

saifcorporation

Comparison of 2012 and 2011 Hazard Group Differentials

Class	Sub	Description	Hazard Group	1-1-12 Differential	1-1-11 Differential	Percentage Change
0005	X	CHRISTMAS TREE GROWING, HARVESTING & DRIVERS	C	1.56	1.54	1.30%
0008	X	FARM: VEGETABLE & DRIVER	D	1.41	1.38	2.17%
0016	X	FARM: ORCHARD & DRIVER	E	1.20	1.18	1.69%
0034	X	FARM: POULTRY OR EGG PRODUCER & DRIVER	C	1.56	1.54	1.30%
0035	X	FLORIST: RAISING FLOWERS & DRIVER	B	1.75	1.74	0.57%
0036	X	FARM: DAIRY & DRIVER	C	1.56	1.54	1.30%
0037	X	FARM: FIELD CROPS & DRIVER	D	1.41	1.38	2.17%
0042	X	LANDSCAPE GARDENING & DRIVER	D	1.41	1.38	2.17%
0050	X	FARM: MACHINERY OPS - BY CONTRACTOR & DRIVER	C	1.56	1.54	1.30%
0059	D	ABRASIVE OR SAND BLASTING	G	0.75	0.70	7.14%
0065	D	INCIDENTAL FOUNDRIES: STEEL	E	1.20	1.18	1.69%
0066	D	INCIDENTAL FOUNDRIES: NON FERROUS	E	1.20	1.18	1.69%
0067	D	INCIDENTAL FOUNDRIES: IRON	E	1.20	1.18	1.69%
0079	X	FARM: BERRY & DRIVER	E	1.20	1.18	1.69%
0083	X	CATTLE / LIVESTOCK RAISING: NOC & DRIVER	C	1.56	1.54	1.30%
0106		CHRISTMAS TREE HARVEST: EXCLUDING DRIVER	F	0.99	0.95	4.21%
0113	X	FISH HATCHERY & DRIVER	C	1.56	1.54	1.30%
0117	X	BERRY PICKING BY HAND	B	1.75	1.74	0.57%
0124	X	REFORESTATION & DRIVER	B	1.75	1.74	0.57%
0169	X	SHEEP OR GOAT RAISING & DRIVER	C	1.56	1.54	1.30%
0170	X	ANIMAL RAISING: FUR BEARING & DRIVERS	C	1.56	1.54	1.30%
0251		IRRIGATION WORKS OPERATION & DRIVERS	C	1.56	1.54	1.30%
0771	N	MINING: COAL - SURFACE & DRIVER	G	0.75	0.70	7.14%
0917	X	DOMESTIC SERVICE CONTRACTOR: INSIDE	B	1.75	1.74	0.57%
1005	*	MINING: COAL - SURFACE & DRIVER	G	0.75	0.70	7.14%
1164	E	MINING: NOT COAL - UNDERGROUND & DRIVER	G	0.75	0.70	7.14%
1165	E	MINING: NOT COAL - SURFACE & DRIVER	F	0.99	0.95	4.21%
1320		GAS / OIL: LEASE OPS & DRIVER	F	0.99	0.95	4.21%
1322		GAS / OIL: OIL WELL - CLEAN - SPECIAL CONTRACTOR	F	0.99	0.95	4.21%
1430		LEAD MANUFACTURING & DRIVERS	E	1.20	1.18	1.69%
1438		BLAST FURNACE OPERATION & DRIVER	F	0.99	0.95	4.21%
1452		ORE MILLING & DRIVER	E	1.20	1.18	1.69%
1463		ASPHALT WORKS & DRIVER	F	0.99	0.95	4.21%
1472		ALCOHOL MANUFACTURING: WOOD & DRIVER	F	0.99	0.95	4.21%
1624	E	QUARRY: NOC & DRIVERS	F	0.99	0.95	4.21%
1642		LIME MANUFACTURING	E	1.20	1.18	1.69%
1654		QUARRY: CEMENT - ROCK - SURFACE & DRIVER	E	1.20	1.18	1.69%
1655		QUARRY: LIMESTONE - SURFACE & DRIVER	E	1.20	1.18	1.69%
1699		ROCK WOOL MANUFACTURING	E	1.20	1.18	1.69%
1701		CEMENT MANUFACTURING	E	1.20	1.18	1.69%
1710	E	STONE: CRUSHING & DRIVER - NO QUARRY	E	1.20	1.18	1.69%
1741	E	ROOFING GRANULES MANUFACTURING & DRIVER	G	0.75	0.70	7.14%
1747		CLAY MILLING & DRIVERS	E	1.20	1.18	1.69%
1748		ABRASIVE WHEEL MANUFACTURING & DRIVER	E	1.20	1.18	1.69%
1803	D	SAND BLAST: SHOP WORK ONLY - NO PAINTING OR DR	F	0.99	0.95	4.21%
1852	D	ASBESTOS GOODS MANUFACTURING	G	0.75	0.70	7.14%
1860		ABRASIVE PAPER / CLOTH PREPARATION	B	1.75	1.74	0.57%
1924		CABLE MANUFACTURING / WIRE DRAW: NOT IRON OR	B	1.75	1.74	0.57%
1925		DIE CASTING MANUFACTURING	D	1.41	1.38	2.17%
2001		CRACKER MANUFACTURING	B		1.74	n/a
2002		MACARONI MANUFACTURING	B	1.75	1.74	0.57%
2003	X	BAKERY: ROUTE SUPERVISOR & DRIVER	C	1.56	1.54	1.30%

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2014		GRAIN MILLING	E	1.20	1.18	1.69%
2016		BREAKFAST FOOD MANUFACTURING	B	1.75	1.74	0.57%
2021		SUGAR REFINING	D	1.41	1.38	2.17%
2039		ICE CREAM MANUFACTURING & DRIVER	B	1.75	1.74	0.57%
2041		CONFECTION MANUFACTURING	B	1.75	1.74	0.57%
2065		MILK PRODUCTS MANUFACTURING	C	1.56	1.54	1.30%
2070		CREAMERY: ROUTE SUPERVISOR & DRIVER	C	1.56	1.54	1.30%
2086	X	POULTRY PROCESSORS	C	1.56	1.54	1.30%
2089	X	PACKING HOUSE: ALL OPS	C	1.56	1.54	1.30%
2095	X	MEAT PRODUCTS MANUFACTURING	C	1.56	1.54	1.30%
2104	X	SEAFOOD PROCESSORS	C	1.56	1.54	1.30%
2105	X	FRUIT PACKING	B	1.75	1.74	0.57%
2110		PICKLE MANUFACTURING	B	1.75	1.74	0.57%
2111		CANNERY: NOC	B	1.75	1.74	0.57%
2112		FRUIT EVAPORATING / PRESERVING	B	1.75	1.74	0.57%
2114		OYSTERMEN	B	1.75	1.74	0.57%
2121	X	BREWERY & DRIVERS	C	1.56	1.54	1.30%
2130		ALCOHOL MANUFACTURING: GRAIN	C	1.56	1.54	1.30%
2131		BOTTLING: SPIRIT LIQUOR - NOT BEER OR WINE	C	1.56	1.54	1.30%
2143		WINERY: ALL OPS INCLUDING BOTTLING	B	1.75	1.74	0.57%
2157		CARBONATED BEVERAGE MANUFACTURING	C	1.56	1.54	1.30%
2211		COTTON BATTING / WADDING / WASTE MANUFACTURING	E	1.20	1.18	1.69%
2220		THREAD / YARN MANUFACTURING	C	1.56	1.54	1.30%
2286		YARN MANUFACTURING: WOOL	B	1.75	1.74	0.57%
2288		FELTING MANUFACTURING	B	1.75	1.74	0.57%
2300		VELVET OR PLUSH MANUFACTURING	A	2.37	2.34	1.28%
2302		THREAD OR YARN MANUFACTURING: SILK	C	1.56	1.54	1.30%
2305		TEXTILE FIBER MANUFACTURING: SYNTHETIC	D	1.41	1.38	2.17%
2361		HOSIERY MANUFACTURING	C	1.56	1.54	1.30%
2362		KNIT GOOD MANUFACTURING	C	1.56	1.54	1.30%
2380		BRAID / FRINGE MANUFACTURING	C	1.56	1.54	1.30%
2386		LACE MANUFACTURING	B	1.75	1.74	0.57%
2388		EMBROIDERY MANUFACTURING	B	1.75	1.74	0.57%
2402		CARPET / RUG MANUFACTURING	E	1.20	1.18	1.69%
2413		TEXTILE FINISHING	C	1.56	1.54	1.30%
2416		THREAD / YARN DYEING	C	1.56	1.54	1.30%
2417		SILK SCREEN ON CLOTH BY MACHINE	C	1.56	1.54	1.30%
2501	X	CLOTHING MANUFACTURING	C	1.56	1.54	1.30%
2503		TAILORING / DRESSMAKING: CUSTOM	B	1.75	1.74	0.57%
2534		FLOWER OR FEATHER MANUFACTURING: ARTIFICIAL	B	1.75	1.74	0.57%
2570		BOX SPRING / MATTRESS MANUFACTURING	B	1.75	1.74	0.57%
2592	X	LAUNDRY/DRY CLEANING - RTE SUPER & DRIVERS	C	1.56	1.54	1.30%
2600		FUR MANUFACTURING: PREPARING SKINS	B	1.75	1.74	0.57%
2623		TANNING	D	1.41	1.38	2.17%
2651		GASKET / WASHER MANUFACTURING: NOT METAL	B	1.75	1.74	0.57%
2660		BOOT / SHOE MANUFACTURING	B	1.75	1.74	0.57%
2670		GLOVE MANUFACTURING: LEATHER / TEXTILE	A	2.37	2.34	1.28%
2683		LUGGAGE MANUFACTURING	B	1.75	1.74	0.57%
2688		LEATHER GOODS MANUFACTURING	B	1.75	1.74	0.57%
2697	X	FOREST PATROLLERS	G	0.75	0.70	7.14%
2702	X	LOGGING	G	0.75	0.70	7.14%
2703	X	LOGGING: EQUIPMENT MAINTENANCE: SHOP ONLY	E	1.20	1.18	1.69%

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2704	X	WILDLAND FIRE FIGHTING & DRIVERS	G	0.75	0.70	7.14%
2710	X	SAW MILL	F	0.99	0.95	4.21%
2714	X	VENEER MANUFACTURING	B	1.75	1.74	0.57%
2725	X	LOGGING: MECHANICAL - NO GROUND WORK	E	1.20	1.18	1.69%
2731	X	LUMBER REMANUFACTURING: INCLUDING PLANER	E	1.20	1.18	1.69%
2735		FURNITURE STOCK MANUFACTURING	B	1.75	1.74	0.57%
2759		PALLET MANUFACTURING: REPAIR - WOOD	B	1.75	1.74	0.57%
2790		PATTERN MAKING: NOC	B	1.75	1.74	0.57%
2797	X	MANUFACTURED, MODULAR, OR PREFABRICATED BUILDING	C	1.56	1.54	1.30%
2799	X	MANUFACTURED, MODULAR, OR PREFABRICATED BUILDING	D	1.41	1.38	2.17%
2802	X	CARPENTRY: SHOP ONLY & DRIVER	D	1.41	1.38	2.17%
2812	X	CAMPER MANUFACTURING	C	1.56	1.54	1.30%
2836	X	BRUSH / BROOM MANUFACTURING OR ASSEMBLY	A	2.37	2.34	1.28%
2841		WOOD PRODUCTS MANUFACTURING	B	1.75	1.74	0.57%
2881		CABINET WORKS: NO POWER WOOD MACHINE	A	2.37	2.34	1.28%
2883		FURNITURE MANUFACTURING: WOOD NOC	C	1.56	1.54	1.30%
2913		RATTAN, FIBER PROD MANUFACTURING	A	2.37	2.34	1.28%
2915	X	VENEER PROD: INCLUDING VENEER MANUFACTURING	D	1.41	1.38	2.17%
2923		MUSIC INSTRUMENT MANUFACTURING: WOOD	B	1.75	1.74	0.57%
2942		PENCIL / PEN HOLDER / CRAYON MANUFACTURING	A	2.37	2.34	1.28%
2960		LOG DUMPING / RAFTING / BOOMING & DRIVER	C	1.56	1.54	1.30%
3004		STEEL MAKING: ELECTRIC FURNACE / CRUCIBLE DRIVER	E	1.20	1.18	1.69%
3018		STEEL ROLLING MILL: NOC & DRIVER	E	1.20	1.18	1.69%
3022		PIPE / TUBE MANUFACTURING	B	1.75	1.74	0.57%
3027		ROLLING MILL & DRIVER	E	1.20	1.18	1.69%
3028		STEEL PIPE MANUFACTURING	C	1.56	1.54	1.30%
3030		IRON / STEEL WORKS: STRUCTURAL & DRIVER	E	1.20	1.18	1.69%
3040		IRON / STEEL WORKS: NON-STRUCTURAL & DRIVER	E	1.20	1.18	1.69%
3041		IRON WORKS: SHOP - DECORATIVE & DRIVER	C	1.56	1.54	1.30%
3042		ELEVATOR / ESCALATOR MANUFACTURING	D	1.41	1.38	2.17%
3064	X	SIGN MANUFACTURING: METAL	C	1.56	1.54	1.30%
3076	X	FURNITURE MANUFACTURING: METAL	B	1.75	1.74	0.57%
3081	D	FOUNDRY: FERROUS - NOC	E	1.20	1.18	1.69%
3082	D	FOUNDRY : STEEL CASTINGS	E	1.20	1.18	1.69%
3085	D	FOUNDRY: NON-FERROUS	E	1.20	1.18	1.69%
3110		TOOL MANUFACTURING: FORGING INCLUDING TRIMMING	C	1.56	1.54	1.30%
3111		BLACKSMITH	C	1.56	1.54	1.30%
3113		TOOL / DIE MANUFACTURING: NON-FORGED - NOC	C	1.56	1.54	1.30%
3114		TOOL / DIE MANUFACTURING: FORGED METHOD	C	1.56	1.54	1.30%
3118		SAW MANUFACTURING	B	1.75	1.74	0.57%
3122		CUTLERY MANUFACTURING	B	1.75	1.74	0.57%
3126		TOOL MANUFACTURING	C	1.56	1.54	1.30%
3131		FASTENER / BUTTON MANUFACTURING: METAL	C	1.56	1.54	1.30%
3132		BOLT / NUT MANUFACTURING	C	1.56	1.54	1.30%
3145		SCREW MANUFACTURING	C	1.56	1.54	1.30%
3146		HARDWARE MANUFACTURING	C	1.56	1.54	1.30%
3168	X	FURNACE MANUFACTURING: ALL TYPES	C	1.56	1.54	1.30%
3169		STOVE MANUFACTURING	C	1.56	1.54	1.30%
3175	D	HEATER / RADIATOR MANUFACTURING: CAST IRON	C	1.56	1.54	1.30%
3179		ELECTRICAL APPARATUS MANUFACTURING	B	1.75	1.74	0.57%
3180		ELECTRICAL / GAS LIGHT FIXTURE MANUFACTURING	B	1.75	1.74	0.57%
3188		PLUMBERS SUPPLY MANUFACTURING	B	1.75	1.74	0.57%

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3220		CAN MANUFACTURING	C	1.56	1.54	1.30%
3223		LAMP / PORTABLE LANTERN MANUFACTURING	A	2.37	2.34	1.28%
3224		AGATE / ENAMEL WARE MANUFACTURING	B	1.75	1.74	0.57%
3227		ALUMINUM WARE MANUFACTURING	B	1.75	1.74	0.57%
3240		CABLE / WIRE ROPE MANUFACTURING: IRON / STEEL	B	1.75	1.74	0.57%
3241		WIRE DRAWING: IRON/ STEEL	C	1.56	1.54	1.30%
3255		WIRE CLOTH MANUFACTURING	A	2.37	2.34	1.28%
3257		WIRE GOODS MANUFACTURING	C	1.56	1.54	1.30%
3300		BED SPRING / WIRE MATTRESS MANUFACTURING	C	1.56	1.54	1.30%
3303		AUTO BUMPER STRAIGHTENING & REPAIR	B	1.75	1.74	0.57%
3307		HEAT TREATING: METAL	C	1.56	1.54	1.30%
3315		BRASS COPPER GOODS MANUFACTURING	B	1.75	1.74	0.57%
3334		TUBE MANUFACTURING: METAL COLLAPSIBLE	C	1.56	1.54	1.30%
3336		TYPE FOUNDRY	E	1.20	1.18	1.69%
3365		WELDING / CUTTING: NOC & DRIVER	E	1.20	1.18	1.69%
3372		METAL FINISHING	D	1.41	1.38	2.17%
3373		GALVANIZING / TINNING: NOT ELECTROLYTIC	C	1.56	1.54	1.30%
3383		JEWELRY MANUFACTURING	B	1.75	1.74	0.57%
3385		CLOCK MANUFACTURING	B	1.75	1.74	0.57%
3400		METAL GOODS MANUFACTURING	D	1.41	1.38	2.17%
3507		MACHINERY / EQUIPMENT MANUFACTURING	C	1.56	1.54	1.30%
3548		PRINTING / BOOKBINDING MACHINERY MANUFACTURING	C	1.56	1.54	1.30%
3559		CONFECTION MACHINE MANUFACTURING	C	1.56	1.54	1.30%
3574		OFFICE MACHINE MANUFACTURING	B	1.75	1.74	0.57%
3612		ENGINE MANUFACTURING	D	1.41	1.38	2.17%
3620		BOILERMAKING	E	1.20	1.18	1.69%
3629		PRECISION MACHINE PARTS MANUFACTURING	B	1.75	1.74	0.57%
3632		MACHINE SHOP	D	1.41	1.38	2.17%
3634		VALVE MANUFACTURING	B	1.75	1.74	0.57%
3635		GEAR MANUFACTURING: GRINDING	C	1.56	1.54	1.30%
3638		BALL / ROLLER BEARING MANUFACTURING	B	1.75	1.74	0.57%
3642		BATTERY MANUFACTURING: DRY	C	1.56	1.54	1.30%
3643		ELECTRIC MOTOR REPAIR	C	1.56	1.54	1.30%
3647		BATTERY MANUFACTURING: STORAGE	D	1.41	1.38	2.17%
3648		AUTO STARTER / GENERATOR REPAIR	B	1.75	1.74	0.57%
3681		ELECTRONIC PARTS MANUFACTURING / ASSEMBLING N	B	1.75	1.74	0.57%
3685		INSTRUMENT MANUFACTURING	B	1.75	1.74	0.57%
3719		OIL STILL ERECTION OR REPAIR	G	0.75	0.70	7.14%
3724		MILLWRIGHT WORK	F	0.99	0.95	4.21%
3726		TANK ERECTION REPAIR: METAL IN BUILDINGS	G	0.75	0.70	7.14%
3803		AUTO WHEEL MANUFACTURING	C	1.56	1.54	1.30%
3807		AUTOMOBILE RADIATOR MANUFACTURING	B	1.75	1.74	0.57%
3808		AUTOMOBILE MANUFACTURING	D	1.41	1.38	2.17%
3821	X	AUTOMOBILE DISMANTLING & DRIVER	D	1.41	1.38	2.17%
3822	X	AUTO BODY MANUFACTURING: DIE PRESSED STEEL	D	1.41	1.38	2.17%
3824	X	AUTO BODY MANUFACTURING: NOC	D	1.41	1.38	2.17%
3826		AIRCRAFT ENGINE MANUFACTURING	C	1.56	1.54	1.30%
3827		AUTOMOBILE ENGINE MANUFACTURING	D	1.41	1.38	2.17%
3830		AIRPLANE MANUFACTURING	D	1.41	1.38	2.17%
3851		MOTORCYCLE MANUFACTURING	B	1.75	1.74	0.57%
3865		BICYCLE MANUFACTURING	A	2.37	2.34	1.28%
3881		CAR MANUFACTURING: RAILROAD & DRIVER	C	1.56	1.54	1.30%

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4000		DREDGING: NOC & DRIVER	F	0.99	0.95	4.21%
4021		BRICK / CLAY PRODUCT MANUFACTURING	E	1.20	1.18	1.69%
4024		REFRACTORY PRODUCTS MANUFACTURING & DRIVER	E	1.20	1.18	1.69%
4034		COFFIN / CASKET MANUFACTURING: INSTALLATION CO	E	1.20	1.18	1.69%
4036		PLASTER BOARD MANUFACTURING	E	1.20	1.18	1.69%
4038		PLASTER FORM MANUFACTURING	A	2.37	2.34	1.28%
4053	X	POTTERY MANUFACTURING: CHINA OR TABLEWARE	C	1.56	1.54	1.30%
4061	X	CERAMICS MANUFACTURING: HAND MOLD OR CAST	B	1.75	1.74	0.57%
4062		CERAMICS MANUFACTURING: MECHANICAL PRESS FOR	C	1.56	1.54	1.30%
4101		GLASS MANUFACTURING: BLOWN SHEET WINDOW & R	D	1.41	1.38	2.17%
4109		INTEGRATED CIRCUIT MANUFACTURING	B	1.75	1.74	0.57%
4110		ELECTRIC BULB MANUFACTURING	C	1.56	1.54	1.30%
4111		GLASSWARE MANUFACTURING; NO MACHINE	B	1.75	1.74	0.57%
4113		GLASS MANUFACTURING: CUT	C	1.56	1.54	1.30%
4114		GLASSWARE MANUFACTURING	C	1.56	1.54	1.30%
4130		GLASS MERCHANT: INCLUDING COUNTER SALES	C	1.56	1.54	1.30%
4131		MIRROR MANUFACTURING	B	1.75	1.74	0.57%
4133		GLASS WINDOW MANUFACTURING: STAINED	B	1.75	1.74	0.57%
4149		OPTICAL GOODS MANUFACTURING: NOC	A	2.37	2.34	1.28%
4206		PULP MANUFACTURING: GROUND WOOD	C	1.56	1.54	1.30%
4207		PULP MANUFACTURING: CHEM PROCESS	E	1.20	1.18	1.69%
4239		PAPER MANUFACTURING	E	1.20	1.18	1.69%
4240		BOX MANUFACTURING: SET: UP PAPER	B	1.75	1.74	0.57%
4243		BOX MANUFACTURING: FOLD PAPER	C	1.56	1.54	1.30%
4244		CORRUGATED CONTAINER MANUFACTURING	C	1.56	1.54	1.30%
4250		PAPER CORRUGATING & LAMINATING	C	1.56	1.54	1.30%
4251		STATIONERY MANUFACTURING	C	1.56	1.54	1.30%
4263		FIBER GOODS MANUFACTURING	C	1.56	1.54	1.30%
4273		BAG MANUFACTURING: PAPER	C	1.56	1.54	1.30%
4279		PAPER GOODS MANUFACTURING	C	1.56	1.54	1.30%
4282		DRESS PATTERN MANUFACTURING	B	1.75	1.74	0.57%
4283		ROOF / BUILDING PAPER: PREP ONLY - NO INSTALLATI	C	1.56	1.54	1.30%
4299	X	PRINTING	B	1.75	1.74	0.57%
4304		NEWSPAPER PUBLISHING	D	1.41	1.38	2.17%
4307		BOOKBINDING	A	2.37	2.34	1.28%
4351		PHOTOENGRAVING	C	1.56	1.54	1.30%
4352		ENGRAVING	B	1.75	1.74	0.57%
4360		MOTION PICTURE PRODUCTION: DEVELOPING NEGATIV	B	1.75	1.74	0.57%
4361		PHOTOGRAPHER: ALL EMPLOYEES	B	1.75	1.74	0.57%
4362		MOTION PICTURE & CLERICAL	C		1.54	n/a
4410		RUBBER GOODS MANUFACTURING	C	1.56	1.54	1.30%
4420		RUBBER TIRE MANUFACTURING	F	0.99	0.95	4.21%
4431		PHONOGRAPH RECORD MANUFACTURING	A	2.37	2.34	1.28%
4439		LACQUER / VARNISH MANUFACTURING	D	1.41	1.38	2.17%
4452		PLASTIC MANUFACTURING: FABRICATED	C	1.56	1.54	1.30%
4459		PLASTIC MANUFACTURING: SHEETS, RODS	C	1.56	1.54	1.30%
4470		RUBBER / PLASTICS: CABLE MANUFACTURING INSULA	C	1.56	1.54	1.30%
4484		PLASTIC MANUFACTURING: MOLDED	C	1.56	1.54	1.30%
4493		FABRIC COATING / IMPREGNATING	C	1.56	1.54	1.30%
4511		CHEMIST: FOR OTHER	D	1.41	1.38	2.17%
4557		WAX PRODUCT MANUFACTURING	B	1.75	1.74	0.57%
4558		PAINT MANUFACTURING	C	1.56	1.54	1.30%

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Class	Sub	Description	Hazard Group	1-1-12 Differential	1-1-11 Differential	Percentage Change
4568		SALT/BORAX/POTASH PROD/REFINE & DR	E	1.20	1.18	1.69%
4583		FERTILIZER MANUFACTURING & DRIVERS	F	0.99	0.95	4.21%
4611		CHEMICAL BLENDING	B	1.75	1.74	0.57%
4635		ACETYLENE GAS MANUFACTURING & DRIVER	G	0.75	0.70	7.14%
4653		GLUE MANUFACTURING & DRIVERS	B	1.75	1.74	0.57%
4665		RENDERING WORKS: NOC & DRIVERS	E	1.20	1.18	1.69%
4670		COTTONSEED OIL MANUFACTURING: MECHANICAL & D	E	1.20	1.18	1.69%
4683		LARD REFINING	C	1.56	1.54	1.30%
4686		OIL MANUFACTURING: VEG EXTRACTION	E	1.20	1.18	1.69%
4692		DENTAL LABORATORY	B	1.75	1.74	0.57%
4693		SURGICAL GOODS MANUFACTURING: NOC	C	1.56	1.54	1.30%
4703		CORN PRODUCTS MANUFACTURING	C	1.56	1.54	1.30%
4717		BUTTER SUBSTITUTE MANUFACTURING	A	2.37	2.34	1.28%
4720		SOAP / SYNTHETIC DETERGENT MANUFACTURER	C	1.56	1.54	1.30%
4740		OIL REFINING: PETROLEUM	E	1.20	1.18	1.69%
4741		ROOFING / COMP MANUFACTURING: ASPHALT / ASBES	C	1.56	1.54	1.30%
4751		SYNTHETIC RUBBER MANUFACTURING	E	1.20	1.18	1.69%
4771	N	HIGH EXPLOSIVES MANUFACTURING	G	0.75	0.70	7.14%
4777		EXPLOSIVES DISTRIBUTORS	G	0.75	0.70	7.14%
4825		DRUG / MEDICINE MANUFACTURING	E	1.20	1.18	1.69%
4828		CHEMICAL BLEND/MIX - NOC - ALL OPER - DR	D	1.41	1.38	2.17%
4829		CHEMICAL MFG - NOC - ALL OPER - DR	F	0.99	0.95	4.21%
4902		SPORTING GOODS MANUFACTURING: NOC	B	1.75	1.74	0.57%
4923		PHOTOGRAPHIC SUPPLY MANUFACTURING	C	1.56	1.54	1.30%
5020		CEILING INSTALLATION: ACOUSTICAL - SUSPENDED -	E	1.20	1.18	1.69%
5022		MASONRY: NOC	F	0.99	0.95	4.21%
5040		IRON / STEEL: ERECT OVER 2 STORIES	G	0.75	0.70	7.14%
5057	X	IRON / STEEL: ERECT NOC	G	0.75	0.70	7.14%
5059	X	IRON / STEEL: ERECT FRAME	G	0.75	0.70	7.14%
5102	X	IRON / STEEL: ERECT - DOOR FRAME / SASH METAL	F	0.99	0.95	4.21%
5146		FURNITURE / FIXTURES: INSTALL PORTABLE	E	1.20	1.18	1.69%
5160		ELEVATOR SERVICE: INCLUDING OIL/ADJ/MAINTENANC	F	0.99	0.95	4.21%
5183	X	PLUMBING: NOC & DRIVERS	E	1.20	1.18	1.69%
5188		SPRINKLER INSTALLATION & DRIVERS	E	1.20	1.18	1.69%
5190	X	ELECTRICAL WIRING: WITHIN BUILDING & DRIVER	E	1.20	1.18	1.69%
5191	X	OFFICE MACHINE: INSTALLATION/ADJUSTMENT/REPAI	C	1.56	1.54	1.30%
5192		VEND / COIN OP MACHINE: INSTALLATION/SERVICE SA	C	1.56	1.54	1.30%
5213	X	CONCRETE CONSTRUCTION	F	0.99	0.95	4.21%
5215		CONCRETE WORK: PRIVATE RESIDENCES	D	1.41	1.38	2.17%
5221		CONCRETE WORK: FLOOR / DRIVEWAY / YARDS / WAL	E	1.20	1.18	1.69%
5222		CONCRETE CONSTRUCTION: BRIDGE / CULV - OVER 10	F	0.99	0.95	4.21%
5223	X	SWIMMING POOL CONSTRUCTION	E	1.20	1.18	1.69%
5348		FLOOR LAYING: TILE & CERAMIC	E	1.20	1.18	1.69%
5402	X	GREENHOUSE ERECTION	B	1.75	1.74	0.57%
5403	X	CARPENTRY: NOC - NONRESIDENTIAL CARPENTRY	F	0.99	0.95	4.21%
5437	X	CARPENTRY: FINISH WORK ONLY	E	1.20	1.18	1.69%
5443		LATHING & DRIVERS	C	1.56	1.54	1.30%
5445	X	DRYWALL INSTALLATION & DRIVERS	F	0.99	0.95	4.21%
5462		GLAZIER: AWAY FROM SHOP & DRIVER	E	1.20	1.18	1.69%
5472	E	ASBESTOS CONTRACTOR: PIPE / BOILER / PLUMBING &	G	0.75	0.70	7.14%
5473	E	ASBESTOS CONTRACTOR: NOC & DRIVER	G	0.75	0.70	7.14%
5474	X	PAINTING: NOC & SHOP / DRIVER	F	0.99	0.95	4.21%

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Class	Sub	Description	Hazard Group	1-1-12 Differential	1-1-11 Differential	Percentage Change
5478		CARPET/FLOOR COVERING INSTALLATION	E	1.20	1.18	1.69%
5479		INSULATION WORK: NOC	D	1.41	1.38	2.17%
5480		PLASTERING: NOC & DRIVER	F	0.99	0.95	4.21%
5491	X	PAPER HANGING & DRIVERS	F	0.99	0.95	4.21%
5506	X	STREET / ROAD CONSTRUCTION: GRADING / PAVING /	G	0.75	0.70	7.14%
5507		STREET / ROAD CONSTRUCTION: ROADBED & SUBBAS	F	0.99	0.95	4.21%
5508	D	STREET / ROAD CONSTRUCTION: ROCK EXCAVATING &	E	1.20	1.18	1.69%
5511	X	LOGGING / FOREST ROAD CONSTRUCTION & MAINTENA	F	0.99	0.95	4.21%
5535	X	SHEET METAL WORK-INSTALLATION And DRIVERS	E	1.20	1.18	1.69%
5537	X	AIR COND / HEATING / REFRIGERATION: INST / SER /	E	1.20	1.18	1.69%
5551		ROOFING: ALL KINDS & DRIVER	G	0.75	0.70	7.14%
5606	X	CONTRACTOR: EXECUTIVE SUPERVISOR	F	0.99	0.95	4.21%
5610		DEBRIS REMOVAL: CONSTRUCTION / ERECT - SPECIAL	C	1.56	1.54	1.30%
5645	X	CARPENTRY: DETACHED 1OR 2 FAMILY DWELLING	F	0.99	0.95	4.21%
5651	X	CARPENTRY: MULTIPLE FAMILY DWELLING 1 - 3 STOR	F	0.99	0.95	4.21%
5703	X	BUILDING: RAISING / MOVING	E	1.20	1.18	1.69%
5705		SALVAGE: NO WRECKING	E	1.20	1.18	1.69%
5951		SERUM / ANTI-TOXIN / VIRUS MANUFACTURING & DRIV	B	1.75	1.74	0.57%
6003		PILE DRIVING & DRIVER	E	1.20	1.18	1.69%
6005		DIKE REVETMENT CONSTRUCTION & DRIVER	E	1.20	1.18	1.69%
6017		DAM CONSTRUCTION	E	1.20	1.18	1.69%
6018		DAM CONSTRUCTION: ALL OPS - EARTH MOVING & DR	E	1.20	1.18	1.69%
6045		LEVEE CONSTRUCTION: ALL OPS	E	1.20	1.18	1.69%
6204	X	DRILLING: NOC & DRIVERS	F	0.99	0.95	4.21%
6206		OIL / GAS WELL: CEMENTING & DRIVER	G	0.75	0.70	7.14%
6213		OIL / GAS WELL: SPECIAL TOOL OPERATOR BY CONT -	F	0.99	0.95	4.21%
6214		OIL / GAS: PERFORATE OF CASE - ALL EMPS & DRIVER	G	0.75	0.70	7.14%
6216		OIL / GAS LEASE WORK: NOC	G	0.75	0.70	7.14%
6217	X	EXCAVATION & DRIVERS	F	0.99	0.95	4.21%
6229		SEPTIC TANK: INSTALLATION BY SPECIAL CONTRACTO	F	0.99	0.95	4.21%
6233		OIL / GAS PIPELINE CONSTRUCTION	F	0.99	0.95	4.21%
6235		DRILLING: OIL / GAS WELLS & CASING	G	0.75	0.70	7.14%
6236		OIL / GAS WELL: INSTALLATION & RECOVERING OF CAS	E	1.20	1.18	1.69%
6237		OIL / GAS WELL: INSTRM LOG / SURVEY WORK & DRIV	E	1.20	1.18	1.69%
6251	D	TUNNELING: NOT PNEUMATIC - ALL OPS INCLUDING LI	F	0.99	0.95	4.21%
6252	D	CAISSON WORK: ALL OPERATIONS TO COMPLETION	G	0.75	0.70	7.14%
6260		TUNNELING: PNEUMATIC	G	0.75	0.70	7.14%
6306		SEWER CONSTRUCTION OPS	F	0.99	0.95	4.21%
6319		WATERMAIN CONNECTION: CONSTRUCTION & DRIVER	F	0.99	0.95	4.21%
6325	X	UNDERGROUND LINE: CONSTRUCTION / ELECTRIC / TV	F	0.99	0.95	4.21%
6400	X	FENCE ERECTION: METAL	D	1.41	1.38	2.17%
6504	X	FOOD SUNDRIES MANUFACTURING: NOC	B	1.75	1.74	0.57%
6703	M*	RAILROAD CONSTRUCTION: ALL OPERATIONS	E	1.20	0.95	26.32%
6704	M*	RAILROAD CONSTRUCTION: ALL - STATE ACT	E	1.20	0.95	26.32%
6801	F	BOAT BUILDING: WOOD - FEDERAL	E	1.20	1.18	1.69%
6811		BOAT BUILDING: WOOD - STATE	E	1.20	1.18	1.69%
6824	F	BOAT BUILDING: REPAIR / DEMO NAVIG WATER & DR	F	0.99	0.95	4.21%
6826	F	MARINAS: INCLUDING SALES / PARTS & DRIVER	E	1.20	1.18	1.69%
6834		BOAT BUILDING: REPAIR / DEMO NON-NAV WATERS- S	D	1.41	1.38	2.17%
6836		MARINA: INCLUDING SALES / PARTS & DRIVER - STAT	E	1.20	1.18	1.69%
6843	F	SHIP BUILDING: IRON / STEEL & DRIVER - FEDERAL	G	0.75	0.70	7.14%
6845	F	SHIP BUILDING: NAVAL & DRIVER	G	0.75	0.70	7.14%

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Class	Sub	Description	Hazard Group	1-1-12 Differential	1-1-11 Differential	Percentage Change
6854		SHIP BUILDING: IRON / STEEL & DRIVER - STATE ACT	G	0.75	0.70	7.14%
6869	FX	SHIP BREAKING OR WRECKING	G	0.75	0.70	7.14%
6872	F	SHIP REPAIR: ALL OPERATIONS - FEDERAL	G	0.75	0.70	7.14%
6873	FX	DIVING - LONGSHORE EXPOSURE ONLY	G	0.75	0.70	7.14%
6874	F	PAINTING: SHIP HULLS - FEDERAL	G	0.75	0.70	7.14%
6876	X	DIVING: EXPOSURE ONLY - STATE ACT	G	0.75	0.70	7.14%
6882		SHIP REPAIR & CONVERSION: ALL OPERATIONS - STATE ACT	G	0.75	0.70	7.14%
6884		SHIP SCALING - STATE ACT ONLY	G	0.75	0.70	7.14%
7024	M	VESSELS: NOC - STATE ACT	G	0.75	0.70	7.14%
7047	M	VESSELS: NOC - USL&H	G	0.75	0.70	7.14%
7050	M	VESSEL: BOAT LIVERY < 15 TON - USL&H	G	0.75	0.70	7.14%
7090	M	VESSEL: BOAT LIVERY <15 TONS STATE	G	0.75	0.70	7.14%
7098	M	VESSELS: NOT SELF PROPELLED - STATE ACT	G	0.75	0.70	7.14%
7099	M	VESSEL: NOT SELF PROPELLED - USL&H	G	0.75	0.70	7.14%
7133		RAILROAD OPERATION: ALL - STATE ACT	F	0.99	0.95	4.21%
7152	M	RAILROAD OPS: ALL - USL&H	F	0.99	1.18	-16.10%
7153	M	RAILROAD OPS: ALL STATE	F	0.99	1.18	-16.10%
7219	X	TRUCKING: NOC & DRIVER	F	0.99	0.95	4.21%
7230		TRUCKING: PRCL / PKG DEL - ALL EMPLOYEES	D	1.41	1.38	2.17%
7231		PARCEL DELIVERY: ALL EMPLOYEES & DRIVER	D	1.41	1.38	2.17%
7232		TRUCKING: MAIL / PARL / PKG - ALL EMPS & DRIVER	F	0.99	0.95	4.21%
7309	F	STEVEDORING: NOC	G	0.75	0.70	7.14%
7313	F	COAL: DOCK OP & STEVEDORING	G	0.75	0.70	7.14%
7317	FX	STEVEDORING: BY HAND / HAND TRUCK	G	0.75	0.70	7.14%
7327	F	STEVEDORING: CONTAINERIZED FREIGHT & DRIVER	G	0.75	0.70	7.14%
7335	M	DREDGING: ALL TYPES - STATE	G	0.75	0.70	7.14%
7337	M	DREDGING: U.S.A. & USL&H	G	0.75	0.70	7.14%
7350	FX	STEVEDORING: FREIGHT HANDLER - USL&H	F	0.99	0.95	4.21%
7360	X	STEVEDORING: FREIGHT HANDLER - STATE ACT	E	1.20	1.18	1.69%
7370		TAXICAB COMPANY: ALL OTHER EMPS & DRIVER	C	1.56	1.54	1.30%
7380	X	DRIVERS / CHAUFFEURS & THEIR HELPERS	D	1.41	1.38	2.17%
7382		BUS COMPANY: ALL EMPLOYEES - OTHER THAN GARAGE	C	1.56	1.54	1.30%
7390	X	BEER DEALER: WHOLESALE & DRIVER	C	1.56	1.54	1.30%
7395	M	DIVING MARINE: STATE	G	0.75	0.70	7.14%
7398	M	DIVING MARINE: USL&H	G	0.75	0.70	7.14%
7402		AVIATION-AIR TRAFFIC CONTROLLER FAA CONTRACT	C	1.56	1.54	1.30%
7403		AIRCRAFT: ALL OTHER EMP	E	1.20	1.18	1.69%
7405	N	AIRCRAFT: FLYING CREW - SCHEDULED	E	1.20	1.18	1.69%
7420		AIRCRAFT: FIRE FIGHT - FLY CREW	G	0.75	0.70	7.14%
7421		AIRCRAFT: EMPLOYER FLY CREW	F	0.99	0.95	4.21%
7422		AIRCRAFT: EMPLOYER BUSINESS / FLY CREW	G	0.75	0.70	7.14%
7425		HELICOPTERS: SKY CRANE FLYING CREW	G	0.75	0.70	7.14%
7431	N	AIRCRAFT: COMMUTER - NOT CHART - FLY CREW	G	0.75	0.70	7.14%
7445	N	REPT NON-RATABLE PORTN OF CLASS 7405	E	1.20	1.18	1.69%
7453	N	REPT NON-RATABLE PORTN OF CLASS 7431	G	0.75	0.70	7.14%
7502		GAS WORKS & DRIVER	E	1.20	1.18	1.69%
7515		OIL / GAS PIPELINE OPERATIONS	G	0.75	0.70	7.14%
7520		WATERWORKS OPERATIONS	C	1.56	1.54	1.30%
7538		ELECTRIC POWER LINE CONSTRUCTION	G	0.75	0.70	7.14%
7539	X	ELECTRIC POWER COMPANY: NOC	F	0.99	0.95	4.21%
7580		SEWAGE DISPOSAL PLANT	E	1.20	1.18	1.69%
7590		GARBAGE WORKS / REDUCTION INCINERATOR	D	1.41	1.38	2.17%

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7600	X	TELEPHONE COMPANY: NOC	E	1.20	1.18	1.69%
7605	X	AUDIO / INTERCOM SYSTEM: INSTALLATION / REPAIR	E	1.20	1.18	1.69%
7610	X	TV STATION: ALL EMPLOYEES	D	1.41	1.38	2.17%
7705	X	AMBULANCE SERVICE COMPANIES AND EMS PROVIDER	D	1.41	1.38	2.17%
7710		FIREFIGHTERS & DRIVERS	F	0.99	0.95	4.21%
7720	X	POLICE OFFICERS & DRIVERS	E	1.20	1.18	1.69%
7729	X	SELF-INSURED SEARCH & RESCUE VOLUNTEER	E	1.20	1.18	1.69%
7855		RAILROAD CONSTRUCTION: LAY TRACK / MAINTENANC	E	1.20	1.18	1.69%
8001	X	STORE: FLORIST & DRIVERS	B	1.75	1.74	0.57%
8002		AUTOMOBILE RENTAL COMPANY: SHORT TERM - COUN	C	1.56	1.54	1.30%
8006		STORE: GROCERY - RETAIL - NO FRESH MEAT	C	1.56	1.54	1.30%
8008		STORE: CLOTHING / DRY GOODS - RETAIL	B	1.75	1.74	0.57%
8010		ELECTION HARDWARE: WHOLESALE / RETAIL	B	1.75	1.74	0.57%
8013		STORE: JEWELRY	C	1.56	1.54	1.30%
8015		COPY SHOPS	C	1.56	1.54	1.30%
8017	X	RETAIL STORE: NOT OTHERWISE CLASSIFIED	B	1.75	1.74	0.57%
8018	X	STORE: WHOLESALE - NOC	B	1.75	1.74	0.57%
8021	X	MEAT / FISH / POULTRY: WHOLESALE	C	1.56	1.54	1.30%
8031	X	MEAT / FISH / POULTRY: RETAIL STORE	C	1.56	1.54	1.30%
8032		STORE: CLOTHING / DRY GOODS - WHOLESALE	B	1.75	1.74	0.57%
8033	X	STORE: GROCERY RETAIL	C	1.56	1.54	1.30%
8037		STORE: SUPERSTORES AND WAREHOUSE CLUBS	B	1.75	1.74	0.57%
8039		STORE: DEPARTMENT - RETAIL	B	1.75	1.74	0.57%
8044		STORE: FURNITURE & DRIVER	D	1.41	1.38	2.17%
8046	X	AUTO ACCESSORY: RETAIL	C	1.56	1.54	1.30%
8047		STORE: DRUG - WHOLESALE	B	1.75	1.74	0.57%
8058	X	BUILDING MATERIAL DEALER	C	1.56	1.54	1.30%
8102	X	SEED MERCHANT	B	1.75	1.74	0.57%
8103		COTTON MERCHANT	D	1.41	1.38	2.17%
8105		STORE: LEATHER OR HIDE DEALER	B	1.75	1.74	0.57%
8106		IRON / STEEL MERCHANT	E	1.20	1.18	1.69%
8107	X	MACHINERY REPAIR: NOC & DRIVER	E	1.20	1.18	1.69%
8111		PLUMBERS' SUPPLY DEALER	C	1.56	1.54	1.30%
8112	X	FARM MACH DEALER / SALES -YARD-STORE INCL DRIVE	E	1.20	1.18	1.69%
8116	X	FARM MACHINE DEALER	C	1.56	1.54	1.30%
8203		ICE DEALER & DRIVERS	C	1.56	1.54	1.30%
8209	X	VEGETABLE PACKING	C	1.56	1.54	1.30%
8215	X	FEED, HAY & GRAIN DEALER	E	1.20	1.18	1.69%
8227	X	CONTRACTOR: PERMANENT YARD	G	0.75	0.70	7.14%
8232	X	BUILDING MATERIAL DEALER	E	1.20	1.18	1.69%
8233		COAL MERCHANT	E	1.20	1.18	1.69%
8263		JUNK DEALER & DRIVERS	D	1.41	1.38	2.17%
8264	X	CONTAINER RECYCLE : BEVERAGE / BOTTLE / CAN	E	1.20	1.18	1.69%
8265		IRON / STEEL SCRAP DEALER	F	0.99	0.95	4.21%
8279		STABLE OR BREEDING FARM & DRIVER	F	0.99	0.95	4.21%
8288	X	CATTLE DEALER: SALESPERSON & DRIVER	E	1.20	1.18	1.69%
8291		STORAGE WAREHOUSE: COLD	D	1.41	1.38	2.17%
8292		STORAGE WAREHOUSE: NOC	C	1.56	1.54	1.30%
8293		WAREHOUSE: FURNITURE & DRIVER	E	1.20	1.18	1.69%
8304		GRAIN ELEVATOR OPERATOR	E	1.20	1.18	1.69%
8350		GASOLINE DEALER	F	0.99	0.95	4.21%
8380	X	AUTO REPAIR SHOP / SERVICE STATIONS & DRIVERS	D	1.41	1.38	2.17%

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8385		AUTO BUS / LIVERY TAXI COMPANY: GARAGE EMPLOYE	E	1.20	1.18	1.69%
8392		AUTOMOBILE: PARKING LOT	C	1.56	1.54	1.30%
8393	X	AUTOMOBILE: BODY REPAIR - METAL - UPHOLSTERY -	C	1.56	1.54	1.30%
8411	X	MUNICIPAL VOLUNTEERS: FIRE FIGHTERS & DRIVERS	G	0.75	0.70	7.14%
8500		METAL SCRAP DEALER	E	1.20	1.18	1.69%
8601	X	TIMBER CRUISING	D	1.41	1.38	2.17%
8602		SURVEYORS/TIMBER CRSRS/OIL/GAS/DR	D	1.41	1.38	2.17%
8606		GEOPHYSICAL EXPLORATION	F	0.99	0.95	4.21%
8709	F	STEVEDORING: TALLIERS / CHECKING CLERK - FEDER	G	0.75	0.70	7.14%
8719		STEAMSHIP LINE - STATE ACT COVERAGE ONLY	G	0.75	0.70	7.14%
8720		INSPECTION RISK INSURANCE OR VALUATION	E	1.20	1.18	1.69%
8723		INSURANCE COMPANIES-INCLUDING CLERICAL & SALES	C	1.56		n/a
8725		INVENTORY COUNTERS/TRAVEL/SALES/CLE	E	1.20	1.18	1.69%
8726	F	STEAMSHIP LINE: SUPERVISOR / CAPTAIN / ENG / ST	E	1.20	1.18	1.69%
8734	M	RAILROAD OPERATIONS: SALES / COLLECTION / MESS	E	1.20	1.74	-31.03%
8738	M	RAILROAD OPERATIONS: SALES / COLLECTION / MESS	E	1.20	1.74	-31.03%
8742	X	SALESPERSONS: OUTSIDE - NO DELIVERY / DEMO	E	1.20	1.18	1.69%
8745		NEWS AGENT: NOT RETAIL - SALES & DRIVER	D	1.41	1.38	2.17%
8748	X	AUTOMOBILE SALESPERSON	D	1.41	1.38	2.17%
8755		LABOR UNION: ALL EMPLOY	E	1.20	1.18	1.69%
8800	X	MAILING COMPANY & CLERICAL	A	2.37	2.34	1.28%
8803		ACCOUNTANT / AUDITOR - TRAVEL	E	1.20	1.18	1.69%
8805	M	RAILROAD: CLERICAL STATE	C	1.56	1.74	-10.34%
8810	X	OFFICE CLERICAL	C	1.56	1.54	1.30%
8815	M	RAILROAD: CLERICAL - USL&H	C	1.56	1.74	-10.34%
8820		ATTORNEY: ALL EMPLOYEES	D	1.41	1.38	2.17%
8824	X	RETIREMENT CENTER: PROFESSIONAL EMPLOYEES	B	1.75	1.74	0.57%
8825	X	RETIREMENT CENTER: KITCHEN	A	2.37	2.34	1.28%
8826	X	RETIREMENT CENTER: ALL OTHER EMPLOYEES	C	1.56	1.54	1.30%
8831		VETERINARY HOSPITAL & DRIVER	C	1.56	1.54	1.30%
8832		PHYSICIAN & CLERICAL	C	1.56	1.54	1.30%
8833	X	HOSPITAL: PROFESSIONAL EMPLOYEES	C	1.56	1.54	1.30%
8835	X	NURSE: HOME HEALTH / PUBLIC - TRAVEL ALL EMPS	C	1.56	1.54	1.30%
8837	X	CHARITABLE OR WELFARE ORGANIZATION--ALL OPERA	C	1.56	1.54	1.30%
8842	X	MENTAL HEALTH GROUP CARE	C	1.56	1.54	1.30%
8853	X	PUBLIC CORPORATION TEACHING HOSPITAL	B	1.75	1.74	0.57%
8855		BANKS AND TRUST COMPANIES--ALL EMPLOYEES, SALE	C	1.56		n/a
8856		CHECK CASHING ESTABLISHMENTS--ALL EMPLOYEES, S	C	1.56		n/a
8868	X	COLLEGE / SCHOOLS: PROFESSIONAL / TEACHERS / C	B	1.75	1.74	0.57%
8869	X	CHILD DAY CARE CENTER - ALL EMPLOYEES	B	1.75	1.74	0.57%
8901	X	TELEPHONE COMPANY: OFFICE / CLERICAL	D	1.41	1.38	2.17%
8989	X	DOMESTIC: RESIDENCES - INSIDE	E	1.20	1.18	1.69%
9012		BUILDING OR PORPERTY MANAGEMENT--PORPERTY MA	D	1.41	1.18	19.49%
9014	X	BUILDINGS: OPERATED BY CONTRACTOR	C	1.56	1.54	1.30%
9015	X	BUILDINGS: OPERATED BY OWNER	C	1.56	1.54	1.30%
9016		AMUSEMENT PARK OPERATORS & DRIVERS	C	1.56	1.54	1.30%
9019		BRIDGE / TUNNEL OPERATION	E	1.20	1.18	1.69%
9040	X	HOSPITAL: ALL OTHER EMPS	B	1.75	1.74	0.57%
9052	X	HOTEL: ALL EMPLOYEES	B	1.75	1.74	0.57%
9060	X	CLUB: COUNTRY / GOLF / FISH / YACHT & CLERICAL	B	1.75	1.74	0.57%
9061	X	CLUB: NOC & CLERICAL	A	2.37	2.34	1.28%
9062	X	CASINOS AND GAMING CENTERS	A	2.37	2.34	1.28%

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Comparison of 2012 and 2011 Hazard Group Differentials

Class	Sub	Description	Hazard Group	1-1-12 Differential	1-1-11 Differential	Percentage Change
9063	X	HEALTH OR EXERCISE INSTITUTE & CLERICAL	B	1.75	1.74	0.57%
9077	F	US ARMED SERVICE RISK: ALL EMPLOYEES & DRIVER	C	1.56	1.54	1.30%
9079	X	RESTAURANT: NOC	A	2.37	2.34	1.28%
9089		BILLIARD HALL - NO BOWLING ALLEY	B	1.75	1.74	0.57%
9093	X	BOWLING LANE INCLUDING BILLIARDS	B	1.75	1.74	0.57%
9101	X	COLLEGE / SCHOOL: ALL OTHER EMPLOYEES	B	1.75	1.74	0.57%
9102		PARK: ALL EMPLOYEES - NOC	C	1.56	1.54	1.30%
9154		THEATRE: ALL OTHER	C	1.56	1.54	1.30%
9156		THEATRE: ENTERTAINERS	D	1.41	1.38	2.17%
9178		ATHLETIC TEAM: NON-CONTACT	A	2.37	2.34	1.28%
9179		ATHLETIC TEAM: CONTACT	B	1.75	1.74	0.57%
9180		AMUSEMENT DEVISE	E	1.20	1.18	1.69%
9182		ATHLETIC TEAM PARK OPERATION & DRIVER	C	1.56	1.54	1.30%
9186		CIRCUS / CARNIVAL / AMUSEMENT: DEV OP / TRAVEL	F	0.99	0.95	4.21%
9220		CEMETERY OPERATION & DRIVER	D	1.41	1.38	2.17%
9310	X	LOG TRUCK DRIVERS	E	1.20	1.18	1.69%
9311	X	SAW MILL: MAINTENANCE & SECURITY	E	1.20	1.18	1.69%
9315	X	PLANING / MOLD MILL: MAINTENANCE & SECURITY	E	1.20	1.18	1.69%
9328	X	TRUCKMEN: GARAGE & DOCK	E	1.20	1.18	1.69%
9349	X	SCHOOL: CAFETERIA / KITCHEN EMPLOYEES	B	1.75	1.74	0.57%
9351	X	GARBAGE COLLECTION: GARAGE EMPLOYEES	E	1.20	1.18	1.69%
9366	X	HOSPITAL: CAFETERIA / KITCHEN EMPLOYEES	B	1.75	1.74	0.57%
9402		SEWER CLEANING & DRIVER	E	1.20	1.18	1.69%
9403	X	GARBAGE / ASH / REFUGE COLLECTION DRIVERS	F	0.99	0.95	4.21%
9410		BUILDING INSPECTORS	C	1.56	1.54	1.30%
9425	X	CITY> 100,000 POPULATION	E	1.20	1.18	1.69%
9451	X	COUNTY>300,000 POPULATION	E	1.20	1.18	1.69%
9470	X	COUNTY>150,000 POPULATION	E	1.20	1.18	1.69%
9496	S	STATE WORKFARE CLASS	B	1.75	1.74	0.57%
9501	X	PAINTING: SHOP ONLY & DRIVER	D	1.41	1.38	2.17%
9505		AUTOMOBILE BODY PAINTING	D	1.41	1.38	2.17%
9516		RADIO / TV / VIDEO / AUDIO: INSTALL, SERVICE, REPA	E	1.20	1.18	1.69%
9519	X	APPLIANCES: ELECTRICAL - INSTALL	E	1.20	1.18	1.69%
9521		CARPET INSTALLATION: FLOOR COVERING	E	1.20	1.18	1.69%
9522		UPHOLSTERING	C	1.56	1.54	1.30%
9534	X	MOBILE CRANE CONTRACTORS	F	0.99	0.95	4.21%
9554	X	SIGN MANUFACTURING: ERECT, REPAIR	F	0.99	0.95	4.21%
9586		BARBER SHOP / BEAUTY PARLOR	A	2.37	2.34	1.28%
9600		TAXIDERMIST	B	1.75	1.74	0.57%
9620		FUNERAL DIRECTOR & DRIVER	D	1.41	1.38	2.17%