

Effective October 1, 2010

**PART THREE - LOSS COSTS (NOT RATES)**

(a) Loss Cost, etc., for each individual risk shall be obtained from the Rating Board.

e Refer to Page 7 for Loss Costs.

c Refer to Page 5 for Loss Costs.

F Loss Cost provides coverage under the United States Longshore & Harbor Workers' Compensation Act.

D This classification may only be used upon the specific assignment of the Board.

r Refer to Page 3 for Loss Costs.

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
0005	2.79 .	1924	7.57 .	2402	1.84 .	2818 D	3.85 .	3146	3.79 .
0006	5.29 .	1925	3.10 .	2413	4.60 .	2835	3.12 .	3169	2.16 .
0007	3.19 .	2001	6.15 .	2416	1.45 .	2841	5.14 .	3179	2.97 .
0031	4.20 .	2002	3.80 .	2417	3.74 .	2881	3.98 .	3188	4.14 .
0034	4.63 .	2003	6.15 .	2501	1.16 .	2883	5.20 .	3190	2.14 .
0035	1.99 .	2014	5.69 .	2503	0.73 .	2913	1.87 .	3191	1.88 .
0042	6.32 .	2021	3.99 .	2534	3.06 .	2916	3.85 .	3200	2.97 .
0050	3.97 .	2039	4.80 .	2553	2.28 .	2923	1.58 .	3220	3.89 .
0106	13.24 .	2041	3.82 .	2570	5.29 .	2942	1.70 .	3227	32.72 .
0251	5.96 .	2065	4.80 .	2571	2.36 .	3004	5.27 .	3241	5.29 .
0767 h	0.83 .	2070	5.91 .	2576	4.90 .	3018	6.45 .	3255	3.92 .
0771 i	2.83 .	2081	11.37 .	2578	2.69 .	3022	8.74 .	3257	3.50 .
0908	r .	2089	5.14 .	2590	2.55 .	3027	1.23 .	3270	2.22 .
0909	r .	2095	9.21 .	2591	4.60 .	3028	5.90 .	3300	3.83 .
0912	r .	2101	4.94 .	2593	5.98 .	3030	7.76 .	3303	7.62 .
0913	r .	2105	5.86 .	2594	5.08 .	3040	9.35 .	3307	2.84 .
0917	3.80 .	2111	7.74 .	2600	4.32 .	3041 D	4.82 .	3315	3.62 .
1170	5.07 .	2112	3.99 .	2623	3.73 .	3042	6.84 .	3336	2.07 .
1320	5.63 .	2114	4.60 .	2640	7.33 .	3060	14.20 .	3365	10.32 .
1430	6.66 .	2121	4.40 .	2660	2.95 .	3064	7.04 .	3372	3.39 .
1438	5.14 .	2143	3.99 .	2670	2.77 .	3066 D	4.31 .	3381	2.47 .
1439	5.59 .	2150	7.44 .	2683	3.36 .	3067 D	5.82 .	3383	0.82 .
1452	5.11 .	2157	6.95 .	2688	1.78 .	3076	3.72 .	3384	0.31 .
1463	5.92 .	2172	1.45 .	2689	0.63 .	3081	18.92 .	3385	1.07 .
1470	9.95 .	2211	9.69 .	2702	30.59 .	3085	8.00 .	3400	5.23 .
1624	4.20 .	2286	4.58 .	2710	6.83 .	3110	7.00 .	3507	2.33 .
1701	4.15 .	2288	8.43 .	2714	7.67 .	3111	4.71 .	3515	3.09 .
1710	7.12 .	2302	4.99 .	2731	4.63 .	3113	2.29 .	3548	2.51 .
1741	7.77 .	2303	5.71 .	2735	3.44 .	3114	1.60 .	3559	1.44 .
1747	11.34 .	2305	9.98 .	2737	6.03 .	3118	2.70 .	3561	1.80 .
1748	5.13 .	2362	2.08 .	2759	9.14 .	3122	7.04 .	3574	1.44 .
1809	7.28 .	2380	6.03 .	2790	3.36 .	3126	12.84 .	3581	1.65 .
1810	7.28 .	2383	2.86 .	2802	4.71 .	3129	3.84 .	3612	3.41 .
1853	3.23 .	2387	2.55 .	2816 D	2.81 .	3132	2.09 .	3620	6.13 .
1860	6.56 .	2388	2.95 .	2817 D	4.42 .	3145	2.68 .	3629	3.15 .

Non-Ratable Code and Loss Cost (not Rate) to be used with:  
h 4767 i 4771

Effective October 1, 2010

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
3632	3.75 .	4250	4.00 .	4710	3.86 .	5507	10.15 .	6874 F	36.50 .
3634	3.19 .	4251	3.10 .	4712	2.79 .	5508	8.23 .	6875 F	56.27 .
3635	2.11 .	4263	3.06 .	4720	3.22 .	5536	7.32 .	6882	5.09 .
3638	2.24 .	4273	3.46 .	4751	2.98 .	5538	8.93 .	6884	35.02 .
3642	1.46 .	4279	4.81 .	4767 g	5.96 .	5545	27.10 .	6885	49.18 .
3643	2.97 .	4282	0.38 .	4771 m	8.97 .	5547	21.55 .	7016	4.36 .
3647	4.54 .	4298	1.55 .	4825	1.17 .	5606	4.11 .	7024	4.86 .
3648	3.22 .	4299	2.68 .	4828	2.54 .	5610	4.82 .	7038	2.60 .
3681	1.73 .	4301	4.09 .	4829	2.27 .	5645	12.31 .	7046	3.93 .
3685	1.36 .	4304	4.17 .	4902	2.92 .	5648	13.07 .	7047	9.21 .
3686	1.37 .	4307	2.47 .	4923	2.23 .	5651	10.62 .	7050	5.03 .
3724	6.43 .	4310	3.04 .	5000	30.11 .	5701	9.78 .	7090	2.88 .
3726	13.53 .	4312	2.32 .	5022	13.36 .	5703	10.82 .	7098	4.36 .
3737	5.02 .	4351	1.60 .	5037	23.53 .	5709	22.65 .	7099	7.62 .
3807	3.92 .	4352	0.96 .	5040	22.64 .	5951	1.26 .	7133	4.62 .
3808	3.40 .	4360	0.29 .	5057	13.65 .	5954	2.78 .	7197	5.20 .
3821	13.78 .	4361	0.86 .	5059	42.55 .	6003	13.70 .	7201	3.71 .
3823	6.05 .	4362	0.36 .	5069	56.59 .	6005	3.52 .	7207	2.93 .
3824	3.93 .	4410	7.88 .	5102	11.70 .	6017	2.66 .	7219	8.46 .
3826	2.21 .	4420	9.96 .	5160	7.63 .	6018	14.26 .	7231	7.37 .
3827	5.65 .	4431	4.33 .	5183	6.46 .	6045	3.71 .	7242	10.87 .
3830	2.93 .	4432	1.47 .	5184	5.79 .	6204	14.63 .	7309 F	10.57 .
3832	3.72 .	4439	1.20 .	5188	3.50 .	6216	5.37 .	7313 F	1.49 .
3865	2.18 .	4452	3.48 .	5190	5.07 .	6217	8.52 .	7317 FD	14.41 .
3881	(a) .	4459	4.71 .	5191	1.27 .	6229	6.78 .	7327 F	16.98 .
4000	5.06 .	4470	4.31 .	5192	4.99 .	6233	9.34 .	7333	5.60 .
4024	3.44 .	4475	3.48 .	5193	11.15 .	6235	9.13 .	7335	6.22 .
4034	8.42 .	4476	1.86 .	5213	16.02 .	6251	16.21 .	7337	10.86 .
4038	2.87 .	4479	2.49 .	5221	10.93 .	6252	4.67 .	7364 ✕	2.92 .
4053	9.08 .	4491	5.88 .	5222	15.94 .	6260	(a) .	7366 F	11.70 .
4061	5.13 .	4493	4.00 .	5223	6.55 .	6306	10.00 .	7367	8.07 .
4062	5.02 .	4511	0.62 .	5348	6.13 .	6319	7.69 .	7368	4.53 .
4101	2.74 .	4557	2.32 .	5402	10.63 .	6325	7.17 .	7370	c .
4111	2.72 .	4558	3.33 .	5403	13.00 .	6400	10.68 .	7377	4.91 .
4112	2.02 .	4561	5.91 .	5428	7.78 .	6504	4.45 .	7380 *	6.55 .
4114	3.64 .	4568	3.88 .	5429	6.02 .	6701	12.88 .	7390	5.73 .
4130	6.50 .	4583	8.44 .	5443	8.45 .	6801 FD	22.58 .	7394	4.15 .
4131	3.06 .	4597	2.93 .	5445	7.81 .	6811 D	8.25 .	7395	4.62 .
4133	1.52 .	4611	2.28 .	5462	12.99 .	6824 F	8.28 .	7398	7.17 .
4150	1.46 .	4628	1.28 .	5473	21.95 .	6826 F	2.50 .	7403	4.17 .
4207	1.22 .	4635	3.71 .	5474	10.62 .	6834	3.72 .	7405 h	1.53 .
4239	3.60 .	4653	1.91 .	5479	6.35 .	6836	3.36 .	7421	1.52 .
4240	3.94 .	4665	8.22 .	5480	5.42 .	6843 FD	3.41 .	7422	1.30 .
4243	3.52 .	4692	0.74 .	5491	3.03 .	6854 D	2.43 .	7431 i	0.76 .
4244	3.94 .	4693	2.37 .	5506	13.83 .	6872 F	33.26 .	7445 j	0.40 .

✕ 7364 - Class established effective January 1, 2010

\* 7380 - Ex-Medical Loss Cost (not Rate) for this classification is 4.74

For Non-Ratable portion of Loss Cost (not Rate), refer to:  
g 0767 m 0771

Non-Ratable Code and Loss Cost (not Rate) to be used with:  
j 7405 k 7431

For Non-Ratable portion of Loss Cost (not Rate), refer to:  
h 7445 i 7453

Effective October 1, 2010

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
7453 k	0.38	8034	7.08	8391	3.65	8871	0.47	9159	0.87
7502	1.02	8039	3.00	8392	1.80	8901	0.41	9160	1.42
7515	1.14	8043	1.25	8394	4.58	9014	5.02	9178	2.70
7520	4.95	8044	3.28	8500	7.29	9015	2.52	9179	3.73
7536	7.30	8046	3.40	8601 D	0.54	9016	7.10	9180	1.89
7538	16.36	8047	1.20	8709 F	12.71	9019	1.76	9182	1.66
7539	1.41	8048	5.81	8719	2.17	9025	15.16	9186	10.21
7542	2.65	8072	1.25	8720	1.70	9026	3.28	9220	4.97
7570	1.61	8090	0.85	8726 F	1.95	9027	r	9402	5.48
7580	3.29	8102	6.32	8731	1.56	9028	2.95	9403	8.91
7590	4.32	8103	3.79	8742	0.36	9029	5.53	9410	2.56
7600	4.38	8105	3.16	8745	4.67	9030	4.11	9501	1.89
7601	11.35	8106	5.50	8747	0.36	9040 #	5.43	9505	2.22
7610	0.35	8107	4.16	8748	0.94	9044	2.50	9519	2.93
7710	3.07	8111	4.87	8751	3.82	9048 §	3.66	9521	4.69
7711	e	8116	2.14	8755	0.52	9051	2.81	9522	2.51
7716	e	8199	3.18	8800	1.72	9052	3.17	9526	18.23
7720	1.12	8209	4.84	8802	0.92	9055	0.78	9527	18.16
7723	1.93	8215	10.24	8803	0.11	9058	1.91	9534	16.19
7855	7.79	8227 D	9.91	8809	0.19	9059	4.26	9539	9.39
7998	2.18	8232	5.12	8810 &	0.17	9060	1.62	9545	11.43
7999	2.00	8235	7.98	8820	0.13	9061	1.53	9549	3.57
8001	1.54	8263	9.22	8829	2.98	9063	0.88	9552	20.40
8006	1.62	8264	7.49	8831	1.46	9065	0.58	9553	8.97
8008	1.04	8265	8.70	8832	0.43	9071	1.65	9585	0.85
8012	0.82	8280	8.07	8833 @	0.89	9072	2.05	9586	0.58
8013	0.39	8288	2.53	8838	0.30	9074	1.35	9600	1.11
8016	0.23	8291	8.25	8840	0.42	9088	5.79	9610	0.79
8017	1.25	8292	6.10	8854	2.16	9089	0.44	9620	0.89
8018	3.16	8293	7.15	8857	1.00	9093	1.44		
8021	5.64	8350	6.30	8864	2.22	9101	4.26		
8025 ↔	2.00	8353	3.46	8865	2.47	9102	3.45		
8031	2.50	8381	3.56	8866	2.97	9149	1.46		
8032	1.04	8382	2.94	8868	0.50	9157	3.42		
8033	2.80	8385	7.87	8869	0.50	9158	1.63		

↔ 8025 - Class established effective October 1, 2010

& 8810 - Ex-Medical Loss Cost (not Rate) for this classification is .12

@ 8833 - Ex-Medical Loss Cost (not Rate) for this classification is .66

# 9040 - Ex-Medical Loss Cost (not Rate) for this classification is 3.96

§ 9048 - Camps: Any adjustment in tuition fee made in consideration of services rendered shall not be considered as remuneration.

**DOMESTIC WORKERS - RESIDENCES CLASSIFICATIONS**

	Code No.	Per Capita Loss Cost
Domestic Workers - Inside .....	0913	218.03
Domestic Workers - Inside - Occasional .....	0908	73.39
Domestic Workers - Outside - including private chauffeurs .....	0912	633.24
Domestic Workers - Outside - Occasional - including occasional private chauffeurs .....	0909	99.37

**BUILDINGS**

Code No.	Per Location Loss Cost
9027	9.70

RESERVED FOR FUTURE USE

MISCELLANEOUS VALUES

**Ambulance-Volunteer Service Company - Code 7370**

Applicable in accordance with Manual Rule II-G3 .....	Ambulance - <b>Loss Cost (NOT Rate)</b>	\$8,997
	Each additional Ambulance - <b>Loss Cost (NOT Rate)</b>	\$4,499

For a group policy subject to the provisions of Section 32.2 of the Volunteer Ambulance Workers' Benefit Law, premium is determined based on a charge for the first ambulance plus the additional ambulance charge for each additional ambulance covered by the group policy.

See Manual rule regarding the application of this charge to antique ambulances.

**Construction Employment Geographic Territories and Differentials #**

Territory 1 - Counties of The Bronx, Kings, New York, Queens, and Richmond	0.5 %
Territory 2 - Counties of Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester	0.4 %
Territory 3 - All Other Counties	0.3 %

# Location of work actually performed determines the territory for premium determination purposes. Territory Differentials are to be applied to each portion of an affected classification's manual premium corresponding to the payroll related to work performed in each territory. Refer to Rule VI.I.

**Deductible Program** - Deductible applies on a per occurrence basis.

Deductible	<u>Percentage Loss Elimination Ratios (NOT Premium Credits) by Hazard Group</u>						
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
\$100	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
\$200	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
\$300	0.6%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%
\$400	0.7%	0.7%	0.5%	0.5%	0.4%	0.3%	0.3%
\$500	0.9%	0.8%	0.6%	0.6%	0.5%	0.4%	0.4%
\$1,000	1.7%	1.5%	1.2%	1.1%	1.0%	0.8%	0.7%
\$1,500	2.5%	2.2%	1.7%	1.6%	1.4%	1.1%	1.0%
\$2,000	3.2%	2.8%	2.2%	2.0%	1.8%	1.4%	1.2%
\$2,500	3.8%	3.4%	2.7%	2.4%	2.2%	1.7%	1.5%
\$5,000	6.8%	6.1%	4.9%	4.4%	4.0%	3.1%	2.8%

**Expense Constant** - an expense constant shall be charged for each policy, regardless of premium size, except for those policies that insure Per Capita classification operations only. Refer to Rule XIV-F for special instructions concerning policies insuring only Per Capita classifications. Expense constants are carrier specific.

**Maximum Remuneration**

Executive Officers	
Non - Construction Employments - applicable in accordance with Manual Rule IX-A-6-a2 .....	\$1,750
Construction Employments - refer to Manual Rule IX-A-6-a7 .....	-----
Non - Executive Officers - applicable in accordance with Manual Rule V-F for classifications with footnotes limiting the maximum remuneration.....	\$4,625
Sole Proprietors and Partners	
Non - Construction Employments - applicable in accordance with Manual Rule IX-B-4a.....	\$1,750
Construction Employments - refer to Manual Rule IX-B-4b .....	-----

**Minimum Remuneration**

Executive Officers - applicable in accordance with Manual Rule IX-A-6-a1.....	\$575
Executive Officers of not-for-profit unincorporated associations - applicable with Manual Rule IX-A-6-b.....	\$300
Sole Proprietors and Partners - applicable in accordance with Manual Rule IX-B-4a and 4b.....	\$575

MISCELLANEOUS VALUES (continued)

**New York State Assessment Charges**

General Instructions and Information

Refer to Rule IX-L., Sections 1. and 2.

<u>Assessment</u>	<u>Applicable Premium Charge</u>		
	<u>Volunteer Ambulance</u>	<u>Volunteer Firefighters</u>	<u>All Other Classes</u>
Workers' Compensation Board	4.9%	3.1%	2.7%
Reopened Case Fund	4.8%	4.2%	4.4%
Special Disability Fund	0.0%	0.0%	10.0%
Interdepartmental Expenses	0.0%	0.0%	0.9%
<u>Special Funds Conservation Committee</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.1%</u>
Total	9.7%	7.3%	18.1%

Premium Base

Refer to Rule IX-L., Section 3.

For all policies not retrospectively rated, premium is defined as premium determined on the basis of approved carrier rates, including any experience modification or merit rating factor, plus any applicable territory differential premium, minimum premium, Construction Classification Premium Adjustment Program credits, surcharges and credits from workplace safety programs, credits from return to work programs, credits from drug and alcohol prevention programs, credits from independently filed carrier specialty programs (for example, alternative dispute resolution, managed care or preferred provider organization programs), the charge for the waiver of subrogation, the charge for foreign voluntary coverage, the charge for terrorism and the charge for natural disasters and catastrophic industrial accidents. Any expense constant, including an expense constant in a minimum premium, the premium discount, and premium credits for participation in any Deductible Program are excluded from the determination of the assessment charge.

For retrospectively rated policies, premium is defined as the retrospective premium as determined by the applicable parameters of the Retrospective Rating Plan plus the implied premium discount determined on the basis of standard premium.

**Passenger Seat Surcharge** - Applicable in conjunction with Code 7421 "Aircraft or Helicopter Operation: Transportation of Personnel in Conduct of Employer's Business - Flying Crew"

in accordance with the classification footnote instructions..... \$100 per passenger seat  
\$1,000 maximum per aircraft

**Terrorism and Catastrophe Loss Cost Charges**

Terrorism

Applicable only in conjunction with Rule IX-N.1 of the Manual

Terrorism loss cost (**NOT RATE**) charge per \$100 of total policy payroll ..... \$ .038  
For non-payroll based classes, charge is % of non-payroll class manual premium..... 2.9%

Natural Disasters and Catastrophic Industrial Accidents

Applicable only in conjunction with Rule IX-N.2 of the Manual

Catastrophe loss cost (**NOT RATE**) charge per \$100 of total policy payroll ..... \$ .008  
For non-payroll based classes, charge is % of non-payroll class manual premium..... 0.7%

**Workers Compensation Security Fund Surcharge**

Applicable only in accordance with Rule IX - M of the Manual

Charge is % of total policy premium, including the New York State Assessment..... 1.5%

**United States Longshore and Harbor Workers' Compensation Coverage Percentage**

Applicable only in connection with Rule XII-D of the Manual ..... 74.6%  
(Multiply a Non-F classification rate by a factor of 1.746 to adjust for differences in state and federal benefits and assessments)

MISCELLANEOUS VALUES (continued)

LOSS COSTS (NOT RATES) FOR VOLUNTEER FIREFIGHTERS - Code 7711

<u>Population</u>	<u>Annual Loss Costs</u>	<u>Population</u>	<u>Annual Loss Costs</u>	<u>Population</u>	<u>Annual Loss Costs</u>
Up to 300	\$4,727	3,501 to 4,000	\$24,940	8,001 to 8,500	\$50,885
301 to 500	5,444	4,001 to 4,500	28,535	8,501 to 9,000	54,093
501 to 700	7,190	4,501 to 5,000	30,701	9,001 to 9,500	57,409
701 to 1,000	9,033	5,001 to 5,500	32,861	9,501 to 10,000	60,590
1,001 to 1,500	11,964	5,501 to 6,000	35,776	10,001 to 15,000	71,852
1,501 to 2,000	13,349	6,001 to 6,500	38,688	15,001 to 20,000	83,009
2,001 to 2,500	16,614	6,501 to 7,000	42,233	20,001 to 25,000	93,783
2,501 to 3,000	18,033	7,001 to 7,500	45,127	25,001 to 35,000	110,436
3,001 to 3,500	21,652	7,501 to 8,000	48,016	35,001 to 50,000	138,306

For populations over 50,000, the annual **loss cost** shall be \$138,306 plus \$21,700 for each 10,000 people or major part thereof.

**For All Population Groups:**

Minimum **loss cost (NOT premium)**..... \$4,727

- A. The premium charge for the "home area" shall be the sum of:
  - 1. The premium charge corresponding to the population of the "home area,"
  - and
  - 2. A **loss cost (NOT premium)** charge of \$115 per fire protection contract where the "home area" has obligated itself to provide protection to another "home area" pursuant to a fire protection contract,
  - and
  - 3. The separate premium charges for each "outside area" corresponding to the population of each such "outside area" that is serviced by the "home area" under a fire protection contract.

However, when a "outside area" has more than one contract for fire protection, the additional premium charge for each "home area" providing fire protection to such "outside area" shall be a proportionate share of the total premium corresponding to the population of the "outside area," provided that the books and records of the "home area" are maintained so as to show separately its contract price as well as the total cost of all contracts being paid by the "outside area." The proportionate share shall be determined on the basis of the ratio that the contract price paid to the "home area" bears to the total contract price for all fire protection for such "outside area."
- B. The premium charge where a fire company or fire department operates in, or is maintained jointly by, two or more villages, towns, or fire districts, shall be the sum of the separate premium charges for each village, town, or fire district, corresponding to the population of each such village, town, or fire districts.
- C. Section 30 of the Volunteer Firefighters' Benefit Law makes a county, city, town, village, or fire district responsible for such benefits to volunteer firefighters of fire departments or companies in their area.  
Employers Liability coverage is not automatically afforded under these circumstances to the fire departments or companies whose firefighters are covered by the municipality's policy. However, the municipality may elect to extend Employers Liability coverage for an additional 10% of that premium which is developed for the volunteer firefighters of these fire departments or companies. Use endorsement WC 31 06 07. This additional premium shall be assigned to Code 9850 "Premium for the Extension of Employers Liability Coverage to Additional Interests under a VBFL policy."
- D. The premium charge for a group policy subject to the provisions of Section 32.2 of the Volunteer Firefighters' Benefit Law is determined on the basis of the aggregate population of all entities insured under the group policy. Refer to Rule II.F.2 of the Manual.

The terms "home area" and "outside area" used in Rule A above are defined as follows:

**"Home Area"**

- a. Any city, village, or fire districts, having its own fire department, or protected pursuant to a fire protection contract with an incorporated fire company, located within the city, village, or district.
- b. Any town fire protection district or town fire alarm district protected pursuant to a fire protection contract with an incorporated fire company located within the town fire protection district or town fire alarm district.
- c. The territory of a town located outside of a city, village, fire district, town fire protection of town fire alarm district, included within the area of operating set forth in the certificate of incorporation of an incorporated fire company located in such territory.

**"Outside Area"**

Any city, village or fire district, town fire protection district or town fire alarm district which either does not have its own fire department or an incorporated fire company located within its boundaries, and is protected pursuant to a fire protection contract.

**Firefighters - Volunteer, Including drivers - Elective Coverage for Assistance from individual Volunteer Firefighters.....**

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**Loss Cost (NOT Premium) Charge - \$45 per policy**