015	1.030	1.039	1.041
2142	1.013	1.035	1.014	1.028	1.037	1.041
2163	1.013	1.034	1.013	1.027	1.035	1.041
2222	1.014	1.036	1.015	1.029	1.038	1.041
2362	1.014	1.036	1.015	1.030	1.038	1.041
2402	1.014	1.037	1.015	1.030	1.039	1.041
2413	1.012	1.030	1.012	1.024	1.032	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2501	1.013	1.034	1.014	1.028	1.036	1.041
2570	1.014	1.035	1.014	1.029	1.037	1.041
2571	1.013	1.034	1.014	1.028	1.036	1.041
2576	1.014	1.036	1.015	1.029	1.038	1.041
2584	1.005	1.011	1.009	1.020	1.035	1.041
2585	1.044	1.017	1.021	1.029	1.043	1.041
2589	1.044	1.017	1.021	1.029	1.043	1.041
2660	1.013	1.035	1.014	1.029	1.037	1.041
2683	1.013	1.032	1.013	1.026	1.034	1.041
2688	1.014	1.036	1.015	1.029	1.038	1.041
2702	1.014	1.101	1.011	1.015	1.026	1.041
2710	1.013	1.035	1.014	1.028	1.036	1.041
2727	1.013	1.100	1.010	1.014	1.025	1.041
2731	1.013	1.034	1.013	1.027	1.035	1.041
2757	1.013	1.033	1.013	1.027	1.035	1.041
2759	1.013	1.033	1.013	1.027	1.035	1.041
2790	1.012	1.032	1.012	1.026	1.033	1.041
2797	1.012	1.032	1.013	1.026	1.034	1.041
2806	1.013	1.033	1.013	1.027	1.035	1.041
2812	1.013	1.033	1.013	1.027	1.035	1.041
2819	1.013	1.033	1.013	1.027	1.035	1.041
2840	1.014	1.036	1.014	1.029	1.038	1.041
2842	1.013	1.033	1.013	1.026	1.034	1.041
2852	1.013	1.035	1.014	1.028	1.036	1.041
2881	1.013	1.034	1.014	1.028	1.036	1.041
2883	1.013	1.034	1.014	1.028	1.036	1.041
2915	1.013	1.033	1.013	1.027	1.034	1.041
2923	1.013	1.034	1.014	1.028	1.036	1.041
3018	1.012	1.030	1.012	1.024	1.032	1.041
3022	1.012	1.030	1.012	1.025	1.032	1.041
3030	1.013	1.032	1.013	1.026	1.034	1.041
3039	1.013	1.032	1.013	1.026	1.034	1.041
3040	1.012	1.031	1.012	1.025	1.033	1.041
3060	1.012	1.032	1.013	1.026	1.034	1.041
3066	1.012	1.032	1.013	1.026	1.034	1.041
3070	1.013	1.033	1.013	1.027	1.034	1.041
3076	1.013	1.034	1.013	1.027	1.035	1.041
3081	1.012	1.031	1.012	1.025	1.033	1.041
3082	1.012	1.032	1.012	1.026	1.033	1.041
3085	1.012	1.032	1.012	1.026	1.033	1.041
3099	1.012	1.031	1.012	1.025	1.032	1.041
3110	1.012	1.030	1.012	1.024	1.032	1.041
3131	1.012	1.032	1.012	1.026	1.033	1.041
3146	1.012	1.031	1.012	1.025	1.033	1.041
3152	1.012	1.030	1.012	1.025	1.032	1.041
3165	1.012	1.032	1.013	1.026	1.034	1.041
3169	1.013	1.033	1.013	1.027	1.035	1.041
3175	1.013	1.033	1.013	1.027	1.035	1.041
3178	1.013	1.033	1.013	1.027	1.035	1.041
3179	1.013	1.033	1.013	1.027	1.035	1.041
3180	1.013	1.033	1.013	1.026	1.034	1.041
3220	1.013	1.033	1.013	1.027	1.034	1.041
3241	1.012	1.031	1.012	1.025	1.032	1.041
3257	1.012	1.032	1.013	1.026	1.034	1.041
3339	1.012	1.031	1.012	1.025	1.033	1.041
3365	1.012	1.031	1.012	1.025	1.033	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3372	1.012	1.032	1.013	1.026	1.034	1.041
3383	1.013	1.034	1.013	1.027	1.036	1.041
3400	1.012	1.032	1.012	1.026	1.033	1.041
3401	1.012	1.032	1.013	1.026	1.034	1.041
3501	1.012	1.032	1.013	1.026	1.034	1.041
3507	1.012	1.031	1.012	1.025	1.033	1.041
3560	1.012	1.031	1.012	1.025	1.032	1.041
3568	1.013	1.034	1.014	1.028	1.036	1.041
3569	1.012	1.031	1.012	1.026	1.033	1.041
3570	1.012	1.032	1.013	1.026	1.034	1.041
3572	1.013	1.033	1.013	1.027	1.034	1.041
3573	1.013	1.033	1.013	1.027	1.035	1.041
3574	1.013	1.033	1.013	1.027	1.035	1.041
3577	1.012	1.031	1.012	1.025	1.033	1.041
3612	1.012	1.031	1.012	1.025	1.033	1.041
3620	1.013	1.033	1.013	1.027	1.034	1.041
3632	1.012	1.030	1.012	1.025	1.032	1.041
3634	1.012	1.032	1.013	1.026	1.034	1.041
3643	1.012	1.031	1.012	1.025	1.033	1.041
3647	1.012	1.031	1.012	1.025	1.032	1.041
3651	1.013	1.034	1.013	1.027	1.035	1.041
3681	1.013	1.033	1.013	1.027	1.034	1.041
3682	1.013	1.034	1.013	1.027	1.036	1.041
3683	1.013	1.033	1.013	1.027	1.034	1.041
3719	1.010	1.035	1.022	1.029	1.038	1.041
3724	1.011	1.039	1.024	1.032	1.042	1.041
3726	1.041	1.008	1.017	1.022	1.034	1.041
3805	1.012	1.030	1.011	1.024	1.031	1.041
3808	1.013	1.033	1.013	1.027	1.035	1.041
3815	1.013	1.033	1.013	1.026	1.034	1.041
3821	1.001	1.003	1.006	1.012	1.025	1.041
3828	1.012	1.032	1.012	1.026	1.033	1.041
3830	1.011	1.029	1.011	1.023	1.030	1.041
3831	1.011	1.029	1.011	1.024	1.030	1.041
3840	1.013	1.032	1.013	1.026	1.034	1.041
4000	1.012	1.095	1.008	1.010	1.020	1.041
4034	1.012	1.032	1.013	1.026	1.034	1.041
4036	1.012	1.032	1.013	1.026	1.034	1.041
4038	1.012	1.031	1.012	1.025	1.033	1.041
4041	1.012	1.032	1.013	1.026	1.034	1.041
4049	1.012	1.032	1.013	1.026	1.034	1.041
4111	1.013	1.033	1.013	1.027	1.035	1.041
4112	1.012	1.032	1.013	1.026	1.034	1.041
4114	1.013	1.033	1.013	1.027	1.035	1.041
4130	1.001	1.004	1.006	1.014	1.027	1.041
4150	1.012	1.032	1.012	1.026	1.033	1.041
4239	1.013	1.033	1.013	1.027	1.035	1.041
4240	1.013	1.032	1.013	1.026	1.034	1.041
4243	1.012	1.032	1.012	1.026	1.033	1.041
4244	1.012	1.032	1.012	1.026	1.033	1.041
4250	1.012	1.032	1.012	1.026	1.033	1.041
4251	1.012	1.031	1.012	1.026	1.033	1.041
4279	1.012	1.032	1.012	1.026	1.033	1.041
4283	1.012	1.032	1.012	1.026	1.033	1.041
4286	1.012	1.031	1.012	1.025	1.033	1.041
4295	1.013	1.033	1.013	1.027	1.035	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4297	1.012	1.032	1.013	1.026	1.034	1.041
4299	1.012	1.031	1.012	1.025	1.033	1.041
4304	1.125	1.050	1.033	1.074	1.081	1.041
4312	1.031	1.014	1.018	1.041	1.040	1.041
4351	1.012	1.032	1.012	1.026	1.033	1.041
4354	1.012	1.030	1.012	1.024	1.032	1.041
4361	1.090	1.108	1.066	1.080	1.094	1.041
4362	1.127	1.055	1.036	1.079	1.087	1.041
4410	1.012	1.031	1.012	1.025	1.033	1.041
4420	1.012	1.031	1.012	1.025	1.032	1.041
4432	1.012	1.031	1.012	1.025	1.032	1.041
4470	1.012	1.030	1.012	1.025	1.032	1.041
4478	1.012	1.032	1.013	1.026	1.034	1.041
4492	1.012	1.031	1.012	1.026	1.033	1.041
4494	1.012	1.032	1.012	1.026	1.033	1.041
4495	1.012	1.031	1.012	1.025	1.033	1.041
4496	1.012	1.032	1.013	1.026	1.034	1.041
4497	1.012	1.032	1.012	1.026	1.033	1.041
4498	1.012	1.032	1.013	1.026	1.034	1.041
4499	1.012	1.032	1.012	1.026	1.033	1.041
4511	1.090	1.109	1.066	1.081	1.095	1.041
4512	1.090	1.110	1.067	1.082	1.096	1.041
4557	1.013	1.033	1.013	1.027	1.035	1.041
4558	1.012	1.031	1.012	1.025	1.033	1.041
4611	1.013	1.033	1.013	1.027	1.035	1.041
4623	1.013	1.033	1.013	1.027	1.035	1.041
4635	1.011	1.029	1.011	1.024	1.031	1.041
4665	1.013	1.033	1.013	1.027	1.035	1.041
4683	1.013	1.034	1.013	1.027	1.035	1.041
4691	1.014	1.037	1.015	1.030	1.039	1.041
4692	1.012	1.031	1.012	1.025	1.032	1.041
4717	1.012	1.032	1.013	1.026	1.034	1.041
4720	1.012	1.032	1.013	1.026	1.034	1.041
4740	1.013	1.033	1.013	1.027	1.035	1.041
4771	1.011	1.029	1.011	1.024	1.031	1.041
4828	1.012	1.030	1.012	1.025	1.032	1.041
4829	1.013	1.032	1.013	1.026	1.034	1.041
4831	1.012	1.032	1.012	1.026	1.033	1.041
4983	1.012	1.032	1.013	1.026	1.034	1.041
5020	1.006	1.025	1.017	1.020	1.027	1.041
5027	1.011	1.039	1.025	1.032	1.042	1.041
5028	1.011	1.040	1.025	1.033	1.043	1.041
5029	1.011	1.040	1.025	1.033	1.043	1.041
5040	1.011	1.040	1.025	1.033	1.043	1.041
5102	1.011	1.039	1.024	1.032	1.042	1.041
5107	1.012	1.041	1.025	1.033	1.044	1.041
5108	1.012	1.042	1.026	1.034	1.045	1.041
5128	1.040	1.008	1.017	1.022	1.033	1.041
5129	1.040	1.008	1.017	1.022	1.033	1.041
5130	1.012	1.041	1.025	1.033	1.044	1.041
5140	1.010	1.037	1.023	1.030	1.039	1.041
5146	1.012	1.041	1.025	1.033	1.044	1.041
5160	1.007	1.028	1.019	1.023	1.030	1.041
5183	1.012	1.041	1.026	1.034	1.044	1.041
5184	1.007	1.028	1.019	1.023	1.031	1.041
5185	1.012	1.041	1.025	1.033	1.044	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5186	1.010	1.036	1.023	1.030	1.039	1.041
5187	1.012	1.041	1.025	1.033	1.044	1.041
5190	1.010	1.037	1.024	1.031	1.040	1.041
5191	1.041	1.009	1.017	1.023	1.034	1.041
5192	1.005	1.034	1.019	1.026	1.043	1.041
5193	1.012	1.041	1.025	1.033	1.044	1.041
5195	1.011	1.038	1.024	1.031	1.041	1.041
5201	1.011	1.040	1.025	1.033	1.043	1.041
5205	1.011	1.039	1.025	1.032	1.042	1.041
5212	1.011	1.039	1.025	1.032	1.042	1.041
5213	1.011	1.040	1.025	1.032	1.043	1.041
5214	1.011	1.040	1.025	1.032	1.043	1.041
5222	1.011	1.040	1.025	1.032	1.043	1.041
5225	1.012	1.041	1.026	1.034	1.044	1.041
5348	1.012	1.041	1.026	1.034	1.044	1.041
5403	1.012	1.041	1.026	1.034	1.044	1.041
5432	1.011	1.040	1.025	1.033	1.043	1.041
5436	1.013	1.044	1.027	1.036	1.047	1.041
5443	1.006	1.025	1.018	1.021	1.027	1.041
5446	1.008	1.029	1.020	1.024	1.031	1.041
5447	1.007	1.027	1.018	1.022	1.029	1.041
5467	1.013	1.045	1.027	1.036	1.048	1.041
5470	1.012	1.043	1.027	1.036	1.047	1.041
5473	1.003	1.006	1.007	1.016	1.030	1.041
5474	1.011	1.040	1.025	1.033	1.043	1.041
5479	1.006	1.024	1.017	1.020	1.026	1.041
5482	1.011	1.040	1.025	1.033	1.043	1.041
5484	1.007	1.026	1.018	1.022	1.028	1.041
5485	1.007	1.026	1.018	1.022	1.029	1.041
5506	1.011	1.038	1.024	1.031	1.041	1.041
5507	1.011	1.038	1.024	1.031	1.041	1.041
5538	1.012	1.041	1.026	1.034	1.045	1.041
5542	1.012	1.041	1.025	1.033	1.044	1.041
5552	1.015	1.050	1.030	1.041	1.053	1.041
5553	1.015	1.050	1.030	1.041	1.053	1.041
5606	1.011	1.040	1.025	1.033	1.043	1.041
5610	1.012	1.042	1.026	1.035	1.046	1.041
5632	1.009	1.034	1.022	1.028	1.037	1.041
5633	1.007	1.028	1.019	1.023	1.031	1.041
5650	1.007	1.017	1.012	1.024	1.041	1.041
5951	1.013	1.035	1.014	1.029	1.037	1.041
6003	1.011	1.040	1.025	1.033	1.043	1.041
6011	1.010	1.037	1.023	1.030	1.040	1.041
6204	1.012	1.096	1.008	1.010	1.020	1.041
6206	1.012	1.097	1.008	1.011	1.021	1.041
6213	1.012	1.095	1.008	1.010	1.020	1.041
6216	1.012	1.096	1.008	1.010	1.021	1.041
6218	1.012	1.041	1.025	1.033	1.044	1.041
6220	1.011	1.040	1.025	1.033	1.043	1.041
6233	1.011	1.039	1.024	1.032	1.042	1.041
6235	1.011	1.094	1.007	1.009	1.018	1.041
6237	1.012	1.096	1.008	1.010	1.020	1.041
6251	1.011	1.040	1.025	1.033	1.044	1.041
6258	1.011	1.040	1.025	1.033	1.043	1.041
6307	1.011	1.040	1.025	1.032	1.043	1.041
6308	1.011	1.040	1.025	1.033	1.043	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6315	1.011	1.040	1.025	1.033	1.043	1.041
6316	1.011	1.040	1.025	1.032	1.043	1.041
6325	1.011	1.040	1.025	1.032	1.043	1.041
6361	1.011	1.040	1.025	1.032	1.043	1.041
6364	1.012	1.041	1.026	1.034	1.044	1.041
6400	1.012	1.041	1.025	1.033	1.044	1.041
6504	1.013	1.033	1.013	1.027	1.035	1.041
6834	1.013	1.032	1.013	1.026	1.034	1.041
7133	1.033	1.018	1.020	1.044	1.044	1.041
7198	1.032	1.016	1.019	1.042	1.041	1.041
7207	1.015	1.041	1.034	1.042	1.085	1.041
7219	1.032	1.017	1.020	1.043	1.043	1.041
7227	1.033	1.018	1.020	1.044	1.044	1.041
7232	1.032	1.018	1.020	1.044	1.043	1.041
7248	1.088	1.104	1.064	1.077	1.090	1.041
7272	1.016	1.052	1.031	1.043	1.056	1.041
7332	1.013	1.076	1.035	1.049	1.083	1.041
7360	1.032	1.016	1.019	1.043	1.042	1.041
7365	1.044	1.050	1.036	1.071	1.078	1.041
7382	1.033	1.020	1.021	1.046	1.046	1.041
7392	1.001	1.003	1.006	1.013	1.026	1.041
7403	1.033	1.019	1.021	1.045	1.045	1.041
7405	1.033	1.019	1.020	1.045	1.044	1.041
7409	1.014	1.102	1.011	1.015	1.027	1.041
7410	1.014	1.102	1.011	1.015	1.027	1.041
7421	1.031	1.014	1.018	1.041	1.039	1.041
7424	1.033	1.019	1.020	1.045	1.044	1.041
7428	1.031	1.015	1.019	1.042	1.040	1.041
7429	1.031	1.015	1.018	1.041	1.040	1.041
7500	1.012	1.043	1.027	1.036	1.047	1.041
7515	1.031	1.014	1.018	1.041	1.039	1.041
7520	1.011	1.040	1.025	1.033	1.043	1.041
7538	1.011	1.040	1.025	1.033	1.044	1.041
7539	1.012	1.041	1.025	1.034	1.044	1.041
7580	1.012	1.042	1.026	1.034	1.045	1.041
7600	1.125	1.050	1.033	1.075	1.081	1.041
7601	1.012	1.041	1.025	1.034	1.044	1.041
7605	1.010	1.037	1.024	1.030	1.040	1.041
7607	1.128	1.057	1.036	1.080	1.089	1.041
7610	1.128	1.058	1.037	1.081	1.089	1.041
7706	1.009	1.008	1.033	1.049	1.069	1.041
7707	1.004	0.993	1.025	1.036	1.052	1.041
7720	1.009	1.008	1.033	1.049	1.070	1.041
7721	1.003	1.006	1.006	1.015	1.029	1.041
7722	1.004	0.993	1.025	1.036	1.052	1.041
7855	1.011	1.040	1.025	1.033	1.043	1.041
8001	1.002	1.005	1.007	1.014	1.028	1.041
8004	1.003	1.008	1.008	1.017	1.031	1.041
8006	1.006	1.039	1.022	1.030	1.048	1.041
8008	1.006	1.039	1.022	1.030	1.048	1.041
8010	1.006	1.039	1.022	1.030	1.048	1.041
8013	1.006	1.037	1.021	1.029	1.046	1.041
8015	1.006	1.037	1.021	1.028	1.046	1.041
8017	1.006	1.037	1.021	1.028	1.046	1.041
8018	1.002	1.005	1.007	1.014	1.028	1.041
8019	1.012	1.031	1.012	1.025	1.033	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8021	1.002	1.006	1.007	1.015	1.029	1.041
8028	1.001	1.015	1.015	1.018	1.032	1.041
8031	1.006	1.039	1.022	1.030	1.048	1.041
8032	1.002	1.005	1.007	1.015	1.028	1.041
8039	1.006	1.037	1.021	1.029	1.046	1.041
8041	1.002	1.005	1.007	1.015	1.028	1.041
8042	1.002	1.006	1.007	1.015	1.029	1.041
8046	1.005	1.034	1.019	1.026	1.043	1.041
8057	1.006	1.036	1.021	1.028	1.045	1.041
8059	1.002	1.006	1.007	1.015	1.029	1.041
8060	1.006	1.039	1.022	1.030	1.048	1.041
8061	1.007	1.040	1.022	1.031	1.049	1.041
8062	1.005	1.034	1.019	1.026	1.042	1.041
8063	1.002	1.005	1.007	1.015	1.028	1.041
8064	1.003	1.007	1.008	1.016	1.030	1.041
8065	1.006	1.037	1.021	1.028	1.046	1.041
8066	1.007	1.039	1.022	1.031	1.049	1.041
8071	1.006	1.039	1.022	1.030	1.048	1.041
8078	1.006	1.013	1.014	1.027	1.047	1.041
8102	1.003	1.009	1.009	1.017	1.032	1.041
8106	1.001	1.003	1.006	1.013	1.026	1.041
8107	1.001	1.003	1.006	1.013	1.026	1.041
8116	1.002	1.004	1.006	1.014	1.027	1.041
8117	1.003	1.008	1.008	1.017	1.031	1.041
8209	1.014	1.101	1.011	1.014	1.026	1.041
8215	1.002	1.006	1.007	1.015	1.029	1.041
8227	1.011	1.039	1.024	1.032	1.042	1.041
8232	1.002	1.005	1.007	1.015	1.028	1.041
8267	1.002	1.004	1.006	1.014	1.027	1.041
8278	1.008	1.022	1.025	1.027	1.064	1.041
8286	1.003	1.007	1.008	1.016	1.030	1.041
8290	1.002	1.018	1.016	1.020	1.034	1.041
8291	1.033	1.019	1.021	1.045	1.045	1.041
8292	1.033	1.018	1.020	1.044	1.044	1.041
8293	1.032	1.016	1.019	1.042	1.041	1.041
8304	1.034	1.021	1.021	1.046	1.046	1.041
8324	1.008	1.043	1.024	1.033	1.052	1.041
8350	1.002	1.005	1.007	1.015	1.028	1.041
8370	1.041	1.009	1.017	1.023	1.035	1.041
8387	1.043	1.016	1.021	1.029	1.043	1.041
8388	1.005	1.035	1.020	1.027	1.044	1.041
8389	1.040	1.008	1.017	1.022	1.034	1.041
8390	1.044	1.018	1.022	1.030	1.044	1.041
8391	1.006	1.037	1.021	1.028	1.045	1.041
8392	1.044	1.017	1.021	1.029	1.043	1.041
8393	1.042	1.012	1.019	1.025	1.038	1.041
8397	1.040	1.007	1.016	1.021	1.033	1.041
8400	1.006	1.037	1.021	1.029	1.046	1.041
8500	1.002	1.005	1.007	1.015	1.028	1.041
8601	1.088	1.104	1.064	1.077	1.090	1.041
8631	1.008	1.022	1.025	1.027	1.064	1.041
8720	1.017	1.065	1.032	1.047	1.058	1.041
8729	1.007	1.027	1.018	1.022	1.029	1.041
8740	1.002	1.017	1.016	1.019	1.033	1.041
8741	1.002	1.017	1.015	1.019	1.033	1.041
8742	1.040	1.086	1.055	1.063	1.079	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8743	1.015	1.060	1.029	1.043	1.053	1.041
8744	1.040	1.008	1.017	1.022	1.033	1.041
8745	1.002	1.005	1.007	1.015	1.028	1.041
8746	1.013	1.035	1.031	1.037	1.079	1.041
8748	1.005	1.036	1.020	1.027	1.045	1.041
8749	1.015	1.061	1.030	1.044	1.055	1.041
8755	1.040	1.006	1.016	1.021	1.032	1.041
8800	1.126	1.053	1.034	1.076	1.084	1.041
8801	1.016	1.063	1.031	1.045	1.056	1.041
8803	1.087	1.101	1.063	1.075	1.087	1.041
8804	1.009	1.063	1.029	1.039	1.069	1.041
8806	1.012	1.071	1.033	1.046	1.078	1.041
8807	1.126	1.051	1.033	1.075	1.082	1.041
8808	1.016	1.062	1.030	1.045	1.055	1.041
8810	1.008	1.006	1.032	1.047	1.067	1.041
8811	1.125	1.051	1.033	1.075	1.082	1.041
8812	1.125	1.051	1.033	1.075	1.082	1.041
8813	1.012	1.031	1.012	1.026	1.033	1.041
8818	1.125	1.050	1.033	1.074	1.081	1.041
8820	1.087	1.101	1.063	1.075	1.087	1.041
8821	1.088	1.103	1.064	1.077	1.089	1.041
8822	1.014	1.056	1.027	1.040	1.049	1.041
8823	1.009	1.063	1.029	1.039	1.069	1.041
8827	1.011	1.070	1.032	1.044	1.076	1.041
8829	1.010	1.065	1.030	1.040	1.071	1.041
8830	1.009	1.064	1.029	1.040	1.070	1.041
8831	1.090	1.108	1.066	1.080	1.094	1.041
8834	1.010	1.064	1.029	1.040	1.070	1.041
8838	1.013	1.037	1.032	1.039	1.081	1.041
8839	1.010	1.064	1.029	1.040	1.070	1.041
8840	1.042	1.013	1.020	1.027	1.039	1.041
8846	1.012	1.032	1.013	1.026	1.034	1.041
8847	1.002	1.006	1.008	1.016	1.029	1.041
8850	1.016	1.063	1.030	1.045	1.056	1.041
8851	1.011	1.067	1.031	1.042	1.074	1.041
8852	1.010	1.067	1.031	1.042	1.073	1.041
8859	1.089	1.106	1.065	1.079	1.091	1.041
8868	1.005	1.109	1.027	1.035	1.054	1.041
8870	1.005	1.109	1.027	1.035	1.054	1.041
8871	1.008	1.006	1.032	1.047	1.067	1.041
8874	1.012	1.031	1.012	1.025	1.032	1.041
8875	1.004	1.109	1.027	1.035	1.054	1.041
9007	1.003	1.021	1.018	1.023	1.037	1.041
9008	1.003	1.007	1.007	1.016	1.030	1.041
9009	1.002	1.017	1.016	1.019	1.033	1.041
9010	1.002	1.017	1.016	1.020	1.034	1.041
9011	1.002	1.017	1.016	1.020	1.033	1.041
9015	1.002	1.016	1.015	1.019	1.033	1.041
9016	1.014	1.039	1.033	1.041	1.083	1.041
9031	1.007	1.017	1.012	1.025	1.041	1.041
9033	1.010	1.010	1.034	1.051	1.071	1.041
9043	1.010	1.067	1.031	1.042	1.073	1.041
9048	1.004	1.006	1.010	1.021	1.039	1.041
9050	1.004	1.007	1.011	1.022	1.040	1.041
9053	1.014	1.038	1.033	1.040	1.082	1.041
9054	1.041	1.010	1.018	1.024	1.036	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9058	1.008	1.017	1.016	1.030	1.051	1.041
9059	1.009	1.063	1.029	1.039	1.069	1.041
9060	1.014	1.038	1.033	1.040	1.082	1.041
9061	1.015	1.042	1.035	1.043	1.086	1.041
9066	1.042	1.013	1.019	1.026	1.039	1.041
9067	1.014	1.040	1.034	1.042	1.084	1.041
9069	1.015	1.041	1.034	1.042	1.085	1.041
9070	1.011	1.069	1.031	1.043	1.075	1.041
9080	1.008	1.017	1.016	1.030	1.051	1.041
9081	1.008	1.017	1.016	1.030	1.051	1.041
9082	1.008	1.017	1.016	1.030	1.051	1.041
9083	1.008	1.017	1.016	1.030	1.051	1.041
9084	1.008	1.017	1.016	1.030	1.051	1.041
9085	1.013	1.074	1.034	1.047	1.080	1.041
9092	1.015	1.042	1.035	1.043	1.086	1.041
9095	1.013	1.037	1.032	1.039	1.081	1.041
9096	1.004	1.009	1.008	1.018	1.032	1.041
9097	1.003	1.007	1.007	1.017	1.031	1.041
9101	1.005	1.110	1.027	1.036	1.055	1.041
9151	1.013	1.036	1.032	1.038	1.080	1.041
9154	1.014	1.039	1.033	1.041	1.083	1.041
9155	1.129	1.060	1.038	1.082	1.092	1.041
9156	1.014	1.040	1.034	1.041	1.084	1.041
9180	1.015	1.041	1.034	1.042	1.085	1.041
9181	1.013	1.037	1.032	1.039	1.081	1.041
9182	1.013	1.037	1.032	1.039	1.081	1.041
9184	1.013	1.035	1.031	1.037	1.079	1.041
9185	1.015	1.041	1.034	1.042	1.085	1.041
9220	1.040	1.007	1.016	1.021	1.033	1.041
9402	1.004	1.010	1.008	1.019	1.033	1.041
9403	1.004	1.010	1.009	1.019	1.034	1.041
9410	1.010	1.011	1.035	1.052	1.073	1.041
9420	1.010	1.011	1.035	1.052	1.073	1.041
9422	1.010	1.010	1.034	1.051	1.071	1.041
9424	1.004	1.010	1.009	1.019	1.034	1.041
9426	1.004	1.009	1.008	1.018	1.033	1.041
9501	1.040	1.008	1.017	1.022	1.033	1.041
9507	1.089	1.105	1.064	1.078	1.091	1.041
9516	1.012	1.042	1.026	1.034	1.045	1.041
9519	1.042	1.011	1.018	1.025	1.037	1.041
9521	1.012	1.043	1.027	1.035	1.046	1.041
9522	1.041	1.011	1.018	1.024	1.037	1.041
9529	1.011	1.039	1.024	1.032	1.042	1.041
9531	1.012	1.042	1.026	1.034	1.045	1.041
9549	1.089	1.106	1.065	1.079	1.092	1.041
9552	1.011	1.040	1.025	1.033	1.043	1.041
9586	1.044	1.017	1.021	1.030	1.043	1.041
9610	1.125	1.050	1.033	1.074	1.081	1.041
9620	1.040	1.006	1.016	1.021	1.032	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.011	1.096	1.008	1.010	1.021	1.041
0016	1.011	1.096	1.007	1.010	1.021	1.041
0034	1.011	1.096	1.007	1.010	1.021	1.041
0035	1.011	1.096	1.007	1.010	1.021	1.041
0036	1.011	1.096	1.007	1.010	1.021	1.041
0038	1.011	1.096	1.007	1.010	1.021	1.041
0040	1.011	1.096	1.007	1.010	1.021	1.041
0041	1.011	1.096	1.007	1.010	1.021	1.041
0042	1.001	1.007	1.006	1.015	1.029	1.041
0045	1.011	1.096	1.007	1.010	1.021	1.041
0050	1.011	1.096	1.007	1.010	1.021	1.041
0079	1.011	1.096	1.007	1.010	1.021	1.041
0096	1.011	1.096	1.007	1.010	1.021	1.041
0106	1.001	1.007	1.006	1.015	1.029	1.041
0171	1.011	1.096	1.007	1.010	1.021	1.041
0172	1.011	1.096	1.007	1.010	1.021	1.041
0251	1.005	1.036	1.022	1.029	1.041	1.041
0400	1.000	1.003	1.005	1.012	1.025	1.041
0401	1.011	1.096	1.007	1.010	1.021	1.041
1122	1.011	1.096	1.007	1.010	1.021	1.041
1320	1.011	1.096	1.007	1.010	1.021	1.041
1322	1.011	1.096	1.007	1.010	1.021	1.041
1330	1.005	1.035	1.022	1.029	1.041	1.041
1438	1.007	1.031	1.010	1.023	1.031	1.041
1452	1.011	1.096	1.007	1.010	1.021	1.041
1463	1.007	1.031	1.010	1.023	1.031	1.041
1624	1.011	1.096	1.007	1.010	1.021	1.041
1699	1.007	1.031	1.010	1.023	1.031	1.041
1701	1.007	1.031	1.010	1.023	1.031	1.041
1710	1.011	1.096	1.007	1.010	1.021	1.041
1741	1.011	1.096	1.007	1.010	1.021	1.041
1803	1.007	1.031	1.010	1.023	1.031	1.041
1925	1.007	1.031	1.010	1.023	1.031	1.041
2002	1.007	1.031	1.010	1.023	1.031	1.041
2003	1.007	1.031	1.010	1.023	1.031	1.041
2014	1.007	1.031	1.010	1.023	1.031	1.041
2030	1.007	1.031	1.010	1.023	1.031	1.041
2063	1.007	1.031	1.010	1.023	1.031	1.041
2081	1.007	1.031	1.010	1.023	1.031	1.041
2095	1.007	1.031	1.010	1.023	1.031	1.041
2102	1.007	1.031	1.010	1.023	1.031	1.041
2107	1.007	1.031	1.010	1.023	1.031	1.041
2108	1.007	1.031	1.010	1.023	1.031	1.041
2109	1.007	1.031	1.010	1.023	1.031	1.041
2111	1.007	1.031	1.010	1.023	1.031	1.041
2113	1.007	1.031	1.010	1.023	1.031	1.041
2116	1.007	1.031	1.010	1.023	1.031	1.041
2117	1.007	1.031	1.010	1.023	1.031	1.041
2121	1.007	1.031	1.010	1.023	1.031	1.041
2123	1.007	1.031	1.010	1.023	1.031	1.041
2142	1.007	1.031	1.010	1.023	1.031	1.041
2163	1.007	1.031	1.010	1.023	1.031	1.041
2222	1.007	1.031	1.010	1.023	1.031	1.041
2362	1.007	1.031	1.010	1.023	1.031	1.041
2402	1.007	1.031	1.010	1.023	1.031	1.041
2413	1.007	1.031	1.010	1.023	1.031	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2501	1.007	1.031	1.010	1.023	1.031	1.041
2570	1.007	1.031	1.010	1.023	1.031	1.041
2571	1.007	1.031	1.010	1.023	1.031	1.041
2576	1.007	1.031	1.010	1.023	1.031	1.041
2584	1.001	1.007	1.006	1.015	1.029	1.041
2585	1.031	1.008	1.015	1.020	1.032	1.041
2589	1.031	1.008	1.015	1.020	1.032	1.041
2660	1.007	1.031	1.010	1.023	1.031	1.041
2683	1.007	1.031	1.010	1.023	1.031	1.041
2688	1.007	1.031	1.010	1.023	1.031	1.041
2702	1.011	1.096	1.007	1.010	1.021	1.041
2710	1.007	1.031	1.010	1.023	1.031	1.041
2727	1.011	1.096	1.007	1.010	1.021	1.041
2731	1.007	1.031	1.010	1.023	1.031	1.041
2757	1.007	1.031	1.010	1.023	1.031	1.041
2759	1.007	1.031	1.010	1.023	1.031	1.041
2790	1.007	1.031	1.010	1.023	1.031	1.041
2797	1.007	1.031	1.010	1.023	1.031	1.041
2806	1.007	1.031	1.010	1.023	1.031	1.041
2812	1.007	1.031	1.010	1.023	1.031	1.041
2819	1.007	1.031	1.010	1.023	1.031	1.041
2840	1.007	1.031	1.010	1.023	1.031	1.041
2842	1.007	1.031	1.010	1.023	1.031	1.041
2852	1.007	1.031	1.010	1.023	1.031	1.041
2881	1.007	1.031	1.010	1.023	1.031	1.041
2883	1.007	1.031	1.010	1.023	1.031	1.041
2915	1.007	1.031	1.010	1.023	1.031	1.041
2923	1.007	1.031	1.010	1.023	1.031	1.041
3018	1.007	1.031	1.010	1.023	1.031	1.041
3022	1.007	1.031	1.010	1.023	1.031	1.041
3030	1.007	1.031	1.010	1.023	1.031	1.041
3039	1.007	1.031	1.010	1.023	1.031	1.041
3040	1.007	1.031	1.010	1.023	1.031	1.041
3060	1.007	1.031	1.010	1.023	1.031	1.041
3066	1.007	1.031	1.010	1.023	1.031	1.041
3070	1.007	1.031	1.010	1.023	1.031	1.041
3076	1.007	1.031	1.010	1.023	1.031	1.041
3081	1.007	1.031	1.010	1.023	1.031	1.041
3082	1.007	1.031	1.010	1.023	1.031	1.041
3085	1.007	1.031	1.010	1.023	1.031	1.041
3099	1.007	1.031	1.010	1.023	1.031	1.041
3110	1.007	1.031	1.010	1.023	1.031	1.041
3131	1.007	1.031	1.010	1.023	1.031	1.041
3146	1.007	1.031	1.010	1.023	1.031	1.041
3152	1.007	1.031	1.010	1.023	1.031	1.041
3165	1.007	1.031	1.010	1.023	1.031	1.041
3169	1.007	1.031	1.010	1.023	1.031	1.041
3175	1.007	1.031	1.010	1.023	1.031	1.041
3178	1.007	1.031	1.010	1.023	1.031	1.041
3179	1.007	1.031	1.010	1.023	1.031	1.041
3180	1.007	1.031	1.010	1.023	1.031	1.041
3220	1.007	1.031	1.010	1.023	1.031	1.041
3241	1.007	1.031	1.010	1.023	1.031	1.041
3257	1.007	1.031	1.010	1.023	1.031	1.041
3339	1.007	1.031	1.010	1.023	1.031	1.041
3365	1.007	1.031	1.010	1.023	1.031	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3372	1.007	1.031	1.010	1.023	1.031	1.041
3383	1.007	1.031	1.010	1.023	1.031	1.041
3400	1.007	1.031	1.010	1.023	1.031	1.041
3401	1.007	1.031	1.010	1.023	1.031	1.041
3501	1.007	1.031	1.010	1.023	1.031	1.041
3507	1.007	1.031	1.010	1.023	1.031	1.041
3560	1.007	1.031	1.010	1.023	1.031	1.041
3568	1.007	1.031	1.010	1.023	1.031	1.041
3569	1.007	1.031	1.010	1.023	1.031	1.041
3570	1.007	1.031	1.010	1.023	1.031	1.041
3572	1.007	1.031	1.010	1.023	1.031	1.041
3573	1.007	1.031	1.010	1.023	1.031	1.041
3574	1.007	1.031	1.010	1.023	1.031	1.041
3577	1.007	1.031	1.010	1.023	1.031	1.041
3612	1.007	1.031	1.010	1.023	1.031	1.041
3620	1.007	1.031	1.010	1.023	1.031	1.041
3632	1.007	1.031	1.010	1.023	1.031	1.041
3634	1.007	1.031	1.010	1.023	1.031	1.041
3643	1.007	1.031	1.010	1.023	1.031	1.041
3647	1.007	1.031	1.010	1.023	1.031	1.041
3651	1.007	1.031	1.010	1.023	1.031	1.041
3681	1.007	1.031	1.010	1.023	1.031	1.041
3682	1.007	1.031	1.010	1.023	1.031	1.041
3683	1.007	1.031	1.010	1.023	1.031	1.041
3719	1.005	1.035	1.021	1.029	1.041	1.041
3724	1.005	1.035	1.021	1.029	1.041	1.041
3726	1.031	1.008	1.015	1.020	1.032	1.041
3805	1.007	1.031	1.010	1.023	1.031	1.041
3808	1.007	1.031	1.010	1.023	1.031	1.041
3815	1.007	1.031	1.010	1.023	1.031	1.041
3821	1.000	1.003	1.005	1.012	1.025	1.041
3828	1.007	1.031	1.010	1.023	1.031	1.041
3830	1.007	1.031	1.010	1.023	1.031	1.041
3831	1.007	1.031	1.010	1.023	1.031	1.041
3840	1.007	1.031	1.010	1.023	1.031	1.041
4000	1.011	1.096	1.007	1.010	1.021	1.041
4034	1.007	1.031	1.010	1.023	1.031	1.041
4036	1.007	1.031	1.010	1.023	1.031	1.041
4038	1.007	1.031	1.010	1.023	1.031	1.041
4041	1.007	1.031	1.010	1.023	1.031	1.041
4049	1.007	1.031	1.010	1.023	1.031	1.041
4111	1.007	1.031	1.010	1.023	1.031	1.041
4112	1.007	1.031	1.010	1.023	1.031	1.041
4114	1.007	1.031	1.010	1.023	1.031	1.041
4130	1.000	1.003	1.005	1.012	1.025	1.041
4150	1.007	1.031	1.010	1.023	1.031	1.041
4239	1.007	1.031	1.010	1.023	1.031	1.041
4240	1.007	1.031	1.010	1.023	1.031	1.041
4243	1.007	1.031	1.010	1.023	1.031	1.041
4244	1.007	1.031	1.010	1.023	1.031	1.041
4250	1.007	1.031	1.010	1.023	1.031	1.041
4251	1.007	1.031	1.010	1.023	1.031	1.041
4279	1.007	1.031	1.010	1.023	1.031	1.041
4283	1.007	1.031	1.010	1.023	1.031	1.041
4286	1.007	1.031	1.010	1.023	1.031	1.041
4295	1.007	1.031	1.010	1.023	1.031	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4297	1.007	1.031	1.010	1.023	1.031	1.041
4299	1.007	1.031	1.010	1.023	1.031	1.041
4304	1.114	1.041	1.028	1.066	1.074	1.041
4312	1.023	1.014	1.017	1.036	1.038	1.041
4351	1.007	1.031	1.010	1.023	1.031	1.041
4354	1.007	1.031	1.010	1.023	1.031	1.041
4361	1.066	1.098	1.056	1.067	1.081	1.041
4362	1.114	1.041	1.028	1.066	1.074	1.041
4410	1.007	1.031	1.010	1.023	1.031	1.041
4420	1.007	1.031	1.010	1.023	1.031	1.041
4432	1.007	1.031	1.010	1.023	1.031	1.041
4470	1.007	1.031	1.010	1.023	1.031	1.041
4478	1.007	1.031	1.010	1.023	1.031	1.041
4492	1.007	1.031	1.010	1.023	1.031	1.041
4494	1.007	1.031	1.010	1.023	1.031	1.041
4495	1.007	1.031	1.010	1.023	1.031	1.041
4496	1.007	1.031	1.010	1.023	1.031	1.041
4497	1.007	1.031	1.010	1.023	1.031	1.041
4498	1.007	1.031	1.010	1.023	1.031	1.041
4499	1.007	1.031	1.010	1.023	1.031	1.041
4511	1.066	1.098	1.056	1.067	1.081	1.041
4512	1.066	1.098	1.056	1.067	1.081	1.041
4557	1.007	1.031	1.010	1.023	1.031	1.041
4558	1.007	1.031	1.010	1.023	1.031	1.041
4611	1.007	1.031	1.010	1.023	1.031	1.041
4623	1.007	1.031	1.010	1.023	1.031	1.041
4635	1.007	1.031	1.010	1.023	1.031	1.041
4665	1.007	1.031	1.010	1.023	1.031	1.041
4683	1.007	1.031	1.010	1.023	1.031	1.041
4691	1.007	1.031	1.010	1.023	1.031	1.041
4692	1.007	1.031	1.010	1.023	1.031	1.041
4717	1.007	1.031	1.010	1.023	1.031	1.041
4720	1.007	1.031	1.010	1.023	1.031	1.041
4740	1.007	1.031	1.010	1.023	1.031	1.041
4771	1.007	1.031	1.010	1.023	1.031	1.041
4828	1.007	1.031	1.010	1.023	1.031	1.041
4829	1.007	1.031	1.010	1.023	1.031	1.041
4831	1.007	1.031	1.010	1.023	1.031	1.041
4983	1.007	1.031	1.010	1.023	1.031	1.041
5020	1.005	1.035	1.021	1.029	1.040	1.041
5027	1.005	1.035	1.022	1.029	1.041	1.041
5028	1.005	1.036	1.022	1.029	1.041	1.041
5029	1.005	1.036	1.022	1.029	1.041	1.041
5040	1.005	1.036	1.022	1.029	1.041	1.041
5102	1.005	1.035	1.021	1.029	1.041	1.041
5107	1.005	1.036	1.022	1.029	1.041	1.041
5108	1.005	1.036	1.022	1.029	1.041	1.041
5128	1.031	1.008	1.015	1.020	1.032	1.041
5129	1.031	1.008	1.015	1.020	1.032	1.041
5130	1.005	1.036	1.022	1.029	1.041	1.041
5140	1.005	1.035	1.021	1.029	1.041	1.041
5146	1.005	1.036	1.022	1.029	1.041	1.041
5160	1.005	1.035	1.021	1.029	1.040	1.041
5183	1.005	1.036	1.022	1.029	1.041	1.041
5184	1.005	1.035	1.021	1.029	1.040	1.041
5185	1.005	1.036	1.022	1.029	1.041	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5186	1.005	1.035	1.021	1.029	1.041	1.041
5187	1.005	1.036	1.022	1.029	1.041	1.041
5190	1.005	1.035	1.021	1.029	1.041	1.041
5191	1.031	1.008	1.015	1.020	1.032	1.041
5192	1.001	1.028	1.018	1.023	1.040	1.041
5193	1.005	1.036	1.022	1.029	1.041	1.041
5195	1.005	1.035	1.021	1.029	1.041	1.041
5201	1.005	1.036	1.022	1.029	1.041	1.041
5205	1.005	1.035	1.022	1.029	1.041	1.041
5212	1.005	1.035	1.021	1.029	1.041	1.041
5213	1.005	1.035	1.022	1.029	1.041	1.041
5214	1.005	1.035	1.022	1.029	1.041	1.041
5222	1.005	1.035	1.022	1.029	1.041	1.041
5225	1.005	1.036	1.022	1.029	1.041	1.041
5348	1.005	1.036	1.022	1.029	1.041	1.041
5403	1.005	1.036	1.022	1.029	1.041	1.041
5432	1.005	1.036	1.022	1.029	1.041	1.041
5436	1.005	1.036	1.022	1.029	1.041	1.041
5443	1.005	1.035	1.021	1.029	1.040	1.041
5446	1.005	1.035	1.021	1.029	1.040	1.041
5447	1.005	1.035	1.021	1.029	1.040	1.041
5467	1.005	1.036	1.022	1.029	1.041	1.041
5470	1.005	1.036	1.022	1.029	1.041	1.041
5473	1.001	1.007	1.006	1.015	1.029	1.041
5474	1.005	1.036	1.022	1.029	1.041	1.041
5479	1.005	1.035	1.021	1.029	1.040	1.041
5482	1.005	1.036	1.022	1.029	1.041	1.041
5484	1.005	1.035	1.021	1.029	1.040	1.041
5485	1.005	1.035	1.021	1.029	1.040	1.041
5506	1.005	1.035	1.021	1.029	1.041	1.041
5507	1.005	1.035	1.021	1.029	1.041	1.041
5538	1.005	1.036	1.022	1.029	1.041	1.041
5542	1.005	1.036	1.022	1.029	1.041	1.041
5552	1.005	1.036	1.022	1.029	1.041	1.041
5553	1.005	1.036	1.022	1.029	1.041	1.041
5606	1.005	1.036	1.022	1.029	1.041	1.041
5610	1.005	1.036	1.022	1.029	1.041	1.041
5632	1.005	1.035	1.021	1.029	1.040	1.041
5633	1.005	1.035	1.021	1.029	1.040	1.041
5650	1.001	1.007	1.006	1.015	1.029	1.041
5951	1.007	1.031	1.010	1.023	1.031	1.041
6003	1.005	1.036	1.022	1.029	1.041	1.041
6011	1.005	1.035	1.021	1.029	1.041	1.041
6204	1.011	1.096	1.007	1.010	1.021	1.041
6206	1.011	1.096	1.007	1.010	1.021	1.041
6213	1.011	1.096	1.007	1.010	1.021	1.041
6216	1.011	1.096	1.007	1.010	1.021	1.041
6218	1.005	1.036	1.022	1.029	1.041	1.041
6220	1.005	1.036	1.022	1.029	1.041	1.041
6233	1.005	1.035	1.021	1.029	1.041	1.041
6235	1.011	1.096	1.007	1.010	1.021	1.041
6237	1.011	1.096	1.007	1.010	1.021	1.041
6251	1.005	1.036	1.022	1.029	1.041	1.041
6258	1.005	1.036	1.022	1.029	1.041	1.041
6307	1.005	1.035	1.022	1.029	1.041	1.041
6308	1.005	1.036	1.022	1.029	1.041	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6315	1.005	1.036	1.022	1.029	1.041	1.041
6316	1.005	1.035	1.022	1.029	1.041	1.041
6325	1.005	1.035	1.022	1.029	1.041	1.041
6361	1.005	1.035	1.022	1.029	1.041	1.041
6364	1.005	1.036	1.022	1.029	1.041	1.041
6400	1.005	1.036	1.022	1.029	1.041	1.041
6504	1.007	1.031	1.010	1.023	1.031	1.041
6834	1.007	1.031	1.010	1.023	1.031	1.041
7133	1.023	1.014	1.017	1.036	1.038	1.041
7198	1.023	1.014	1.017	1.036	1.038	1.041
7207	1.000	1.035	1.028	1.033	1.074	1.041
7219	1.023	1.014	1.017	1.036	1.038	1.041
7227	1.023	1.014	1.017	1.036	1.038	1.041
7232	1.023	1.014	1.017	1.036	1.038	1.041
7248	1.066	1.098	1.056	1.067	1.081	1.041
7272	1.005	1.036	1.022	1.029	1.041	1.041
7332	1.000	1.049	1.024	1.032	1.061	1.041
7360	1.023	1.014	1.017	1.036	1.038	1.041
7365	1.023	1.014	1.017	1.036	1.038	1.041
7382	1.023	1.014	1.017	1.036	1.038	1.041
7392	1.000	1.003	1.005	1.012	1.025	1.041
7403	1.023	1.014	1.017	1.036	1.038	1.041
7405	1.023	1.014	1.017	1.036	1.038	1.041
7409	1.011	1.096	1.007	1.010	1.021	1.041
7410	1.011	1.096	1.007	1.010	1.021	1.041
7421	1.023	1.014	1.017	1.036	1.038	1.041
7424	1.023	1.014	1.017	1.036	1.038	1.041
7428	1.023	1.014	1.017	1.036	1.038	1.041
7429	1.023	1.014	1.017	1.036	1.038	1.041
7500	1.005	1.036	1.022	1.029	1.041	1.041
7515	1.023	1.014	1.017	1.036	1.038	1.041
7520	1.005	1.036	1.022	1.029	1.041	1.041
7538	1.005	1.036	1.022	1.029	1.041	1.041
7539	1.005	1.036	1.022	1.029	1.041	1.041
7580	1.005	1.036	1.022	1.029	1.041	1.041
7600	1.114	1.041	1.028	1.066	1.074	1.041
7601	1.005	1.036	1.022	1.029	1.041	1.041
7605	1.005	1.035	1.021	1.029	1.041	1.041
7607	1.114	1.041	1.028	1.066	1.074	1.041
7610	1.114	1.041	1.028	1.066	1.074	1.041
7706	1.003	1.005	1.028	1.041	1.062	1.041
7707	1.003	1.005	1.028	1.041	1.062	1.041
7720	1.003	1.005	1.028	1.041	1.062	1.041
7721	1.001	1.007	1.006	1.015	1.029	1.041
7722	1.003	1.005	1.028	1.041	1.062	1.041
7855	1.005	1.036	1.022	1.029	1.041	1.041
8001	1.000	1.003	1.005	1.012	1.025	1.041
8004	1.000	1.003	1.005	1.012	1.025	1.041
8006	1.001	1.028	1.018	1.023	1.041	1.041
8008	1.001	1.028	1.018	1.023	1.041	1.041
8010	1.001	1.028	1.018	1.023	1.041	1.041
8013	1.001	1.028	1.018	1.023	1.040	1.041
8015	1.001	1.028	1.018	1.023	1.040	1.041
8017	1.001	1.028	1.018	1.023	1.040	1.041
8018	1.000	1.003	1.005	1.012	1.025	1.041
8019	1.007	1.031	1.010	1.023	1.031	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8021	1.000	1.003	1.005	1.012	1.025	1.041
8028	1.001	1.015	1.013	1.016	1.030	1.041
8031	1.001	1.028	1.018	1.023	1.041	1.041
8032	1.000	1.003	1.005	1.012	1.025	1.041
8039	1.001	1.028	1.018	1.023	1.040	1.041
8041	1.000	1.003	1.005	1.012	1.025	1.041
8042	1.000	1.003	1.005	1.012	1.025	1.041
8046	1.001	1.028	1.018	1.023	1.040	1.041
8057	1.001	1.028	1.018	1.023	1.040	1.041
8059	1.000	1.003	1.005	1.012	1.025	1.041
8060	1.001	1.028	1.018	1.023	1.041	1.041
8061	1.001	1.028	1.018	1.023	1.041	1.041
8062	1.001	1.028	1.018	1.023	1.040	1.041
8063	1.000	1.003	1.005	1.012	1.025	1.041
8064	1.000	1.003	1.005	1.012	1.025	1.041
8065	1.001	1.028	1.018	1.023	1.040	1.041
8066	1.001	1.028	1.018	1.023	1.041	1.041
8071	1.001	1.028	1.018	1.023	1.041	1.041
8078	1.000	1.006	1.009	1.019	1.037	1.041
8102	1.000	1.003	1.005	1.012	1.025	1.041
8106	1.000	1.003	1.005	1.012	1.025	1.041
8107	1.000	1.003	1.005	1.012	1.025	1.041
8116	1.000	1.003	1.005	1.012	1.025	1.041
8117	1.000	1.003	1.005	1.012	1.025	1.041
8209	1.011	1.096	1.007	1.010	1.021	1.041
8215	1.000	1.003	1.005	1.012	1.025	1.041
8227	1.005	1.035	1.021	1.029	1.041	1.041
8232	1.000	1.003	1.005	1.012	1.025	1.041
8267	1.000	1.003	1.005	1.012	1.025	1.041
8278	1.000	1.035	1.028	1.032	1.074	1.041
8286	1.000	1.003	1.005	1.012	1.025	1.041
8290	1.001	1.015	1.013	1.016	1.030	1.041
8291	1.023	1.014	1.017	1.036	1.038	1.041
8292	1.023	1.014	1.017	1.036	1.038	1.041
8293	1.023	1.014	1.017	1.036	1.038	1.041
8304	1.023	1.014	1.017	1.036	1.038	1.041
8324	1.001	1.028	1.018	1.023	1.041	1.041
8350	1.000	1.003	1.005	1.012	1.025	1.041
8370	1.031	1.008	1.015	1.020	1.032	1.041
8387	1.031	1.008	1.015	1.020	1.032	1.041
8388	1.001	1.028	1.018	1.023	1.040	1.041
8389	1.031	1.008	1.015	1.020	1.032	1.041
8390	1.031	1.008	1.015	1.020	1.032	1.041
8391	1.001	1.028	1.018	1.023	1.040	1.041
8392	1.031	1.008	1.015	1.020	1.032	1.041
8393	1.031	1.008	1.015	1.020	1.032	1.041
8397	1.031	1.008	1.015	1.020	1.032	1.041
8400	1.001	1.028	1.018	1.023	1.040	1.041
8500	1.000	1.003	1.005	1.012	1.025	1.041
8601	1.066	1.098	1.056	1.067	1.081	1.041
8631	1.000	1.035	1.028	1.032	1.074	1.041
8720	1.006	1.054	1.028	1.042	1.056	1.041
8729	1.005	1.035	1.021	1.029	1.040	1.041
8740	1.001	1.015	1.013	1.016	1.030	1.041
8741	1.001	1.015	1.013	1.016	1.030	1.041
8742	1.027	1.081	1.049	1.056	1.072	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8743	1.006	1.054	1.028	1.042	1.056	1.041
8744	1.031	1.008	1.015	1.020	1.032	1.041
8745	1.000	1.003	1.005	1.012	1.025	1.041
8746	1.000	1.035	1.028	1.033	1.074	1.041
8748	1.001	1.028	1.018	1.023	1.040	1.041
8749	1.006	1.054	1.028	1.042	1.056	1.041
8755	1.031	1.008	1.015	1.020	1.032	1.041
8800	1.114	1.041	1.028	1.066	1.074	1.041
8801	1.006	1.054	1.028	1.042	1.056	1.041
8803	1.066	1.098	1.056	1.067	1.081	1.041
8804	1.000	1.049	1.024	1.032	1.061	1.041
8806	1.000	1.049	1.024	1.032	1.061	1.041
8807	1.114	1.041	1.028	1.066	1.074	1.041
8808	1.006	1.054	1.028	1.042	1.056	1.041
8810	1.003	1.005	1.028	1.041	1.062	1.041
8811	1.114	1.041	1.028	1.066	1.074	1.041
8812	1.114	1.041	1.028	1.066	1.074	1.041
8813	1.007	1.031	1.010	1.023	1.031	1.041
8818	1.114	1.041	1.028	1.066	1.074	1.041
8820	1.066	1.098	1.056	1.067	1.081	1.041
8821	1.066	1.098	1.056	1.067	1.081	1.041
8822	1.006	1.054	1.028	1.042	1.056	1.041
8823	1.000	1.049	1.024	1.032	1.061	1.041
8827	1.000	1.049	1.024	1.032	1.061	1.041
8829	1.000	1.049	1.024	1.032	1.061	1.041
8830	1.000	1.049	1.024	1.032	1.061	1.041
8831	1.066	1.098	1.056	1.067	1.081	1.041
8834	1.000	1.049	1.024	1.032	1.061	1.041
8838	1.000	1.035	1.028	1.033	1.074	1.041
8839	1.000	1.049	1.024	1.032	1.061	1.041
8840	1.031	1.008	1.015	1.020	1.032	1.041
8846	1.007	1.031	1.010	1.023	1.031	1.041
8847	1.000	1.003	1.005	1.012	1.025	1.041
8850	1.006	1.054	1.028	1.042	1.056	1.041
8851	1.000	1.049	1.024	1.032	1.061	1.041
8852	1.000	1.049	1.024	1.032	1.061	1.041
8859	1.066	1.098	1.056	1.067	1.081	1.041
8868	1.004	1.107	1.023	1.029	1.049	1.041
8870	1.004	1.107	1.023	1.029	1.049	1.041
8871	1.003	1.005	1.028	1.041	1.062	1.041
8874	1.007	1.031	1.010	1.023	1.031	1.041
8875	1.004	1.107	1.023	1.029	1.049	1.041
9007	1.001	1.015	1.013	1.016	1.030	1.041
9008	1.001	1.007	1.006	1.015	1.029	1.041
9009	1.001	1.015	1.013	1.016	1.030	1.041
9010	1.001	1.015	1.013	1.016	1.030	1.041
9011	1.001	1.015	1.013	1.016	1.030	1.041
9015	1.001	1.015	1.013	1.016	1.030	1.041
9016	1.000	1.035	1.028	1.033	1.074	1.041
9031	1.001	1.007	1.006	1.015	1.029	1.041
9033	1.003	1.005	1.028	1.041	1.062	1.041
9043	1.000	1.049	1.024	1.032	1.061	1.041
9048	1.000	1.006	1.009	1.019	1.037	1.041
9050	1.000	1.006	1.009	1.019	1.037	1.041
9053	1.000	1.035	1.028	1.033	1.074	1.041
9054	1.031	1.008	1.015	1.020	1.032	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9058	1.000	1.006	1.009	1.019	1.037	1.041
9059	1.000	1.049	1.024	1.032	1.061	1.041
9060	1.000	1.035	1.028	1.033	1.074	1.041
9061	1.000	1.035	1.028	1.033	1.074	1.041
9066	1.031	1.008	1.015	1.020	1.032	1.041
9067	1.000	1.035	1.028	1.033	1.074	1.041
9069	1.000	1.035	1.028	1.033	1.074	1.041
9070	1.000	1.049	1.024	1.032	1.061	1.041
9080	1.000	1.006	1.009	1.019	1.037	1.041
9081	1.000	1.006	1.009	1.019	1.037	1.041
9082	1.000	1.006	1.009	1.019	1.037	1.041
9083	1.000	1.006	1.009	1.019	1.037	1.041
9084	1.000	1.006	1.009	1.019	1.037	1.041
9085	1.000	1.049	1.024	1.032	1.061	1.041
9092	1.000	1.035	1.028	1.033	1.074	1.041
9095	1.000	1.035	1.028	1.033	1.074	1.041
9096	1.001	1.007	1.006	1.015	1.029	1.041
9097	1.001	1.007	1.006	1.015	1.029	1.041
9101	1.004	1.107	1.023	1.029	1.049	1.041
9151	1.000	1.035	1.028	1.033	1.074	1.041
9154	1.000	1.035	1.028	1.033	1.074	1.041
9155	1.114	1.041	1.028	1.066	1.074	1.041
9156	1.000	1.035	1.028	1.033	1.074	1.041
9180	1.000	1.035	1.028	1.033	1.074	1.041
9181	1.000	1.035	1.028	1.033	1.074	1.041
9182	1.000	1.035	1.028	1.033	1.074	1.041
9184	1.000	1.035	1.028	1.033	1.074	1.041
9185	1.000	1.035	1.028	1.033	1.074	1.041
9220	1.031	1.008	1.015	1.020	1.032	1.041
9402	1.001	1.007	1.006	1.015	1.029	1.041
9403	1.001	1.007	1.006	1.015	1.029	1.041
9410	1.003	1.005	1.028	1.041	1.062	1.041
9420	1.003	1.005	1.028	1.041	1.062	1.041
9422	1.003	1.005	1.028	1.041	1.062	1.041
9424	1.001	1.007	1.006	1.015	1.029	1.041
9426	1.001	1.007	1.006	1.015	1.029	1.041
9501	1.031	1.008	1.015	1.020	1.032	1.041
9507	1.066	1.098	1.056	1.067	1.081	1.041
9516	1.005	1.036	1.022	1.029	1.041	1.041
9519	1.031	1.008	1.015	1.020	1.032	1.041
9521	1.005	1.036	1.022	1.029	1.041	1.041
9522	1.031	1.008	1.015	1.020	1.032	1.041
9529	1.005	1.035	1.021	1.029	1.041	1.041
9531	1.005	1.036	1.022	1.029	1.041	1.041
9549	1.066	1.098	1.056	1.067	1.081	1.041
9552	1.005	1.036	1.022	1.029	1.041	1.041
9586	1.031	1.008	1.015	1.020	1.032	1.041
9610	1.114	1.041	1.028	1.066	1.074	1.041
9620	1.031	1.008	1.015	1.020	1.032	1.041

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.009	1.095	1.006	1.008	1.017	1.023
0016	1.009	1.095	1.006	1.008	1.017	1.023
0034	1.009	1.095	1.006	1.008	1.017	1.023
0035	1.009	1.095	1.006	1.008	1.017	1.023
0036	1.009	1.095	1.006	1.008	1.017	1.023
0038	1.009	1.095	1.006	1.008	1.017	1.023
0040	1.009	1.095	1.006	1.008	1.017	1.023
0041	1.009	1.095	1.006	1.008	1.017	1.023
0042	1.001	1.006	1.005	1.012	1.024	1.023
0045	1.009	1.095	1.006	1.008	1.017	1.023
0050	1.009	1.095	1.006	1.008	1.017	1.023
0079	1.009	1.095	1.006	1.008	1.017	1.023
0096	1.009	1.095	1.006	1.008	1.017	1.023
0106	1.001	1.006	1.005	1.012	1.024	1.023
0171	1.009	1.095	1.006	1.008	1.017	1.023
0172	1.009	1.095	1.006	1.008	1.017	1.023
0251	1.004	1.025	1.018	1.024	1.034	1.023
0400	1.000	1.002	1.004	1.009	1.021	1.023
0401	1.009	1.095	1.006	1.008	1.017	1.023
1122	1.009	1.095	1.006	1.008	1.017	1.023
1320	1.009	1.095	1.006	1.008	1.017	1.023
1322	1.009	1.095	1.006	1.008	1.017	1.023
1330	1.004	1.025	1.018	1.024	1.034	1.023
1438	1.005	1.030	1.009	1.020	1.025	1.023
1452	1.009	1.095	1.006	1.008	1.017	1.023
1463	1.005	1.030	1.009	1.020	1.025	1.023
1624	1.009	1.095	1.006	1.008	1.017	1.023
1699	1.005	1.030	1.009	1.020	1.025	1.023
1701	1.005	1.030	1.009	1.020	1.025	1.023
1710	1.009	1.095	1.006	1.008	1.017	1.023
1741	1.009	1.095	1.006	1.008	1.017	1.023
1803	1.005	1.030	1.009	1.020	1.025	1.023
1925	1.005	1.030	1.009	1.020	1.025	1.023
2002	1.005	1.030	1.009	1.020	1.025	1.023
2003	1.005	1.030	1.009	1.020	1.025	1.023
2014	1.005	1.030	1.009	1.020	1.025	1.023
2030	1.005	1.030	1.009	1.020	1.025	1.023
2063	1.005	1.030	1.009	1.020	1.025	1.023
2081	1.005	1.030	1.009	1.020	1.025	1.023
2095	1.005	1.030	1.009	1.020	1.025	1.023
2102	1.005	1.030	1.009	1.020	1.025	1.023
2107	1.005	1.030	1.009	1.020	1.025	1.023
2108	1.005	1.030	1.009	1.020	1.025	1.023
2109	1.005	1.030	1.009	1.020	1.025	1.023
2111	1.005	1.030	1.009	1.020	1.025	1.023
2113	1.005	1.030	1.009	1.020	1.025	1.023
2116	1.005	1.030	1.009	1.020	1.025	1.023
2117	1.005	1.030	1.009	1.020	1.025	1.023
2121	1.005	1.030	1.009	1.020	1.025	1.023
2123	1.005	1.030	1.009	1.020	1.025	1.023
2142	1.005	1.030	1.009	1.020	1.025	1.023
2163	1.005	1.030	1.009	1.020	1.025	1.023
2222	1.005	1.030	1.009	1.020	1.025	1.023
2362	1.005	1.030	1.009	1.020	1.025	1.023
2402	1.005	1.030	1.009	1.020	1.025	1.023
2413	1.005	1.030	1.009	1.020	1.025	1.023

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2501	1.005	1.030	1.009	1.020	1.025	1.023
2570	1.005	1.030	1.009	1.020	1.025	1.023
2571	1.005	1.030	1.009	1.020	1.025	1.023
2576	1.005	1.030	1.009	1.020	1.025	1.023
2584	1.001	1.006	1.005	1.012	1.024	1.023
2585	1.027	1.007	1.012	1.017	1.027	1.023
2589	1.027	1.007	1.012	1.017	1.027	1.023
2660	1.005	1.030	1.009	1.020	1.025	1.023
2683	1.005	1.030	1.009	1.020	1.025	1.023
2688	1.005	1.030	1.009	1.020	1.025	1.023
2702	1.009	1.095	1.006	1.008	1.017	1.023
2710	1.005	1.030	1.009	1.020	1.025	1.023
2727	1.009	1.095	1.006	1.008	1.017	1.023
2731	1.005	1.030	1.009	1.020	1.025	1.023
2757	1.005	1.030	1.009	1.020	1.025	1.023
2759	1.005	1.030	1.009	1.020	1.025	1.023
2790	1.005	1.030	1.009	1.020	1.025	1.023
2797	1.005	1.030	1.009	1.020	1.025	1.023
2806	1.005	1.030	1.009	1.020	1.025	1.023
2812	1.005	1.030	1.009	1.020	1.025	1.023
2819	1.005	1.030	1.009	1.020	1.025	1.023
2840	1.005	1.030	1.009	1.020	1.025	1.023
2842	1.005	1.030	1.009	1.020	1.025	1.023
2852	1.005	1.030	1.009	1.020	1.025	1.023
2881	1.005	1.030	1.009	1.020	1.025	1.023
2883	1.005	1.030	1.009	1.020	1.025	1.023
2915	1.005	1.030	1.009	1.020	1.025	1.023
2923	1.005	1.030	1.009	1.020	1.025	1.023
3018	1.005	1.030	1.009	1.020	1.025	1.023
3022	1.005	1.030	1.009	1.020	1.025	1.023
3030	1.005	1.030	1.009	1.020	1.025	1.023
3039	1.005	1.030	1.009	1.020	1.025	1.023
3040	1.005	1.030	1.009	1.020	1.025	1.023
3060	1.005	1.030	1.009	1.020	1.025	1.023
3066	1.005	1.030	1.009	1.020	1.025	1.023
3070	1.005	1.030	1.009	1.020	1.025	1.023
3076	1.005	1.030	1.009	1.020	1.025	1.023
3081	1.005	1.030	1.009	1.020	1.025	1.023
3082	1.005	1.030	1.009	1.020	1.025	1.023
3085	1.005	1.030	1.009	1.020	1.025	1.023
3099	1.005	1.030	1.009	1.020	1.025	1.023
3110	1.005	1.030	1.009	1.020	1.025	1.023
3131	1.005	1.030	1.009	1.020	1.025	1.023
3146	1.005	1.030	1.009	1.020	1.025	1.023
3152	1.005	1.030	1.009	1.020	1.025	1.023
3165	1.005	1.030	1.009	1.020	1.025	1.023
3169	1.005	1.030	1.009	1.020	1.025	1.023
3175	1.005	1.030	1.009	1.020	1.025	1.023
3178	1.005	1.030	1.009	1.020	1.025	1.023
3179	1.005	1.030	1.009	1.020	1.025	1.023
3180	1.005	1.030	1.009	1.020	1.025	1.023
3220	1.005	1.030	1.009	1.020	1.025	1.023
3241	1.005	1.030	1.009	1.020	1.025	1.023
3257	1.005	1.030	1.009	1.020	1.025	1.023
3339	1.005	1.030	1.009	1.020	1.025	1.023
3365	1.005	1.030	1.009	1.020	1.025	1.023

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3372	1.005	1.030	1.009	1.020	1.025	1.023
3383	1.005	1.030	1.009	1.020	1.025	1.023
3400	1.005	1.030	1.009	1.020	1.025	1.023
3401	1.005	1.030	1.009	1.020	1.025	1.023
3501	1.005	1.030	1.009	1.020	1.025	1.023
3507	1.005	1.030	1.009	1.020	1.025	1.023
3560	1.005	1.030	1.009	1.020	1.025	1.023
3568	1.005	1.030	1.009	1.020	1.025	1.023
3569	1.005	1.030	1.009	1.020	1.025	1.023
3570	1.005	1.030	1.009	1.020	1.025	1.023
3572	1.005	1.030	1.009	1.020	1.025	1.023
3573	1.005	1.030	1.009	1.020	1.025	1.023
3574	1.005	1.030	1.009	1.020	1.025	1.023
3577	1.005	1.030	1.009	1.020	1.025	1.023
3612	1.005	1.030	1.009	1.020	1.025	1.023
3620	1.005	1.030	1.009	1.020	1.025	1.023
3632	1.005	1.030	1.009	1.020	1.025	1.023
3634	1.005	1.030	1.009	1.020	1.025	1.023
3643	1.005	1.030	1.009	1.020	1.025	1.023
3647	1.005	1.030	1.009	1.020	1.025	1.023
3651	1.005	1.030	1.009	1.020	1.025	1.023
3681	1.005	1.030	1.009	1.020	1.025	1.023
3682	1.005	1.030	1.009	1.020	1.025	1.023
3683	1.005	1.030	1.009	1.020	1.025	1.023
3719	1.004	1.025	1.018	1.024	1.034	1.023
3724	1.004	1.025	1.018	1.024	1.034	1.023
3726	1.027	1.007	1.012	1.017	1.027	1.023
3805	1.005	1.030	1.009	1.020	1.025	1.023
3808	1.005	1.030	1.009	1.020	1.025	1.023
3815	1.005	1.030	1.009	1.020	1.025	1.023
3821	1.000	1.002	1.004	1.009	1.021	1.023
3828	1.005	1.030	1.009	1.020	1.025	1.023
3830	1.005	1.030	1.009	1.020	1.025	1.023
3831	1.005	1.030	1.009	1.020	1.025	1.023
3840	1.005	1.030	1.009	1.020	1.025	1.023
4000	1.009	1.095	1.006	1.008	1.017	1.023
4034	1.005	1.030	1.009	1.020	1.025	1.023
4036	1.005	1.030	1.009	1.020	1.025	1.023
4038	1.005	1.030	1.009	1.020	1.025	1.023
4041	1.005	1.030	1.009	1.020	1.025	1.023
4049	1.005	1.030	1.009	1.020	1.025	1.023
4111	1.005	1.030	1.009	1.020	1.025	1.023
4112	1.005	1.030	1.009	1.020	1.025	1.023
4114	1.005	1.030	1.009	1.020	1.025	1.023
4130	1.000	1.002	1.004	1.009	1.021	1.023
4150	1.005	1.030	1.009	1.020	1.025	1.023
4239	1.005	1.030	1.009	1.020	1.025	1.023
4240	1.005	1.030	1.009	1.020	1.025	1.023
4243	1.005	1.030	1.009	1.020	1.025	1.023
4244	1.005	1.030	1.009	1.020	1.025	1.023
4250	1.005	1.030	1.009	1.020	1.025	1.023
4251	1.005	1.030	1.009	1.020	1.025	1.023
4279	1.005	1.030	1.009	1.020	1.025	1.023
4283	1.005	1.030	1.009	1.020	1.025	1.023
4286	1.005	1.030	1.009	1.020	1.025	1.023
4295	1.005	1.030	1.009	1.020	1.025	1.023

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4297	1.005	1.030	1.009	1.020	1.025	1.023
4299	1.005	1.030	1.009	1.020	1.025	1.023
4304	1.099	1.021	1.024	1.055	1.060	1.023
4312	1.019	1.013	1.013	1.029	1.031	1.023
4351	1.005	1.030	1.009	1.020	1.025	1.023
4354	1.005	1.030	1.009	1.020	1.025	1.023
4361	1.054	1.088	1.048	1.057	1.068	1.023
4362	1.099	1.021	1.024	1.055	1.060	1.023
4410	1.005	1.030	1.009	1.020	1.025	1.023
4420	1.005	1.030	1.009	1.020	1.025	1.023
4432	1.005	1.030	1.009	1.020	1.025	1.023
4470	1.005	1.030	1.009	1.020	1.025	1.023
4478	1.005	1.030	1.009	1.020	1.025	1.023
4492	1.005	1.030	1.009	1.020	1.025	1.023
4494	1.005	1.030	1.009	1.020	1.025	1.023
4495	1.005	1.030	1.009	1.020	1.025	1.023
4496	1.005	1.030	1.009	1.020	1.025	1.023
4497	1.005	1.030	1.009	1.020	1.025	1.023
4498	1.005	1.030	1.009	1.020	1.025	1.023
4499	1.005	1.030	1.009	1.020	1.025	1.023
4511	1.054	1.088	1.048	1.057	1.068	1.023
4512	1.054	1.088	1.048	1.057	1.068	1.023
4557	1.005	1.030	1.009	1.020	1.025	1.023
4558	1.005	1.030	1.009	1.020	1.025	1.023
4611	1.005	1.030	1.009	1.020	1.025	1.023
4623	1.005	1.030	1.009	1.020	1.025	1.023
4635	1.005	1.030	1.009	1.020	1.025	1.023
4665	1.005	1.030	1.009	1.020	1.025	1.023
4683	1.005	1.030	1.009	1.020	1.025	1.023
4691	1.005	1.030	1.009	1.020	1.025	1.023
4692	1.005	1.030	1.009	1.020	1.025	1.023
4717	1.005	1.030	1.009	1.020	1.025	1.023
4720	1.005	1.030	1.009	1.020	1.025	1.023
4740	1.005	1.030	1.009	1.020	1.025	1.023
4771	1.005	1.030	1.009	1.020	1.025	1.023
4828	1.005	1.030	1.009	1.020	1.025	1.023
4829	1.005	1.030	1.009	1.020	1.025	1.023
4831	1.005	1.030	1.009	1.020	1.025	1.023
4983	1.005	1.030	1.009	1.020	1.025	1.023
5020	1.004	1.025	1.018	1.024	1.034	1.023
5027	1.004	1.025	1.018	1.024	1.034	1.023
5028	1.004	1.025	1.018	1.024	1.034	1.023
5029	1.004	1.025	1.018	1.024	1.034	1.023
5040	1.004	1.025	1.018	1.024	1.034	1.023
5102	1.004	1.025	1.018	1.024	1.034	1.023
5107	1.004	1.025	1.018	1.024	1.034	1.023
5108	1.004	1.025	1.018	1.024	1.034	1.023
5128	1.027	1.007	1.012	1.017	1.027	1.023
5129	1.027	1.007	1.012	1.017	1.027	1.023
5130	1.004	1.025	1.018	1.024	1.034	1.023
5140	1.004	1.025	1.018	1.024	1.034	1.023
5146	1.004	1.025	1.018	1.024	1.034	1.023
5160	1.004	1.025	1.018	1.024	1.034	1.023
5183	1.004	1.025	1.018	1.024	1.034	1.023
5184	1.004	1.025	1.018	1.024	1.034	1.023
5185	1.004	1.025	1.018	1.024	1.034	1.023

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5186	1.004	1.025	1.018	1.024	1.034	1.023
5187	1.004	1.025	1.018	1.024	1.034	1.023
5190	1.004	1.025	1.018	1.024	1.034	1.023
5191	1.027	1.007	1.012	1.017	1.027	1.023
5192	1.000	1.013	1.015	1.020	1.034	1.023
5193	1.004	1.025	1.018	1.024	1.034	1.023
5195	1.004	1.025	1.018	1.024	1.034	1.023
5201	1.004	1.025	1.018	1.024	1.034	1.023
5205	1.004	1.025	1.018	1.024	1.034	1.023
5212	1.004	1.025	1.018	1.024	1.034	1.023
5213	1.004	1.025	1.018	1.024	1.034	1.023
5214	1.004	1.025	1.018	1.024	1.034	1.023
5222	1.004	1.025	1.018	1.024	1.034	1.023
5225	1.004	1.025	1.018	1.024	1.034	1.023
5348	1.004	1.025	1.018	1.024	1.034	1.023
5403	1.004	1.025	1.018	1.024	1.034	1.023
5432	1.004	1.025	1.018	1.024	1.034	1.023
5436	1.004	1.025	1.018	1.024	1.034	1.023
5443	1.004	1.025	1.018	1.024	1.034	1.023
5446	1.004	1.025	1.018	1.024	1.034	1.023
5447	1.004	1.025	1.018	1.024	1.034	1.023
5467	1.004	1.025	1.018	1.024	1.034	1.023
5470	1.004	1.025	1.018	1.024	1.034	1.023
5473	1.001	1.006	1.005	1.012	1.024	1.023
5474	1.004	1.025	1.018	1.024	1.034	1.023
5479	1.004	1.025	1.018	1.024	1.034	1.023
5482	1.004	1.025	1.018	1.024	1.034	1.023
5484	1.004	1.025	1.018	1.024	1.034	1.023
5485	1.004	1.025	1.018	1.024	1.034	1.023
5506	1.004	1.025	1.018	1.024	1.034	1.023
5507	1.004	1.025	1.018	1.024	1.034	1.023
5538	1.004	1.025	1.018	1.024	1.034	1.023
5542	1.004	1.025	1.018	1.024	1.034	1.023
5552	1.004	1.025	1.018	1.024	1.034	1.023
5553	1.004	1.025	1.018	1.024	1.034	1.023
5606	1.004	1.025	1.018	1.024	1.034	1.023
5610	1.004	1.025	1.018	1.024	1.034	1.023
5632	1.004	1.025	1.018	1.024	1.034	1.023
5633	1.004	1.025	1.018	1.024	1.034	1.023
5650	1.001	1.006	1.005	1.012	1.024	1.023
5951	1.005	1.030	1.009	1.020	1.025	1.023
6003	1.004	1.025	1.018	1.024	1.034	1.023
6011	1.004	1.025	1.018	1.024	1.034	1.023
6204	1.009	1.095	1.006	1.008	1.017	1.023
6206	1.009	1.095	1.006	1.008	1.017	1.023
6213	1.009	1.095	1.006	1.008	1.017	1.023
6216	1.009	1.095	1.006	1.008	1.017	1.023
6218	1.004	1.025	1.018	1.024	1.034	1.023
6220	1.004	1.025	1.018	1.024	1.034	1.023
6233	1.004	1.025	1.018	1.024	1.034	1.023
6235	1.009	1.095	1.006	1.008	1.017	1.023
6237	1.009	1.095	1.006	1.008	1.017	1.023
6251	1.004	1.025	1.018	1.024	1.034	1.023
6258	1.004	1.025	1.018	1.024	1.034	1.023
6307	1.004	1.025	1.018	1.024	1.034	1.023
6308	1.004	1.025	1.018	1.024	1.034	1.023

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6315	1.004	1.025	1.018	1.024	1.034	1.023
6316	1.004	1.025	1.018	1.024	1.034	1.023
6325	1.004	1.025	1.018	1.024	1.034	1.023
6361	1.004	1.025	1.018	1.024	1.034	1.023
6364	1.004	1.025	1.018	1.024	1.034	1.023
6400	1.004	1.025	1.018	1.024	1.034	1.023
6504	1.005	1.030	1.009	1.020	1.025	1.023
6834	1.005	1.030	1.009	1.020	1.025	1.023
7133	1.019	1.013	1.013	1.029	1.031	1.023
7198	1.019	1.013	1.013	1.029	1.031	1.023
7207	1.000	1.033	1.024	1.028	1.063	1.023
7219	1.019	1.013	1.013	1.029	1.031	1.023
7227	1.019	1.013	1.013	1.029	1.031	1.023
7232	1.019	1.013	1.013	1.029	1.031	1.023
7248	1.054	1.088	1.048	1.057	1.068	1.023
7272	1.004	1.025	1.018	1.024	1.034	1.023
7332	1.000	1.024	1.020	1.027	1.050	1.023
7360	1.019	1.013	1.013	1.029	1.031	1.023
7365	1.019	1.013	1.013	1.029	1.031	1.023
7382	1.019	1.013	1.013	1.029	1.031	1.023
7392	1.000	1.002	1.004	1.009	1.021	1.023
7403	1.019	1.013	1.013	1.029	1.031	1.023
7405	1.019	1.013	1.013	1.029	1.031	1.023
7409	1.009	1.095	1.006	1.008	1.017	1.023
7410	1.009	1.095	1.006	1.008	1.017	1.023
7421	1.019	1.013	1.013	1.029	1.031	1.023
7424	1.019	1.013	1.013	1.029	1.031	1.023
7428	1.019	1.013	1.013	1.029	1.031	1.023
7429	1.019	1.013	1.013	1.029	1.031	1.023
7500	1.004	1.025	1.018	1.024	1.034	1.023
7515	1.019	1.013	1.013	1.029	1.031	1.023
7520	1.004	1.025	1.018	1.024	1.034	1.023
7538	1.004	1.025	1.018	1.024	1.034	1.023
7539	1.004	1.025	1.018	1.024	1.034	1.023
7580	1.004	1.025	1.018	1.024	1.034	1.023
7600	1.099	1.021	1.024	1.055	1.060	1.023
7601	1.004	1.025	1.018	1.024	1.034	1.023
7605	1.004	1.025	1.018	1.024	1.034	1.023
7607	1.099	1.021	1.024	1.055	1.060	1.023
7610	1.099	1.021	1.024	1.055	1.060	1.023
7706	1.003	1.003	1.023	1.034	1.052	1.023
7707	1.003	1.003	1.023	1.034	1.052	1.023
7720	1.003	1.003	1.023	1.034	1.052	1.023
7721	1.001	1.006	1.005	1.012	1.024	1.023
7722	1.003	1.003	1.023	1.034	1.052	1.023
7855	1.004	1.025	1.018	1.024	1.034	1.023
8001	1.000	1.002	1.004	1.009	1.021	1.023
8004	1.000	1.002	1.004	1.009	1.021	1.023
8006	1.000	1.013	1.015	1.020	1.034	1.023
8008	1.000	1.013	1.015	1.020	1.034	1.023
8010	1.000	1.013	1.015	1.020	1.034	1.023
8013	1.000	1.013	1.015	1.020	1.034	1.023
8015	1.000	1.013	1.015	1.020	1.034	1.023
8017	1.000	1.013	1.015	1.020	1.034	1.023
8018	1.000	1.002	1.004	1.009	1.021	1.023
8019	1.005	1.030	1.009	1.020	1.025	1.023

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8021	1.000	1.002	1.004	1.009	1.021	1.023
8028	1.001	1.013	1.010	1.013	1.025	1.023
8031	1.000	1.013	1.015	1.020	1.034	1.023
8032	1.000	1.002	1.004	1.009	1.021	1.023
8039	1.000	1.013	1.015	1.020	1.034	1.023
8041	1.000	1.002	1.004	1.009	1.021	1.023
8042	1.000	1.002	1.004	1.009	1.021	1.023
8046	1.000	1.013	1.015	1.020	1.034	1.023
8057	1.000	1.013	1.015	1.020	1.034	1.023
8059	1.000	1.002	1.004	1.009	1.021	1.023
8060	1.000	1.013	1.015	1.020	1.034	1.023
8061	1.000	1.013	1.015	1.020	1.034	1.023
8062	1.000	1.013	1.015	1.020	1.034	1.023
8063	1.000	1.002	1.004	1.009	1.021	1.023
8064	1.000	1.002	1.004	1.009	1.021	1.023
8065	1.000	1.013	1.015	1.020	1.034	1.023
8066	1.000	1.013	1.015	1.020	1.034	1.023
8071	1.000	1.013	1.015	1.020	1.034	1.023
8078	1.000	1.005	1.008	1.016	1.031	1.023
8102	1.000	1.002	1.004	1.009	1.021	1.023
8106	1.000	1.002	1.004	1.009	1.021	1.023
8107	1.000	1.002	1.004	1.009	1.021	1.023
8116	1.000	1.002	1.004	1.009	1.021	1.023
8117	1.000	1.002	1.004	1.009	1.021	1.023
8209	1.009	1.095	1.006	1.008	1.017	1.023
8215	1.000	1.002	1.004	1.009	1.021	1.023
8227	1.004	1.025	1.018	1.024	1.034	1.023
8232	1.000	1.002	1.004	1.009	1.021	1.023
8267	1.000	1.002	1.004	1.009	1.021	1.023
8278	1.000	1.033	1.024	1.028	1.063	1.023
8286	1.000	1.002	1.004	1.009	1.021	1.023
8290	1.001	1.013	1.010	1.013	1.025	1.023
8291	1.019	1.013	1.013	1.029	1.031	1.023
8292	1.019	1.013	1.013	1.029	1.031	1.023
8293	1.019	1.013	1.013	1.029	1.031	1.023
8304	1.019	1.013	1.013	1.029	1.031	1.023
8324	1.000	1.013	1.015	1.020	1.034	1.023
8350	1.000	1.002	1.004	1.009	1.021	1.023
8370	1.027	1.007	1.012	1.017	1.027	1.023
8387	1.027	1.007	1.012	1.017	1.027	1.023
8388	1.000	1.013	1.015	1.020	1.034	1.023
8389	1.027	1.007	1.012	1.017	1.027	1.023
8390	1.027	1.007	1.012	1.017	1.027	1.023
8391	1.000	1.013	1.015	1.020	1.034	1.023
8392	1.027	1.007	1.012	1.017	1.027	1.023
8393	1.027	1.007	1.012	1.017	1.027	1.023
8397	1.027	1.007	1.012	1.017	1.027	1.023
8400	1.000	1.013	1.015	1.020	1.034	1.023
8500	1.000	1.002	1.004	1.009	1.021	1.023
8601	1.054	1.088	1.048	1.057	1.068	1.023
8631	1.000	1.033	1.024	1.028	1.063	1.023
8720	1.005	1.028	1.023	1.035	1.047	1.023
8729	1.004	1.025	1.018	1.024	1.034	1.023
8740	1.001	1.013	1.010	1.013	1.025	1.023
8741	1.001	1.013	1.010	1.013	1.025	1.023
8742	1.022	1.075	1.042	1.047	1.060	1.023

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8743	1.005	1.028	1.023	1.035	1.047	1.023
8744	1.027	1.007	1.012	1.017	1.027	1.023
8745	1.000	1.002	1.004	1.009	1.021	1.023
8746	1.000	1.033	1.024	1.028	1.063	1.023
8748	1.000	1.013	1.015	1.020	1.034	1.023
8749	1.005	1.028	1.023	1.035	1.047	1.023
8755	1.027	1.007	1.012	1.017	1.027	1.023
8800	1.099	1.021	1.024	1.055	1.060	1.023
8801	1.005	1.028	1.023	1.035	1.047	1.023
8803	1.054	1.088	1.048	1.057	1.068	1.023
8804	1.000	1.024	1.020	1.027	1.050	1.023
8806	1.000	1.024	1.020	1.027	1.050	1.023
8807	1.099	1.021	1.024	1.055	1.060	1.023
8808	1.005	1.028	1.023	1.035	1.047	1.023
8810	1.003	1.003	1.023	1.034	1.052	1.023
8811	1.099	1.021	1.024	1.055	1.060	1.023
8812	1.099	1.021	1.024	1.055	1.060	1.023
8813	1.005	1.030	1.009	1.020	1.025	1.023
8818	1.099	1.021	1.024	1.055	1.060	1.023
8820	1.054	1.088	1.048	1.057	1.068	1.023
8821	1.054	1.088	1.048	1.057	1.068	1.023
8822	1.005	1.028	1.023	1.035	1.047	1.023
8823	1.000	1.024	1.020	1.027	1.050	1.023
8827	1.000	1.024	1.020	1.027	1.050	1.023
8829	1.000	1.024	1.020	1.027	1.050	1.023
8830	1.000	1.024	1.020	1.027	1.050	1.023
8831	1.054	1.088	1.048	1.057	1.068	1.023
8834	1.000	1.024	1.020	1.027	1.050	1.023
8838	1.000	1.033	1.024	1.028	1.063	1.023
8839	1.000	1.024	1.020	1.027	1.050	1.023
8840	1.027	1.007	1.012	1.017	1.027	1.023
8846	1.005	1.030	1.009	1.020	1.025	1.023
8847	1.000	1.002	1.004	1.009	1.021	1.023
8850	1.005	1.028	1.023	1.035	1.047	1.023
8851	1.000	1.024	1.020	1.027	1.050	1.023
8852	1.000	1.024	1.020	1.027	1.050	1.023
8859	1.054	1.088	1.048	1.057	1.068	1.023
8868	1.003	1.106	1.019	1.025	1.041	1.023
8870	1.003	1.106	1.019	1.025	1.041	1.023
8871	1.003	1.003	1.023	1.034	1.052	1.023
8874	1.005	1.030	1.009	1.020	1.025	1.023
8875	1.003	1.106	1.019	1.025	1.041	1.023
9007	1.001	1.013	1.010	1.013	1.025	1.023
9008	1.001	1.006	1.005	1.012	1.024	1.023
9009	1.001	1.013	1.010	1.013	1.025	1.023
9010	1.001	1.013	1.010	1.013	1.025	1.023
9011	1.001	1.013	1.010	1.013	1.025	1.023
9015	1.001	1.013	1.010	1.013	1.025	1.023
9016	1.000	1.033	1.024	1.028	1.063	1.023
9031	1.001	1.006	1.005	1.012	1.024	1.023
9033	1.003	1.003	1.023	1.034	1.052	1.023
9043	1.000	1.024	1.020	1.027	1.050	1.023
9048	1.000	1.005	1.008	1.016	1.031	1.023
9050	1.000	1.005	1.008	1.016	1.031	1.023
9053	1.000	1.033	1.024	1.028	1.063	1.023
9054	1.027	1.007	1.012	1.017	1.027	1.023

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9058	1.000	1.005	1.008	1.016	1.031	1.023
9059	1.000	1.024	1.020	1.027	1.050	1.023
9060	1.000	1.033	1.024	1.028	1.063	1.023
9061	1.000	1.033	1.024	1.028	1.063	1.023
9066	1.027	1.007	1.012	1.017	1.027	1.023
9067	1.000	1.033	1.024	1.028	1.063	1.023
9069	1.000	1.033	1.024	1.028	1.063	1.023
9070	1.000	1.024	1.020	1.027	1.050	1.023
9080	1.000	1.005	1.008	1.016	1.031	1.023
9081	1.000	1.005	1.008	1.016	1.031	1.023
9082	1.000	1.005	1.008	1.016	1.031	1.023
9083	1.000	1.005	1.008	1.016	1.031	1.023
9084	1.000	1.005	1.008	1.016	1.031	1.023
9085	1.000	1.024	1.020	1.027	1.050	1.023
9092	1.000	1.033	1.024	1.028	1.063	1.023
9095	1.000	1.033	1.024	1.028	1.063	1.023
9096	1.001	1.006	1.005	1.012	1.024	1.023
9097	1.001	1.006	1.005	1.012	1.024	1.023
9101	1.003	1.106	1.019	1.025	1.041	1.023
9151	1.000	1.033	1.024	1.028	1.063	1.023
9154	1.000	1.033	1.024	1.028	1.063	1.023
9155	1.099	1.021	1.024	1.055	1.060	1.023
9156	1.000	1.033	1.024	1.028	1.063	1.023
9180	1.000	1.033	1.024	1.028	1.063	1.023
9181	1.000	1.033	1.024	1.028	1.063	1.023
9182	1.000	1.033	1.024	1.028	1.063	1.023
9184	1.000	1.033	1.024	1.028	1.063	1.023
9185	1.000	1.033	1.024	1.028	1.063	1.023
9220	1.027	1.007	1.012	1.017	1.027	1.023
9402	1.001	1.006	1.005	1.012	1.024	1.023
9403	1.001	1.006	1.005	1.012	1.024	1.023
9410	1.003	1.003	1.023	1.034	1.052	1.023
9420	1.003	1.003	1.023	1.034	1.052	1.023
9422	1.003	1.003	1.023	1.034	1.052	1.023
9424	1.001	1.006	1.005	1.012	1.024	1.023
9426	1.001	1.006	1.005	1.012	1.024	1.023
9501	1.027	1.007	1.012	1.017	1.027	1.023
9507	1.054	1.088	1.048	1.057	1.068	1.023
9516	1.004	1.025	1.018	1.024	1.034	1.023
9519	1.027	1.007	1.012	1.017	1.027	1.023
9521	1.004	1.025	1.018	1.024	1.034	1.023
9522	1.027	1.007	1.012	1.017	1.027	1.023
9529	1.004	1.025	1.018	1.024	1.034	1.023
9531	1.004	1.025	1.018	1.024	1.034	1.023
9549	1.054	1.088	1.048	1.057	1.068	1.023
9552	1.004	1.025	1.018	1.024	1.034	1.023
9586	1.027	1.007	1.012	1.017	1.027	1.023
9610	1.099	1.021	1.024	1.055	1.060	1.023
9620	1.027	1.007	1.012	1.017	1.027	1.023

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.006	1.065	1.004	1.005	1.011	1.000
0016	1.006	1.065	1.004	1.005	1.011	1.000
0034	1.006	1.065	1.004	1.005	1.011	1.000
0035	1.006	1.065	1.004	1.005	1.011	1.000
0036	1.006	1.065	1.004	1.005	1.011	1.000
0038	1.006	1.065	1.004	1.005	1.011	1.000
0040	1.006	1.065	1.004	1.005	1.011	1.000
0041	1.006	1.065	1.004	1.005	1.011	1.000
0042	1.000	1.005	1.003	1.008	1.015	1.000
0045	1.006	1.065	1.004	1.005	1.011	1.000
0050	1.006	1.065	1.004	1.005	1.011	1.000
0079	1.006	1.065	1.004	1.005	1.011	1.000
0096	1.006	1.065	1.004	1.005	1.011	1.000
0106	1.000	1.005	1.003	1.008	1.015	1.000
0171	1.006	1.065	1.004	1.005	1.011	1.000
0172	1.006	1.065	1.004	1.005	1.011	1.000
0251	1.002	1.015	1.012	1.015	1.022	1.000
0400	1.000	1.001	1.002	1.006	1.013	1.000
0401	1.006	1.065	1.004	1.005	1.011	1.000
1122	1.006	1.065	1.004	1.005	1.011	1.000
1320	1.006	1.065	1.004	1.005	1.011	1.000
1322	1.006	1.065	1.004	1.005	1.011	1.000
1330	1.002	1.015	1.012	1.015	1.022	1.000
1438	1.002	1.020	1.005	1.013	1.016	1.000
1452	1.006	1.065	1.004	1.005	1.011	1.000
1463	1.002	1.020	1.005	1.013	1.016	1.000
1624	1.006	1.065	1.004	1.005	1.011	1.000
1699	1.002	1.020	1.005	1.013	1.016	1.000
1701	1.002	1.020	1.005	1.013	1.016	1.000
1710	1.006	1.065	1.004	1.005	1.011	1.000
1741	1.006	1.065	1.004	1.005	1.011	1.000
1803	1.002	1.020	1.005	1.013	1.016	1.000
1925	1.002	1.020	1.005	1.013	1.016	1.000
2002	1.002	1.020	1.005	1.013	1.016	1.000
2003	1.002	1.020	1.005	1.013	1.016	1.000
2014	1.002	1.020	1.005	1.013	1.016	1.000
2030	1.002	1.020	1.005	1.013	1.016	1.000
2063	1.002	1.020	1.005	1.013	1.016	1.000
2081	1.002	1.020	1.005	1.013	1.016	1.000
2095	1.002	1.020	1.005	1.013	1.016	1.000
2102	1.002	1.020	1.005	1.013	1.016	1.000
2107	1.002	1.020	1.005	1.013	1.016	1.000
2108	1.002	1.020	1.005	1.013	1.016	1.000
2109	1.002	1.020	1.005	1.013	1.016	1.000
2111	1.002	1.020	1.005	1.013	1.016	1.000
2113	1.002	1.020	1.005	1.013	1.016	1.000
2116	1.002	1.020	1.005	1.013	1.016	1.000
2117	1.002	1.020	1.005	1.013	1.016	1.000
2121	1.002	1.020	1.005	1.013	1.016	1.000
2123	1.002	1.020	1.005	1.013	1.016	1.000
2142	1.002	1.020	1.005	1.013	1.016	1.000
2163	1.002	1.020	1.005	1.013	1.016	1.000
2222	1.002	1.020	1.005	1.013	1.016	1.000
2362	1.002	1.020	1.005	1.013	1.016	1.000
2402	1.002	1.020	1.005	1.013	1.016	1.000
2413	1.002	1.020	1.005	1.013	1.016	1.000

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2501	1.002	1.020	1.005	1.013	1.016	1.000
2570	1.002	1.020	1.005	1.013	1.016	1.000
2571	1.002	1.020	1.005	1.013	1.016	1.000
2576	1.002	1.020	1.005	1.013	1.016	1.000
2584	1.000	1.005	1.003	1.008	1.015	1.000
2585	1.018	1.005	1.008	1.011	1.018	1.000
2589	1.018	1.005	1.008	1.011	1.018	1.000
2660	1.002	1.020	1.005	1.013	1.016	1.000
2683	1.002	1.020	1.005	1.013	1.016	1.000
2688	1.002	1.020	1.005	1.013	1.016	1.000
2702	1.006	1.065	1.004	1.005	1.011	1.000
2710	1.002	1.020	1.005	1.013	1.016	1.000
2727	1.006	1.065	1.004	1.005	1.011	1.000
2731	1.002	1.020	1.005	1.013	1.016	1.000
2757	1.002	1.020	1.005	1.013	1.016	1.000
2759	1.002	1.020	1.005	1.013	1.016	1.000
2790	1.002	1.020	1.005	1.013	1.016	1.000
2797	1.002	1.020	1.005	1.013	1.016	1.000
2806	1.002	1.020	1.005	1.013	1.016	1.000
2812	1.002	1.020	1.005	1.013	1.016	1.000
2819	1.002	1.020	1.005	1.013	1.016	1.000
2840	1.002	1.020	1.005	1.013	1.016	1.000
2842	1.002	1.020	1.005	1.013	1.016	1.000
2852	1.002	1.020	1.005	1.013	1.016	1.000
2881	1.002	1.020	1.005	1.013	1.016	1.000
2883	1.002	1.020	1.005	1.013	1.016	1.000
2915	1.002	1.020	1.005	1.013	1.016	1.000
2923	1.002	1.020	1.005	1.013	1.016	1.000
3018	1.002	1.020	1.005	1.013	1.016	1.000
3022	1.002	1.020	1.005	1.013	1.016	1.000
3030	1.002	1.020	1.005	1.013	1.016	1.000
3039	1.002	1.020	1.005	1.013	1.016	1.000
3040	1.002	1.020	1.005	1.013	1.016	1.000
3060	1.002	1.020	1.005	1.013	1.016	1.000
3066	1.002	1.020	1.005	1.013	1.016	1.000
3070	1.002	1.020	1.005	1.013	1.016	1.000
3076	1.002	1.020	1.005	1.013	1.016	1.000
3081	1.002	1.020	1.005	1.013	1.016	1.000
3082	1.002	1.020	1.005	1.013	1.016	1.000
3085	1.002	1.020	1.005	1.013	1.016	1.000
3099	1.002	1.020	1.005	1.013	1.016	1.000
3110	1.002	1.020	1.005	1.013	1.016	1.000
3131	1.002	1.020	1.005	1.013	1.016	1.000
3146	1.002	1.020	1.005	1.013	1.016	1.000
3152	1.002	1.020	1.005	1.013	1.016	1.000
3165	1.002	1.020	1.005	1.013	1.016	1.000
3169	1.002	1.020	1.005	1.013	1.016	1.000
3175	1.002	1.020	1.005	1.013	1.016	1.000
3178	1.002	1.020	1.005	1.013	1.016	1.000
3179	1.002	1.020	1.005	1.013	1.016	1.000
3180	1.002	1.020	1.005	1.013	1.016	1.000
3220	1.002	1.020	1.005	1.013	1.016	1.000
3241	1.002	1.020	1.005	1.013	1.016	1.000
3257	1.002	1.020	1.005	1.013	1.016	1.000
3339	1.002	1.020	1.005	1.013	1.016	1.000
3365	1.002	1.020	1.005	1.013	1.016	1.000

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3372	1.002	1.020	1.005	1.013	1.016	1.000
3383	1.002	1.020	1.005	1.013	1.016	1.000
3400	1.002	1.020	1.005	1.013	1.016	1.000
3401	1.002	1.020	1.005	1.013	1.016	1.000
3501	1.002	1.020	1.005	1.013	1.016	1.000
3507	1.002	1.020	1.005	1.013	1.016	1.000
3560	1.002	1.020	1.005	1.013	1.016	1.000
3568	1.002	1.020	1.005	1.013	1.016	1.000
3569	1.002	1.020	1.005	1.013	1.016	1.000
3570	1.002	1.020	1.005	1.013	1.016	1.000
3572	1.002	1.020	1.005	1.013	1.016	1.000
3573	1.002	1.020	1.005	1.013	1.016	1.000
3574	1.002	1.020	1.005	1.013	1.016	1.000
3577	1.002	1.020	1.005	1.013	1.016	1.000
3612	1.002	1.020	1.005	1.013	1.016	1.000
3620	1.002	1.020	1.005	1.013	1.016	1.000
3632	1.002	1.020	1.005	1.013	1.016	1.000
3634	1.002	1.020	1.005	1.013	1.016	1.000
3643	1.002	1.020	1.005	1.013	1.016	1.000
3647	1.002	1.020	1.005	1.013	1.016	1.000
3651	1.002	1.020	1.005	1.013	1.016	1.000
3681	1.002	1.020	1.005	1.013	1.016	1.000
3682	1.002	1.020	1.005	1.013	1.016	1.000
3683	1.002	1.020	1.005	1.013	1.016	1.000
3719	1.002	1.015	1.012	1.015	1.022	1.000
3724	1.002	1.015	1.012	1.015	1.022	1.000
3726	1.018	1.005	1.008	1.011	1.018	1.000
3805	1.002	1.020	1.005	1.013	1.016	1.000
3808	1.002	1.020	1.005	1.013	1.016	1.000
3815	1.002	1.020	1.005	1.013	1.016	1.000
3821	1.000	1.001	1.002	1.006	1.013	1.000
3828	1.002	1.020	1.005	1.013	1.016	1.000
3830	1.002	1.020	1.005	1.013	1.016	1.000
3831	1.002	1.020	1.005	1.013	1.016	1.000
3840	1.002	1.020	1.005	1.013	1.016	1.000
4000	1.006	1.065	1.004	1.005	1.011	1.000
4034	1.002	1.020	1.005	1.013	1.016	1.000
4036	1.002	1.020	1.005	1.013	1.016	1.000
4038	1.002	1.020	1.005	1.013	1.016	1.000
4041	1.002	1.020	1.005	1.013	1.016	1.000
4049	1.002	1.020	1.005	1.013	1.016	1.000
4111	1.002	1.020	1.005	1.013	1.016	1.000
4112	1.002	1.020	1.005	1.013	1.016	1.000
4114	1.002	1.020	1.005	1.013	1.016	1.000
4130	1.000	1.001	1.002	1.006	1.013	1.000
4150	1.002	1.020	1.005	1.013	1.016	1.000
4239	1.002	1.020	1.005	1.013	1.016	1.000
4240	1.002	1.020	1.005	1.013	1.016	1.000
4243	1.002	1.020	1.005	1.013	1.016	1.000
4244	1.002	1.020	1.005	1.013	1.016	1.000
4250	1.002	1.020	1.005	1.013	1.016	1.000
4251	1.002	1.020	1.005	1.013	1.016	1.000
4279	1.002	1.020	1.005	1.013	1.016	1.000
4283	1.002	1.020	1.005	1.013	1.016	1.000
4286	1.002	1.020	1.005	1.013	1.016	1.000
4295	1.002	1.020	1.005	1.013	1.016	1.000

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4297	1.002	1.020	1.005	1.013	1.016	1.000
4299	1.002	1.020	1.005	1.013	1.016	1.000
4304	1.066	1.010	1.016	1.035	1.038	1.000
4312	1.012	1.010	1.009	1.019	1.020	1.000
4351	1.002	1.020	1.005	1.013	1.016	1.000
4354	1.002	1.020	1.005	1.013	1.016	1.000
4361	1.035	1.063	1.031	1.038	1.044	1.000
4362	1.066	1.010	1.016	1.035	1.038	1.000
4410	1.002	1.020	1.005	1.013	1.016	1.000
4420	1.002	1.020	1.005	1.013	1.016	1.000
4432	1.002	1.020	1.005	1.013	1.016	1.000
4470	1.002	1.020	1.005	1.013	1.016	1.000
4478	1.002	1.020	1.005	1.013	1.016	1.000
4492	1.002	1.020	1.005	1.013	1.016	1.000
4494	1.002	1.020	1.005	1.013	1.016	1.000
4495	1.002	1.020	1.005	1.013	1.016	1.000
4496	1.002	1.020	1.005	1.013	1.016	1.000
4497	1.002	1.020	1.005	1.013	1.016	1.000
4498	1.002	1.020	1.005	1.013	1.016	1.000
4499	1.002	1.020	1.005	1.013	1.016	1.000
4511	1.035	1.063	1.031	1.038	1.044	1.000
4512	1.035	1.063	1.031	1.038	1.044	1.000
4557	1.002	1.020	1.005	1.013	1.016	1.000
4558	1.002	1.020	1.005	1.013	1.016	1.000
4611	1.002	1.020	1.005	1.013	1.016	1.000
4623	1.002	1.020	1.005	1.013	1.016	1.000
4635	1.002	1.020	1.005	1.013	1.016	1.000
4665	1.002	1.020	1.005	1.013	1.016	1.000
4683	1.002	1.020	1.005	1.013	1.016	1.000
4691	1.002	1.020	1.005	1.013	1.016	1.000
4692	1.002	1.020	1.005	1.013	1.016	1.000
4717	1.002	1.020	1.005	1.013	1.016	1.000
4720	1.002	1.020	1.005	1.013	1.016	1.000
4740	1.002	1.020	1.005	1.013	1.016	1.000
4771	1.002	1.020	1.005	1.013	1.016	1.000
4828	1.002	1.020	1.005	1.013	1.016	1.000
4829	1.002	1.020	1.005	1.013	1.016	1.000
4831	1.002	1.020	1.005	1.013	1.016	1.000
4983	1.002	1.020	1.005	1.013	1.016	1.000
5020	1.002	1.015	1.012	1.015	1.022	1.000
5027	1.002	1.015	1.012	1.015	1.022	1.000
5028	1.002	1.015	1.012	1.015	1.022	1.000
5029	1.002	1.015	1.012	1.015	1.022	1.000
5040	1.002	1.015	1.012	1.015	1.022	1.000
5102	1.002	1.015	1.012	1.015	1.022	1.000
5107	1.002	1.015	1.012	1.015	1.022	1.000
5108	1.002	1.015	1.012	1.015	1.022	1.000
5128	1.018	1.005	1.008	1.011	1.018	1.000
5129	1.018	1.005	1.008	1.011	1.018	1.000
5130	1.002	1.015	1.012	1.015	1.022	1.000
5140	1.002	1.015	1.012	1.015	1.022	1.000
5146	1.002	1.015	1.012	1.015	1.022	1.000
5160	1.002	1.015	1.012	1.015	1.022	1.000
5183	1.002	1.015	1.012	1.015	1.022	1.000
5184	1.002	1.015	1.012	1.015	1.022	1.000
5185	1.002	1.015	1.012	1.015	1.022	1.000

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5186	1.002	1.015	1.012	1.015	1.022	1.000
5187	1.002	1.015	1.012	1.015	1.022	1.000
5190	1.002	1.015	1.012	1.015	1.022	1.000
5191	1.018	1.005	1.008	1.011	1.018	1.000
5192	1.000	1.005	1.011	1.013	1.022	1.000
5193	1.002	1.015	1.012	1.015	1.022	1.000
5195	1.002	1.015	1.012	1.015	1.022	1.000
5201	1.002	1.015	1.012	1.015	1.022	1.000
5205	1.002	1.015	1.012	1.015	1.022	1.000
5212	1.002	1.015	1.012	1.015	1.022	1.000
5213	1.002	1.015	1.012	1.015	1.022	1.000
5214	1.002	1.015	1.012	1.015	1.022	1.000
5222	1.002	1.015	1.012	1.015	1.022	1.000
5225	1.002	1.015	1.012	1.015	1.022	1.000
5348	1.002	1.015	1.012	1.015	1.022	1.000
5403	1.002	1.015	1.012	1.015	1.022	1.000
5432	1.002	1.015	1.012	1.015	1.022	1.000
5436	1.002	1.015	1.012	1.015	1.022	1.000
5443	1.002	1.015	1.012	1.015	1.022	1.000
5446	1.002	1.015	1.012	1.015	1.022	1.000
5447	1.002	1.015	1.012	1.015	1.022	1.000
5467	1.002	1.015	1.012	1.015	1.022	1.000
5470	1.002	1.015	1.012	1.015	1.022	1.000
5473	1.000	1.005	1.003	1.008	1.015	1.000
5474	1.002	1.015	1.012	1.015	1.022	1.000
5479	1.002	1.015	1.012	1.015	1.022	1.000
5482	1.002	1.015	1.012	1.015	1.022	1.000
5484	1.002	1.015	1.012	1.015	1.022	1.000
5485	1.002	1.015	1.012	1.015	1.022	1.000
5506	1.002	1.015	1.012	1.015	1.022	1.000
5507	1.002	1.015	1.012	1.015	1.022	1.000
5538	1.002	1.015	1.012	1.015	1.022	1.000
5542	1.002	1.015	1.012	1.015	1.022	1.000
5552	1.002	1.015	1.012	1.015	1.022	1.000
5553	1.002	1.015	1.012	1.015	1.022	1.000
5606	1.002	1.015	1.012	1.015	1.022	1.000
5610	1.002	1.015	1.012	1.015	1.022	1.000
5632	1.002	1.015	1.012	1.015	1.022	1.000
5633	1.002	1.015	1.012	1.015	1.022	1.000
5650	1.000	1.005	1.003	1.008	1.015	1.000
5951	1.002	1.020	1.005	1.013	1.016	1.000
6003	1.002	1.015	1.012	1.015	1.022	1.000
6011	1.002	1.015	1.012	1.015	1.022	1.000
6204	1.006	1.065	1.004	1.005	1.011	1.000
6206	1.006	1.065	1.004	1.005	1.011	1.000
6213	1.006	1.065	1.004	1.005	1.011	1.000
6216	1.006	1.065	1.004	1.005	1.011	1.000
6218	1.002	1.015	1.012	1.015	1.022	1.000
6220	1.002	1.015	1.012	1.015	1.022	1.000
6233	1.002	1.015	1.012	1.015	1.022	1.000
6235	1.006	1.065	1.004	1.005	1.011	1.000
6237	1.006	1.065	1.004	1.005	1.011	1.000
6251	1.002	1.015	1.012	1.015	1.022	1.000
6258	1.002	1.015	1.012	1.015	1.022	1.000
6307	1.002	1.015	1.012	1.015	1.022	1.000
6308	1.002	1.015	1.012	1.015	1.022	1.000

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6315	1.002	1.015	1.012	1.015	1.022	1.000
6316	1.002	1.015	1.012	1.015	1.022	1.000
6325	1.002	1.015	1.012	1.015	1.022	1.000
6361	1.002	1.015	1.012	1.015	1.022	1.000
6364	1.002	1.015	1.012	1.015	1.022	1.000
6400	1.002	1.015	1.012	1.015	1.022	1.000
6504	1.002	1.020	1.005	1.013	1.016	1.000
6834	1.002	1.020	1.005	1.013	1.016	1.000
7133	1.012	1.010	1.009	1.019	1.020	1.000
7198	1.012	1.010	1.009	1.019	1.020	1.000
7207	1.000	1.023	1.015	1.019	1.042	1.000
7219	1.012	1.010	1.009	1.019	1.020	1.000
7227	1.012	1.010	1.009	1.019	1.020	1.000
7232	1.012	1.010	1.009	1.019	1.020	1.000
7248	1.035	1.063	1.031	1.038	1.044	1.000
7272	1.002	1.015	1.012	1.015	1.022	1.000
7332	1.000	1.008	1.013	1.018	1.032	1.000
7360	1.012	1.010	1.009	1.019	1.020	1.000
7365	1.012	1.010	1.009	1.019	1.020	1.000
7382	1.012	1.010	1.009	1.019	1.020	1.000
7392	1.000	1.001	1.002	1.006	1.013	1.000
7403	1.012	1.010	1.009	1.019	1.020	1.000
7405	1.012	1.010	1.009	1.019	1.020	1.000
7409	1.006	1.065	1.004	1.005	1.011	1.000
7410	1.006	1.065	1.004	1.005	1.011	1.000
7421	1.012	1.010	1.009	1.019	1.020	1.000
7424	1.012	1.010	1.009	1.019	1.020	1.000
7428	1.012	1.010	1.009	1.019	1.020	1.000
7429	1.012	1.010	1.009	1.019	1.020	1.000
7500	1.002	1.015	1.012	1.015	1.022	1.000
7515	1.012	1.010	1.009	1.019	1.020	1.000
7520	1.002	1.015	1.012	1.015	1.022	1.000
7538	1.002	1.015	1.012	1.015	1.022	1.000
7539	1.002	1.015	1.012	1.015	1.022	1.000
7580	1.002	1.015	1.012	1.015	1.022	1.000
7600	1.066	1.010	1.016	1.035	1.038	1.000
7601	1.002	1.015	1.012	1.015	1.022	1.000
7605	1.002	1.015	1.012	1.015	1.022	1.000
7607	1.066	1.010	1.016	1.035	1.038	1.000
7610	1.066	1.010	1.016	1.035	1.038	1.000
7706	1.002	1.002	1.016	1.022	1.034	1.000
7707	1.002	1.002	1.016	1.022	1.034	1.000
7720	1.002	1.002	1.016	1.022	1.034	1.000
7721	1.000	1.005	1.003	1.008	1.015	1.000
7722	1.002	1.002	1.016	1.022	1.034	1.000
7855	1.002	1.015	1.012	1.015	1.022	1.000
8001	1.000	1.001	1.002	1.006	1.013	1.000
8004	1.000	1.001	1.002	1.006	1.013	1.000
8006	1.000	1.005	1.011	1.013	1.022	1.000
8008	1.000	1.005	1.011	1.013	1.022	1.000
8010	1.000	1.005	1.011	1.013	1.022	1.000
8013	1.000	1.005	1.011	1.013	1.022	1.000
8015	1.000	1.005	1.011	1.013	1.022	1.000
8017	1.000	1.005	1.011	1.013	1.022	1.000
8018	1.000	1.001	1.002	1.006	1.013	1.000
8019	1.002	1.020	1.005	1.013	1.016	1.000

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8021	1.000	1.001	1.002	1.006	1.013	1.000
8028	1.001	1.012	1.006	1.008	1.016	1.000
8031	1.000	1.005	1.011	1.013	1.022	1.000
8032	1.000	1.001	1.002	1.006	1.013	1.000
8039	1.000	1.005	1.011	1.013	1.022	1.000
8041	1.000	1.001	1.002	1.006	1.013	1.000
8042	1.000	1.001	1.002	1.006	1.013	1.000
8046	1.000	1.005	1.011	1.013	1.022	1.000
8057	1.000	1.005	1.011	1.013	1.022	1.000
8059	1.000	1.001	1.002	1.006	1.013	1.000
8060	1.000	1.005	1.011	1.013	1.022	1.000
8061	1.000	1.005	1.011	1.013	1.022	1.000
8062	1.000	1.005	1.011	1.013	1.022	1.000
8063	1.000	1.001	1.002	1.006	1.013	1.000
8064	1.000	1.001	1.002	1.006	1.013	1.000
8065	1.000	1.005	1.011	1.013	1.022	1.000
8066	1.000	1.005	1.011	1.013	1.022	1.000
8071	1.000	1.005	1.011	1.013	1.022	1.000
8078	1.000	1.004	1.006	1.011	1.021	1.000
8102	1.000	1.001	1.002	1.006	1.013	1.000
8106	1.000	1.001	1.002	1.006	1.013	1.000
8107	1.000	1.001	1.002	1.006	1.013	1.000
8116	1.000	1.001	1.002	1.006	1.013	1.000
8117	1.000	1.001	1.002	1.006	1.013	1.000
8209	1.006	1.065	1.004	1.005	1.011	1.000
8215	1.000	1.001	1.002	1.006	1.013	1.000
8227	1.002	1.015	1.012	1.015	1.022	1.000
8232	1.000	1.001	1.002	1.006	1.013	1.000
8267	1.000	1.001	1.002	1.006	1.013	1.000
8278	1.000	1.023	1.015	1.019	1.042	1.000
8286	1.000	1.001	1.002	1.006	1.013	1.000
8290	1.001	1.012	1.006	1.008	1.016	1.000
8291	1.012	1.010	1.009	1.019	1.020	1.000
8292	1.012	1.010	1.009	1.019	1.020	1.000
8293	1.012	1.010	1.009	1.019	1.020	1.000
8304	1.012	1.010	1.009	1.019	1.020	1.000
8324	1.000	1.005	1.011	1.013	1.022	1.000
8350	1.000	1.001	1.002	1.006	1.013	1.000
8370	1.018	1.005	1.008	1.011	1.018	1.000
8387	1.018	1.005	1.008	1.011	1.018	1.000
8388	1.000	1.005	1.011	1.013	1.022	1.000
8389	1.018	1.005	1.008	1.011	1.018	1.000
8390	1.018	1.005	1.008	1.011	1.018	1.000
8391	1.000	1.005	1.011	1.013	1.022	1.000
8392	1.018	1.005	1.008	1.011	1.018	1.000
8393	1.018	1.005	1.008	1.011	1.018	1.000
8397	1.018	1.005	1.008	1.011	1.018	1.000
8400	1.000	1.005	1.011	1.013	1.022	1.000
8500	1.000	1.001	1.002	1.006	1.013	1.000
8601	1.035	1.063	1.031	1.038	1.044	1.000
8631	1.000	1.023	1.015	1.019	1.042	1.000
8720	1.003	1.013	1.015	1.023	1.031	1.000
8729	1.002	1.015	1.012	1.015	1.022	1.000
8740	1.001	1.012	1.006	1.008	1.016	1.000
8741	1.001	1.012	1.006	1.008	1.016	1.000
8742	1.014	1.052	1.027	1.031	1.039	1.000

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8743	1.003	1.013	1.015	1.023	1.031	1.000
8744	1.018	1.005	1.008	1.011	1.018	1.000
8745	1.000	1.001	1.002	1.006	1.013	1.000
8746	1.000	1.023	1.015	1.019	1.042	1.000
8748	1.000	1.005	1.011	1.013	1.022	1.000
8749	1.003	1.013	1.015	1.023	1.031	1.000
8755	1.018	1.005	1.008	1.011	1.018	1.000
8800	1.066	1.010	1.016	1.035	1.038	1.000
8801	1.003	1.013	1.015	1.023	1.031	1.000
8803	1.035	1.063	1.031	1.038	1.044	1.000
8804	1.000	1.008	1.013	1.018	1.032	1.000
8806	1.000	1.008	1.013	1.018	1.032	1.000
8807	1.066	1.010	1.016	1.035	1.038	1.000
8808	1.003	1.013	1.015	1.023	1.031	1.000
8810	1.002	1.002	1.016	1.022	1.034	1.000
8811	1.066	1.010	1.016	1.035	1.038	1.000
8812	1.066	1.010	1.016	1.035	1.038	1.000
8813	1.002	1.020	1.005	1.013	1.016	1.000
8818	1.066	1.010	1.016	1.035	1.038	1.000
8820	1.035	1.063	1.031	1.038	1.044	1.000
8821	1.035	1.063	1.031	1.038	1.044	1.000
8822	1.003	1.013	1.015	1.023	1.031	1.000
8823	1.000	1.008	1.013	1.018	1.032	1.000
8827	1.000	1.008	1.013	1.018	1.032	1.000
8829	1.000	1.008	1.013	1.018	1.032	1.000
8830	1.000	1.008	1.013	1.018	1.032	1.000
8831	1.035	1.063	1.031	1.038	1.044	1.000
8834	1.000	1.008	1.013	1.018	1.032	1.000
8838	1.000	1.023	1.015	1.019	1.042	1.000
8839	1.000	1.008	1.013	1.018	1.032	1.000
8840	1.018	1.005	1.008	1.011	1.018	1.000
8846	1.002	1.020	1.005	1.013	1.016	1.000
8847	1.000	1.001	1.002	1.006	1.013	1.000
8850	1.003	1.013	1.015	1.023	1.031	1.000
8851	1.000	1.008	1.013	1.018	1.032	1.000
8852	1.000	1.008	1.013	1.018	1.032	1.000
8859	1.035	1.063	1.031	1.038	1.044	1.000
8868	1.002	1.078	1.012	1.016	1.027	1.000
8870	1.002	1.078	1.012	1.016	1.027	1.000
8871	1.002	1.002	1.016	1.022	1.034	1.000
8874	1.002	1.020	1.005	1.013	1.016	1.000
8875	1.002	1.078	1.012	1.016	1.027	1.000
9007	1.001	1.012	1.006	1.008	1.016	1.000
9008	1.000	1.005	1.003	1.008	1.015	1.000
9009	1.001	1.012	1.006	1.008	1.016	1.000
9010	1.001	1.012	1.006	1.008	1.016	1.000
9011	1.001	1.012	1.006	1.008	1.016	1.000
9015	1.001	1.012	1.006	1.008	1.016	1.000
9016	1.000	1.023	1.015	1.019	1.042	1.000
9031	1.000	1.005	1.003	1.008	1.015	1.000
9033	1.002	1.002	1.016	1.022	1.034	1.000
9043	1.000	1.008	1.013	1.018	1.032	1.000
9048	1.000	1.004	1.006	1.011	1.021	1.000
9050	1.000	1.004	1.006	1.011	1.021	1.000
9053	1.000	1.023	1.015	1.019	1.042	1.000
9054	1.018	1.005	1.008	1.011	1.018	1.000

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

Factor to Adjust Losses to September 1, 2024 Benefit Level ^[1]

Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9058	1.000	1.004	1.006	1.011	1.021	1.000
9059	1.000	1.008	1.013	1.018	1.032	1.000
9060	1.000	1.023	1.015	1.019	1.042	1.000
9061	1.000	1.023	1.015	1.019	1.042	1.000
9066	1.018	1.005	1.008	1.011	1.018	1.000
9067	1.000	1.023	1.015	1.019	1.042	1.000
9069	1.000	1.023	1.015	1.019	1.042	1.000
9070	1.000	1.008	1.013	1.018	1.032	1.000
9080	1.000	1.004	1.006	1.011	1.021	1.000
9081	1.000	1.004	1.006	1.011	1.021	1.000
9082	1.000	1.004	1.006	1.011	1.021	1.000
9083	1.000	1.004	1.006	1.011	1.021	1.000
9084	1.000	1.004	1.006	1.011	1.021	1.000
9085	1.000	1.008	1.013	1.018	1.032	1.000
9092	1.000	1.023	1.015	1.019	1.042	1.000
9095	1.000	1.023	1.015	1.019	1.042	1.000
9096	1.000	1.005	1.003	1.008	1.015	1.000
9097	1.000	1.005	1.003	1.008	1.015	1.000
9101	1.002	1.078	1.012	1.016	1.027	1.000
9151	1.000	1.023	1.015	1.019	1.042	1.000
9154	1.000	1.023	1.015	1.019	1.042	1.000
9155	1.066	1.010	1.016	1.035	1.038	1.000
9156	1.000	1.023	1.015	1.019	1.042	1.000
9180	1.000	1.023	1.015	1.019	1.042	1.000
9181	1.000	1.023	1.015	1.019	1.042	1.000
9182	1.000	1.023	1.015	1.019	1.042	1.000
9184	1.000	1.023	1.015	1.019	1.042	1.000
9185	1.000	1.023	1.015	1.019	1.042	1.000
9220	1.018	1.005	1.008	1.011	1.018	1.000
9402	1.000	1.005	1.003	1.008	1.015	1.000
9403	1.000	1.005	1.003	1.008	1.015	1.000
9410	1.002	1.002	1.016	1.022	1.034	1.000
9420	1.002	1.002	1.016	1.022	1.034	1.000
9422	1.002	1.002	1.016	1.022	1.034	1.000
9424	1.000	1.005	1.003	1.008	1.015	1.000
9426	1.000	1.005	1.003	1.008	1.015	1.000
9501	1.018	1.005	1.008	1.011	1.018	1.000
9507	1.035	1.063	1.031	1.038	1.044	1.000
9516	1.002	1.015	1.012	1.015	1.022	1.000
9519	1.018	1.005	1.008	1.011	1.018	1.000
9521	1.002	1.015	1.012	1.015	1.022	1.000
9522	1.018	1.005	1.008	1.011	1.018	1.000
9529	1.002	1.015	1.012	1.015	1.022	1.000
9531	1.002	1.015	1.012	1.015	1.022	1.000
9549	1.035	1.063	1.031	1.038	1.044	1.000
9552	1.002	1.015	1.012	1.015	1.022	1.000
9586	1.018	1.005	1.008	1.011	1.018	1.000
9610	1.066	1.010	1.016	1.035	1.038	1.000
9620	1.018	1.005	1.008	1.011	1.018	1.000

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

**Detrended Loss Limitations by Policy Year
Based on \$500,000 at a Policy Year 2021 Level**

<u>Policy Year</u>	<u>Loss Limit (a)</u>
2011	511,211
2012	497,214
2013	489,286
2014	488,912
2015	482,584
2016	472,842
2017	475,214
2018	486,039
2019	498,013
2020	501,732
2021	500,000

Preliminary

(a) Each loss limit is detrended to the equivalent of \$500,000 at a policy year 2021 level based on the WCIRB's projected changes in on-level average indemnity and medical costs included in Exhibits 6.2 and 6.4 of Item AC23-12-01 of the December 5, 2023 Actuarial Committee Agenda.

Indemnity Loss Development Factors

Selected Age-to-Age Loss Development Factors for Policy Year 2021 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 1st				Claims Closed at 1st
	1	2	3	4	
1st to 2nd	1.335	1.423	1.493	1.596	1.067
2nd to 3rd	1.106	1.129	1.153	1.181	1.043
3rd to 4th	1.039	1.052	1.063	1.077	1.027
4th to 5th	1.022	1.024	1.033	1.041	1.017
5th to 6th	1.012	1.013	1.019	1.019	1.007
6th to 7th	1.007	1.008	1.008	1.015	1.005
7th to 8th	1.005	1.008	1.009	1.009	1.005
8th to 9th	1.004	1.005	1.005	1.009	1.003
9th to 10th	1.002	1.005	1.004	1.010	1.001
10th to Ult	1.045	1.045	1.045	1.045	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2020 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 2nd				Claims Closed at 2nd
	1	2	3	4	
2nd to 3rd	1.140	1.170	1.202	1.243	1.017
3rd to 4th	1.050	1.067	1.082	1.101	1.010
4th to 5th	1.028	1.029	1.040	1.051	1.008
5th to 6th	1.015	1.016	1.023	1.022	1.004
6th to 7th	1.008	1.009	1.009	1.017	1.003
7th to 8th	1.006	1.009	1.011	1.010	1.002
8th to 9th	1.005	1.005	1.005	1.010	1.001
9th to 10th	1.003	1.005	1.004	1.011	1.001
10th to Ult	1.053	1.053	1.053	1.053	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2019 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 3rd				Claims Closed at 3rd
	1	2	3	4	
3rd to 4th	1.074	1.096	1.115	1.148	1.007
4th to 5th	1.040	1.042	1.056	1.073	1.005
5th to 6th	1.020	1.022	1.031	1.029	1.002
6th to 7th	1.011	1.012	1.012	1.022	1.001
7th to 8th	1.008	1.012	1.014	1.013	1.001
8th to 9th	1.006	1.007	1.006	1.012	1.001
9th to 10th	1.003	1.007	1.005	1.014	1.001
10th to Ult	1.068	1.068	1.068	1.068	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2018 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 4th				Claims Closed at 4th
	1	2	3	4	
4th to 5th	1.058	1.059	1.081	1.104	1.004
5th to 6th	1.028	1.031	1.044	1.043	1.002
6th to 7th	1.016	1.017	1.016	1.030	1.001
7th to 8th	1.011	1.017	1.018	1.018	1.001
8th to 9th	1.009	1.009	1.008	1.015	1.000
9th to 10th	1.003	1.008	1.006	1.017	1.001
10th to Ult	1.094	1.094	1.094	1.094	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2017 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 5th				Claims Closed at 5th
	1	2	3	4	
5th to 6th	1.038	1.042	1.061	1.059	1.002
6th to 7th	1.023	1.023	1.022	1.043	1.001
7th to 8th	1.015	1.023	1.025	1.025	1.001
8th to 9th	1.011	1.011	1.011	1.020	1.000
9th to 10th	1.005	1.011	1.008	1.021	1.001
10th to Ult	1.126	1.126	1.126	1.126	1.000

Notes:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.

Medical Loss Development Factors

Selected Age-to-Age Loss Development Factors for Policy Year 2021 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 1st				Claims Closed at 1st
	1	2	3	4	
1st to 2nd	1.164	1.203	1.266	1.297	1.070
2nd to 3rd	1.068	1.073	1.101	1.119	1.028
3rd to 4th	1.033	1.033	1.048	1.061	1.016
4th to 5th	1.018	1.017	1.022	1.036	1.010
5th to 6th	1.007	1.011	1.014	1.017	1.005
6th to 7th	1.003	1.001	1.006	1.003	1.003
7th to 8th	1.003	1.002	1.004	1.005	1.002
8th to 9th	1.003	0.998	1.001	1.004	1.001
9th to 10th	1.001	1.002	1.001	1.001	1.000
10th to Ult	1.000	1.000	1.000	1.000	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2020 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 2nd				Claims Closed at 2nd
	1	2	3	4	
2nd to 3rd	1.080	1.090	1.124	1.143	1.025
3rd to 4th	1.039	1.041	1.060	1.075	1.011
4th to 5th	1.021	1.020	1.027	1.042	1.008
5th to 6th	1.008	1.013	1.016	1.020	1.005
6th to 7th	1.005	1.000	1.006	1.002	1.003
7th to 8th	1.003	1.003	1.004	1.005	1.002
8th to 9th	1.003	0.998	1.001	1.004	1.002
9th to 10th	1.000	1.001	1.001	1.000	1.002
10th to Ult	1.000	1.000	1.000	1.000	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2019 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 3rd				Claims Closed at 3rd
	1	2	3	4	
3rd to 4th	1.044	1.050	1.075	1.090	1.014
4th to 5th	1.026	1.025	1.034	1.054	1.007
5th to 6th	1.010	1.016	1.020	1.024	1.004
6th to 7th	1.006	1.000	1.008	1.002	1.002
7th to 8th	1.004	1.002	1.005	1.006	1.002
8th to 9th	1.004	0.997	1.001	1.004	1.002
9th to 10th	1.001	1.001	1.001	1.000	1.001
10th to Ult	1.000	1.000	1.000	1.000	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2018 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 4th				Claims Closed at 4th
	1	2	3	4	
4th to 5th	1.026	1.029	1.040	1.065	1.009
5th to 6th	1.013	1.018	1.025	1.030	1.005
6th to 7th	1.006	1.001	1.009	1.002	1.002
7th to 8th	1.007	1.003	1.006	1.008	1.002
8th to 9th	1.004	0.997	1.001	1.004	1.002
9th to 10th	1.000	1.001	1.001	1.000	1.001
10th to Ult	1.000	1.000	1.000	1.000	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2017 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 5th				Claims Closed at 5th
	1	2	3	4	
5th to 6th	1.009	1.020	1.026	1.035	1.007
6th to 7th	1.006	0.998	1.010	1.002	1.003
7th to 8th	1.006	1.003	1.008	1.008	1.002
8th to 9th	1.005	0.996	1.001	1.006	1.001
9th to 10th	1.000	1.001	1.002	1.000	1.001
10th to Ult	1.000	1.000	1.000	1.000	1.000

Notes:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.

Cumulative Loss Development Factors

Indemnity Loss Development Factors to Ultimate Level (a)

Policy Year	Report Level	Indemnity Loss Development Group (ILDG)				
		1	2	3	4	Closed
2021	1st	1.688	1.878	2.064	2.349	1.188
2020	2nd	1.344	1.415	1.499	1.624	1.046
2019	3rd	1.253	1.294	1.345	1.438	1.018
2018	4th	1.238	1.256	1.296	1.362	1.009
2017	5th	1.233	1.254	1.275	1.327	1.005

Medical Loss Development Factors to Ultimate Level (a)

Policy Year	Report Level	Medical Loss Development Group (MLDG)				Closed
		1	2	3	4	
2021	1st	1.330	1.374	1.533	1.643	1.144
2020	2nd	1.170	1.173	1.259	1.320	1.057
2019	3rd	1.099	1.095	1.151	1.192	1.032
2018	4th	1.057	1.049	1.083	1.113	1.022
2017	5th	1.027	1.018	1.047	1.051	1.014

Notes:

(a) Factors based on successive multiplication of age-to-age factors from Exhibits 7.1 and 7.2.

Preliminary

Indemnity Loss Development Groups (ILDG)
Classification Assignments

ILDG 1 Classifications				ILDG 2 Classifications (Continued)				ILDG 3 Classifications (Continued)			
0016	3569	7232	8806	5447	7610	8400	9058	7382	8032	8803	9031
0034	4041	7272	8807	5467	7720	8500	9059	7392	8042	8810	9043
0036	4114	7332	8821	5474	7721	8601	9061	7515	8061	8818	9048
0038	4432	7403	8823	5482	8001	8742	9066	7706	8064	8822	9050
0040	4683	7405	8847	5484	8010	8748	9080	7707	8071	8829	9060
0041	4717	7409	9033	5506	8031	8749	9081	7722	8209	8830	9070
0045	4720	7421	9067	5542	8046	8820	9082	7855	8391	8834	9092
0050	5140	7424	9095	5632	8060	8827	9083	8006	8393	8839	9180
0079	5185	7500	9097	6003	8062	8831	9084	8013	8397	8846	9507
0096	5187	7520	9151	6206	8065	8838	9085	8015	8741	8874	9610
0171	5190	7538	9154	6218	8066	8840	9096	8018	8755	9007	
0251	5432	7600	9155	6220	8106	8850	9101	8021	8800	9008	
0400	5443	8004	9156	6308	8107	8852	9182	8028	8801	9011	
0401	5446	8041	9185	6315	8227	8859	9184				
1122	5470	8057	9410	6316	8232	8868	9403				
1330	5485	8059	9420	6400	8267	8870	9424				
1699	5507	8078	9422	7219	8290	8875	9516				
1710	5538	8116	9426	7360	8291	9009	9521				
1741	5552	8215	9501	7365	8350	9010	9522				
2002	5553	8278	9519	7539	8370	9015	9529				
2102	5633	8286	9549	7601	8388	9016	9531				
2108	6011	8304	9552	7605	8389	9053	9586				
2117	6325	8324		7607	8392	9054	9620				
2222	6361	8387									
2702	6364	8390									
2915	7133	8631									
3081	7198	8729									
3241	7227	8804									

ILDG 2 Classifications				ILDG 3 Classifications				ILDG 4 Classifications			
0005	2759	4283	5107	0035	3099	4036	4829	1322	3082	4239	7429
0042	2812	4286	5108	1320	3110	4112	4831	1438	3131	4240	7580
0106	2842	4297	5146	1463	3146	4244	4983	1452	3152	4243	8008
0172	2881	4351	5183	1624	3178	4279	5029	1701	3165	4251	8017
2003	3040	4354	5186	1803	3180	4295	5128	1925	3169	4304	8019
2014	3401	4470	5195	2095	3400	4299	5184	2030	3175	4362	8039
2063	3560	4511	5205	2116	3507	4312	5191	2081	3179	4494	8063
2107	3573	4512	5212	2584	3577	4361	5201	2109	3220	4496	8102
2142	3632	4558	5214	2660	3612	4410	5213	2111	3257	4498	8117
2163	3724	5020	5222	2727	3620	4420	5479	2113	3339	4557	8292
2589	3821	5027	5225	2806	3634	4478	5606	2121	3365	4611	8293
2683	4000	5028	5348	2819	3643	4492	5610	2123	3372	4623	8720
2731	4034	5040	5403	2840	3647	4495	5650	2362	3383	4635	8740
2757	4250	5102	5436	2883	3681	4497	5951	2402	3501	4691	8743
				2923	3682	4499	6204	2413	3568	5129	8744
				3030	3683	4665	6213	2501	3570	5130	8745
				3039	3805	4692	6216	2570	3572	5160	8746
				3066	3815	4740	6251	2571	3574	5192	8808
				3076	3828	4771	6258	2576	3651	5193	8811
				3085	3840	4828	6834	2585	3719	5473	8812
								2688	3726	6233	8813
								2710	3808	6235	8851
								2790	3830	6237	8871
								2797	3831	6307	9069
								2852	4038	6504	9181
								3018	4049	7207	9220
								3022	4111	7248	9402
								3060	4130	7410	
								3070	4150	7428	

Medical Loss Development Groups (MLDG)
Classification Assignments

MLDG 1 Classifications				MLDG 2 Classifications (Continued)				MLDG 3 Classifications (Continued)			
0016	4049	7232	8821	5474	7605	8500	9059	8004	8291	8830	9080
0036	4114	7272	8838	5482	7607	8601	9085	8006	8293	8834	9081
0038	4420	7405	8840	5484	7706	8720	9096	8013	8391	8839	9082
0041	4432	7409	8847	5485	7707	8741	9101	8015	8393	8851	9083
0050	4512	7421	8852	5506	7720	8742	9424	8017	8631	8871	9084
0079	4558	7424	8859	5507	8010	8755	9426	8018	8740	8874	9151
0106	4691	7500	9010	5542	8042	8801	9516	8021	8744	9008	9182
0171	4717	7515	9048	5632	8065	8804	9519	8028	8745	9009	9220
0251	5020	7520	9061	5633	8106	8806	9522	8031	8746	9011	9402
0400	5108	7538	9067	6218	8227	8820	9531	8032	8748	9031	9420
0401	5128	7600	9092	6220	8232	8823	9620	8041	8803	9043	9501
1122	5186	7601	9095	6307	8267	8831		8061	8810	9050	9521
1330	5187	7610	9097	6400	8324	8868		8062	8811	9054	9529
1463	5190	8046	9154	6834	8350	8870		8071	8812	9058	9586
1699	5443	8057	9155	7219	8370	8875		8078	8822	9060	
1741	5467	8059	9156	7248	8387	9007		8117	8827	9066	
2014	5470	8060	9180	7332	8388	9015		8209	8829	9070	
2107	5538	8066	9184	7392	8389	9016					
2121	5552	8107	9185	7410	8392	9033					
2702	5553	8116	9403	7539	8397	9053					
2727	6011	8215	9410								
2757	6204	8278	9422								
2759	6216	8286	9507								
2881	6361	8290	9549								
2915	7133	8304									
2923	7198	8400									
3081	7207	8729									
3220	7227	8807									

MLDG 2 Classifications				MLDG 3 Classifications				MLDG 4 Classifications			
0005	2710	3815	5129	1701	3070	4295	5201	1320	3179	4304	7382
0034	2806	3821	5130	1803	3076	4299	5205	1322	3257	4351	7429
0035	2812	4000	5140	2002	3099	4312	5213	1438	3339	4362	7580
0040	2819	4034	5146	2003	3146	4354	5222	1452	3383	4478	8008
0042	3030	4240	5160	2081	3169	4361	5436	1925	3501	4494	8019
0045	3040	4243	5183	2095	3175	4410	5447	2030	3568	4498	8039
0096	3131	4244	5184	2102	3178	4492	5479	2113	3570	4557	8063
0172	3241	4283	5185	2111	3180	4496	5610	2123	3572	4611	8064
1624	3365	4286	5195	2117	3372	4497	5650	2362	3573	4623	8102
1710	3400	4297	5212	2142	3401	4499	6258	2402	3577	4635	8292
2063	3507	4470	5225	2163	3560	4665	6308	2413	3651	4771	8390
2108	3569	4495	5348	2222	3574	4683	6315	2501	3683	4829	8743
2109	3634	4511	5403	2576	3612	4692	6316	2570	3719	4983	8749
2116	3682	4720	5432	2584	3620	4740	6325	2571	3805	5192	8800
2660	3724	5027	5446	2589	3632	4828	6364	2585	3808	5214	8808
				2688	3643	4831	7360	2683	3828	5473	8813
				2840	3647	5028	7365	2731	3830	5606	8818
				2842	3681	5029	7403	2790	3831	5951	8846
				2883	3726	5040	7428	2797	4036	6003	8850
				3022	3840	5102	7721	2852	4038	6206	9069
				3039	4041	5107	7722	3018	4111	6213	9181
				3060	4130	5191	7855	3082	4112	6233	9552
				3066	4150	5193	8001	3085	4239	6235	9610
								3110	4250	6237	
								3152	4251	6251	
								3165	4279	6504	

Factors to Adjust Earlier Year Losses
To Current Years' (2019 to 2021) Average Losses ^[1]

Indemnity

NAICS Sector(s) Sector Name(s)		Policy Year										
		2019-2021	2021		2020		2019		2018		2017	
		Loss to Payroll	Loss to Payroll	Adjustment	Loss to Payroll	Adjustment	Loss to Payroll	Adjustment	Loss to Payroll	Adjustment	Loss to Payroll	Adjustment
		Ratio Ratio (1)	Ratio Ratio (2)	Factor (1)/(2) (3)	Ratio Ratio (4)	Factor (1)/(4) (5)	Ratio Ratio (6)	Factor (1)/(6) (7)	Ratio Ratio (8)	Factor (1)/(8) (9)	Ratio Ratio (10)	Factor (1)/(10) (11)
11 & 21	Agriculture & Mining	1.275	1.231	1.036	1.258	1.014	1.342	0.951	1.254	1.017	1.255	1.016
22 & 23	Utilities & Construction	1.224	1.184	1.033	1.234	0.992	1.256	0.974	1.278	0.957	1.301	0.941
31	Manufacturing	0.921	0.868	1.061	0.899	1.025	1.006	0.915	1.004	0.917	1.070	0.860
42	Wholesale	1.628	1.513	1.076	1.550	1.050	1.872	0.870	1.687	0.965	1.657	0.983
44	Retail	0.810	0.736	1.101	0.786	1.030	0.923	0.877	0.888	0.912	0.830	0.976
48	Transportation & Warehousing	2.211	2.219	0.996	2.195	1.007	2.219	0.997	2.118	1.044	2.107	1.050
51	Information	0.689	0.705	0.978	0.631	1.092	0.726	0.949	0.821	0.840	0.727	0.948
52	Finance & Insurance	0.116	0.109	1.064	0.099	1.173	0.144	0.806	0.181	0.640	0.210	0.551
53	Real Estate	0.483	0.443	1.090	0.472	1.023	0.547	0.883	0.548	0.882	0.517	0.934
54	Professional Services	0.033	0.034	0.981	0.029	1.134	0.036	0.909	0.044	0.752	0.048	0.690
56	Administrative	1.750	1.711	1.023	1.738	1.007	1.810	0.967	1.846	0.948	1.903	0.920
61	Education	0.213	0.227	0.941	0.176	1.211	0.235	0.906	0.245	0.870	0.248	0.862
62	Health	0.588	0.580	1.015	0.593	0.992	0.594	0.991	0.620	0.950	0.619	0.951
71	Arts & Entertainment	0.769	0.739	1.041	0.814	0.945	0.766	1.004	0.736	1.044	0.840	0.916
72	Hospitality	0.853	0.765	1.115	0.817	1.044	0.979	0.871	0.910	0.937	0.896	0.952
81	Other	0.737	0.678	1.086	0.711	1.035	0.822	0.897	0.853	0.863	0.877	0.840
8742	Outside Sales	0.084	0.082	1.032	0.074	1.146	0.097	0.868	0.116	0.725	0.116	0.725
8810 & 92	Clerical & Public Admin	0.063	0.055	1.155	0.059	1.079	0.080	0.798	0.093	0.685	0.096	0.663

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

Factors to Adjust Earlier Year Losses
To Current Years' (2019 to 2021) Average Losses ^[1]

Medical

NAICS Sector(s) Sector Name(s)		Policy Year										
		2019-2021	2021		2020		2019		2018		2017	
		Loss to Payroll Ratio (1)	Loss to Payroll Ratio (2)	Adjustment Factor (1)/(2) (3)	Loss to Payroll Ratio (4)	Adjustment Factor (1)/(4) (5)	Loss to Payroll Ratio (6)	Adjustment Factor (1)/(6) (7)	Loss to Payroll Ratio (8)	Adjustment Factor (1)/(8) (9)	Loss to Payroll Ratio (10)	Adjustment Factor (1)/(10) (11)
11 & 21	Agriculture & Mining	1.486	1.374	1.081	1.471	1.010	1.622	0.916	1.606	0.925	1.588	0.936
22 & 23	Utilities & Construction	1.104	1.048	1.054	1.106	0.998	1.164	0.949	1.172	0.941	1.200	0.920
31	Manufacturing	0.926	0.844	1.098	0.927	0.999	1.022	0.906	1.046	0.885	1.087	0.852
42	Wholesale	1.576	1.361	1.158	1.556	1.013	1.882	0.837	1.758	0.896	1.748	0.901
44	Retail	0.835	0.741	1.127	0.842	0.992	0.941	0.887	0.943	0.885	0.913	0.915
48	Transportation & Warehousing	1.768	1.679	1.053	1.832	0.965	1.804	0.980	1.719	1.028	1.737	1.017
51	Information	0.474	0.459	1.033	0.430	1.103	0.532	0.892	0.553	0.858	0.494	0.960
52	Finance & Insurance	0.117	0.103	1.133	0.100	1.165	0.152	0.769	0.194	0.601	0.210	0.555
53	Real Estate	0.470	0.409	1.149	0.466	1.009	0.555	0.848	0.592	0.794	0.540	0.871
54	Professional Services	0.033	0.033	0.992	0.030	1.110	0.036	0.915	0.047	0.701	0.055	0.605
56	Administrative	1.740	1.614	1.078	1.745	0.997	1.880	0.925	1.935	0.899	1.961	0.887
61	Education	0.238	0.263	0.906	0.182	1.306	0.266	0.895	0.318	0.748	0.316	0.752
62	Health	0.547	0.501	1.093	0.551	0.994	0.600	0.912	0.641	0.854	0.645	0.848
71	Arts & Entertainment	0.890	0.899	0.991	0.932	0.955	0.854	1.043	0.917	0.971	0.985	0.904
72	Hospitality	1.036	0.897	1.154	1.034	1.002	1.190	0.870	1.160	0.892	1.164	0.890
81	Other	0.728	0.652	1.116	0.719	1.013	0.816	0.892	0.884	0.824	0.894	0.815
8742	Outside Sales	0.082	0.078	1.056	0.073	1.129	0.096	0.861	0.117	0.705	0.113	0.729
8810 & 92	Clerical & Public Admin	0.064	0.055	1.182	0.060	1.078	0.082	0.782	0.093	0.689	0.096	0.668

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

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

Limit Factors Underlying September 1, 2024
Classification Relativities (a)

<u>RHG</u>	<u>Indemnity</u>	<u>Medical</u>
1	1.063	1.135
2	1.077	1.177
3	1.097	1.232
4	1.131	1.331
5	1.154	1.395
6	1.220	1.608
7	1.314	1.809

- (a) The limit loadings by indemnity and medical component are based on the pure loss total incurred loss elimination ratios at a September 1, 2024 cost level for the \$500,000 per accident limit (Exhibit 9.2).

Policy Year September 1, 2024 Table of Ultimate Incurred
Loss Elimination Ratios by California Hazard Group

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.622	0.673	0.715	0.742	0.770	0.812	0.847	0.700
35,000	0.546	0.602	0.650	0.683	0.716	0.766	0.808	0.634
50,000	0.458	0.517	0.571	0.610	0.648	0.707	0.757	0.555
75,000	0.355	0.415	0.472	0.519	0.561	0.628	0.689	0.458
100,000	0.288	0.345	0.400	0.452	0.495	0.566	0.636	0.390
150,000	0.212	0.259	0.307	0.363	0.403	0.480	0.558	0.304
200,000	0.171	0.210	0.252	0.308	0.345	0.425	0.504	0.254
250,000	0.146	0.180	0.218	0.272	0.306	0.387	0.465	0.222
300,000	0.130	0.160	0.194	0.247	0.279	0.359	0.436	0.200
400,000	0.108	0.133	0.163	0.213	0.242	0.322	0.393	0.171
500,000	0.095	0.117	0.144	0.190	0.218	0.296	0.363	0.152
600,000	0.085	0.105	0.130	0.174	0.201	0.277	0.339	0.139
700,000	0.078	0.096	0.119	0.161	0.186	0.261	0.319	0.128
800,000	0.072	0.089	0.110	0.151	0.174	0.247	0.302	0.120
900,000	0.067	0.083	0.103	0.142	0.164	0.236	0.288	0.113
1,000,000	0.063	0.078	0.097	0.135	0.155	0.225	0.274	0.107
2,000,000	0.041	0.051	0.063	0.089	0.103	0.155	0.187	0.071
3,000,000	0.031	0.038	0.047	0.067	0.077	0.117	0.140	0.053
4,000,000	0.025	0.031	0.038	0.053	0.061	0.093	0.111	0.042
5,000,000	0.020	0.025	0.031	0.043	0.050	0.076	0.091	0.034
6,000,000	0.017	0.021	0.026	0.036	0.042	0.063	0.076	0.029
7,000,000	0.014	0.017	0.022	0.030	0.035	0.053	0.064	0.024
8,000,000	0.012	0.015	0.018	0.026	0.030	0.045	0.054	0.020
9,000,000	0.010	0.013	0.016	0.022	0.026	0.039	0.046	0.018
10,000,000	0.009	0.011	0.013	0.019	0.022	0.033	0.040	0.015
15,000,000	0.004	0.005	0.006	0.009	0.011	0.016	0.019	0.007
20,000,000	0.002	0.002	0.003	0.004	0.005	0.007	0.009	0.003

Note: Loss elimination ratios have been brought to a policy year Sept. 1, 2024 cost level using the latest indemnity and medical trend factors (1.0% and 1.5%; see the 9/12/2023 Actuarial Committee Agenda), and the latest benefit on-level factors. The cost of medical cost containment programs (MCCP) was implicitly removed in the derivation of the medical trend factor.

Retrospective Rating Hazard Group (RHG)
Classification Assignments

RHG 1 Classifications			
2002	3569	8062	9058
2107	3577	8071	9067
2116	3651	8078	9069
2121	3828	8116	9070
2501	4041	8117	9080
2584	4112	8209	9081
2585	4251	8292	9082
2688	4361	8390	9083
2710	4420	8806	9084
2840	4720	8818	9096
2852	7332	8831	9151
3165	7392	8851	9156
3178	8001	9050	9410
3257	8006	9053	9501
3568	8008	9054	9586

RHG 2 Classifications			
0005	3179	6834	8810
0016	3241	7360	8811
0035	3401	7403	8812
0036	3501	7405	8813
0040	3560	7421	8821
0041	3643	7428	8823
0042	3682	7429	8827
0079	3683	7600	8829
0172	3805	7601	8830
1699	3815	7607	8834
2003	3821	8010	8839
2081	3831	8015	8846
2095	3840	8017	8847
2108	4038	8018	8850
2111	4049	8019	8859
2117	4111	8031	8868
2123	4150	8032	8870
2142	4240	8039	8871
2570	4279	8046	8874
2571	4283	8059	9007
2589	4297	8060	9008
2660	4304	8064	9016
2683	4351	8066	9033
2757	4354	8387	9043
2759	4362	8388	9048
2790	4478	8391	9059
2797	4495	8397	9060
2842	4496	8729	9061
2881	4497	8740	9066
2883	4498	8745	9085
3060	4623	8748	9092
3070	4691	8800	9155
3076	4717	8801	9184
3082	4831	8803	9420
3085	5214	8804	9422
3146	6400	8807	9519
3152	6504	8808	9522

RHG 3 Classifications (Continued)			
0034	3570	4558	8267
1438	3572	4611	8290
2063	3573	4665	8324
2109	3574	4683	8350
2113	3612	4829	8389
2163	3620	5107	8392
2222	3632	5183	8393
2402	3634	5192	8400
2413	3647	5201	8720
2576	3681	5436	8741
2806	3808	5443	8743
2819	4114	5446	8822
2923	4239	5470	9009
3022	4243	5484	9010
3040	4250	6364	9011
3066	4286	7198	9031
3081	4295	7248	9097
3099	4299	7382	9181
3131	4312	7410	9424
3175	4410	8041	9426
3220	4432	8042	9507
3365	4470	8063	9521
3372	4492	8065	9620
3383	4494	8102	
3507	4512	8107	

RHG 4 Classifications			
0045	4034	5951	8744
0096	4036	6251	8746
0171	4130	6361	8749
1122	4499	7219	8820
1330	4511	7227	8838
1452	4557	7605	8852
1624	4635	7610	8875
1803	4692	7720	9015
1925	4771	7721	9095
2102	4828	8004	9101
2362	4983	8013	9154
2731	5020	8021	9182
2812	5108	8057	9220
2915	5146	8061	9403
3018	5185	8106	9516
3039	5186	8286	9531
3169	5193	8293	9549
3180	5348	8304	9610
3339	5467	8370	
4000	5650	8742	

RHG 5 Classifications (Continued)			
0038	4244	5447	7722
0251	4740	5474	8028
0400	5027	5479	8227
0401	5028	5606	8232
2014	5029	5610	8291
2030	5128	6206	8500
3110	5140	7207	8840
3724	5187	7365	9180
3726	5191	7500	9185
3830	5195	7520	9402

RHG 6 Classifications			
0050	5212	6213	7580
1320	5213	6216	7706
1322	5225	6218	7707
1463	5403	6233	7855
1741	5432	6307	8215
3030	5473	6315	8278
3400	5482	6316	8601
3719	5485	6325	8755
5102	5507	7133	9529
5129	5538	7232	9552
5130	5542	7272	
5190	5632	7515	
5205	5633	7539	

RHG 7 Classifications		
0106	5222	6235
1701	5506	6237
1710	5552	6258
2702	5553	6308
2727	6003	7409
5040	6011	7424
5160	6204	7538
5184	6220	8631

Classifications Affected by Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
Limited to a 25% Increase		
0400	WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING	59.0%
3070	COMPUTER MEMORY DISK MFG	60.7%
4312	NEWSPAPER DELIVERY	28.6%
4829	CHEMICAL MFG	25.3%
5553	ROOFING – HIGH WAGE	34.6%
6251	TUNNELING OR UNDERGROUND MINING	28.1%
8631	RACING STABLES – ALL OTHER EMPLOYEES	30.0%
9552	SIGN ERECTION OR REPAIR	37.9%

Preliminary

Classifications Affected by Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
Limited to a 25% Decrease		
8749	MORTGAGE BANKERS	-30.2%
8874	INSTRUMENT MFG-ELECTRONIC-DESIGN; COMPUTER MFG-DESIGN; TELECOMMUNI	-32.8%
9420	MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS	-27.1%

Preliminary

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 0005 RHG: 2 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	
2019	856,364,529	31	573	1,108	12,706,851	13,393,526	26,100,377	3.048
2020	855,411,982	16	517	1,029	11,766,116	13,247,700	25,013,816	2.924
2021	925,760,318	10	472	1,014	9,658,997	12,220,903	21,879,900	2.363
	2,637,536,829	57	1,562	3,151	34,131,964	38,862,129	72,994,093	
Adjusted Loss to Payroll Ratio:					1.294	1.473	2.768	
Expected Unlimited Loss to Payroll Ratio:					1.460	1.773	3.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.387	1.518	2.906	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.294	1.473	2.768	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.394	1.734	3.129	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								304.0%

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	
2019	1,015,648,645	87	893	1,251	19,263,102	23,870,500	43,133,602	4.247
2020	1,055,614,426	53	854	1,149	16,964,715	22,431,471	39,396,186	3.732
2021	1,063,670,706	34	784	1,172	19,273,039	24,959,289	44,232,328	4.158
	3,134,933,777	174	2,531	3,572	55,500,856	71,261,261	126,762,117	
Adjusted Loss to Payroll Ratio:					1.770	2.273	4.044	
Expected Unlimited Loss to Payroll Ratio:					1.839	2.566	4.405	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.748	2.198	3.946	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.770	2.273	4.044	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.907	2.676	4.583	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								445.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2017	144,078,724	8	117	256	2,135,796	2,092,822	4,228,618	2.935
2018	172,598,181	17	167	288	4,310,968	3,895,348	8,206,316	4.755
2019	199,504,014	11	188	319	3,968,157	3,864,594	7,832,751	3.926
2020	207,510,055	5	222	352	4,209,879	4,551,019	8,760,898	4.222
2021	243,069,925	6	252	357	4,721,527	5,189,133	9,910,660	4.077
	966,760,899	47	946	1,572	19,346,328	19,592,915	38,939,243	
Adjusted Loss to Payroll Ratio:					2.001	2.027	4.028	
Expected Unlimited Loss to Payroll Ratio:					2.011	2.444	4.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.876	2.000	3.876	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.001	2.027	4.028	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.196	2.496	4.692	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								456.0%

Code: 0035 RHG: 2 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	
2019	445,253,855	14	301	530	6,451,826	5,240,269	11,692,095	2.626
2020	534,672,421	10	327	613	7,462,752	6,655,108	14,117,860	2.640
2021	623,193,418	3	344	597	8,619,482	7,030,662	15,650,144	2.511
	1,603,119,694	27	972	1,740	22,534,060	18,926,038	41,460,098	
Adjusted Loss to Payroll Ratio:					1.406	1.181	2.586	
Expected Unlimited Loss to Payroll Ratio:					1.587	1.622	3.209	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.508	1.389	2.897	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.406	1.181	2.586	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.514	1.390	2.904	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								282.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2019	638,941,716	35	708	1,068	13,697,352	13,168,774	26,866,126	4.205
2020	664,682,282	24	698	912	15,265,878	14,506,511	29,772,389	4.479
2021	690,960,344	11	701	879	15,877,609	13,902,074	29,779,683	4.310
	1,994,584,342	70	2,107	2,859	44,840,840	41,577,359	86,418,199	
Adjusted Loss to Payroll Ratio:					2.248	2.085	4.333	
Expected Unlimited Loss to Payroll Ratio:					2.359	2.576	4.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.242	2.206	4.448	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.248	2.085	4.333	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.422	2.454	4.876	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								473.8%

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	
2017	93,015,527	9	79	154	2,185,646	2,504,443	4,690,089	5.042
2018	92,271,499	12	105	100	2,943,048	2,586,720	5,529,768	5.993
2019	96,879,179	13	71	111	2,044,349	2,800,029	4,844,378	5.000
2020	103,409,405	9	64	77	2,299,633	3,057,184	5,356,817	5.180
2021	105,869,484	4	67	94	2,025,567	3,271,095	5,296,662	5.003
	491,445,094	47	386	536	11,498,243	14,219,470	25,717,713	
Adjusted Loss to Payroll Ratio:					2.340	2.893	5.233	
Expected Unlimited Loss to Payroll Ratio:					2.525	3.538	6.063	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.241	2.560	4.801	
Credibility:					0.99	0.98		
Indicated Limited Loss to Payroll Ratio:					2.339	2.886	5.225	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					2.699	4.025	6.724	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								653.4%

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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	
2019	2,396,302,402	96	1,258	2,163	27,051,722	30,856,037	57,907,759	2.417
2020	2,282,062,181	52	1,152	1,530	24,668,744	27,117,634	51,786,378	2.269
2021	2,315,016,597	35	1,168	1,540	26,171,017	30,673,907	56,844,924	2.455
	6,993,381,180	183	3,578	5,233	77,891,484	88,647,578	166,539,062	
Adjusted Loss to Payroll Ratio:					1.114	1.268	2.381	
Expected Unlimited Loss to Payroll Ratio:					1.121	1.481	2.603	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.066	1.269	2.335	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.114	1.268	2.381	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.200	1.492	2.692	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								261.6%

Code: 0041 RHG: 2 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	
2017	73,678,805	2	50	66	771,566	874,759	1,646,325	2.234
2018	70,792,320	4	37	57	818,414	718,441	1,536,855	2.171
2019	69,676,917	4	43	60	984,322	1,010,774	1,995,096	2.863
2020	79,316,276	4	33	58	1,166,221	1,205,364	2,371,585	2.990
2021	84,423,763	1	38	61	1,034,084	972,802	2,006,886	2.377
	377,888,081	15	201	302	4,774,606	4,782,140	9,556,746	
Adjusted Loss to Payroll Ratio:					1.263	1.265	2.529	
Expected Unlimited Loss to Payroll Ratio:					1.218	1.672	2.890	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.157	1.432	2.589	
Credibility:					0.69	0.70		
Indicated Limited Loss to Payroll Ratio:					1.230	1.316	2.546	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.325	1.549	2.874	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								279.3%

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Code: 0042 RHG: 2 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	
2019	2,831,888,641	125	1,918	2,749	47,575,472	44,760,899	92,336,371	3.261
2020	2,964,456,313	87	1,852	2,553	49,030,435	48,195,756	97,226,191	3.280
2021	3,217,556,977	39	1,861	2,577	52,141,718	48,333,655	100,475,373	3.123
	9,013,901,931	251	5,631	7,879	148,747,625	141,290,311	290,037,936	
Adjusted Loss to Payroll Ratio:					1.650	1.567	3.218	
Expected Unlimited Loss to Payroll Ratio:					1.765	1.879	3.644	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.626	1.588	3.215	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.650	1.567	3.218	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.778	1.845	3.623	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								352.1%

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	
2019	942,111,215	42	449	715	10,897,318	10,765,776	21,663,094	2.299
2020	991,900,608	25	417	683	11,112,475	11,192,713	22,305,188	2.249
2021	1,018,022,730	21	391	561	11,597,280	13,248,387	24,845,667	2.441
	2,952,034,553	88	1,257	1,959	33,607,073	35,206,875	68,813,949	
Adjusted Loss to Payroll Ratio:					1.138	1.193	2.331	
Expected Unlimited Loss to Payroll Ratio:					1.217	1.525	2.742	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.102	1.156	2.258	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.138	1.193	2.331	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.287	1.588	2.875	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								279.4%

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Code: 0050 RHG: 6 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	
2018	274,853,051	16	164	297	3,922,281	4,608,199	8,530,480	3.104
2019	290,824,224	10	141	293	3,134,981	3,428,767	6,563,748	2.257
2020	311,109,957	14	140	251	5,501,166	5,087,452	10,588,618	3.403
2021	334,509,630	10	151	280	5,664,483	5,286,258	10,950,741	3.274
	1,211,296,862	50	596	1,121	18,222,911	18,410,676	36,633,587	
Adjusted Loss to Payroll Ratio:					1.504	1.520	3.024	
Expected Unlimited Loss to Payroll Ratio:					1.589	2.048	3.637	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.333	1.284	2.617	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.504	1.520	3.024	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.836	2.445	4.281	
Indicated Relativity Change:								17.7%
Relativity to Statewide Average Loss to Payroll Ratio:								416.0%

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	
2019	1,365,904,692	46	470	1,576	9,656,909	12,489,692	22,146,601	1.621
2020	1,497,893,776	29	528	1,410	11,198,278	13,794,939	24,993,217	1.669
2021	1,571,944,307	13	547	1,417	11,300,723	14,685,365	25,986,088	1.653
	4,435,742,775	88	1,545	4,403	32,155,910	40,969,996	73,125,906	
Adjusted Loss to Payroll Ratio:					0.725	0.924	1.649	
Expected Unlimited Loss to Payroll Ratio:					0.760	1.067	1.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.722	0.914	1.636	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.725	0.924	1.649	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.781	1.087	1.868	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								181.5%

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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	
2019	477,228,462	13	224	467	5,390,077	5,652,001	11,042,078	2.314
2020	525,645,047	14	252	494	6,511,217	6,908,175	13,419,392	2.553
2021	590,241,916	5	297	571	6,566,987	8,872,612	15,439,599	2.616
	1,593,115,425	32	773	1,532	18,468,282	21,432,788	39,901,070	
Adjusted Loss to Payroll Ratio:					1.159	1.345	2.505	
Expected Unlimited Loss to Payroll Ratio:					1.155	1.534	2.689	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.047	1.162	2.209	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.159	1.345	2.505	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.311	1.791	3.102	
Indicated Relativity Change:								15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								301.4%

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	
2019	596,035,914	51	340	677	14,972,510	14,598,497	29,571,007	4.961
2020	785,563,070	31	423	655	14,042,621	15,173,377	29,215,998	3.719
2021	847,423,764	32	472	755	24,358,655	21,660,537	46,019,192	5.430
	2,229,022,748	114	1,235	2,087	53,373,786	51,432,412	104,806,197	
Adjusted Loss to Payroll Ratio:					2.394	2.307	4.702	
Expected Unlimited Loss to Payroll Ratio:					2.956	3.815	6.771	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.235	2.101	4.336	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.394	2.307	4.702	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					3.147	4.173	7.320	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								711.3%

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Code: 0171 RHG: 4 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	
2017	247,088,157	21	159	263	4,409,317	3,831,805	8,241,122	3.335
2018	246,215,780	14	163	265	3,127,858	3,391,016	6,518,874	2.648
2019	263,226,293	16	142	259	3,242,039	4,006,816	7,248,855	2.754
2020	262,824,011	15	153	228	4,552,197	4,491,257	9,043,454	3.441
2021	259,418,572	11	171	246	5,700,887	5,834,222	11,535,109	4.447
1,278,772,813		77	788	1,261	21,032,298	21,555,116	42,587,414	
Adjusted Loss to Payroll Ratio:					1.645	1.686	3.330	
Expected Unlimited Loss to Payroll Ratio:					1.751	2.171	3.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.586	1.645	3.232	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.645	1.686	3.330	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.859	2.244	4.104	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								398.8%

INCLUDES 0044 D 9-1-22

Code: 0172 RHG: 2 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	
2019	2,112,672,486	70	1,230	2,416	23,425,119	24,483,655	47,908,774	2.268
2020	2,139,759,282	43	1,133	1,986	22,902,885	24,417,064	47,319,949	2.211
2021	2,221,712,267	27	1,118	1,978	24,968,455	24,892,749	49,861,204	2.244
6,474,144,035		140	3,481	6,380	71,296,459	73,793,467	145,089,927	
Adjusted Loss to Payroll Ratio:					1.101	1.140	2.241	
Expected Unlimited Loss to Payroll Ratio:					1.233	1.494	2.727	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.172	1.280	2.452	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.101	1.140	2.241	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.187	1.342	2.528	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								245.7%

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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	
2017	25,294,379	2	10	22	341,321	193,941	535,262	2.116
2018	21,667,979	2	8	21	540,591	291,623	832,214	3.841
2019	20,240,792	0	8	9	234,430	266,074	500,504	2.473
2020	23,770,992	0	10	15	323,730	218,781	542,511	2.282
2021	46,246,273	3	10	21	928,738	473,487	1,402,225	3.032
	137,220,415	7	46	88	2,368,811	1,443,907	3,812,718	
Adjusted Loss to Payroll Ratio:					1.726	1.052	2.779	
Expected Unlimited Loss to Payroll Ratio:					1.375	1.167	2.542	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.152	0.758	1.910	
Credibility:					0.47	0.38		
Indicated Limited Loss to Payroll Ratio:					1.420	0.869	2.289	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.638	1.212	2.850	
Indicated Relativity Change:								12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								277.0%

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

Code: 0400 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 1 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	
2017	11,267,345	2	11	29	217,903	509,060	726,963	6.452
2018	11,360,346	0	4	15	68,398	110,086	178,484	1.571
2019	12,697,118	3	15	12	640,235	759,139	1,399,374	11.021
2020	11,783,599	0	5	8	94,170	72,661	166,831	1.416
2021	9,630,048	0	1	8	29,664	39,271	68,935	0.716
	56,738,456	5	36	72	1,050,370	1,490,217	2,540,587	
Adjusted Loss to Payroll Ratio:					1.851	2.626	4.478	
Expected Unlimited Loss to Payroll Ratio:					2.412	3.572	5.984	
Expected Unlimited Loss to Payroll Ratio (Class 0400 Only)*:					1.512	2.238	3.749	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.141	2.584	4.726	
Credibility:					0.41	0.41		
Indicated Limited Loss to Payroll Ratio:					2.022	2.602	4.624	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					2.333	3.629	5.962	
Indicated Relativity Change:								-0.4%
Indicated Relativity Change (Class 0400 Only)*:								59.0%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):					1.834	2.852	4.687	
Relativity to Statewide Average Loss to Payroll Ratio:								579.4%

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

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Code: 1122 RHG: 4 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	
2017	46,422,093	0	9	34	249,039	285,977	535,016	1.153
2018	54,009,515	0	6	25	104,417	101,106	205,523	0.381
2019	45,644,439	0	9	28	372,275	424,942	797,217	1.747
2020	51,499,435	0	12	26	425,847	435,764	861,611	1.673
2021	46,897,426	0	9	15	527,950	370,488	898,438	1.916
	244,472,908	0	45	128	1,679,528	1,618,277	3,297,805	
Adjusted Loss to Payroll Ratio:					0.687	0.662	1.349	
Expected Unlimited Loss to Payroll Ratio:					0.644	0.812	1.456	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.583	0.615	1.199	
Credibility:					0.44	0.42		
Indicated Limited Loss to Payroll Ratio:					0.629	0.635	1.264	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.711	0.845	1.556	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								151.2%

Code: 1320 RHG: 6 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	
2017	240,870,599	2	22	40	789,963	648,245	1,438,208	0.597
2018	269,218,675	3	21	59	704,782	557,760	1,262,542	0.469
2019	259,190,655	2	19	48	1,523,425	804,735	2,328,160	0.898
2020	238,882,086	2	16	35	707,848	603,603	1,311,451	0.549
2021	292,063,055	0	17	23	411,391	482,532	893,923	0.306
	1,300,225,069	9	95	205	4,137,409	3,096,876	7,234,286	
Adjusted Loss to Payroll Ratio:					0.318	0.238	0.556	
Expected Unlimited Loss to Payroll Ratio:					0.444	0.478	0.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.373	0.299	0.672	
Credibility:					0.71	0.61		
Indicated Limited Loss to Payroll Ratio:					0.334	0.262	0.596	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.407	0.421	0.829	
Indicated Relativity Change:								-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								80.5%

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Code: 1322 RHG: 6 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	
2017	146,595,913	5	15	51	1,732,126	1,016,504	2,748,630	1.875
2018	148,025,890	1	36	41	2,211,757	1,671,855	3,883,612	2.624
2019	151,923,614	1	30	38	1,767,667	878,160	2,645,827	1.742
2020	91,888,332	1	9	19	285,849	263,633	549,482	0.598
2021	153,260,650	0	27	33	1,828,001	1,144,595	2,972,596	1.940
	691,694,398	8	117	182	7,825,399	4,974,746	12,800,145	
Adjusted Loss to Payroll Ratio:					1.131	0.719	1.851	
Expected Unlimited Loss to Payroll Ratio:					1.441	1.328	2.770	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.209	0.833	2.042	
Credibility:					0.89	0.71		
Indicated Limited Loss to Payroll Ratio:					1.140	0.752	1.892	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.391	1.209	2.600	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								252.7%

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	
2017	8,400,829	1	2	1	136,500	145,763	282,263	3.360
2018	8,586,262	0	0	1	0	1,068	1,068	0.012
2019	8,177,133	0	1	3	3,312	10,086	13,398	0.164
2020	9,936,322	0	1	2	214,873	91,728	306,601	3.086
2021	8,872,704	0	2	1	47,027	39,638	86,665	0.977
	43,973,250	1	6	8	401,713	288,283	689,996	
Adjusted Loss to Payroll Ratio:					0.914	0.656	1.569	
Expected Unlimited Loss to Payroll Ratio:					0.644	0.649	1.293	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.550	0.442	0.992	
Credibility:					0.22	0.19		
Indicated Limited Loss to Payroll Ratio:					0.630	0.483	1.113	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.712	0.643	1.356	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								131.7%

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Code: 1438 RHG: 3 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	
2017	58,702,367	8	26	58	1,295,299	899,967	2,195,266	3.740
2018	57,127,416	3	38	65	1,146,641	1,010,726	2,157,367	3.776
2019	57,460,610	0	22	58	1,088,673	779,845	1,868,518	3.252
2020	53,372,775	2	39	55	979,865	766,283	1,746,148	3.272
2021	65,618,224	0	28	84	670,579	474,230	1,144,809	1.745
	292,281,392	13	153	320	5,181,057	3,931,052	9,112,108	
Adjusted Loss to Payroll Ratio:					1.773	1.345	3.118	
Expected Unlimited Loss to Payroll Ratio:					2.019	1.747	3.766	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.895	1.484	3.379	
Credibility:					0.75	0.63		
Indicated Limited Loss to Payroll Ratio:					1.803	1.396	3.199	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.978	1.720	3.698	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								359.4%

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	
2017	27,043,306	1	2	20	390,490	96,465	486,955	1.801
2018	37,702,462	3	5	12	651,208	324,874	976,082	2.589
2019	38,644,213	0	5	17	271,123	194,480	465,603	1.205
2020	51,347,347	0	4	22	190,778	125,667	316,445	0.616
2021	54,376,295	1	5	16	319,264	196,833	516,097	0.949
	209,113,623	5	21	87	1,822,864	938,319	2,761,183	
Adjusted Loss to Payroll Ratio:					0.872	0.449	1.320	
Expected Unlimited Loss to Payroll Ratio:					0.987	0.774	1.761	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.895	0.586	1.481	
Credibility:					0.49	0.39		
Indicated Limited Loss to Payroll Ratio:					0.883	0.533	1.417	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.999	0.710	1.709	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								166.0%

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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	
2017	90,323,177	9	25	34	1,053,475	831,453	1,884,928	2.087
2018	92,364,612	4	17	29	1,012,376	952,474	1,964,850	2.127
2019	97,835,055	1	20	28	404,904	326,956	731,860	0.748
2020	102,421,732	2	26	25	1,398,400	1,272,209	2,670,609	2.607
2021	107,957,857	1	25	56	1,861,341	1,609,721	3,471,062	3.215
	490,902,434	17	113	172	5,730,497	4,992,814	10,723,311	
Adjusted Loss to Payroll Ratio:					1.167	1.017	2.184	
Expected Unlimited Loss to Payroll Ratio:					1.108	1.132	2.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.935	0.736	1.671	
Credibility:					0.70	0.58		
Indicated Limited Loss to Payroll Ratio:					1.097	0.900	1.997	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.339	1.448	2.787	
Indicated Relativity Change:								24.4%
Relativity to Statewide Average Loss to Payroll Ratio:								270.8%

Code: 1624 RHG: 4 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	
2017	61,670,984	2	8	12	467,865	271,535	739,400	1.199
2018	69,376,366	2	11	23	364,091	317,285	681,376	0.982
2019	66,526,020	3	15	30	984,309	747,860	1,732,169	2.604
2020	82,598,758	1	20	17	675,850	532,601	1,208,451	1.463
2021	87,216,505	0	17	29	832,834	489,356	1,322,190	1.516
	367,388,633	8	71	111	3,324,949	2,358,638	5,683,587	
Adjusted Loss to Payroll Ratio:					0.905	0.642	1.547	
Expected Unlimited Loss to Payroll Ratio:					1.112	1.019	2.131	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.007	0.772	1.779	
Credibility:					0.64	0.54		
Indicated Limited Loss to Payroll Ratio:					0.942	0.702	1.644	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.065	0.935	1.999	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								194.3%

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Code: 1699 RHG: 2 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	
2017	23,664,407	0	3	6	39,477	30,306	69,783	0.295
2018	21,938,729	0	5	3	90,620	43,523	134,143	0.611
2019	19,358,017	1	1	8	95,121	55,209	150,330	0.777
2020	30,762,978	0	5	9	286,985	452,942	739,927	2.405
2021	38,590,385	0	5	5	252,159	110,451	362,610	0.940
	134,314,516	1	19	31	764,361	692,431	1,456,793	
Adjusted Loss to Payroll Ratio:					0.569	0.516	1.085	
Expected Unlimited Loss to Payroll Ratio:					0.515	0.478	0.992	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.492	0.424	0.916	
Credibility:					0.32	0.28		
Indicated Limited Loss to Payroll Ratio:					0.517	0.450	0.966	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.557	0.529	1.086	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								105.5%

Code: 1701 RHG: 7 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	
2017	94,839,861	5	19	55	873,280	593,390	1,466,670	1.546
2018	105,927,305	3	17	36	470,438	741,004	1,211,442	1.144
2019	108,777,917	0	13	43	635,073	654,197	1,289,270	1.185
2020	105,317,845	4	23	34	1,043,750	945,845	1,989,595	1.889
2021	114,743,447	0	20	34	1,025,671	1,076,766	2,102,437	1.832
	529,606,375	12	92	202	4,048,212	4,011,202	8,059,414	
Adjusted Loss to Payroll Ratio:					0.764	0.757	1.522	
Expected Unlimited Loss to Payroll Ratio:					0.878	1.022	1.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.688	0.592	1.280	
Credibility:					0.64	0.55		
Indicated Limited Loss to Payroll Ratio:					0.737	0.683	1.420	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					0.968	1.236	2.204	
Indicated Relativity Change:								16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								214.2%

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Code: 1710 RHG: 7 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	
2017	89,846,819	1	19	49	467,969	824,621	1,292,590	1.439
2018	88,815,585	4	12	36	480,250	618,222	1,098,472	1.237
2019	90,845,814	2	20	34	813,261	716,006	1,529,267	1.683
2020	87,550,732	1	24	33	905,780	760,471	1,666,251	1.903
2021	93,930,721	0	21	32	912,096	901,563	1,813,659	1.931
	450,989,671	8	96	184	3,579,357	3,820,883	7,400,240	
Adjusted Loss to Payroll Ratio:					0.794	0.847	1.641	
Expected Unlimited Loss to Payroll Ratio:					1.058	1.292	2.350	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.825	0.721	1.546	
Credibility:					0.64	0.57		
Indicated Limited Loss to Payroll Ratio:					0.805	0.793	1.598	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.058	1.434	2.492	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								242.1%

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	
2017	19,490,390	1	1	6	99,167	110,869	210,036	1.078
2018	21,296,903	0	8	14	191,768	154,889	346,657	1.628
2019	23,379,537	1	5	12	170,640	328,710	499,350	2.136
2020	21,605,941	0	8	14	233,109	313,837	546,946	2.531
2021	23,793,001	0	9	11	472,536	269,699	742,235	3.120
	109,565,772	2	31	57	1,167,221	1,178,004	2,345,224	
Adjusted Loss to Payroll Ratio:					1.065	1.075	2.140	
Expected Unlimited Loss to Payroll Ratio:					0.889	1.390	2.278	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.746	0.871	1.617	
Credibility:					0.35	0.35		
Indicated Limited Loss to Payroll Ratio:					0.858	0.942	1.800	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.047	1.515	2.562	
Indicated Relativity Change:								12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								249.0%

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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	
2017	103,629,391	11	54	154	2,414,947	2,519,494	4,934,441	4.762
2018	118,085,359	11	93	140	3,207,037	3,578,999	6,786,036	5.747
2019	116,387,914	5	98	174	2,896,832	2,475,514	5,372,346	4.616
2020	110,476,112	1	79	151	1,814,282	1,947,072	3,761,354	3.405
2021	125,625,095	1	99	167	2,904,198	2,817,024	5,721,222	4.554
	574,203,871	29	423	786	13,237,295	13,338,103	26,575,398	
Adjusted Loss to Payroll Ratio:					2.305	2.323	4.628	
Expected Unlimited Loss to Payroll Ratio:					2.475	2.892	5.367	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.255	2.274	4.529	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					2.305	2.322	4.627	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.606	3.091	5.698	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								553.7%

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	
2017	24,964,776	1	27	42	330,081	427,753	757,834	3.036
2018	27,921,741	3	26	59	742,414	758,276	1,500,690	5.375
2019	24,268,289	3	29	67	652,988	959,294	1,612,282	6.644
2020	21,933,986	4	33	53	1,091,161	868,326	1,959,487	8.934
2021	23,013,286	3	15	28	334,826	300,579	635,405	2.761
	122,102,078	14	130	249	3,151,470	3,314,227	6,465,697	
Adjusted Loss to Payroll Ratio:					2.581	2.714	5.295	
Expected Unlimited Loss to Payroll Ratio:					2.843	4.145	6.988	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.590	3.258	5.849	
Credibility:					0.60	0.61		
Indicated Limited Loss to Payroll Ratio:					2.585	2.928	5.513	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.922	3.898	6.820	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								662.8%

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Code: 2002 RHG: 1 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	
2017	83,418,249	6	92	89	1,585,342	1,466,485	3,051,827	3.658
2018	107,515,467	4	113	145	2,455,184	1,793,251	4,248,435	3.951
2019	111,717,713	3	159	173	3,387,128	2,691,642	6,078,770	5.441
2020	118,778,060	1	175	151	3,679,036	2,713,848	6,392,884	5.382
2021	115,301,271	1	122	125	2,915,661	3,369,110	6,284,771	5.451
	536,730,761	15	661	683	14,022,351	12,034,336	26,056,687	
Adjusted Loss to Payroll Ratio:					2.613	2.242	4.855	
Expected Unlimited Loss to Payroll Ratio:					2.620	2.395	5.015	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.538	2.209	4.747	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					2.613	2.240	4.853	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.777	2.542	5.318	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								516.8%

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	
2019	2,042,581,115	66	1,403	2,066	33,848,866	31,218,522	65,067,388	3.186
2020	2,077,678,348	40	1,504	1,845	40,427,307	36,285,219	76,712,526	3.692
2021	2,190,268,955	23	1,498	2,076	44,998,354	39,414,879	84,413,233	3.854
	6,310,528,418	129	4,405	5,987	119,274,527	106,918,620	226,193,148	
Adjusted Loss to Payroll Ratio:					1.890	1.694	3.584	
Expected Unlimited Loss to Payroll Ratio:					2.012	1.924	3.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.923	1.710	3.633	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.890	1.694	3.584	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.036	1.994	4.031	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								391.7%

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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	
2017	154,924,601	10	98	194	2,416,487	2,102,619	4,519,106	2.917
2018	163,344,789	6	74	170	2,166,137	1,766,099	3,932,236	2.407
2019	150,250,854	3	66	133	1,782,343	1,824,001	3,606,344	2.400
2020	159,209,633	8	87	168	2,857,047	2,982,713	5,839,760	3.668
2021	161,760,367	4	72	153	2,716,903	2,055,602	4,772,505	2.950
	789,490,244	31	397	818	11,938,917	10,731,034	22,669,951	
Adjusted Loss to Payroll Ratio:					1.512	1.359	2.871	
Expected Unlimited Loss to Payroll Ratio:					1.725	1.790	3.516	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.540	1.344	2.884	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					1.512	1.358	2.870	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.745	1.894	3.639	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								353.6%

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	
2017	46,087,884	0	12	29	300,421	220,803	521,224	1.131
2018	46,651,151	0	11	24	227,116	378,257	605,373	1.298
2019	50,355,263	1	16	32	738,372	571,257	1,309,629	2.601
2020	53,903,186	2	18	22	1,355,805	1,053,118	2,408,923	4.469
2021	58,656,178	1	14	36	687,349	894,504	1,581,853	2.697
	255,653,662	4	71	143	3,309,063	3,117,941	6,427,003	
Adjusted Loss to Payroll Ratio:					1.294	1.220	2.514	
Expected Unlimited Loss to Payroll Ratio:					1.213	1.526	2.738	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.082	1.145	2.228	
Credibility:					0.57	0.54		
Indicated Limited Loss to Payroll Ratio:					1.203	1.185	2.388	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.388	1.653	3.041	
Indicated Relativity Change:								11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								295.5%

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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	
2019	821,914,006	24	328	701	8,892,973	7,690,177	16,583,150	2.018
2020	879,692,049	13	401	717	11,382,209	9,445,495	20,827,704	2.368
2021	910,972,102	6	449	802	13,858,335	9,867,119	23,725,454	2.604
	2,612,578,157	43	1,178	2,220	34,133,518	27,002,791	61,136,309	
Adjusted Loss to Payroll Ratio:					1.307	1.034	2.340	
Expected Unlimited Loss to Payroll Ratio:					1.243	1.180	2.423	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.167	1.002	2.169	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.307	1.034	2.340	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.434	1.273	2.707	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								263.0%

INCLUDES EXPERIENCE OF 2150 D1-1-20

Code: 2081 RHG: 2 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	
2018	136,979,365	8	96	401	2,513,271	2,915,970	5,429,241	3.964
2019	161,537,228	13	116	390	3,621,972	3,508,099	7,130,071	4.414
2020	157,141,333	4	113	356	3,471,196	3,801,699	7,272,895	4.628
2021	187,232,438	2	117	360	4,060,941	4,731,700	8,792,641	4.696
	642,890,364	27	442	1,507	13,667,379	14,957,467	28,624,846	
Adjusted Loss to Payroll Ratio:					2.126	2.327	4.453	
Expected Unlimited Loss to Payroll Ratio:					2.628	3.349	5.977	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.512	2.976	5.488	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.126	2.327	4.453	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.291	2.738	5.029	
Indicated Relativity Change:								-15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								488.7%

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Code: 2095 RHG: 2 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	
2019	308,159,037	12	356	536	6,252,740	7,912,959	14,165,699	4.597
2020	389,697,950	11	339	538	6,148,663	6,901,691	13,050,354	3.349
2021	401,786,800	4	345	644	7,843,319	8,341,623	16,184,942	4.028
	1,099,643,787	27	1,040	1,718	20,244,722	23,156,273	43,400,995	
Adjusted Loss to Payroll Ratio:					1.841	2.106	3.947	
Expected Unlimited Loss to Payroll Ratio:					2.054	2.395	4.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.963	2.128	4.092	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.841	2.106	3.947	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.984	2.479	4.462	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								433.6%

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	
2017	48,129,628	0	36	99	669,542	699,889	1,369,431	2.845
2018	52,855,089	4	31	81	622,760	809,670	1,432,430	2.710
2019	99,468,647	3	54	157	1,102,856	1,555,680	2,658,536	2.673
2020	92,272,333	3	43	115	1,545,885	1,340,084	2,885,969	3.128
2021	95,431,553	1	56	152	825,598	1,533,565	2,359,163	2.472
	388,157,249	11	220	604	4,766,641	5,938,889	10,705,530	
Adjusted Loss to Payroll Ratio:					1.228	1.530	2.758	
Expected Unlimited Loss to Payroll Ratio:					1.537	2.176	3.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.401	1.710	3.111	
Credibility:					0.75	0.75		
Indicated Limited Loss to Payroll Ratio:					1.272	1.576	2.848	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.438	2.098	3.536	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								343.6%

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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	
2018	292,804,230	12	245	562	3,424,873	4,003,477	7,428,350	2.537
2019	311,270,757	12	221	480	3,543,435	4,475,600	8,019,035	2.576
2020	318,737,250	4	260	464	4,041,971	5,007,567	9,049,538	2.839
2021	348,363,351	5	224	512	4,141,684	5,419,857	9,561,541	2.745
	1,271,175,588	33	950	2,018	15,151,963	18,906,501	34,058,464	
Adjusted Loss to Payroll Ratio:					1.192	1.487	2.679	
Expected Unlimited Loss to Payroll Ratio:					1.319	1.667	2.987	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.278	1.537	2.816	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.192	1.487	2.679	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.267	1.687	2.954	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								287.1%

Code: 2108 RHG: 2 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	
2018	242,886,894	17	197	418	3,912,203	3,999,135	7,911,338	3.257
2019	272,425,546	13	227	378	4,246,950	4,500,569	8,747,519	3.211
2020	299,925,278	10	239	377	4,597,470	4,204,713	8,802,183	2.935
2021	299,381,239	2	208	396	3,994,951	4,160,028	8,154,979	2.724
	1,114,618,957	42	871	1,569	16,751,574	16,864,445	33,616,019	
Adjusted Loss to Payroll Ratio:					1.503	1.513	3.016	
Expected Unlimited Loss to Payroll Ratio:					1.613	1.738	3.351	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.542	1.544	3.086	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.503	1.513	3.016	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.619	1.781	3.400	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								330.4%

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Code: 2109 RHG: 3 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	
2017	130,791,338	10	98	218	2,759,143	1,693,077	4,452,220	3.404
2018	126,501,924	5	92	172	2,144,880	1,928,167	4,073,047	3.220
2019	122,190,025	8	98	165	1,869,562	1,736,299	3,605,861	2.951
2020	132,464,532	6	95	184	3,536,209	3,441,148	6,977,357	5.267
2021	149,029,058	2	112	238	2,805,281	2,426,163	5,231,444	3.510
	660,976,877	31	495	977	13,115,076	11,224,855	24,339,931	
Adjusted Loss to Payroll Ratio:					1.984	1.698	3.682	
Expected Unlimited Loss to Payroll Ratio:					2.059	1.732	3.791	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.932	1.471	3.403	
Credibility:					1.00	0.87		
Indicated Limited Loss to Payroll Ratio:					1.984	1.668	3.653	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.177	2.055	4.232	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								411.3%

Code: 2111 RHG: 2 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	
2019	459,528,749	13	259	446	4,748,932	5,754,824	10,503,756	2.286
2020	442,287,715	10	303	490	6,623,992	7,722,875	14,346,867	3.244
2021	473,021,672	6	290	441	9,257,492	8,640,934	17,898,426	3.784
	1,374,838,136	29	852	1,377	20,630,416	22,118,633	42,749,049	
Adjusted Loss to Payroll Ratio:					1.501	1.609	3.109	
Expected Unlimited Loss to Payroll Ratio:					1.487	1.718	3.205	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.421	1.527	2.948	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.501	1.609	3.109	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.617	1.894	3.510	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								341.1%

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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	
2017	45,657,708	3	56	95	796,904	946,818	1,743,722	3.819
2018	43,457,204	5	53	82	963,734	1,011,464	1,975,198	4.545
2019	46,939,336	6	52	59	1,541,941	1,150,024	2,691,965	5.735
2020	50,100,413	0	65	58	1,589,033	1,526,846	3,115,879	6.219
2021	40,533,104	0	36	58	1,037,678	881,624	1,919,302	4.735
	226,687,765	14	262	352	5,929,290	5,516,776	11,446,066	
Adjusted Loss to Payroll Ratio:					2.616	2.434	5.049	
Expected Unlimited Loss to Payroll Ratio:					2.750	3.008	5.758	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.581	2.555	5.135	
Credibility:					0.77	0.71		
Indicated Limited Loss to Payroll Ratio:					2.608	2.469	5.077	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.861	3.041	5.903	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								573.6%

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	
2017	130,351,969	4	81	227	1,417,510	1,841,549	3,259,059	2.500
2018	136,670,934	3	95	195	1,531,851	1,727,209	3,259,060	2.385
2019	114,895,511	2	77	141	1,184,843	1,631,308	2,816,151	2.451
2020	127,938,812	5	91	139	1,996,902	1,891,353	3,888,255	3.039
2021	160,904,555	1	89	182	2,608,840	2,156,085	4,764,925	2.961
	670,761,781	15	433	884	8,739,946	9,247,505	17,987,451	
Adjusted Loss to Payroll Ratio:					1.303	1.379	2.682	
Expected Unlimited Loss to Payroll Ratio:					1.495	1.757	3.252	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.448	1.621	3.069	
Credibility:					0.94	0.91		
Indicated Limited Loss to Payroll Ratio:					1.312	1.401	2.712	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.394	1.589	2.983	
Indicated Relativity Change:								-8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								289.9%

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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	
2017	86,685,467	6	66	122	2,065,112	2,218,414	4,283,526	4.941
2018	81,290,818	5	66	106	1,758,784	1,893,776	3,652,560	4.493
2019	74,017,208	1	87	102	1,196,327	1,457,841	2,654,168	3.586
2020	81,054,518	3	66	98	1,754,555	1,760,696	3,515,251	4.337
2021	86,516,298	1	70	151	1,058,175	1,337,846	2,396,021	2.769
	409,564,309	16	355	579	7,832,953	8,668,572	16,501,525	
Adjusted Loss to Payroll Ratio:					1.913	2.117	4.029	
Expected Unlimited Loss to Payroll Ratio:					2.188	2.609	4.797	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.091	2.319	4.410	
Credibility:					0.89	0.86		
Indicated Limited Loss to Payroll Ratio:					1.931	2.145	4.076	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.081	2.524	4.605	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								447.5%

Code: 2121 RHG: 1 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	
2017	344,908,357	2	111	299	2,748,626	1,541,189	4,289,815	1.244
2018	348,009,374	6	137	247	3,160,092	2,780,570	5,940,662	1.707
2019	349,614,236	7	149	273	4,486,100	2,768,603	7,254,703	2.075
2020	326,158,819	4	135	232	3,404,116	3,267,882	6,671,998	2.046
2021	365,111,852	1	113	231	3,133,133	2,427,308	5,560,441	1.523
	1,733,802,638	20	645	1,282	16,932,068	12,785,552	29,717,619	
Adjusted Loss to Payroll Ratio:					0.977	0.737	1.714	
Expected Unlimited Loss to Payroll Ratio:					1.138	0.844	1.981	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.102	0.778	1.880	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.977	0.738	1.714	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.038	0.837	1.875	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								182.2%

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Code: 2123 RHG: 2 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	
2019	518,924,482	21	439	692	9,685,709	8,984,883	18,670,592	3.598
2020	541,650,638	10	346	767	8,889,150	9,715,752	18,604,902	3.435
2021	548,527,182	3	381	631	9,428,350	9,665,675	19,094,025	3.481
	1,609,102,302	34	1,166	2,090	28,003,209	28,366,310	56,369,520	
Adjusted Loss to Payroll Ratio:					1.740	1.763	3.503	
Expected Unlimited Loss to Payroll Ratio:					1.864	2.007	3.871	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.782	1.783	3.565	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.740	1.763	3.503	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.875	2.075	3.950	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								383.8%

Code: 2142 RHG: 2 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	
2019	923,268,872	14	301	761	7,044,611	6,575,164	13,619,775	1.475
2020	896,811,010	13	315	626	8,422,196	8,081,491	16,503,687	1.840
2021	983,975,832	9	295	667	7,960,843	7,268,432	15,229,275	1.548
	2,804,055,714	36	911	2,054	23,427,650	21,925,087	45,352,738	
Adjusted Loss to Payroll Ratio:					0.835	0.782	1.617	
Expected Unlimited Loss to Payroll Ratio:					0.892	0.964	1.856	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.853	0.856	1.709	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.835	0.782	1.617	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.900	0.920	1.821	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								176.9%

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Effective September 1, 2024 (Draft)

Code: 2163 RHG: 3 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	
2019	974,245,099	42	671	1,469	19,719,170	17,833,490	37,552,660	3.855
2020	1,096,956,867	16	755	1,597	23,366,424	21,198,623	44,565,047	4.063
2021	1,153,965,872	2	786	1,717	24,821,481	22,703,765	47,525,246	4.118
	3,225,167,838	60	2,212	4,783	67,907,076	61,735,877	129,642,953	
Adjusted Loss to Payroll Ratio:					2.106	1.914	4.020	
Expected Unlimited Loss to Payroll Ratio:					2.353	2.385	4.738	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.209	2.026	4.234	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.106	1.914	4.020	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.310	2.358	4.668	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								453.6%

Code: 2222 RHG: 3 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	
2017	38,758,034	4	14	35	566,576	530,951	1,097,527	2.832
2018	36,856,211	4	24	33	504,746	441,441	946,187	2.567
2019	35,769,211	2	18	45	600,854	478,034	1,078,888	3.016
2020	34,868,291	0	19	33	757,046	944,615	1,701,661	4.880
2021	50,257,872	0	42	50	534,952	764,077	1,299,029	2.585
	196,509,619	10	117	196	2,964,175	3,159,117	6,123,292	
Adjusted Loss to Payroll Ratio:					1.508	1.608	3.116	
Expected Unlimited Loss to Payroll Ratio:					1.490	1.590	3.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.399	1.350	2.749	
Credibility:					0.57	0.52		
Indicated Limited Loss to Payroll Ratio:					1.461	1.483	2.944	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.603	1.827	3.430	
Indicated Relativity Change:								11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								333.3%

INCLUDES EXPERIENCE OF 2211 D-1-1-21

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Code: 2362 RHG: 4 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	
2017	30,407,093	1	50	27	1,081,090	770,048	1,851,138	6.088
2018	24,140,895	6	42	15	1,086,637	934,340	2,020,977	8.372
2019	20,147,080	1	33	11	519,412	635,701	1,155,113	5.733
2020	18,596,984	1	13	5	375,924	357,353	733,277	3.943
2021	20,381,733	0	24	4	899,208	581,356	1,480,564	7.264
	113,673,785	9	162	62	3,962,271	3,278,798	7,241,069	
Adjusted Loss to Payroll Ratio:					3.486	2.884	6.370	
Expected Unlimited Loss to Payroll Ratio:					5.043	5.384	10.427	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.595	4.233	8.827	
Credibility:					0.73	0.66		
Indicated Limited Loss to Payroll Ratio:					3.781	3.349	7.129	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					4.274	4.458	8.733	
Indicated Relativity Change:								-16.2%
Relativity to Statewide Average Loss to Payroll Ratio:								848.6%

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	
2017	19,611,591	2	18	25	738,757	663,409	1,402,166	7.150
2018	26,014,549	2	17	35	365,203	374,621	739,824	2.844
2019	17,352,622	2	19	16	1,035,141	603,201	1,638,342	9.441
2020	33,176,692	1	34	44	1,060,188	1,065,891	2,126,079	6.408
2021	32,154,551	1	34	30	832,549	1,291,208	2,123,757	6.605
	128,310,005	8	122	150	4,031,839	3,998,330	8,030,169	
Adjusted Loss to Payroll Ratio:					3.142	3.116	6.258	
Expected Unlimited Loss to Payroll Ratio:					3.098	2.728	5.825	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.907	2.316	5.224	
Credibility:					0.64	0.54		
Indicated Limited Loss to Payroll Ratio:					3.058	2.749	5.807	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					3.355	3.386	6.741	
Indicated Relativity Change:								15.7%
Relativity to Statewide Average Loss to Payroll Ratio:								655.1%

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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	
2017	105,177,753	5	72	79	1,621,606	1,392,445	3,014,051	2.866
2018	125,393,611	5	71	67	1,691,351	1,282,278	2,973,629	2.371
2019	116,456,953	4	67	73	1,694,691	1,257,966	2,952,657	2.535
2020	105,012,889	2	50	63	1,352,168	975,583	2,327,751	2.217
2021	112,243,094	0	56	51	1,595,941	1,737,847	3,333,788	2.970
	564,284,299	16	316	333	7,955,758	6,646,120	14,601,878	
Adjusted Loss to Payroll Ratio:					1.410	1.178	2.588	
Expected Unlimited Loss to Payroll Ratio:					1.621	1.451	3.071	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.521	1.232	2.753	
Credibility:					0.90	0.76		
Indicated Limited Loss to Payroll Ratio:					1.422	1.191	2.612	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.560	1.467	3.027	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								294.1%

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	
2019	1,056,907,063	55	1,032	740	21,989,202	23,098,976	45,088,178	4.266
2020	988,455,915	37	701	703	16,693,020	17,369,524	34,062,544	3.446
2021	1,204,104,948	10	723	781	21,790,439	20,995,212	42,785,651	3.553
	3,249,467,926	102	2,456	2,224	60,472,661	61,463,713	121,936,374	
Adjusted Loss to Payroll Ratio:					1.861	1.892	3.753	
Expected Unlimited Loss to Payroll Ratio:					2.062	2.194	4.256	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.998	2.023	4.021	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.861	1.892	3.753	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.978	2.146	4.124	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								400.7%

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Code: 2570 RHG: 2 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	
2017	74,284,619	6	79	124	1,837,657	1,610,117	3,447,774	4.641
2018	71,235,172	0	88	128	1,939,074	1,910,973	3,850,047	5.405
2019	65,431,953	2	48	90	1,372,199	1,069,985	2,442,184	3.732
2020	76,695,397	1	82	114	2,127,550	2,035,661	4,163,211	5.428
2021	83,060,292	0	80	98	1,890,715	1,666,577	3,557,292	4.283
	370,707,433	9	377	554	9,167,195	8,293,313	17,460,508	
Adjusted Loss to Payroll Ratio:					2.473	2.237	4.710	
Expected Unlimited Loss to Payroll Ratio:					2.758	2.796	5.554	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.636	2.485	5.121	
Credibility:					0.94	0.85		
Indicated Limited Loss to Payroll Ratio:					2.482	2.274	4.756	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.674	2.677	5.351	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								520.0%

Code: 2571 RHG: 2 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	
2017	67,849,219	4	69	98	1,727,941	1,490,817	3,218,758	4.744
2018	68,611,377	11	77	130	2,002,363	1,717,485	3,719,848	5.422
2019	75,104,057	0	110	128	2,835,466	1,993,423	4,828,889	6.430
2020	72,330,319	3	67	92	1,630,736	1,225,357	2,856,093	3.949
2021	80,780,060	1	71	113	1,581,165	1,871,970	3,453,135	4.275
	364,675,033	19	394	561	9,777,671	8,299,051	18,076,722	
Adjusted Loss to Payroll Ratio:					2.681	2.276	4.957	
Expected Unlimited Loss to Payroll Ratio:					2.888	2.720	5.607	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.760	2.417	5.177	
Credibility:					0.95	0.84		
Indicated Limited Loss to Payroll Ratio:					2.685	2.299	4.984	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.893	2.706	5.599	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								544.0%

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Code: 2576 RHG: 3 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	
2017	94,345,019	9	59	110	2,028,386	2,049,454	4,077,840	4.322
2018	100,199,560	8	61	151	1,888,537	2,337,117	4,225,654	4.217
2019	102,312,382	5	67	110	2,351,418	2,236,192	4,587,610	4.484
2020	105,515,428	3	72	100	1,788,356	1,881,297	3,669,653	3.478
2021	121,926,464	3	69	78	2,828,191	2,797,920	5,626,111	4.614
	524,298,853	28	328	549	10,884,886	11,301,980	22,186,866	
Adjusted Loss to Payroll Ratio:					2.076	2.156	4.232	
Expected Unlimited Loss to Payroll Ratio:					2.077	2.401	4.478	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.949	2.039	3.988	
Credibility:					0.96	0.90		
Indicated Limited Loss to Payroll Ratio:					2.071	2.144	4.215	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.272	2.641	4.914	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								477.5%

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	
2017	89,780,384	3	83	80	1,497,140	1,298,249	2,795,389	3.114
2018	86,347,210	3	69	67	1,007,609	840,359	1,847,968	2.140
2019	87,317,961	5	70	80	1,412,441	1,576,449	2,988,890	3.423
2020	84,548,480	2	65	41	1,544,051	1,190,802	2,734,853	3.235
2021	91,578,572	1	69	52	1,570,570	1,406,672	2,977,242	3.251
	439,572,607	14	356	320	7,031,812	6,312,531	13,344,343	
Adjusted Loss to Payroll Ratio:					1.600	1.436	3.036	
Expected Unlimited Loss to Payroll Ratio:					1.785	1.722	3.507	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.667	1.510	3.177	
Credibility:					0.85	0.76		
Indicated Limited Loss to Payroll Ratio:					1.610	1.454	3.063	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.711	1.649	3.360	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								326.5%

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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	
2019	605,848,044	38	624	845	15,195,990	13,846,776	29,042,766	4.794
2020	525,371,120	12	398	538	12,198,485	10,323,783	22,522,268	4.287
2021	594,065,268	5	369	844	11,818,643	11,154,496	22,973,139	3.867
	1,725,284,432	55	1,391	2,227	39,213,118	35,325,055	74,538,174	
Adjusted Loss to Payroll Ratio:					2.273	2.047	4.320	
Expected Unlimited Loss to Payroll Ratio:					2.367	2.319	4.686	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.141	1.972	4.113	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.273	2.047	4.320	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.416	2.323	4.739	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								460.5%

Code: 2589 RHG: 2 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	
2017	218,029,210	14	143	93	2,468,090	2,418,910	4,887,000	2.241
2018	220,950,232	6	164	84	3,318,512	3,456,207	6,774,719	3.066
2019	201,758,713	7	148	74	2,962,255	3,401,567	6,363,822	3.154
2020	143,091,433	1	92	53	1,775,341	2,260,519	4,035,860	2.820
2021	175,889,748	0	74	46	1,487,164	1,827,496	3,314,660	1.885
	959,719,336	28	621	350	12,011,363	13,364,699	25,376,062	
Adjusted Loss to Payroll Ratio:					1.252	1.393	2.644	
Expected Unlimited Loss to Payroll Ratio:					1.434	1.784	3.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.280	1.463	2.742	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.252	1.393	2.644	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.348	1.639	2.988	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								290.3%

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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	
2017	12,624,085	0	15	18	257,236	260,760	517,996	4.103
2018	11,971,587	7	12	8	783,585	674,327	1,457,912	12.178
2019	10,986,805	2	12	6	315,629	287,591	603,220	5.490
2020	7,927,482	1	4	3	317,448	115,002	432,450	5.455
2021	9,446,905	0	8	3	151,499	130,212	281,711	2.982
	52,956,864	10	51	38	1,825,398	1,467,891	3,293,289	
Adjusted Loss to Payroll Ratio:					3.447	2.772	6.219	
Expected Unlimited Loss to Payroll Ratio:					2.916	2.693	5.610	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.787	2.394	5.181	
Credibility:					0.44	0.38		
Indicated Limited Loss to Payroll Ratio:					3.079	2.539	5.619	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					3.318	2.989	6.307	
Indicated Relativity Change:								12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								612.8%

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	
2017	12,842,756	0	10	28	126,219	75,969	202,188	1.574
2018	12,173,403	1	6	17	311,436	243,602	555,038	4.559
2019	9,930,825	0	6	10	169,261	223,438	392,699	3.954
2020	8,546,896	0	4	6	69,832	79,809	149,641	1.751
2021	11,731,227	0	6	8	127,291	203,486	330,777	2.820
	55,225,107	1	32	69	804,040	826,305	1,630,344	
Adjusted Loss to Payroll Ratio:					1.456	1.496	2.952	
Expected Unlimited Loss to Payroll Ratio:					1.441	1.663	3.105	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.378	1.478	2.856	
Credibility:					0.34	0.32		
Indicated Limited Loss to Payroll Ratio:					1.404	1.484	2.888	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.513	1.747	3.260	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								316.8%

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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	
2017	52,661,300	1	40	66	700,467	637,342	1,337,809	2.540
2018	53,160,660	1	46	57	1,294,675	1,243,522	2,538,197	4.775
2019	38,306,967	4	52	31	1,687,536	1,276,895	2,964,431	7.739
2020	38,455,347	1	22	24	547,718	446,092	993,810	2.584
2021	41,307,236	1	23	38	584,882	657,203	1,242,085	3.007
	223,891,509	8	183	216	4,815,279	4,261,054	9,076,333	
Adjusted Loss to Payroll Ratio:					2.151	1.903	4.054	
Expected Unlimited Loss to Payroll Ratio:					2.122	2.066	4.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.056	1.905	3.960	
Credibility:					0.70	0.62		
Indicated Limited Loss to Payroll Ratio:					2.122	1.904	4.026	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.255	2.160	4.415	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								429.0%

Code: 2702 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: LOGGING; LAND CLEARING; WOOD CHOPPING/TIE MAKING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	64,622,794	11	63	63	2,959,875	2,469,582	5,429,457	8.402
2018	65,093,415	7	54	46	1,720,845	1,484,098	3,204,943	4.924
2019	70,728,454	11	58	75	2,565,639	3,548,317	6,113,956	8.644
2020	81,626,803	13	44	48	3,082,609	3,718,039	6,800,648	8.331
2021	89,212,038	3	69	49	3,325,003	3,463,580	6,788,583	7.609
	371,283,504	45	288	281	13,653,971	14,683,616	28,337,587	
Adjusted Loss to Payroll Ratio:					3.678	3.955	7.632	
Expected Unlimited Loss to Payroll Ratio:					4.845	7.063	11.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.779	3.942	7.721	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.678	3.955	7.632	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					4.833	7.153	11.986	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								1164.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2017	73,614,916	1	59	100	999,635	1,189,277	2,188,912	2.973
2018	74,847,398	4	53	92	1,576,799	1,381,393	2,958,192	3.952
2019	73,007,259	3	50	90	1,528,260	1,482,392	3,010,652	4.124
2020	80,202,142	2	51	96	1,476,399	2,312,532	3,788,931	4.724
2021	83,988,901	1	45	100	2,057,440	1,890,558	3,947,998	4.701
	385,660,616	11	258	478	7,638,532	8,256,153	15,894,685	
Adjusted Loss to Payroll Ratio:					1.981	2.141	4.121	
Expected Unlimited Loss to Payroll Ratio:					2.278	2.527	4.805	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.207	2.330	4.537	
Credibility:					0.89	0.84		
Indicated Limited Loss to Payroll Ratio:					2.005	2.171	4.176	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.131	2.463	4.594	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								446.4%

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	
2017	14,888,332	4	13	10	1,307,024	546,645	1,853,669	12.450
2018	14,571,221	2	11	9	509,604	344,296	853,900	5.860
2019	15,010,529	6	12	8	1,451,634	1,706,840	3,158,474	21.042
2020	17,593,415	1	3	2	327,399	1,012,171	1,339,570	7.614
2021	20,597,797	0	13	6	723,496	338,904	1,062,400	5.158
	82,661,295	13	52	35	4,319,156	3,948,856	8,268,012	
Adjusted Loss to Payroll Ratio:					5.225	4.777	10.002	
Expected Unlimited Loss to Payroll Ratio:					5.365	5.995	11.361	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.185	3.346	7.531	
Credibility:					0.62	0.53		
Indicated Limited Loss to Payroll Ratio:					4.834	4.109	8.943	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					6.353	7.432	13.785	
Indicated Relativity Change:								21.3%
Relativity to Statewide Average Loss to Payroll Ratio:								1339.6%

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Code: 2731 RHG: 4 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	
2017	82,688,093	5	55	119	1,366,976	1,294,127	2,661,103	3.218
2018	94,912,927	4	55	124	1,406,883	1,547,331	2,954,214	3.113
2019	92,554,580	8	56	145	1,970,552	1,733,169	3,703,721	4.002
2020	88,203,699	1	48	109	955,305	1,171,041	2,126,346	2.411
2021	100,838,417	1	77	115	2,040,456	2,415,403	4,455,859	4.419
	459,197,715	19	291	612	7,740,172	8,161,072	15,901,244	
Adjusted Loss to Payroll Ratio:					1.686	1.777	3.463	
Expected Unlimited Loss to Payroll Ratio:					1.691	1.854	3.545	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.541	1.457	2.998	
Credibility:					0.83	0.75		
Indicated Limited Loss to Payroll Ratio:					1.661	1.697	3.358	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.878	2.259	4.137	
Indicated Relativity Change:								16.7%
Relativity to Statewide Average Loss to Payroll Ratio:								402.0%

Code: 2757 RHG: 2 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	
2017	117,449,441	9	175	325	2,290,584	2,914,154	5,204,738	4.431
2018	130,490,536	6	169	285	2,404,810	2,516,889	4,921,699	3.772
2019	131,578,439	11	136	225	2,458,634	2,727,071	5,185,705	3.941
2020	145,706,011	7	156	245	3,925,949	4,248,862	8,174,811	5.610
2021	168,952,814	3	234	301	5,165,111	4,479,932	9,645,043	5.709
	694,177,241	36	870	1,381	16,245,089	16,886,908	33,131,997	
Adjusted Loss to Payroll Ratio:					2.340	2.433	4.773	
Expected Unlimited Loss to Payroll Ratio:					2.461	2.831	5.292	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.352	2.516	4.868	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.340	2.433	4.773	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.521	2.863	5.385	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								523.3%

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Code: 2759 RHG: 2 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	
2017	58,209,597	5	67	134	1,061,064	1,598,772	2,659,836	4.569
2018	58,471,810	2	58	103	951,607	1,008,781	1,960,388	3.353
2019	68,196,619	2	51	144	953,114	732,977	1,686,091	2.472
2020	61,878,478	3	61	60	1,406,289	1,509,604	2,915,893	4.712
2021	69,228,095	0	52	95	810,975	1,098,301	1,909,276	2.758
	315,984,599	12	289	536	5,183,048	5,948,435	11,131,483	
Adjusted Loss to Payroll Ratio:					1.640	1.883	3.523	
Expected Unlimited Loss to Payroll Ratio:					1.956	2.391	4.347	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.870	2.125	3.995	
Credibility:					0.77	0.75		
Indicated Limited Loss to Payroll Ratio:					1.693	1.943	3.636	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.824	2.287	4.111	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								399.5%

Code: 2790 RHG: 2 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	
2017	130,914,394	1	41	104	936,933	1,072,482	2,009,415	1.535
2018	140,369,660	8	29	104	976,114	862,762	1,838,876	1.310
2019	151,801,349	0	29	81	436,586	581,587	1,018,173	0.671
2020	131,038,075	2	64	54	1,168,639	1,086,390	2,255,029	1.721
2021	148,330,619	8	64	94	1,689,602	965,070	2,654,672	1.790
	702,454,097	19	227	437	5,207,873	4,568,291	9,776,164	
Adjusted Loss to Payroll Ratio:					0.741	0.650	1.392	
Expected Unlimited Loss to Payroll Ratio:					0.620	0.627	1.247	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.593	0.557	1.150	
Credibility:					0.67	0.60		
Indicated Limited Loss to Payroll Ratio:					0.692	0.613	1.306	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.746	0.722	1.468	
Indicated Relativity Change:								17.7%
Relativity to Statewide Average Loss to Payroll Ratio:								142.6%

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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	
2018	164,240,359	7	162	506	3,009,335	3,108,467	6,117,802	3.725
2019	178,555,412	11	175	424	4,256,055	4,603,084	8,859,139	4.962
2020	184,257,158	6	233	546	6,773,919	5,794,996	12,568,915	6.821
2021	219,153,971	8	232	566	6,501,526	7,024,026	13,525,552	6.172
	746,206,900	32	802	2,042	20,540,834	20,530,573	41,071,407	
Adjusted Loss to Payroll Ratio:					2.753	2.751	5.504	
Expected Unlimited Loss to Payroll Ratio:					2.619	2.916	5.535	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.503	2.592	5.095	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.753	2.751	5.504	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.966	3.238	6.204	
Indicated Relativity Change:								12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								602.9%

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	
2017	133,092,547	4	102	253	1,579,506	1,749,064	3,328,570	2.501
2018	144,017,768	12	112	279	3,029,325	3,066,495	6,095,820	4.233
2019	153,936,988	11	109	253	3,486,748	2,606,338	6,093,086	3.958
2020	158,317,182	6	116	225	2,468,219	2,341,099	4,809,318	3.038
2021	169,280,010	4	83	217	3,054,478	2,372,055	5,426,533	3.206
	758,644,495	37	522	1,227	13,618,276	12,135,051	25,753,327	
Adjusted Loss to Payroll Ratio:					1.795	1.600	3.395	
Expected Unlimited Loss to Payroll Ratio:					1.883	2.013	3.896	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.767	1.710	3.477	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.795	1.602	3.397	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.970	1.974	3.943	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								383.2%

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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	
2019	564,158,420	21	365	502	7,606,395	7,265,020	14,871,415	2.636
2020	509,198,726	11	310	452	9,453,372	8,124,907	17,578,279	3.452
2021	564,613,055	6	338	435	9,106,019	8,877,225	17,983,244	3.185
	1,637,970,201	38	1,013	1,389	26,165,786	24,267,151	50,432,937	
Adjusted Loss to Payroll Ratio:					1.597	1.482	3.079	
Expected Unlimited Loss to Payroll Ratio:					1.771	1.921	3.692	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.613	1.510	3.124	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.597	1.482	3.079	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.806	1.973	3.779	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								367.2%

Code: 2819 RHG: 3 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	
2017	81,756,727	5	80	250	1,802,631	1,983,853	3,786,484	4.631
2018	105,781,092	3	98	254	1,882,602	1,690,033	3,572,635	3.377
2019	112,085,726	7	91	221	2,314,103	2,405,817	4,719,920	4.211
2020	132,253,118	2	82	220	1,119,750	1,397,095	2,516,845	1.903
2021	135,491,904	1	93	219	2,621,094	3,017,939	5,639,033	4.162
	567,368,567	18	444	1,164	9,740,180	10,494,738	20,234,918	
Adjusted Loss to Payroll Ratio:					1.717	1.850	3.566	
Expected Unlimited Loss to Payroll Ratio:					1.928	2.267	4.195	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.809	1.925	3.734	
Credibility:					0.96	0.91		
Indicated Limited Loss to Payroll Ratio:					1.720	1.857	3.577	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.888	2.287	4.174	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								405.6%

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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	
2017	45,515,816	0	39	68	450,167	480,666	930,833	2.045
2018	49,975,706	1	26	60	412,172	516,946	929,118	1.859
2019	47,270,012	1	30	53	303,549	425,453	729,002	1.542
2020	44,286,612	0	16	45	357,343	445,558	802,901	1.813
2021	47,725,729	0	18	50	367,655	304,337	671,992	1.408
	234,773,875	2	129	276	1,890,887	2,172,960	4,063,847	
Adjusted Loss to Payroll Ratio:					0.805	0.926	1.731	
Expected Unlimited Loss to Payroll Ratio:					1.025	1.266	2.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.993	1.168	2.161	
Credibility:					0.53	0.52		
Indicated Limited Loss to Payroll Ratio:					0.893	1.041	1.934	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.949	1.181	2.130	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								207.0%

Code: 2842 RHG: 2 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	
2017	92,785,662	4	74	168	1,372,572	1,430,991	2,803,563	3.022
2018	100,036,330	4	83	164	2,057,992	2,067,644	4,125,636	4.124
2019	91,911,478	4	71	150	1,267,744	1,241,343	2,509,087	2.730
2020	88,576,439	3	55	142	1,642,260	1,521,924	3,164,184	3.572
2021	112,774,563	0	79	171	1,665,674	2,028,913	3,694,587	3.276
	486,084,472	15	362	795	8,006,242	8,290,815	16,297,057	
Adjusted Loss to Payroll Ratio:					1.647	1.706	3.353	
Expected Unlimited Loss to Payroll Ratio:					1.655	1.951	3.606	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.582	1.734	3.316	
Credibility:					0.86	0.82		
Indicated Limited Loss to Payroll Ratio:					1.638	1.711	3.348	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.765	2.014	3.778	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								367.1%

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Code: 2852 RHG: 1 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	
2017	39,366,339	1	29	114	652,483	756,894	1,409,377	3.580
2018	37,648,897	3	43	91	1,022,030	1,324,607	2,346,637	6.233
2019	37,721,088	2	52	56	829,785	978,462	1,808,247	4.794
2020	32,837,823	1	68	41	1,496,939	1,743,091	3,240,030	9.867
2021	30,206,915	0	14	26	229,710	362,006	591,716	1.959
	177,781,062	7	206	328	4,230,946	5,165,059	9,396,006	
Adjusted Loss to Payroll Ratio:					2.380	2.905	5.285	
Expected Unlimited Loss to Payroll Ratio:					2.665	2.973	5.638	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.582	2.741	5.323	
Credibility:					0.70	0.66		
Indicated Limited Loss to Payroll Ratio:					2.441	2.849	5.290	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.594	3.233	5.827	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								566.2%

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	
2017	11,622,288	2	9	16	139,143	190,262	329,405	2.834
2018	12,368,776	2	15	31	485,189	368,362	853,551	6.901
2019	13,742,061	0	14	23	287,048	202,682	489,730	3.564
2020	13,426,744	2	21	18	955,700	859,918	1,815,618	13.522
2021	14,969,868	0	5	19	111,637	134,692	246,329	1.645
	66,129,736	6	64	107	1,978,718	1,755,916	3,734,634	
Adjusted Loss to Payroll Ratio:					2.992	2.655	5.647	
Expected Unlimited Loss to Payroll Ratio:					2.434	2.394	4.829	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.327	2.128	4.454	
Credibility:					0.45	0.40		
Indicated Limited Loss to Payroll Ratio:					2.626	2.339	4.966	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.830	2.753	5.583	
Indicated Relativity Change:								15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								542.5%

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Code: 2883 RHG: 2 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	
2017	103,080,957	20	197	255	3,793,854	3,531,744	7,325,598	7.107
2018	83,177,662	10	108	221	2,183,596	2,420,232	4,603,828	5.535
2019	77,364,056	5	110	154	2,240,029	2,255,292	4,495,321	5.811
2020	72,510,799	2	81	140	1,952,109	1,854,550	3,806,659	5.250
2021	89,277,884	2	106	138	3,669,293	3,383,846	7,053,139	7.900
	425,411,358	39	602	908	13,838,882	13,445,665	27,284,546	
Adjusted Loss to Payroll Ratio:					3.253	3.161	6.414	
Expected Unlimited Loss to Payroll Ratio:					3.580	4.221	7.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.421	3.751	7.172	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.253	3.161	6.414	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					3.505	3.720	7.225	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								702.1%

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	
2017	14,080,254	1	15	13	355,254	350,146	705,400	5.010
2018	14,699,898	1	7	25	90,601	141,458	232,059	1.579
2019	15,854,199	0	3	14	27,753	54,756	82,509	0.520
2020	15,237,581	1	7	20	214,151	197,354	411,505	2.701
2021	15,773,473	0	6	21	118,823	172,996	291,819	1.850
	75,645,404	3	38	93	806,582	916,710	1,723,292	
Adjusted Loss to Payroll Ratio:					1.066	1.212	2.278	
Expected Unlimited Loss to Payroll Ratio:					1.408	1.760	3.168	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.283	1.383	2.666	
Credibility:					0.37	0.36		
Indicated Limited Loss to Payroll Ratio:					1.202	1.322	2.524	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.359	1.760	3.119	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								303.1%

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Code: 2923 RHG: 3 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	
2017	74,451,200	1	37	74	539,845	673,132	1,212,977	1.629
2018	78,540,590	3	41	96	892,278	975,682	1,867,960	2.378
2019	81,759,471	3	42	77	963,900	1,097,115	2,061,015	2.521
2020	78,614,748	0	31	71	738,568	821,212	1,559,780	1.984
2021	103,081,620	0	41	133	1,452,188	1,367,472	2,819,660	2.735
	416,447,630	7	192	451	4,586,779	4,934,612	9,521,391	
Adjusted Loss to Payroll Ratio:					1.101	1.185	2.286	
Expected Unlimited Loss to Payroll Ratio:					1.081	1.405	2.486	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.014	1.193	2.208	
Credibility:					0.67	0.66		
Indicated Limited Loss to Payroll Ratio:					1.073	1.188	2.261	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.177	1.463	2.640	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								256.6%

Code: 3018 RHG: 4 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	
2017	111,591,951	3	26	70	941,845	604,418	1,546,263	1.386
2018	110,740,671	1	18	45	654,546	303,343	957,889	0.865
2019	84,431,774	1	25	39	649,002	569,581	1,218,583	1.443
2020	96,355,296	1	21	34	540,892	439,840	980,732	1.018
2021	168,068,402	0	15	21	1,160,202	946,159	2,106,361	1.253
	571,188,094	6	105	209	3,946,487	2,863,341	6,809,828	
Adjusted Loss to Payroll Ratio:					0.691	0.501	1.192	
Expected Unlimited Loss to Payroll Ratio:					1.092	0.677	1.768	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.995	0.532	1.527	
Credibility:					0.76	0.55		
Indicated Limited Loss to Payroll Ratio:					0.764	0.515	1.279	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.864	0.686	1.550	
Indicated Relativity Change:								-12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								150.6%

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Code: 3022 RHG: 3 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	
2017	81,234,104	7	73	132	1,481,922	1,269,613	2,751,535	3.387
2018	76,037,048	4	44	95	1,462,233	1,030,146	2,492,379	3.278
2019	95,072,358	3	58	73	1,549,958	1,288,273	2,838,231	2.985
2020	90,667,068	2	84	89	2,223,898	2,062,508	4,286,406	4.728
2021	100,903,174	1	67	106	2,698,380	2,751,567	5,449,947	5.401
	443,913,752	17	326	495	9,416,391	8,402,107	17,818,498	
Adjusted Loss to Payroll Ratio:					2.121	1.893	4.014	
Expected Unlimited Loss to Payroll Ratio:					1.946	1.821	3.767	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.826	1.546	3.373	
Credibility:					0.88	0.76		
Indicated Limited Loss to Payroll Ratio:					2.084	1.808	3.893	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.287	2.227	4.514	
Indicated Relativity Change:								19.8%
Relativity to Statewide Average Loss to Payroll Ratio:								438.7%

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	
2017	143,861,689	9	104	200	3,008,645	2,752,431	5,761,076	4.005
2018	143,620,706	7	93	198	2,675,513	2,783,870	5,459,383	3.801
2019	146,673,322	2	96	182	1,827,604	2,580,707	4,408,311	3.006
2020	144,452,286	5	95	161	3,726,105	3,061,682	6,787,787	4.699
2021	154,336,605	6	84	164	3,763,271	3,014,113	6,777,384	4.391
	732,944,608	29	472	905	15,001,137	14,192,803	29,193,940	
Adjusted Loss to Payroll Ratio:					2.047	1.936	3.983	
Expected Unlimited Loss to Payroll Ratio:					2.261	2.712	4.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.908	1.763	3.671	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					2.047	1.932	3.979	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.498	3.107	5.605	
Indicated Relativity Change:								12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								544.7%

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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	
2017	69,488,485	7	58	99	1,708,971	1,574,968	3,283,939	4.726
2018	111,655,969	6	77	115	2,763,784	2,456,581	5,220,365	4.675
2019	90,906,631	8	57	96	2,397,473	2,073,210	4,470,683	4.918
2020	86,864,692	1	37	59	1,120,710	1,009,149	2,129,859	2.452
2021	82,151,477	1	48	62	2,052,147	2,075,177	4,127,324	5.024
	441,067,254	23	277	431	10,043,085	9,189,086	19,232,171	
Adjusted Loss to Payroll Ratio:					2.277	2.083	4.360	
Expected Unlimited Loss to Payroll Ratio:					2.506	2.411	4.916	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.283	1.895	4.178	
Credibility:					0.95	0.82		
Indicated Limited Loss to Payroll Ratio:					2.277	2.049	4.326	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.575	2.728	5.303	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								515.3%

Code: 3040 RHG: 3 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	
2018	206,047,008	9	146	273	3,685,646	3,540,750	7,226,396	3.507
2019	229,003,758	11	131	254	4,005,645	3,931,604	7,937,249	3.466
2020	225,092,621	9	143	274	4,536,004	4,258,556	8,794,560	3.907
2021	233,962,173	7	129	263	5,008,096	4,996,398	10,004,494	4.276
	894,105,560	36	549	1,064	17,235,392	16,727,308	33,962,699	
Adjusted Loss to Payroll Ratio:					1.928	1.871	3.799	
Expected Unlimited Loss to Payroll Ratio:					2.078	2.147	4.225	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.950	1.823	3.774	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.928	1.871	3.799	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.115	2.304	4.420	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								429.5%

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Code: 3060 RHG: 2 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	
2019	409,010,306	16	355	570	8,482,896	8,919,874	17,402,770	4.255
2020	406,391,503	16	293	527	7,914,043	7,475,027	15,389,070	3.787
2021	465,474,379	11	261	546	10,106,139	9,760,097	19,866,236	4.268
	1,280,876,188	43	909	1,643	26,503,078	26,154,998	52,658,075	
Adjusted Loss to Payroll Ratio:					2.069	2.042	4.111	
Expected Unlimited Loss to Payroll Ratio:					2.371	2.442	4.813	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.266	2.171	4.437	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.069	2.042	4.111	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.229	2.403	4.633	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								450.2%

Code: 3066 RHG: 3 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	
2019	778,218,067	19	416	880	8,954,262	8,771,962	17,726,224	2.278
2020	776,633,237	14	412	734	10,052,866	10,719,585	20,772,451	2.675
2021	857,259,927	6	389	819	12,170,448	12,327,265	24,497,713	2.858
	2,412,111,231	39	1,217	2,433	31,177,575	31,818,812	62,996,387	
Adjusted Loss to Payroll Ratio:					1.293	1.319	2.612	
Expected Unlimited Loss to Payroll Ratio:					1.370	1.625	2.995	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.286	1.380	2.666	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.293	1.319	2.612	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.418	1.625	3.043	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								295.7%

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Code: 3076 RHG: 2 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	
2017	217,550,197	15	151	301	3,426,844	2,870,601	6,297,445	2.895
2018	229,808,167	3	139	304	2,773,123	2,947,646	5,720,769	2.489
2019	234,661,829	12	155	288	4,206,357	4,029,185	8,235,542	3.510
2020	229,524,002	5	164	222	3,608,472	3,618,968	7,227,440	3.149
2021	227,542,380	3	131	202	4,884,739	3,166,431	8,051,170	3.538
	1,139,086,576	38	740	1,317	18,899,533	16,632,831	35,532,364	
Adjusted Loss to Payroll Ratio:					1.659	1.460	3.119	
Expected Unlimited Loss to Payroll Ratio:					1.675	1.749	3.424	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.601	1.555	3.155	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.659	1.460	3.119	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.788	1.719	3.506	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								340.7%

Code: 3081 RHG: 3 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	
2017	19,863,091	6	15	39	723,710	988,268	1,711,978	8.619
2018	18,774,138	3	14	52	1,132,024	645,303	1,777,327	9.467
2019	19,850,515	2	18	29	648,402	479,478	1,127,880	5.682
2020	12,892,975	0	24	20	647,777	476,847	1,124,624	8.723
2021	23,579,973	1	18	29	953,761	670,885	1,624,646	6.890
	94,960,692	12	89	169	4,105,675	3,260,781	7,366,455	
Adjusted Loss to Payroll Ratio:					4.324	3.434	7.757	
Expected Unlimited Loss to Payroll Ratio:					3.831	3.475	7.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.596	2.951	6.547	
Credibility:					0.62	0.53		
Indicated Limited Loss to Payroll Ratio:					4.046	3.206	7.253	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					4.440	3.949	8.389	
Indicated Relativity Change:								14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								815.2%

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Code: 3082 RHG: 2 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	
2017	20,797,592	2	21	49	674,013	596,047	1,270,060	6.107
2018	14,031,082	2	16	25	384,275	290,026	674,301	4.806
2019	29,050,610	1	23	39	1,016,492	792,285	1,808,777	6.226
2020	16,546,630	1	15	19	557,695	489,350	1,047,045	6.328
2021	16,737,212	1	16	24	835,286	899,861	1,735,147	10.367
	97,163,126	7	91	156	3,467,761	3,067,568	6,535,329	
Adjusted Loss to Payroll Ratio:					3.569	3.157	6.726	
Expected Unlimited Loss to Payroll Ratio:					3.393	3.430	6.823	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.243	3.048	6.291	
Credibility:					0.60	0.54		
Indicated Limited Loss to Payroll Ratio:					3.439	3.107	6.545	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					3.705	3.657	7.362	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								715.4%

Code: 3085 RHG: 2 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	
2017	42,597,050	5	63	87	1,380,510	1,278,109	2,658,619	6.241
2018	45,681,631	3	77	92	1,055,229	968,253	2,023,482	4.430
2019	42,025,407	3	90	76	1,610,004	1,372,691	2,982,695	7.097
2020	38,956,289	7	43	71	2,482,005	2,669,230	5,151,235	13.223
2021	33,908,922	2	47	45	1,118,520	1,316,801	2,435,321	7.182
	203,169,299	20	320	371	7,646,268	7,605,084	15,251,353	
Adjusted Loss to Payroll Ratio:					3.763	3.743	7.507	
Expected Unlimited Loss to Payroll Ratio:					3.617	3.800	7.416	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.457	3.377	6.834	
Credibility:					0.83	0.76		
Indicated Limited Loss to Payroll Ratio:					3.710	3.654	7.364	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					3.997	4.301	8.298	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								806.4%

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Code: 3099 RHG: 3 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	
2017	318,788,941	13	131	252	2,946,402	2,753,628	5,700,030	1.788
2018	309,564,694	7	152	225	3,466,496	3,335,312	6,801,808	2.197
2019	294,630,161	12	123	223	3,397,490	2,917,846	6,315,336	2.143
2020	279,978,857	4	145	255	4,523,014	3,276,164	7,799,178	2.786
2021	288,323,434	1	101	166	3,435,471	2,417,328	5,852,799	2.030
	1,491,286,087	37	652	1,121	17,768,873	14,700,278	32,469,151	
Adjusted Loss to Payroll Ratio:					1.192	0.986	2.177	
Expected Unlimited Loss to Payroll Ratio:					1.224	1.312	2.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.149	1.114	2.263	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.192	0.986	2.177	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.307	1.214	2.522	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								245.0%

Code: 3110 RHG: 5 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	
2017	129,408,560	2	72	189	1,858,207	1,603,525	3,461,732	2.675
2018	149,086,828	6	79	218	1,834,306	1,845,304	3,679,610	2.468
2019	152,065,914	5	96	231	2,747,946	2,664,491	5,412,437	3.559
2020	115,434,102	6	77	97	3,296,188	2,654,228	5,950,416	5.155
2021	101,539,547	1	51	86	1,517,082	1,428,665	2,945,747	2.901
	647,534,951	20	375	821	11,253,730	10,196,212	21,449,942	
Adjusted Loss to Payroll Ratio:					1.738	1.575	3.313	
Expected Unlimited Loss to Payroll Ratio:					1.944	2.345	4.290	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.736	1.760	3.496	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.738	1.588	3.326	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					2.005	2.215	4.221	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								410.1%

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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	
2017	47,542,165	5	27	48	665,870	710,454	1,376,324	2.895
2018	47,641,274	2	23	43	530,787	517,998	1,048,785	2.201
2019	47,994,462	1	22	44	845,457	849,752	1,695,209	3.532
2020	45,345,398	0	14	27	522,871	316,102	838,973	1.850
2021	50,870,815	0	11	22	251,090	302,016	553,106	1.087
239,394,114		8	97	184	2,816,075	2,696,322	5,512,397	
Adjusted Loss to Payroll Ratio:					1.176	1.126	2.303	
Expected Unlimited Loss to Payroll Ratio:					1.478	1.613	3.092	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.387	1.370	2.758	
Credibility:					0.61	0.56		
Indicated Limited Loss to Payroll Ratio:					1.258	1.233	2.491	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.380	1.519	2.899	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								281.7%

Code: 3146 RHG: 2 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	
2017	297,972,033	6	96	247	1,860,856	1,940,921	3,801,777	1.276
2018	296,847,805	12	118	246	2,776,215	2,739,383	5,515,598	1.858
2019	311,675,994	11	112	194	2,800,081	2,556,004	5,356,085	1.718
2020	284,823,161	9	118	158	3,444,260	3,410,201	6,854,461	2.407
2021	313,764,673	5	135	209	5,478,688	5,113,551	10,592,239	3.376
1,505,083,666		43	579	1,054	16,360,099	15,760,059	32,120,158	
Adjusted Loss to Payroll Ratio:					1.087	1.047	2.134	
Expected Unlimited Loss to Payroll Ratio:					0.920	1.006	1.926	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.879	0.894	1.773	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.087	1.045	2.132	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.171	1.231	2.402	
Indicated Relativity Change:								24.7%
Relativity to Statewide Average Loss to Payroll Ratio:								233.4%

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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	
2017	470,618,636	17	152	303	4,071,777	3,881,384	7,953,161	1.690
2018	485,719,706	12	135	262	4,602,964	3,722,336	8,325,300	1.714
2019	361,178,342	12	153	200	5,268,112	4,173,141	9,441,253	2.614
2020	389,272,964	9	130	135	6,160,012	4,893,925	11,053,937	2.840
2021	308,425,485	3	75	120	3,172,975	3,191,221	6,364,196	2.063
2,015,215,133		53	645	1,020	23,275,840	19,862,007	43,137,847	
Adjusted Loss to Payroll Ratio:					1.155	0.986	2.141	
Expected Unlimited Loss to Payroll Ratio:					1.315	1.125	2.440	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.257	1.000	2.257	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.155	0.986	2.141	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.244	1.160	2.405	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								233.7%

Code: 3165 RHG: 1 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	
2017	93,628,424	3	42	81	1,198,464	997,326	2,195,790	2.345
2018	100,067,296	2	32	88	629,122	610,397	1,239,519	1.239
2019	95,099,167	2	40	59	1,243,893	1,430,307	2,674,200	2.812
2020	95,006,236	0	36	71	1,607,590	1,235,625	2,843,215	2.993
2021	98,068,592	1	39	74	2,293,279	1,688,872	3,982,151	4.061
481,869,715		8	189	373	6,972,349	5,962,527	12,934,876	
Adjusted Loss to Payroll Ratio:					1.447	1.237	2.684	
Expected Unlimited Loss to Payroll Ratio:					1.284	1.376	2.660	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.244	1.269	2.513	
Credibility:					0.78	0.72		
Indicated Limited Loss to Payroll Ratio:					1.401	1.246	2.648	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.489	1.414	2.903	
Indicated Relativity Change:								9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								282.1%

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Code: 3169 RHG: 4 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	
2017	76,416,491	1	40	86	674,677	598,718	1,273,395	1.666
2018	84,168,053	4	53	76	1,241,008	1,094,621	2,335,629	2.775
2019	84,373,497	1	40	72	1,291,105	1,004,125	2,295,230	2.720
2020	77,151,731	0	23	67	848,375	590,198	1,438,573	1.865
2021	92,802,380	0	41	84	1,343,191	1,142,034	2,485,225	2.678
	414,912,152	6	197	385	5,398,356	4,429,695	9,828,051	
Adjusted Loss to Payroll Ratio:					1.301	1.068	2.369	
Expected Unlimited Loss to Payroll Ratio:					1.376	1.250	2.627	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.254	0.983	2.237	
Credibility:					0.73	0.61		
Indicated Limited Loss to Payroll Ratio:					1.289	1.035	2.323	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.457	1.378	2.835	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								275.5%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	25,356,103	2	17	32	339,550	328,755	668,305	2.636
2018	22,198,054	1	12	21	411,876	380,410	792,286	3.569
2019	22,155,380	1	16	29	279,465	223,607	503,072	2.271
2020	24,480,674	0	9	11	307,542	275,985	583,527	2.384
2021	25,188,567	0	12	27	362,041	315,939	677,980	2.692
	119,378,778	4	66	120	1,700,474	1,524,696	3,225,170	
Adjusted Loss to Payroll Ratio:					1.424	1.277	2.702	
Expected Unlimited Loss to Payroll Ratio:					1.403	1.170	2.572	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.317	0.993	2.310	
Credibility:					0.45	0.37		
Indicated Limited Loss to Payroll Ratio:					1.366	1.100	2.465	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.498	1.354	2.853	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								277.2%

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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	
2017	231,175,448	4	59	176	1,189,341	1,195,907	2,385,248	1.032
2018	263,022,085	6	71	154	2,284,712	1,958,336	4,243,048	1.613
2019	228,311,618	9	53	115	1,811,269	1,620,449	3,431,718	1.503
2020	246,107,867	3	51	106	1,118,624	1,334,835	2,453,459	0.997
2021	247,948,577	0	38	68	890,380	1,008,201	1,898,581	0.766
	1,216,565,594	22	272	619	7,294,326	7,117,728	14,412,053	
Adjusted Loss to Payroll Ratio:					0.600	0.585	1.185	
Expected Unlimited Loss to Payroll Ratio:					0.647	0.698	1.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.627	0.644	1.271	
Credibility:					0.85	0.80		
Indicated Limited Loss to Payroll Ratio:					0.604	0.597	1.201	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.641	0.677	1.319	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								128.2%

Code: 3179 RHG: 2 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	
2017	373,070,304	7	126	242	2,922,482	2,146,761	5,069,243	1.359
2018	348,906,973	9	81	177	2,215,555	2,041,300	4,256,855	1.220
2019	332,052,704	4	90	117	2,164,063	2,139,368	4,303,431	1.296
2020	399,951,851	4	102	179	3,218,387	2,691,652	5,910,039	1.478
2021	388,955,599	2	100	177	4,320,306	3,431,199	7,751,505	1.993
	1,842,937,431	26	499	892	14,840,793	12,450,281	27,291,074	
Adjusted Loss to Payroll Ratio:					0.805	0.676	1.481	
Expected Unlimited Loss to Payroll Ratio:					0.799	0.719	1.518	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.763	0.639	1.403	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					0.805	0.673	1.479	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.868	0.793	1.660	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								161.3%

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Code: 3180 RHG: 4 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	
2017	166,072,119	10	94	179	2,193,958	2,250,694	4,444,652	2.676
2018	142,756,134	5	85	162	2,374,191	2,183,852	4,558,043	3.193
2019	140,385,677	6	63	129	1,536,373	1,685,615	3,221,988	2.295
2020	120,493,440	1	49	111	1,135,310	1,173,851	2,309,161	1.916
2021	128,272,642	0	62	140	1,799,493	1,870,435	3,669,928	2.861
	697,980,012	22	353	721	9,039,324	9,164,448	18,203,773	
Adjusted Loss to Payroll Ratio:					1.295	1.313	2.608	
Expected Unlimited Loss to Payroll Ratio:					1.397	1.740	3.138	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.273	1.368	2.641	
Credibility:					0.91	0.86		
Indicated Limited Loss to Payroll Ratio:					1.293	1.321	2.614	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.462	1.758	3.220	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								312.9%

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	
2017	53,351,530	2	12	39	465,046	300,822	765,868	1.436
2018	56,814,022	2	18	60	620,631	565,111	1,185,742	2.087
2019	52,993,024	0	8	15	292,163	244,198	536,361	1.012
2020	55,936,591	0	12	11	330,929	429,856	760,785	1.360
2021	68,225,224	1	8	19	313,099	225,159	538,258	0.789
	287,320,392	5	58	144	2,021,867	1,765,146	3,787,013	
Adjusted Loss to Payroll Ratio:					0.704	0.614	1.318	
Expected Unlimited Loss to Payroll Ratio:					0.715	0.629	1.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.671	0.534	1.206	
Credibility:					0.49	0.42		
Indicated Limited Loss to Payroll Ratio:					0.687	0.568	1.255	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.754	0.699	1.453	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								141.2%

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Code: 3241 RHG: 2 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	
2017	29,401,632	2	6	27	352,107	726,854	1,078,961	3.670
2018	31,160,009	1	9	34	510,895	328,187	839,082	2.693
2019	33,043,059	2	9	35	568,309	329,497	897,806	2.717
2020	31,125,222	1	16	32	390,556	330,229	720,785	2.316
2021	31,633,276	0	12	31	511,506	558,725	1,070,231	3.383
	156,363,199	6	52	159	2,333,373	2,273,492	4,606,865	
Adjusted Loss to Payroll Ratio:					1.492	1.454	2.946	
Expected Unlimited Loss to Payroll Ratio:					1.122	1.437	2.559	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.072	1.277	2.349	
Credibility:					0.47	0.46		
Indicated Limited Loss to Payroll Ratio:					1.268	1.359	2.627	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.366	1.599	2.965	
Indicated Relativity Change:								15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								288.1%

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	
2017	100,685,884	3	69	155	1,277,894	1,454,722	2,732,616	2.714
2018	109,472,655	5	67	165	1,777,711	1,713,815	3,491,526	3.189
2019	107,514,106	3	73	121	1,395,215	1,377,505	2,772,720	2.579
2020	101,569,085	1	47	114	1,134,516	1,201,608	2,336,124	2.300
2021	106,463,442	0	53	155	1,590,132	2,060,289	3,650,421	3.429
	525,705,172	12	309	710	7,175,469	7,807,939	14,983,407	
Adjusted Loss to Payroll Ratio:					1.365	1.485	2.850	
Expected Unlimited Loss to Payroll Ratio:					1.443	1.623	3.066	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.398	1.497	2.895	
Credibility:					0.84	0.80		
Indicated Limited Loss to Payroll Ratio:					1.370	1.488	2.858	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.456	1.688	3.144	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								305.5%

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Code: 3339 RHG: 4 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	
2017	71,461,344	2	35	90	578,687	814,119	1,392,806	1.949
2018	80,004,922	3	41	104	770,866	904,711	1,675,577	2.094
2019	74,284,221	7	67	92	2,108,649	1,492,156	3,600,805	4.847
2020	69,820,612	1	41	64	1,094,799	1,122,962	2,217,761	3.176
2021	73,580,222	3	40	71	1,213,150	1,661,470	2,874,620	3.907
	369,151,321	16	224	421	5,766,152	5,995,419	11,761,571	
Adjusted Loss to Payroll Ratio:					1.562	1.624	3.186	
Expected Unlimited Loss to Payroll Ratio:					1.776	2.049	3.825	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.618	1.611	3.229	
Credibility:					0.77	0.71		
Indicated Limited Loss to Payroll Ratio:					1.575	1.620	3.195	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.780	2.157	3.938	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								382.6%

Code: 3365 RHG: 3 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	
2017	74,910,326	5	38	82	996,625	1,086,119	2,082,744	2.780
2018	81,876,958	4	46	85	1,075,572	1,340,807	2,416,379	2.951
2019	80,731,277	1	41	76	766,309	750,402	1,516,711	1.879
2020	78,150,491	2	33	58	1,225,206	1,187,925	2,413,131	3.088
2021	100,750,659	0	34	52	1,243,986	1,171,045	2,415,031	2.397
	416,419,712	12	192	353	5,307,699	5,536,298	10,843,997	
Adjusted Loss to Payroll Ratio:					1.275	1.329	2.604	
Expected Unlimited Loss to Payroll Ratio:					1.642	1.689	3.331	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.541	1.434	2.975	
Credibility:					0.80	0.71		
Indicated Limited Loss to Payroll Ratio:					1.329	1.359	2.688	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.458	1.674	3.132	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								304.4%

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Code: 3372 RHG: 3 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	
2018	303,092,109	16	136	292	4,021,641	3,871,742	7,893,383	2.604
2019	302,913,433	14	155	254	4,921,444	3,879,595	8,801,039	2.905
2020	297,351,994	10	182	217	5,780,270	4,941,470	10,721,740	3.606
2021	315,977,513	2	117	181	4,234,476	3,557,014	7,791,490	2.466
	1,219,335,049	42	590	944	18,957,831	16,249,822	35,207,653	
Adjusted Loss to Payroll Ratio:					1.555	1.333	2.887	
Expected Unlimited Loss to Payroll Ratio:					1.948	1.804	3.751	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.828	1.532	3.360	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.555	1.333	2.887	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.706	1.642	3.348	
Indicated Relativity Change:								-10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								325.3%

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	
2017	101,512,819	1	45	33	778,354	748,840	1,527,194	1.504
2018	97,988,424	2	22	16	440,521	414,165	854,686	0.872
2019	89,050,809	0	31	36	422,388	519,272	941,660	1.057
2020	77,947,850	0	38	23	1,044,591	666,377	1,710,968	2.195
2021	93,162,051	1	28	21	1,057,156	729,948	1,787,104	1.918
	459,661,953	4	164	129	3,743,009	3,078,602	6,821,611	
Adjusted Loss to Payroll Ratio:					0.814	0.670	1.484	
Expected Unlimited Loss to Payroll Ratio:					1.041	1.018	2.060	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.977	0.865	1.842	
Credibility:					0.69	0.61		
Indicated Limited Loss to Payroll Ratio:					0.865	0.746	1.611	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.949	0.919	1.868	
Indicated Relativity Change:								-9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								181.5%

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Code: 3400 RHG: 6 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	232,370,868	17	146	347	4,346,150	3,313,477	7,659,627	3.296
2018	232,332,268	11	123	283	2,982,432	2,702,642	5,685,074	2.447
2019	231,753,582	9	111	255	3,080,169	3,487,912	6,568,081	2.834
2020	220,926,884	7	149	243	4,729,578	3,713,127	8,442,705	3.821
2021	220,695,151	4	131	245	3,655,703	3,325,477	6,981,180	3.163
	1,138,078,753	48	660	1,373	18,794,031	16,542,634	35,336,666	
Adjusted Loss to Payroll Ratio:					1.651	1.454	3.105	
Expected Unlimited Loss to Payroll Ratio:					1.870	1.998	3.867	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.578	1.299	2.877	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.651	1.454	3.105	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.016	2.338	4.353	
Indicated Relativity Change:								12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								423.0%

Code: 3401 RHG: 2 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	
2017	138,526,642	2	78	177	925,500	1,048,329	1,973,829	1.425
2018	138,417,366	7	84	171	1,708,209	1,596,029	3,304,238	2.387
2019	132,357,748	3	73	139	1,016,697	1,380,237	2,396,934	1.811
2020	140,832,097	2	71	155	1,690,756	1,672,336	3,363,092	2.388
2021	153,212,247	0	74	119	1,704,161	1,517,173	3,221,334	2.103
	703,346,100	14	380	761	7,045,323	7,214,104	14,259,427	
Adjusted Loss to Payroll Ratio:					1.002	1.026	2.027	
Expected Unlimited Loss to Payroll Ratio:					1.194	1.592	2.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.142	1.414	2.556	
Credibility:					0.87	0.88		
Indicated Limited Loss to Payroll Ratio:					1.020	1.074	2.093	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.099	1.264	2.362	
Indicated Relativity Change:								-15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								229.5%

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Code: 3501 RHG: 2 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	
2017	63,845,804	8	40	87	1,361,709	1,128,432	2,490,141	3.900
2018	78,202,066	5	46	64	1,559,690	1,308,037	2,867,727	3.667
2019	76,184,576	2	47	93	1,070,954	1,096,327	2,167,281	2.845
2020	86,777,529	1	41	86	1,428,143	1,102,642	2,530,785	2.916
2021	109,617,306	1	55	100	1,768,649	2,348,483	4,117,132	3.756
	414,627,281	17	229	430	7,189,146	6,983,920	14,173,066	
Adjusted Loss to Payroll Ratio:					1.734	1.684	3.418	
Expected Unlimited Loss to Payroll Ratio:					1.847	2.083	3.931	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.766	1.852	3.617	
Credibility:					0.84	0.79		
Indicated Limited Loss to Payroll Ratio:					1.739	1.719	3.458	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.874	2.024	3.897	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								378.7%

Code: 3507 RHG: 3 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	
2017	233,983,053	8	135	499	3,516,715	3,212,183	6,728,898	2.876
2018	219,151,345	6	124	335	2,469,290	2,259,833	4,729,123	2.158
2019	229,205,572	6	138	325	3,703,005	2,811,898	6,514,903	2.842
2020	261,905,241	1	110	320	2,450,142	1,860,423	4,310,565	1.646
2021	296,879,400	1	114	333	2,139,313	2,457,861	4,597,174	1.548
	1,241,124,611	22	621	1,812	14,278,465	12,602,199	26,880,664	
Adjusted Loss to Payroll Ratio:					1.150	1.015	2.166	
Expected Unlimited Loss to Payroll Ratio:					1.448	1.471	2.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.359	1.249	2.608	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.150	1.015	2.166	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.262	1.251	2.513	
Indicated Relativity Change:								-13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								244.2%

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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	
2018	549,049,966	8	198	526	4,806,212	4,076,194	8,882,406	1.618
2019	556,028,469	10	187	468	4,314,895	4,647,890	8,962,785	1.612
2020	558,479,151	4	188	440	5,096,666	4,819,127	9,915,793	1.775
2021	597,671,061	3	165	469	4,838,499	5,117,992	9,956,491	1.666
	2,261,228,647	25	738	1,903	19,056,272	18,661,202	37,717,474	
Adjusted Loss to Payroll Ratio:					0.843	0.825	1.668	
Expected Unlimited Loss to Payroll Ratio:					0.867	0.957	1.824	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.829	0.850	1.680	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.843	0.825	1.668	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.908	0.971	1.879	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								182.6%

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	
2017	108,347,739	1	29	42	667,948	547,726	1,215,674	1.122
2018	122,391,206	4	20	46	765,178	542,204	1,307,382	1.068
2019	123,475,058	4	40	34	1,368,885	1,106,948	2,475,833	2.005
2020	123,339,083	0	22	30	757,443	574,561	1,332,004	1.080
2021	149,307,345	1	21	30	911,090	1,022,196	1,933,286	1.295
	626,860,431	10	132	182	4,470,544	3,793,634	8,264,178	
Adjusted Loss to Payroll Ratio:					0.713	0.605	1.318	
Expected Unlimited Loss to Payroll Ratio:					0.824	0.763	1.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.798	0.704	1.502	
Credibility:					0.72	0.63		
Indicated Limited Loss to Payroll Ratio:					0.737	0.641	1.378	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.783	0.728	1.511	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								146.8%

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Code: 3569 RHG: 1 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	
2017	79,593,238	1	18	53	331,898	281,220	613,118	0.770
2018	79,450,080	2	17	39	453,044	353,710	806,754	1.015
2019	74,693,099	3	16	39	719,407	474,722	1,194,129	1.599
2020	69,435,572	1	15	23	628,499	600,417	1,228,916	1.770
2021	80,275,169	0	15	30	725,124	685,285	1,410,409	1.757
	383,447,158	7	81	184	2,857,972	2,395,354	5,253,326	
Adjusted Loss to Payroll Ratio:					0.745	0.625	1.370	
Expected Unlimited Loss to Payroll Ratio:					0.623	0.571	1.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.603	0.527	1.130	
Credibility:					0.53	0.46		
Indicated Limited Loss to Payroll Ratio:					0.679	0.572	1.251	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.721	0.649	1.371	
Indicated Relativity Change:								14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								133.2%

Code: 3570 RHG: 3 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	
2017	104,878,791	7	24	59	749,923	631,810	1,381,733	1.317
2018	105,185,679	2	31	51	1,031,148	1,113,534	2,144,682	2.039
2019	116,681,672	2	24	40	621,378	673,717	1,295,095	1.110
2020	91,498,299	3	30	36	1,402,534	1,248,464	2,650,998	2.897
2021	106,527,476	1	29	40	1,426,885	843,919	2,270,804	2.132
	524,771,916	15	138	226	5,231,868	4,511,443	9,743,311	
Adjusted Loss to Payroll Ratio:					0.997	0.860	1.857	
Expected Unlimited Loss to Payroll Ratio:					1.047	1.204	2.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.982	1.023	2.005	
Credibility:					0.73	0.68		
Indicated Limited Loss to Payroll Ratio:					0.993	0.911	1.904	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.090	1.122	2.212	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								214.9%

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Code: 3572 RHG: 3 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	
2018	1,541,777,532	4	136	510	3,265,931	3,391,446	6,657,377	0.432
2019	1,695,567,826	11	150	448	4,734,610	4,527,336	9,261,946	0.546
2020	2,013,692,251	4	149	395	4,525,885	3,748,859	8,274,744	0.411
2021	2,224,427,285	1	143	435	5,031,378	4,727,750	9,759,128	0.439
	7,475,464,894	20	578	1,788	17,557,803	16,395,392	33,953,195	
Adjusted Loss to Payroll Ratio:					0.235	0.219	0.454	
Expected Unlimited Loss to Payroll Ratio:					0.275	0.285	0.560	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.258	0.242	0.500	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.235	0.219	0.454	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.258	0.270	0.528	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								51.3%

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	
2017	56,924,505	1	7	26	226,691	384,927	611,618	1.074
2018	56,796,170	0	10	20	121,856	114,043	235,899	0.415
2019	54,980,301	2	10	13	305,711	193,765	499,476	0.908
2020	80,913,999	0	11	15	487,219	505,669	992,888	1.227
2021	81,085,748	1	11	14	282,797	325,046	607,843	0.750
	330,700,722	4	49	88	1,424,275	1,523,449	2,947,724	
Adjusted Loss to Payroll Ratio:					0.431	0.461	0.891	
Expected Unlimited Loss to Payroll Ratio:					0.409	0.471	0.880	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.384	0.400	0.784	
Credibility:					0.42	0.39		
Indicated Limited Loss to Payroll Ratio:					0.404	0.424	0.827	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.443	0.522	0.964	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								93.7%

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Code: 3574 RHG: 3 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	
2017	235,666,287	9	85	175	1,989,685	1,531,392	3,521,077	1.494
2018	230,826,530	3	85	188	1,332,654	1,431,557	2,764,211	1.198
2019	264,862,013	9	92	191	3,592,706	2,540,623	6,133,329	2.316
2020	251,482,393	2	67	130	1,265,967	1,229,990	2,495,957	0.992
2021	269,638,704	0	44	128	1,400,511	1,270,095	2,670,606	0.990
	1,252,475,927	23	373	812	9,581,522	8,003,656	17,585,177	
Adjusted Loss to Payroll Ratio:					0.765	0.639	1.404	
Expected Unlimited Loss to Payroll Ratio:					0.956	0.993	1.949	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.897	0.843	1.741	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					0.765	0.660	1.425	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.840	0.813	1.653	
Indicated Relativity Change:								-15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								160.6%

Code: 3577 RHG: 1 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	
2017	411,183,153	4	54	112	1,271,607	1,229,089	2,500,696	0.608
2018	437,087,354	4	48	122	1,227,417	1,153,909	2,381,326	0.545
2019	431,676,612	2	48	118	1,014,010	1,080,313	2,094,323	0.485
2020	456,142,558	0	36	78	1,070,792	1,152,432	2,223,224	0.487
2021	472,918,336	1	44	112	1,663,383	1,730,091	3,393,474	0.718
	2,209,008,013	11	230	542	6,247,208	6,345,833	12,593,041	
Adjusted Loss to Payroll Ratio:					0.283	0.287	0.570	
Expected Unlimited Loss to Payroll Ratio:					0.315	0.357	0.671	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.305	0.329	0.634	
Credibility:					0.81	0.77		
Indicated Limited Loss to Payroll Ratio:					0.287	0.297	0.584	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.305	0.337	0.642	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								62.4%

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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	
2017	191,219,012	4	44	156	1,362,010	1,285,244	2,647,254	1.384
2018	204,153,113	4	52	125	1,427,299	1,406,996	2,834,295	1.388
2019	208,530,113	6	58	145	2,013,718	1,872,993	3,886,711	1.864
2020	204,475,417	4	48	111	1,663,003	1,242,720	2,905,723	1.421
2021	226,611,926	1	52	144	1,701,671	1,662,099	3,363,770	1.484
1,034,989,581		19	254	681	8,167,700	7,470,052	15,637,751	
Adjusted Loss to Payroll Ratio:					0.789	0.722	1.511	
Expected Unlimited Loss to Payroll Ratio:					0.866	0.894	1.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.813	0.759	1.572	
Credibility:					0.89	0.80		
Indicated Limited Loss to Payroll Ratio:					0.792	0.729	1.521	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.869	0.898	1.767	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								171.7%

Code: 3620 RHG: 3 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	
2017	58,687,190	0	41	100	658,166	808,842	1,467,008	2.500
2018	59,731,854	3	35	90	1,022,734	1,312,223	2,334,957	3.909
2019	50,284,363	2	38	82	1,039,757	991,777	2,031,534	4.040
2020	48,799,756	1	32	55	661,119	562,461	1,223,580	2.507
2021	55,554,043	0	30	70	1,020,849	988,681	2,009,530	3.617
273,057,206		6	176	397	4,402,625	4,663,983	9,066,608	
Adjusted Loss to Payroll Ratio:					1.612	1.708	3.320	
Expected Unlimited Loss to Payroll Ratio:					1.794	2.162	3.956	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.684	1.836	3.520	
Credibility:					0.70	0.67		
Indicated Limited Loss to Payroll Ratio:					1.634	1.751	3.385	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.793	2.157	3.949	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								383.8%

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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	
2019	2,386,629,806	54	704	1,362	20,627,864	17,992,980	38,620,844	1.618
2020	2,224,751,376	22	692	1,052	16,628,930	16,190,788	32,819,718	1.475
2021	2,317,731,508	13	608	1,103	18,157,019	17,825,386	35,982,405	1.552
	6,929,112,690	89	2,004	3,517	55,413,813	52,009,153	107,422,966	
Adjusted Loss to Payroll Ratio:					0.800	0.751	1.550	
Expected Unlimited Loss to Payroll Ratio:					0.864	0.876	1.740	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.811	0.744	1.555	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.800	0.751	1.550	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.878	0.925	1.802	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								175.1%

Code: 3634 RHG: 3 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	
2017	116,012,016	9	48	99	1,620,088	1,836,052	3,456,140	2.979
2018	119,251,801	0	30	98	813,724	655,476	1,469,200	1.232
2019	134,022,221	3	44	89	1,379,163	1,411,724	2,790,887	2.082
2020	142,393,813	2	37	80	833,578	920,162	1,753,740	1.232
2021	153,196,705	0	25	83	657,805	788,970	1,446,775	0.944
	664,876,555	14	184	449	5,304,358	5,612,383	10,916,741	
Adjusted Loss to Payroll Ratio:					0.798	0.844	1.642	
Expected Unlimited Loss to Payroll Ratio:					0.989	1.048	2.037	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.928	0.890	1.818	
Credibility:					0.78	0.71		
Indicated Limited Loss to Payroll Ratio:					0.826	0.857	1.683	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.906	1.056	1.962	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								190.7%

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Code: 3643 RHG: 2 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	
2017	376,674,562	14	111	259	2,457,251	2,289,047	4,746,298	1.260
2018	407,402,279	11	97	245	2,538,897	2,765,880	5,304,777	1.302
2019	453,994,844	8	85	226	2,501,816	2,033,571	4,535,387	0.999
2020	448,669,269	2	78	199	2,342,377	1,887,993	4,230,370	0.943
2021	753,948,145	2	88	221	2,780,871	2,689,677	5,470,548	0.726
2,440,689,100		37	459	1,150	12,621,212	11,666,168	24,287,381	
Adjusted Loss to Payroll Ratio:					0.517	0.478	0.995	
Expected Unlimited Loss to Payroll Ratio:					0.661	0.638	1.299	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.632	0.567	1.199	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.517	0.478	0.995	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.557	0.563	1.120	
Indicated Relativity Change:								-13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								108.8%

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	
2017	65,347,041	1	31	50	743,312	604,487	1,347,799	2.063
2018	62,945,085	1	34	54	719,470	511,190	1,230,660	1.955
2019	56,288,557	1	23	46	823,254	623,555	1,446,809	2.570
2020	65,418,111	1	28	47	936,480	902,137	1,838,617	2.811
2021	69,756,141	1	29	56	758,447	1,256,270	2,014,717	2.888
319,754,935		5	145	253	3,980,962	3,897,639	7,878,601	
Adjusted Loss to Payroll Ratio:					1.245	1.219	2.464	
Expected Unlimited Loss to Payroll Ratio:					1.471	1.288	2.759	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.380	1.094	2.474	
Credibility:					0.69	0.58		
Indicated Limited Loss to Payroll Ratio:					1.287	1.166	2.453	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.413	1.436	2.849	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								276.8%

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Code: 3651 RHG: 1 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	
2017	248,089,373	7	75	142	1,873,868	1,750,648	3,624,516	1.461
2018	260,605,193	4	95	130	2,191,178	2,352,773	4,543,951	1.744
2019	287,663,716	8	118	158	2,441,584	2,706,092	5,147,676	1.789
2020	269,258,894	4	83	119	2,606,822	2,336,863	4,943,685	1.836
2021	302,893,850	2	102	181	2,484,847	3,478,225	5,963,072	1.969
	1,368,511,026	25	473	730	11,598,299	12,624,601	24,222,900	
Adjusted Loss to Payroll Ratio:					0.848	0.923	1.770	
Expected Unlimited Loss to Payroll Ratio:					0.900	0.980	1.880	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.872	0.904	1.776	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.848	0.922	1.769	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.901	1.046	1.946	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								189.1%

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Code: 3681 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: INSTRUMENT MFG; COMPUTER MFG; TELECOM EQUIP MFG;
A/V PRODUCTS MFG

Code: 3070 RHG: 2 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	
2019	9,589,437,677	34	523	1,314	15,709,366	13,974,483	29,683,849	0.310
2020	12,256,220,504	18	466	1,113	13,523,940	13,254,112	26,778,052	0.218
2021	14,584,287,034	8	519	1,243	17,634,273	16,866,920	34,501,193	0.237
	36,429,945,215	60	1,508	3,670	46,867,579	44,095,516	90,963,095	
Adjusted Loss to Payroll Ratio:					0.129	0.121	0.250	
Expected Unlimited Loss to Payroll Ratio:					0.160	0.172	0.331	
Expected Unlimited Loss to Payroll Ratio (Class 3070 Only)*					0.083	0.098	0.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.150	0.146	0.295	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.129	0.121	0.250	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.141	0.149	0.290	
Indicated Relativity Change:								-12.3%
Indicated Relativity Change (Class 3070 Only)*:								60.4%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 3070 Only):					0.110	0.116	0.226	
Relativity to Statewide Average Loss to Payroll Ratio:								28.2%

*CLASS RELATIVITY CHANGE FOR CLASS 3070 EXPECTED UNLIMITED LOSS TO PAYROLL RATIOS

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Code: 3682 RHG: 2 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	
2018	1,369,051,762	12	187	420	5,914,271	4,532,899	10,447,170	0.763
2019	1,509,443,391	8	157	354	4,843,177	3,984,055	8,827,232	0.585
2020	1,642,514,356	6	204	290	6,390,998	5,318,827	11,709,825	0.713
2021	1,754,932,266	3	254	369	6,962,979	5,556,863	12,519,842	0.713
	6,275,941,775	29	802	1,433	24,111,424	19,392,643	43,504,068	
Adjusted Loss to Payroll Ratio:					0.384	0.309	0.693	
Expected Unlimited Loss to Payroll Ratio:					0.402	0.364	0.766	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.385	0.324	0.708	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.384	0.309	0.693	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.414	0.364	0.778	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								75.6%

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	
2017	71,405,289	0	7	3	39,976	44,643	84,619	0.119
2018	48,331,098	0	3	14	6,851	20,012	26,863	0.056
2019	44,599,805	1	3	9	74,941	27,061	102,002	0.229
2020	41,506,468	0	2	4	6,998	16,032	23,030	0.055
2021	32,685,852	0	3	7	31,171	30,892	62,063	0.190
	238,528,512	1	18	37	159,937	138,640	298,577	
Adjusted Loss to Payroll Ratio:					0.067	0.058	0.125	
Expected Unlimited Loss to Payroll Ratio:					0.231	0.231	0.462	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.221	0.206	0.426	
Credibility:					0.29	0.26		
Indicated Limited Loss to Payroll Ratio:					0.176	0.167	0.342	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.189	0.196	0.386	
Indicated Relativity Change:								-16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								37.5%

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Code: 3719 RHG: 6 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	
2017	298,102,959	4	32	31	1,853,719	1,182,768	3,036,487	1.019
2018	470,019,771	6	35	53	3,066,362	1,706,188	4,772,550	1.015
2019	294,950,101	2	18	27	1,729,925	1,047,066	2,776,991	0.942
2020	269,181,910	1	21	26	1,413,767	874,184	2,287,951	0.850
2021	259,923,515	1	15	27	1,241,634	639,801	1,881,435	0.724
	1,592,178,255	14	121	164	9,305,407	5,450,007	14,755,413	
Adjusted Loss to Payroll Ratio:					0.584	0.342	0.927	
Expected Unlimited Loss to Payroll Ratio:					0.663	0.589	1.252	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.525	0.331	0.856	
Credibility:					0.91	0.72		
Indicated Limited Loss to Payroll Ratio:					0.579	0.339	0.918	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.707	0.546	1.252	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								121.7%

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	
2019	2,070,487,077	56	645	1,180	23,216,556	20,609,501	43,826,057	2.117
2020	2,281,372,532	45	719	1,160	29,808,241	22,422,554	52,230,795	2.289
2021	2,609,336,512	23	811	1,495	32,720,064	26,705,710	59,425,774	2.277
	6,961,196,121	124	2,175	3,835	85,744,860	69,737,766	155,482,626	
Adjusted Loss to Payroll Ratio:					1.232	1.002	2.234	
Expected Unlimited Loss to Payroll Ratio:					1.386	1.383	2.770	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.161	0.899	2.060	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.232	1.002	2.234	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.421	1.397	2.819	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								273.9%

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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	
2017	42,242,558	2	8	9	399,654	309,507	709,161	1.679
2018	70,740,158	0	7	12	447,447	215,488	662,935	0.937
2019	68,598,750	0	11	28	383,234	261,568	644,802	0.940
2020	82,045,465	0	9	15	434,486	289,115	723,601	0.882
2021	101,368,190	2	7	15	907,837	397,919	1,305,756	1.288
	364,995,120	4	42	79	2,572,658	1,473,597	4,046,255	
Adjusted Loss to Payroll Ratio:					0.705	0.404	1.109	
Expected Unlimited Loss to Payroll Ratio:					0.880	0.664	1.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.734	0.460	1.193	
Credibility:					0.58	0.44		
Indicated Limited Loss to Payroll Ratio:					0.717	0.435	1.152	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.827	0.606	1.434	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								139.3%

Code: 3805 RHG: 2 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	
2017	127,307,790	2	14	33	475,922	395,367	871,289	0.684
2018	127,168,833	2	19	40	911,792	642,371	1,554,163	1.222
2019	104,999,960	2	11	28	669,560	335,513	1,005,073	0.957
2020	89,106,619	4	5	11	633,634	366,018	999,652	1.122
2021	156,107,188	1	10	35	432,674	441,156	873,830	0.560
	604,690,390	11	59	147	3,123,583	2,180,424	5,304,007	
Adjusted Loss to Payroll Ratio:					0.517	0.361	0.877	
Expected Unlimited Loss to Payroll Ratio:					0.480	0.331	0.811	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.459	0.295	0.753	
Credibility:					0.57	0.44		
Indicated Limited Loss to Payroll Ratio:					0.492	0.324	0.815	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.530	0.381	0.911	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								88.5%

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Code: 3808 RHG: 3 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	
2017	118,323,706	3	79	197	1,489,838	1,079,164	2,569,002	2.171
2018	174,716,211	5	128	525	2,309,795	1,989,976	4,299,771	2.461
2019	145,232,399	3	108	228	2,499,126	2,025,613	4,524,739	3.116
2020	155,456,010	1	158	245	3,646,100	2,715,045	6,361,145	4.092
2021	174,025,460	0	99	182	1,958,021	1,564,420	3,522,441	2.024
	767,753,786	12	572	1,377	11,902,881	9,374,219	21,277,100	
Adjusted Loss to Payroll Ratio:					1.550	1.221	2.771	
Expected Unlimited Loss to Payroll Ratio:					1.980	1.574	3.554	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.858	1.337	3.195	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					1.550	1.234	2.784	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.701	1.520	3.221	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								313.0%

Code: 3815 RHG: 2 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	
2017	185,083,174	14	138	388	3,000,119	3,097,650	6,097,769	3.295
2018	214,020,561	7	146	358	2,990,268	2,397,755	5,388,023	2.518
2019	216,876,848	4	127	334	2,340,411	2,619,436	4,959,847	2.287
2020	239,711,838	6	143	382	2,855,900	3,297,365	6,153,265	2.567
2021	275,286,041	2	179	390	5,265,793	4,363,869	9,629,662	3.498
	1,130,978,462	33	733	1,852	16,452,492	15,776,075	32,228,567	
Adjusted Loss to Payroll Ratio:					1.455	1.395	2.850	
Expected Unlimited Loss to Payroll Ratio:					1.454	1.652	3.106	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.389	1.468	2.858	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.455	1.395	2.850	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.567	1.642	3.209	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								311.9%

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Code: 3821 RHG: 2 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	
2017	81,545,744	5	78	156	2,070,784	1,561,444	3,632,228	4.454
2018	84,954,724	1	71	165	1,360,553	1,263,267	2,623,820	3.088
2019	88,313,331	6	78	159	1,766,547	1,664,850	3,431,397	3.885
2020	85,545,626	0	63	124	1,576,555	1,287,144	2,863,699	3.348
2021	92,604,532	1	67	154	2,196,443	1,689,304	3,885,747	4.196
	432,963,958	13	357	758	8,970,882	7,466,009	16,436,891	
Adjusted Loss to Payroll Ratio:					2.072	1.724	3.796	
Expected Unlimited Loss to Payroll Ratio:					1.958	2.033	3.990	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.797	1.710	3.507	
Credibility:					0.87	0.80		
Indicated Limited Loss to Payroll Ratio:					2.038	1.721	3.759	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.195	2.026	4.222	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								410.2%

Code: 3828 RHG: 1 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	
2017	92,677,722	4	39	93	945,037	690,224	1,635,261	1.764
2018	82,946,247	8	60	71	1,766,324	1,191,428	2,957,752	3.566
2019	83,693,086	1	61	55	1,385,698	1,374,282	2,759,980	3.298
2020	75,391,345	1	21	48	412,895	415,636	828,531	1.099
2021	77,662,455	1	28	53	1,313,635	1,124,026	2,437,661	3.139
	412,370,855	15	209	320	5,823,589	4,795,595	10,619,185	
Adjusted Loss to Payroll Ratio:					1.412	1.163	2.575	
Expected Unlimited Loss to Payroll Ratio:					1.414	1.392	2.806	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.370	1.283	2.654	
Credibility:					0.76	0.68		
Indicated Limited Loss to Payroll Ratio:					1.402	1.201	2.603	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.490	1.363	2.853	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								277.2%

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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	
2017	641,750,793	14	161	395	5,855,862	4,447,999	10,303,861	1.606
2018	751,108,079	10	183	492	5,824,405	4,513,501	10,337,906	1.376
2019	828,488,043	3	130	397	3,454,734	2,751,049	6,205,783	0.749
2020	918,975,842	4	185	394	5,639,694	3,889,936	9,529,630	1.037
2021	1,000,681,682	1	125	294	5,954,389	4,060,938	10,015,327	1.001
4,141,004,439		32	784	1,972	26,729,084	19,663,422	46,392,506	
Adjusted Loss to Payroll Ratio:					0.645	0.475	1.120	
Expected Unlimited Loss to Payroll Ratio:					0.713	0.609	1.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.636	0.458	1.094	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.645	0.475	1.120	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.745	0.662	1.407	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								136.7%

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	
2019	1,296,048,999	28	349	683	13,832,782	11,195,558	25,028,340	1.931
2020	1,116,266,062	20	268	424	11,615,238	9,770,950	21,386,188	1.916
2021	1,093,477,189	8	200	392	8,352,572	7,407,884	15,760,456	1.441
3,505,792,250		56	817	1,499	33,800,593	28,374,393	62,174,985	
Adjusted Loss to Payroll Ratio:					0.964	0.809	1.773	
Expected Unlimited Loss to Payroll Ratio:					1.064	0.987	2.051	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.017	0.877	1.894	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.964	0.809	1.773	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.039	0.953	1.991	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								193.5%

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Code: 3840 RHG: 2 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	
2018	395,209,620	26	407	488	6,511,796	6,147,074	12,658,870	3.203
2019	391,077,096	13	369	450	9,032,237	5,892,491	14,924,728	3.816
2020	380,390,817	6	242	396	5,373,578	4,410,865	9,784,443	2.572
2021	423,317,942	2	200	457	5,613,131	5,694,686	11,307,817	2.671
	1,589,995,475	47	1,218	1,791	26,530,742	22,145,116	48,675,858	
Adjusted Loss to Payroll Ratio:					1.669	1.393	3.061	
Expected Unlimited Loss to Payroll Ratio:					1.501	1.542	3.043	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.435	1.370	2.805	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.669	1.393	3.061	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.798	1.639	3.437	
Indicated Relativity Change:								12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								334.0%

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	
2017	114,530,007	5	25	42	1,315,635	752,300	2,067,935	1.806
2018	123,094,620	2	35	45	1,708,019	945,327	2,653,346	2.156
2019	122,619,758	2	31	44	1,051,516	747,022	1,798,538	1.467
2020	125,255,956	3	22	62	845,533	751,905	1,597,438	1.275
2021	130,146,645	2	45	52	2,180,735	1,606,364	3,787,099	2.910
	615,646,985	14	158	245	7,101,438	4,802,919	11,904,357	
Adjusted Loss to Payroll Ratio:					1.153	0.780	1.934	
Expected Unlimited Loss to Payroll Ratio:					1.090	0.916	2.006	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.987	0.694	1.681	
Credibility:					0.78	0.63		
Indicated Limited Loss to Payroll Ratio:					1.117	0.749	1.866	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.263	0.997	2.260	
Indicated Relativity Change:								12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								219.6%

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Code: 4034 RHG: 4 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	
2017	228,084,362	11	131	307	3,247,004	3,052,471	6,299,475	2.762
2018	254,873,418	9	132	385	2,954,392	3,043,741	5,998,133	2.353
2019	251,343,346	8	142	326	3,680,782	3,339,502	7,020,284	2.793
2020	259,045,214	4	152	274	4,017,717	4,347,868	8,365,585	3.229
2021	268,756,561	3	150	264	5,020,133	5,064,294	10,084,427	3.752
	1,262,102,901	35	707	1,556	18,920,027	18,847,875	37,767,902	
Adjusted Loss to Payroll Ratio:					1.499	1.493	2.992	
Expected Unlimited Loss to Payroll Ratio:					1.466	1.842	3.308	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.335	1.448	2.784	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.499	1.493	2.992	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.695	1.988	3.683	
Indicated Relativity Change:								11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								357.9%

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	
2017	34,371,033	2	13	16	427,547	423,425	850,972	2.476
2018	37,351,993	0	14	18	387,269	325,161	712,430	1.907
2019	43,401,790	2	10	29	562,390	602,214	1,164,604	2.683
2020	41,019,810	2	17	21	650,465	649,106	1,299,571	3.168
2021	46,792,806	2	16	18	870,268	758,658	1,628,926	3.481
	202,937,432	8	70	102	2,897,940	2,758,564	5,656,503	
Adjusted Loss to Payroll Ratio:					1.428	1.359	2.787	
Expected Unlimited Loss to Payroll Ratio:					1.317	1.476	2.793	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.200	1.160	2.360	
Credibility:					0.54	0.49		
Indicated Limited Loss to Payroll Ratio:					1.323	1.258	2.582	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.496	1.675	3.171	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								308.2%

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Code: 4038 RHG: 2 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	
2017	25,041,178	4	17	19	542,161	413,061	955,222	3.815
2018	23,022,683	1	20	28	470,704	669,934	1,140,638	4.954
2019	22,559,980	1	14	19	403,454	369,412	772,866	3.426
2020	24,697,833	0	19	16	370,043	376,270	746,313	3.022
2021	28,723,107	0	16	27	539,782	449,975	989,757	3.446
124,044,782		6	86	109	2,326,144	2,278,653	4,604,797	
Adjusted Loss to Payroll Ratio:					1.875	1.837	3.712	
Expected Unlimited Loss to Payroll Ratio:					2.168	2.433	4.601	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.072	2.163	4.234	
Credibility:					0.55	0.52		
Indicated Limited Loss to Payroll Ratio:					1.963	1.994	3.957	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.115	2.346	4.462	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								433.6%

Code: 4041 RHG: 1 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	
2017	22,030,551	1	15	34	194,385	220,831	415,216	1.885
2018	20,078,967	1	6	27	353,866	98,723	452,589	2.254
2019	21,694,634	0	12	22	129,573	164,852	294,425	1.357
2020	20,149,835	0	9	21	80,796	204,613	285,409	1.416
2021	17,268,419	0	11	19	253,862	168,832	422,694	2.448
101,222,406		2	53	123	1,012,483	857,852	1,870,336	
Adjusted Loss to Payroll Ratio:					1.000	0.847	1.848	
Expected Unlimited Loss to Payroll Ratio:					1.046	1.153	2.199	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.013	1.063	2.077	
Credibility:					0.38	0.36		
Indicated Limited Loss to Payroll Ratio:					1.008	0.986	1.994	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.072	1.118	2.190	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								212.8%

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Code: 4049 RHG: 2 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	
2017	58,423,805	2	21	51	408,890	401,682	810,572	1.387
2018	63,582,564	2	34	56	664,000	689,036	1,353,036	2.128
2019	60,870,666	1	31	45	638,394	580,830	1,219,224	2.003
2020	54,886,924	0	35	34	1,315,303	917,651	2,232,954	4.068
2021	58,827,173	0	21	41	489,924	393,541	883,465	1.502
	296,591,132	5	142	227	3,516,512	2,982,741	6,499,253	
Adjusted Loss to Payroll Ratio:					1.186	1.006	2.191	
Expected Unlimited Loss to Payroll Ratio:					1.427	1.223	2.650	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.364	1.087	2.451	
Credibility:					0.66	0.56		
Indicated Limited Loss to Payroll Ratio:					1.246	1.042	2.287	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.342	1.226	2.568	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								249.6%

Code: 4111 RHG: 2 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	
2017	83,506,875	1	29	57	561,643	419,000	980,643	1.174
2018	83,316,818	0	29	45	517,473	556,500	1,073,973	1.289
2019	77,290,351	3	18	41	863,724	998,883	1,862,607	2.410
2020	72,272,094	0	24	36	353,523	424,443	777,966	1.076
2021	78,060,425	0	18	37	660,073	462,684	1,122,757	1.438
	394,446,564	4	118	216	2,956,436	2,861,510	5,817,946	
Adjusted Loss to Payroll Ratio:					0.750	0.725	1.475	
Expected Unlimited Loss to Payroll Ratio:					0.873	0.975	1.848	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.834	0.866	1.700	
Credibility:					0.61	0.57		
Indicated Limited Loss to Payroll Ratio:					0.782	0.786	1.568	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.843	0.925	1.768	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								171.8%

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Code: 4112 RHG: 1 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	
2017	1,882,679,467	5	83	213	2,380,541	2,368,993	4,749,534	0.252
2018	1,899,235,178	4	61	228	1,518,498	1,587,915	3,106,413	0.164
2019	1,902,397,905	3	66	186	1,396,164	1,525,053	2,921,217	0.154
2020	2,116,470,266	2	70	129	2,140,355	2,099,384	4,239,739	0.200
2021	2,194,497,306	0	69	165	2,465,507	2,627,756	5,093,263	0.232
	9,995,280,122	14	349	921	9,901,066	10,209,102	20,110,167	
Adjusted Loss to Payroll Ratio:					0.099	0.102	0.201	
Expected Unlimited Loss to Payroll Ratio:					0.103	0.120	0.223	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.100	0.111	0.210	
Credibility:					0.95	0.91		
Indicated Limited Loss to Payroll Ratio:					0.099	0.103	0.202	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.105	0.117	0.222	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								21.6%

Code: 4114 RHG: 3 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	
2017	43,328,714	1	7	37	140,902	246,941	387,843	0.895
2018	58,537,318	3	15	51	462,633	386,342	848,975	1.450
2019	66,210,586	1	12	40	377,857	366,569	744,426	1.124
2020	57,508,605	2	18	45	761,974	664,140	1,426,114	2.480
2021	68,613,650	0	31	59	430,356	776,386	1,206,742	1.759
	294,198,873	7	83	232	2,173,722	2,440,377	4,614,099	
Adjusted Loss to Payroll Ratio:					0.739	0.829	1.568	
Expected Unlimited Loss to Payroll Ratio:					0.856	0.921	1.777	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.803	0.782	1.586	
Credibility:					0.53	0.49		
Indicated Limited Loss to Payroll Ratio:					0.769	0.805	1.574	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.844	0.992	1.836	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								178.4%

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Code: 4130 RHG: 4 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	
2017	125,907,283	9	123	191	2,426,797	2,142,771	4,569,568	3.629
2018	132,828,924	6	136	234	2,955,946	2,680,655	5,636,601	4.244
2019	142,420,171	4	74	188	1,831,188	1,722,248	3,553,436	2.495
2020	138,775,350	4	93	160	2,165,144	2,050,543	4,215,687	3.038
2021	172,534,789	4	121	212	3,514,995	3,647,466	7,162,461	4.151
	712,466,518	27	547	985	12,894,070	12,243,683	25,137,753	
Adjusted Loss to Payroll Ratio:					1.810	1.718	3.528	
Expected Unlimited Loss to Payroll Ratio:					1.983	2.240	4.223	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.736	1.667	3.402	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.810	1.717	3.526	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.046	2.285	4.331	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								420.9%

Code: 4150 RHG: 2 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	
2017	259,998,852	7	105	200	2,718,271	2,269,246	4,987,517	1.918
2018	280,337,041	4	90	190	2,024,857	1,605,317	3,630,174	1.295
2019	306,639,010	5	108	141	2,683,827	2,358,608	5,042,435	1.644
2020	329,757,365	5	82	141	2,742,488	2,636,452	5,378,940	1.631
2021	349,917,828	0	74	147	2,437,358	2,064,859	4,502,217	1.287
	1,526,650,096	21	459	819	12,606,801	10,934,483	23,541,284	
Adjusted Loss to Payroll Ratio:					0.826	0.716	1.542	
Expected Unlimited Loss to Payroll Ratio:					0.892	0.880	1.771	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.852	0.782	1.634	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					0.826	0.720	1.546	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.890	0.847	1.737	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								168.8%

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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	
2017	69,592,090	3	23	48	730,010	632,316	1,362,326	1.958
2018	63,632,759	0	21	39	895,270	718,816	1,614,086	2.537
2019	71,933,932	1	23	23	449,425	413,123	862,548	1.199
2020	67,123,831	1	19	42	411,123	372,926	784,049	1.168
2021	78,323,834	0	28	43	1,322,160	1,097,623	2,419,783	3.089
	350,606,446	5	114	195	3,807,989	3,234,805	7,042,793	
Adjusted Loss to Payroll Ratio:					1.086	0.923	2.009	
Expected Unlimited Loss to Payroll Ratio:					1.094	1.004	2.098	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.026	0.853	1.879	
Credibility:					0.63	0.54		
Indicated Limited Loss to Payroll Ratio:					1.064	0.891	1.955	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.168	1.097	2.265	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								220.1%

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	
2017	8,043,206	3	10	8	451,173	271,374	722,547	8.983
2018	7,116,333	0	3	2	66,149	34,021	100,170	1.408
2019	6,202,327	0	5	1	239,196	80,830	320,026	5.160
2020	4,974,865	0	1	2	2,315	4,464	6,779	0.136
2021	4,174,709	1	1	3	106,876	165,312	272,188	6.520
	30,511,440	4	20	16	865,708	556,001	1,421,709	
Adjusted Loss to Payroll Ratio:					2.837	1.822	4.660	
Expected Unlimited Loss to Payroll Ratio:					3.343	2.424	5.767	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.195	2.154	5.350	
Credibility:					0.38	0.30		
Indicated Limited Loss to Payroll Ratio:					3.061	2.056	5.117	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					3.298	2.420	5.718	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								555.7%

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Code: 4243 RHG: 3 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	
2017	124,871,939	10	70	95	2,089,923	2,122,669	4,212,592	3.374
2018	134,934,413	3	58	124	1,048,568	1,066,632	2,115,200	1.568
2019	139,864,903	2	41	91	1,033,691	933,531	1,967,222	1.407
2020	143,035,168	1	80	103	1,867,505	1,842,461	3,709,966	2.594
2021	155,082,686	0	77	85	3,084,714	2,254,282	5,338,996	3.443
	697,789,109	16	326	498	9,124,401	8,219,574	17,343,975	
Adjusted Loss to Payroll Ratio:					1.308	1.178	2.486	
Expected Unlimited Loss to Payroll Ratio:					1.138	1.175	2.313	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.068	0.998	2.066	
Credibility:					0.85	0.76		
Indicated Limited Loss to Payroll Ratio:					1.271	1.135	2.406	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.394	1.398	2.792	
Indicated Relativity Change:								20.7%
Relativity to Statewide Average Loss to Payroll Ratio:								271.3%

Code: 4244 RHG: 5 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	
2019	497,948,931	18	183	372	5,106,002	4,702,177	9,808,179	1.970
2020	530,052,572	16	221	377	7,382,743	5,968,882	13,351,625	2.519
2021	567,263,415	7	227	367	8,296,492	6,460,360	14,756,852	2.601
	1,595,264,918	41	631	1,116	20,785,236	17,131,418	37,916,654	
Adjusted Loss to Payroll Ratio:					1.303	1.074	2.377	
Expected Unlimited Loss to Payroll Ratio:					1.290	1.317	2.606	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.151	0.989	2.140	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.303	1.074	2.377	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.503	1.498	3.001	
Indicated Relativity Change:								15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								291.6%

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Code: 4250 RHG: 3 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	
2017	60,192,398	0	28	44	403,947	315,879	719,826	1.196
2018	49,795,089	1	21	38	523,187	543,126	1,066,313	2.141
2019	54,076,496	1	21	37	431,372	423,013	854,385	1.580
2020	52,173,487	0	17	62	414,570	572,757	987,327	1.892
2021	61,463,688	0	35	63	1,331,985	1,181,851	2,513,836	4.090
277,701,158		2	122	244	3,105,061	3,036,626	6,141,686	
Adjusted Loss to Payroll Ratio:					1.118	1.093	2.212	
Expected Unlimited Loss to Payroll Ratio:					0.978	1.281	2.259	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.918	1.088	2.006	
Credibility:					0.55	0.54		
Indicated Limited Loss to Payroll Ratio:					1.028	1.091	2.119	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.128	1.344	2.472	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								240.2%

INCLUDES 4922 D1-1-19

Code: 4251 RHG: 1 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	
2017	25,603,617	5	12	15	482,948	367,654	850,602	3.322
2018	28,593,084	0	14	22	148,577	100,686	249,263	0.872
2019	31,480,873	1	19	24	471,538	463,403	934,941	2.970
2020	26,906,580	1	12	14	335,645	246,676	582,321	2.164
2021	32,180,408	0	13	19	478,410	653,643	1,132,053	3.518
144,764,562		7	70	94	1,917,117	1,832,062	3,749,180	
Adjusted Loss to Payroll Ratio:					1.324	1.266	2.590	
Expected Unlimited Loss to Payroll Ratio:					1.214	1.145	2.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.176	1.056	2.232	
Credibility:					0.47	0.41		
Indicated Limited Loss to Payroll Ratio:					1.245	1.143	2.388	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.324	1.296	2.620	
Indicated Relativity Change:								11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								254.6%

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Code: 4279 RHG: 2 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	
2017	160,848,301	4	82	136	1,278,626	1,369,428	2,648,054	1.646
2018	141,627,605	10	99	174	2,607,976	2,371,452	4,979,428	3.516
2019	174,934,606	5	99	116	2,668,977	2,725,691	5,394,668	3.084
2020	147,338,668	0	83	108	1,987,257	1,822,534	3,809,791	2.586
2021	158,658,588	4	101	142	4,117,820	3,979,247	8,097,067	5.103
	783,407,768	23	464	676	12,660,656	12,268,353	24,929,009	
Adjusted Loss to Payroll Ratio:					1.616	1.566	3.182	
Expected Unlimited Loss to Payroll Ratio:					1.522	1.604	3.127	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.455	1.426	2.881	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					1.616	1.555	3.171	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.741	1.830	3.571	
Indicated Relativity Change:								14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								347.0%

Code: 4283 RHG: 2 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	
2017	30,127,127	1	3	9	128,645	118,393	247,038	0.820
2018	35,310,561	1	11	21	222,714	198,793	421,507	1.194
2019	30,687,492	0	12	10	212,193	192,564	404,757	1.319
2020	47,184,175	1	21	25	566,440	604,194	1,170,634	2.481
2021	69,312,750	0	16	21	489,073	313,594	802,667	1.158
	212,622,105	3	63	86	1,619,065	1,427,538	3,046,604	
Adjusted Loss to Payroll Ratio:					0.761	0.671	1.433	
Expected Unlimited Loss to Payroll Ratio:					0.896	0.897	1.792	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.856	0.797	1.653	
Credibility:					0.48	0.43		
Indicated Limited Loss to Payroll Ratio:					0.810	0.743	1.553	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.873	0.874	1.747	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								169.8%

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Code: 4286 RHG: 3 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	
2017	141,451,508	10	119	177	2,622,168	2,218,776	4,840,944	3.422
2018	151,353,242	15	129	177	3,919,298	2,660,254	6,579,552	4.347
2019	156,287,293	8	139	175	3,377,425	2,739,160	6,116,585	3.914
2020	154,458,674	4	123	128	2,444,325	1,858,096	4,302,421	2.785
2021	167,696,019	1	141	170	3,269,079	3,197,881	6,466,960	3.856
	771,246,736	38	651	827	15,632,296	12,674,168	28,306,464	
Adjusted Loss to Payroll Ratio:					2.027	1.643	3.670	
Expected Unlimited Loss to Payroll Ratio:					2.080	1.779	3.859	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.952	1.511	3.463	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					2.027	1.635	3.661	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.224	2.013	4.237	
Indicated Relativity Change:								9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								411.8%

Code: 4295 RHG: 3 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	
2017	212,253,765	16	200	192	4,512,094	4,544,545	9,056,639	4.267
2018	212,077,963	21	138	154	3,265,420	3,210,133	6,475,553	3.053
2019	199,313,403	5	129	116	3,046,715	2,752,401	5,799,116	2.910
2020	193,587,338	5	141	137	3,216,679	3,631,953	6,848,632	3.538
2021	233,057,394	2	111	157	3,067,252	2,570,782	5,638,034	2.419
	1,050,289,863	49	719	756	17,108,161	16,709,814	33,817,975	
Adjusted Loss to Payroll Ratio:					1.629	1.591	3.220	
Expected Unlimited Loss to Payroll Ratio:					1.786	2.087	3.873	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.676	1.773	3.449	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.629	1.591	3.220	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.787	1.960	3.747	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								364.1%

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Code: 4297 RHG: 2 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	
2017	334,202,808	0	5	16	44,575	106,161	150,736	0.045
2018	347,781,135	2	4	21	200,168	366,240	566,408	0.163
2019	353,321,480	1	5	13	207,372	138,520	345,892	0.098
2020	339,157,839	0	9	8	298,961	148,975	447,936	0.132
2021	388,423,104	0	11	7	176,953	233,941	410,894	0.106
	1,762,886,366	3	34	65	928,028	993,837	1,921,865	
Adjusted Loss to Payroll Ratio:					0.053	0.056	0.109	
Expected Unlimited Loss to Payroll Ratio*:					0.073	0.082	0.155	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.070	0.073	0.142	
Credibility:					0.41	0.39		
Indicated Limited Loss to Payroll Ratio:					0.063	0.066	0.129	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.067	0.078	0.146	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								14.2%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.87 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

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	
2019	646,497,874	27	316	444	10,570,205	8,367,851	18,938,056	2.929
2020	576,031,944	8	315	362	8,785,070	7,385,028	16,170,098	2.807
2021	628,426,671	1	211	379	5,590,668	5,787,181	11,377,849	1.811
	1,850,956,489	36	842	1,185	24,945,944	21,540,061	46,486,005	
Adjusted Loss to Payroll Ratio:					1.348	1.164	2.511	
Expected Unlimited Loss to Payroll Ratio:					1.547	1.399	2.946	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.452	1.188	2.640	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.348	1.164	2.511	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.479	1.433	2.912	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								283.0%

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Code: 4304 RHG: 2 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	
2017	76,367,443	2	60	90	1,318,140	1,535,934	2,854,074	3.737
2018	68,142,505	3	45	75	1,221,296	933,963	2,155,259	3.163
2019	69,897,665	1	34	69	691,128	633,013	1,324,141	1.894
2020	109,593,450	2	35	47	1,265,218	865,524	2,130,742	1.944
2021	109,780,801	2	30	44	2,068,935	1,453,545	3,522,480	3.209
433,781,864		10	204	325	6,564,717	5,421,978	11,986,696	
Adjusted Loss to Payroll Ratio:					1.513	1.250	2.763	
Expected Unlimited Loss to Payroll Ratio:					2.051	1.922	3.974	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.884	1.663	3.547	
Credibility:					0.89	0.78		
Indicated Limited Loss to Payroll Ratio:					1.553	1.341	2.894	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.674	1.578	3.252	
Indicated Relativity Change:								-18.2%
Relativity to Statewide Average Loss to Payroll Ratio:								316.0%

Code: 4351 RHG: 2 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	
2017	22,740,377	1	4	13	138,397	61,489	199,886	0.879
2018	21,546,247	0	5	7	108,922	98,730	207,652	0.964
2019	21,028,432	1	8	8	341,866	353,325	695,191	3.306
2020	20,253,053	0	2	13	129,163	239,293	368,456	1.819
2021	21,873,308	0	1	9	73,723	41,410	115,133	0.526
107,441,418		2	20	50	792,072	794,247	1,586,318	
Adjusted Loss to Payroll Ratio:					0.737	0.739	1.476	
Expected Unlimited Loss to Payroll Ratio:					0.919	0.994	1.913	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.879	0.883	1.762	
Credibility:					0.37	0.34		
Indicated Limited Loss to Payroll Ratio:					0.826	0.834	1.660	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.890	0.981	1.872	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								181.9%

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Code: 4354 RHG: 2 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	
2017	218,517,050	6	61	145	1,645,814	1,937,351	3,583,165	1.640
2018	253,052,204	4	59	142	1,983,013	1,893,783	3,876,796	1.532
2019	269,774,349	7	47	124	1,633,450	1,584,329	3,217,779	1.193
2020	272,302,393	3	64	121	1,419,914	1,315,447	2,735,361	1.005
2021	279,801,273	2	55	145	1,707,819	2,054,599	3,762,418	1.345
	1,293,447,269	22	286	677	8,390,010	8,785,509	17,175,519	
Adjusted Loss to Payroll Ratio:					0.649	0.679	1.328	
Expected Unlimited Loss to Payroll Ratio:					0.743	0.823	1.566	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.711	0.731	1.442	
Credibility:					0.92	0.86		
Indicated Limited Loss to Payroll Ratio:					0.654	0.687	1.340	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.704	0.808	1.512	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								147.0%

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	
2017	181,283,558	1	49	109	390,818	654,576	1,045,394	0.577
2018	178,862,116	1	45	121	663,390	1,059,869	1,723,259	0.963
2019	161,233,651	1	29	65	259,803	398,115	657,918	0.408
2020	132,110,175	3	26	40	740,645	840,320	1,580,965	1.197
2021	169,474,937	0	42	40	775,853	552,389	1,328,242	0.784
	822,964,437	6	191	375	2,830,510	3,505,270	6,335,780	
Adjusted Loss to Payroll Ratio:					0.344	0.426	0.770	
Expected Unlimited Loss to Payroll Ratio:					0.373	0.504	0.876	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.303	0.380	0.683	
Credibility:					0.59	0.60		
Indicated Limited Loss to Payroll Ratio:					0.327	0.407	0.734	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.347	0.462	0.810	
Indicated Relativity Change:								-7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								78.7%

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Code: 4362 RHG: 2 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	
2017	16,684,373	0	1	7	25,614	56,504	82,118	0.492
2018	21,517,842	0	1	5	4,276	14,104	18,380	0.085
2019	20,982,929	0	3	3	137,256	46,405	183,661	0.875
2020	10,354,196	0	0	2	0	1,395	1,395	0.013
2021	12,201,730	0	1	1	830	1,852	2,682	0.022
	81,741,070	0	6	18	167,976	120,260	288,235	
Adjusted Loss to Payroll Ratio:					0.205	0.147	0.353	
Expected Unlimited Loss to Payroll Ratio:					0.452	0.405	0.857	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.415	0.350	0.765	
Credibility:					0.25	0.21		
Indicated Limited Loss to Payroll Ratio:					0.363	0.307	0.669	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.391	0.361	0.752	
Indicated Relativity Change:								-12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								73.1%

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	
2017	156,209,437	10	117	258	3,115,449	3,068,580	6,184,029	3.959
2018	170,330,213	10	105	256	3,207,638	2,777,538	5,985,176	3.514
2019	175,207,841	7	118	172	2,639,569	2,510,254	5,149,823	2.939
2020	158,423,512	3	121	216	3,006,938	2,930,864	5,937,802	3.748
2021	173,265,577	0	94	178	2,205,459	2,577,937	4,783,396	2.761
	833,436,580	30	555	1,080	14,175,053	13,865,175	28,040,228	
Adjusted Loss to Payroll Ratio:					1.701	1.664	3.364	
Expected Unlimited Loss to Payroll Ratio:					1.968	2.058	4.026	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.847	1.748	3.595	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.701	1.664	3.364	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.866	2.049	3.915	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								380.5%

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Code: 4420 RHG: 1 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	
2017	18,666,201	0	37	45	620,012	653,195	1,273,207	6.821
2018	17,320,689	2	39	33	648,327	653,186	1,301,513	7.514
2019	20,418,589	2	34	20	552,817	509,124	1,061,941	5.201
2020	20,360,785	3	18	21	953,815	345,962	1,299,777	6.384
2021	18,766,092	0	24	38	350,533	307,728	658,261	3.508
	95,532,357	7	152	157	3,125,504	2,469,195	5,594,699	
Adjusted Loss to Payroll Ratio:					3.272	2.585	5.856	
Expected Unlimited Loss to Payroll Ratio:					2.906	3.158	6.063	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.815	2.912	5.727	
Credibility:					0.56	0.53		
Indicated Limited Loss to Payroll Ratio:					3.072	2.740	5.812	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					3.265	3.108	6.373	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								619.3%

Code: 4432 RHG: 3 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	
2017	17,245,239	1	6	31	240,169	238,252	478,421	2.774
2018	17,777,198	1	13	16	211,256	126,779	338,035	1.902
2019	46,613,129	0	8	37	101,876	180,575	282,451	0.606
2020	19,284,984	1	10	4	554,738	809,128	1,363,866	7.072
2021	21,784,185	0	8	49	217,089	313,152	530,241	2.434
	122,704,735	3	45	137	1,325,127	1,667,886	2,993,014	
Adjusted Loss to Payroll Ratio:					1.080	1.359	2.439	
Expected Unlimited Loss to Payroll Ratio:					1.080	1.438	2.518	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.013	1.222	2.235	
Credibility:					0.41	0.41		
Indicated Limited Loss to Payroll Ratio:					1.041	1.278	2.319	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.142	1.574	2.717	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								264.0%

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Code: 4470 RHG: 3 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	
2017	51,902,959	0	16	61	401,694	323,485	725,179	1.397
2018	55,563,180	2	19	42	804,901	550,028	1,354,929	2.439
2019	66,208,684	1	18	44	413,038	332,010	745,048	1.125
2020	64,518,957	1	14	31	293,362	333,051	626,413	0.971
2021	73,221,339	0	24	43	482,078	633,178	1,115,256	1.523
	311,415,119	4	91	221	2,395,073	2,171,753	4,566,826	
Adjusted Loss to Payroll Ratio:					0.769	0.697	1.466	
Expected Unlimited Loss to Payroll Ratio:					0.822	0.795	1.617	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.772	0.675	1.447	
Credibility:					0.54	0.47		
Indicated Limited Loss to Payroll Ratio:					0.770	0.686	1.456	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.845	0.845	1.690	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								164.2%

Code: 4478 RHG: 2 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	
2018	278,181,865	20	189	348	5,139,900	4,975,866	10,115,766	3.636
2019	290,058,130	5	174	242	4,123,954	3,905,537	8,029,491	2.768
2020	297,781,885	5	168	317	4,169,216	3,866,948	8,036,164	2.699
2021	287,599,497	0	150	262	4,614,012	4,238,243	8,852,255	3.078
	1,153,621,377	30	681	1,169	18,047,081	16,986,595	35,033,677	
Adjusted Loss to Payroll Ratio:					1.564	1.472	3.037	
Expected Unlimited Loss to Payroll Ratio:					1.716	1.868	3.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.640	1.660	3.300	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.564	1.472	3.037	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.686	1.733	3.419	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								332.2%

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Code: 4492 RHG: 3 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	
2017	80,354,633	5	38	108	815,482	1,089,613	1,905,095	2.371
2018	87,782,345	13	54	98	1,823,642	1,697,173	3,520,815	4.011
2019	86,060,081	4	63	96	1,205,598	1,408,834	2,614,432	3.038
2020	81,871,450	0	53	55	997,023	965,882	1,962,905	2.398
2021	90,127,485	2	47	58	1,643,457	1,577,987	3,221,444	3.574
	426,195,995	24	255	415	6,485,201	6,739,490	13,224,691	
Adjusted Loss to Payroll Ratio:					1.522	1.581	3.103	
Expected Unlimited Loss to Payroll Ratio:					1.736	1.962	3.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.629	1.666	3.295	
Credibility:					0.82	0.77		
Indicated Limited Loss to Payroll Ratio:					1.541	1.601	3.142	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.691	1.972	3.663	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								355.9%

Code: 4494 RHG: 3 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	
2017	134,452,287	8	77	119	2,658,792	2,140,552	4,799,344	3.570
2018	137,046,268	4	90	144	2,459,238	1,552,249	4,011,487	2.927
2019	157,513,859	7	111	129	3,298,913	3,195,952	6,494,865	4.123
2020	161,052,736	3	71	114	2,637,097	1,858,767	4,495,864	2.792
2021	173,027,815	5	113	136	4,134,649	3,808,882	7,943,531	4.591
	763,092,965	27	462	642	15,188,690	12,556,402	27,745,092	
Adjusted Loss to Payroll Ratio:					1.990	1.645	3.636	
Expected Unlimited Loss to Payroll Ratio:					1.976	1.777	3.753	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.855	1.509	3.364	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.990	1.636	3.626	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.184	2.015	4.199	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								408.0%

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Code: 4495 RHG: 2 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	
2017	224,057,088	13	100	210	2,319,744	2,022,956	4,342,700	1.938
2018	251,259,281	9	87	226	2,086,357	1,831,137	3,917,494	1.559
2019	249,004,025	6	118	196	2,429,679	2,169,953	4,599,632	1.847
2020	274,300,664	6	98	188	2,944,559	2,954,694	5,899,253	2.151
2021	247,638,408	1	104	188	2,849,085	2,390,021	5,239,106	2.116
	1,246,259,466	35	507	1,008	12,629,425	11,368,761	23,998,186	
Adjusted Loss to Payroll Ratio:					1.013	0.912	1.926	
Expected Unlimited Loss to Payroll Ratio:					1.127	1.167	2.294	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.077	1.037	2.115	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.013	0.916	1.929	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.092	1.078	2.169	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								210.8%

Code: 4496 RHG: 2 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	
2017	119,174,759	6	69	138	1,423,453	1,607,464	3,030,917	2.543
2018	119,940,610	4	68	145	1,241,873	1,272,095	2,513,968	2.096
2019	124,428,192	5	102	128	2,207,958	2,279,430	4,487,388	3.606
2020	123,748,323	4	78	102	2,063,545	2,197,253	4,260,798	3.443
2021	129,146,998	0	62	105	1,766,490	1,720,821	3,487,311	2.700
	616,438,882	19	379	618	8,703,320	9,077,063	17,780,383	
Adjusted Loss to Payroll Ratio:					1.412	1.473	2.884	
Expected Unlimited Loss to Payroll Ratio:					1.692	1.760	3.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.617	1.564	3.181	
Credibility:					0.95	0.87		
Indicated Limited Loss to Payroll Ratio:					1.422	1.485	2.907	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.532	1.748	3.280	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								318.7%

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Code: 4497 RHG: 2 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	
2017	247,819,197	4	131	244	2,472,741	2,520,855	4,993,596	2.015
2018	248,191,367	4	133	315	3,150,931	2,833,253	5,984,184	2.411
2019	229,166,758	2	107	255	1,729,315	2,292,314	4,021,629	1.755
2020	239,815,051	8	145	256	5,014,355	4,528,531	9,542,886	3.979
2021	273,489,661	2	126	285	3,420,524	3,613,095	7,033,619	2.572
	1,238,482,034	20	642	1,355	15,787,866	15,788,048	31,575,914	
Adjusted Loss to Payroll Ratio:					1.275	1.275	2.550	
Expected Unlimited Loss to Payroll Ratio:					1.403	1.542	2.945	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.341	1.371	2.711	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.275	1.275	2.550	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.373	1.500	2.874	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								279.3%

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	
2019	553,276,834	19	341	500	8,990,408	8,410,398	17,400,806	3.145
2020	634,524,368	9	336	494	9,555,465	9,072,560	18,628,025	2.936
2021	718,767,743	7	377	600	11,893,621	10,809,113	22,702,734	3.159
	1,906,568,945	35	1,054	1,594	30,439,494	28,292,071	58,731,566	
Adjusted Loss to Payroll Ratio:					1.597	1.484	3.080	
Expected Unlimited Loss to Payroll Ratio:					1.580	1.668	3.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.511	1.482	2.993	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.597	1.484	3.080	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.720	1.747	3.467	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								336.9%

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Code: 4499 RHG: 4 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	
2017	152,899,540	7	81	173	1,809,692	1,843,929	3,653,621	2.390
2018	137,235,394	6	78	163	2,053,110	1,981,144	4,034,254	2.940
2019	201,881,028	5	92	198	2,687,172	2,619,294	5,306,466	2.629
2020	178,943,962	9	111	122	3,499,482	3,537,295	7,036,777	3.932
2021	174,380,242	5	91	146	3,339,501	2,332,167	5,671,668	3.252
	845,340,166	32	453	802	13,388,956	12,313,829	25,702,785	
Adjusted Loss to Payroll Ratio:					1.584	1.457	3.041	
Expected Unlimited Loss to Payroll Ratio:					1.876	2.266	4.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.709	1.781	3.490	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.584	1.457	3.041	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.791	1.939	3.730	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								362.5%

Code: 4511 RHG: 4 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	
2019	5,277,972,099	11	261	753	8,241,630	7,111,895	15,353,525	0.291
2020	4,980,181,615	6	205	462	6,197,337	5,886,396	12,083,733	0.243
2021	5,276,961,620	7	199	582	6,246,316	5,422,118	11,668,434	0.221
	15,535,115,334	24	665	1,797	20,685,283	18,420,410	39,105,693	
Adjusted Loss to Payroll Ratio:					0.133	0.119	0.252	
Expected Unlimited Loss to Payroll Ratio:					0.167	0.161	0.328	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.128	0.104	0.231	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.133	0.119	0.252	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.151	0.158	0.308	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								30.0%

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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	6,574,688,971	3	114	557	1,998,475	2,382,141	4,380,616	0.067
2019	7,891,021,651	5	101	460	3,007,539	2,769,194	5,776,733	0.073
2020	9,007,391,455	3	111	369	4,261,836	3,954,493	8,216,329	0.091
2021	10,595,792,844	2	131	490	3,568,101	3,268,664	6,836,765	0.065
	34,068,894,921	13	457	1,876	12,835,951	12,374,492	25,210,443	
Adjusted Loss to Payroll Ratio:					0.038	0.036	0.074	
Expected Unlimited Loss to Payroll Ratio*:					0.053	0.053	0.106	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.042	0.037	0.079	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.038	0.036	0.074	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.041	0.045	0.086	
Indicated Relativity Change:								-19.1%
Relativity to Statewide Average Loss to Payroll Ratio:								8.4%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.88 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24. INCLUDES 8810 EXPERIENCE OF EMPLOYERS ASSIGNED TO 4512 9-1-22

Code: 4557 RHG: 4 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	
2017	101,142,862	1	57	79	1,012,292	808,277	1,820,569	1.800
2018	96,000,922	2	49	63	1,063,706	930,761	1,994,467	2.078
2019	102,342,690	2	46	71	908,427	792,747	1,701,174	1.662
2020	100,954,420	0	50	66	1,050,494	1,037,740	2,088,234	2.068
2021	103,505,514	2	52	57	1,137,770	1,852,909	2,990,679	2.889
	503,946,408	7	254	336	5,172,689	5,422,433	10,595,122	
Adjusted Loss to Payroll Ratio:					1.026	1.076	2.102	
Expected Unlimited Loss to Payroll Ratio:					1.221	1.234	2.455	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.112	0.970	2.083	
Credibility:					0.76	0.66		
Indicated Limited Loss to Payroll Ratio:					1.047	1.040	2.088	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.184	1.385	2.569	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								249.6%

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Code: 4558 RHG: 3 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	
2017	174,905,589	13	48	101	2,327,790	1,916,566	4,244,356	2.427
2018	183,899,877	6	40	118	910,980	934,770	1,845,750	1.004
2019	192,645,712	3	48	87	1,083,889	1,280,642	2,364,531	1.227
2020	196,738,467	1	61	97	1,379,742	1,353,443	2,733,185	1.389
2021	183,877,593	2	72	90	2,097,139	1,994,470	4,091,609	2.225
	932,067,238	25	269	493	7,799,540	7,479,891	15,279,431	
Adjusted Loss to Payroll Ratio:					0.837	0.803	1.639	
Expected Unlimited Loss to Payroll Ratio:					0.921	0.942	1.863	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.864	0.800	1.664	
Credibility:					0.87	0.78		
Indicated Limited Loss to Payroll Ratio:					0.840	0.802	1.642	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.922	0.988	1.910	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								185.6%

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	
2019	1,447,861,715	13	192	462	5,384,800	4,578,769	9,963,569	0.688
2020	1,553,984,483	12	215	491	7,228,292	6,479,754	13,708,046	0.882
2021	1,648,013,076	2	269	531	7,344,134	6,757,776	14,101,910	0.856
	4,649,859,274	27	676	1,484	19,957,226	17,816,300	37,773,525	
Adjusted Loss to Payroll Ratio:					0.429	0.383	0.812	
Expected Unlimited Loss to Payroll Ratio:					0.485	0.524	1.009	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.455	0.445	0.901	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.429	0.383	0.812	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.471	0.472	0.943	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								91.6%

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Code: 4623 RHG: 2 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	
2019	363,644,302	16	331	341	8,107,741	8,036,009	16,143,750	4.439
2020	397,841,317	8	289	306	7,273,109	7,079,682	14,352,791	3.608
2021	389,614,452	2	255	283	7,404,232	6,664,621	14,068,853	3.611
	1,151,100,071	26	875	930	22,785,081	21,780,312	44,565,393	
Adjusted Loss to Payroll Ratio:					1.979	1.892	3.872	
Expected Unlimited Loss to Payroll Ratio:					1.935	2.174	4.109	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.849	1.932	3.781	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.979	1.892	3.872	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.133	2.227	4.360	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								423.7%

Code: 4635 RHG: 4 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	
2017	166,060,803	5	31	44	1,277,638	1,000,688	2,278,326	1.372
2018	181,393,769	7	21	45	1,352,979	688,906	2,041,885	1.126
2019	213,742,255	8	43	53	2,436,731	1,130,035	3,566,766	1.669
2020	203,276,374	4	43	62	1,790,731	1,463,514	3,254,245	1.601
2021	212,916,196	2	39	101	2,939,828	2,396,586	5,336,414	2.506
	977,389,396	26	177	305	9,797,907	6,679,729	16,477,635	
Adjusted Loss to Payroll Ratio:					1.002	0.683	1.686	
Expected Unlimited Loss to Payroll Ratio:					0.983	0.808	1.791	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.896	0.635	1.531	
Credibility:					0.90	0.73		
Indicated Limited Loss to Payroll Ratio:					0.992	0.670	1.662	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.122	0.892	2.014	
Indicated Relativity Change:								12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								195.7%

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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	
2017	66,715,536	5	58	80	1,083,728	1,349,416	2,433,144	3.647
2018	65,316,908	5	62	82	1,395,639	963,821	2,359,460	3.612
2019	73,878,243	5	53	73	1,849,721	1,920,068	3,769,789	5.103
2020	78,432,889	1	68	100	2,122,067	1,610,186	3,732,253	4.759
2021	77,103,945	1	56	82	1,818,792	1,465,517	3,284,309	4.260
	361,447,522	17	297	417	8,269,947	7,309,008	15,578,956	
Adjusted Loss to Payroll Ratio:					2.288	2.022	4.310	
Expected Unlimited Loss to Payroll Ratio:					2.623	2.385	5.007	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.461	2.025	4.487	
Credibility:					0.91	0.78		
Indicated Limited Loss to Payroll Ratio:					2.304	2.023	4.327	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.528	2.492	5.020	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								487.8%

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	
2017	44,715,229	2	16	39	286,561	323,891	610,452	1.365
2018	49,427,014	2	10	47	226,620	330,514	557,134	1.127
2019	32,849,235	2	18	16	746,993	478,601	1,225,594	3.731
2020	38,344,193	0	14	31	97,201	294,570	391,771	1.022
2021	57,634,365	0	16	17	470,334	357,690	828,024	1.437
	222,970,035	6	74	150	1,827,709	1,785,266	3,612,975	
Adjusted Loss to Payroll Ratio:					0.820	0.801	1.620	
Expected Unlimited Loss to Payroll Ratio:					0.939	1.107	2.046	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.881	0.940	1.822	
Credibility:					0.50	0.47		
Indicated Limited Loss to Payroll Ratio:					0.851	0.875	1.725	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.934	1.077	2.011	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								195.4%

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Code: 4691 RHG: 2 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	
2017	111,179,983	1	12	50	280,915	254,611	535,526	0.482
2018	102,253,781	0	13	45	356,922	377,769	734,691	0.718
2019	105,891,216	2	23	51	939,902	786,976	1,726,878	1.631
2020	101,232,796	0	13	54	455,843	453,324	909,167	0.898
2021	111,257,982	0	28	48	699,763	650,398	1,350,161	1.214
	531,815,757	3	89	248	2,733,345	2,523,078	5,256,423	
Adjusted Loss to Payroll Ratio:					0.514	0.474	0.988	
Expected Unlimited Loss to Payroll Ratio:					0.495	0.417	0.912	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.473	0.371	0.844	
Credibility:					0.55	0.46		
Indicated Limited Loss to Payroll Ratio:					0.495	0.418	0.914	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.534	0.492	1.026	
Indicated Relativity Change:								12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								99.7%

Code: 4692 RHG: 4 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	
2017	336,044,646	8	60	210	1,384,197	1,930,820	3,315,017	0.986
2018	338,008,655	5	51	186	1,504,076	1,924,437	3,428,513	1.014
2019	308,443,470	1	54	158	781,212	1,175,307	1,956,519	0.634
2020	340,789,638	3	33	142	896,886	1,024,253	1,921,139	0.564
2021	408,437,205	0	47	158	1,342,404	1,917,043	3,259,447	0.798
	1,731,723,614	17	245	854	5,908,776	7,971,860	13,880,636	
Adjusted Loss to Payroll Ratio:					0.341	0.460	0.802	
Expected Unlimited Loss to Payroll Ratio:					0.472	0.576	1.047	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.430	0.452	0.882	
Credibility:					0.85	0.80		
Indicated Limited Loss to Payroll Ratio:					0.355	0.459	0.814	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.401	0.611	1.012	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								98.3%

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Code: 4717 RHG: 2 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	
2017	23,643,671	0	20	42	550,793	481,028	1,031,821	4.364
2018	23,788,454	0	10	29	345,234	256,148	601,382	2.528
2019	22,304,742	0	6	12	126,753	122,992	249,745	1.120
2020	22,144,814	0	5	15	314,298	342,036	656,334	2.964
2021	12,945,446	0	10	23	185,276	206,649	391,925	3.028
	104,827,127	0	51	121	1,522,354	1,408,854	2,931,208	
Adjusted Loss to Payroll Ratio:					1.452	1.344	2.796	
Expected Unlimited Loss to Payroll Ratio:					1.360	1.513	2.873	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.300	1.345	2.644	
Credibility:					0.43	0.40		
Indicated Limited Loss to Payroll Ratio:					1.365	1.344	2.709	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.471	1.582	3.053	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								296.7%

Code: 4720 RHG: 1 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	
2017	75,347,410	6	34	101	826,809	616,872	1,443,681	1.916
2018	78,172,220	2	47	99	891,727	747,083	1,638,810	2.096
2019	63,451,805	1	29	79	723,328	578,882	1,302,210	2.052
2020	74,153,480	0	48	56	931,708	928,658	1,860,366	2.509
2021	84,711,659	0	56	112	1,092,049	1,346,439	2,438,488	2.879
	375,836,574	9	214	447	4,465,622	4,217,933	8,683,554	
Adjusted Loss to Payroll Ratio:					1.188	1.122	2.310	
Expected Unlimited Loss to Payroll Ratio:					1.018	1.082	2.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.986	0.997	1.984	
Credibility:					0.64	0.59		
Indicated Limited Loss to Payroll Ratio:					1.116	1.071	2.187	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.186	1.216	2.401	
Indicated Relativity Change:								14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								233.3%

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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	
2017	730,549,570	5	40	81	1,741,402	1,091,424	2,832,826	0.388
2018	808,060,937	13	40	82	3,385,010	1,973,001	5,358,011	0.663
2019	861,678,605	4	44	68	1,989,021	1,129,947	3,118,968	0.362
2020	891,352,742	4	56	98	2,518,121	1,833,930	4,352,051	0.488
2021	943,281,592	3	57	118	3,471,656	2,759,913	6,231,569	0.661
4,234,923,446		29	237	447	13,105,210	8,788,214	21,893,424	
Adjusted Loss to Payroll Ratio:					0.309	0.208	0.517	
Expected Unlimited Loss to Payroll Ratio:					0.308	0.236	0.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.275	0.177	0.452	
Credibility:					1.00	0.78		
Indicated Limited Loss to Payroll Ratio:					0.309	0.201	0.510	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.357	0.280	0.637	
Indicated Relativity Change:								17.1%
Relativity to Statewide Average Loss to Payroll Ratio:								61.9%

Code: 4771 RHG: 4 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	
2017	78,793,099	0	14	29	236,309	238,843	475,152	0.603
2018	78,549,359	0	11	33	221,052	303,232	524,284	0.667
2019	91,056,931	0	6	27	93,922	124,066	217,988	0.239
2020	86,617,365	0	4	20	128,665	145,925	274,590	0.317
2021	87,509,260	0	10	23	285,412	295,392	580,804	0.664
422,526,014		0	45	132	965,361	1,107,459	2,072,820	
Adjusted Loss to Payroll Ratio:					0.228	0.262	0.491	
Expected Unlimited Loss to Payroll Ratio:					0.362	0.459	0.821	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.330	0.361	0.691	
Credibility:					0.43	0.41		
Indicated Limited Loss to Payroll Ratio:					0.286	0.320	0.606	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.323	0.426	0.749	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								72.8%

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Code: 4828 RHG: 4 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	
2017	342,957,026	11	78	186	2,352,696	2,007,258	4,359,954	1.271
2018	318,683,488	8	85	230	2,281,467	1,986,026	4,267,493	1.339
2019	333,627,567	2	92	198	2,006,849	1,692,225	3,699,074	1.109
2020	339,707,326	5	101	167	3,223,238	2,758,562	5,981,800	1.761
2021	292,296,198	1	104	193	3,716,244	3,987,930	7,704,174	2.636
1,627,271,605		27	460	974	13,580,494	12,432,001	26,012,495	
Adjusted Loss to Payroll Ratio:					0.835	0.764	1.599	
Expected Unlimited Loss to Payroll Ratio:					0.898	0.874	1.771	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.818	0.687	1.505	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					0.835	0.758	1.592	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.944	1.009	1.952	
Indicated Relativity Change:								10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								189.7%

Code: 4829 RHG: 3 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	
2017	262,658,061	2	55	100	1,396,664	940,805	2,337,469	0.890
2018	284,282,717	6	49	125	1,996,038	1,583,500	3,579,538	1.259
2019	269,848,180	4	30	117	1,329,086	1,123,905	2,452,991	0.909
2020	279,032,117	0	36	100	616,966	788,243	1,405,209	0.504
2021	365,829,326	2	64	91	3,439,883	2,434,275	5,874,158	1.606
1,461,650,401		14	234	533	8,778,637	6,870,729	15,649,366	
Adjusted Loss to Payroll Ratio:					0.601	0.470	1.071	
Expected Unlimited Loss to Payroll Ratio:					0.486	0.452	0.938	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.456	0.384	0.840	
Credibility:					0.81	0.70		
Indicated Limited Loss to Payroll Ratio:					0.573	0.444	1.017	
Limit Factor:					1.097	1.232		
Indicated (Unlimited) Loss to Payroll Ratio:					0.629	0.547	1.176	
Indicated Relativity Change:								25.3%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.627	0.545	1.173	
Relativity to Statewide Average Loss to Payroll Ratio:								113.9%

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Code: 4831 RHG: 2 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	
2019	399,853,534	10	233	395	5,666,280	5,905,117	11,571,397	2.894
2020	421,451,026	5	228	420	5,773,675	5,916,925	11,690,600	2.774
2021	527,104,005	2	263	461	7,827,828	7,829,037	15,656,865	2.970
	1,348,408,565	17	724	1,276	19,267,783	19,651,079	38,918,862	
Adjusted Loss to Payroll Ratio:					1.429	1.457	2.886	
Expected Unlimited Loss to Payroll Ratio:					1.474	1.725	3.199	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.409	1.533	2.942	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.429	1.457	2.886	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.540	1.715	3.255	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								316.3%

Code: 4983 RHG: 4 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	
2017	38,136,766	1	14	34	243,480	258,113	501,593	1.315
2018	40,816,732	0	16	18	244,689	226,290	470,979	1.154
2019	46,301,583	1	20	20	659,567	632,300	1,291,867	2.790
2020	35,862,816	3	14	26	712,848	1,030,579	1,743,427	4.861
2021	27,541,595	0	5	10	220,776	166,327	387,103	1.406
	188,659,492	5	69	108	2,081,360	2,313,610	4,394,970	
Adjusted Loss to Payroll Ratio:					1.103	1.226	2.330	
Expected Unlimited Loss to Payroll Ratio:					0.934	1.387	2.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.851	1.091	1.942	
Credibility:					0.46	0.47		
Indicated Limited Loss to Payroll Ratio:					0.967	1.154	2.121	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.093	1.536	2.629	
Indicated Relativity Change:								13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								255.5%

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Code: 5020 RHG: 4 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	
2017	144,387,707	9	39	57	1,801,240	1,413,882	3,215,122	2.227
2018	153,415,044	5	52	58	2,049,696	1,622,668	3,672,364	2.394
2019	158,316,725	7	33	33	1,921,557	1,135,418	3,056,975	1.931
2020	159,152,306	3	23	34	1,424,350	925,838	2,350,188	1.477
2021	148,558,183	0	28	30	1,285,423	938,178	2,223,601	1.497
	763,829,964	24	175	212	8,482,266	6,035,986	14,518,251	
Adjusted Loss to Payroll Ratio:					1.110	0.790	1.901	
Expected Unlimited Loss to Payroll Ratio:					1.319	1.108	2.427	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.127	0.754	1.882	
Credibility:					0.92	0.75		
Indicated Limited Loss to Payroll Ratio:					1.112	0.781	1.893	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.257	1.040	2.297	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								223.2%

Code: 5027 RHG: 5 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	
2017	153,462,423	13	107	167	3,469,191	3,127,735	6,596,926	4.299
2018	155,879,519	9	137	142	3,489,923	3,037,173	6,527,096	4.187
2019	146,429,724	2	111	144	2,760,526	2,287,615	5,048,141	3.447
2020	154,615,470	10	112	131	3,916,099	3,659,530	7,575,629	4.900
2021	162,205,355	2	138	139	3,781,322	3,407,053	7,188,375	4.432
	772,592,490	36	605	723	17,417,063	15,519,105	32,936,168	
Adjusted Loss to Payroll Ratio:					2.254	2.009	4.263	
Expected Unlimited Loss to Payroll Ratio:					2.671	2.936	5.606	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.237	1.908	4.144	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.254	2.009	4.263	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					2.601	2.801	5.403	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								525.0%

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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	
2017	200,107,911	6	65	109	1,844,796	1,756,912	3,601,708	1.800
2018	197,296,910	12	67	86	2,985,777	2,529,765	5,515,542	2.796
2019	216,283,814	7	67	62	3,355,903	2,157,662	5,513,565	2.549
2020	223,174,074	5	70	79	3,111,748	2,292,259	5,404,007	2.421
2021	257,296,143	5	78	105	4,486,679	3,353,092	7,839,771	3.047
	1,094,158,852	35	347	441	15,784,904	12,089,690	27,874,594	
Adjusted Loss to Payroll Ratio:					1.443	1.105	2.548	
Expected Unlimited Loss to Payroll Ratio:					1.500	1.354	2.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.256	0.880	2.136	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					1.443	1.086	2.529	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.665	1.515	3.180	
Indicated Relativity Change:								11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								309.0%

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	
2017	78,400,389	4	28	45	629,150	607,839	1,236,989	1.578
2018	87,386,276	3	38	34	1,711,733	1,430,564	3,142,297	3.596
2019	88,079,653	6	20	36	1,832,705	1,388,982	3,221,687	3.658
2020	78,074,170	2	26	24	969,803	789,856	1,759,659	2.254
2021	80,341,177	1	27	35	1,471,327	1,767,995	3,239,322	4.032
	412,281,665	16	139	174	6,614,718	5,985,237	12,599,955	
Adjusted Loss to Payroll Ratio:					1.604	1.452	3.056	
Expected Unlimited Loss to Payroll Ratio:					1.670	1.584	3.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.399	1.029	2.428	
Credibility:					0.78	0.66		
Indicated Limited Loss to Payroll Ratio:					1.560	1.308	2.868	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.800	1.825	3.625	
Indicated Relativity Change:								11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								352.2%

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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	
2018	238,052,144	17	102	261	4,637,083	3,866,543	8,503,626	3.572
2019	250,422,251	14	85	142	5,556,719	4,498,334	10,055,053	4.015
2020	296,373,631	14	90	171	6,443,216	4,620,262	11,063,478	3.733
2021	264,688,620	8	99	132	6,727,585	4,433,169	11,160,754	4.217
	1,049,536,646	53	376	706	23,364,604	17,418,308	40,782,912	
Adjusted Loss to Payroll Ratio:					2.226	1.660	3.886	
Expected Unlimited Loss to Payroll Ratio:					2.613	2.733	5.346	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.923	1.370	3.293	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.226	1.660	3.886	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					2.926	3.002	5.927	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								576.0%

INCLUDES EXPERIENCE OF 5059 D9-1-21

Code: 5102 RHG: 6 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	
2019	423,302,639	16	142	219	6,713,651	5,159,623	11,873,274	2.805
2020	412,281,300	17	160	234	7,049,569	6,370,413	13,419,982	3.255
2021	404,136,719	6	146	187	5,652,078	5,617,077	11,269,155	2.788
	1,239,720,658	39	448	640	19,415,297	17,147,113	36,562,411	
Adjusted Loss to Payroll Ratio:					1.566	1.383	2.949	
Expected Unlimited Loss to Payroll Ratio:					1.800	1.831	3.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.425	1.031	2.456	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.566	1.383	2.949	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.911	2.225	4.136	
Indicated Relativity Change:								13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								401.9%

INCLUDES EXPERIENCE OF 5057 D9-1-21

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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	
2018	400,396,862	23	244	342	7,604,836	5,902,065	13,506,901	3.373
2019	404,372,001	19	205	327	6,339,236	5,835,512	12,174,748	3.011
2020	416,896,482	6	229	299	6,569,170	4,778,891	11,348,061	2.722
2021	446,213,758	6	229	330	8,832,437	6,998,942	15,831,379	3.548
	1,667,879,103	54	907	1,298	29,345,679	23,515,410	52,861,088	
Adjusted Loss to Payroll Ratio:					1.759	1.410	3.169	
Expected Unlimited Loss to Payroll Ratio:					1.937	1.658	3.595	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.706	1.219	2.925	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.759	1.410	3.169	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.931	1.737	3.667	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								356.4%

Code: 5108 RHG: 4 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	
2017	63,001,270	6	54	76	1,321,046	1,019,741	2,340,787	3.715
2018	64,709,925	6	62	67	1,657,990	1,232,258	2,890,248	4.466
2019	73,801,500	4	52	61	1,554,095	1,478,253	3,032,348	4.109
2020	80,527,479	4	49	71	2,184,839	1,989,671	4,174,510	5.184
2021	77,345,144	2	62	74	2,398,810	1,452,882	3,851,692	4.980
	359,385,318	22	279	349	9,116,780	7,172,806	16,289,587	
Adjusted Loss to Payroll Ratio:					2.537	1.996	4.533	
Expected Unlimited Loss to Payroll Ratio:					2.910	2.581	5.491	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.487	1.756	4.244	
Credibility:					0.93	0.77		
Indicated Limited Loss to Payroll Ratio:					2.533	1.942	4.475	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.864	2.585	5.450	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								529.6%

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Code: 5128 RHG: 5 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	
2017	394,276,284	5	46	114	964,931	896,001	1,860,932	0.472
2018	414,865,162	5	48	99	1,622,504	1,029,560	2,652,064	0.639
2019	415,184,481	3	58	122	1,666,725	1,474,844	3,141,569	0.757
2020	631,465,062	0	44	100	1,536,038	1,011,873	2,547,911	0.403
2021	501,385,036	0	62	116	2,780,846	1,843,683	4,624,529	0.922
	2,357,176,025	13	258	551	8,571,044	6,255,961	14,827,006	
Adjusted Loss to Payroll Ratio:					0.364	0.265	0.629	
Expected Unlimited Loss to Payroll Ratio:					0.382	0.367	0.749	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.318	0.254	0.573	
Credibility:					0.87	0.74		
Indicated Limited Loss to Payroll Ratio:					0.358	0.263	0.620	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.413	0.366	0.779	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								75.7%

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.

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	
2017	116,761,960	0	1	25	4,068	39,829	43,897	0.038
2018	135,468,760	1	7	24	106,463	91,944	198,407	0.146
2019	199,174,932	0	2	5	3,864	11,162	15,026	0.008
2020	189,966,235	0	6	22	267,300	560,905	828,205	0.436
2021	253,032,522	0	4	11	542,805	222,819	765,624	0.303
	894,404,409	1	20	87	924,500	926,659	1,851,159	
Adjusted Loss to Payroll Ratio:					0.103	0.104	0.207	
Expected Unlimited Loss to Payroll Ratio:					0.119	0.173	0.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.093	0.104	0.197	
Credibility:					0.36	0.35		
Indicated Limited Loss to Payroll Ratio:					0.097	0.104	0.201	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.118	0.167	0.285	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								27.7%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2017	175,180,430	3	10	38	455,019	422,589	877,608	0.501
2018	221,639,662	5	15	36	1,127,408	1,166,678	2,294,086	1.035
2019	207,240,770	1	20	39	866,694	489,339	1,356,033	0.654
2020	202,851,882	1	19	31	866,213	633,445	1,499,658	0.739
2021	231,804,228	1	16	22	1,268,577	999,021	2,267,598	0.978
	1,038,716,973	11	80	166	4,583,911	3,711,071	8,294,983	
Adjusted Loss to Payroll Ratio:					0.441	0.357	0.799	
Expected Unlimited Loss to Payroll Ratio:					0.440	0.399	0.839	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.348	0.224	0.573	
Credibility:					0.65	0.52		
Indicated Limited Loss to Payroll Ratio:					0.409	0.294	0.702	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.499	0.472	0.971	
Indicated Relativity Change:								15.7%
Relativity to Statewide Average Loss to Payroll Ratio:								94.4%

E1-1-18 INCLUDES EXPERIENCE OF 5128

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	
2019	2,940,695,505	43	360	514	18,384,328	13,721,627	32,105,955	1.092
2020	2,976,589,454	22	380	490	18,994,481	13,367,105	32,361,586	1.087
2021	3,102,062,688	9	347	511	17,231,271	11,522,164	28,753,435	0.927
	9,019,347,647	74	1,087	1,515	54,610,079	38,610,896	93,220,975	
Adjusted Loss to Payroll Ratio:					0.605	0.428	1.034	
Expected Unlimited Loss to Payroll Ratio:					0.663	0.585	1.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.556	0.380	0.936	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.605	0.428	1.034	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.699	0.597	1.296	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								125.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2019	1,002,273,627	27	517	580	15,557,075	11,537,369	27,094,444	2.703
2020	942,649,792	20	496	559	15,793,027	12,027,449	27,820,476	2.951
2021	1,063,957,060	14	508	659	19,199,880	13,198,829	32,398,709	3.045
	3,008,880,479	61	1,521	1,798	50,549,982	36,763,646	87,313,628	
Adjusted Loss to Payroll Ratio:					1.680	1.222	2.902	
Expected Unlimited Loss to Payroll Ratio:					1.728	1.528	3.256	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.477	1.040	2.517	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.680	1.222	2.902	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.899	1.627	3.526	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								342.7%

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	
2017	369,663,983	4	37	69	930,427	807,632	1,738,059	0.470
2018	392,993,906	3	38	51	1,842,666	741,359	2,584,025	0.658
2019	356,305,459	3	34	52	1,231,662	1,104,672	2,336,334	0.656
2020	392,331,781	7	22	53	2,588,040	1,361,372	3,949,412	1.007
2021	404,645,474	0	39	50	1,323,760	847,616	2,171,376	0.537
	1,915,940,603	17	170	275	7,916,555	4,862,651	12,779,206	
Adjusted Loss to Payroll Ratio:					0.413	0.254	0.667	
Expected Unlimited Loss to Payroll Ratio:					0.600	0.481	1.081	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.441	0.241	0.683	
Credibility:					0.91	0.68		
Indicated Limited Loss to Payroll Ratio:					0.416	0.250	0.665	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					0.546	0.452	0.998	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								97.0%

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Code: 5183 RHG: 3 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	
2019	1,215,397,587	56	765	1,104	21,269,891	18,819,934	40,089,825	3.298
2020	1,281,499,855	34	842	1,176	23,828,749	19,506,594	43,335,343	3.382
2021	1,427,595,148	12	938	1,204	23,853,901	19,331,947	43,185,848	3.025
	3,924,492,590	102	2,545	3,484	68,952,541	57,658,475	126,611,016	
Adjusted Loss to Payroll Ratio:					1.757	1.469	3.226	
Expected Unlimited Loss to Payroll Ratio:					2.012	1.897	3.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.771	1.395	3.166	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.757	1.469	3.226	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.928	1.810	3.738	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								363.2%

Code: 5184 RHG: 7 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	
2017	117,013,242	1	17	24	664,842	413,941	1,078,783	0.922
2018	124,315,719	0	14	14	497,276	204,150	701,426	0.564
2019	113,967,198	0	13	23	509,499	403,896	913,395	0.801
2020	111,044,009	2	10	22	1,307,542	615,575	1,923,117	1.732
2021	97,843,017	0	12	24	895,305	695,892	1,591,197	1.626
	564,183,186	3	66	107	3,874,464	2,333,454	6,207,917	
Adjusted Loss to Payroll Ratio:					0.687	0.414	1.100	
Expected Unlimited Loss to Payroll Ratio:					0.738	0.481	1.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.543	0.241	0.784	
Credibility:					0.61	0.42		
Indicated Limited Loss to Payroll Ratio:					0.630	0.313	0.944	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					0.828	0.567	1.395	
Indicated Relativity Change:								14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								135.6%

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Code: 5185 RHG: 4 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	
2017	153,312,409	5	69	139	1,730,451	1,445,686	3,176,137	2.072
2018	148,183,572	9	76	133	2,309,993	1,781,568	4,091,561	2.761
2019	158,216,177	7	91	128	2,928,554	2,232,673	5,161,227	3.262
2020	170,417,708	5	82	119	2,197,923	1,895,796	4,093,719	2.402
2021	222,863,256	2	88	115	2,674,401	2,741,753	5,416,154	2.430
	852,993,122	28	406	634	11,841,321	10,097,475	21,938,796	
Adjusted Loss to Payroll Ratio:					1.388	1.184	2.572	
Expected Unlimited Loss to Payroll Ratio:					1.401	1.386	2.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.198	0.943	2.141	
Credibility:					0.98	0.85		
Indicated Limited Loss to Payroll Ratio:					1.385	1.148	2.534	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.566	1.529	3.095	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								300.8%

Code: 5186 RHG: 4 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	
2017	256,690,369	5	31	68	1,554,508	910,525	2,465,033	0.960
2018	283,864,732	3	33	59	1,432,017	679,363	2,111,380	0.744
2019	308,697,556	5	46	77	2,351,997	1,496,567	3,848,564	1.247
2020	281,755,794	2	52	67	1,682,831	1,266,565	2,949,396	1.047
2021	327,515,799	3	65	57	2,668,403	1,571,654	4,240,057	1.295
	1,458,524,250	18	227	328	9,689,756	5,924,673	15,614,429	
Adjusted Loss to Payroll Ratio:					0.664	0.406	1.071	
Expected Unlimited Loss to Payroll Ratio:					0.743	0.497	1.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.635	0.339	0.974	
Credibility:					0.95	0.70		
Indicated Limited Loss to Payroll Ratio:					0.663	0.386	1.049	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.749	0.514	1.263	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								122.8%

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Code: 5187 RHG: 5 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	
2019	2,682,031,778	59	541	745	24,865,727	16,829,451	41,695,178	1.555
2020	2,687,989,723	37	582	716	23,270,924	16,704,578	39,975,502	1.487
2021	2,932,473,627	20	613	762	26,893,528	18,702,698	45,596,226	1.555
	8,302,495,128	116	1,736	2,223	75,030,179	52,236,728	127,266,907	
Adjusted Loss to Payroll Ratio:					0.904	0.629	1.533	
Expected Unlimited Loss to Payroll Ratio:					0.989	0.837	1.826	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.828	0.544	1.372	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.904	0.629	1.533	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.043	0.877	1.920	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								186.6%

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	
2019	1,487,145,154	44	464	700	16,706,553	13,809,859	30,516,412	2.052
2020	1,439,696,711	22	499	615	17,723,895	13,633,121	31,357,016	2.178
2021	1,568,741,874	9	438	654	15,732,205	11,864,728	27,596,933	1.759
	4,495,583,739	75	1,401	1,969	50,162,653	39,307,707	89,470,360	
Adjusted Loss to Payroll Ratio:					1.116	0.874	1.990	
Expected Unlimited Loss to Payroll Ratio:					1.257	1.294	2.551	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.995	0.729	1.723	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.116	0.874	1.990	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.362	1.406	2.768	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								269.0%

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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	
2018	879,259,280	13	174	243	4,243,624	3,667,090	7,910,714	0.900
2019	763,445,479	7	171	228	5,047,442	3,660,291	8,707,733	1.141
2020	714,883,369	4	120	147	4,580,117	4,761,711	9,341,828	1.307
2021	682,133,075	2	122	165	4,715,439	4,534,092	9,249,531	1.356
3,039,721,203		26	587	783	18,586,622	16,623,183	35,209,805	
Adjusted Loss to Payroll Ratio:					0.611	0.547	1.158	
Expected Unlimited Loss to Payroll Ratio:					0.709	0.741	1.450	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.591	0.513	1.104	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.611	0.547	1.158	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.706	0.763	1.468	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								142.7%

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

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	
2017	177,059,680	4	75	188	1,299,934	1,334,347	2,634,281	1.488
2018	218,176,996	9	100	249	2,911,073	2,935,375	5,846,448	2.680
2019	218,704,275	7	79	121	2,787,788	2,539,762	5,327,550	2.436
2020	181,157,996	3	54	97	2,108,838	1,431,456	3,540,294	1.954
2021	201,281,459	0	52	124	1,390,742	1,230,675	2,621,417	1.302
996,380,407		23	360	779	10,498,375	9,471,615	19,969,990	
Adjusted Loss to Payroll Ratio:					1.054	0.951	2.004	
Expected Unlimited Loss to Payroll Ratio:					1.308	1.289	2.598	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.187	1.081	2.267	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					1.054	0.962	2.016	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.156	1.185	2.342	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								227.5%

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Code: 5193 RHG: 4 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	
2017	983,356,909	6	100	180	2,810,810	2,835,525	5,646,335	0.574
2018	1,050,532,292	4	85	185	2,588,833	2,340,928	4,929,761	0.469
2019	1,162,656,069	5	97	218	2,723,826	3,195,320	5,919,146	0.509
2020	1,238,933,137	4	104	144	3,980,689	2,772,314	6,753,003	0.545
2021	1,249,672,194	2	102	141	4,296,215	2,648,613	6,944,828	0.556
	5,685,150,601	21	488	868	16,400,372	13,792,700	30,193,072	
Adjusted Loss to Payroll Ratio:					0.288	0.243	0.531	
Expected Unlimited Loss to Payroll Ratio:					0.310	0.326	0.636	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.265	0.222	0.487	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.288	0.243	0.531	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.326	0.323	0.649	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								63.1%

E1-1-18 INCLUDES EXPERIENCE OF 5191

Code: 5195 RHG: 5 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	
2017	318,658,384	8	119	156	2,656,167	2,292,026	4,948,193	1.553
2018	346,563,107	13	92	115	3,426,439	2,870,053	6,296,492	1.817
2019	347,568,514	8	69	108	2,634,935	2,183,786	4,818,721	1.386
2020	317,014,619	0	80	91	2,641,595	1,718,136	4,359,731	1.375
2021	340,741,284	1	79	69	2,282,376	1,566,493	3,848,869	1.130
	1,670,545,908	30	439	539	13,641,512	10,630,495	24,272,007	
Adjusted Loss to Payroll Ratio:					0.817	0.636	1.453	
Expected Unlimited Loss to Payroll Ratio:					0.927	0.882	1.808	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.776	0.573	1.349	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.817	0.631	1.448	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.942	0.880	1.822	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								177.1%

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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	
2019	661,890,879	44	509	567	17,567,516	14,214,935	31,782,451	4.802
2020	780,090,296	31	555	599	20,592,764	16,940,222	37,532,986	4.811
2021	817,491,711	14	537	586	18,381,378	17,556,464	35,937,842	4.396
	2,259,472,886	89	1,601	1,752	56,541,659	48,711,622	105,253,280	
Adjusted Loss to Payroll Ratio:					2.502	2.156	4.658	
Expected Unlimited Loss to Payroll Ratio:					2.756	2.596	5.353	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.427	1.909	4.335	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.502	2.156	4.658	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.746	2.656	5.401	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								524.9%

Code: 5205 RHG: 6 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	
2019	1,441,549,240	47	385	491	19,126,219	13,036,868	32,163,087	2.231
2020	1,366,248,899	32	352	359	18,272,422	13,541,169	31,813,591	2.329
2021	1,451,559,476	17	353	393	20,001,228	14,396,176	34,397,404	2.370
	4,259,357,615	96	1,090	1,243	57,399,870	40,974,214	98,374,083	
Adjusted Loss to Payroll Ratio:					1.348	0.962	2.310	
Expected Unlimited Loss to Payroll Ratio:					1.518	1.507	3.025	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.202	0.848	2.050	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.348	0.962	2.310	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.645	1.547	3.192	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								310.2%

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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	
2017	47,125,618	1	16	20	361,991	395,917	757,908	1.608
2018	51,273,990	4	17	18	996,001	1,040,355	2,036,356	3.972
2019	53,675,693	1	10	26	438,920	250,752	689,672	1.285
2020	53,474,245	2	23	13	1,511,549	906,965	2,418,514	4.523
2021	58,380,286	0	22	14	1,113,564	576,111	1,689,675	2.894
	263,929,832	8	88	91	4,422,024	3,170,099	7,592,122	
Adjusted Loss to Payroll Ratio:					1.675	1.201	2.877	
Expected Unlimited Loss to Payroll Ratio:					1.786	1.733	3.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.414	0.976	2.389	
Credibility:					0.66	0.54		
Indicated Limited Loss to Payroll Ratio:					1.586	1.098	2.684	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.936	1.765	3.701	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								359.6%

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	
2019	1,456,997,212	41	343	633	19,794,294	14,930,857	34,725,151	2.383
2020	1,422,501,541	18	363	465	17,975,327	14,778,214	32,753,541	2.303
2021	1,327,410,553	16	312	413	20,435,415	15,181,374	35,616,789	2.683
	4,206,909,306	75	1,018	1,511	58,205,037	44,890,446	103,095,483	
Adjusted Loss to Payroll Ratio:					1.384	1.067	2.451	
Expected Unlimited Loss to Payroll Ratio:					1.591	1.470	3.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.260	0.828	2.087	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.384	1.067	2.451	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.689	1.716	3.405	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								330.9%

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Code: 5214 RHG: 2 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	
2017	148,226,722	9	64	81	2,466,671	2,311,320	4,777,991	3.223
2018	143,441,648	2	60	72	1,534,816	1,622,175	3,156,991	2.201
2019	144,704,171	6	51	65	2,597,765	1,890,182	4,487,947	3.101
2020	143,486,790	2	44	46	1,999,976	1,497,184	3,497,160	2.437
2021	150,400,695	1	52	48	2,596,983	1,780,357	4,377,340	2.910
	730,260,026	20	271	312	11,196,212	9,101,218	20,297,430	
Adjusted Loss to Payroll Ratio:					1.533	1.246	2.779	
Expected Unlimited Loss to Payroll Ratio:					1.577	1.496	3.073	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.414	1.151	2.565	
Credibility:					0.99	0.87		
Indicated Limited Loss to Payroll Ratio:					1.532	1.234	2.766	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.650	1.452	3.103	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								301.5%

Code: 5222 RHG: 7 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	
2017	124,008,461	8	29	38	2,184,023	1,785,184	3,969,207	3.201
2018	121,550,210	3	15	41	1,442,213	1,129,066	2,571,279	2.115
2019	145,096,251	4	31	55	2,244,068	1,902,662	4,146,730	2.858
2020	173,509,331	2	37	45	2,018,780	1,627,066	3,645,846	2.101
2021	227,494,614	0	39	79	2,040,943	1,571,158	3,612,101	1.588
	791,658,867	17	151	258	9,930,027	8,015,136	17,945,163	
Adjusted Loss to Payroll Ratio:					1.254	1.012	2.267	
Expected Unlimited Loss to Payroll Ratio:					1.469	1.389	2.858	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.081	0.696	1.777	
Credibility:					0.92	0.73		
Indicated Limited Loss to Payroll Ratio:					1.240	0.928	2.168	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.630	1.679	3.308	
Indicated Relativity Change:								15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								321.5%

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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	
2017	291,167,817	20	125	213	6,965,035	5,538,272	12,503,307	4.294
2018	312,255,525	21	116	167	6,350,650	4,068,654	10,419,304	3.337
2019	311,374,659	7	98	135	4,415,096	2,342,228	6,757,324	2.170
2020	312,869,600	10	93	147	4,534,397	3,931,847	8,466,244	2.706
2021	300,086,194	3	86	153	4,855,498	3,985,107	8,840,605	2.946
	1,527,753,795	61	518	815	27,120,676	19,866,108	46,986,784	
Adjusted Loss to Payroll Ratio:					1.775	1.300	3.076	
Expected Unlimited Loss to Payroll Ratio:					1.861	1.633	3.494	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.474	0.919	2.393	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.775	1.300	3.076	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.167	2.091	4.258	
Indicated Relativity Change:								21.9%
Relativity to Statewide Average Loss to Payroll Ratio:								413.8%

Code: 5348 RHG: 4 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	
2019	685,953,354	24	330	386	10,536,482	9,626,918	20,163,400	2.939
2020	689,830,830	18	329	335	9,466,156	8,445,658	17,911,814	2.597
2021	739,288,449	5	306	349	11,152,171	8,554,419	19,706,590	2.666
	2,115,072,633	47	965	1,070	31,154,809	26,626,994	57,781,803	
Adjusted Loss to Payroll Ratio:					1.473	1.259	2.732	
Expected Unlimited Loss to Payroll Ratio:					1.716	1.545	3.261	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.467	1.052	2.518	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.473	1.259	2.732	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.665	1.676	3.341	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								324.7%

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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: 2 MLDG: 2 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	
2019	1,547,887,673	158	1,288	1,741	51,222,987	48,379,774	99,602,761	6.435
2020	1,727,247,288	107	1,436	1,698	51,604,535	48,061,366	99,665,901	5.770
2021	2,002,783,891	52	1,443	1,816	52,729,855	50,604,746	103,334,601	5.160
	5,277,918,852	317	4,167	5,255	155,557,377	147,045,886	302,603,263	
Adjusted Loss to Payroll Ratio:					2.947	2.786	5.733	
Expected Unlimited Loss to Payroll Ratio:					3.658	4.188	7.846	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.896	2.357	5.254	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.947	2.786	5.733	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					3.597	4.481	8.078	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								785.0%

Code: 5432 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CARPENTRY – NOC – HIGH WAGE
Code: 5633 RHG: 6 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	
2019	2,573,225,427	102	756	972	36,719,379	28,366,251	65,085,630	2.529
2020	2,449,691,731	59	682	785	33,506,513	26,879,557	60,386,070	2.465
2021	2,552,056,223	38	730	817	38,512,563	31,059,482	69,572,045	2.726
	7,574,973,381	199	2,168	2,574	108,738,455	86,305,290	195,043,745	
Adjusted Loss to Payroll Ratio:					1.435	1.139	2.575	
Expected Unlimited Loss to Payroll Ratio:					1.527	1.548	3.075	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.209	0.871	2.081	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.435	1.139	2.575	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.752	1.832	3.584	
Indicated Relativity Change:								16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								348.3%

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Code: 5436 RHG: 3 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	
2017	115,521,428	9	50	57	1,773,785	1,558,631	3,332,416	2.885
2018	134,231,465	8	83	72	2,918,639	1,773,342	4,691,981	3.495
2019	128,047,813	1	47	46	1,863,904	1,582,576	3,446,480	2.692
2020	133,395,062	3	68	47	2,121,010	2,109,232	4,230,242	3.171
2021	149,625,340	1	59	47	1,918,882	1,684,811	3,603,693	2.408
	660,821,108	22	307	269	10,596,220	8,708,593	19,304,814	
Adjusted Loss to Payroll Ratio:					1.603	1.318	2.921	
Expected Unlimited Loss to Payroll Ratio:					1.718	1.436	3.155	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.513	1.056	2.569	
Credibility:					0.98	0.81		
Indicated Limited Loss to Payroll Ratio:					1.601	1.267	2.868	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.757	1.561	3.318	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								322.4%

Code: 5443 RHG: 3 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	
2017	192,444,851	11	113	189	2,789,327	2,497,315	5,286,642	2.747
2018	227,199,021	15	147	253	3,903,945	3,570,791	7,474,736	3.290
2019	239,687,957	13	137	204	3,640,994	4,323,415	7,964,409	3.323
2020	230,566,772	3	121	136	4,481,394	3,066,221	7,547,615	3.274
2021	244,113,700	1	123	184	3,258,584	3,032,956	6,291,540	2.577
	1,134,012,300	43	641	966	18,074,245	16,490,698	34,564,943	
Adjusted Loss to Payroll Ratio:					1.594	1.454	3.048	
Expected Unlimited Loss to Payroll Ratio:					1.683	1.757	3.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.482	1.292	2.774	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.594	1.454	3.048	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.749	1.791	3.540	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								344.0%

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Effective September 1, 2024 (Draft)

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	
2019	990,952,352	49	611	668	21,729,474	17,207,766	38,937,240	3.929
2020	1,050,703,098	39	588	568	20,594,885	17,926,547	38,521,432	3.666
2021	1,051,933,369	16	565	546	19,486,229	17,938,592	37,424,821	3.558
	3,093,588,819	104	1,764	1,782	61,810,588	53,072,905	114,883,493	
Adjusted Loss to Payroll Ratio:					1.998	1.716	3.714	
Expected Unlimited Loss to Payroll Ratio:					2.062	1.937	3.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.815	1.424	3.239	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.998	1.716	3.714	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.192	2.113	4.306	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								418.4%

Code: 5447 RHG: 5 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	
2019	1,451,090,655	32	238	260	12,298,987	8,166,642	20,465,629	1.410
2020	1,261,861,905	23	227	279	14,860,527	9,359,393	24,219,920	1.919
2021	1,287,167,750	7	203	242	12,334,941	7,138,961	19,473,902	1.513
	4,000,120,310	62	668	781	39,494,455	24,664,997	64,159,452	
Adjusted Loss to Payroll Ratio:					0.987	0.617	1.604	
Expected Unlimited Loss to Payroll Ratio:					1.123	0.892	2.016	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.941	0.580	1.521	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.987	0.617	1.604	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.139	0.860	1.999	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								194.3%

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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	
2017	106,892,881	13	64	116	2,412,651	1,836,817	4,249,468	3.975
2018	106,998,530	8	72	89	3,270,620	2,382,085	5,652,705	5.283
2019	110,100,663	3	75	108	2,440,740	2,227,199	4,667,939	4.240
2020	127,315,558	6	71	81	2,619,451	2,068,429	4,687,880	3.682
2021	115,860,269	3	70	94	2,452,116	2,081,880	4,533,996	3.913
	567,167,901	33	352	488	13,195,577	10,596,410	23,791,987	
Adjusted Loss to Payroll Ratio:					2.327	1.868	4.195	
Expected Unlimited Loss to Payroll Ratio:					2.585	2.320	4.905	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.209	1.579	3.788	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					2.327	1.837	4.163	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.630	2.445	5.076	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								493.2%

Code: 5470 RHG: 3 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	
2017	177,536,938	6	43	55	2,688,260	1,796,019	4,484,279	2.526
2018	182,305,074	3	33	50	1,083,986	609,549	1,693,535	0.929
2019	204,816,583	6	42	52	2,019,190	1,194,310	3,213,500	1.569
2020	217,746,428	4	48	51	2,069,844	1,344,590	3,414,434	1.568
2021	199,716,365	2	34	46	2,369,848	1,234,857	3,604,705	1.805
	982,121,388	21	200	254	10,231,129	6,179,325	16,410,454	
Adjusted Loss to Payroll Ratio:					1.042	0.629	1.671	
Expected Unlimited Loss to Payroll Ratio:					1.150	0.783	1.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.012	0.576	1.588	
Credibility:					0.97	0.74		
Indicated Limited Loss to Payroll Ratio:					1.041	0.615	1.656	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.142	0.758	1.900	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								184.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2017	151,541,989	20	74	149	4,389,731	2,722,259	7,111,990	4.693
2018	174,256,826	17	90	169	3,502,231	3,699,205	7,201,436	4.133
2019	193,002,232	17	101	184	5,528,910	5,250,256	10,779,166	5.585
2020	183,129,197	11	107	141	4,946,276	5,336,806	10,283,082	5.615
2021	189,582,250	2	115	141	3,854,430	4,443,035	8,297,465	4.377
	891,512,494	67	487	784	22,221,578	21,451,561	43,673,139	
Adjusted Loss to Payroll Ratio:					2.493	2.406	4.899	
Expected Unlimited Loss to Payroll Ratio:					3.101	3.515	6.616	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.522	2.174	4.697	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.493	2.406	4.899	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					3.042	3.870	6.912	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								671.7%

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	
2019	945,931,041	65	594	626	19,411,840	18,762,719	38,174,559	4.036
2020	988,395,076	53	624	534	22,759,270	23,864,889	46,624,159	4.717
2021	1,030,195,397	30	621	552	25,642,787	23,961,639	49,604,426	4.815
	2,964,521,514	148	1,839	1,712	67,813,896	66,589,247	134,403,144	
Adjusted Loss to Payroll Ratio:					2.288	2.246	4.534	
Expected Unlimited Loss to Payroll Ratio:					2.583	3.026	5.608	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.163	1.966	4.129	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.288	2.246	4.534	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					2.640	3.133	5.772	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								560.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 5479 RHG: 5 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	
2017	150,051,225	11	94	172	3,430,892	3,463,306	6,894,198	4.595
2018	176,771,093	7	85	185	2,637,508	2,242,126	4,879,634	2.760
2019	196,444,265	4	88	170	1,263,103	1,969,564	3,232,667	1.646
2020	214,911,704	4	73	147	2,680,513	2,118,347	4,798,860	2.233
2021	228,747,911	1	91	173	2,663,814	2,449,375	5,113,189	2.235
	966,926,198	27	431	847	12,675,830	12,242,718	24,918,549	
Adjusted Loss to Payroll Ratio:					1.311	1.266	2.577	
Expected Unlimited Loss to Payroll Ratio:					1.595	1.685	3.280	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.336	1.095	2.430	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.311	1.258	2.569	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.513	1.754	3.267	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								317.5%

Code: 5482 RHG: 6 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	
2019	953,715,422	34	271	253	14,371,751	10,763,910	25,135,661	2.636
2020	889,077,931	16	197	212	11,431,865	8,857,917	20,289,782	2.282
2021	987,681,944	13	259	247	12,673,634	8,662,223	21,335,857	2.160
	2,830,475,297	63	727	712	38,477,250	28,284,049	66,761,299	
Adjusted Loss to Payroll Ratio:					1.359	0.999	2.359	
Expected Unlimited Loss to Payroll Ratio:					1.611	1.548	3.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.276	0.871	2.147	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.359	0.999	2.359	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.659	1.607	3.266	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								317.4%

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Effective September 1, 2024 (Draft)

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	
2019	217,079,492	12	240	240	6,594,681	7,300,416	13,895,097	6.401
2020	231,996,424	14	221	201	5,985,906	6,855,608	12,841,514	5.535
2021	254,799,888	8	186	227	7,283,566	5,947,193	13,230,759	5.193
	703,875,804	34	647	668	19,864,152	20,103,217	39,967,369	
Adjusted Loss to Payroll Ratio:					2.822	2.856	5.678	
Expected Unlimited Loss to Payroll Ratio:					3.497	3.971	7.468	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.079	2.920	5.998	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.822	2.856	5.678	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					3.097	3.518	6.615	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								642.8%

Code: 5485 RHG: 6 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	
2017	129,734,304	10	53	71	1,977,601	2,101,268	4,078,869	3.144
2018	148,470,749	13	44	59	2,171,125	1,646,700	3,817,825	2.571
2019	172,665,980	7	48	58	3,045,160	2,114,869	5,160,029	2.988
2020	169,961,144	3	61	70	2,775,379	2,518,340	5,293,719	3.115
2021	167,530,381	1	57	55	2,968,450	2,143,947	5,112,397	3.052
	788,362,559	34	263	313	12,937,715	10,525,123	23,462,838	
Adjusted Loss to Payroll Ratio:					1.641	1.335	2.976	
Expected Unlimited Loss to Payroll Ratio:					1.867	1.960	3.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.478	1.104	2.581	
Credibility:					1.00	0.88		
Indicated Limited Loss to Payroll Ratio:					1.641	1.307	2.948	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.003	2.103	4.106	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								399.0%

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Code: 5506 RHG: 7 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	
2018	513,485,627	16	151	175	8,135,093	4,968,443	13,103,536	2.552
2019	593,912,806	10	163	165	7,263,679	6,002,886	13,266,565	2.234
2020	649,283,800	10	171	186	6,478,515	5,498,024	11,976,539	1.845
2021	669,316,157	5	162	161	7,789,646	5,029,786	12,819,432	1.915
2,425,998,390		41	647	687	29,666,933	21,499,139	51,166,072	
Adjusted Loss to Payroll Ratio:					1.223	0.886	2.109	
Expected Unlimited Loss to Payroll Ratio:					1.377	1.251	2.628	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.013	0.627	1.640	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.223	0.886	2.109	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.607	1.603	3.210	
Indicated Relativity Change:								22.2%
Relativity to Statewide Average Loss to Payroll Ratio:								311.9%

Code: 5507 RHG: 6 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	
2018	501,001,860	14	83	146	4,522,533	3,207,091	7,729,624	1.543
2019	566,586,402	14	124	160	6,465,523	5,184,397	11,649,920	2.056
2020	541,587,365	6	84	128	3,957,783	3,968,003	7,925,786	1.463
2021	574,072,640	8	114	135	6,245,607	5,352,960	11,598,567	2.020
2,183,248,267		42	405	569	21,191,446	17,712,451	38,903,896	
Adjusted Loss to Payroll Ratio:					0.971	0.811	1.782	
Expected Unlimited Loss to Payroll Ratio:					1.088	1.214	2.302	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.862	0.683	1.545	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.971	0.811	1.782	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.185	1.305	2.489	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								241.9%

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Code: 5538 RHG: 6 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	
2019	639,240,667	33	406	658	11,433,534	11,565,032	22,998,566	3.598
2020	600,865,997	24	361	584	10,807,903	9,948,395	20,756,298	3.454
2021	696,474,906	13	426	591	12,063,310	13,203,104	25,266,414	3.628
	1,936,581,570	70	1,193	1,833	34,304,746	34,716,530	69,021,277	
Adjusted Loss to Payroll Ratio:					1.771	1.793	3.564	
Expected Unlimited Loss to Payroll Ratio:					1.912	2.337	4.250	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.514	1.316	2.830	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.771	1.793	3.564	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.162	2.883	5.045	
Indicated Relativity Change:								18.7%
Relativity to Statewide Average Loss to Payroll Ratio:								490.3%

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	
2019	1,192,642,901	23	225	372	10,875,004	8,032,849	18,907,853	1.585
2020	1,269,222,609	15	222	356	9,313,355	7,276,513	16,589,868	1.307
2021	1,324,994,873	6	275	374	12,182,730	7,103,770	19,286,500	1.456
	3,786,860,383	44	722	1,102	32,371,089	22,413,132	54,784,222	
Adjusted Loss to Payroll Ratio:					0.855	0.592	1.447	
Expected Unlimited Loss to Payroll Ratio:					0.925	0.858	1.782	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.732	0.483	1.215	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.855	0.592	1.447	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.043	0.952	1.995	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								193.9%

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Effective September 1, 2024 (Draft)

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	
2019	202,353,991	41	267	285	10,512,200	11,771,296	22,283,496	11.012
2020	230,862,398	38	280	306	10,209,029	13,175,923	23,384,952	10.129
2021	282,353,223	27	287	296	12,956,285	16,774,301	29,730,586	10.530
	715,569,612	106	834	887	33,677,515	41,721,520	75,399,034	
Adjusted Loss to Payroll Ratio:					4.706	5.831	10.537	
Expected Unlimited Loss to Payroll Ratio:					6.202	9.761	15.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.564	4.893	9.457	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					4.706	5.831	10.537	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					6.185	10.546	16.731	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								1625.8%

Code: 5553 RHG: 7 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	
2019	650,066,415	71	414	389	18,234,862	18,151,946	36,386,808	5.597
2020	678,517,567	53	428	379	20,046,168	21,314,749	41,360,917	6.096
2021	682,834,591	45	401	297	22,432,737	24,262,969	46,695,706	6.839
	2,011,418,573	169	1,243	1,065	60,713,766	63,729,664	124,443,430	
Adjusted Loss to Payroll Ratio:					3.018	3.168	6.187	
Expected Unlimited Loss to Payroll Ratio:					3.226	3.980	7.206	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.374	1.995	4.369	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.018	3.168	6.187	
Limit Factor:					1.314	1.809		
Indicated (Unlimited) Loss to Payroll Ratio:					3.967	5.731	9.698	
Indicated Relativity Change:								34.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					3.684	5.323	9.007	
Relativity to Statewide Average Loss to Payroll Ratio:								875.2%

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Code: 5606 RHG: 5 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	
2019	3,823,078,708	21	164	382	7,585,035	6,864,724	14,449,759	0.378
2020	3,970,278,227	7	184	312	8,170,997	6,875,975	15,046,972	0.379
2021	4,433,896,693	10	173	283	10,843,551	8,959,718	19,803,269	0.447
	12,227,253,628	38	521	977	26,599,583	22,700,418	49,300,001	
Adjusted Loss to Payroll Ratio:					0.218	0.186	0.403	
Expected Unlimited Loss to Payroll Ratio:					0.238	0.232	0.470	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.199	0.151	0.350	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.218	0.186	0.403	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.251	0.259	0.510	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								49.6%

Code: 5610 RHG: 5 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	
2017	233,796,329	6	70	110	2,438,525	1,872,283	4,310,808	1.844
2018	267,808,892	5	92	153	1,945,319	2,204,413	4,149,732	1.550
2019	279,177,450	6	73	149	2,508,208	2,087,320	4,595,528	1.646
2020	286,439,665	6	82	110	3,036,620	2,020,895	5,057,515	1.766
2021	317,826,945	4	80	120	4,045,155	3,014,978	7,060,133	2.221
	1,385,049,281	27	397	642	13,973,826	11,199,889	25,173,715	
Adjusted Loss to Payroll Ratio:					1.009	0.809	1.818	
Expected Unlimited Loss to Payroll Ratio:					1.129	1.209	2.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.946	0.786	1.731	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.009	0.808	1.817	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.164	1.127	2.291	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								222.6%

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Code: 5650 RHG: 4 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	
2017	191,073,381	9	110	155	3,259,854	2,441,724	5,701,578	2.984
2018	188,774,077	11	120	197	3,432,694	3,334,166	6,766,860	3.585
2019	186,817,747	9	107	164	3,732,522	3,436,773	7,169,295	3.838
2020	203,634,374	8	125	129	4,953,070	3,813,808	8,766,878	4.305
2021	211,624,757	4	142	156	4,641,667	3,923,941	8,565,608	4.048
	981,924,337	41	604	801	20,019,806	16,950,413	36,970,219	
Adjusted Loss to Payroll Ratio:					2.039	1.726	3.765	
Expected Unlimited Loss to Payroll Ratio:					2.197	2.083	4.279	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.929	1.557	3.487	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.039	1.726	3.765	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.305	2.298	4.603	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								447.3%

Code: 5951 RHG: 4 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	
2017	2,172,316,411	12	131	404	4,090,513	3,390,638	7,481,151	0.344
2018	2,254,838,380	6	127	460	2,781,129	2,690,173	5,471,302	0.243
2019	2,303,234,319	3	109	387	1,679,142	2,780,755	4,459,897	0.194
2020	2,171,465,615	3	101	326	2,811,255	3,323,528	6,134,783	0.283
2021	2,657,073,312	1	102	409	2,763,790	3,536,925	6,300,715	0.237
	11,558,928,036	25	570	1,986	14,125,829	15,722,018	29,847,848	
Adjusted Loss to Payroll Ratio:					0.122	0.136	0.258	
Expected Unlimited Loss to Payroll Ratio:					0.147	0.177	0.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.134	0.140	0.273	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.122	0.136	0.258	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.138	0.181	0.319	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								31.0%

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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	
2017	18,495,285	2	5	1	745,852	369,277	1,115,129	6.029
2018	20,162,722	0	3	9	61,967	83,172	145,139	0.720
2019	24,716,110	3	6	11	1,019,274	1,131,111	2,150,385	8.700
2020	30,695,442	0	4	9	129,320	100,194	229,514	0.748
2021	21,216,773	0	3	5	227,449	92,351	319,800	1.507
	115,286,332	5	21	35	2,183,861	1,776,106	3,959,967	
Adjusted Loss to Payroll Ratio:					1.894	1.541	3.435	
Expected Unlimited Loss to Payroll Ratio:					2.843	2.876	5.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.092	1.442	3.534	
Credibility:					0.55	0.45		
Indicated Limited Loss to Payroll Ratio:					1.983	1.487	3.469	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					2.606	2.689	5.294	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								514.5%

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	
2017	14,780,064	1	3	4	326,239	162,182	488,421	3.305
2018	13,331,282	0	1	1	4,063	24,119	28,182	0.211
2019	24,359,462	1	0	2	143,846	73,850	217,696	0.894
2020	23,069,255	0	3	5	137,579	138,513	276,092	1.197
2021	25,421,237	1	1	1	161,946	142,898	304,844	1.199
	100,961,300	3	8	13	773,673	541,561	1,315,234	
Adjusted Loss to Payroll Ratio:					0.766	0.536	1.303	
Expected Unlimited Loss to Payroll Ratio:					1.309	1.001	2.310	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.964	0.502	1.465	
Credibility:					0.38	0.28		
Indicated Limited Loss to Payroll Ratio:					0.888	0.511	1.399	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.167	0.925	2.092	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								203.3%

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Effective September 1, 2024 (Draft)

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	
2017	82,900,466	7	40	53	1,719,615	1,344,518	3,064,133	3.696
2018	93,055,924	6	41	58	2,278,635	1,572,207	3,850,842	4.138
2019	101,823,535	3	34	40	1,387,471	1,231,814	2,619,285	2.572
2020	97,429,332	2	44	43	2,605,720	1,941,438	4,547,158	4.667
2021	112,701,141	1	34	53	2,221,500	1,575,451	3,796,951	3.369
	487,910,399	19	193	247	10,212,940	7,665,428	17,878,368	
Adjusted Loss to Payroll Ratio:					2.093	1.571	3.664	
Expected Unlimited Loss to Payroll Ratio:					2.195	2.376	4.571	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.712	1.326	3.038	
Credibility:					0.89	0.75		
Indicated Limited Loss to Payroll Ratio:					2.050	1.510	3.560	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					2.695	2.730	5.425	
Indicated Relativity Change:								18.7%
Relativity to Statewide Average Loss to Payroll Ratio:								527.2%

Code: 6206 RHG: 5 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	
2017	95,149,403	3	24	19	1,633,787	1,222,242	2,856,029	3.002
2018	120,579,655	0	34	16	1,157,826	918,189	2,076,015	1.722
2019	126,111,589	1	15	30	669,330	435,628	1,104,958	0.876
2020	74,065,190	0	9	10	564,322	514,247	1,078,569	1.456
2021	78,214,790	2	13	15	1,009,664	1,312,759	2,322,423	2.969
	494,120,627	6	95	90	5,034,929	4,403,066	9,437,995	
Adjusted Loss to Payroll Ratio:					1.019	0.891	1.910	
Expected Unlimited Loss to Payroll Ratio:					0.925	0.993	1.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.821	0.718	1.540	
Credibility:					0.67	0.59		
Indicated Limited Loss to Payroll Ratio:					0.953	0.820	1.773	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.099	1.144	2.243	
Indicated Relativity Change:								16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								218.0%

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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	
2017	62,209,276	0	4	11	125,511	186,391	311,902	0.501
2018	50,120,428	1	2	13	271,318	114,363	385,681	0.770
2019	67,075,909	1	3	4	304,109	264,831	568,940	0.848
2020	40,124,979	0	3	4	125,362	653,705	779,067	1.942
2021	43,637,800	0	4	7	458,433	201,230	659,663	1.512
	263,168,391	2	16	39	1,284,732	1,420,520	2,705,252	
Adjusted Loss to Payroll Ratio:					0.488	0.540	1.028	
Expected Unlimited Loss to Payroll Ratio:					0.515	0.663	1.178	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.432	0.415	0.847	
Credibility:					0.40	0.37		
Indicated Limited Loss to Payroll Ratio:					0.455	0.461	0.916	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.555	0.742	1.296	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								126.0%

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	
2017	66,304,153	2	17	17	957,314	799,871	1,757,185	2.650
2018	75,037,641	3	12	31	1,126,285	760,422	1,886,707	2.514
2019	71,821,629	2	8	8	490,858	751,161	1,242,019	1.729
2020	56,287,495	1	10	13	643,701	387,423	1,031,124	1.832
2021	115,751,127	0	7	28	386,942	293,419	680,361	0.588
	385,202,045	8	54	97	3,605,099	2,992,296	6,597,395	
Adjusted Loss to Payroll Ratio:					0.936	0.777	1.713	
Expected Unlimited Loss to Payroll Ratio:					1.152	1.139	2.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.967	0.714	1.681	
Credibility:					0.64	0.53		
Indicated Limited Loss to Payroll Ratio:					0.947	0.747	1.694	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.156	1.202	2.358	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								229.1%

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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	
2019	509,980,111	19	184	231	7,729,440	7,143,925	14,873,365	2.916
2020	594,028,195	19	193	232	9,374,922	6,604,062	15,978,984	2.690
2021	585,427,210	6	185	187	7,113,025	6,315,172	13,428,197	2.294
	1,689,435,516	44	562	650	24,217,386	20,063,159	44,280,545	
Adjusted Loss to Payroll Ratio:					1.433	1.188	2.621	
Expected Unlimited Loss to Payroll Ratio:					1.663	1.718	3.382	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.317	0.967	2.284	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.433	1.188	2.621	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.750	1.910	3.660	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								355.6%

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	
2019	1,088,005,571	18	123	150	7,380,619	4,988,052	12,368,671	1.137
2020	1,070,776,790	18	134	141	9,569,663	7,628,780	17,198,443	1.606
2021	1,151,232,144	5	145	134	8,960,167	6,776,317	15,736,484	1.367
	3,310,014,505	41	402	425	25,910,449	19,393,148	45,303,598	
Adjusted Loss to Payroll Ratio:					0.783	0.586	1.369	
Expected Unlimited Loss to Payroll Ratio:					0.994	0.953	1.947	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.731	0.478	1.209	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.783	0.586	1.369	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.029	1.060	2.088	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								202.9%

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Code: 6233 RHG: 6 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	
2017	159,420,666	3	18	27	667,920	846,970	1,514,890	0.950
2018	224,845,902	5	17	34	1,271,680	790,266	2,061,946	0.917
2019	182,845,762	2	19	31	1,168,535	881,478	2,050,013	1.121
2020	169,811,113	2	15	19	1,015,293	867,011	1,882,304	1.108
2021	161,967,398	0	8	19	306,058	241,302	547,360	0.338
	898,890,841	12	77	130	4,429,486	3,627,027	8,056,513	
Adjusted Loss to Payroll Ratio:					0.493	0.404	0.896	
Expected Unlimited Loss to Payroll Ratio:					0.555	0.649	1.205	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.440	0.365	0.805	
Credibility:					0.67	0.60		
Indicated Limited Loss to Payroll Ratio:					0.475	0.388	0.864	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.580	0.624	1.205	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								117.1%

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	
2017	68,257,551	1	8	17	371,292	256,592	627,884	0.920
2018	80,987,435	1	16	17	840,190	679,517	1,519,707	1.876
2019	68,603,196	3	15	14	1,006,463	1,161,580	2,168,043	3.160
2020	42,694,496	0	8	10	405,496	200,922	606,418	1.420
2021	53,990,858	0	3	15	28,638	115,451	144,089	0.267
	314,533,536	5	50	73	2,652,080	2,414,061	5,066,141	
Adjusted Loss to Payroll Ratio:					0.843	0.768	1.611	
Expected Unlimited Loss to Payroll Ratio:					1.428	1.460	2.888	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.114	0.815	1.929	
Credibility:					0.63	0.52		
Indicated Limited Loss to Payroll Ratio:					0.944	0.790	1.735	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.241	1.430	2.670	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								259.5%

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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	
2017	39,430,517	0	4	8	120,798	183,235	304,033	0.771
2018	42,999,737	0	5	9	432,411	240,500	672,911	1.565
2019	45,033,675	1	4	8	316,064	133,021	449,085	0.997
2020	38,666,376	0	7	10	234,723	167,441	402,164	1.040
2021	46,413,567	0	7	5	128,860	96,382	225,242	0.485
212,543,872		1	27	40	1,232,857	820,580	2,053,436	
Adjusted Loss to Payroll Ratio:					0.580	0.386	0.966	
Expected Unlimited Loss to Payroll Ratio:					0.771	0.794	1.565	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.601	0.443	1.044	
Credibility:					0.42	0.35		
Indicated Limited Loss to Payroll Ratio:					0.592	0.424	1.016	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					0.778	0.766	1.544	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								150.1%

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	
2017	23,956,223	1	2	10	309,784	384,579	694,363	2.898
2018	34,414,539	0	4	8	354,915	145,051	499,966	1.453
2019	42,901,833	1	10	13	840,698	657,057	1,497,755	3.491
2020	48,918,085	0	3	10	34,010	28,836	62,846	0.128
2021	73,387,547	0	20	18	1,433,725	1,766,409	3,200,134	4.361
223,578,227		2	39	59	2,973,132	2,981,932	5,955,064	
Adjusted Loss to Payroll Ratio:					1.330	1.334	2.664	
Expected Unlimited Loss to Payroll Ratio:					0.994	0.943	1.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.850	0.642	1.491	
Credibility:					0.50	0.43		
Indicated Limited Loss to Payroll Ratio:					1.091	0.938	2.029	
Limit Factor:					1.131	1.331		
Indicated (Unlimited) Loss to Payroll Ratio:					1.233	1.249	2.482	
Indicated Relativity Change:								28.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.203	1.218	2.421	
Relativity to Statewide Average Loss to Payroll Ratio:								235.3%

INCLUDES 1123 & 1124 D-9-1-22

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Code: 6258 RHG: 7 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	
2017	117,149,625	4	42	65	1,903,497	1,652,566	3,556,063	3.035
2018	118,239,239	4	46	67	1,705,547	1,440,503	3,146,050	2.661
2019	123,077,063	3	37	62	1,868,687	1,646,994	3,515,681	2.856
2020	122,034,961	3	30	46	1,526,917	1,036,322	2,563,239	2.100
2021	121,152,588	0	21	43	1,032,923	735,448	1,768,371	1.460
	601,653,476	14	176	283	8,037,570	6,511,833	14,549,404	
Adjusted Loss to Payroll Ratio:					1.336	1.082	2.418	
Expected Unlimited Loss to Payroll Ratio:					1.733	1.791	3.525	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.275	0.898	2.173	
Credibility:					0.88	0.73		
Indicated Limited Loss to Payroll Ratio:					1.329	1.032	2.361	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.746	1.867	3.613	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								351.1%

Code: 6307 RHG: 6 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	
2017	75,332,405	3	39	58	1,509,380	1,077,972	2,587,352	3.435
2018	62,459,544	3	31	41	896,200	886,302	1,782,502	2.854
2019	75,594,023	0	43	33	1,508,166	1,121,306	2,629,472	3.478
2020	77,058,086	5	39	39	1,949,002	1,310,576	3,259,578	4.230
2021	85,860,488	1	44	34	1,619,153	1,130,304	2,749,457	3.202
	376,304,546	12	196	205	7,481,901	5,526,460	13,008,361	
Adjusted Loss to Payroll Ratio:					1.988	1.469	3.457	
Expected Unlimited Loss to Payroll Ratio:					2.571	1.938	4.509	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.035	1.091	3.126	
Credibility:					0.88	0.65		
Indicated Limited Loss to Payroll Ratio:					1.994	1.337	3.331	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.434	2.151	4.584	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								445.5%

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Code: 6308 RHG: 7 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	
2017	209,537,805	6	40	53	1,550,919	1,445,938	2,996,857	1.430
2018	223,249,354	9	49	45	2,699,538	2,415,736	5,115,274	2.291
2019	227,937,715	9	39	52	3,279,563	2,187,606	5,467,169	2.399
2020	246,154,339	3	32	39	1,951,010	1,480,476	3,431,486	1.394
2021	258,406,414	1	34	40	1,944,941	1,863,908	3,808,849	1.474
	1,165,285,627	28	194	229	11,425,971	9,393,664	20,819,634	
Adjusted Loss to Payroll Ratio:					0.981	0.806	1.787	
Expected Unlimited Loss to Payroll Ratio:					1.122	1.058	2.180	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.826	0.530	1.356	
Credibility:					0.96	0.77		
Indicated Limited Loss to Payroll Ratio:					0.975	0.742	1.717	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.281	1.342	2.623	
Indicated Relativity Change:								20.3%
Relativity to Statewide Average Loss to Payroll Ratio:								254.9%

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	
2017	165,765,678	6	67	88	1,728,693	1,981,305	3,709,998	2.238
2018	160,714,666	4	66	77	2,380,172	2,106,660	4,486,832	2.792
2019	161,412,344	3	59	75	1,763,562	1,826,748	3,590,310	2.224
2020	199,633,453	5	50	75	2,485,192	2,554,075	5,039,267	2.524
2021	195,598,646	1	55	71	2,198,339	2,107,871	4,306,210	2.202
	883,124,787	19	297	386	10,555,957	10,576,659	21,132,616	
Adjusted Loss to Payroll Ratio:					1.195	1.198	2.393	
Expected Unlimited Loss to Payroll Ratio:					1.252	1.565	2.818	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.992	0.881	1.873	
Credibility:					0.93	0.84		
Indicated Limited Loss to Payroll Ratio:					1.180	1.148	2.328	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.440	1.846	3.286	
Indicated Relativity Change:								16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								319.3%

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Code: 6316 RHG: 6 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	
2017	336,631,549	11	55	76	2,946,842	2,621,670	5,568,512	1.654
2018	366,511,469	12	62	70	3,461,412	2,572,023	6,033,435	1.646
2019	402,462,364	5	58	81	2,719,579	1,956,416	4,675,995	1.162
2020	404,580,808	2	43	68	2,493,596	1,640,768	4,134,364	1.022
2021	460,552,745	4	65	67	4,845,940	4,091,046	8,936,986	1.940
	1,970,738,935	34	283	362	16,467,368	12,881,923	29,349,291	
Adjusted Loss to Payroll Ratio:					0.836	0.654	1.489	
Expected Unlimited Loss to Payroll Ratio:					1.009	0.965	1.974	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.799	0.543	1.342	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.836	0.649	1.484	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.020	1.044	2.063	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								200.5%

Code: 6325 RHG: 6 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	
2018	685,818,935	9	181	299	5,376,265	4,751,368	10,127,633	1.477
2019	767,354,505	15	206	279	8,023,187	6,433,903	14,457,090	1.884
2020	818,414,624	10	185	266	6,956,294	6,384,503	13,340,797	1.630
2021	924,367,699	6	229	275	7,458,431	7,906,285	15,364,716	1.662
	3,195,955,763	40	801	1,119	27,814,177	25,476,058	53,290,235	
Adjusted Loss to Payroll Ratio:					0.870	0.797	1.667	
Expected Unlimited Loss to Payroll Ratio:					0.971	1.034	2.005	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.769	0.582	1.351	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.870	0.797	1.667	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.062	1.282	2.344	
Indicated Relativity Change:								16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								227.8%

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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	
2017	25,006,602	1	1	7	38,062	78,867	116,929	0.468
2018	40,855,437	1	3	10	238,643	192,980	431,623	1.056
2019	23,163,608	0	9	13	523,367	245,716	769,083	3.320
2020	26,225,643	0	7	6	312,665	199,408	512,073	1.953
2021	25,530,289	0	3	3	33,415	20,122	53,537	0.210
	140,781,579	2	23	39	1,146,152	737,093	1,883,245	
Adjusted Loss to Payroll Ratio:					0.814	0.524	1.338	
Expected Unlimited Loss to Payroll Ratio:					0.990	0.747	1.737	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.846	0.508	1.354	
Credibility:					0.42	0.32		
Indicated Limited Loss to Payroll Ratio:					0.833	0.513	1.346	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.942	0.683	1.625	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								157.9%

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	
2017	49,604,125	1	28	75	422,060	582,887	1,004,947	2.026
2018	53,426,726	5	37	92	1,191,601	1,318,208	2,509,809	4.698
2019	57,516,733	2	42	75	735,340	729,000	1,464,340	2.546
2020	62,208,258	1	56	70	916,724	798,753	1,715,477	2.758
2021	60,717,772	2	43	73	862,980	1,191,395	2,054,375	3.383
	283,473,614	11	206	385	4,128,705	4,620,243	8,748,948	
Adjusted Loss to Payroll Ratio:					1.456	1.630	3.086	
Expected Unlimited Loss to Payroll Ratio:					1.453	1.734	3.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.279	1.275	2.554	
Credibility:					0.65	0.62		
Indicated Limited Loss to Payroll Ratio:					1.395	1.495	2.889	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.530	1.841	3.372	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								327.6%

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Code: 6400 RHG: 2 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	
2017	206,921,123	7	132	227	3,329,164	2,541,067	5,870,231	2.837
2018	215,835,253	8	128	209	2,998,433	2,879,350	5,877,783	2.723
2019	231,883,485	9	121	202	3,087,936	2,853,865	5,941,801	2.562
2020	262,865,928	8	155	205	4,505,128	3,450,560	7,955,688	3.027
2021	271,690,525	12	142	171	6,287,335	5,175,454	11,462,789	4.219
1,189,196,314		44	678	1,014	20,207,995	16,900,295	37,108,291	
Adjusted Loss to Payroll Ratio:					1.699	1.421	3.120	
Expected Unlimited Loss to Payroll Ratio:					1.700	1.518	3.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.525	1.168	2.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.699	1.421	3.120	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.831	1.673	3.504	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								340.5%

Code: 6504 RHG: 2 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	
2019	1,969,399,154	71	1,541	2,511	36,715,833	34,857,866	71,573,699	3.634
2020	2,088,766,215	54	1,558	2,426	43,152,597	38,135,485	81,288,082	3.892
2021	2,417,224,965	21	1,870	2,654	58,710,232	48,304,773	107,015,005	4.427
6,475,390,334		146	4,969	7,591	138,578,662	121,298,124	259,876,786	
Adjusted Loss to Payroll Ratio:					2.140	1.873	4.013	
Expected Unlimited Loss to Payroll Ratio:					2.198	2.209	4.407	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.101	1.963	4.064	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.140	1.873	4.013	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.306	2.205	4.511	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								438.3%

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Code: 6834 RHG: 2 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	
2017	65,929,655	3	56	92	1,596,488	1,211,957	2,808,445	4.260
2018	64,345,869	2	35	68	586,852	842,300	1,429,152	2.221
2019	76,568,209	2	50	69	960,217	833,259	1,793,476	2.342
2020	86,249,785	2	52	72	1,178,451	1,047,233	2,225,684	2.581
2021	97,007,313	2	66	116	1,758,157	1,329,274	3,087,431	3.183
	390,100,832	11	259	417	6,080,165	5,264,023	11,344,188	
Adjusted Loss to Payroll Ratio:					1.559	1.349	2.908	
Expected Unlimited Loss to Payroll Ratio:					1.793	1.775	3.567	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.713	1.577	3.291	
Credibility:					0.81	0.72		
Indicated Limited Loss to Payroll Ratio:					1.588	1.412	3.000	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.711	1.662	3.373	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								327.8%

Code: 7133 RHG: 6 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	
2017	49,439,127	0	4	33	9,730	44,032	53,762	0.109
2018	52,586,754	0	13	33	321,511	202,923	524,434	0.997
2019	75,470,556	1	8	31	238,878	433,206	672,084	0.891
2020	57,648,688	1	13	23	525,109	235,915	761,024	1.320
2021	45,909,885	0	12	10	284,608	238,447	523,055	1.139
	281,055,010	2	50	130	1,379,836	1,154,525	2,534,361	
Adjusted Loss to Payroll Ratio:					0.491	0.411	0.902	
Expected Unlimited Loss to Payroll Ratio:					0.500	0.866	1.367	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.417	0.559	0.976	
Credibility:					0.41	0.42		
Indicated Limited Loss to Payroll Ratio:					0.447	0.497	0.944	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.546	0.799	1.344	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								130.6%

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

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	
2019	2,930,456,971	197	2,902	3,745	97,913,362	66,711,936	164,625,298	5.618
2020	3,788,157,052	204	4,497	4,829	139,945,865	94,572,174	234,518,039	6.191
2021	4,045,819,761	87	5,353	4,973	145,101,596	93,800,112	238,901,708	5.905
	10,764,433,784	488	12,752	13,547	: 382,960,823	255,084,222	638,045,045	
Adjusted Loss to Payroll Ratio:					3.558	2.370	5.927	
Expected Unlimited Loss to Payroll Ratio:					3.604	2.674	6.278	
Expected Unlimited Loss to Payroll Ratio (Class 4312 Only)*:					3.056	2.250	5.305	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.340	2.253	5.593	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.558	2.370	5.927	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					3.904	2.919	6.823	
Indicated Relativity Change:								8.7%
Indicated Relativity Change (Class 4312 Only)*:								28.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 4312 Only):					3.794	2.837	6.631	
Relativity to Statewide Average Loss to Payroll Ratio:								663.0%

*CLASS RELATIVITY CHANGE FOR CLASS 4312 EXPECTED UNLIMITED LOSS TO PAYROLL RATIOS

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Code: 7207 RHG: 5 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	
2017	79,589,734	6	48	91	1,617,719	1,368,243	2,985,962	3.752
2018	85,043,451	10	68	105	2,903,708	2,755,506	5,659,214	6.654
2019	89,586,270	9	79	98	2,261,050	2,751,246	5,012,296	5.595
2020	95,767,984	6	56	72	1,505,708	1,692,623	3,198,331	3.340
2021	105,357,053	9	72	65	4,169,249	3,932,346	8,101,595	7.690
	455,344,491	40	323	431	12,457,433	12,499,964	24,957,397	
Adjusted Loss to Payroll Ratio:					2.736	2.745	5.481	
Expected Unlimited Loss to Payroll Ratio:					2.707	3.126	5.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.427	2.407	4.834	
Credibility:					0.99	0.90		
Indicated Limited Loss to Payroll Ratio:					2.732	2.712	5.444	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					3.153	3.782	6.935	
Indicated Relativity Change:								18.9%
Relativity to Statewide Average Loss to Payroll Ratio:								673.9%

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	
2019	3,961,787,501	230	2,547	2,420	103,790,245	69,596,945	173,387,190	4.376
2020	4,270,221,233	183	2,635	2,234	98,898,981	69,502,431	168,401,412	3.944
2021	4,935,764,497	105	2,745	2,297	110,910,158	71,293,973	182,204,131	3.692
	13,167,773,231	518	7,927	6,951	313,599,384	210,393,350	523,992,733	
Adjusted Loss to Payroll Ratio:					2.382	1.598	3.979	
Expected Unlimited Loss to Payroll Ratio:					2.665	2.106	4.771	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.398	1.642	4.040	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.382	1.598	3.979	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.693	2.127	4.820	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								468.4%

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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	
2019	344,175,460	21	250	214	7,968,118	7,745,074	15,713,192	4.565
2020	337,784,833	20	199	184	8,334,570	6,818,251	15,152,821	4.486
2021	385,163,481	13	261	245	7,767,171	6,214,261	13,981,432	3.630
	1,067,123,774	54	710	643	24,069,859	20,777,587	44,847,446	
Adjusted Loss to Payroll Ratio:					2.256	1.947	4.203	
Expected Unlimited Loss to Payroll Ratio:					2.307	2.353	4.660	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.076	1.835	3.910	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.256	1.947	4.203	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.550	2.592	5.142	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								499.7%

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	
2017	48,510,658	8	35	20	2,381,327	1,530,252	3,911,579	8.063
2018	60,471,753	2	24	34	1,581,382	724,186	2,305,568	3.813
2019	76,867,601	3	39	60	1,241,851	766,798	2,008,649	2.613
2020	89,844,313	1	38	43	1,046,143	917,352	1,963,495	2.185
2021	86,888,830	2	28	46	1,226,493	1,139,317	2,365,810	2.723
	362,583,155	16	164	203	7,477,197	5,077,905	12,555,102	
Adjusted Loss to Payroll Ratio:					2.062	1.400	3.463	
Expected Unlimited Loss to Payroll Ratio:					2.705	2.219	4.924	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.255	1.431	3.686	
Credibility:					0.88	0.68		
Indicated Limited Loss to Payroll Ratio:					2.085	1.410	3.495	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.544	2.268	4.813	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								467.7%

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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	
2017	9,530,006	1	2	4	326,815	240,479	567,294	5.953
2018	10,837,692	2	5	2	531,942	521,844	1,053,786	9.723
2019	11,278,552	1	1	2	319,685	7,709	327,394	2.903
2020	17,964,372	2	4	4	400,484	625,345	1,025,829	5.710
2021	23,350,564	1	13	1	824,262	931,879	1,756,141	7.521
	72,961,186	7	25	13	2,403,188	2,327,256	4,730,444	
Adjusted Loss to Payroll Ratio:					3.294	3.190	6.484	
Expected Unlimited Loss to Payroll Ratio:					3.287	2.650	5.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.602	1.492	4.094	
Credibility:					0.50	0.38		
Indicated Limited Loss to Payroll Ratio:					2.950	2.142	5.092	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					3.600	3.446	7.046	
Indicated Relativity Change:								18.7%
Relativity to Statewide Average Loss to Payroll Ratio:								684.7%

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	
2018	682,891,461	17	451	947	7,129,592	5,232,629	12,362,221	1.810
2019	726,033,036	19	504	922	8,659,235	6,198,837	14,858,072	2.046
2020	702,257,080	15	571	740	10,409,012	6,953,869	17,362,881	2.472
2021	734,891,583	6	573	823	9,932,916	8,089,334	18,022,250	2.452
	2,846,073,160	57	2,099	3,432	36,130,755	26,474,668	62,605,424	
Adjusted Loss to Payroll Ratio:					1.269	0.930	2.200	
Expected Unlimited Loss to Payroll Ratio:					1.128	0.960	2.087	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.230	0.955	2.185	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.269	0.930	2.200	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.349	1.055	2.405	
Indicated Relativity Change:								15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								233.7%

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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	
2019	557,332,429	33	458	660	13,021,172	10,635,755	23,656,927	4.245
2020	750,441,701	21	622	744	14,871,724	11,906,416	26,778,140	3.568
2021	822,415,677	5	641	861	14,791,536	15,019,297	29,810,833	3.625
2,130,189,807		59	1,721	2,265	42,684,432	37,561,467	80,245,900	
Adjusted Loss to Payroll Ratio:					2.004	1.763	3.767	
Expected Unlimited Loss to Payroll Ratio:					2.019	1.890	3.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.906	1.666	3.572	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.004	1.763	3.767	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.159	2.075	4.234	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								411.5%

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	
2017	8,062,300	2	3	4	274,608	378,031	652,639	8.095
2018	13,669,081	1	6	32	104,989	137,180	242,169	1.772
2019	10,696,223	0	2	8	75,093	53,220	128,313	1.200
2020	4,118,728	1	1	2	75,946	416,736	492,682	11.962
2021	10,049,479	0	3	2	130,275	217,108	347,383	3.457
46,595,810		4	15	48	660,910	1,202,275	1,863,185	
Adjusted Loss to Payroll Ratio:					1.418	2.580	3.999	
Expected Unlimited Loss to Payroll Ratio:					1.898	2.627	4.525	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.673	1.956	3.629	
Credibility:					0.34	0.34		
Indicated Limited Loss to Payroll Ratio:					1.585	2.167	3.753	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.829	3.023	4.852	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								471.5%

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Effective September 1, 2024 (Draft)

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	
2019	1,187,197,854	78	773	1,027	25,377,933	21,791,617	47,169,550	3.973
2020	781,188,354	47	474	531	17,019,300	13,905,432	30,924,732	3.959
2021	1,108,025,112	24	765	851	25,337,756	23,845,686	49,183,442	4.439
	3,076,411,320	149	2,012	2,409	67,734,989	59,542,734	127,277,723	
Adjusted Loss to Payroll Ratio:					2.202	1.935	4.137	
Expected Unlimited Loss to Payroll Ratio:					2.441	2.258	4.699	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.262	1.902	4.165	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.202	1.935	4.137	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.416	2.384	4.800	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								466.4%

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	
2019	308,713,428	10	370	539	6,892,853	5,731,508	12,624,361	4.089
2020	358,726,670	12	305	533	9,589,960	7,293,920	16,883,880	4.707
2021	390,924,335	0	343	679	8,691,679	7,394,510	16,086,189	4.115
	1,058,364,433	22	1,018	1,751	25,174,493	20,419,938	45,594,431	
Adjusted Loss to Payroll Ratio:					2.379	1.929	4.308	
Expected Unlimited Loss to Payroll Ratio:					2.506	2.206	4.711	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.332	1.925	4.257	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.379	1.929	4.308	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.528	2.189	4.717	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								458.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2019	1,152,838,858	48	837	1,401	22,565,419	17,449,808	40,015,227	3.471
2020	1,015,722,679	14	569	1,037	15,979,931	13,044,503	29,024,434	2.858
2021	1,271,681,476	3	891	1,451	22,956,199	20,727,984	43,684,183	3.435
	3,440,243,013	65	2,297	3,889	61,501,549	51,222,295	112,723,843	
Adjusted Loss to Payroll Ratio:					1.788	1.489	3.277	
Expected Unlimited Loss to Payroll Ratio:					2.018	1.696	3.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.904	1.495	3.399	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.788	1.489	3.277	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.926	1.753	3.679	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								357.5%

Code: 7405 RHG: 2 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	
2019	2,130,323,751	14	575	522	15,523,178	8,721,755	24,244,933	1.138
2020	1,813,368,201	2	225	163	7,753,672	3,752,898	11,506,570	0.635
2021	1,897,154,648	1	513	268	17,497,273	8,230,985	25,728,258	1.356
	5,840,846,600	17	1,313	953	40,774,123	20,705,638	61,479,761	
Adjusted Loss to Payroll Ratio:					0.698	0.354	1.053	
Expected Unlimited Loss to Payroll Ratio:					0.664	0.394	1.058	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.626	0.347	0.974	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.698	0.354	1.053	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.752	0.417	1.169	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								113.6%

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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	
2017	18,469,526	2	1	2	760,760	80,366	841,126	4.554
2018	18,191,844	0	2	1	46,921	70,557	117,478	0.646
2019	18,588,341	0	4	0	84,899	209,726	294,625	1.585
2020	17,995,320	0	0	1	0	279	279	0.002
2021	16,199,485	3	0	1	820,690	105,094	925,784	5.715
	89,444,515	5	7	5	1,713,270	466,021	2,179,292	
Adjusted Loss to Payroll Ratio:					1.915	0.521	2.436	
Expected Unlimited Loss to Payroll Ratio:					2.457	1.623	4.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.916	0.906	2.822	
Credibility:					0.47	0.33		
Indicated Limited Loss to Payroll Ratio:					1.916	0.780	2.696	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					2.518	1.412	3.929	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								381.8%

Code: 7410 RHG: 3 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	
2017	19,230,600	3	7	8	473,943	544,633	1,018,576	5.297
2018	20,026,732	1	7	13	129,195	250,701	379,896	1.897
2019	20,424,672	1	3	13	175,315	361,108	536,423	2.626
2020	19,629,987	2	6	10	486,849	237,473	724,322	3.690
2021	19,075,370	0	5	8	73,680	113,618	187,298	0.982
	98,387,361	7	28	52	1,338,981	1,507,532	2,846,514	
Adjusted Loss to Payroll Ratio:					1.361	1.532	2.893	
Expected Unlimited Loss to Payroll Ratio:					2.191	1.767	3.958	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.045	1.446	3.491	
Credibility:					0.50	0.41		
Indicated Limited Loss to Payroll Ratio:					1.701	1.481	3.183	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.867	1.825	3.692	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								358.7%

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Effective September 1, 2024 (Draft)

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	
2017	95,833,351	0	4	26	196,967	180,124	377,091	0.393
2018	105,429,245	1	7	11	244,702	169,509	414,211	0.393
2019	113,812,401	0	12	28	334,455	296,022	630,477	0.554
2020	115,100,300	1	11	13	122,952	166,167	289,119	0.251
2021	125,978,598	0	8	19	206,712	129,117	335,829	0.267
	556,153,895	2	42	97	1,105,788	940,939	2,046,728	
Adjusted Loss to Payroll Ratio:					0.199	0.169	0.368	
Expected Unlimited Loss to Payroll Ratio:					0.349	0.378	0.727	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.330	0.333	0.663	
Credibility:					0.49	0.45		
Indicated Limited Loss to Payroll Ratio:					0.266	0.259	0.526	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.287	0.305	0.592	
Indicated Relativity Change:								-18.5%
Relativity to Statewide Average Loss to Payroll Ratio:								57.5%

Code: 7424 RHG: 7 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	
2017	361,958,832	6	25	56	1,463,421	540,844	2,004,265	0.554
2018	384,451,946	2	38	60	1,075,232	1,077,277	2,152,509	0.560
2019	442,445,124	8	40	67	3,371,018	1,326,323	4,697,341	1.062
2020	457,866,581	6	46	59	2,632,969	2,007,190	4,640,159	1.013
2021	491,267,177	5	47	62	3,568,344	1,783,152	5,351,496	1.089
	2,137,989,660	27	196	304	12,110,984	6,734,785	18,845,769	
Adjusted Loss to Payroll Ratio:					0.566	0.315	0.881	
Expected Unlimited Loss to Payroll Ratio:					0.707	0.392	1.099	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.548	0.225	0.773	
Credibility:					1.00	0.66		
Indicated Limited Loss to Payroll Ratio:					0.566	0.284	0.851	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					0.744	0.514	1.259	
Indicated Relativity Change:								14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								122.3%

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Effective September 1, 2024 (Draft)

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	
2019	766,111,103	13	256	589	6,648,947	5,290,490	11,939,437	1.558
2020	742,919,462	8	176	348	6,845,698	4,723,783	11,569,481	1.557
2021	814,287,606	2	217	452	8,502,648	5,591,141	14,093,789	1.731
	2,323,318,171	23	649	1,389	21,997,292	15,605,414	37,602,706	
Adjusted Loss to Payroll Ratio:					0.947	0.672	1.618	
Expected Unlimited Loss to Payroll Ratio:					1.089	0.846	1.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.028	0.746	1.773	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.947	0.672	1.618	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.020	0.791	1.811	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								176.0%

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	
2017	70,224,374	1	11	65	308,083	359,126	667,209	0.950
2018	86,065,192	1	9	38	352,993	267,519	620,512	0.721
2019	91,076,734	0	10	34	312,801	226,486	539,287	0.592
2020	137,438,095	1	33	76	725,148	796,403	1,521,551	1.107
2021	163,265,136	0	50	73	707,240	798,128	1,505,368	0.922
	548,069,532	3	113	286	2,406,265	2,447,662	4,853,928	
Adjusted Loss to Payroll Ratio:					0.439	0.447	0.886	
Expected Unlimited Loss to Payroll Ratio:					0.643	0.606	1.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.607	0.534	1.140	
Credibility:					0.62	0.54		
Indicated Limited Loss to Payroll Ratio:					0.503	0.487	0.990	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.542	0.573	1.115	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								108.4%

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Code: 7500 RHG: 5 NAICS: 22 ILDG: 1 MLDG: 1 CLASS: GAS WORKS
Code: 7520 RHG: 5 NAICS: 22 ILDG: 1 MLDG: 1 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	
2017	111,355,168	2	33	90	503,146	423,440	926,586	0.832
2018	121,956,785	5	36	88	1,191,667	1,497,940	2,689,607	2.205
2019	133,064,142	0	37	81	701,412	788,014	1,489,426	1.119
2020	140,106,104	0	42	62	1,091,884	929,678	2,021,562	1.443
2021	187,070,197	1	46	82	1,603,205	1,478,553	3,081,758	1.647
	693,552,396	8	194	403	5,091,315	5,117,626	10,208,941	
Adjusted Loss to Payroll Ratio:					0.734	0.738	1.472	
Expected Unlimited Loss to Payroll Ratio:					0.905	0.959	1.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.758	0.623	1.381	
Credibility:					0.76	0.67		
Indicated Limited Loss to Payroll Ratio:					0.740	0.700	1.440	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.854	0.976	1.829	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								177.8%

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	
2017	71,902,612	1	9	10	348,448	264,756	613,204	0.853
2018	74,255,769	0	7	10	247,689	201,685	449,374	0.605
2019	78,362,560	1	5	12	188,014	302,239	490,253	0.626
2020	87,696,447	0	13	8	483,572	289,550	773,122	0.882
2021	91,493,300	1	3	10	503,573	196,901	700,474	0.766
	403,710,688	3	37	50	1,771,297	1,255,130	3,026,427	
Adjusted Loss to Payroll Ratio:					0.439	0.311	0.750	
Expected Unlimited Loss to Payroll Ratio:					0.411	0.378	0.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.342	0.244	0.586	
Credibility:					0.43	0.35		
Indicated Limited Loss to Payroll Ratio:					0.384	0.267	0.651	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.469	0.429	0.898	
Indicated Relativity Change:								14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								87.3%

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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	
2017	295,893,324	8	26	56	1,193,629	769,915	1,963,544	0.664
2018	487,903,838	11	45	85	3,680,499	3,463,016	7,143,515	1.464
2019	619,043,811	10	42	83	3,541,438	2,979,901	6,521,339	1.053
2020	733,718,412	8	60	89	3,770,768	3,707,371	7,478,139	1.019
2021	787,659,811	8	49	91	4,142,165	3,515,267	7,657,432	0.972
2,924,219,196		45	222	404	16,328,500	14,435,470	30,763,971	
Adjusted Loss to Payroll Ratio:					0.558	0.494	1.052	
Expected Unlimited Loss to Payroll Ratio:					0.697	0.846	1.543	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.513	0.424	0.937	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.558	0.494	1.052	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					0.734	0.893	1.627	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								158.1%

Code: 7539 RHG: 6 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	
2017	432,910,638	7	42	93	1,827,860	1,640,616	3,468,476	0.801
2018	515,428,991	5	50	107	2,935,046	1,890,715	4,825,761	0.936
2019	530,914,215	4	35	81	2,834,318	1,504,785	4,339,103	0.817
2020	429,104,486	2	37	61	1,796,677	1,290,604	3,087,281	0.719
2021	487,007,761	1	32	69	1,445,566	1,807,998	3,253,564	0.668
2,395,366,091		19	196	411	10,839,467	8,134,718	18,974,185	
Adjusted Loss to Payroll Ratio:					0.453	0.340	0.792	
Expected Unlimited Loss to Payroll Ratio:					0.528	0.549	1.077	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.418	0.309	0.727	
Credibility:					0.98	0.83		
Indicated Limited Loss to Payroll Ratio:					0.452	0.334	0.786	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.551	0.538	1.089	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								105.8%

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Effective September 1, 2024 (Draft)

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	
2017	59,909,063	2	7	27	224,155	407,057	631,212	1.054
2018	55,527,635	1	20	23	562,415	417,704	980,119	1.765
2019	48,200,311	2	9	22	145,377	283,359	428,736	0.889
2020	47,020,025	0	15	13	524,332	319,218	843,550	1.794
2021	50,835,846	0	10	24	352,901	386,364	739,265	1.454
	261,492,880	5	61	109	1,809,179	1,813,702	3,622,881	
Adjusted Loss to Payroll Ratio:					0.692	0.694	1.385	
Expected Unlimited Loss to Payroll Ratio:					0.881	0.906	1.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.698	0.510	1.208	
Credibility:					0.49	0.42		
Indicated Limited Loss to Payroll Ratio:					0.695	0.586	1.281	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.848	0.943	1.791	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								174.0%

Code: 7600 RHG: 2 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	
2019	1,660,907,471	140	1,171	1,179	48,465,413	26,474,460	74,939,873	4.512
2020	1,712,829,226	86	985	750	51,152,747	28,961,740	80,114,487	4.677
2021	1,736,505,962	41	1,089	658	49,807,242	26,522,348	76,329,590	4.396
	5,110,242,659	267	3,245	2,587	149,425,401	81,958,548	231,383,949	
Adjusted Loss to Payroll Ratio:					2.924	1.604	4.528	
Expected Unlimited Loss to Payroll Ratio:					3.314	2.037	5.351	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.044	1.762	4.805	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.924	1.604	4.528	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					3.150	1.888	5.038	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								489.6%

INCLUDES EXPERIENCE OF 7606 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 7601 RHG: 2 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	
2017	47,377,259	3	5	27	507,629	187,593	695,222	1.467
2018	99,970,458	2	23	61	933,826	820,668	1,754,494	1.755
2019	99,976,850	2	46	122	854,478	1,143,223	1,997,701	1.998
2020	91,475,494	2	29	53	948,194	1,127,372	2,075,566	2.269
2021	51,430,970	1	9	28	385,573	662,695	1,048,268	2.038
	390,231,031	10	112	291	3,629,699	3,941,551	7,571,250	
Adjusted Loss to Payroll Ratio:					0.930	1.010	1.940	
Expected Unlimited Loss to Payroll Ratio:					1.013	0.997	2.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.908	0.767	1.675	
Credibility:					0.64	0.57		
Indicated Limited Loss to Payroll Ratio:					0.922	0.907	1.829	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.994	1.067	2.061	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								200.3%

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	
2018	645,064,513	20	165	324	4,927,701	3,502,145	8,429,846	1.307
2019	675,296,930	16	165	252	5,889,483	4,531,089	10,420,572	1.543
2020	682,257,796	5	173	257	4,819,817	3,316,589	8,136,406	1.193
2021	746,504,563	1	174	294	4,036,963	3,406,495	7,443,458	0.997
	2,749,123,802	42	677	1,127	19,673,964	14,756,318	34,430,281	
Adjusted Loss to Payroll Ratio:					0.716	0.537	1.252	
Expected Unlimited Loss to Payroll Ratio:					0.873	0.771	1.645	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.746	0.525	1.271	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.716	0.537	1.252	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.809	0.715	1.524	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								148.1%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 7607 RHG: 2 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	
2017	1,186,086,698	2	20	68	468,143	365,371	833,514	0.070
2018	1,240,753,940	1	16	53	222,705	197,991	420,696	0.034
2019	1,207,682,598	2	22	36	500,802	461,417	962,219	0.080
2020	1,276,226,883	0	13	20	349,855	329,282	679,137	0.053
2021	1,506,865,750	0	13	22	173,212	272,810	446,022	0.030
	6,417,615,869	5	84	199	1,714,718	1,626,871	3,341,588	
Adjusted Loss to Payroll Ratio:					0.027	0.025	0.052	
Expected Unlimited Loss to Payroll Ratio:					0.051	0.051	0.102	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.047	0.044	0.091	
Credibility:					0.60	0.54		
Indicated Limited Loss to Payroll Ratio:					0.035	0.034	0.069	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.037	0.040	0.077	
Indicated Relativity Change:								-23.8%
Relativity to Statewide Average Loss to Payroll Ratio:								7.5%

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	
2018	3,175,672,505	18	125	349	4,826,325	3,328,105	8,154,430	0.257
2019	3,404,360,199	13	166	368	6,433,620	4,880,075	11,313,695	0.332
2020	3,419,713,303	4	140	210	5,712,720	4,087,432	9,800,152	0.287
2021	3,514,511,991	2	186	280	7,190,273	5,515,165	12,705,438	0.362
	13,514,257,998	37	617	1,207	24,162,938	17,810,776	41,973,714	
Adjusted Loss to Payroll Ratio:					0.179	0.132	0.311	
Expected Unlimited Loss to Payroll Ratio:					0.183	0.147	0.330	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.160	0.113	0.273	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.179	0.132	0.311	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.202	0.175	0.378	
Indicated Relativity Change:								14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								36.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2017	43,227,207	2	24	34	352,319	405,501	757,820	1.753
2018	49,515,058	0	24	72	301,974	377,976	679,950	1.373
2019	49,519,659	5	19	102	1,180,519	825,659	2,006,178	4.051
2020	67,069,512	4	31	53	1,373,863	1,107,066	2,480,929	3.699
2021	65,445,117	2	25	39	2,446,346	1,451,592	3,897,938	5.956
	274,776,552	13	123	300	5,655,020	4,167,795	9,822,815	
Adjusted Loss to Payroll Ratio:					2.058	1.517	3.575	
Expected Unlimited Loss to Payroll Ratio:					2.156	2.414	4.570	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.598	1.428	3.026	
Credibility:					0.72	0.63		
Indicated Limited Loss to Payroll Ratio:					1.930	1.484	3.414	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.355	2.386	4.742	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								460.8%

Code: 7707 RHG: 6 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	
2017	750.4	0	1	5	71	3,669	3,740	4.984
2018	697.0	1	2	7	71,251	112,720	183,971	263.947
2019	631.9	0	0	2	0	152	152	0.241
2020	624.2	1	2	4	333,505	100,402	433,907	695.141
2021	650.4	0	1	3	185	5,602	5,787	8.898
	3,353.9	2	6	21	405,012	222,544	627,556	
Adjusted Loss to Payroll Ratio:					120.759	66.354	187.112	
Expected Unlimited Loss to Payroll Ratio:					114.442	135.285	249.727	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					84.835	80.021	164.857	
Credibility:					0.24	0.21		
Indicated Limited Loss to Payroll Ratio:					93.507	77.088	170.595	
Limit Factor:					1.220	1.608		
Indicated (Unlimited) Loss to Payroll Ratio:					114.125	123.984	238.109	
Indicated Relativity Change:								-4.7%
Selected Loss to Payroll Ratio (Restricted to 25% Change):								
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2017	273,024,760	9	70	234	2,176,109	1,505,494	3,681,603	1.348
2018	296,220,439	11	109	211	3,418,184	1,921,209	5,339,393	1.803
2019	306,895,462	6	84	183	2,808,538	2,335,800	5,144,338	1.676
2020	328,517,876	2	71	154	2,154,734	2,475,545	4,630,279	1.409
2021	366,928,942	0	102	234	3,847,680	2,772,875	6,620,555	1.804
1,571,587,479		28	436	1,016	14,405,246	11,010,923	25,416,169	
Adjusted Loss to Payroll Ratio:					0.917	0.701	1.617	
Expected Unlimited Loss to Payroll Ratio:					1.021	0.976	1.996	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.817	0.698	1.514	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					0.917	0.700	1.617	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.036	0.933	1.969	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								191.3%

Code: 7721 RHG: 4 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	
2019	2,103,867,469	67	771	850	19,951,204	19,107,777	39,058,981	1.857
2020	2,203,282,430	58	728	783	23,638,852	25,460,372	49,099,224	2.228
2021	2,464,879,924	28	855	629	24,429,369	24,731,714	49,161,083	1.994
6,772,029,823		153	2,354	2,262	68,019,424	69,299,862	137,319,287	
Adjusted Loss to Payroll Ratio:					1.004	1.023	2.028	
Expected Unlimited Loss to Payroll Ratio:					1.095	1.222	2.317	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.961	0.914	1.875	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.004	1.023	2.028	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.136	1.362	2.498	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								242.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2017	.0	0	0	1	0	363	363	0.000
2018	.0	0	0	0	0	0	0	0.000
2019	.0	0	0	0	0	0	0	0.000
2020	.0	0	0	0	0	0	0	0.000
2021	.0	0	0	0	0	0	0	0.000
	.0	0	0	1	0	363	363	
Adjusted Loss to Payroll Ratio:					0.000	0.000	0.000	
Expected Unlimited Loss to Payroll Ratio:					18.114	97.067	115.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					14.204	66.279	80.483	
Credibility:					0.00	0.00		
Indicated Limited Loss to Payroll Ratio:					14.204	66.279	80.483	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					16.390	92.437	108.827	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 7855 RHG: 6 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	
2017	66,939,829	2	13	14	443,048	367,098	810,146	1.210
2018	68,423,864	2	11	19	670,643	444,965	1,115,608	1.630
2019	78,994,861	1	8	14	337,907	727,392	1,065,299	1.349
2020	67,093,758	2	7	12	281,637	225,271	506,908	0.756
2021	81,776,976	1	11	17	1,369,269	1,304,820	2,674,089	3.270
	363,229,287	8	50	76	3,102,506	3,069,545	6,172,051	
Adjusted Loss to Payroll Ratio:					0.854	0.845	1.699	
Expected Unlimited Loss to Payroll Ratio:					0.797	0.938	1.735	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.631	0.528	1.159	
Credibility:					0.54	0.48		
Indicated Limited Loss to Payroll Ratio:					0.752	0.681	1.432	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.918	1.095	2.012	
Indicated Relativity Change:								16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								195.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2017	190,282,811	12	120	209	2,250,394	2,461,829	4,712,223	2.476
2018	202,186,368	10	119	213	2,138,035	2,453,195	4,591,230	2.271
2019	204,763,635	9	161	195	2,810,857	2,938,669	5,749,526	2.808
2020	183,834,365	3	144	113	3,156,217	3,899,721	7,055,938	3.838
2021	223,666,366	0	137	181	3,128,306	3,955,318	7,083,624	3.167
	1,004,733,545	34	681	911	13,483,809	15,708,731	29,192,540	
Adjusted Loss to Payroll Ratio:					1.342	1.563	2.906	
Expected Unlimited Loss to Payroll Ratio:					1.438	1.841	3.280	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.339	1.607	2.946	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.342	1.563	2.906	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.426	1.774	3.200	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								311.0%

Code: 8004 RHG: 4 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	
2017	132,803,549	4	77	172	1,202,000	1,619,732	2,821,732	2.125
2018	130,310,549	4	69	192	1,178,709	1,544,536	2,723,245	2.090
2019	137,229,258	1	59	182	989,667	1,161,637	2,151,304	1.568
2020	163,004,025	2	53	144	877,942	1,259,909	2,137,851	1.312
2021	177,636,043	1	76	173	1,369,481	1,761,361	3,130,842	1.763
	740,983,423	12	334	863	5,617,798	7,347,174	12,964,973	
Adjusted Loss to Payroll Ratio:					0.758	0.992	1.750	
Expected Unlimited Loss to Payroll Ratio:					0.867	1.470	2.337	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.759	1.094	1.853	
Credibility:					0.77	0.83		
Indicated Limited Loss to Payroll Ratio:					0.758	1.009	1.768	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.857	1.344	2.201	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								213.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 8006 RHG: 1 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	
2019	4,396,388,970	140	2,906	5,390	46,088,215	50,412,156	96,500,371	2.195
2020	5,120,427,850	64	3,159	5,167	58,493,002	57,956,991	116,449,993	2.274
2021	5,028,152,214	26	3,334	5,048	70,519,683	67,723,381	138,243,064	2.749
	14,544,969,034	230	9,399	15,605	175,100,901	176,092,528	351,193,429	
Adjusted Loss to Payroll Ratio:					1.204	1.211	2.415	
Expected Unlimited Loss to Payroll Ratio:					1.225	1.363	2.588	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.147	1.240	2.388	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.204	1.211	2.415	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.279	1.374	2.653	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								257.8%

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	
2019	4,209,403,155	46	2,117	3,013	37,114,746	32,517,501	69,632,247	1.654
2020	3,618,175,372	17	1,139	2,164	22,416,056	23,190,397	45,606,453	1.260
2021	4,613,542,023	6	1,255	2,618	27,854,440	30,221,947	58,076,387	1.259
	12,441,120,550	69	4,511	7,795	87,385,242	85,929,844	173,315,086	
Adjusted Loss to Payroll Ratio:					0.702	0.691	1.393	
Expected Unlimited Loss to Payroll Ratio:					0.829	0.836	1.665	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.776	0.761	1.537	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.702	0.691	1.393	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.747	0.784	1.530	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								148.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2019	1,301,970,301	21	491	997	9,966,794	8,915,017	18,881,811	1.450
2020	1,432,395,272	8	518	1,035	10,488,606	10,413,879	20,902,485	1.459
2021	1,926,794,738	5	533	1,203	13,650,040	11,740,295	25,390,335	1.318
	4,661,160,311	34	1,542	3,235	34,105,440	31,069,191	65,174,632	
Adjusted Loss to Payroll Ratio:					0.732	0.667	1.398	
Expected Unlimited Loss to Payroll Ratio:					0.801	0.813	1.614	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.740	0.713	1.453	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.732	0.667	1.398	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.788	0.785	1.573	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								152.8%

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	
2017	907,694,830	9	116	164	3,064,215	2,820,661	5,884,876	0.648
2018	936,102,913	2	152	216	4,000,838	3,159,525	7,160,363	0.765
2019	906,633,182	5	113	171	3,469,328	2,551,891	6,021,219	0.664
2020	877,090,323	2	106	115	2,409,590	2,599,817	5,009,407	0.571
2021	1,057,596,275	1	78	158	2,087,689	2,238,196	4,325,885	0.409
	4,685,117,523	19	565	824	15,031,660	13,370,091	28,401,750	
Adjusted Loss to Payroll Ratio:					0.321	0.285	0.606	
Expected Unlimited Loss to Payroll Ratio:					0.391	0.387	0.778	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.344	0.300	0.644	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.321	0.285	0.606	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.363	0.380	0.743	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								72.2%

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Code: 8015 RHG: 2 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	
2019	961,049,477	23	765	1,011	14,816,945	13,310,582	28,127,527	2.927
2020	1,004,687,419	13	626	971	13,861,382	12,687,763	26,549,145	2.643
2021	1,263,664,396	8	633	1,142	16,496,602	13,744,090	30,240,692	2.393
	3,229,401,292	44	2,024	3,124	45,174,929	39,742,435	84,917,364	
Adjusted Loss to Payroll Ratio:					1.399	1.231	2.630	
Expected Unlimited Loss to Payroll Ratio:					1.610	1.633	3.243	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.488	1.432	2.920	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.399	1.231	2.630	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.507	1.449	2.956	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								287.2%

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	
2019	13,317,694,940	184	4,895	10,556	111,112,267	106,338,586	217,450,853	1.633
2020	13,360,720,419	95	4,479	10,351	113,885,129	110,523,341	224,408,470	1.680
2021	15,641,588,649	46	4,712	11,743	139,929,158	134,073,060	274,002,218	1.752
	42,320,004,008	325	14,086	32,650	364,926,553	350,934,987	715,861,540	
Adjusted Loss to Payroll Ratio:					0.862	0.829	1.692	
Expected Unlimited Loss to Payroll Ratio:					0.892	0.939	1.831	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.824	0.824	1.648	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.862	0.829	1.692	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.929	0.976	1.905	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								185.1%

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

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Code: 8018 RHG: 2 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	
2019	7,995,156,677	293	7,883	10,001	140,799,654	128,421,282	269,220,936	3.367
2020	10,282,103,414	158	8,175	10,731	169,165,917	151,927,419	321,093,336	3.123
2021	11,533,100,105	61	8,138	11,975	192,876,704	168,035,168	360,911,872	3.129
	29,810,360,196	512	24,196	32,707	502,842,274	448,383,869	951,226,144	
Adjusted Loss to Payroll Ratio:					1.687	1.504	3.191	
Expected Unlimited Loss to Payroll Ratio:					1.870	1.891	3.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.717	1.590	3.307	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.687	1.504	3.191	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.817	1.770	3.588	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								348.6%

Code: 8019 RHG: 2 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	
2017	384,431,283	9	79	189	1,893,087	1,897,204	3,790,291	0.986
2018	378,407,919	5	73	147	1,500,136	1,389,694	2,889,830	0.764
2019	335,621,681	3	52	128	1,572,791	1,427,321	3,000,112	0.894
2020	319,439,224	4	86	125	2,030,032	1,989,723	4,019,755	1.258
2021	338,072,305	0	83	114	2,064,798	1,923,148	3,987,946	1.180
	1,755,972,412	21	373	703	9,060,844	8,627,089	17,687,934	
Adjusted Loss to Payroll Ratio:					0.516	0.491	1.007	
Expected Unlimited Loss to Payroll Ratio:					0.547	0.554	1.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.522	0.492	1.014	
Credibility:					0.92	0.83		
Indicated Limited Loss to Payroll Ratio:					0.517	0.491	1.008	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.557	0.578	1.135	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								110.3%

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Code: 8021 RHG: 4 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	
2019	340,517,696	14	311	383	6,361,931	5,560,456	11,922,387	3.501
2020	333,253,581	13	339	395	9,407,831	8,120,451	17,528,282	5.260
2021	398,026,333	1	343	430	8,470,799	8,232,463	16,703,262	4.197
	1,071,797,610	28	993	1,208	24,240,562	21,913,370	46,153,932	
Adjusted Loss to Payroll Ratio:					2.262	2.045	4.306	
Expected Unlimited Loss to Payroll Ratio:					2.577	2.670	5.247	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.256	1.987	4.242	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.262	2.045	4.306	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.557	2.722	5.279	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								513.0%

Code: 8028 RHG: 5 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	
2019	561,279,783	15	194	346	5,597,372	4,711,770	10,309,142	1.837
2020	554,847,363	14	154	231	7,287,724	6,757,456	14,045,180	2.531
2021	651,966,232	5	197	281	8,380,365	7,699,813	16,080,178	2.466
	1,768,093,378	34	545	858	21,265,461	19,169,039	40,434,500	
Adjusted Loss to Payroll Ratio:					1.203	1.084	2.287	
Expected Unlimited Loss to Payroll Ratio:					1.450	1.473	2.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.262	1.023	2.284	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.203	1.084	2.287	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.388	1.512	2.900	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								281.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2019	732,096,808	31	485	902	8,067,654	8,875,885	16,943,539	2.314
2020	719,796,684	10	486	824	8,702,568	9,699,830	18,402,398	2.557
2021	826,716,297	3	498	810	10,173,060	12,177,658	22,350,718	2.704
	2,278,609,789	44	1,469	2,536	26,943,282	30,753,373	57,696,655	
Adjusted Loss to Payroll Ratio:					1.182	1.350	2.532	
Expected Unlimited Loss to Payroll Ratio:					1.431	1.703	3.134	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.322	1.494	2.815	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.182	1.350	2.532	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.274	1.589	2.863	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								278.2%

Code: 8032 RHG: 2 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	
2019	532,875,772	14	392	464	7,613,521	7,719,373	15,332,894	2.877
2020	539,085,120	10	373	409	8,918,377	8,513,427	17,431,804	3.234
2021	566,874,867	4	323	400	9,145,079	9,545,207	18,690,286	3.297
	1,638,835,759	28	1,088	1,273	25,676,977	25,778,006	51,454,983	
Adjusted Loss to Payroll Ratio:					1.567	1.573	3.140	
Expected Unlimited Loss to Payroll Ratio:					1.790	1.907	3.697	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.644	1.604	3.248	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.567	1.573	3.140	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.688	1.851	3.540	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								343.9%

INCLUDES EXPERIENCE OF 8264 D1-1-19

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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	
2018	788,355,945	14	304	969	5,533,902	7,394,358	12,928,260	1.640
2019	800,573,930	14	258	772	5,465,323	6,691,053	12,156,376	1.518
2020	783,939,968	8	228	728	6,700,946	8,580,498	15,281,444	1.949
2021	377,290,011	1	93	339	1,756,758	4,016,782	5,773,540	1.530
	2,750,159,854	37	883	2,808	19,456,929	26,682,691	46,139,620	
Adjusted Loss to Payroll Ratio:					0.707	0.970	1.678	
Expected Unlimited Loss to Payroll Ratio:					0.816	1.164	1.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.754	1.021	1.775	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.707	0.970	1.678	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.762	1.142	1.904	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								185.0%

Code: 8041 RHG: 3 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	
2017	122,978,712	13	80	142	2,086,903	1,417,768	3,504,671	2.850
2018	129,740,579	14	109	157	2,214,410	1,246,620	3,461,030	2.668
2019	156,771,551	21	128	130	3,799,452	2,646,285	6,445,737	4.112
2020	230,044,985	2	178	156	3,950,598	2,336,505	6,287,103	2.733
2021	231,726,174	0	149	119	3,865,777	2,369,304	6,235,081	2.691
	871,262,001	50	644	704	15,917,141	10,016,481	25,933,621	
Adjusted Loss to Payroll Ratio:					1.827	1.150	2.977	
Expected Unlimited Loss to Payroll Ratio:					2.098	1.670	3.767	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.891	1.342	3.233	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.827	1.158	2.985	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.005	1.427	3.431	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								333.4%

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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	
2017	234,779,847	10	85	141	2,786,956	2,176,115	4,963,071	2.114
2018	231,826,529	6	118	145	3,243,617	2,897,582	6,141,199	2.649
2019	235,927,964	2	81	138	1,888,122	1,229,756	3,117,878	1.322
2020	224,654,175	1	78	123	2,027,222	1,610,766	3,637,988	1.619
2021	333,045,009	1	101	296	2,557,304	2,299,041	4,856,345	1.458
	1,260,233,525	20	463	843	12,503,222	10,213,260	22,716,482	
Adjusted Loss to Payroll Ratio:					0.992	0.810	1.803	
Expected Unlimited Loss to Payroll Ratio:					1.102	1.026	2.128	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.994	0.825	1.818	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.992	0.812	1.804	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.089	1.000	2.088	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								202.9%

Code: 8046 RHG: 2 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	
2019	1,281,352,254	23	552	1,173	10,268,635	10,325,445	20,594,080	1.607
2020	1,333,207,253	9	582	1,131	11,843,684	12,660,753	24,504,437	1.838
2021	1,479,503,733	3	664	1,253	14,789,462	16,318,763	31,108,225	2.103
	4,094,063,240	35	1,798	3,557	36,901,781	39,304,961	76,206,741	
Adjusted Loss to Payroll Ratio:					0.901	0.960	1.861	
Expected Unlimited Loss to Payroll Ratio:					0.916	1.032	1.947	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.846	0.905	1.751	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.901	0.960	1.861	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.971	1.130	2.101	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								204.2%

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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	
2017	44,229,620	2	19	33	517,471	298,856	816,327	1.846
2018	43,699,304	1	23	48	380,544	303,771	684,315	1.566
2019	46,278,303	0	20	26	331,589	546,431	878,020	1.897
2020	51,905,658	0	16	36	319,336	241,380	560,716	1.080
2021	63,405,877	0	21	41	489,090	411,025	900,115	1.420
	249,518,762	3	99	184	2,038,029	1,801,464	3,839,493	
Adjusted Loss to Payroll Ratio:					0.817	0.722	1.539	
Expected Unlimited Loss to Payroll Ratio:					1.071	1.152	2.223	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.943	0.894	1.837	
Credibility:					0.54	0.48		
Indicated Limited Loss to Payroll Ratio:					0.875	0.810	1.685	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.989	1.079	2.068	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								201.0%

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	
2017	123,842,069	3	60	138	1,069,134	1,213,754	2,282,888	1.843
2018	121,411,272	4	48	139	1,208,068	1,346,143	2,554,211	2.104
2019	105,748,777	3	41	98	644,616	793,336	1,437,952	1.360
2020	113,805,196	3	44	94	1,312,272	1,210,987	2,523,259	2.217
2021	125,625,859	2	44	133	1,529,494	2,268,283	3,797,777	3.023
	590,433,173	15	237	602	5,763,584	6,832,503	12,596,087	
Adjusted Loss to Payroll Ratio:					0.976	1.157	2.133	
Expected Unlimited Loss to Payroll Ratio:					0.944	1.152	2.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.867	0.969	1.836	
Credibility:					0.74	0.72		
Indicated Limited Loss to Payroll Ratio:					0.948	1.104	2.052	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.021	1.300	2.321	
Indicated Relativity Change:								10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								225.5%

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Effective September 1, 2024 (Draft)

Code: 8060 RHG: 2 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	
2017	518,833,521	11	130	307	2,536,252	2,998,302	5,534,554	1.067
2018	521,553,567	10	120	275	2,708,519	2,965,423	5,673,942	1.088
2019	557,420,793	8	140	281	3,061,475	2,856,255	5,917,730	1.062
2020	560,009,151	1	112	236	2,572,257	2,901,585	5,473,842	0.977
2021	656,429,885	0	156	265	2,967,923	3,791,728	6,759,651	1.030
2,814,246,917		30	658	1,364	13,846,425	15,513,292	29,359,717	
Adjusted Loss to Payroll Ratio:					0.492	0.551	1.043	
Expected Unlimited Loss to Payroll Ratio:					0.544	0.654	1.198	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.503	0.573	1.076	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.492	0.551	1.043	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.530	0.649	1.179	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								114.6%

Code: 8061 RHG: 4 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	
2018	428,991,068	14	157	201	3,741,424	4,285,718	8,027,142	1.871
2019	460,512,312	10	171	178	3,349,467	3,310,729	6,660,196	1.446
2020	565,583,345	16	231	194	8,192,931	6,964,610	15,157,541	2.680
2021	612,647,157	3	269	251	5,922,784	7,186,019	13,108,803	2.140
2,067,733,882		43	828	824	21,206,606	21,747,076	42,953,682	
Adjusted Loss to Payroll Ratio:					1.026	1.052	2.077	
Expected Unlimited Loss to Payroll Ratio:					1.148	1.225	2.373	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.011	0.950	1.961	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.026	1.052	2.077	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.160	1.400	2.560	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								248.7%

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Code: 8062 RHG: 1 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	
2017	238,192,585	4	46	94	1,168,482	708,656	1,877,138	0.788
2018	232,719,607	1	33	94	399,550	645,662	1,045,212	0.449
2019	257,888,723	3	38	92	1,080,780	916,882	1,997,662	0.775
2020	274,644,712	1	32	94	791,351	832,968	1,624,319	0.591
2021	323,806,049	1	57	83	1,378,188	1,594,430	2,972,618	0.918
	1,327,251,676	10	206	457	4,818,351	4,698,599	9,516,950	
Adjusted Loss to Payroll Ratio:					0.363	0.354	0.717	
Expected Unlimited Loss to Payroll Ratio:					0.378	0.448	0.826	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.354	0.407	0.761	
Credibility:					0.71	0.69		
Indicated Limited Loss to Payroll Ratio:					0.361	0.370	0.731	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.383	0.420	0.803	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								78.1%

Code: 8063 RHG: 3 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	
2017	116,898,435	5	45	97	1,245,322	1,326,743	2,572,065	2.200
2018	114,952,040	2	71	89	1,359,368	1,684,010	3,043,378	2.648
2019	119,209,566	2	51	95	867,814	950,434	1,818,248	1.525
2020	124,166,197	2	60	89	1,362,838	1,262,337	2,625,175	2.114
2021	135,495,355	1	46	69	1,095,970	1,088,974	2,184,944	1.613
	610,721,593	12	273	439	5,931,312	6,312,499	12,243,811	
Adjusted Loss to Payroll Ratio:					0.971	1.034	2.005	
Expected Unlimited Loss to Payroll Ratio:					1.189	1.378	2.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.072	1.108	2.180	
Credibility:					0.82	0.77		
Indicated Limited Loss to Payroll Ratio:					0.990	1.051	2.041	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.086	1.294	2.380	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								231.3%

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Code: 8064 RHG: 2 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	
2017	417,010,197	7	219	328	3,331,520	3,653,763	6,985,283	1.675
2018	302,901,982	5	125	192	2,447,618	2,058,633	4,506,251	1.488
2019	197,310,046	2	71	115	842,608	1,093,706	1,936,314	0.981
2020	244,291,633	5	94	133	2,865,325	2,576,766	5,442,091	2.228
2021	250,295,379	0	75	163	1,324,074	1,526,342	2,850,416	1.139
	1,411,809,238	19	584	931	10,811,144	10,909,211	21,720,355	
Adjusted Loss to Payroll Ratio:					0.766	0.773	1.538	
Expected Unlimited Loss to Payroll Ratio:					0.994	1.095	2.089	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.913	0.921	1.834	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.766	0.773	1.539	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.825	0.910	1.735	
Indicated Relativity Change:								-17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								168.6%

Code: 8065 RHG: 3 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	
2017	157,016,682	4	84	169	1,816,151	1,728,828	3,544,979	2.258
2018	143,338,013	5	69	126	1,753,754	1,409,823	3,163,577	2.207
2019	146,701,884	3	48	120	708,819	896,479	1,605,298	1.094
2020	152,570,475	1	73	88	993,022	905,102	1,898,124	1.244
2021	164,845,381	0	83	77	2,134,187	1,872,162	4,006,349	2.430
	764,472,435	13	357	580	7,405,934	6,812,394	14,218,327	
Adjusted Loss to Payroll Ratio:					0.969	0.891	1.860	
Expected Unlimited Loss to Payroll Ratio:					0.939	0.955	1.894	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.852	0.801	1.652	
Credibility:					0.81	0.73		
Indicated Limited Loss to Payroll Ratio:					0.947	0.866	1.813	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.039	1.067	2.106	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								204.6%

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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	
2017	147,524,500	0	28	62	204,529	267,407	471,936	0.320
2018	170,416,112	3	52	81	930,358	860,161	1,790,519	1.051
2019	163,108,956	3	89	99	1,872,207	1,621,674	3,493,881	2.142
2020	184,199,227	1	73	79	1,527,208	1,049,148	2,576,356	1.399
2021	212,320,359	0	69	87	1,388,115	947,270	2,335,385	1.100
	877,569,154	7	311	408	5,922,418	4,745,660	10,668,078	
Adjusted Loss to Payroll Ratio:					0.675	0.541	1.216	
Expected Unlimited Loss to Payroll Ratio:					0.607	0.628	1.235	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.561	0.550	1.111	
Credibility:					0.73	0.66		
Indicated Limited Loss to Payroll Ratio:					0.644	0.544	1.188	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.694	0.640	1.334	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								129.6%

Code: 8071 RHG: 1 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	
2017	261,718,792	4	50	130	1,109,892	816,771	1,926,663	0.736
2018	255,562,689	0	45	146	458,741	671,997	1,130,738	0.442
2019	211,303,380	1	18	91	340,384	365,598	705,982	0.334
2020	158,135,702	0	24	53	457,572	475,669	933,241	0.590
2021	193,499,771	0	23	59	354,073	415,817	769,890	0.398
	1,080,220,334	5	160	479	2,720,664	2,745,854	5,466,518	
Adjusted Loss to Payroll Ratio:					0.252	0.254	0.506	
Expected Unlimited Loss to Payroll Ratio:					0.319	0.372	0.691	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.299	0.338	0.637	
Credibility:					0.61	0.59		
Indicated Limited Loss to Payroll Ratio:					0.270	0.289	0.559	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.287	0.328	0.615	
Indicated Relativity Change:								-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								59.7%

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	
2019	1,780,786,573	11	554	1,091	5,868,166	7,809,270	13,677,436	0.768
2020	1,648,543,324	8	465	792	5,490,222	7,493,643	12,983,865	0.788
2021	2,066,704,276	6	571	937	7,596,160	10,984,914	18,581,074	0.899
	5,496,034,173	25	1,590	2,820	18,954,548	26,287,827	45,242,375	
Adjusted Loss to Payroll Ratio:					0.345	0.478	0.823	
Expected Unlimited Loss to Payroll Ratio:					0.368	0.523	0.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.343	0.477	0.820	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.345	0.478	0.823	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.367	0.543	0.909	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								88.4%

Code: 8102 RHG: 3 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	
2017	114,359,450	2	25	81	420,515	524,842	945,357	0.827
2018	120,466,586	2	16	60	544,875	350,849	895,724	0.744
2019	125,084,535	1	23	66	552,501	637,003	1,189,504	0.951
2020	117,003,789	1	25	74	814,978	1,365,222	2,180,200	1.863
2021	126,155,746	0	25	60	454,502	644,777	1,099,279	0.871
	603,070,105	6	114	341	2,787,370	3,522,694	6,310,064	
Adjusted Loss to Payroll Ratio:					0.462	0.584	1.046	
Expected Unlimited Loss to Payroll Ratio:					0.647	0.650	1.297	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.583	0.523	1.106	
Credibility:					0.64	0.57		
Indicated Limited Loss to Payroll Ratio:					0.506	0.557	1.064	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.555	0.687	1.242	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								120.7%

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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	
2018	264,239,623	14	151	343	4,181,789	3,403,191	7,584,980	2.870
2019	262,415,476	15	175	341	4,544,181	3,764,395	8,308,576	3.166
2020	259,880,994	5	145	291	4,518,090	3,900,404	8,418,494	3.239
2021	302,096,566	5	146	265	4,512,796	3,787,500	8,300,296	2.748
1,088,632,659		39	617	1,240	17,756,856	14,855,490	32,612,347	
Adjusted Loss to Payroll Ratio:					1.631	1.365	2.996	
Expected Unlimited Loss to Payroll Ratio:					1.743	1.695	3.437	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.525	1.261	2.786	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.631	1.365	2.996	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.844	1.817	3.661	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								355.8%

Code: 8107 RHG: 3 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	
2017	276,214,744	10	50	195	2,063,332	2,152,462	4,215,794	1.526
2018	294,076,508	4	56	175	1,788,385	1,535,659	3,324,044	1.130
2019	302,678,478	7	68	161	2,811,544	2,413,060	5,224,604	1.726
2020	300,068,521	4	50	149	1,677,648	1,723,896	3,401,544	1.134
2021	323,762,199	4	66	143	2,827,754	2,291,213	5,118,967	1.581
1,496,800,451		29	290	823	11,168,662	10,116,291	21,284,953	
Adjusted Loss to Payroll Ratio:					0.746	0.676	1.422	
Expected Unlimited Loss to Payroll Ratio:					0.757	0.760	1.518	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.683	0.611	1.294	
Credibility:					0.98	0.87		
Indicated Limited Loss to Payroll Ratio:					0.745	0.667	1.412	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.817	0.822	1.639	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								159.3%

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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	
2017	102,950,179	4	33	124	909,479	783,973	1,693,452	1.645
2018	107,045,400	1	25	106	501,127	517,980	1,019,107	0.952
2019	112,371,981	0	29	103	404,525	522,471	926,996	0.825
2020	120,008,919	1	42	101	826,388	1,073,179	1,899,567	1.583
2021	139,961,449	0	37	106	1,030,540	1,142,470	2,173,010	1.553
	582,337,928	6	166	540	3,672,060	4,040,073	7,712,133	
Adjusted Loss to Payroll Ratio:					0.631	0.694	1.324	
Expected Unlimited Loss to Payroll Ratio:					0.772	0.846	1.617	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.718	0.738	1.456	
Credibility:					0.68	0.64		
Indicated Limited Loss to Payroll Ratio:					0.658	0.710	1.368	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.700	0.805	1.505	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								146.2%

Code: 8117 RHG: 1 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	
2017	77,095,606	0	33	129	196,067	301,133	497,200	0.645
2018	76,018,960	2	65	107	641,815	657,394	1,299,209	1.709
2019	82,532,666	3	61	163	1,241,939	1,760,648	3,002,587	3.638
2020	97,216,259	0	72	122	2,165,269	1,940,333	4,105,602	4.223
2021	114,446,831	1	87	127	2,583,942	1,988,817	4,572,759	3.996
	447,310,322	6	318	648	6,829,030	6,648,324	13,477,354	
Adjusted Loss to Payroll Ratio:					1.527	1.486	3.013	
Expected Unlimited Loss to Payroll Ratio:					1.180	1.491	2.671	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.098	1.301	2.400	
Credibility:					0.73	0.72		
Indicated Limited Loss to Payroll Ratio:					1.410	1.435	2.845	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.499	1.628	3.127	
Indicated Relativity Change:								17.1%
Relativity to Statewide Average Loss to Payroll Ratio:								303.9%

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Effective September 1, 2024 (Draft)

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	
2019	363,039,829	14	333	566	6,625,468	6,890,552	13,516,020	3.723
2020	396,499,380	9	359	553	8,645,771	8,690,345	17,336,116	4.372
2021	438,570,052	7	339	655	7,589,274	7,091,869	14,681,143	3.348
	1,198,109,261	30	1,031	1,774	22,860,513	22,672,766	45,533,279	
Adjusted Loss to Payroll Ratio:					1.908	1.892	3.800	
Expected Unlimited Loss to Payroll Ratio:					1.974	2.350	4.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.901	2.088	3.990	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.908	1.892	3.800	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.028	2.147	4.175	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								405.7%

Code: 8215 RHG: 6 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	
2017	75,922,711	5	52	106	1,401,327	1,241,032	2,642,359	3.480
2018	68,083,937	6	58	75	2,124,732	1,570,204	3,694,936	5.427
2019	63,867,202	6	56	78	1,318,379	1,219,456	2,537,835	3.974
2020	63,388,714	4	32	66	1,340,199	1,570,540	2,910,739	4.592
2021	60,363,780	2	40	56	1,196,470	1,677,290	2,873,760	4.761
	331,626,344	23	238	381	7,381,107	7,278,522	14,659,629	
Adjusted Loss to Payroll Ratio:					2.226	2.195	4.421	
Expected Unlimited Loss to Payroll Ratio:					2.385	2.684	5.069	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.933	1.652	3.585	
Credibility:					0.81	0.71		
Indicated Limited Loss to Payroll Ratio:					2.170	2.035	4.205	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.649	3.273	5.922	
Indicated Relativity Change:								16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								575.4%

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Code: 8227 RHG: 5 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	
2018	476,807,017	13	139	275	4,186,345	3,928,612	8,114,957	1.702
2019	516,945,130	14	161	238	5,177,515	4,494,324	9,671,839	1.871
2020	537,853,614	5	168	294	4,624,050	5,292,140	9,916,190	1.844
2021	589,463,258	5	154	244	5,585,286	5,945,741	11,531,027	1.956
	2,121,069,019	37	622	1,051	19,573,195	19,660,816	39,234,011	
Adjusted Loss to Payroll Ratio:					0.923	0.927	1.850	
Expected Unlimited Loss to Payroll Ratio:					1.099	1.280	2.379	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.920	0.832	1.752	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.923	0.927	1.850	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.065	1.293	2.358	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								229.1%

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	
2019	1,353,664,699	50	667	1,360	19,097,282	15,716,359	34,813,641	2.572
2020	1,381,641,551	32	699	1,236	20,511,433	17,813,323	38,324,756	2.774
2021	1,454,141,726	16	755	1,195	25,285,481	23,679,569	48,965,050	3.367
	4,189,447,976	98	2,121	3,791	64,894,196	57,209,252	122,103,448	
Adjusted Loss to Payroll Ratio:					1.549	1.366	2.915	
Expected Unlimited Loss to Payroll Ratio:					1.740	1.798	3.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.493	1.278	2.770	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.549	1.366	2.915	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.787	1.904	3.692	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								358.8%

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Code: 8267 RHG: 3 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	
2017	13,399,294	3	12	20	340,543	287,516	628,059	4.687
2018	13,812,949	0	9	20	215,948	185,730	401,678	2.908
2019	17,718,080	0	7	17	180,243	226,546	406,789	2.296
2020	17,541,842	0	7	17	314,491	164,754	479,245	2.732
2021	21,615,628	0	16	15	426,733	365,170	791,903	3.664
	84,087,793	3	51	89	1,477,958	1,229,717	2,707,675	
Adjusted Loss to Payroll Ratio:					1.758	1.462	3.220	
Expected Unlimited Loss to Payroll Ratio:					2.002	2.011	4.013	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.805	1.617	3.421	
Credibility:					0.45	0.40		
Indicated Limited Loss to Payroll Ratio:					1.783	1.554	3.337	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.957	1.914	3.871	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								376.2%

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	
2017	282.3	1	0	0	146,621	66,134	212,755	753.650
2018	303.2	0	1	0	10,712	12,178	22,890	75.493
2019	250.0	0	0	0	0	0	0	0.000
2020	132.0	0	1	0	36,067	64,509	100,576	761.939
2021	161.0	0	0	0	0	0	0	0.000
	1,128.5	1	2	0	193,400	142,821	336,222	
Adjusted Loss to Payroll Ratio:					171.378	126.558	297.937	
Expected Unlimited Loss to Payroll Ratio:					122.082	71.644	193.726	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					103.478	47.785	151.263	
Credibility:					0.16	0.11		
Indicated Limited Loss to Payroll Ratio:					114.357	56.266	170.623	
Limit Factor:					1.220	1.608		
Indicated (Unlimited) Loss to Payroll Ratio:					139.573	90.495	230.068	
Indicated Relativity Change:								18.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):								
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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Code: 8286 RHG: 4 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	
2017	7,693,686	2	7	18	278,253	254,879	533,132	6.929
2018	7,863,884	1	6	11	225,538	411,142	636,680	8.096
2019	7,903,100	0	6	13	16,929	79,379	96,308	1.219
2020	8,089,769	1	3	13	167,524	197,095	364,619	4.507
2021	7,968,943	0	5	4	167,402	168,996	336,398	4.221
	39,519,382	4	27	59	855,646	1,111,491	1,967,137	
Adjusted Loss to Payroll Ratio:					2.165	2.813	4.978	
Expected Unlimited Loss to Payroll Ratio:					2.060	3.476	5.535	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.803	2.586	4.389	
Credibility:					0.34	0.36		
Indicated Limited Loss to Payroll Ratio:					1.925	2.668	4.592	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.176	3.552	5.728	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								556.6%

Code: 8290 RHG: 3 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	
2017	227,565,071	7	87	219	2,211,667	1,513,491	3,725,158	1.637
2018	242,585,640	14	127	298	3,122,198	3,566,223	6,688,421	2.757
2019	252,167,442	4	101	219	2,150,906	2,224,327	4,375,233	1.735
2020	238,629,681	4	91	164	1,979,883	1,897,687	3,877,570	1.625
2021	264,023,961	0	94	194	2,350,360	2,495,442	4,845,802	1.835
	1,224,971,795	29	500	1,094	11,815,014	11,697,170	23,512,184	
Adjusted Loss to Payroll Ratio:					0.965	0.955	1.919	
Expected Unlimited Loss to Payroll Ratio:					1.096	1.190	2.286	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.003	0.934	1.937	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.965	0.954	1.919	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.058	1.175	2.233	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								217.0%

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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	
2018	395,139,389	16	217	449	5,676,113	5,220,604	10,896,717	2.758
2019	425,551,522	10	223	496	5,212,358	6,315,218	11,527,576	2.709
2020	459,647,606	5	265	506	5,371,143	5,149,965	10,521,108	2.289
2021	489,051,888	3	225	509	5,292,624	6,854,131	12,146,755	2.484
	1,769,390,405	34	930	1,960	21,552,238	23,539,918	45,092,156	
Adjusted Loss to Payroll Ratio:					1.218	1.330	2.548	
Expected Unlimited Loss to Payroll Ratio:					1.405	1.815	3.221	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.239	1.352	2.591	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.218	1.330	2.548	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.406	1.855	3.261	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								316.9%

Code: 8292 RHG: 1 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	
2019	1,385,600,341	73	1,726	2,388	39,234,116	35,136,788	74,370,904	5.367
2020	1,453,493,535	53	1,538	2,397	35,928,781	33,889,157	69,817,938	4.803
2021	1,730,447,620	14	1,777	3,053	42,662,189	43,293,146	85,955,335	4.967
	4,569,541,496	140	5,041	7,838	117,825,086	112,319,091	230,144,177	
Adjusted Loss to Payroll Ratio:					2.578	2.458	5.036	
Expected Unlimited Loss to Payroll Ratio:					2.876	2.837	5.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.751	2.595	5.346	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.578	2.458	5.036	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.740	2.789	5.529	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								537.3%

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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	
2019	212,355,067	20	297	304	8,351,068	6,824,089	15,175,157	7.146
2020	227,861,748	16	309	319	8,614,447	7,142,001	15,756,448	6.915
2021	249,220,566	7	223	244	6,161,194	6,264,494	12,425,688	4.986
	689,437,381	43	829	867	23,126,708	20,230,583	43,357,292	
Adjusted Loss to Payroll Ratio:					3.354	2.934	6.289	
Expected Unlimited Loss to Payroll Ratio:					4.205	3.801	8.006	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.784	2.964	6.747	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.354	2.934	6.289	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					3.792	3.907	7.699	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								748.2%

Code: 8304 RHG: 4 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	
2017	28,821,519	4	15	35	595,114	479,769	1,074,883	3.729
2018	31,194,507	3	25	28	961,299	738,394	1,699,693	5.449
2019	29,572,152	1	16	41	365,064	448,837	813,901	2.752
2020	30,007,166	3	20	27	858,006	1,404,930	2,262,936	7.541
2021	31,264,518	0	13	34	282,291	392,368	674,659	2.158
	150,859,862	11	89	165	3,061,773	3,464,299	6,526,072	
Adjusted Loss to Payroll Ratio:					2.030	2.296	4.326	
Expected Unlimited Loss to Payroll Ratio:					2.132	2.867	4.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.919	2.236	4.154	
Credibility:					0.58	0.57		
Indicated Limited Loss to Payroll Ratio:					1.983	2.270	4.254	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.242	3.023	5.265	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								511.6%

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Code: 8324 RHG: 3 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	
2019	682,334,650	15	270	265	4,863,614	5,433,382	10,296,996	1.509
2020	727,536,848	5	250	231	4,553,013	5,067,537	9,620,550	1.322
2021	835,855,528	5	283	264	7,054,091	7,010,823	14,064,914	1.683
	2,245,727,026	25	803	760	16,470,719	17,511,742	33,982,461	
Adjusted Loss to Payroll Ratio:					0.733	0.780	1.513	
Expected Unlimited Loss to Payroll Ratio:					0.902	1.108	2.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.818	0.929	1.747	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.733	0.780	1.513	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.805	0.961	1.765	
Indicated Relativity Change:								-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								171.5%

Code: 8350 RHG: 3 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	
2018	411,972,317	14	188	303	6,265,541	4,348,463	10,614,004	2.576
2019	440,710,343	19	204	268	6,937,706	4,255,632	11,193,338	2.540
2020	427,987,090	12	203	250	7,219,775	5,232,898	12,452,673	2.910
2021	464,802,538	9	202	236	8,732,553	6,572,846	15,305,399	3.293
	1,745,472,288	54	797	1,057	29,155,574	20,409,838	49,565,413	
Adjusted Loss to Payroll Ratio:					1.670	1.169	2.840	
Expected Unlimited Loss to Payroll Ratio:					1.807	1.427	3.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.629	1.147	2.776	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.670	1.169	2.840	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.833	1.440	3.273	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								318.1%

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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	
2017	32,650,898	0	8	20	45,220	85,825	131,045	0.401
2018	41,558,324	0	13	21	146,657	175,995	322,652	0.776
2019	50,312,220	1	11	18	360,093	299,337	659,430	1.311
2020	54,366,994	0	10	15	71,637	127,045	198,682	0.365
2021	61,098,228	0	8	18	41,500	105,293	146,793	0.240
	239,986,664	1	50	92	665,108	793,495	1,458,603	
Adjusted Loss to Payroll Ratio:					0.277	0.331	0.608	
Expected Unlimited Loss to Payroll Ratio:					0.597	0.648	1.245	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.508	0.470	0.978	
Credibility:					0.42	0.38		
Indicated Limited Loss to Payroll Ratio:					0.411	0.417	0.828	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.464	0.555	1.019	
Indicated Relativity Change:								-18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								99.1%

E1-1-18 INCLUDES EXPERIENCE OF 9516

Preliminary

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Code: 8387 RHG: 2 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	
2019	1,112,352,626	33	661	806	10,219,992	11,460,955	21,680,947	1.949
2020	1,101,476,997	21	532	632	10,806,321	13,142,344	23,948,665	2.174
2021	1,266,679,742	9	614	727	12,210,164	12,732,449	24,942,613	1.969
	3,480,509,365	63	1,807	2,165	33,236,477	37,335,748	70,572,225	
Adjusted Loss to Payroll Ratio:					0.955	1.073	2.028	
Expected Unlimited Loss to Payroll Ratio:					1.058	1.353	2.410	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.944	1.109	2.053	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.955	1.073	2.028	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.029	1.263	2.291	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								222.7%

Code: 8388 RHG: 2 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	
2019	719,267,000	32	415	775	8,998,199	7,853,888	16,852,087	2.343
2020	803,941,711	21	433	829	12,867,734	9,840,397	22,708,131	2.825
2021	852,104,972	5	460	863	11,927,106	11,101,898	23,029,004	2.703
	2,375,313,683	58	1,308	2,467	33,793,039	28,796,183	62,589,222	
Adjusted Loss to Payroll Ratio:					1.423	1.212	2.635	
Expected Unlimited Loss to Payroll Ratio:					1.566	1.472	3.038	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.447	1.291	2.738	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.423	1.212	2.635	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.533	1.427	2.960	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								287.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 8389 RHG: 3 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	
2019	1,953,300,514	36	548	827	15,771,550	12,368,407	28,139,957	1.441
2020	2,070,494,008	24	492	807	15,426,600	12,205,516	27,632,116	1.335
2021	1,780,227,663	12	538	882	16,413,253	13,104,392	29,517,645	1.658
	5,804,022,185	72	1,578	2,516	47,611,403	37,678,315	85,289,718	
Adjusted Loss to Payroll Ratio:					0.820	0.649	1.469	
Expected Unlimited Loss to Payroll Ratio:					0.953	0.914	1.867	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.835	0.716	1.551	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.820	0.649	1.469	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.900	0.800	1.700	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								165.2%

Code: 8390 RHG: 1 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	
2017	30,457,217	1	17	38	479,479	436,573	916,052	3.008
2018	30,872,285	0	19	24	263,336	249,735	513,071	1.662
2019	34,317,345	1	15	28	242,955	248,782	491,737	1.433
2020	42,189,079	0	15	40	229,816	307,116	536,932	1.273
2021	59,034,894	0	22	38	657,830	644,755	1,302,585	2.206
	196,870,820	2	88	168	1,873,416	1,886,960	3,760,376	
Adjusted Loss to Payroll Ratio:					0.952	0.958	1.910	
Expected Unlimited Loss to Payroll Ratio:					1.008	1.111	2.119	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.911	0.945	1.856	
Credibility:					0.49	0.46		
Indicated Limited Loss to Payroll Ratio:					0.931	0.951	1.882	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.990	1.079	2.069	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								201.0%

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Effective September 1, 2024 (Draft)

Code: 8391 RHG: 2 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	
2019	6,092,362,389	102	1,857	3,906	44,910,442	37,121,387	82,031,829	1.346
2020	5,839,387,153	46	1,676	3,086	43,846,444	34,897,297	78,743,741	1.348
2021	8,033,206,327	18	1,811	3,380	55,356,615	43,212,066	98,568,681	1.227
19,964,955,869		166	5,344	10,372	144,113,501	115,230,750	259,344,252	
Adjusted Loss to Payroll Ratio:					0.722	0.577	1.299	
Expected Unlimited Loss to Payroll Ratio:					0.899	0.816	1.715	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.830	0.716	1.546	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.722	0.577	1.299	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.778	0.679	1.457	
Indicated Relativity Change:								-15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								141.6%

Code: 8392 RHG: 3 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	
2018	553,152,081	21	260	416	5,056,106	5,466,870	10,522,976	1.902
2019	531,214,978	9	238	332	3,996,604	4,233,799	8,230,403	1.549
2020	351,624,479	3	150	166	2,819,972	4,244,807	7,064,779	2.009
2021	502,780,694	5	246	280	4,761,440	5,351,520	10,112,960	2.011
1,938,772,232		38	894	1,194	16,634,122	19,296,997	35,931,119	
Adjusted Loss to Payroll Ratio:					0.858	0.995	1.853	
Expected Unlimited Loss to Payroll Ratio:					0.951	1.217	2.168	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.833	0.953	1.786	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.858	0.995	1.853	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.941	1.226	2.167	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								210.6%

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Effective September 1, 2024 (Draft)

Code: 8393 RHG: 3 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	
2019	1,376,153,019	25	405	448	11,307,631	9,489,363	20,796,994	1.511
2020	1,250,035,930	23	358	369	12,425,954	9,324,949	21,750,903	1.740
2021	1,501,875,596	6	309	424	10,633,890	8,819,514	19,453,404	1.295
	4,128,064,545	54	1,072	1,241	34,367,475	27,633,826	62,001,300	
Adjusted Loss to Payroll Ratio:					0.833	0.669	1.502	
Expected Unlimited Loss to Payroll Ratio:					0.970	0.869	1.839	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.850	0.681	1.530	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.833	0.669	1.502	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.914	0.825	1.738	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								168.9%

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	
2017	48,000,608	4	21	33	667,544	528,800	1,196,344	2.492
2018	47,291,354	5	23	19	813,786	709,368	1,523,154	3.221
2019	49,170,007	4	23	31	969,996	673,033	1,643,029	3.342
2020	47,804,898	1	10	18	423,075	249,759	672,834	1.407
2021	54,037,773	0	24	24	736,148	471,082	1,207,230	2.234
	246,304,640	14	101	125	3,610,549	2,632,042	6,242,592	
Adjusted Loss to Payroll Ratio:					1.466	1.069	2.535	
Expected Unlimited Loss to Payroll Ratio:					1.391	1.241	2.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.241	1.017	2.258	
Credibility:					0.61	0.52		
Indicated Limited Loss to Payroll Ratio:					1.378	1.044	2.422	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.484	1.229	2.713	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								263.7%

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Code: 8400 RHG: 3 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	
2017	213,261,191	5	40	92	916,900	871,787	1,788,687	0.839
2018	221,368,991	1	53	74	893,404	785,441	1,678,845	0.758
2019	224,079,240	3	105	85	2,174,258	2,300,971	4,475,229	1.997
2020	239,591,870	2	44	69	1,565,590	1,459,967	3,025,557	1.263
2021	262,564,931	2	42	62	1,545,189	1,441,328	2,986,517	1.137
	1,160,866,223	13	284	382	7,095,341	6,859,494	13,954,835	
Adjusted Loss to Payroll Ratio:					0.611	0.591	1.202	
Expected Unlimited Loss to Payroll Ratio:					0.785	0.850	1.635	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.712	0.712	1.424	
Credibility:					0.89	0.82		
Indicated Limited Loss to Payroll Ratio:					0.622	0.613	1.235	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.682	0.755	1.437	
Indicated Relativity Change:								-12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								139.7%

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	
2017	182,328,428	24	112	294	3,927,069	3,971,894	7,898,963	4.332
2018	192,774,127	12	118	188	2,997,376	3,234,250	6,231,626	3.233
2019	197,485,330	12	103	178	3,505,027	2,707,068	6,212,095	3.146
2020	199,662,627	10	91	186	3,786,587	3,307,436	7,094,023	3.553
2021	220,785,244	8	93	156	3,069,118	3,137,518	6,206,636	2.811
	993,035,756	66	517	1,002	17,285,177	16,358,166	33,643,344	
Adjusted Loss to Payroll Ratio:					1.741	1.647	3.388	
Expected Unlimited Loss to Payroll Ratio:					2.145	2.220	4.365	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.839	1.577	3.417	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.741	1.647	3.388	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					2.009	2.297	4.306	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								418.4%

INCLUDES EXPERIENCE OF 8265 D1-1-19

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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	
2019	11,500,251,992	15	259	636	9,340,413	7,376,937	16,717,350	0.145
2020	11,378,857,412	12	255	463	11,347,833	9,820,546	21,168,379	0.186
2021	12,178,863,941	6	284	578	10,673,604	8,408,959	19,082,563	0.157
	35,057,973,345	33	798	1,677	31,361,850	25,606,442	56,968,292	
Adjusted Loss to Payroll Ratio:					0.089	0.073	0.162	
Expected Unlimited Loss to Payroll Ratio:					0.108	0.116	0.224	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.076	0.062	0.138	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.089	0.073	0.162	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.109	0.117	0.227	
Indicated Relativity Change:								1.2%
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.

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	
2017	5,537	1	1	0	171,493	243,536	415,029	74.961
2018	10,985	0	0	1	0	162	162	0.015
2019	2,049	1	0	1	72,017	110,156	182,173	88.908
2020	2,842	0	0	0	0	0	0	0.000
2021	12,106	0	0	0	0	0	0	0.000
	33,518	2	1	2	243,510	353,853	597,363	
Adjusted Loss to Payroll Ratio:					7.265	10.557	17.822	
Expected Unlimited Loss to Payroll Ratio:					1.437	2.883	4.320	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.132	1.713	2.845	
Credibility:					0.04	0.04		
Indicated Limited Loss to Payroll Ratio:					1.382	2.101	3.483	
Limit Factor:					1.314	1.809		
Indicated (Unlimited) Loss to Payroll Ratio:					1.816	3.801	5.616	
Indicated Relativity Change:								30.0%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.746	3.655	5.400	
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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Code: 8720 RHG: 3 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: 3 NAICS: 54 ILDG: 4 MLDG: 2 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	
2017	339,797,647	7	58	81	1,233,315	936,227	2,169,542	0.638
2018	354,254,298	4	66	74	1,693,025	1,016,162	2,709,187	0.765
2019	382,440,248	3	47	71	1,492,220	993,884	2,486,104	0.650
2020	423,377,155	3	54	56	3,525,114	2,092,468	5,617,582	1.327
2021	438,623,482	1	67	67	3,365,307	1,747,850	5,113,157	1.166
	1,938,492,830	18	292	349	11,308,981	6,786,591	18,095,572	
Adjusted Loss to Payroll Ratio:					0.583	0.350	0.933	
Expected Unlimited Loss to Payroll Ratio:					0.747	0.479	1.226	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.592	0.350	0.943	
Credibility:					1.00	0.80		
Indicated Limited Loss to Payroll Ratio:					0.583	0.350	0.933	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.640	0.431	1.071	
Indicated Relativity Change:								-12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								104.1%

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Code: 8729 RHG: 2 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	
2017	44,011,307	0	2	3	9,022	12,510	21,532	0.049
2018	43,896,123	1	3	1	49,701	21,633	71,334	0.163
2019	52,026,828	1	3	1	203,492	349,318	552,810	1.063
2020	53,718,896	0	0	1	0	594	594	0.001
2021	56,822,185	1	4	2	280,149	176,114	456,263	0.803
	250,475,339	3	12	8	542,364	560,169	1,102,533	
Adjusted Loss to Payroll Ratio:					0.217	0.224	0.440	
Expected Unlimited Loss to Payroll Ratio:					0.280	0.216	0.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.251	0.166	0.417	
Credibility:					0.32	0.26		
Indicated Limited Loss to Payroll Ratio:					0.240	0.181	0.421	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.259	0.213	0.472	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								45.9%

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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	
2018	1,617,082,997	16	158	277	4,431,910	3,522,453	7,954,363	0.492
2019	1,715,408,299	16	198	281	5,719,060	3,902,208	9,621,268	0.561
2020	1,557,246,107	8	160	239	4,821,364	3,798,394	8,619,758	0.554
2021	1,754,979,916	4	224	264	7,777,314	7,111,123	14,888,437	0.848
	6,644,717,319	44	740	1,061	22,749,648	18,334,177	41,083,825	
Adjusted Loss to Payroll Ratio:					0.342	0.276	0.618	
Expected Unlimited Loss to Payroll Ratio:					0.323	0.286	0.609	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.301	0.235	0.536	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.342	0.276	0.618	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.369	0.325	0.694	
Indicated Relativity Change:								13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								67.4%

Code: 8741 RHG: 3 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	
2017	6,722,821,303	13	86	215	2,562,996	2,286,744	4,849,740	0.072
2018	6,710,433,427	13	123	183	3,392,091	3,107,481	6,499,572	0.097
2019	6,747,941,988	5	92	189	2,687,222	2,841,925	5,529,147	0.082
2020	8,007,103,305	2	89	84	2,587,790	1,791,231	4,379,021	0.055
2021	10,579,796,700	1	100	96	3,787,862	2,777,832	6,565,694	0.062
	38,768,096,723	34	490	767	15,017,962	12,805,212	27,823,174	
Adjusted Loss to Payroll Ratio:					0.039	0.033	0.072	
Expected Unlimited Loss to Payroll Ratio:					0.042	0.049	0.091	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.039	0.039	0.077	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.039	0.033	0.072	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.043	0.041	0.083	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								8.1%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.70 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

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Effective September 1, 2024 (Draft)

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	
2019	49,417,789,134	97	1,479	2,795	41,777,803	37,693,236	79,471,039	0.161
2020	46,700,920,381	51	1,057	1,685	39,234,424	35,500,491	74,734,915	0.160
2021	50,380,037,341	25	1,268	1,985	42,378,063	38,193,963	80,572,026	0.160
	146,498,746,856	173	3,804	6,465	123,390,291	111,387,689	234,777,980	
Adjusted Loss to Payroll Ratio:					0.084	0.076	0.160	
Expected Unlimited Loss to Payroll Ratio:					0.100	0.103	0.203	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.082	0.071	0.152	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.084	0.076	0.160	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.095	0.101	0.196	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								19.1%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 8743 RHG: 3 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	
2017	634,387,172	1	6	8	94,319	98,971	193,290	0.030
2018	720,479,449	0	8	16	57,661	79,450	137,111	0.019
2019	1,011,658,753	0	13	6	379,144	348,687	727,831	0.072
2020	1,342,120,164	0	9	6	218,672	201,383	420,055	0.031
2021	1,275,020,111	1	16	10	937,844	426,535	1,364,379	0.107
	4,983,665,649	2	52	46	1,687,640	1,155,027	2,842,667	
Adjusted Loss to Payroll Ratio:					0.034	0.023	0.057	
Expected Unlimited Loss to Payroll Ratio:					0.039	0.048	0.087	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.031	0.035	0.066	
Credibility:					0.48	0.46		
Indicated Limited Loss to Payroll Ratio:					0.032	0.030	0.062	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.035	0.036	0.072	
Indicated Relativity Change:								-17.2%
Relativity to Statewide Average Loss to Payroll Ratio:								7.0%

Code: 8745 RHG: 2 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	
2017	23,884,186	4	30	17	644,255	501,956	1,146,211	4.799
2018	21,448,561	2	39	26	573,508	495,527	1,069,035	4.984
2019	19,007,158	1	31	22	529,601	685,311	1,214,912	6.392
2020	17,908,087	0	26	9	448,462	442,007	890,469	4.972
2021	6,372,691	0	9	3	335,214	213,567	548,781	8.611
	88,620,683	7	135	77	2,531,040	2,338,369	4,869,409	
Adjusted Loss to Payroll Ratio:					2.856	2.639	5.495	
Expected Unlimited Loss to Payroll Ratio:					2.595	2.589	5.184	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.383	2.178	4.560	
Credibility:					0.52	0.47		
Indicated Limited Loss to Payroll Ratio:					2.629	2.392	5.021	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.832	2.815	5.647	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								548.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 8748 RHG: 2 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	
2019	3,126,314,260	10	311	520	8,372,389	8,099,904	16,472,293	0.527
2020	3,501,853,202	6	219	320	6,047,470	4,618,734	10,666,204	0.305
2021	4,683,315,261	5	231	449	8,540,633	6,640,702	15,181,335	0.324
	11,311,482,723	21	761	1,289	22,960,492	19,359,340	42,319,832	
Adjusted Loss to Payroll Ratio:					0.203	0.171	0.374	
Expected Unlimited Loss to Payroll Ratio:					0.266	0.256	0.523	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.246	0.225	0.471	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.203	0.171	0.374	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.219	0.201	0.420	
Indicated Relativity Change:								-19.6%
Relativity to Statewide Average Loss to Payroll Ratio:								40.8%

Code: 8749 RHG: 4 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	
2017	2,526,849,034	6	56	112	1,068,934	808,817	1,877,751	0.074
2018	2,318,520,548	4	51	94	1,022,484	1,078,217	2,100,701	0.091
2019	2,990,602,043	1	35	67	832,654	728,872	1,561,526	0.052
2020	5,253,205,262	0	44	30	1,756,521	1,118,557	2,875,078	0.055
2021	4,556,575,413	1	45	27	1,527,456	1,350,939	2,878,395	0.063
	17,645,752,299	12	231	330	6,208,050	5,085,402	11,293,451	
Adjusted Loss to Payroll Ratio:					0.035	0.029	0.064	
Expected Unlimited Loss to Payroll Ratio:					0.059	0.058	0.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.045	0.039	0.085	
Credibility:					0.93	0.81		
Indicated Limited Loss to Payroll Ratio:					0.036	0.031	0.067	
Limit Factor:					1.131	1.331		
Indicated (Unlimited) Loss to Payroll Ratio:					0.041	0.041	0.082	
Indicated Relativity Change:								-30.2%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.044	0.044	0.088	
Relativity to Statewide Average Loss to Payroll Ratio:								8.5%

*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, 2024 (Draft)

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	
2017	566,714,273	2	43	66	1,170,891	1,284,828	2,455,719	0.433
2018	600,330,086	2	42	58	1,007,982	614,786	1,622,768	0.270
2019	618,401,057	5	29	42	1,341,613	1,410,397	2,752,010	0.445
2020	610,165,502	1	20	11	1,149,858	432,711	1,582,569	0.259
2021	650,706,925	0	19	28	959,012	574,629	1,533,641	0.236
	3,046,317,843	10	153	205	5,629,356	4,317,352	9,946,708	
Adjusted Loss to Payroll Ratio:					0.185	0.142	0.327	
Expected Unlimited Loss to Payroll Ratio:					0.237	0.238	0.475	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.187	0.143	0.330	
Credibility:					0.78	0.65		
Indicated Limited Loss to Payroll Ratio:					0.185	0.142	0.327	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.226	0.229	0.455	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								44.2%

Code: 8800 RHG: 2 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	
2017	260,933,878	4	95	161	2,188,716	2,045,599	4,234,315	1.623
2018	290,017,553	6	106	194	2,857,183	2,569,017	5,426,200	1.871
2019	318,597,181	4	110	175	2,938,580	2,586,518	5,525,098	1.734
2020	319,381,616	4	123	221	3,256,163	3,665,538	6,921,701	2.167
2021	277,480,062	0	138	163	2,722,095	2,740,916	5,463,011	1.969
	1,466,410,290	18	572	914	13,962,737	13,607,588	27,570,325	
Adjusted Loss to Payroll Ratio:					0.952	0.928	1.880	
Expected Unlimited Loss to Payroll Ratio:					0.947	0.963	1.910	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.869	0.833	1.702	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.952	0.924	1.877	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.026	1.088	2.114	
Indicated Relativity Change:								10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								205.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 8801 RHG: 2 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	
2017	1,134,395,560	13	104	315	1,738,690	1,730,360	3,469,050	0.306
2018	1,207,907,986	5	106	332	1,980,674	1,866,039	3,846,713	0.318
2019	1,374,238,740	1	105	244	1,816,926	1,792,460	3,609,386	0.263
2020	1,509,594,137	0	61	151	1,154,838	1,480,384	2,635,222	0.175
2021	1,521,611,490	2	68	163	2,410,000	1,729,656	4,139,656	0.272
	6,747,747,912	21	444	1,205	9,101,127	8,598,900	17,700,027	
Adjusted Loss to Payroll Ratio:					0.135	0.127	0.262	
Expected Unlimited Loss to Payroll Ratio:					0.172	0.181	0.353	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.139	0.138	0.277	
Credibility:					0.99	0.91		
Indicated Limited Loss to Payroll Ratio:					0.135	0.128	0.263	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.145	0.151	0.297	
Indicated Relativity Change:								-15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								28.8%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.78 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

Code: 8803 RHG: 2 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	
2017	7,746,285,563	7	126	203	2,739,917	2,397,064	5,136,981	0.066
2018	8,510,777,508	9	109	236	2,803,174	2,530,418	5,333,592	0.063
2019	9,173,494,191	8	99	198	3,421,098	2,824,541	6,245,639	0.068
2020	10,561,974,152	1	60	102	2,117,158	1,776,533	3,893,691	0.037
2021	12,366,051,260	2	85	120	3,185,756	2,231,078	5,416,834	0.044
	48,358,582,675	27	479	859	14,267,104	11,759,633	26,026,737	
Adjusted Loss to Payroll Ratio:					0.030	0.024	0.054	
Expected Unlimited Loss to Payroll Ratio:					0.038	0.036	0.074	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.031	0.026	0.057	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.030	0.024	0.054	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.032	0.029	0.060	
Indicated Relativity Change:								-18.8%
Relativity to Statewide Average Loss to Payroll Ratio:								5.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 8804 RHG: 2 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	
2019	1,133,460,716	24	369	766	8,139,573	8,072,778	16,212,351	1.430
2020	1,280,419,132	15	402	668	10,170,881	9,530,584	19,701,465	1.539
2021	1,500,810,732	6	521	708	11,455,492	12,185,119	23,640,611	1.575
	3,914,690,580	45	1,292	2,142	29,765,946	29,788,481	59,554,427	
Adjusted Loss to Payroll Ratio:					0.760	0.761	1.521	
Expected Unlimited Loss to Payroll Ratio:					0.787	0.917	1.705	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.848	0.879	1.727	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.760	0.761	1.521	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.819	0.896	1.715	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								166.6%

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	
2017	116,701,375	2	72	205	698,863	1,397,377	2,096,240	1.796
2018	119,333,716	3	79	209	1,237,543	1,611,806	2,849,349	2.388
2019	104,741,829	2	61	177	1,042,732	677,422	1,720,154	1.642
2020	91,080,713	0	36	64	525,002	611,036	1,136,038	1.247
2021	96,593,857	1	47	104	852,350	1,256,892	2,109,242	2.184
	528,451,490	8	295	759	4,356,491	5,554,533	9,911,024	
Adjusted Loss to Payroll Ratio:					0.824	1.051	1.875	
Expected Unlimited Loss to Payroll Ratio:					0.736	1.111	1.847	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.803	1.106	1.909	
Credibility:					0.64	0.69		
Indicated Limited Loss to Payroll Ratio:					0.817	1.068	1.885	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.868	1.212	2.080	
Indicated Relativity Change:								12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								202.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2017	465,015,808	3	10	30	794,658	521,430	1,316,088	0.283
2018	442,914,091	0	7	26	108,101	113,605	221,706	0.050
2019	501,741,504	1	11	13	314,168	285,381	599,549	0.119
2020	461,927,190	0	3	4	187,372	160,419	347,791	0.075
2021	446,332,162	0	1	7	31	30,995	31,026	0.007
	2,317,930,755	4	32	80	1,404,330	1,111,831	2,516,161	
Adjusted Loss to Payroll Ratio:					0.061	0.048	0.109	
Expected Unlimited Loss to Payroll Ratio*:					0.084	0.079	0.163	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.077	0.068	0.145	
Credibility:					0.48	0.43		
Indicated Limited Loss to Payroll Ratio:					0.069	0.060	0.129	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.074	0.070	0.145	
Indicated Relativity Change:								-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								14.0%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.80 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

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	
2019	11,267,399,332	31	460	857	11,866,238	12,260,579	24,126,817	0.214
2020	11,650,607,807	18	311	592	12,772,203	13,882,942	26,655,145	0.229
2021	12,534,357,456	11	382	567	14,757,970	16,842,517	31,600,487	0.252
	35,452,364,595	60	1,153	2,016	39,396,412	42,986,038	82,382,450	
Adjusted Loss to Payroll Ratio:					0.111	0.121	0.232	
Expected Unlimited Loss to Payroll Ratio:					0.142	0.155	0.296	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.114	0.118	0.233	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.111	0.121	0.232	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.120	0.143	0.262	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								25.5%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.78 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2019	162,675,778,221	250	4,309	7,993	98,276,414	92,673,186	190,949,600	0.117
2020	174,852,796,019	114	3,529	5,409	105,818,678	99,046,902	204,865,580	0.117
2021	197,689,405,988	68	3,499	5,706	123,171,063	116,963,097	240,134,160	0.121
	535,217,980,228	432	11,337	19,108	327,266,155	308,683,184	635,949,339	
Adjusted Loss to Payroll Ratio:					0.061	0.058	0.119	
Expected Unlimited Loss to Payroll Ratio:					0.074	0.074	0.148	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.062	0.060	0.122	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.061	0.058	0.119	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.066	0.068	0.134	
Indicated Relativity Change:								-9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								13.0%

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

Preliminary

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 8813 RHG: 2 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	
2017	629,546,418	1	45	94	811,498	943,995	1,755,493	0.279
2018	559,210,294	4	41	70	898,466	961,313	1,859,779	0.333
2019	558,152,746	0	31	75	1,108,250	768,263	1,876,513	0.336
2020	509,011,097	1	31	38	982,079	1,147,232	2,129,311	0.418
2021	509,647,423	0	16	27	340,746	272,981	613,727	0.120
2,765,567,978		6	164	304	4,141,040	4,093,783	8,234,823	
Adjusted Loss to Payroll Ratio:					0.150	0.148	0.298	
Expected Unlimited Loss to Payroll Ratio:					0.161	0.180	0.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.154	0.160	0.314	
Credibility:					0.68	0.63		
Indicated Limited Loss to Payroll Ratio:					0.151	0.152	0.303	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.163	0.179	0.342	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								33.2%

Code: 8818 RHG: 1 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	
2017	250,555,496	0	11	31	265,589	239,284	504,873	0.202
2018	266,329,853	2	13	24	399,874	227,248	627,122	0.235
2019	258,610,352	0	8	18	97,890	172,552	270,442	0.105
2020	225,323,484	0	4	13	42,021	66,775	108,796	0.048
2021	207,199,073	0	5	11	140,198	258,911	399,109	0.193
1,208,018,258		2	41	97	945,572	964,769	1,910,342	
Adjusted Loss to Payroll Ratio:					0.078	0.080	0.158	
Expected Unlimited Loss to Payroll Ratio:					0.134	0.145	0.279	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.124	0.130	0.255	
Credibility:					0.45	0.42		
Indicated Limited Loss to Payroll Ratio:					0.104	0.109	0.212	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.110	0.124	0.234	
Indicated Relativity Change:								-16.2%
Relativity to Statewide Average Loss to Payroll Ratio:								22.7%

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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	
2019	9,401,833,358	20	249	379	8,876,659	8,395,546	17,272,205	0.184
2020	11,936,158,601	9	183	187	8,041,142	5,944,574	13,985,716	0.117
2021	12,563,127,578	6	165	235	7,479,308	6,185,369	13,664,677	0.109
	33,901,119,537	35	597	801	24,397,108	20,525,489	44,922,597	
Adjusted Loss to Payroll Ratio:					0.072	0.061	0.133	
Expected Unlimited Loss to Payroll Ratio:					0.093	0.096	0.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.071	0.062	0.133	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.072	0.061	0.133	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.081	0.081	0.162	
Indicated Relativity Change:								-14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								15.7%

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	
2017	255,304,721	3	30	47	657,177	492,515	1,149,692	0.450
2018	249,624,649	3	26	38	695,586	890,015	1,585,601	0.635
2019	234,407,393	1	22	46	429,731	605,767	1,035,498	0.442
2020	222,353,469	1	12	16	252,498	413,757	666,255	0.300
2021	254,947,509	1	21	16	440,889	470,091	910,980	0.357
	1,216,637,741	9	111	163	2,475,881	2,872,145	5,348,027	
Adjusted Loss to Payroll Ratio:					0.204	0.236	0.440	
Expected Unlimited Loss to Payroll Ratio:					0.198	0.247	0.445	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.158	0.180	0.338	
Credibility:					0.53	0.52		
Indicated Limited Loss to Payroll Ratio:					0.182	0.209	0.391	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.196	0.246	0.442	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								43.0%

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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	
2019	6,457,928,188	20	342	559	9,791,020	8,034,251	17,825,271	0.276
2020	6,820,901,028	12	222	305	10,841,588	9,031,269	19,872,857	0.291
2021	7,379,768,746	3	178	246	8,309,036	6,462,158	14,771,194	0.200
	20,658,597,962	35	742	1,110	28,941,645	23,527,677	52,469,322	
Adjusted Loss to Payroll Ratio:					0.140	0.114	0.254	
Expected Unlimited Loss to Payroll Ratio:					0.172	0.169	0.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.136	0.123	0.260	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.140	0.114	0.254	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.154	0.140	0.294	
Indicated Relativity Change:								-13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								28.6%

*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	
2017	267,025,080	4	146	446	1,881,440	2,011,230	3,892,670	1.458
2018	280,435,460	19	162	427	4,154,016	3,284,411	7,438,427	2.652
2019	271,010,870	5	167	374	2,571,377	2,597,602	5,168,979	1.907
2020	314,838,195	5	164	299	2,922,931	3,017,949	5,940,880	1.887
2021	306,498,771	2	128	203	3,441,007	3,353,512	6,794,519	2.217
	1,439,808,376	35	767	1,749	14,970,770	14,264,704	29,235,474	
Adjusted Loss to Payroll Ratio:					1.040	0.991	2.031	
Expected Unlimited Loss to Payroll Ratio:					1.096	1.215	2.311	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.180	1.165	2.346	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.040	0.991	2.031	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.120	1.166	2.286	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								222.2%

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Code: 8827 RHG: 2 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	
2019	3,355,217,246	86	1,339	1,727	31,617,971	27,146,246	58,764,217	1.751
2020	3,953,885,481	53	1,421	1,576	35,433,301	30,571,410	66,004,711	1.669
2021	4,559,445,759	21	1,541	1,610	36,799,359	32,156,630	68,955,989	1.512
	11,868,548,486	160	4,301	4,913	103,850,632	89,874,285	193,724,917	
Adjusted Loss to Payroll Ratio:					0.875	0.757	1.632	
Expected Unlimited Loss to Payroll Ratio:					1.005	1.006	2.011	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.081	0.965	2.046	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.875	0.757	1.632	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.943	0.891	1.834	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								178.2%

Code: 8829 RHG: 2 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	
2019	4,459,497,355	90	1,780	5,027	42,052,394	39,570,593	81,622,987	1.830
2020	4,636,974,247	48	1,884	3,961	43,864,657	41,524,182	85,388,839	1.841
2021	5,183,266,163	16	1,850	4,108	47,308,933	44,154,501	91,463,434	1.765
	14,279,737,765	154	5,514	13,096	133,225,984	125,249,277	258,475,260	
Adjusted Loss to Payroll Ratio:					0.933	0.877	1.810	
Expected Unlimited Loss to Payroll Ratio:					0.992	1.076	2.068	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.068	1.031	2.099	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.933	0.877	1.810	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.005	1.032	2.038	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								198.0%

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Code: 8830 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: INSTITUTIONAL EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	11,829,122	0	1	4	1,558	4,911	6,469	0.055
2018	10,217,422	0	2	6	3,390	9,684	13,074	0.128
2019	14,163,969	0	2	9	89,531	71,782	161,313	1.139
2020	9,991,164	0	1	1	67,281	35,137	102,418	1.025
2021	20,226,166	0	3	3	3,704	6,749	10,453	0.052
	66,427,843	0	9	23	165,464	128,263	293,727	
Adjusted Loss to Payroll Ratio:					0.249	0.193	0.442	
Expected Unlimited Loss to Payroll Ratio:					0.546	0.426	0.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.588	0.409	0.996	
Credibility:					0.25	0.20		
Indicated Limited Loss to Payroll Ratio:					0.504	0.365	0.869	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.543	0.430	0.973	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								94.5%

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	
2019	2,025,683,060	18	614	4,179	7,243,607	9,936,929	17,180,536	0.848
2020	2,557,101,960	7	746	4,613	12,558,029	15,258,121	27,816,150	1.088
2021	2,979,099,950	4	899	5,458	12,120,853	14,926,071	27,046,924	0.908
	7,561,884,970	29	2,259	14,250	31,922,489	40,121,120	72,043,610	
Adjusted Loss to Payroll Ratio:					0.422	0.531	0.953	
Expected Unlimited Loss to Payroll Ratio:					0.486	0.667	1.152	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.394	0.503	0.898	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.422	0.531	0.953	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.449	0.602	1.051	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								102.1%

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	15,579,252,621	89	1,655	5,538	51,576,901	42,078,595	93,655,496	0.601
2020	16,458,088,452	52	1,693	4,555	50,985,772	42,658,224	93,643,996	0.569
2021	18,638,791,263	18	1,694	4,965	55,124,911	48,198,075	103,322,986	0.554
50,676,132,336		159	5,042	15,058	157,687,585	132,934,894	290,622,479	
Adjusted Loss to Payroll Ratio:					0.311	0.262	0.573	
Expected Unlimited Loss to Payroll Ratio*:					0.338	0.315	0.653	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.363	0.302	0.666	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.311	0.262	0.573	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.335	0.309	0.644	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								62.6%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.65 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

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	
2017	635,373,920	5	84	291	1,506,002	1,985,497	3,491,499	0.550
2018	671,280,427	6	89	346	2,249,401	2,646,006	4,895,407	0.729
2019	690,670,415	3	67	277	1,876,279	1,986,923	3,863,202	0.559
2020	617,467,426	3	52	124	1,516,554	1,291,610	2,808,164	0.455
2021	693,985,393	3	69	221	1,412,727	2,056,039	3,468,766	0.500
3,308,777,582		20	361	1,259	8,560,963	9,966,075	18,527,038	
Adjusted Loss to Payroll Ratio:					0.259	0.301	0.560	
Expected Unlimited Loss to Payroll Ratio:					0.287	0.375	0.663	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.263	0.303	0.566	
Credibility:					0.90	0.87		
Indicated Limited Loss to Payroll Ratio:					0.259	0.301	0.561	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.293	0.401	0.694	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								67.5%

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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	
2019	4,168,253,385	24	396	1,975	12,429,896	10,721,036	23,150,932	0.555
2020	4,153,018,191	13	388	1,490	11,659,133	9,855,977	21,515,110	0.518
2021	4,735,641,112	6	369	1,699	12,340,614	9,927,173	22,267,787	0.470
	13,056,912,688	43	1,153	5,164	36,429,644	30,504,186	66,933,830	
Adjusted Loss to Payroll Ratio:					0.279	0.234	0.513	
Expected Unlimited Loss to Payroll Ratio*:					0.295	0.282	0.577	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.317	0.271	0.588	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.279	0.234	0.513	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.301	0.275	0.576	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								55.9%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.82 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

Code: 8840 RHG: 5 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	
2017	2,393,012,933	6	56	225	1,747,906	1,857,485	3,605,391	0.151
2018	2,407,332,834	4	72	228	1,328,290	1,802,648	3,130,938	0.130
2019	2,392,017,696	6	56	172	1,536,529	1,973,665	3,510,194	0.147
2020	2,374,785,920	1	52	122	1,079,534	1,771,490	2,851,024	0.120
2021	2,483,419,534	5	55	180	1,828,455	2,565,958	4,394,413	0.177
	12,050,568,917	22	291	927	7,520,714	9,971,246	17,491,960	
Adjusted Loss to Payroll Ratio:					0.062	0.083	0.145	
Expected Unlimited Loss to Payroll Ratio:					0.078	0.135	0.213	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.065	0.093	0.159	
Credibility:					0.89	0.95		
Indicated Limited Loss to Payroll Ratio:					0.063	0.083	0.146	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.072	0.116	0.189	
Indicated Relativity Change:								-11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								18.3%

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Code: 8846 RHG: 2 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	
2017	141,700,228	0	21	16	181,157	193,044	374,201	0.264
2018	152,879,763	4	30	23	781,969	643,808	1,425,777	0.933
2019	143,227,188	0	20	25	308,998	216,505	525,503	0.367
2020	126,502,256	0	22	19	445,978	394,935	840,913	0.665
2021	164,922,487	0	26	29	641,083	658,893	1,299,976	0.788
	729,231,922	4	119	112	2,359,185	2,107,185	4,466,370	
Adjusted Loss to Payroll Ratio:					0.324	0.289	0.612	
Expected Unlimited Loss to Payroll Ratio:					0.418	0.415	0.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.399	0.369	0.768	
Credibility:					0.58	0.52		
Indicated Limited Loss to Payroll Ratio:					0.355	0.327	0.683	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.383	0.385	0.768	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								74.6%

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	
2017	66,395,042	4	94	207	1,305,277	1,645,103	2,950,380	4.444
2018	68,727,328	9	72	170	1,541,494	1,519,655	3,061,149	4.454
2019	61,510,215	5	82	117	1,821,903	1,635,045	3,456,948	5.620
2020	46,252,730	3	24	46	698,071	1,425,744	2,123,815	4.592
2021	58,862,522	0	34	24	553,348	948,136	1,501,484	2.551
	301,747,838	21	306	564	5,920,094	7,173,681	13,093,775	
Adjusted Loss to Payroll Ratio:					1.962	2.377	4.339	
Expected Unlimited Loss to Payroll Ratio:					2.291	2.999	5.290	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.103	2.523	4.626	
Credibility:					0.81	0.81		
Indicated Limited Loss to Payroll Ratio:					1.989	2.406	4.395	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.143	2.832	4.975	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								483.4%

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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	
2017	267,612,531	2	56	78	537,613	660,224	1,197,837	0.448
2018	275,905,648	4	53	77	842,807	1,000,315	1,843,122	0.668
2019	271,439,375	4	64	69	1,224,830	1,352,707	2,577,537	0.950
2020	231,410,480	0	42	35	1,142,594	1,436,010	2,578,604	1.114
2021	219,135,580	0	39	37	911,371	1,456,018	2,367,389	1.080
	1,265,503,615	10	254	296	4,659,215	5,905,274	10,564,490	
Adjusted Loss to Payroll Ratio:					0.368	0.467	0.835	
Expected Unlimited Loss to Payroll Ratio:					0.453	0.586	1.039	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.366	0.448	0.814	
Credibility:					0.75	0.74		
Indicated Limited Loss to Payroll Ratio:					0.368	0.462	0.829	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.396	0.544	0.940	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								91.3%

Code: 8851 RHG: 1 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	
2017	217,877,685	11	93	290	2,470,159	2,234,386	4,704,545	2.159
2018	237,405,808	8	102	226	2,159,340	2,415,115	4,574,455	1.927
2019	280,795,417	6	125	368	2,122,413	2,739,336	4,861,749	1.731
2020	297,623,562	3	98	223	1,868,509	2,130,440	3,998,949	1.344
2021	277,153,269	1	114	278	2,926,079	2,778,723	5,704,802	2.058
	1,310,855,741	29	532	1,385	11,546,500	12,298,000	23,844,500	
Adjusted Loss to Payroll Ratio:					0.881	0.938	1.819	
Expected Unlimited Loss to Payroll Ratio:					0.849	1.068	1.917	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.926	1.063	1.989	
Credibility:					0.98	0.97		
Indicated Limited Loss to Payroll Ratio:					0.882	0.942	1.823	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.937	1.068	2.005	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								194.9%

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Code: 8852 RHG: 4 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	
2017	47,161,565	0	8	20	174,850	216,327	391,177	0.829
2018	48,584,864	0	6	14	76,082	65,122	141,204	0.291
2019	44,818,916	0	6	6	275,546	169,316	444,862	0.993
2020	46,320,131	0	11	16	260,029	230,991	491,020	1.060
2021	74,128,761	0	11	25	339,953	192,154	532,107	0.718
	261,014,237	0	42	81	1,126,460	873,911	2,000,371	
Adjusted Loss to Payroll Ratio:					0.432	0.335	0.766	
Expected Unlimited Loss to Payroll Ratio:					0.535	0.511	1.045	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.549	0.433	0.982	
Credibility:					0.42	0.36		
Indicated Limited Loss to Payroll Ratio:					0.500	0.398	0.898	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.565	0.530	1.095	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								106.4%

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	
2019	95,195,914,671	13	264	847	7,599,306	6,847,419	14,446,725	0.015
2020	80,513,163,966	3	173	330	5,398,503	4,451,021	9,849,524	0.012
2021	84,738,656,432	1	252	393	7,195,891	5,918,731	13,114,622	0.015
	260,447,735,069	17	689	1,570	20,193,701	17,217,172	37,410,873	
Adjusted Loss to Payroll Ratio:					0.008	0.007	0.014	
Expected Unlimited Loss to Payroll Ratio:					0.010	0.009	0.019	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.008	0.007	0.015	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.008	0.007	0.014	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.008	0.008	0.016	
Indicated Relativity Change:								-16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								1.6%

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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	
2019	12,365,578,190	48	1,158	3,350	18,975,570	22,053,037	41,028,607	0.332
2020	12,231,962,045	31	723	1,647	19,999,278	21,961,304	41,960,582	0.343
2021	13,423,695,202	16	1,270	2,917	22,097,525	24,536,387	46,633,912	0.347
38,021,235,437		95	3,151	7,914	61,072,373	68,550,728	129,623,100	
Adjusted Loss to Payroll Ratio:					0.161	0.180	0.341	
Expected Unlimited Loss to Payroll Ratio:					0.174	0.213	0.387	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.162	0.182	0.343	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.161	0.180	0.341	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.173	0.212	0.385	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								37.4%

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	
2017	134,378,700	3	21	63	463,591	407,017	870,608	0.648
2018	278,419,180	0	55	96	596,124	768,690	1,364,814	0.490
2019	386,891,502	2	56	93	667,941	1,040,415	1,708,356	0.442
2020	331,658,923	0	45	42	666,874	930,725	1,597,599	0.482
2021	484,435,099	0	75	75	1,231,817	1,841,360	3,073,177	0.634
1,615,783,404		5	252	369	3,626,348	4,988,206	8,614,554	
Adjusted Loss to Payroll Ratio:					0.224	0.309	0.533	
Expected Unlimited Loss to Payroll Ratio:					0.236	0.314	0.550	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.220	0.267	0.487	
Credibility:					0.64	0.64		
Indicated Limited Loss to Payroll Ratio:					0.223	0.294	0.516	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.240	0.346	0.586	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								56.9%

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

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Code: 8874 RHG: 2 NAICS: 54 ILDG: 3 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	
2019	44,087,012,252	26	261	840	8,752,509	8,106,186	16,858,695	0.038
2020	56,978,740,266	9	208	443	8,396,335	7,071,747	15,468,082	0.027
2021	46,101,876,961	5	227	529	8,148,261	8,612,411	16,760,672	0.036
	147,167,629,479	40	696	1,812	25,297,105	23,790,344	49,087,449	
Adjusted Loss to Payroll Ratio:					0.017	0.016	0.033	
Expected Unlimited Loss to Payroll Ratio:					0.027	0.028	0.056	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.022	0.021	0.043	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.017	0.016	0.033	
Limit Factor:					1.077	1.177		
Indicated (Unlimited) Loss to Payroll Ratio:					0.019	0.019	0.038	
Indicated Relativity Change:								-32.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.021	0.021	0.042	
Relativity to Statewide Average Loss to Payroll Ratio:								4.1%

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.

Preliminary

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Code: 8875 RHG: 4 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	
2018	1,694,506,963	8	205	632	3,708,115	3,762,094	7,470,209	0.441
2019	1,951,769,582	12	183	519	3,943,326	3,644,276	7,587,602	0.389
2020	2,100,566,911	1	118	238	2,656,499	2,891,558	5,548,057	0.264
2021	2,524,956,967	5	264	648	5,706,386	5,094,509	10,800,895	0.428
	8,271,800,423	26	770	2,037	16,014,327	15,392,437	31,406,764	
Adjusted Loss to Payroll Ratio:					0.194	0.186	0.380	
Expected Unlimited Loss to Payroll Ratio:					0.189	0.229	0.419	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.168	0.173	0.341	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.194	0.186	0.380	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.219	0.248	0.467	
Indicated Relativity Change:								11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								45.3%

Code: 9007 RHG: 2 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	
2017	216,708,655	9	111	184	2,100,247	1,812,025	3,912,272	1.805
2018	215,709,025	6	107	172	1,917,027	1,983,027	3,900,054	1.808
2019	217,654,793	5	95	141	2,358,764	1,880,985	4,239,749	1.948
2020	227,148,518	6	97	136	3,303,200	2,612,694	5,915,894	2.604
2021	237,681,741	2	103	143	3,095,910	2,537,655	5,633,565	2.370
	1,114,902,732	28	513	776	12,775,148	10,826,387	23,601,536	
Adjusted Loss to Payroll Ratio:					1.146	0.971	2.117	
Expected Unlimited Loss to Payroll Ratio:					1.344	1.240	2.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.252	1.020	2.272	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.146	0.973	2.119	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.235	1.146	2.380	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								231.3%

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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	
2019	2,462,415,853	109	2,392	2,752	53,652,520	53,916,237	107,568,757	4.368
2020	2,660,233,714	82	2,189	2,284	53,533,065	54,256,883	107,789,948	4.052
2021	2,911,133,663	34	2,342	2,643	60,246,097	61,653,522	121,899,619	4.187
	8,033,783,230	225	6,923	7,679	167,431,681	169,826,642	337,258,323	
Adjusted Loss to Payroll Ratio:					2.084	2.114	4.198	
Expected Unlimited Loss to Payroll Ratio:					2.238	2.512	4.750	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.062	2.123	4.185	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.084	2.114	4.198	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.245	2.488	4.734	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								460.0%

Code: 9009 RHG: 3 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	
2019	805,392,310	21	245	390	7,335,177	7,113,688	14,448,865	1.794
2020	902,760,319	10	225	285	6,660,510	6,297,382	12,957,892	1.435
2021	943,762,545	4	255	366	9,342,562	8,484,578	17,827,140	1.889
	2,651,915,174	35	725	1,041	23,338,249	21,895,648	45,233,897	
Adjusted Loss to Payroll Ratio:					0.880	0.826	1.706	
Expected Unlimited Loss to Payroll Ratio:					0.956	1.090	2.046	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.874	0.856	1.731	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.880	0.826	1.706	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.966	1.017	1.983	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								192.7%

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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	
2017	181,972,075	11	74	140	2,125,429	2,461,483	4,586,912	2.521
2018	183,015,399	13	96	153	2,354,964	2,798,616	5,153,580	2.816
2019	189,311,437	6	85	124	1,606,202	1,679,289	3,285,491	1.735
2020	196,493,072	9	89	137	2,649,260	3,152,252	5,801,512	2.953
2021	205,321,004	2	88	125	2,111,624	2,348,640	4,460,264	2.172
	956,112,987	41	432	679	10,847,479	12,440,280	23,287,759	
Adjusted Loss to Payroll Ratio:					1.135	1.301	2.436	
Expected Unlimited Loss to Payroll Ratio:					1.475	1.713	3.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.350	1.346	2.696	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.135	1.301	2.436	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.245	1.603	2.848	
Indicated Relativity Change:								-10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								276.7%

Code: 9011 RHG: 3 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	
2019	2,861,224,493	87	1,182	1,976	30,094,176	27,856,834	57,951,010	2.025
2020	2,933,975,454	50	1,277	1,732	34,628,676	31,802,094	66,430,770	2.264
2021	3,133,354,822	31	1,279	1,738	41,305,672	35,219,343	76,525,015	2.442
	8,928,554,769	168	3,738	5,446	106,028,524	94,878,270	200,906,794	
Adjusted Loss to Payroll Ratio:					1.188	1.063	2.250	
Expected Unlimited Loss to Payroll Ratio:					1.257	1.332	2.590	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.151	1.047	2.197	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.188	1.063	2.250	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.303	1.309	2.612	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								253.8%

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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	
2019	1,034,207,914	26	438	667	11,670,412	10,085,491	21,755,903	2.104
2020	1,079,668,403	19	390	495	11,620,463	9,874,870	21,495,333	1.991
2021	1,100,989,961	9	423	597	12,660,654	13,055,558	25,716,212	2.336
	3,214,866,278	54	1,251	1,759	35,951,530	33,015,918	68,967,448	
Adjusted Loss to Payroll Ratio:					1.118	1.027	2.145	
Expected Unlimited Loss to Payroll Ratio:					1.268	1.372	2.640	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.126	0.997	2.124	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.118	1.027	2.145	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.264	1.367	2.632	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								255.7%

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Code: 9016 RHG: 2 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	
2019	911,313,474	8	321	873	5,259,150	6,038,637	11,297,787	1.240
2020	616,140,480	12	217	443	5,450,653	5,044,975	10,495,628	1.703
2021	695,102,274	4	288	782	6,646,333	7,333,592	13,979,925	2.011
	2,222,556,228	24	826	2,098	17,356,137	18,417,205	35,773,341	
Adjusted Loss to Payroll Ratio:					0.781	0.829	1.610	
Expected Unlimited Loss to Payroll Ratio:					0.783	0.967	1.750	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.752	0.881	1.634	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.781	0.829	1.610	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.841	0.975	1.817	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								176.5%

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	
2018	436,895,173	19	174	424	4,970,824	5,298,064	10,268,888	2.350
2019	464,579,521	15	201	412	5,271,446	4,927,394	10,198,840	2.195
2020	497,208,026	12	230	359	6,541,101	5,478,075	12,019,176	2.417
2021	509,514,457	7	233	395	5,508,721	6,156,783	11,665,504	2.290
	1,908,197,177	53	838	1,590	22,292,092	21,860,317	44,152,408	
Adjusted Loss to Payroll Ratio:					1.168	1.146	2.314	
Expected Unlimited Loss to Payroll Ratio:					1.440	1.413	2.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.303	1.142	2.444	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.168	1.146	2.314	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.282	1.411	2.693	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								261.7%

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Effective September 1, 2024 (Draft)

Code: 9033 RHG: 2 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	
2017	11,047,456	1	4	15	46,909	43,639	90,548	0.820
2018	10,799,857	0	3	20	18,292	25,325	43,617	0.404
2019	14,041,047	0	8	15	219,356	128,426	347,782	2.477
2020	15,221,841	2	4	14	187,909	82,549	270,458	1.777
2021	14,275,241	0	9	9	343,734	245,763	589,497	4.130
	65,385,442	3	28	73	816,201	525,702	1,341,903	
Adjusted Loss to Payroll Ratio:					1.248	0.804	2.052	
Expected Unlimited Loss to Payroll Ratio:					1.193	1.312	2.505	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.001	1.061	2.062	
Credibility:					0.34	0.31		
Indicated Limited Loss to Payroll Ratio:					1.084	0.980	2.065	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.168	1.154	2.322	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								225.6%

Code: 9043 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: HOSPITALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	8,928,366,131	70	1,807	4,683	51,107,385	33,639,261	84,746,646	0.949
2020	9,924,033,529	51	2,081	4,156	61,217,990	41,107,151	102,325,141	1.031
2021	11,414,816,447	18	2,340	4,301	83,554,237	51,374,371	134,928,608	1.182
	30,267,216,107	139	6,228	13,140	195,879,612	126,120,783	322,000,395	
Adjusted Loss to Payroll Ratio:					0.647	0.417	1.064	
Expected Unlimited Loss to Payroll Ratio*:					0.658	0.514	1.171	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.708	0.493	1.201	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.647	0.417	1.064	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.697	0.490	1.188	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								115.4%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.83 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 9048 RHG: 2 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	
2017	232,580,256	6	79	378	2,038,788	2,744,571	4,783,359	2.057
2018	248,548,238	7	83	363	1,405,729	1,863,428	3,269,157	1.315
2019	220,324,021	3	69	332	927,279	1,355,777	2,283,056	1.036
2020	163,750,308	3	34	122	945,087	1,095,131	2,040,218	1.246
2021	216,999,829	2	78	267	2,003,139	2,122,024	4,125,163	1.901
	1,082,202,652	21	343	1,462	7,320,021	9,180,932	16,500,952	
Adjusted Loss to Payroll Ratio:					0.676	0.848	1.525	
Expected Unlimited Loss to Payroll Ratio:					0.639	0.967	1.606	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.587	0.849	1.436	
Credibility:					0.81	0.85		
Indicated Limited Loss to Payroll Ratio:					0.659	0.848	1.508	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.710	0.999	1.709	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								166.1%

Code: 9050 RHG: 1 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	
2019	3,875,683,974	159	3,659	5,343	71,253,622	71,947,290	143,200,912	3.695
2020	2,778,764,069	62	2,335	2,933	53,552,501	52,849,491	106,401,992	3.829
2021	3,759,468,630	37	2,615	3,779	67,790,998	66,544,510	134,335,508	3.573
	10,413,916,673	258	8,609	12,055	192,597,121	191,341,291	383,938,412	
Adjusted Loss to Payroll Ratio:					1.849	1.837	3.687	
Expected Unlimited Loss to Payroll Ratio:					2.076	2.240	4.316	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.934	2.041	3.976	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.849	1.837	3.687	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.966	2.085	4.050	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								393.6%

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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	
2019	1,366,890,983	15	330	636	6,073,229	7,488,739	13,561,968	0.992
2020	776,862,469	1	175	289	2,951,770	3,699,217	6,650,987	0.856
2021	1,172,059,275	1	228	388	5,505,841	4,801,477	10,307,318	0.879
	3,315,812,727	17	733	1,313	14,530,841	15,989,434	30,520,275	
Adjusted Loss to Payroll Ratio:					0.438	0.482	0.920	
Expected Unlimited Loss to Payroll Ratio:					0.440	0.557	0.997	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.429	0.527	0.955	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.438	0.482	0.920	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.466	0.547	1.013	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								98.4%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870. EXPERIENCE RELATED TO SPAS OR BATHS TRANSFERRED TO CODE 9054; 8870, 9054 E1-1-18.

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	
2017	107,005,010	2	82	94	1,746,944	1,270,317	3,017,261	2.820
2018	137,158,185	1	61	102	852,543	814,876	1,667,419	1.216
2019	161,768,457	4	92	105	1,849,816	1,800,336	3,650,152	2.256
2020	61,683,044	0	20	26	368,713	383,996	752,709	1.220
2021	134,362,492	1	44	47	979,390	879,469	1,858,859	1.383
	601,977,188	8	299	374	5,797,406	5,148,994	10,946,400	
Adjusted Loss to Payroll Ratio:					0.963	0.855	1.818	
Expected Unlimited Loss to Payroll Ratio:					1.271	1.248	2.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.149	1.062	2.211	
Credibility:					0.84	0.76		
Indicated Limited Loss to Payroll Ratio:					0.992	0.905	1.897	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.054	1.027	2.081	
Indicated Relativity Change:								-17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								202.2%

E1-1-18 INCLUDES EXPERIENCE OF 9053

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2019	2,180,408,797	30	648	1,399	12,887,753	12,952,948	25,840,701	1.185
2020	1,943,822,911	10	491	866	9,225,939	10,061,388	19,287,327	0.992
2021	2,385,632,690	5	667	1,250	11,419,058	13,082,142	24,501,200	1.027
	6,509,864,398	45	1,806	3,515	33,532,749	36,096,479	69,629,228	
Adjusted Loss to Payroll Ratio:					0.515	0.554	1.070	
Expected Unlimited Loss to Payroll Ratio:					0.597	0.729	1.326	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.643	0.699	1.342	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.515	0.554	1.070	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.555	0.653	1.208	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								117.4%

Code: 9060 RHG: 2 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	
2019	1,053,528,212	23	505	990	12,181,035	12,020,970	24,202,005	2.297
2020	1,037,954,541	19	439	798	9,743,747	10,085,946	19,829,693	1.910
2021	1,230,493,456	10	549	993	13,710,022	13,051,068	26,761,090	2.175
	3,321,976,209	52	1,493	2,781	35,634,804	35,157,984	70,792,788	
Adjusted Loss to Payroll Ratio:					1.073	1.058	2.131	
Expected Unlimited Loss to Payroll Ratio:					1.092	1.170	2.262	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.048	1.067	2.115	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.073	1.058	2.131	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.156	1.246	2.401	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								233.4%

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Code: 9061 RHG: 2 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	
2017	210,777,652	8	111	165	2,479,306	3,055,562	5,534,868	2.626
2018	217,045,094	9	127	243	3,043,007	2,910,349	5,953,356	2.743
2019	199,888,409	6	108	152	3,070,938	2,440,941	5,511,879	2.757
2020	134,025,428	2	66	74	1,765,529	1,514,690	3,280,219	2.447
2021	216,083,872	4	95	140	2,495,507	1,941,258	4,436,765	2.053
	977,820,455	29	507	774	12,854,287	11,862,800	24,717,086	
Adjusted Loss to Payroll Ratio:					1.315	1.213	2.528	
Expected Unlimited Loss to Payroll Ratio:					1.278	1.273	2.551	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.227	1.160	2.387	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					1.315	1.209	2.523	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.416	1.423	2.839	
Indicated Relativity Change:								11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								275.9%

Code: 9066 RHG: 2 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	
2017	259,328,461	13	111	184	2,094,931	1,815,032	3,909,963	1.508
2018	267,670,045	15	118	195	2,818,319	2,980,034	5,798,353	2.166
2019	271,635,537	7	110	183	2,172,654	2,568,142	4,740,796	1.745
2020	267,689,434	4	86	132	2,212,193	2,388,877	4,601,070	1.719
2021	283,324,221	4	112	144	2,966,579	3,312,487	6,279,066	2.216
	1,349,647,698	43	537	838	12,264,676	13,064,572	25,329,249	
Adjusted Loss to Payroll Ratio:					0.909	0.968	1.877	
Expected Unlimited Loss to Payroll Ratio:					0.977	1.103	2.079	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.871	0.904	1.775	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.909	0.967	1.876	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.979	1.138	2.117	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								205.7%

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Effective September 1, 2024 (Draft)

Code: 9067 RHG: 1 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	
2017	272,947,597	4	90	268	1,068,711	1,538,896	2,607,607	0.955
2018	281,913,617	5	79	297	1,029,401	1,570,304	2,599,705	0.922
2019	282,257,386	3	66	199	1,425,880	1,717,863	3,143,743	1.114
2020	219,854,522	7	37	106	1,185,953	1,572,066	2,758,019	1.254
2021	269,539,161	0	59	161	673,758	1,186,409	1,860,167	0.690
	1,326,512,284	19	331	1,031	5,383,702	7,585,538	12,969,240	
Adjusted Loss to Payroll Ratio:					0.406	0.572	0.978	
Expected Unlimited Loss to Payroll Ratio:					0.488	0.621	1.109	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.475	0.587	1.062	
Credibility:					0.79	0.79		
Indicated Limited Loss to Payroll Ratio:					0.420	0.575	0.995	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.447	0.652	1.099	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								106.8%

Code: 9069 RHG: 1 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	
2019	496,467,280	11	325	260	7,576,941	7,532,965	15,109,906	3.043
2020	257,155,967	5	417	105	9,129,422	8,100,186	17,229,608	6.700
2021	505,216,142	2	199	209	5,081,485	4,230,818	9,312,303	1.843
	1,258,839,389	18	941	574	21,787,848	19,863,969	41,651,816	
Adjusted Loss to Payroll Ratio:					1.731	1.578	3.309	
Expected Unlimited Loss to Payroll Ratio:					1.634	1.641	3.276	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.590	1.552	3.143	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.731	1.578	3.309	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.840	1.790	3.630	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								352.7%

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Effective September 1, 2024 (Draft)

Code: 9070 RHG: 1 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	
2019	1,971,479,695	58	1,370	3,531	27,812,282	29,033,220	56,845,502	2.883
2020	2,076,537,980	32	1,299	3,191	27,989,056	30,597,519	58,586,575	2.821
2021	2,104,328,497	15	1,242	3,092	27,114,529	32,422,164	59,536,693	2.829
	6,152,346,172	105	3,911	9,814	82,915,867	92,052,903	174,968,770	
Adjusted Loss to Payroll Ratio:					1.348	1.496	2.844	
Expected Unlimited Loss to Payroll Ratio:					1.448	1.765	3.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.580	1.756	3.336	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.348	1.496	2.844	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.432	1.698	3.130	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								304.1%

Preliminary

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Code: 9081 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: RESTAURANTS - N.O.C.
Code: 9058 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING -
FOOD OR BEVERAGE EMPLOYEES
Code: 9080 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: RESTAURANTS - FULL SERVICE
Code: 9082 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: BARS OR TAVERNS - NOT RESTAURANTS
Code: 9083 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: RESTAURANTS - FAST FOOD OR FAST CASUAL
Code: 9084 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: BARS OR TAVERNS - NOT RESTAURANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	25,706,314,055	450	13,431	22,747	190,157,101	220,213,299	410,370,400	1.596
2020	21,239,838,139	205	9,995	14,880	159,370,128	185,007,112	344,377,240	1.621
2021	28,849,075,554	88	12,453	20,259	218,917,338	253,245,767	472,163,105	1.637
	75,795,227,748	743	35,879	57,886	568,444,567	658,466,178	1,226,910,745	
Adjusted Loss to Payroll Ratio:					0.750	0.869	1.619	
Expected Unlimited Loss to Payroll Ratio:					0.827	1.044	1.871	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.771	0.951	1.722	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.750	0.869	1.619	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.797	0.986	1.783	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								173.2%

E9-1-24 INCLUDES EXPERIENCE OF 9079 D9-1-24

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 9085 RHG: 2 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	
2019	827,189,766	14	357	600	5,767,449	6,374,330	12,141,779	1.468
2020	993,345,778	19	385	484	8,184,227	7,462,424	15,646,651	1.575
2021	1,035,821,700	12	387	554	8,426,523	8,355,381	16,781,904	1.620
	2,856,357,244	45	1,129	1,638	22,378,199	22,192,135	44,570,335	
Adjusted Loss to Payroll Ratio:					0.783	0.777	1.560	
Expected Unlimited Loss to Payroll Ratio:					0.879	0.921	1.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.946	0.883	1.830	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.783	0.777	1.560	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.844	0.914	1.759	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								170.9%

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	
2017	164,413,548	4	57	137	661,076	1,058,481	1,719,557	1.046
2018	185,869,712	5	57	157	1,893,327	1,333,925	3,227,252	1.736
2019	157,378,268	1	42	117	495,565	580,462	1,076,027	0.684
2020	70,209,585	0	19	41	212,225	410,696	622,921	0.887
2021	159,120,862	1	52	96	1,034,523	964,665	1,999,188	1.256
	736,991,975	11	227	548	4,296,716	4,348,229	8,644,946	
Adjusted Loss to Payroll Ratio:					0.583	0.590	1.173	
Expected Unlimited Loss to Payroll Ratio:					0.544	0.658	1.202	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.522	0.600	1.122	
Credibility:					0.65	0.63		
Indicated Limited Loss to Payroll Ratio:					0.562	0.594	1.155	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.605	0.699	1.304	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								126.7%

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Effective September 1, 2024 (Draft)

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	
2017	64,573,270	1	28	63	397,409	366,584	763,993	1.183
2018	61,614,522	3	28	71	465,716	812,316	1,278,032	2.074
2019	61,704,857	3	12	42	654,543	498,236	1,152,779	1.868
2020	48,837,668	0	12	24	269,515	265,821	535,336	1.096
2021	69,253,463	2	22	31	1,041,603	1,130,480	2,172,083	3.136
	305,983,779	9	102	231	2,828,786	3,073,437	5,902,222	
Adjusted Loss to Payroll Ratio:					0.924	1.004	1.929	
Expected Unlimited Loss to Payroll Ratio:					0.852	1.121	1.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.780	0.904	1.684	
Credibility:					0.54	0.52		
Indicated Limited Loss to Payroll Ratio:					0.857	0.956	1.813	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.969	1.273	2.242	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								217.9%

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	
2017	80,983,113	6	119	135	1,894,842	2,413,118	4,307,960	5.320
2018	91,391,809	9	108	124	2,192,974	2,303,471	4,496,445	4.920
2019	88,278,112	2	113	109	2,048,087	2,509,853	4,557,940	5.163
2020	92,994,867	1	94	94	1,585,885	1,969,813	3,555,698	3.824
2021	110,221,504	4	137	106	3,391,256	3,497,167	6,888,423	6.250
	463,869,405	22	571	568	11,113,043	12,693,423	23,806,466	
Adjusted Loss to Payroll Ratio:					2.396	2.736	5.132	
Expected Unlimited Loss to Payroll Ratio:					2.630	3.197	5.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.456	2.804	5.260	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.396	2.737	5.132	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.546	3.105	5.651	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								549.1%

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Effective September 1, 2024 (Draft)

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	
2017	141,793,382	3	72	101	1,646,025	971,335	2,617,360	1.846
2018	152,061,332	6	68	114	1,273,655	1,542,132	2,815,787	1.852
2019	165,774,494	7	83	98	1,898,469	1,353,146	3,251,615	1.961
2020	182,636,061	2	80	82	1,855,066	1,626,786	3,481,852	1.906
2021	207,776,222	1	89	123	1,906,444	1,960,743	3,867,187	1.861
	850,041,491	19	392	518	8,579,658	7,454,141	16,033,799	
Adjusted Loss to Payroll Ratio:					1.009	0.877	1.886	
Expected Unlimited Loss to Payroll Ratio:					1.106	1.052	2.158	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.001	0.850	1.851	
Credibility:					0.91	0.79		
Indicated Limited Loss to Payroll Ratio:					1.009	0.871	1.880	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.107	1.073	2.180	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								211.8%

Code: 9101 RHG: 4 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	
2019	743,924,827	23	402	730	9,246,260	7,136,384	16,382,644	2.202
2020	663,278,639	8	284	420	9,253,919	7,825,866	17,079,785	2.575
2021	797,297,540	4	336	540	7,585,252	6,309,839	13,895,091	1.743
	2,204,501,006	35	1,022	1,690	26,085,432	21,272,089	47,357,521	
Adjusted Loss to Payroll Ratio:					1.183	0.965	2.148	
Expected Unlimited Loss to Payroll Ratio:					1.366	1.387	2.753	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.211	1.045	2.256	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.183	0.965	2.148	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.338	1.285	2.623	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								254.8%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2017	233,620,827	1	13	35	212,057	226,882	438,939	0.188
2018	268,000,084	0	12	19	433,539	303,502	737,041	0.275
2019	247,720,596	0	3	16	180,800	155,898	336,698	0.136
2020	127,027,784	0	2	4	27,916	39,719	67,635	0.053
2021	220,037,355	0	8	10	224,401	272,387	496,788	0.226
	1,096,406,646	1	38	84	1,078,712	998,388	2,077,100	
Adjusted Loss to Payroll Ratio:					0.098	0.091	0.189	
Expected Unlimited Loss to Payroll Ratio:					0.158	0.149	0.307	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.154	0.141	0.295	
Credibility:					0.47	0.41		
Indicated Limited Loss to Payroll Ratio:					0.128	0.120	0.248	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.136	0.137	0.273	
Indicated Relativity Change:								-11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								26.5%

Code: 9154 RHG: 4 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	1,071,955,588	21	273	650	7,162,592	7,788,943	14,951,535	1.395
2019	948,828,598	14	196	444	6,931,057	5,647,330	12,578,387	1.326
2020	409,019,869	2	61	80	1,918,876	1,469,371	3,388,247	0.828
2021	694,809,658	3	132	293	3,774,962	3,127,100	6,902,062	0.993
	3,124,613,713	40	662	1,467	19,787,488	18,032,744	37,820,231	
Adjusted Loss to Payroll Ratio:					0.633	0.577	1.210	
Expected Unlimited Loss to Payroll Ratio:					0.671	0.684	1.356	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.614	0.552	1.166	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.633	0.577	1.210	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.716	0.768	1.484	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								144.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 9155 RHG: 2 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	
2017	315,398,160	3	82	303	1,192,063	1,622,454	2,814,517	0.892
2018	366,593,423	2	80	323	879,217	888,807	1,768,024	0.482
2019	315,731,436	0	72	251	648,202	687,309	1,335,511	0.423
2020	85,615,895	0	10	43	127,372	195,701	323,073	0.377
2021	257,169,097	0	56	158	397,245	849,587	1,246,832	0.485
	1,340,508,010	5	300	1,078	3,244,099	4,243,857	7,487,957	
Adjusted Loss to Payroll Ratio:					0.242	0.317	0.559	
Expected Unlimited Loss to Payroll Ratio:					0.285	0.392	0.677	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.262	0.339	0.600	
Credibility:					0.64	0.65		
Indicated Limited Loss to Payroll Ratio:					0.249	0.324	0.574	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.268	0.382	0.650	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								63.2%

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	
2017	109,358,084	3	70	157	1,479,466	1,097,387	2,576,853	2.356
2018	116,054,161	3	59	159	1,321,550	968,379	2,289,929	1.973
2019	104,356,097	1	59	109	1,113,804	1,088,412	2,202,216	2.110
2020	45,156,627	0	19	36	306,530	392,424	698,954	1.548
2021	117,148,819	0	70	101	2,191,011	1,356,331	3,547,342	3.028
	492,073,788	7	277	562	6,412,361	4,902,932	11,315,293	
Adjusted Loss to Payroll Ratio:					1.303	0.996	2.300	
Expected Unlimited Loss to Payroll Ratio:					1.253	1.119	2.372	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.219	1.059	2.278	
Credibility:					0.77	0.67		
Indicated Limited Loss to Payroll Ratio:					1.284	1.017	2.301	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.365	1.154	2.519	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								244.7%

INCLUDES EXPERIENCE OF CIRCUS EMPLOYERS FROM 9185 9-1-22

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2017	177,720,687	9	63	231	1,333,663	1,663,392	2,997,055	1.686
2018	199,127,686	6	88	283	1,742,639	2,260,981	4,003,620	2.011
2019	185,740,326	4	55	221	1,504,153	1,828,422	3,332,575	1.794
2020	140,921,497	0	60	108	969,410	1,621,391	2,590,801	1.838
2021	204,413,010	2	83	211	1,901,592	2,038,898	3,940,490	1.928
	907,923,206	21	349	1,054	7,451,457	9,413,084	16,864,540	
Adjusted Loss to Payroll Ratio:					0.821	1.037	1.857	
Expected Unlimited Loss to Payroll Ratio:					0.860	1.245	2.105	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.771	0.959	1.730	
Credibility:					0.82	0.82		
Indicated Limited Loss to Payroll Ratio:					0.812	1.023	1.835	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.937	1.427	2.364	
Indicated Relativity Change:								12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								229.7%

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

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 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	
2018	136,249,622	22	145	731	5,421,572	4,870,454	10,292,026	7.554
2019	153,437,706	16	139	832	5,320,940	5,952,029	11,272,969	7.347
2020	136,797,450	6	82	483	3,143,317	3,740,792	6,884,109	5.032
2021	166,673,850	3	67	753	3,346,241	6,832,191	10,178,432	6.107
	593,158,628	47	433	2,799	17,232,070	21,395,467	38,627,536	
Adjusted Loss to Payroll Ratio:					2.905	3.607	6.512	
Expected Unlimited Loss to Payroll Ratio:					3.338	4.178	7.516	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.146	3.640	6.786	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.905	3.607	6.512	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					3.188	4.443	7.631	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								741.5%

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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	
2017	455,349,867	3	50	166	800,126	1,340,500	2,140,626	0.470
2018	482,970,607	5	87	186	2,275,959	2,275,963	4,551,922	0.942
2019	544,023,252	8	67	175	1,985,991	2,604,441	4,590,432	0.844
2020	453,837,879	1	32	55	515,653	603,673	1,119,326	0.247
2021	541,870,659	0	87	162	1,908,931	3,077,801	4,986,732	0.920
	2,478,052,264	17	323	744	7,486,661	9,902,379	17,389,039	
Adjusted Loss to Payroll Ratio:					0.302	0.400	0.702	
Expected Unlimited Loss to Payroll Ratio:					0.339	0.457	0.797	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.310	0.369	0.679	
Credibility:					0.86	0.84		
Indicated Limited Loss to Payroll Ratio:					0.303	0.395	0.698	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.343	0.525	0.868	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								84.4%

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	
2017	90,615,563	6	80	227	1,517,244	3,190,744	4,707,988	5.196
2018	87,985,214	0	79	271	1,033,863	2,038,951	3,072,814	3.492
2019	75,481,994	0	81	170	686,482	2,383,621	3,070,103	4.067
2020	87,713,825	0	99	247	550,981	2,491,219	3,042,200	3.468
2021	91,761,435	0	61	350	559,752	2,137,699	2,697,451	2.940
	433,558,031	6	400	1,265	4,348,321	12,242,234	16,590,555	
Adjusted Loss to Payroll Ratio:					1.003	2.824	3.827	
Expected Unlimited Loss to Payroll Ratio:					1.843	3.829	5.672	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.769	3.490	5.259	
Credibility:					0.85	1.00		
Indicated Limited Loss to Payroll Ratio:					1.114	2.824	3.938	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.201	3.324	4.524	
Indicated Relativity Change:								-20.2%
Relativity to Statewide Average Loss to Payroll Ratio:								439.6%

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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	
2017	5,602,459	1	3	9	336,139	192,657	528,796	9.439
2018	6,136,695	0	2	2	261	7,029	7,290	0.119
2019	5,546,516	0	1	8	16,680	67,100	83,780	1.511
2020	939,240	0	0	1	0	291	291	0.031
2021	5,344,515	0	2	3	12,211	215,273	227,484	4.256
	23,569,425	1	8	23	365,291	482,351	847,642	
Adjusted Loss to Payroll Ratio:					1.550	2.047	3.596	
Expected Unlimited Loss to Payroll Ratio:					2.481	3.808	6.289	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.224	2.932	5.157	
Credibility:					0.29	0.30		
Indicated Limited Loss to Payroll Ratio:					2.027	2.668	4.695	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					2.339	3.721	6.060	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								588.9%

EXPERIENCE OF CIRCUS EMPLOYERS TRANSFERRED TO 9156 9-1-22

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	
2017	84,338,550	10	76	138	1,991,376	1,454,240	3,445,616	4.085
2018	89,637,100	6	52	123	1,545,107	1,220,337	2,765,444	3.085
2019	98,134,442	5	96	137	2,189,875	2,010,241	4,200,116	4.280
2020	97,579,938	5	85	91	2,504,484	1,854,648	4,359,132	4.467
2021	243,052,470	3	83	106	3,760,293	3,525,708	7,286,001	2.998
	612,742,500	29	392	595	11,991,135	10,065,174	22,056,309	
Adjusted Loss to Payroll Ratio:					1.957	1.643	3.600	
Expected Unlimited Loss to Payroll Ratio:					2.369	2.284	4.653	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.015	1.656	3.671	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					1.957	1.644	3.601	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.213	2.189	4.401	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								427.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

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	
2017	203,357,780	5	48	85	2,012,584	1,529,294	3,541,878	1.742
2018	215,414,649	8	62	96	3,136,734	1,901,216	5,037,950	2.339
2019	223,879,686	6	41	105	2,297,302	1,949,069	4,246,371	1.897
2020	211,328,204	2	48	78	2,437,762	1,788,725	4,226,487	2.000
2021	206,370,068	1	55	61	2,624,597	1,619,166	4,243,763	2.056
	1,060,350,387	22	254	425	12,508,979	8,787,469	21,296,448	
Adjusted Loss to Payroll Ratio:					1.180	0.829	2.008	
Expected Unlimited Loss to Payroll Ratio:					1.384	1.137	2.521	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.191	0.812	2.003	
Credibility:					1.00	0.84		
Indicated Limited Loss to Payroll Ratio:					1.180	0.826	2.006	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.361	1.152	2.513	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								244.2%

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	
2019	1,184,849,570	46	642	1,214	24,863,955	15,845,628	40,709,583	3.436
2020	1,240,862,917	23	843	1,136	31,563,814	18,099,218	49,663,032	4.002
2021	1,398,877,742	18	844	1,276	33,576,163	21,474,762	55,050,925	3.935
	3,824,590,229	87	2,329	3,626	90,003,932	55,419,608	145,423,540	
Adjusted Loss to Payroll Ratio:					2.353	1.449	3.802	
Expected Unlimited Loss to Payroll Ratio:					2.651	1.838	4.489	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.328	1.374	3.702	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.353	1.449	3.802	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.661	1.929	4.590	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								446.0%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 9410 RHG: 1 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	
2017	122,658,276	1	22	70	199,605	251,471	451,076	0.368
2018	126,965,535	0	23	46	265,955	237,805	503,760	0.397
2019	136,190,366	0	21	33	203,704	383,551	587,255	0.431
2020	155,900,827	1	12	30	258,870	426,230	685,100	0.439
2021	162,142,188	2	11	25	549,000	953,421	1,502,421	0.927
	703,857,192	4	89	204	1,477,136	2,252,477	3,729,613	
Adjusted Loss to Payroll Ratio:					0.210	0.320	0.530	
Expected Unlimited Loss to Payroll Ratio:					0.249	0.345	0.594	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.212	0.289	0.501	
Credibility:					0.47	0.48		
Indicated Limited Loss to Payroll Ratio:					0.211	0.304	0.515	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.224	0.345	0.569	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								55.3%

Code: 9420 RHG: 2 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	
2017	31,522,282	3	43	98	628,486	870,251	1,498,737	4.755
2018	31,834,614	4	42	91	696,592	775,896	1,472,488	4.625
2019	23,705,314	1	42	123	521,454	513,838	1,035,292	4.367
2020	28,048,279	3	19	38	800,849	933,373	1,734,222	6.183
2021	67,199,720	0	26	24	427,382	603,576	1,030,958	1.534
	182,310,209	11	172	374	3,074,763	3,696,935	6,771,697	
Adjusted Loss to Payroll Ratio:					1.687	2.028	3.714	
Expected Unlimited Loss to Payroll Ratio:					2.701	3.784	6.485	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.268	3.059	5.327	
Credibility:					0.70	0.72		
Indicated Limited Loss to Payroll Ratio:					1.858	2.314	4.173	
Limit Factor:					1.077	1.177		
Indicated (Unlimited) Loss to Payroll Ratio:					2.002	2.724	4.726	
Indicated Relativity Change:								-27.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					2.061	2.803	4.864	
Relativity to Statewide Average Loss to Payroll Ratio:								472.6%

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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	
2017	1,150,987	0	2	15	16,679	8,840	25,519	2.217
2018	745,331	0	0	5	0	1,505	1,505	0.202
2019	77,766	0	0	0	0	0	0	0.000
2020	50,024	0	0	0	0	0	0	0.000
2021	190,991	0	0	0	0	0	0	0.000
	2,215,099	0	2	20	16,679	10,345	27,024	
Adjusted Loss to Payroll Ratio:					0.753	0.467	1.220	
Expected Unlimited Loss to Payroll Ratio:					0.592	0.666	1.258	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.497	0.538	1.035	
Credibility:					0.07	0.06		
Indicated Limited Loss to Payroll Ratio:					0.514	0.534	1.048	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.554	0.628	1.182	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								114.9%

Code: 9424 RHG: 3 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	
2019	548,943,764	24	328	732	11,255,690	9,228,634	20,484,324	3.732
2020	555,827,642	14	281	621	9,002,558	6,773,119	15,775,677	2.838
2021	595,096,033	7	287	585	8,421,741	7,305,023	15,726,764	2.643
	1,699,867,439	45	896	1,938	28,679,988	23,306,775	51,986,764	
Adjusted Loss to Payroll Ratio:					1.687	1.371	3.058	
Expected Unlimited Loss to Payroll Ratio:					1.993	1.869	3.862	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.803	1.510	3.313	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.687	1.371	3.058	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.851	1.689	3.540	
Indicated Relativity Change:								-8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								344.0%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

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Effective September 1, 2024 (Draft)

Code: 9426 RHG: 3 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	
2017	117,572,903	11	71	86	2,085,206	1,789,536	3,874,742	3.296
2018	130,377,401	7	74	134	1,987,632	1,880,191	3,867,823	2.967
2019	139,795,047	6	50	130	2,149,035	2,271,215	4,420,250	3.162
2020	152,573,517	11	93	129	4,850,593	3,440,838	8,291,431	5.434
2021	136,420,862	2	79	123	1,678,433	1,742,131	3,420,564	2.507
	676,739,729	37	367	602	12,750,899	11,123,912	23,874,811	
Adjusted Loss to Payroll Ratio:					1.884	1.644	3.528	
Expected Unlimited Loss to Payroll Ratio:					1.618	1.721	3.339	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.463	1.390	2.854	
Credibility:					0.96	0.87		
Indicated Limited Loss to Payroll Ratio:					1.868	1.612	3.480	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.050	1.986	4.036	
Indicated Relativity Change:								20.9%
Relativity to Statewide Average Loss to Payroll Ratio:								392.2%

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	
2017	185,806,716	12	107	223	2,798,205	2,769,809	5,568,014	2.997
2018	193,519,079	12	111	166	2,844,612	2,710,139	5,554,751	2.870
2019	217,360,124	7	110	151	2,530,657	2,660,158	5,190,815	2.388
2020	187,952,013	4	99	127	2,306,147	2,086,462	4,392,609	2.337
2021	197,812,050	0	89	124	1,794,356	2,193,889	3,988,245	2.016
	982,449,982	35	516	791	12,273,978	12,420,456	24,694,435	
Adjusted Loss to Payroll Ratio:					1.249	1.264	2.514	
Expected Unlimited Loss to Payroll Ratio:					1.401	1.518	2.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.267	1.291	2.558	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.249	1.264	2.514	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.328	1.434	2.762	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								268.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 9507 RHG: 3 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	
2017	139,037,027	4	51	113	942,259	956,785	1,899,044	1.366
2018	148,063,687	3	62	87	1,352,007	1,131,191	2,483,198	1.677
2019	140,676,473	5	60	59	2,590,034	1,578,693	4,168,727	2.963
2020	125,021,559	5	34	52	1,770,987	1,324,986	3,095,973	2.476
2021	142,381,848	0	36	61	801,671	670,144	1,471,815	1.034
	695,180,594	17	243	372	7,456,958	5,661,800	13,118,758	
Adjusted Loss to Payroll Ratio:					1.073	0.814	1.887	
Expected Unlimited Loss to Payroll Ratio:					1.216	0.974	2.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.957	0.677	1.633	
Credibility:					0.87	0.70		
Indicated Limited Loss to Payroll Ratio:					1.057	0.774	1.831	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.160	0.953	2.113	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								205.3%

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	
2017	514,516,224	14	126	221	3,709,138	2,720,031	6,429,169	1.250
2018	516,518,240	6	136	242	4,112,641	3,297,108	7,409,749	1.435
2019	497,095,549	13	101	191	4,440,103	4,392,393	8,832,496	1.777
2020	444,103,488	1	79	119	2,505,636	1,941,355	4,446,991	1.001
2021	602,188,499	1	121	201	4,215,350	3,705,253	7,920,603	1.315
	2,574,422,000	35	563	974	18,982,867	16,056,140	35,039,008	
Adjusted Loss to Payroll Ratio:					0.737	0.624	1.361	
Expected Unlimited Loss to Payroll Ratio:					0.822	0.814	1.636	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.702	0.554	1.256	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.737	0.624	1.361	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.834	0.830	1.664	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								161.7%

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: 2 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	
2019	405,501,174	18	305	374	7,586,841	5,700,035	13,286,876	3.277
2020	436,454,437	15	398	388	10,485,802	7,941,268	18,427,070	4.222
2021	475,967,842	0	407	396	9,469,951	7,015,410	16,485,361	3.464
	1,317,923,453	33	1,110	1,158	27,542,593	20,656,712	48,199,305	
Adjusted Loss to Payroll Ratio:					2.090	1.567	3.657	
Expected Unlimited Loss to Payroll Ratio:					2.358	2.081	4.439	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.103	1.706	3.809	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.090	1.567	3.657	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.252	1.845	4.097	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								398.1%

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	
2019	497,103,197	11	200	232	6,283,951	5,069,143	11,353,094	2.284
2020	519,877,168	10	214	191	6,632,586	5,286,022	11,918,608	2.293
2021	590,686,181	5	230	219	9,062,279	6,733,438	15,795,717	2.674
	1,607,666,546	26	644	642	21,978,816	17,088,603	39,067,420	
Adjusted Loss to Payroll Ratio:					1.367	1.063	2.430	
Expected Unlimited Loss to Payroll Ratio:					1.390	1.192	2.582	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.224	0.876	2.100	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.367	1.063	2.430	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.500	1.309	2.809	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								273.0%

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Effective September 1, 2024 (Draft)

Code: 9522 RHG: 2 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	
2018	205,163,574	19	503	217	6,614,174	4,986,457	11,600,631	5.654
2019	188,295,425	8	135	159	2,631,925	2,696,931	5,328,856	2.830
2020	178,399,826	2	142	182	3,416,580	3,139,167	6,555,747	3.675
2021	204,498,423	2	136	246	3,488,078	3,692,775	7,180,853	3.511
	776,357,248	31	916	804	16,150,757	14,515,330	30,666,087	
Adjusted Loss to Payroll Ratio:					2.080	1.870	3.950	
Expected Unlimited Loss to Payroll Ratio:					2.393	2.277	4.670	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.135	1.867	4.001	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.080	1.870	3.950	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.241	2.201	4.442	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								431.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Draft)

Code: 9529 RHG: 6 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	
2017	248,700,337	16	80	128	3,618,744	2,529,547	6,148,291	2.472
2018	271,394,961	12	87	149	3,411,940	2,745,789	6,157,729	2.269
2019	271,067,468	9	85	126	3,419,273	3,369,216	6,788,489	2.504
2020	254,273,102	8	71	89	4,065,447	3,289,025	7,354,472	2.892
2021	211,168,662	2	81	94	1,986,100	2,113,308	4,099,408	1.941
	1,256,604,530	47	404	586	16,501,505	14,046,885	30,548,390	
Adjusted Loss to Payroll Ratio:					1.313	1.118	2.431	
Expected Unlimited Loss to Payroll Ratio:					1.678	1.706	3.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.328	0.960	2.289	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.313	1.118	2.431	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.603	1.798	3.401	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								330.5%

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	
2017	114,046,947	4	42	51	1,271,263	1,207,684	2,478,947	2.174
2018	154,572,024	3	43	77	1,849,351	963,821	2,813,172	1.820
2019	179,123,572	3	48	62	1,567,939	1,144,716	2,712,655	1.514
2020	187,592,148	3	56	76	1,811,426	1,567,529	3,378,955	1.801
2021	240,532,613	0	58	71	2,043,154	1,531,707	3,574,861	1.486
	875,867,304	13	247	337	8,543,134	6,415,458	14,958,591	
Adjusted Loss to Payroll Ratio:					0.975	0.732	1.708	
Expected Unlimited Loss to Payroll Ratio:					1.226	1.007	2.233	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.048	0.685	1.733	
Credibility:					0.94	0.76		
Indicated Limited Loss to Payroll Ratio:					0.979	0.721	1.701	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.107	0.960	2.067	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								200.9%

E1-1-18 INCLUDES EXPERIENCE OF 9516

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Code: 9549 RHG: 4 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	
2017	23,852,662	2	28	26	804,449	280,468	1,084,917	4.548
2018	21,247,711	0	7	22	168,995	121,150	290,145	1.366
2019	24,677,478	3	27	26	1,330,291	499,391	1,829,682	7.414
2020	20,056,585	2	19	21	1,099,435	714,678	1,814,113	9.045
2021	25,831,367	2	14	26	1,201,367	452,410	1,653,777	6.402
	115,665,804	9	95	121	4,604,538	2,068,096	6,672,634	
Adjusted Loss to Payroll Ratio:					3.981	1.788	5.769	
Expected Unlimited Loss to Payroll Ratio:					4.009	2.033	6.042	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.063	1.308	4.371	
Credibility:					0.67	0.45		
Indicated Limited Loss to Payroll Ratio:					3.682	1.522	5.204	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					4.163	2.027	6.190	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								601.5%

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	
2017	15,900,290	3	11	8	695,445	988,123	1,683,568	10.588
2018	16,985,159	3	16	22	1,914,790	594,865	2,509,655	14.776
2019	17,347,330	1	7	12	371,703	206,472	578,175	3.333
2020	18,626,122	1	10	14	324,124	499,606	823,730	4.422
2021	17,589,742	0	13	17	849,881	693,518	1,543,399	8.774
	86,448,643	8	57	73	4,155,943	2,982,584	7,138,527	
Adjusted Loss to Payroll Ratio:					4.807	3.450	8.258	
Expected Unlimited Loss to Payroll Ratio:					3.637	2.415	6.052	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.880	1.360	4.239	
Credibility:					0.56	0.40		
Indicated Limited Loss to Payroll Ratio:					3.959	2.186	6.145	
Limit Factor:					1.220	1.608		
Indicated (Unlimited) Loss to Payroll Ratio:					4.832	3.516	8.347	
Indicated Relativity Change:								37.9%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					4.379	3.186	7.565	
Relativity to Statewide Average Loss to Payroll Ratio:								735.2%

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Code: 9586 RHG: 1 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	
2018	1,351,740,588	22	340	330	5,265,423	5,211,001	10,476,424	0.775
2019	1,254,777,244	7	294	252	5,157,688	4,846,362	10,004,050	0.797
2020	851,597,911	2	132	122	2,446,136	2,420,599	4,866,735	0.571
2021	1,328,949,714	2	234	155	5,355,746	5,225,646	10,581,392	0.796
	4,787,065,457	33	1,000	859	18,224,993	17,703,607	35,928,601	
Adjusted Loss to Payroll Ratio:					0.381	0.370	0.751	
Expected Unlimited Loss to Payroll Ratio:					0.444	0.459	0.903	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.401	0.391	0.792	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.381	0.370	0.751	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.405	0.420	0.824	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								80.1%

Code: 9610 RHG: 4 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	
2019	5,332,216,119	95	627	1,527	29,908,454	21,090,565	50,999,019	0.956
2020	4,529,750,002	38	366	792	21,701,886	14,885,336	36,587,222	0.808
2021	6,282,296,809	60	584	1,317	36,277,611	25,187,193	61,464,804	0.978
	16,144,262,930	193	1,577	3,636	87,887,951	61,163,094	149,051,045	
Adjusted Loss to Payroll Ratio:					0.544	0.379	0.923	
Expected Unlimited Loss to Payroll Ratio:					0.578	0.443	1.021	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.506	0.339	0.845	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.544	0.379	0.923	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.615	0.504	1.120	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								108.8%

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Code: 9620 RHG: 3 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	
2017	156,290,443	7	56	144	1,180,291	878,691	2,058,982	1.317
2018	146,504,026	8	64	139	1,670,511	1,750,127	3,420,638	2.335
2019	153,762,459	7	51	132	1,279,192	1,027,944	2,307,136	1.500
2020	163,542,139	3	87	132	2,347,072	2,145,609	4,492,681	2.747
2021	200,258,592	2	93	155	2,633,212	2,080,887	4,714,099	2.354
	820,357,659	27	351	702	9,110,278	7,883,258	16,993,536	
Adjusted Loss to Payroll Ratio:					1.111	0.961	2.071	
Expected Unlimited Loss to Payroll Ratio:					1.009	1.101	2.110	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.884	0.862	1.746	
Credibility:					0.86	0.79		
Indicated Limited Loss to Payroll Ratio:					1.079	0.940	2.019	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.184	1.158	2.342	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								227.6%