



Top 20 Classification Codes by COVID-19 Losses

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The data includes the Top 20 Classification Codes (definition varies by loss type) sorted by the amount of COVID-19 losses. This information is summarized by Accident Years 2020 through 2022 and Policy Years 2019 through 2021. The total incurred losses shown are the total of paid-to-date and outstanding case reserves.

Please note the following:

Accident Year Data:

Source: NCCI's Indemnity Data Call and Policy Data; Cutoff Date 4/3/2023
Class Code—Classification codes are assigned at the policy level based on the governing class code.
Governing Class Code—Classification code with the largest estimated payroll on a policy.
Statistical codes are excluded. Classes with fewer than three carriers are excluded.
Data reflects lost-time claims.
Medical and expense-only claims are excluded.
Data is evaluated as of 12/31/2022 and not developed or on-leveled.
Data includes large deductible policies.

Policy Year Data:

Source: NCCI's Unit Statistical Plan Data; Cutoff Date 4/9/2023
Data is evaluated as of the most recent report and is not developed.
First unit report's losses are valued at the 18th month after the policy effective date.
Subsequent reports are provided in 12-month intervals, up to 10 report levels.
Class Code—Classification codes are assigned to individual claims based on audited exposure data.
Statistical codes are excluded. Classes with fewer than three carriers are excluded.
Data includes large deductible policies.
In this report, Policy Year 2021 reflects seven months of available data.

Data submissions received after the Unit Statistical Plan Data and the Indemnity Data Call cutoff dates listed above were not considered for inclusion in the analysis.

The following states are included: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, and WV.

Due to Item B-1436, Class Code 8829 is only available in FL and NV for Policy Years 2020 and later. Therefore Class Codes 8824 and 8829 are combined for Policy Years 2019–2020 and Accident Year 2020.

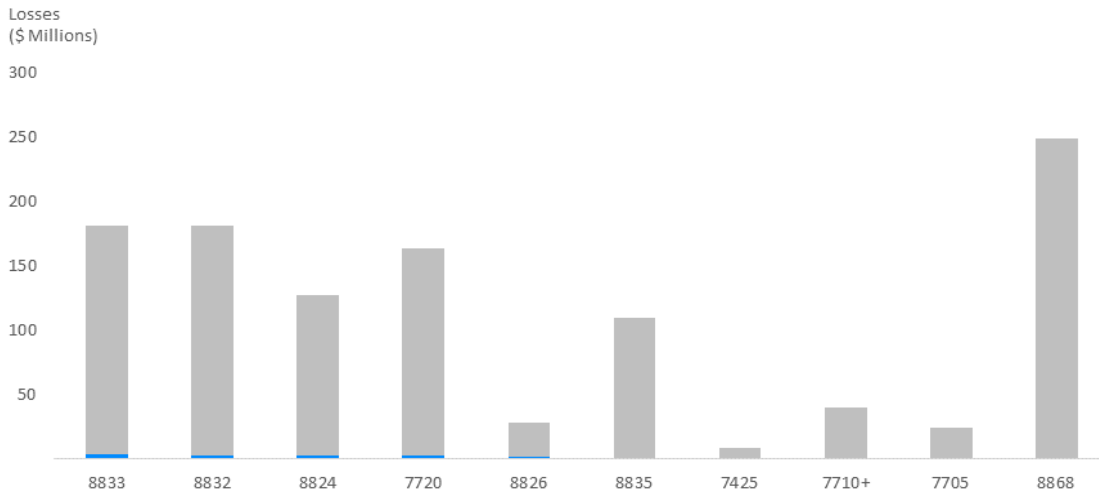
Data for Class Code 7704 (applicable only in FL, MT, and TX) and Class Code 7711 are combined with Class Code 7710 for all years.

The data for IN and NC is included by permission.

Additional Description Information:

| | | |
|-----------------|----|---------------------------------------------|
| Class Code 7704 | FL | FIRE PATROL OR PROTECTIVE CORPS & DRIVERS |
| | MT | FIREFIGHTERS AND DRIVERS |
| | TX | FIREFIGHTERS AND DRIVERS |
| Class Code 7711 | | FIREFIGHTERS AND DRIVERS: VOLUNTEER |
| Class Code 8829 | FL | CONVALESCENT HOME: ALL EMPLOYEES |
| | NV | CONVALESCENT OR NURSING HOME: ALL EMPLOYEES |

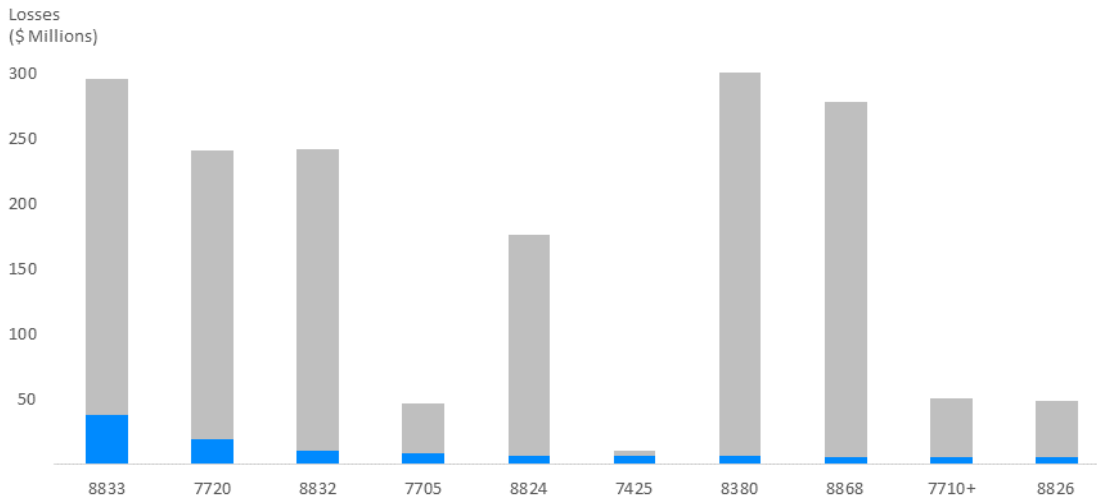
COVID Contribution to Total Incurred Losses—Accident Year 2022



+ Includes Class Codes 7704, 7710, and 7711

| Class Code | Class Description | Total Incurred Losses | | |
|------------|-------------------------------------------------------------------------------------|-----------------------|-------------|-------------|
| | | COVID Claims | All Claims | COVID Share |
| 8833 | HOSPITAL: PROFESSIONAL EMPLOYEES | 3,722,385 | 180,636,488 | 2.1% |
| 8832 | PHYSICIAN & CLERICAL | 2,451,533 | 181,412,223 | 1.4% |
| 8824 | RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES | 2,088,150 | 126,724,802 | 1.6% |
| 7720 | POLICE OFFICERS & DRIVERS | 1,981,004 | 163,662,659 | 1.2% |
| 8826 | RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS | 932,986 | 28,036,676 | 3.3% |
| 8835 | HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES | 689,456 | 109,745,366 | 0.6% |
| 7425 | AVIATION: HELICOPTERS - FLYING CREW | 625,673 | 8,752,030 | 7.1% |
| 7710+ | FIREFIGHTERS & DRIVERS | 594,357 | 39,831,529 | 1.5% |
| 7705 | AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS | 525,824 | 24,134,764 | 2.2% |
| 8868 | COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL | 274,870 | 248,678,798 | 0.1% |
| 8018 | STORE: WHOLESALE NOC | 211,393 | 423,250,269 | 0.0% |
| 7403 | AVIATION: ALL OTHER EMPLOYEES & DRIVERS | 171,164 | 77,377,599 | 0.2% |
| 8842 | GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS | 121,161 | 38,118,899 | 0.3% |
| 8380 | AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS | 108,172 | 235,616,270 | 0.0% |
| 8803 | AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING | 105,748 | 15,918,755 | 0.7% |
| 7219 | TRUCKING: NOC-ALL EMPLOYEES & DRIVERS | 91,024 | 684,515,035 | 0.0% |
| 2104 | SEAFOOD PROCESSORS (APPLICABLE ONLY IN AK, LA, AND OR) | 87,078 | 15,941,524 | 0.5% |
| 8864 | SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS | 85,711 | 48,397,726 | 0.2% |
| 8017 | STORE: RETAIL NOC | 72,129 | 169,620,636 | 0.0% |
| 8601 | ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS | 71,686 | 47,839,894 | 0.1% |
| | ALL CLASS CODES | | | 0.2% |

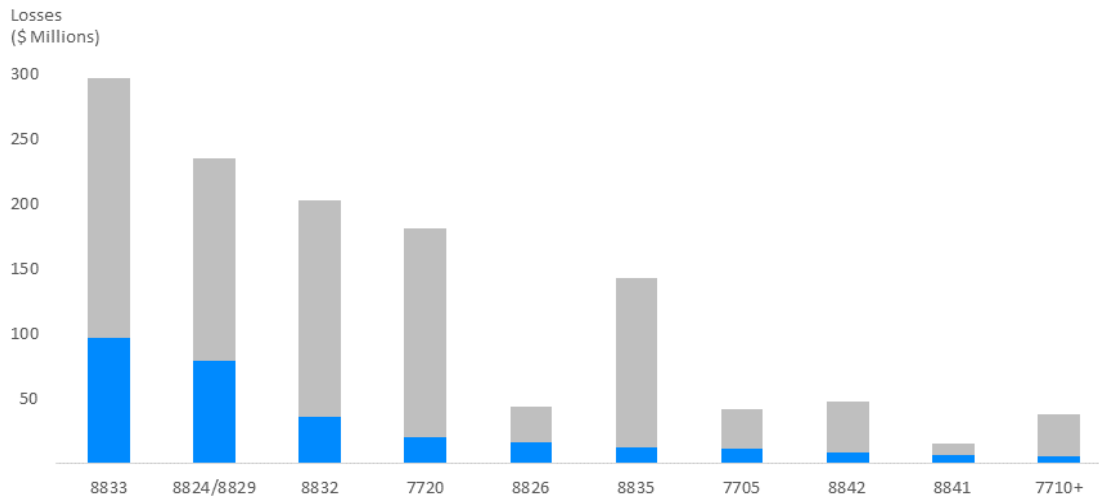
COVID Contribution to Total Incurred Losses—Accident Year 2021



+ Includes Class Codes 7704, 7710, and 7711

| Class Code | Class Description | Total Incurred Losses | | |
|------------|-------------------------------------------------------------------------------------|-----------------------|-------------|-------------|
| | | COVID Claims | All Claims | COVID Share |
| 8833 | HOSPITAL: PROFESSIONAL EMPLOYEES | 37,984,643 | 295,693,810 | 12.8% |
| 7720 | POLICE OFFICERS & DRIVERS | 19,168,345 | 240,953,644 | 8.0% |
| 8832 | PHYSICIAN & CLERICAL | 9,974,686 | 241,843,562 | 4.1% |
| 7705 | AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS | 7,919,635 | 46,940,823 | 16.9% |
| 8824 | RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES | 6,752,388 | 175,743,364 | 3.8% |
| 7425 | AVIATION: HELICOPTERS - FLYING CREW | 6,697,665 | 10,366,653 | 64.6% |
| 8380 | AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS | 6,296,844 | 305,445,664 | 2.1% |
| 8868 | COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL | 5,111,036 | 278,153,197 | 1.8% |
| 7710+ | FIREFIGHTERS & DRIVERS | 5,033,393 | 50,955,295 | 9.9% |
| 8826 | RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS | 4,967,968 | 48,554,774 | 10.2% |
| 2104 | SEAFOOD PROCESSORS (APPLICABLE ONLY IN AK, LA, AND OR) | 4,766,011 | 13,450,639 | 35.4% |
| 8864 | SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS | 4,539,697 | 65,102,389 | 7.0% |
| 8835 | HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES | 4,379,643 | 173,309,502 | 2.5% |
| 8044 | STORE: FURNITURE & DRIVERS | 3,366,087 | 62,402,478 | 5.4% |
| 7219 | TRUCKING: NOC-ALL EMPLOYEES & DRIVERS | 1,977,160 | 927,625,593 | 0.2% |
| 8842 | GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS | 1,956,281 | 55,785,165 | 3.5% |
| 8033 | STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC | 1,955,967 | 159,811,417 | 1.2% |
| 7520 | WATERWORKS OPERATION & DRIVERS | 1,938,539 | 15,946,997 | 12.2% |
| 8008 | STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL | 1,804,521 | 61,994,384 | 2.9% |
| 3257 | WIRE GOODS MFG NOC | 1,790,432 | 10,439,187 | 17.2% |
| | ALL CLASS CODES | | | 1.1% |

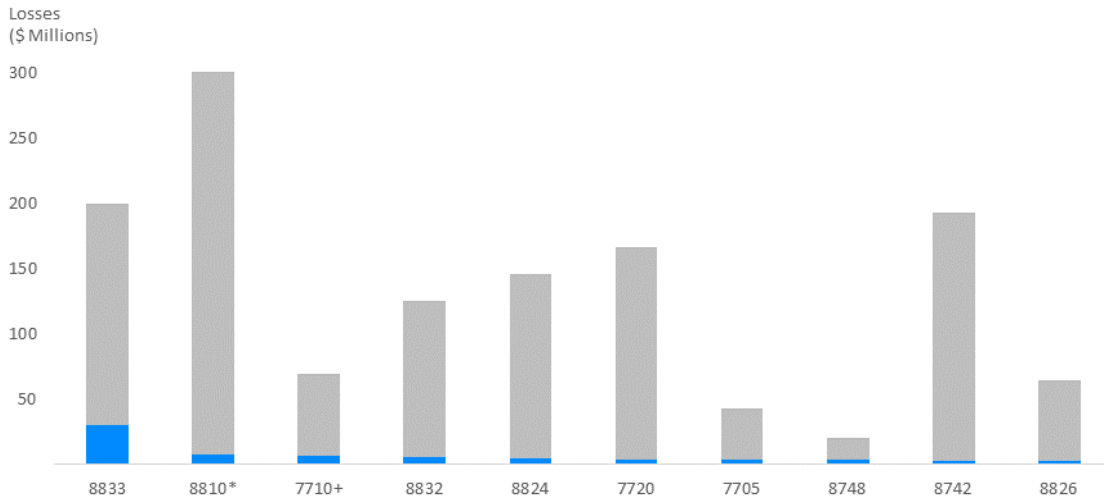
COVID Contribution to Total Incurred Losses—Accident Year 2020



+ Includes Class Codes 7704, 7710, and 7711

| Class Code | Class Description | Total Incurred Losses | | |
|------------|--------------------------------------------------------------------------------------|-----------------------|-------------|-------------|
| | | COVID Claims | All Claims | COVID Share |
| 8833 | HOSPITAL: PROFESSIONAL EMPLOYEES | 96,465,742 | 297,119,419 | 32.5% |
| 8824/8829 | RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES | 78,598,560 | 234,898,789 | 33.5% |
| 8832 | PHYSICIAN & CLERICAL | 35,788,167 | 202,564,033 | 17.7% |
| 7720 | POLICE OFFICERS & DRIVERS | 20,330,421 | 181,355,597 | 11.2% |
| 8826 | RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS | 15,854,579 | 43,511,375 | 36.4% |
| 8835 | HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES | 12,655,247 | 142,405,946 | 8.9% |
| 7705 | AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS | 11,493,809 | 41,959,336 | 27.4% |
| 8842 | GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS | 8,456,526 | 47,832,345 | 17.7% |
| 8841 | NURSING HOME: PROFESSIONAL EMPLOYEES (APPLICABLE ONLY IN FL AND RI) | 6,052,305 | 14,719,935 | 41.1% |
| 7710+ | FIREFIGHTERS & DRIVERS | 5,088,437 | 37,912,878 | 13.4% |
| 7219 | TRUCKING: NOC-ALL EMPLOYEES & DRIVERS | 4,277,705 | 716,512,459 | 0.6% |
| 9410 | MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC | 3,121,897 | 18,963,308 | 16.5% |
| 8810 | CLERICAL OFFICE EMPLOYEES NOC | 3,061,621 | 35,307,525 | 8.7% |
| 8868 | COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL | 2,757,742 | 158,153,836 | 1.7% |
| 8864 | SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS | 2,735,750 | 47,680,770 | 5.7% |
| 8380 | AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS | 1,821,995 | 232,259,626 | 0.8% |
| 2089 | PACKING HOUSE-ALL OPERATIONS | 1,722,689 | 43,664,239 | 3.9% |
| 2003 | BAKERY - SALESPERSONS & DRIVERS | 1,721,680 | 57,405,222 | 3.0% |
| 9014 | JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS | 1,698,307 | 170,502,908 | 1.0% |
| 9032 | APARTMENT HOUSE OPERATIONS - ALL EMPLOYEES (APPLICABLE ONLY IN AZ AND TX) | 1,596,762 | 10,707,914 | 14.9% |
| | ALL CLASS CODES | | | 3.3% |

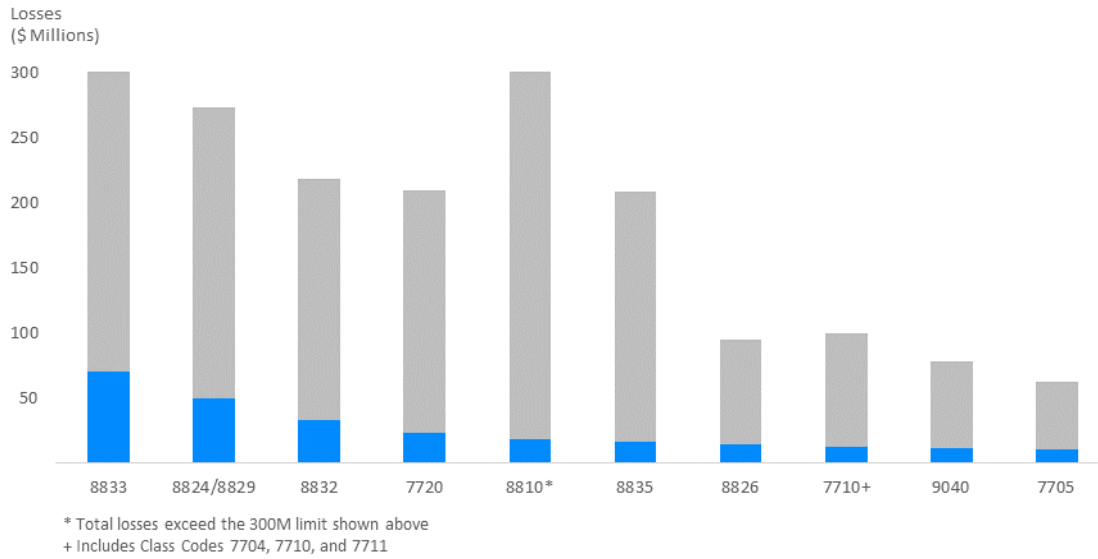
COVID Contribution to Total Incurred Losses—Policy Year 2021



* Total losses exceed the 300M limit shown above
 + Includes Class Codes 7704, 7710, and 7711

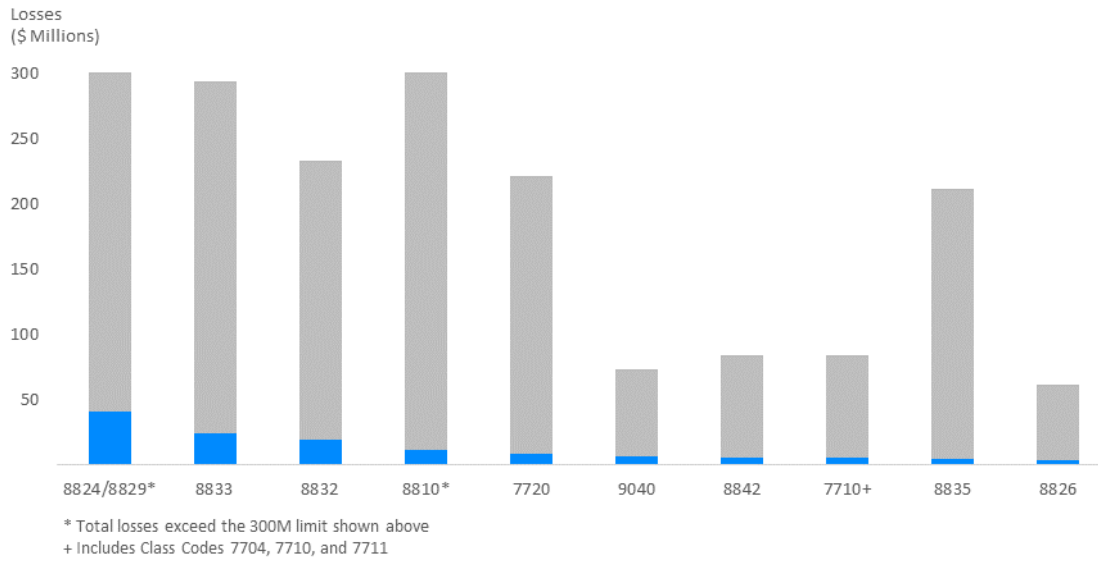
| Class Code | Class Description | Total Incurred Losses | | |
|------------|-------------------------------------------------------------------------------------|-----------------------|-------------|-------------|
| | | COVID Claims | All Claims | COVID Share |
| 8833 | HOSPITAL: PROFESSIONAL EMPLOYEES | 29,813,613 | 199,454,440 | 14.9% |
| 8810 | CLERICAL OFFICE EMPLOYEES NOC | 7,355,361 | 374,693,288 | 2.0% |
| 7710+ | FIREFIGHTERS & DRIVERS | 6,642,291 | 69,003,835 | 9.6% |
| 8832 | PHYSICIAN & CLERICAL | 4,920,434 | 125,075,602 | 3.9% |
| 8824 | RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES | 4,246,341 | 145,527,196 | 2.9% |
| 7720 | POLICE OFFICERS & DRIVERS | 3,720,890 | 166,521,907 | 2.2% |
| 7705 | AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS | 3,050,406 | 42,649,857 | 7.2% |
| 8748 | AUTOMOBILE SALESPERSONS | 2,916,610 | 19,620,470 | 14.9% |
| 8742 | SALESPERSONS OR COLLECTORS-OUTSIDE | 2,875,152 | 192,966,237 | 1.5% |
| 8826 | RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS | 2,377,044 | 63,978,673 | 3.7% |
| 7219 | TRUCKING: NOC-ALL EMPLOYEES & DRIVERS | 2,079,462 | 779,794,717 | 0.3% |
| 8033 | STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC | 2,000,297 | 140,194,004 | 1.4% |
| 7520 | WATERWORKS OPERATION & DRIVERS | 1,829,533 | 19,024,347 | 9.6% |
| 7425 | AVIATION: HELICOPTERS - FLYING CREW | 1,819,240 | 6,187,462 | 29.4% |
| 7380 | DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL | 1,563,354 | 246,753,500 | 0.6% |
| 9101 | COLLEGE: ALL OTHER EMPLOYEES | 1,552,564 | 101,873,430 | 1.5% |
| 8380 | AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS | 1,542,261 | 220,241,375 | 0.7% |
| 9040 | HOSPITAL: ALL OTHER EMPLOYEES | 1,491,005 | 42,232,143 | 3.5% |
| 8868 | COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL | 1,489,527 | 196,302,402 | 0.8% |
| 8835 | HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES | 1,257,389 | 113,264,978 | 1.1% |
| | ALL CLASS CODES | | | 0.9% |

COVID Contribution to Total Incurred Losses—Policy Year 2020



| Class Code | Class Description | Total Incurred Losses | | |
|------------|-------------------------------------------------------------------------------------|-----------------------|---------------|-------------|
| | | COVID Claims | All Claims | COVID Share |
| 8833 | HOSPITAL: PROFESSIONAL EMPLOYEES | 70,351,561 | 313,163,260 | 22.5% |
| 8824/8829 | RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES | 49,620,860 | 273,397,411 | 18.1% |
| 8832 | PHYSICIAN & CLERICAL | 32,634,995 | 218,214,285 | 15.0% |
| 7720 | POLICE OFFICERS & DRIVERS | 23,430,784 | 209,507,781 | 11.2% |
| 8810 | CLERICAL OFFICE EMPLOYEES NOC | 18,346,191 | 463,627,903 | 4.0% |
| 8835 | HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES | 16,000,425 | 208,704,086 | 7.7% |
| 8826 | RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS | 14,149,278 | 94,301,017 | 15.0% |
| 7710+ | FIREFIGHTERS & DRIVERS | 12,268,218 | 99,618,780 | 12.3% |
| 9040 | HOSPITAL: ALL OTHER EMPLOYEES | 11,332,903 | 78,256,641 | 14.5% |
| 7705 | AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS | 10,263,647 | 62,592,821 | 16.4% |
| 8842 | GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS | 7,177,313 | 78,093,945 | 9.2% |
| 8864 | SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS | 6,208,879 | 75,116,398 | 8.3% |
| 7425 | AVIATION: HELICOPTERS - FLYING CREW | 5,993,969 | 12,347,426 | 48.5% |
| 7219 | TRUCKING: NOC-ALL EMPLOYEES & DRIVERS | 5,225,176 | 1,102,454,318 | 0.5% |
| 2104 | SEAFOOD PROCESSORS (APPLICABLE ONLY IN AK, LA, AND OR) | 5,222,926 | 13,757,475 | 38.0% |
| 8841 | NURSING HOME: PROFESSIONAL EMPLOYEES (APPLICABLE ONLY IN FL AND RI) | 3,857,050 | 18,247,990 | 21.1% |
| 8868 | COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL | 2,351,332 | 177,353,493 | 1.3% |
| 8742 | SALESPERSONS OR COLLECTORS-OUTSIDE | 2,272,373 | 195,404,167 | 1.2% |
| 9083 | RESTAURANT: FAST FOOD | 1,941,318 | 198,703,138 | 1.0% |
| 3257 | WIRE GOODS MFG NOC | 1,763,594 | 12,340,460 | 14.3% |
| | ALL CLASS CODES | | | 2.0% |

COVID Contribution to Total Incurred Losses—Policy Year 2019



| Class Code | Class Description | Total Incurred Losses | | |
|------------|-------------------------------------------------------------------------------------|-----------------------|-------------|-------------|
| | | COVID Claims | All Claims | COVID Share |
| 8824/8829 | RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES | 40,193,265 | 332,818,129 | 12.1% |
| 8833 | HOSPITAL: PROFESSIONAL EMPLOYEES | 23,570,258 | 293,750,486 | 8.0% |
| 8832 | PHYSICIAN & CLERICAL | 19,490,455 | 232,935,245 | 8.4% |
| 8810 | CLERICAL OFFICE EMPLOYEES NOC | 11,622,526 | 565,178,157 | 2.1% |
| 7720 | POLICE OFFICERS & DRIVERS | 8,534,114 | 221,358,295 | 3.9% |
| 9040 | HOSPITAL: ALL OTHER EMPLOYEES | 6,156,895 | 73,440,066 | 8.4% |
| 8842 | GROUP HOMES-ALL EMPLOYEES & SALESPERSONS, DRIVERS | 5,177,285 | 84,185,425 | 6.1% |
| 7710+ | FIREFIGHTERS & DRIVERS | 4,996,524 | 84,199,077 | 5.9% |
| 8835 | HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES | 4,347,021 | 211,777,730 | 2.1% |
| 8826 | RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS | 3,678,390 | 61,600,852 | 6.0% |
| 7705 | AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS | 3,203,340 | 50,924,059 | 6.3% |
| 9047 | NURSING HOME: ALL OTHER EMPLOYEES (APPLICABLE ONLY IN FL AND RI) | 2,456,407 | 10,537,097 | 23.3% |
| 2112 | FRUIT EVAPORATING OR PRESERVING | 2,368,207 | 6,980,788 | 33.9% |
| 8841 | NURSING HOME: PROFESSIONAL EMPLOYEES (APPLICABLE ONLY IN FL AND RI) | 2,230,057 | 17,299,977 | 12.9% |
| 7380 | DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL | 1,849,089 | 414,892,708 | 0.4% |
| 9082 | RESTAURANT NOC | 1,822,134 | 311,476,457 | 0.6% |
| 7405 | AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW | 1,472,432 | 58,215,137 | 2.5% |
| 8864 | SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS | 1,276,036 | 84,197,389 | 1.5% |
| 7382 | BUS CO.: ALL OTHER EMPLOYEES & DRIVERS | 1,255,492 | 68,838,751 | 1.8% |
| 8047 | STORE: DRUG-WHOLESALE | 1,218,352 | 8,944,629 | 13.6% |
| | ALL CLASS CODES | | | 0.9% |