



**NYCIRB**  
New York Compensation  
Insurance Rating Board  
733 Third Avenue  
New York, NY 10017  
Tel: (212) 697-3535

July 28, 2017

R.C. 2440

Re: New York Experience Rating Plan  
Rating Values Effective October 1, 2017

Members of the Rating Board:

I write to inform you that revised rating values, for use with the New York Experience Rating Plan, have been approved by the New York State Department of Financial Services ("Department") to apply in the rating of risks with rating anniversary dates on and after October 1, 2017.

By way of brief background, the annual loss cost filing, which was recently approved by the Department, included an update to rating values associated with the determination of experience rating modification factors.

The following Experience Rating Plan pages are enclosed as Exhibit A:

- (1) Table I – Revised Expected Loss Rates and D-Ratios for each employment classification.
- (2) Table II – Revised Weighting (W) Values.
- (3) Table III – Revised Ballast (B) Values.

Please note that the United States Longshore and Harbor Workers' Compensation Coverage percentage shown in Table I, Page 4 is changed to 50.7%, and that the Primary/Excess split point is revised to a value of \$16,500, and is displayed at the bottom of Table II.

The revised pages are updated in the on-line version of the New York Experience Rating Manual.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Jeremy Attie".

Jeremy Attie  
President and CEO

Enclosure

# Exhibit A

TABLE I

**Legend**

- (a) - Values to be obtained from the Rating Board.
- F - Coverage under the United States Longshore and Harbor Workers' Compensation Act.

TABLE I - EXPECTED LOSS RATES AND D RATIOS

Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio
0005	1.65	0.30	1924	3.33	0.26	2402	1.28	0.22	2818	2.62	0.27
0006	2.17	0.26	1925	4.52	0.27	2413	2.73	0.34	2835	1.95	0.38
0007	1.63	0.36	2001	3.38	0.30	2416	1.38	0.27	2841	3.12	0.31
0031	1.53	0.27	2002	3.89	0.32	2417	2.57	0.31	2881	1.93	0.29
0034	2.01	0.31	2003	2.95	0.32	2501	0.44	0.29	2883	2.40	0.30
0035	1.68	0.31	2014	2.92	0.23	2503	0.57	0.33	2913	2.28	0.34
0042	3.22	0.26	2021	2.36	0.26	2534	2.81	0.30	2916	2.35	0.22
0050	3.46	0.36	2039	3.20	0.26	2553	1.77	0.33	2923	1.31	0.35
0106	5.36	0.26	2041	3.17	0.43	2570	3.09	0.34	2942	1.84	0.34
0251	7.07	0.29	2065	2.82	0.28	2571	2.24	0.33	3004	3.48	0.26
0767	-	-	2070	3.59	0.25	2576	2.40	0.32	3018	5.55	0.25
0771	-	-	2081	7.41	0.27	2578	2.03	0.30	3022	5.11	0.27
0908	92.07	0.29	2089	7.14	0.35	2590	1.46	0.27	3027	1.37	0.24
0909	147.09	0.35	2095	4.93	0.29	2591	3.15	0.28	3028	8.43	0.33
0912	539.01	0.25	2101	2.44	0.29	2593	3.04	0.23	3030	5.91	0.20
0913	193.84	0.25	2105	4.07	0.32	2594	3.56	0.31	3040	5.95	0.22
0917	2.96	0.30	2111	2.22	0.31	2600	4.09	0.30	3041	3.51	0.26
1170	2.73	0.22	2112	5.60	0.34	2623	2.43	0.24	3042	3.20	0.29
1320	3.14	0.20	2114	4.33	0.33	2640	11.34	0.27	3060	8.20	0.34
1430	2.59	0.23	2121	3.26	0.29	2660	1.92	0.36	3064	4.61	0.25
1438	3.44	0.19	2143	2.55	0.36	2670	2.45	0.38	3066	2.33	0.29
1439	3.14	0.23	2150	7.80	0.33	2683	3.71	0.30	3067	2.06	0.30
1452	3.41	0.23	2157	7.07	0.34	2688	1.07	0.37	3076	2.03	0.35
1463	3.55	0.20	2172	1.68	0.28	2689	0.61	0.23	3081	4.92	0.23
1470	6.10	0.22	2211	2.29	0.25	2702	9.30	0.24	3085	3.74	0.27
1624	2.69	0.26	2286	1.98	0.32	2710	3.74	0.23	3110	8.36	0.28
1701	3.40	0.23	2288	4.68	0.30	2714	7.00	0.32	3111	3.88	0.29
1710	3.24	0.21	2302	1.98	0.31	2731	3.10	0.28	3113	1.33	0.30
1741	3.08	0.17	2303	2.02	0.29	2735	2.40	0.30	3114	1.83	0.30
1747	11.75	0.23	2305	2.56	0.25	2737	3.72	0.30	3118	1.61	0.34
1748	5.07	0.25	2362	1.26	0.29	2759	7.41	0.30	3122	3.01	0.30
1809	5.95	0.24	2380	6.44	0.36	2790	1.44	0.36	3126	8.63	0.28
1810	5.38	0.22	2383	2.03	0.22	2802	3.90	0.29	3129	2.38	0.33
1853	2.75	0.26	2387	2.35	0.29	2816	2.48	0.29	3132	1.64	0.32
1860	7.17	0.39	2388	1.97	0.31	2817	2.29	0.26	3145	1.36	0.35

Table I

Effective October 1, 2017

Original Printing

TABLE I - EXPECTED LOSS RATES AND D RATIOS

Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio
3146	1.21	0.29	3643	1.62	0.33	4250	1.72	0.26	4635	2.20	0.18
3169	2.51	0.30	3647	3.05	0.25	4251	2.03	0.33	4653	1.66	0.31
3179	1.58	0.27	3648	1.59	0.34	4263	3.36	0.28	4665	6.63	0.23
3188	2.12	0.34	3681	0.95	0.40	4273	1.81	0.28	4692	0.55	0.30
3190	2.08	0.33	3685	0.85	0.30	4279	2.40	0.32	4693	1.62	0.31
3191	2.87	0.34	3686	1.15	0.34	4282	0.37	0.36	4710	2.50	0.31
3200	1.86	0.25	3724	2.88	0.24	4298	1.64	0.29	4712	1.53	0.23
3220	1.88	0.28	3726	5.91	0.17	4299	1.61	0.32	4720	2.65	0.27
3227	19.08	0.31	3737	2.53	0.23	4301	3.94	0.32	4751	1.58	0.23
3241	3.17	0.29	3807	3.68	0.31	4304	5.02	0.36	4767	2.17	0.17
3255	2.35	0.35	3808	2.55	0.26	4307	2.14	0.32	4771	2.17	0.17
3257	2.35	0.31	3821	6.06	0.27	4310	2.01	0.22	4825	0.41	0.26
3270	1.43	0.30	3823	4.66	0.32	4312	1.45	0.32	4828	0.80	0.28
3300	2.35	0.29	3824	3.39	0.29	4351	1.16	0.28	4829	1.19	0.29
3303	2.35	0.31	3826	1.04	0.30	4352	0.44	0.31	4902	2.43	0.34
3307	2.75	0.30	3827	3.95	0.26	4360	0.18	0.42	4923	0.93	0.29
3315	4.76	0.27	3830	1.79	0.26	4361	0.44	0.37	5000	12.76	0.19
3336	1.15	0.24	3832	1.78	0.22	4362	0.29	0.29	5022	8.53	0.17
3365	5.41	0.35	3865	1.89	0.34	4410	3.06	0.27	5037	10.47	0.17
3372	1.99	0.27	3881	(a)	(a)	4420	7.22	0.25	5040	11.58	0.20
3381	1.72	0.29	4000	3.15	0.20	4431	3.52	0.35	5057	7.80	0.17
3383	0.43	0.33	4024	2.93	0.28	4432	1.51	0.36	5059	13.76	0.19
3384	0.19	0.25	4034	5.91	0.24	4439	1.37	0.23	5069	16.35	0.15
3385	0.70	0.32	4038	2.38	0.36	4452	2.35	0.30	5102	5.85	0.17
3400	4.60	0.25	4053	4.02	0.40	4459	2.14	0.27	5160	2.65	0.20
3507	1.96	0.29	4061	3.10	0.30	4470	2.11	0.26	5183	3.27	0.23
3515	2.15	0.30	4062	3.82	0.30	4475	1.77	0.33	5184	4.55	0.16
3548	1.92	0.30	4101	1.78	0.26	4476	1.38	0.34	5188	3.47	0.21
3559	1.93	0.30	4111	2.25	0.26	4479	1.58	0.35	5190	2.65	0.22
3561	1.63	0.32	4112	1.37	0.32	4491	3.13	0.28	5191	0.81	0.20
3574	0.54	0.30	4114	1.71	0.27	4493	3.13	0.34	5192	2.40	0.30
3581	1.11	0.33	4130	4.37	0.30	4511	0.42	0.30	5193	5.32	0.31
3612	1.64	0.28	4131	2.76	0.31	4557	1.18	0.34	5213	7.97	0.20
3620	3.19	0.23	4133	1.14	0.31	4558	2.06	0.29	5221	6.02	0.18
3629	0.98	0.32	4150	1.14	0.33	4561	2.06	0.29	5222	4.45	0.20
3632	2.15	0.29	4207	0.74	0.23	4568	1.72	0.23	5223	5.11	0.25
3634	1.38	0.30	4239	2.10	0.27	4583	3.87	0.26	5348	3.83	0.18
3635	1.91	0.29	4240	3.06	0.36	4597	1.78	0.35	5402	5.70	0.38
3638	2.17	0.31	4243	2.34	0.30	4611	1.27	0.30	5403	6.58	0.19
3642	1.41	0.30	4244	1.63	0.27	4628	0.97	0.34	5428	3.45	0.26

TABLE I - EXPECTED LOSS RATES AND D RATIOS

Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio
5429	3.71	0.22	6306	4.44	0.19	7333	3.61	0.19	7998	1.98	0.54
5443	5.39	0.29	6319	4.00	0.14	7335	4.01	0.19	7999	1.22	0.32
5445	4.18	0.18	6325	3.42	0.17	7337	6.05	0.17	8001	1.74	0.31
5462	5.16	0.20	6400	4.12	0.25	7364	1.51	0.14	8006	1.16	0.34
5473	11.26	0.12	6504	2.48	0.27	7366	F 5.58	0.22	8008	0.59	0.31
5474	4.37	0.19	6701	8.89	0.22	7367	5.83	0.32	8012	0.85	0.32
5479	3.81	0.21	6801	F 16.95	0.24	7368	4.20	0.46	8013	0.23	0.30
5480	4.62	0.16	6811	4.53	0.23	7370	36.0%	0.33	8016	0.28	0.31
5491	1.85	0.20	6824	F 6.19	0.23	7377	4.79	0.23	8017	0.93	0.29
5506	6.50	0.20	6826	F 2.17	0.24	7380	** 4.78	0.27	8018	2.33	0.30
5507	3.70	0.17	6834	3.12	0.27	7390	8.53	0.29	8021	3.14	0.29
5508	3.60	0.33	6836	2.42	0.23	7394	2.72	0.25	8025	1.14	0.34
5536	4.06	0.22	6843	F 2.98	0.17	7395	3.02	0.17	8031	1.76	0.33
5538	4.72	0.18	6854	1.58	0.17	7398	4.55	0.17	8032	0.58	0.30
5545	9.58	0.23	6872	F 10.58	0.16	7403	3.23	0.29	8033	2.16	0.34
5547	5.93	0.21	6874	F 25.73	0.17	7405	0.94	0.25	8034	3.42	0.32
5606	1.99	0.20	6875	F 42.07	0.17	7421	0.48	0.21	8039	1.32	0.43
5610	4.59	0.14	6882	2.69	0.18	7422	1.46	0.26	8043	0.61	0.36
5645	5.41	0.26	6884	23.76	0.17	7431	0.37	0.18	8044	2.02	0.36
5648	9.27	0.17	6885	33.91	0.17	7445	-	-	8046	2.23	0.31
5651	3.51	0.22	7016	3.55	0.18	7453	-	-	8047	1.09	0.35
5701	11.45	0.15	7024	3.94	0.21	7502	1.34	0.26	8048	3.05	0.28
5703	14.45	0.24	7038	1.73	0.19	7515	1.04	0.17	8068	0.30	0.41
5709	11.82	0.21	7046	1.96	0.17	7520	4.13	0.25	8069	0.58	0.33
5951	0.68	0.30	7047	5.94	0.15	7536	4.58	0.29	8072	0.58	0.33
5954	2.26	0.21	7050	2.83	0.17	7538	2.04	0.18	8090	0.60	0.31
6003	6.92	0.22	7090	1.92	0.18	7539	1.05	0.24	8102	4.71	0.37
6005	3.41	0.24	7098	2.18	0.17	7542	3.93	0.30	8103	2.90	0.25
6017	1.59	0.22	7099	3.29	0.17	7570	1.05	0.22	8105	1.86	0.33
6018	8.81	0.22	7133	2.16	0.22	7580	2.94	0.25	8106	3.62	0.23
6045	2.63	0.23	7197	4.65	0.28	7590	2.83	0.25	8107	2.14	0.27
6204	4.14	0.22	7201	2.99	0.35	7600	4.16	0.27	8111	2.46	0.28
6216	3.93	0.17	7207	2.25	0.25	7601	2.77	0.24	8116	1.59	0.32
6217	3.77	0.16	7219	5.44	0.20	7610	0.14	0.35	8199	2.25	0.26
6229	2.67	0.22	7231	5.03	0.28	7710	2.10	0.29	8209	4.32	0.29
6233	2.56	0.21	7242	14.16	0.33	7711	29.0%	0.32	8215	4.64	0.21
6235	3.84	0.20	7309	F 2.99	0.19	7716	29.0%	0.32	8227	5.51	0.17
6251	7.56	0.20	7313	F 1.10	0.16	7720	1.20	0.26	8232	3.64	0.21
6252	1.88	0.18	7317	F 11.10	0.16	7723	1.11	0.27	8235	3.02	0.31
6260	(a)	(a)	7327	F 11.89	0.16	7855	3.08	0.22	8263	5.02	0.26

\*\* 7380 - Ex-medical multiplier for this classification is 0.57.

TABLE I - EXPECTED LOSS RATES AND D RATIOS

Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio
8264	3.92	0.20	8854	2.20	0.28	9157	3.06	0.45
8265	4.81	0.20	8857	1.51	0.32	9158	1.19	0.33
8280	9.22	0.24	8864	1.75	0.36	9159	0.91	0.34
8288	2.68	0.27	8865	1.87	0.33	9160	1.00	0.28
8291	4.36	0.25	8866	1.83	0.36	9178	1.92	0.37
8292	2.89	0.31	8868	0.26	0.35	9179	4.69	0.34
8293	5.86	0.29	8869	0.49	0.37	9180	1.44	0.27
8350	5.02	0.26	8871	0.17	0.36	9182	1.06	0.32
8353	3.33	0.27	8901	0.08	0.30	9186	4.95	0.27
8381	1.63	0.28	9014	2.88	0.29	9220	4.69	0.22
8382	1.10	0.30	9015	1.09	0.29	9402	3.81	0.20
8385	4.29	0.28	9016	3.93	0.37	9403	6.86	0.23
8391	2.04	0.28	9019	2.00	0.22	9410	4.11	0.31
8392	1.55	0.26	9025	10.23	0.20	9501	1.08	0.27
8394	3.06	0.28	9026	2.34	0.22	9505	2.72	0.30
8500	4.11	0.25	9027	10.17	0.28	9519	2.65	0.28
8601	0.24	0.25	9028	1.74	0.24	9521	2.61	0.21
8709	F 11.17	0.16	9029	3.01	0.25	9522	1.16	0.35
8719	1.46	0.17	9030	2.83	0.22	9526	6.35	0.19
8720	1.19	0.25	9040	** 2.75	0.36	9527	12.86	0.19
8726	F 2.12	0.28	9044	3.55	0.38	9534	5.94	0.18
8731	1.57	0.22	9048	1.66	0.38	9539	6.00	0.24
8742	0.15	0.28	9051	2.21	0.25	9545	6.45	0.22
8745	3.67	0.30	9052	2.01	0.31	9549	1.73	0.30
8747	0.12	0.25	9055	0.74	0.31	9552	6.90	0.21
8748	0.57	0.20	9058	1.98	0.31	9553	4.80	0.28
8751	2.14	0.26	9059	4.53	0.34	9585	0.67	0.35
8755	0.34	0.25	9060	0.98	0.32	9586	0.36	0.34
8800	1.25	0.34	9061	1.09	0.34	9600	1.06	0.31
8802	0.82	0.29	9063	0.68	0.32	9610	0.50	0.26
8803	0.03	0.30	9065	0.63	0.37	9620	0.87	0.22
8809	0.11	0.27	9071	1.13	0.35			
8810	** 0.07	0.31	9072	1.29	0.35			
8820	0.07	0.30	9074	0.69	0.34			
8829	2.10	0.33	9088	5.53	0.17			
8831	0.82	0.49	9089	0.30	0.32			
8832	0.23	0.29	9093	1.18	0.36			
8833	** 0.77	0.33	9101	1.98	0.34			
8838	0.28	0.34	9102	2.35	0.32			
8840	0.26	0.31	9149	1.09	0.34			

\*\* 8810 - Ex-medical multiplier for this classification is 0.57.  
 \*\* 8833 - Ex-medical multiplier for this classification is 0.64.  
 \*\* 9040 - Ex-medical multiplier for this classification is 0.60.

**United States Longshore and Harbor Workers' Compensation Coverage Percentage**  
 applicable only in connection with Rule 5, Section J of this Plan ..... **50.7%**



TABLE III - BALLAST VALUES (B)

Expected Losses	Ballast Value	Expected Losses	Ballast Value
0	108,383	4,787,105	4,887,824
108,384	186,538	4,887,825	4,988,545
186,539	276,338	4,988,546	5,089,267
276,339	371,072	5,089,268	5,189,990
371,073	468,109	5,189,991	5,290,714
468,110	566,365	5,290,715	5,391,439
566,366	665,332	5,391,440	5,492,165
665,333	764,747	5,492,166	5,592,892
764,748	864,462	5,592,893	5,693,619
864,463	964,386	5,693,620	5,794,348
964,387	1,064,462	5,794,349	5,895,077
1,064,463	1,164,652	5,895,078	5,995,807
1,164,653	1,264,930	5,995,808	6,096,537
1,264,931	1,365,276	6,096,538	6,197,268
1,365,277	1,465,676	6,197,269	6,298,000
1,465,677	1,566,121	6,298,001	6,398,732
1,566,122	1,666,602	6,398,733	6,499,465
1,666,603	1,767,114	6,499,466	6,600,199
1,767,115	1,867,650	6,600,200	6,700,933
1,867,651	1,968,209	6,700,934	6,801,667
1,968,210	2,068,786	6,801,668	6,902,402
2,068,787	2,169,379	6,902,403	7,003,137
2,169,380	2,269,985	7,003,138	7,103,873
2,269,986	2,370,604	7,103,874	7,204,609
2,370,605	2,471,233	7,204,610	7,305,345
2,471,234	2,571,872	7,305,346	7,406,082
2,571,873	2,672,519	7,406,083	7,506,819
2,672,520	2,773,174	7,506,820	7,607,557
2,773,175	2,873,835	7,607,558	7,708,295
2,873,836	2,974,502	7,708,296	7,809,033
2,974,503	3,075,175	7,809,034	7,909,771
3,075,176	3,175,852	7,909,772	8,010,510
3,175,853	3,276,534	8,010,511	8,111,249
3,276,535	3,377,220	8,111,250	8,211,988
3,377,221	3,477,909	8,211,989	8,312,728
3,477,910	3,578,602	8,312,729	8,413,468
3,578,603	3,679,298	8,413,469	8,514,208
3,679,299	3,779,997	8,514,209	8,614,948
3,779,998	3,880,699	8,614,949	8,715,688
3,880,700	3,981,403	8,715,689	8,816,429
3,981,404	4,082,109	8,816,430	8,917,170
4,082,110	4,182,818	8,917,171	9,017,911
4,182,819	4,283,528	9,017,912	9,118,653
4,283,529	4,384,240	9,118,654	9,219,394
4,384,241	4,484,954	9,219,395	9,320,136
4,484,955	4,585,669	9,320,137	9,420,878
4,585,670	4,686,386	9,420,879	9,521,620
4,686,387	4,787,104	9,521,621	9,622,362
			1,007,500

For Expected Losses greater than \$9,622,362 the Ballast Value can be calculated using the following formula (rounded to the nearest whole number) where E denotes Expected Losses:

$$\text{Ballast} = E \times \{ [(.10 \times E) + (2570 \times 20.15)] / [E + (700 \times 20.15)] \}$$