



NYCIRB

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

July 16, 2019

R.C. 2489

Re: New York State Workers' Compensation Loss Cost Filing
Loss Costs by Classification – Effective on October 1, 2019

Members of the Rating Board:

I write to inform you that loss costs for each employment classification were derived in accordance with the recent approval by the New York State Department of Financial Services ("Department") of the Rating Board's loss cost filing and are now available for use on policies with effective dates on or after October 1, 2019.

By way of brief background, as was indicated in R.C. Bulletin 2488, the Department approved the filing submitted by the Rating Board for a decrease of 10.0% in the overall loss cost level in New York State, effective October 1, 2019.

Manual pages displaying the loss cost for each employment classification are attached hereto as Exhibit A. The loss costs are published in the online version of the Rating Board's New York Workers' Compensation and Employers' Liability Manual ("Manual") and have been made available on the Rating Board's website in Excel and WCRATE format.

As a reminder, the published values, including the loss costs by classification and the provisions for terrorism, natural disasters, and catastrophic industrial accidents are not rates. Therefore, insurers must apply their approved loss cost multipliers to the loss costs in the Manual to develop final rates. The revised loss costs are effective for all insurers as of October 1, 2019, and accordingly insurers do not have to (a) file to adopt the new loss costs, or (b) refile loss cost multipliers that are currently approved by the Department in order to utilize the October 1, 2019 loss costs. However, if an insurer seeks to change either its loss cost multiplier(s) or any other previously approved independently filed rating factor or value, it must do so by filing these changes with the Department for approval prior to use.

In addition, New York State Insurance Law section 2347(c) requires that at least thirty days prior to billing, insurers provide insureds whose premium is affected by a rate change an estimate of the change as well as the reasons contributing to the change. To assist insurers in satisfying this statutory requirement, please find attached hereto as Exhibit B an explanatory memorandum containing information relating to the October 1, 2019 loss cost revision and a listing of the percentage change in loss costs for each employment classification.

Please note that the enclosed Exhibit B reflects changes in loss costs, not rates. Accordingly, since each insurer develops final rates by applying its approved loss cost multiplier(s) to the published loss costs, the percentage change from previous rates shown in Exhibit B may differ from the rate that an insurer may charge as of October 1, 2019.

In addition to the loss cost changes, please note the following:

- (1) The United States Longshore & Harbor Workers' Coverage percentage is revised to 78.8%. Insurers do not have to file to adopt the new percentage.
- (2) The provision for terrorism remains unchanged at \$0.045 per \$100 of payroll, and 3.4% of premium for non-payroll classes. There is no change in the provision for natural disasters and catastrophic industrial accidents.
- (3) The construction employment territory premium differentials for all territories remain unchanged at 0.0%. Policies for employers whose employees are subject to payroll limitation must continue to include the applicable territory differential on the policy even if that premium amount is \$0.
- (4) Maximum and minimum remuneration amounts have been updated and are included in the attached pages.
- (5) Deductible premium credits, expressed as loss elimination ratios on Miscellaneous Values Page 5, have not changed with this revision.
- (6) As indicated in R.C. Bulletin 2473, the New York State assessment was updated effective January 1, 2019. Future changes made by the New York State Workers' Compensation Board to the New York State assessment rate for policies effective on or after January 1, 2020, will be announced in a separate bulletin in November or December of 2019.
- (7) The Workers' Compensation Security Fund surcharge remains unchanged at 0.0%.

Very truly yours,



Jeremy Attie
President and CEO

Enclosures

Exhibit A

Effective October 1, 2019

PART THREE - LOSS COSTS (NOT RATES)

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
0005	2.22 .	2021	3.61 .	2600	7.52	3085	7.14	3612	2.47 .
0006	2.79 .	2039	6.17 .	2623	3.97	3110	11.52	3620	5.01 .
0007	1.90 .	2041	4.36 .	2640	14.16	3111	5.05	3629	1.89 .
0031	2.26 .	2065	3.19 .	2660	2.54	3113	2.00	3632	3.73 .
0034	3.50 .	2070	5.63 .	2670	3.19	3114	2.91	3634	1.80 .
0035	2.63 .	2081	10.70 .	2683	5.08	3118	2.41	3635	2.41 .
0042	5.33 .	2089	7.70 .	2688	1.41	3122	5.02	3638	3.32 .
0050	4.11 .	2095	7.14 .	2689	0.96	3126	16.36	3642	1.79 .
0106	7.87 .	2101	5.47 .	2702	12.15	3129	4.19	3643	2.66 .
0251	16.59 .	2105	6.38 .	2710	5.93	3132	2.10	3647	4.63 .
0771 N	6.97 .	2111	2.54 .	2714	7.73 .	3145	2.39	3648	2.17 .
0908 PC	122.08 .	2112	7.82 .	2731	4.85 .	3146	1.77	3681	1.28 .
0909 PC	159.40 .	2114	6.37 .	2737	5.72 .	3169	4.42	3685	1.45 .
0912 PC	678.15 .	2121	3.87 .	2759	11.21 .	3179	2.33	3686	1.93 .
0913 PC	348.28 .	2143	3.88 .	2790	1.61 .	3188	3.25	3724	5.07 .
0917	4.40 .	2150	10.16 .	2802	7.14 .	3190	3.04 .	3726	8.35 .
1170	3.66 .	2157	11.89 .	2817	3.75 .	3191	3.60 .	3737	4.81 .
1320	5.06 .	2172	3.14 .	2835	2.55 .	3200	3.15 .	3807	5.67 .
1430	3.22 .	2288	7.45 .	2841	4.43 .	3220	2.67 .	3808	3.99 .
1438	9.05 .	2302	2.53 .	2881	2.96 .	3227	32.72 .	3821	7.29 .
1439	5.50 .	2362	2.13 .	2883	3.57 .	3241	4.74 .	3823	4.96 .
1452	7.29 .	2380	7.71 .	2913	5.36 .	3257	3.30 .	3824	4.80 .
1463	6.51 .	2387	3.98 .	2916	3.91 .	3270	2.55 .	3826	1.64 .
1470	11.13 .	2388	2.92 .	2923	2.16 .	3307	3.45 .	3827	5.32 .
1624	4.24 .	2402	2.45 .	2942 T	2.67 .	3315	9.98 .	3830	2.65 .
1701	4.70 .	2413	3.98 .	3004	4.90 .	3336	2.63 .	3832	2.95 .
1710	6.47 .	2416	2.63 .	3018	9.35 .	3365	7.71 .	3865	2.66 .
1741	6.48 .	2417	3.09 .	3022	7.58 .	3372	2.80 .	3881	(a) .
1747	20.12 .	2501	0.81 .	3027	2.85 .	3381	1.97 .	4000	6.51 .
1748	8.68 .	2503	1.16 .	3028	10.48 .	3383	0.52 .	4024	4.86 .
1809	10.87 .	2534	4.67 .	3030	10.03 .	3384	0.26 .	4034	9.56 .
1810	8.36 .	2553	2.33 .	3040	8.68 .	3385	1.04 .	4038	3.15 .
1853	5.34 .	2570	5.02 .	3041	4.96 .	3400	9.95 .	4053	4.47 .
1860	11.21 .	2571	3.42 .	3042	4.88 .	3507	3.61 .	4061	4.22 .
1924	5.19 .	2576	3.48 .	3060	11.33 .	3515	3.41 .	4062	6.45 .
1925	7.47 .	2578	3.01 .	3064	6.17 .	3548	2.18	4101	3.20 .
2001	4.83 .	2590	2.71 .	3066	3.17 .	3559	3.58	4111	2.67 .
2002	4.23 .	2591	5.24 .	3067	3.16 .	3561	3.00	4112	1.69 .
2003	5.54 .	2593	6.09 .	3076	3.37 .	3574	0.80	4114	2.71 .
2014	3.80 .	2594	6.01 .	3081	5.42 .	3581	1.77	4130	7.13 .

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

N Refer to Page 3 for explanation.

PC Loss Cost is per capita.

T Code is scheduled to be discontinued, effective October 1, 2022.

**NEW YORK WORKERS COMPENSATION
AND EMPLOYERS LIABILITY MANUAL**

Effective October 1, 2019

Original Printing

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
4131	4.77 .	4558	4.50 .	5223	7.98 .	6233	5.00 .	7309 F	4.50 .
4133	2.73 .	4568	2.79 .	5348	8.35 .	6235	7.16 .	7313 F	2.74 .
4150	1.82 .	4583	7.55 .	5402	7.81 .	6251	14.69 .	7317 F	28.44 .
4207	1.19 .	4597	2.53 .	5403	14.20 .	6252	3.00 .	7327 F	30.48 .
4239	3.10 .	4611	2.11 .	5428	6.38 .	6260	(a) .	7333	5.71 .
4240	5.06 .	4628	1.97 .	5429	7.09 .	6306	10.66 .	7335	6.34 .
4243	3.78 .	4635	6.01 .	5443	8.65 .	6319	5.75 .	7337	11.20 .
4244	2.86 .	4653	2.70 .	5445	9.02 .	6325	7.90 .	7364	1.35 .
4250	2.82 .	4665	11.33 .	5462	7.72 .	6400	5.94 .	7366 F	7.61 .
4251	2.44 .	4692	1.11 .	5473	26.26 .	6504	4.15 .	7367	7.53 .
4263	4.65 .	4693	2.31 .	5474	9.74 .	6701	17.80 .	7368	7.14 .
4273	3.44 .	4710	3.01 .	5479	7.13 .	6801 F	34.32 .	7370	(c) .
4279	4.46 .	4712	2.29 .	5480	12.09 .	6811	4.85 .	7377	8.19 .
4282	0.41 .	4720	3.77 .	5491	2.58 .	6824 F	11.65 .	7380 *	8.98 .
4298	2.26 .	4751	2.59 .	5506	14.03 .	6826 F	5.14 .	7390	16.62 .
4299	2.39 .	4771 N	3.55 .	5507	7.75 .	6834	4.30 .	7394	4.07 .
4301	7.57 .	4825	0.84 .	5508	5.87 .	6836	3.38 .	7395	4.52 .
4304	9.89 .	4828	2.09 .	5536	6.69 .	6843 F	9.94 .	7398	7.98 .
4307	3.31 .	4829	2.29 .	5538	6.96 .	6854	3.06 .	7403	5.89 .
4310	2.89 .	4902	3.45 .	5545	19.56 .	6872 F	18.50 .	7405 N	1.39 .
4312	2.92 .	4923	1.43 .	5547	11.40 .	6874 F	56.27 .	7421	0.64 .
4351	2.14 .	5000	17.41 .	5606	3.88 .	6875 F	105.30 .	7422	2.20 .
4352	0.70 .	5022	18.94 .	5610	9.58 .	6882	5.59 .	7431 N	0.48 .
4360	0.29 .	5037	31.39 .	5645	9.02 .	6884	46.60 .	7445 N	0.32 .
4361	0.65 .	5040	21.76 .	5648	16.90 .	6885	66.74 .	7453 N	0.31 .
4362	0.53 .	5057	15.59 .	5651	6.83 .	7016	7.85 .	7502	1.97 .
4410	5.52 .	5059	41.15 .	5701	16.91 .	7024	8.73 .	7515	2.01 .
4420	12.35 .	5069	34.28 .	5703	22.29 .	7038	2.89 .	7520	6.55 .
4431	4.74 .	5102	13.52 .	5709	22.05 .	7046	2.75 .	7536	7.20 .
4432	2.10 .	5160	4.99 .	5951	0.85 .	7047	15.52 .	7538	4.67 .
4439 T	3.52 .	5183	6.95 .	5954	4.96 .	7050	5.67 .	7539	1.60 .
4452	3.22 .	5184	8.62 .	6003	10.23 .	7090	3.21 .	7542	4.99 .
4459	4.23 .	5188	6.06 .	6005	4.32 .	7098	3.06 .	7580	4.98 .
4470	4.30 .	5190	4.90 .	6017	3.31 .	7099	5.40 .	7590	6.41 .
4475	2.43 .	5191	1.38 .	6018	11.06 .	7133	4.55 .	7600	6.74 .
4476	2.02 .	5192	4.35 .	6045	5.20 .	7197	8.60 .	7601	3.90 .
4479	2.55 .	5193	8.29 .	6204	8.07 .	7201	3.59 .	7610	0.23 .
4493	5.06 .	5213	17.62 .	6216	9.39 .	7207	4.52 .	7710	3.27 .
4511	0.67 .	5221	11.55 .	6217	7.01 .	7219	9.75 .	7711	(e) .
4557	1.47 .	5222	10.78 .	6229	4.63 .	7231	9.22 .	7716	(e) .

* 7380 - Ex-Medical Loss Cost for this classification is 6.20

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

(c) Refer to Page 5 for Loss Costs.

(e) Refer to Page 7 for Loss Costs.

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

N Refer to Page 3 for explanation.

T Code is scheduled to be discontinued, effective October 1, 2022.

Original Printing *Effective October 1, 2019*

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
7720	2.41 .	8116	1.78 .	8751	3.87 .	9044	5.23 .	9519	4.09 .
7723	1.53 .	8199	3.29 .	8755	0.62 .	9048 §	2.31 .	9521	4.51 .
7855	4.36 .	8209	7.26 .	8800	1.84 .	9051	3.56 .	9522	1.49 .
7998	1.97 .	8215	5.39 .	8802	1.20 .	9052	3.13 .	9526	12.43 .
7999	2.30 .	8227	12.20 .	8803	0.05 .	9055	1.09 .	9527	29.51 .
8001	2.71 .	8232	5.61 .	8809 &	0.19 .	9058	4.33 .	9534	10.37 .
8006	1.71 .	8235	5.30 .	8810	0.13 .	9059	9.05 .	9539	9.74 .
8008	0.93 .	8263	8.19 .	8820	0.12 .	9060	1.47 .	9545	15.46 .
8012	1.69 .	8264	6.88 .	8829	3.31 .	9061	1.94 .	9549	3.48 .
8013	0.33 .	8265	8.33 .	8831	1.23 .	9063	0.94 .	9552	13.53 .
8016	0.59 .	8280	14.33 .	8832	0.40 .	9065	1.16 .	9553	6.03 .
8017	1.42 .	8288	4.05 .	8833 @	1.26 .	9071	1.84 .	9585	0.92 .
8018	3.44 .	8291	6.78 .	8838	0.56 .	9072	2.06 .	9586	0.56 .
8021	5.66 .	8292	4.94 .	8840	0.50 .	9074	1.17 .	9600	1.88 .
8025	1.18 .	8293	9.04 .	8854	4.54 .	9088	9.15 .	9610	0.93 .
8031	2.35 .	8350	8.61 .	8855	0.13 .	9089	0.40 .	9620	1.60 .
8032	1.03 .	8353	5.23 .	8857	2.81 .	9093	1.73 .		
8033	3.62 .	8381	2.14 .	8864	3.06 .	9101	2.91 .		
8034	4.87 .	8382	1.90 .	8865	3.22 .	9102	3.34 .		
8039	1.95 .	8385	9.47 .	8866	2.59 .	9149	1.35 .		
8043	1.27 .	8391	3.32 .	8868	0.43 .	9157	4.36 .		
8044	3.59 .	8392	2.57 .	8869	0.88 .	9158	2.05 .		
8046	3.22 .	8394	5.20 .	8871	0.19 .	9159	1.31 .		
8047	1.60 .	8500	7.05 .	8901	0.11 .	9160	1.54 .		
8048	5.24 .	8601	0.43 .	9014	4.95 .	9178	3.48 .		
8068	0.23 .	8709 F	28.73 .	9015	1.87 .	9179	6.79 .		
8069	0.58 .	8719	2.28 .	9016	4.10 .	9180	2.68 .		
8072	0.82 .	8720	2.03 .	9019	3.69 .	9182	1.41 .		
8090	0.63 .	8723	0.13 .	9025	16.97 .	9186	5.98 .		
8102	6.67 .	8726 F	2.80 .	9026	4.23 .	9220	7.29 .		
8103	5.06 .	8731	2.74 .	9027 PL	10.57 .	9402	6.35 .		
8105	2.35 .	8742	0.29 .	9028	3.16 .	9403	11.55 .		
8106	6.37 .	8745	6.02 .	9029	5.32 .	9410	7.38 .		
8107	3.49 .	8747	0.17 .	9030	5.15 .	9501	1.89 .		
8111	3.91 .	8748	1.08 .	9040 #	4.89 .	9505	4.72 .		

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

PL Loss Cost is per location.

& 8810 - Ex-Medical Loss Cost for this classification is 0.09

@ 8833 - Ex-Medical Loss Cost for this classification is 0.91

9040 - Ex-Medical Loss Cost for this classification is 3.39

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

N The table below displays codes which have a corresponding non ratable element.

The ratable and non-ratable components should be considered jointly when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

RESERVED FOR FUTURE USE

Effective October 1, 2019

MISCELLANEOUS VALUES

Ambulance-Volunteer Service Company - Code 7370

Applicable in accordance with Manual Rule II-G3.....Ambulance - Loss Cost (Not Rate)	\$4,827
Each additional Ambulance - Loss Cost (Not Rate)	\$2,414

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	0.0%
Territory 2 - Counties of Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester	0.0%
Territory 3 - All Other Co	0.0%

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.

Percentage Loss Elimination Ratios by Hazard Group

Deductible	A	B	C	D	E	F	G
\$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 Weekly Remuneration

Executive Officers

Non - Construction Employments - applicable in accordance with Manual Rule IX-A-6-a2	\$2,200.00
Construction Employments - refer to Manual Rule IX-A-6-a7.....	\$1,401.17 *

Non - Executive Officers - applicable in accordance with Manual Rule V-F for classifications with footnotes limiting the maximum remuneration

Construction Employments - refer to Manual Rule V-G

Sole Proprietors and Partners

Non - Construction Employments - applicable in accordance with Manual Rule IX-B-4a	\$2,200.00
Construction Employments - refer to Manual Rule IX-B-4b.....	\$1,401.17 *

* effective July 1, 2019

Minimum Weekly Remuneration

Executive Officers - applicable in accordance with Manual Rule IX-A-6-a1

Executive Officers of not-for-profit unincorporated associations - applicable with Manual Rule IX-A-6-b

Sole Proprietors and Partners - applicable in accordance with Manual Rule IX-B-4a and 4b

Effective October 1, 2019

MISCELLANEOUS VALUES (continued)**New York State Assessment Charges**General Instructions and Information

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

Applicable Standard Premium Assessment Rate 12.6%

Premium Base

Refer to Rule IX-L., Section 3.

For policies with effective dates prior to January 1, 2014, standard premium is the only premium base to be used in calculating the New York State Assessment policyholder charge.

For policyholder assessment purposes, standard premium is defined as the premium determined on the basis of the insurer's approved rates, as modified by any experience modification or merit rating factor, any applicable territory differential premium, the minimum premium, any Construction Classification Premium Adjustment Program credits, any credit from return to work and/or drug and alcohol prevention programs, including credits under the Workplace Safety Loss Prevention Incentive Program (WSLPIP), any surcharge or credit from a workplace safety program, including credits under the Workplace Safety Loss Prevention Incentive Program (WSLPIP), any credit from independently-filed insurer specialty programs (for example, alternative dispute resolution, drug-free workplace, managed care or preferred provider organization programs), any charge for the waiver of subrogation, any charge for foreign voluntary coverage and the additional charge for terrorism, and the charge for natural disasters and catastrophic industrial accidents.

For purposes of determining standard premium, the insurer's expense constant, including the expense constant in the minimum premium, the insurer's premium discount and premium credits for participation in any deductible program, as well as any premiums providing federal coverage, and coverage under the volunteer firefighter benefit law and volunteer ambulance workers benefit law, shall be excluded from the premium base.

For policies effective on or after January 1, 2014, refer to the Workers' Compensation Board at www.wcb.ny.gov for procedures to determine the New York State Assessment.

Terrorism and Catastrophe Loss Cost ChargesTerrorism

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

Terrorism loss cost (not rate) charge per \$100 of total policy payroll \$.045

For non-payroll-based classes, charge is % of non-payroll class manual premium..... 3.4%

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 0.0%

United States Longshore and Harbor Workers' Compensation Coverage Percentage

Applicable only in connection with Rule XII-D of the Manual 78.8%

(Multiply a Non-F classification rate by a factor of 1.788 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	\$5,001	3,501 to 4,000	\$26,387	8,001 to 8,500	\$53,839
301 to 500	5,760	4,001 to 4,500	30,191	8,501 to 9,000	57,234
501 to 700	7,606	4,501 to 5,000	32,484	9,001 to 9,500	60,742
701 to 1,000	9,558	5,001 to 5,500	34,768	9,501 to 10,000	64,109
1,001 to 1,500	12,659	5,501 to 6,000	37,852	10,001 to 15,000	76,024
1,501 to 2,000	14,123	6,001 to 6,500	40,935	15,001 to 20,000	87,829
2,001 to 2,500	17,579	6,501 to 7,000	44,685	20,001 to 25,000	99,228
2,501 to 3,000	19,080	7,001 to 7,500	47,747	25,001 to 35,000	116,848
3,001 to 3,500	22,909	7,501 to 8,000	50,804	35,001 to 50,000	146,336

For populations over 50,000, the annual loss cost shall be \$146,336 plus \$22,960 for each 10,000 people or major part thereof.

For All Population Groups:

Minimum loss cost \$5,001

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..... 7716

Loss Cost (Not Premium) Charge - \$48 per policy

Exhibit B

NEW YORK WORKERS' COMPENSATION

OCTOBER 1, 2019 LOSS COST REVISION

EXPLANATORY MEMORANDUM

An overall loss cost decrease of 10.0%, which includes a decrease of 10.3% in the average manual loss cost level and no change in the loss cost provision for terrorism, natural disasters and catastrophic industrial accidents, has been approved by the New York State Department of Financial Services to become effective on October 1, 2019.

The following is a description of the various components of the approved change:

Loss Experience – The latest two policy years of experience produced an 3.5% decrease in the overall loss cost level.

Legislative Changes – This revision includes an estimate of the cost impact of the latest increases in the maximum weekly benefits that were set forth in the 2007 workers' compensation reform legislation. This component contributed an increase of 0.9% to the overall change.

Loss Adjustment Expenses – A review of the latest data available resulted in a 0.4% increase in the Loss Adjustment Expense provision.

Future Trends – The latest analysis of New York claim severity and claim frequency indicates a continuing small decrease in claim frequency, a small upward trend in indemnity claim costs and a slightly decreasing trend in medical claim costs. Combined with a projected wage trend, the final selected net trend factor is -8.2%.

Catastrophe Provision – This revision contains no changes in the loss cost provisions for terrorism and for natural disasters and catastrophic industrial accidents.

Classification Loss Costs – Although the average manual loss cost level is decreasing by 10.3%, individual classification loss cost changes are based on the most recently available loss experience for each classification. Both increases and decreases from the current loss costs have been actuarially calculated for each class. This process ensures that each classification loss cost reflects the appropriate level relative to the experience of the other classifications.

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2018 to October 1, 2019

<u>Class Code</u>	<u>Oct. 2019</u>	<u>Oct. 2018</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2019</u>	<u>Oct. 2018</u>	<u>% Change</u>
0005	2.22	3.06	-27.5%	2081	10.70	12.76	-16.1%
0006	2.79	3.48	-19.8%	2089	7.70	10.62	-27.5%
0007	1.90	2.41	-21.2%	2095	7.14	8.47	-15.7%
0031	2.26	2.88	-21.5%	2101	5.47	4.74	15.4%
0034	3.50	3.76	-6.9%	2105	6.38	7.84	-18.6%
0035	2.63	2.90	-9.3%	2111	2.54	3.46	-26.6%
0042	5.33	6.24	-14.6%	2112	7.82	9.75	-19.8%
0050	4.11	5.14	-20.0%	2114	6.37	6.66	-4.4%
0106	7.87	9.57	-17.8%	2121	3.87	4.55	-14.9%
0251	16.59	18.05	-8.1%	2143	3.88	4.78	-18.8%
0771	6.97	6.75	3.3%	2150	10.16	12.40	-18.1%
0908	122.08	155.29	-21.4%	2157	11.89	11.65	2.1%
0909	159.40	211.66	-24.7%	2172	3.14	3.71	-15.4%
0912	678.15	832.31	-18.5%	2288	7.45	8.94	-16.7%
0913	348.28	338.22	3.0%	2302	2.53	3.08	-17.9%
0917	4.40	5.39	-18.4%	2362	2.13	2.36	-9.7%
1170	3.66	4.53	-19.2%	2380	7.71	10.26	-24.9%
1320	5.06	6.03	-16.1%	2387	3.98	4.21	-5.5%
1430	3.22	4.24	-24.1%	2388	2.92	3.28	-11.0%
1438	9.05	9.03	0.2%	2402	2.45	2.74	-10.6%
1439	5.50	6.13	-10.3%	2413	3.98	4.67	-14.8%
1452	7.29	7.63	-4.5%	2416	2.63	2.56	2.7%
1463	6.51	7.26	-10.3%	2417	3.09	3.73	-17.2%
1470	11.13	12.25	-9.1%	2501	0.81	0.93	-12.9%
1624	4.24	4.82	-12.0%	2503	1.16	1.13	2.7%
1701	4.70	6.05	-22.3%	2534	4.67	5.60	-16.6%
1710	6.47	6.73	-3.9%	2553	2.33	2.99	-22.1%
1741	6.48	6.42	0.9%	2570	5.02	5.52	-9.1%
1747	20.12	22.27	-9.7%	2571	3.42	3.90	-12.3%
1748	8.68	10.39	-16.5%	2576	3.48	4.15	-16.1%
1809	10.87	13.35	-18.6%	2578	3.01	3.35	-10.1%
1810	8.36	10.04	-16.7%	2590	2.71	3.03	-10.6%
1853	5.34	5.32	0.4%	2591	5.24	5.55	-5.6%
1860	11.21	13.68	-18.1%	2593	6.09	6.45	-5.6%
1924	5.19	6.10	-14.9%	2594	6.01	7.13	-15.7%
1925	7.47	8.64	-13.5%	2600	7.52	7.36	2.2%
2001	4.83	5.92	-18.4%	2623	3.97	4.46	-11.0%
2002	4.23	5.58	-24.2%	2640	14.16	16.66	-15.0%
2003	5.54	6.28	-11.8%	2660	2.54	2.97	-14.5%
2014	3.80	5.01	-24.2%	2670	3.19	3.53	-9.6%
2021	3.61	4.12	-12.4%	2683	5.08	5.65	-10.1%
2039	6.17	6.48	-4.8%	2688	1.41	1.71	-17.5%
2041	4.36	5.46	-20.1%	2689	0.96	1.08	-11.1%
2065	3.19	4.39	-27.3%	2702	12.15	16.47	-26.2%
2070	5.63	6.44	-12.6%	2710	5.93	7.45	-20.4%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2018 to October 1, 2019

<u>Class Code</u>	<u>Oct. 2019</u>	<u>Oct. 2018</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2019</u>	<u>Oct. 2018</u>	<u>% Change</u>
2714	7.73	9.76	-20.8%	3179	2.33	2.77	-15.9%
2731	4.85	5.64	-14.0%	3188	3.25	3.68	-11.7%
2737	5.72	6.32	-9.5%	3190	3.04	3.37	-9.8%
2759	11.21	13.27	-15.5%	3191	3.60	4.74	-24.1%
2790	1.61	2.02	-20.3%	3200	3.15	3.44	-8.4%
2802	7.14	7.83	-8.8%	3220	2.67	3.26	-18.1%
2816	3.75	4.08	-8.1% *	3227	32.72	32.33	1.2%
2817	3.75	4.66	-19.5% *	3241	4.74	5.51	-14.0%
2818	3.75	5.00	-25.0% *	3257	3.30	3.87	-14.7%
2835	2.55	3.10	-17.7%	3270	2.55	2.69	-5.2%
2841	4.43	4.70	-5.7%	3307	3.45	4.36	-20.9%
2881	2.96	3.35	-11.6%	3315	9.98	10.33	-3.4%
2883	3.57	4.17	-14.4%	3336	2.63	2.58	1.9%
2913	5.36	5.01	7.0%	3365	7.71	9.62	-19.9%
2916	3.91	4.70	-16.8%	3372	2.80	3.29	-14.9%
2923	2.16	2.12	1.9%	3381	1.97	2.51	-21.5%
2942	2.67	3.01	-11.3%	3383	0.52	0.62	-16.1%
3004	4.90	6.07	-19.3%	3384	0.26	0.31	-16.1%
3018	9.35	10.16	-8.0%	3385	1.04	1.20	-13.3%
3022	7.58	9.46	-19.9%	3400	9.95	8.92	11.5%
3027	2.85	3.26	-12.6%	3507	3.61	3.63	-0.6%
3028	10.48	14.22	-26.3%	3515	3.41	3.72	-8.3%
3030	10.03	11.43	-12.2%	3548	2.18	2.74	-20.4%
3040	8.68	11.20	-22.5%	3559	3.58	3.45	3.8%
3041	4.96	6.41	-22.6%	3561	3.00	2.95	1.7%
3042	4.88	4.96	-1.6%	3574	0.80	0.84	-4.8%
3060	11.33	14.36	-21.1%	3581	1.77	2.05	-13.7%
3064	6.17	7.93	-22.2%	3612	2.47	3.13	-21.1%
3066	3.17	3.81	-16.8%	3620	5.01	5.97	-16.1%
3067	3.16	3.74	-15.5%	3629	1.89	1.96	-3.6%
3076	3.37	3.62	-6.9%	3632	3.73	3.84	-2.9%
3081	5.42	7.17	-24.4%	3634	1.80	2.23	-19.3%
3085	7.14	6.79	5.2%	3635	2.41	3.15	-23.5%
3110	11.52	14.42	-20.1%	3638	3.32	3.76	-11.7%
3111	5.05	6.39	-21.0%	3642	1.79	2.49	-28.1%
3113	2.00	2.20	-9.1%	3643	2.66	2.81	-5.3%
3114	2.91	3.18	-8.5%	3647	4.63	5.53	-16.3%
3118	2.41	2.84	-15.1%	3648	2.17	2.34	-7.3%
3122	5.02	5.30	-5.3%	3681	1.28	1.60	-20.0%
3126	16.36	16.00	2.3%	3685	1.45	1.60	-9.4%
3129	4.19	4.09	2.4%	3686	1.93	2.24	-13.8%
3132	2.10	2.52	-16.7%	3724	5.07	5.48	-7.5%
3145	2.39	2.51	-4.8%	3726	8.35	10.98	-24.0%
3146	1.77	2.00	-11.5%	3737	4.81	5.29	-9.1%
3169	4.42	4.80	-7.9%	3807	5.67	6.20	-8.5%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2018 to October 1, 2019

<u>Class Code</u>	<u>Oct. 2019</u>	<u>Oct. 2018</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2019</u>	<u>Oct. 2018</u>	<u>% Change</u>
3808	3.99	4.51	-11.5%	4360	0.29	0.35	-17.1%
3821	7.29	9.74	-25.2%	4361	0.65	0.81	-19.8%
3823	4.96	5.95	-16.6%	4362	0.53	0.58	-8.6%
3824	4.80	6.30	-23.8%	4410	5.52	5.61	-1.6%
3826	1.64	1.92	-14.6%	4420	12.35	13.28	-7.0%
3827	5.32	6.43	-17.3%	4431	4.74	5.47	-13.3%
3830	2.65	3.10	-14.5%	4432	2.10	2.35	-10.6%
3832	2.95	3.58	-17.6%	4439	3.52	3.34	5.4%
3865	2.66	2.92	-8.9%	4452	3.22	3.82	-15.7%
3881	(a)	(a)	0.0%	4459	4.23	4.35	-2.8%
4000	6.51	6.90	-5.7%	4470	4.30	4.36	-1.4%
4024	4.86	4.70	3.4%	4475	2.43	2.97	-18.2%
4034	9.56	10.88	-12.1%	4476	2.02	2.25	-10.2%
4038	3.15	3.65	-13.7%	4479	2.55	2.95	-13.6%
4053	4.47	5.70	-21.6%	4493	5.06	5.95	-15.0%
4061	4.22	5.00	-15.6%	4511	0.67	0.76	-11.8%
4062	6.45	6.45	0.0%	4557	1.47	1.87	-21.4%
4101	3.20	3.71	-13.7%	4558	4.50	4.74	-5.1%
4111	2.67	3.58	-25.4%	4568	2.79	3.45	-19.1%
4112	1.69	2.14	-21.0%	4583	7.55	9.25	-18.4%
4114	2.71	2.96	-8.4%	4597	2.53	3.01	-15.9%
4130	7.13	8.55	-16.6%	4611	2.11	2.37	-11.0%
4131	4.77	4.70	1.5%	4628	1.97	1.95	1.0%
4133	2.73	2.52	8.3%	4635	6.01	6.29	-4.5%
4150	1.82	2.02	-9.9%	4653	2.70	2.78	-2.9%
4207	1.19	1.39	-14.4%	4665	11.33	14.19	-20.2%
4239	3.10	3.50	-11.4%	4692	1.11	1.16	-4.3%
4240	5.06	5.50	-8.0%	4693	2.31	2.51	-8.0%
4243	3.78	4.25	-11.1%	4710	3.01	3.76	-19.9%
4244	2.86	3.00	-4.7%	4712	2.29	2.91	-21.3%
4250	2.82	3.07	-8.1%	4720	3.77	4.83	-21.9%
4251	2.44	3.03	-19.5%	4751	2.59	3.13	-17.3%
4263	4.65	5.56	-16.4%	4771	3.55	4.45	-20.2%
4273	3.44	3.76	-8.5%	4825	0.84	0.97	-13.4%
4279	4.46	4.59	-2.8%	4828	2.09	2.10	-0.5%
4282	0.41	0.51	-19.6%	4829	2.29	2.85	-19.6%
4298	2.26	2.68	-15.7%	4902	3.45	4.09	-15.6%
4299	2.39	2.75	-13.1%	4923	1.43	1.58	-9.5%
4301	7.57	9.03	-16.2%	5000	17.41	21.41	-18.7%
4304	9.89	9.95	-0.6%	5022	18.94	20.68	-8.4%
4307	3.31	3.59	-7.8%	5037	31.39	30.74	2.1%
4310	2.89	3.33	-13.2%	5040	21.76	24.27	-10.3%
4312	2.92	3.07	-4.9%	5057	15.59	17.36	-10.2%
4351	2.14	2.37	-9.7%	5059	41.15	42.31	-2.7%
4352	0.70	0.79	-11.4%	5069	34.28	33.68	1.8%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2018 to October 1, 2019

<u>Class Code</u>	<u>Oct. 2019</u>	<u>Oct. 2018</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2019</u>	<u>Oct. 2018</u>	<u>% Change</u>
5102	13.52	13.21	2.3%	6017	3.31	3.35	-1.2%
5160	4.99	5.28	-5.5%	6018	11.06	13.44	-17.7%
5183	6.95	7.79	-10.8%	6045	5.20	5.17	0.6%
5184	8.62	8.77	-1.7%	6204	8.07	8.98	-10.1%
5188	6.06	6.90	-12.2%	6216	9.39	9.71	-3.3%
5190	4.90	5.67	-13.6%	6217	7.01	8.37	-16.2%
5191	1.38	1.54	-10.4%	6229	4.63	5.95	-22.2%
5192	4.35	4.36	-0.2%	6233	5.00	5.93	-15.7%
5193	8.29	9.89	-16.2%	6235	7.16	8.37	-14.5%
5213	17.62	19.61	-10.1%	6251	14.69	15.99	-8.1%
5221	11.55	13.05	-11.5%	6252	3.00	3.68	-18.5%
5222	10.78	9.91	8.8%	6260	(a)	(a)	0.0%
5223	7.98	9.50	-16.0%	6306	10.66	10.77	-1.0%
5348	8.35	8.82	-5.3%	6319	5.75	7.35	-21.8%
5402	7.81	9.38	-16.7%	6325	7.90	7.60	3.9%
5403	14.20	15.69	-9.5%	6400	5.94	7.09	-16.2%
5428	6.38	6.29	1.4%	6504	4.15	4.63	-10.4%
5429	7.09	8.02	-11.6%	6701	17.80	17.40	2.3%
5443	8.65	10.17	-14.9%	6801	34.32	35.58	-3.5%
5445	9.02	9.65	-6.5%	6811	4.85	5.94	-18.4%
5462	7.72	8.78	-12.1%	6824	11.65	15.06	-22.6%
5473	26.26	26.19	0.3%	6826	5.14	5.95	-13.6%
5474	9.74	10.47	-7.0%	6834	4.30	5.05	-14.9%
5479	7.13	7.55	-5.6%	6836	3.38	3.75	-9.9%
5480	12.09	12.88	-6.1%	6843	9.94	8.56	16.1%
5491	2.58	3.34	-22.8%	6854	3.06	3.06	0.0%
5506	14.03	14.21	-1.3%	6872	18.50	24.13	-23.3%
5507	7.75	7.96	-2.6%	6874	56.27	63.71	-11.7%
5508	5.87	7.15	-17.9%	6875	105.30	106.19	-0.8%
5536	6.69	7.50	-10.8%	6882	5.59	5.07	10.3%
5538	6.96	8.19	-15.0%	6884	46.60	45.93	1.5%
5545	19.56	21.84	-10.4%	6885	66.74	65.45	2.0%
5547	11.40	14.03	-18.7%	7016	7.85	6.76	16.1%
5606	3.88	4.49	-13.6%	7024	8.73	7.52	16.1%
5610	9.58	10.09	-5.1%	7038	2.89	2.94	-1.7%
5645	9.02	11.13	-19.0%	7046	2.75	2.96	-7.1%
5648	16.90	19.35	-12.7%	7047	15.52	13.37	16.1%
5651	6.83	7.48	-8.7%	7050	5.67	5.81	-2.4%
5701	16.91	19.41	-12.9%	7090	3.21	3.27	-1.8%
5703	22.29	31.42	-29.1%	7098	3.06	3.28	-6.7%
5709	22.05	23.02	-4.2%	7099	5.40	5.84	-7.5%
5951	0.85	1.03	-17.5%	7133	4.55	5.01	-9.2%
5954	4.96	5.57	-11.0%	7197	8.60	9.56	-10.0%
6003	10.23	11.71	-12.6%	7201	3.59	4.55	-21.1%
6005	4.32	5.33	-18.9%	7207	4.52	5.22	-13.4%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2018 to October 1, 2019

<u>Class Code</u>	<u>Oct. 2019</u>	<u>Oct. 2018</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2019</u>	<u>Oct. 2018</u>	<u>% Change</u>
7219	9.75	11.50	-15.2%	7855	4.36	5.25	-12.7%
7231	9.22	9.35	-1.4% **	7998	1.97	2.85	-30.9%
7242	9.22	24.12	-61.8% **	7999	2.30	2.42	-5.0%
7309	4.50	5.64	-20.2%	8001	2.71	3.20	-15.3%
7313	2.74	2.73	0.4%	8006	1.71	1.83	-6.6%
7317	28.44	28.63	-0.7%	8008	0.93	1.00	-7.0%
7327	30.48	30.72	-0.8%	8012	1.69	1.64	3.0%
7333	5.71	5.41	5.5%	8013	0.33	0.41	-19.5%
7335	6.34	6.01	5.5%	8016	0.59	0.62	-4.8%
7337	11.20	10.68	4.9%	8017	1.42	1.55	-8.4%
7364	1.35	2.08	-35.1%	8018	3.44	3.87	-11.1%
7366	7.61	9.80	-22.3%	8021	5.66	6.37	-11.1%
7367	7.53	8.52	-11.6%	8025	1.18	1.62	-27.2%
7368	7.14	8.43	-15.3%	8031	2.35	2.85	-17.5%
7370	(c)	(c)	0.0%	8032	1.03	1.08	-4.6%
7377	8.19	9.26	-11.6%	8033	3.62	3.85	-6.0%
7380	8.98	9.43	-4.8%	8034	4.87	5.69	-14.4%
7390	16.62	17.96	-11.6%	8039	1.95	2.11	-7.6%
7394	4.07	4.12	-1.2%	8043	1.27	1.23	3.3%
7395	4.52	4.59	-1.5%	8044	3.59	3.68	-2.4%
7398	7.98	8.15	-2.1%	8046	3.22	3.75	-14.1%
7403	5.89	6.49	-9.2%	8047	1.60	1.83	-12.6%
7405	1.39	1.66	-16.3%	8048	5.24	5.71	-8.2%
7421	0.64	0.82	-22.0%	8068	0.23	0.34	-32.4%
7422	2.20	2.93	-24.9%	8069	0.58	0.74	-21.6%
7431	0.48	0.62	-22.6%	8072	0.82	0.97	-15.5%
7445	0.32	0.38	-15.8%	8090	0.63	0.84	-25.0%
7453	0.31	0.36	-13.9%	8102	6.67	8.40	-20.6%
7502	1.97	2.18	-9.6%	8103	5.06	5.70	-11.2%
7515	2.01	2.19	-8.2%	8105	2.35	2.89	-18.7%
7520	6.55	7.29	-10.2%	8106	6.37	6.95	-8.3%
7536	7.20	8.37	-14.0%	8107	3.49	3.82	-8.6%
7538	4.67	4.32	8.1%	8111	3.91	4.33	-9.7%
7539	1.60	1.65	-3.0%	8116	1.78	2.31	-22.9%
7542	4.99	6.14	-18.7%	8199	3.29	3.50	-6.0%
7580	4.98	5.77	-13.7%	8209	7.26	8.31	-12.6%
7590	6.41	5.67	13.1%	8215	5.39	6.95	-22.4%
7600	6.74	7.57	-11.0%	8227	12.20	12.43	-1.9%
7601	3.90	4.92	-20.7%	8232	5.61	6.65	-15.6%
7610	0.23	0.25	-8.0%	8235	5.30	5.57	-4.8%
7710	3.27	4.07	-19.7%	8263	8.19	9.75	-16.0%
7711	(e)	(e)	0.0%	8264	6.88	6.88	0.0%
7716	(e)	(e)	0.0%	8265	8.33	10.54	-21.0%
7720	2.41	2.50	-3.6%	8280	14.33	18.30	-21.7%
7723	1.53	1.85	-12.7%	8288	4.05	4.30	-5.8%

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<u>Class Code</u>	<u>Oct. 2019</u>	<u>Oct. 2018</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2019</u>	<u>Oct. 2018</u>	<u>% Change</u>
8291	6.78	8.13	-16.6%	8871	0.19	0.23	-17.4%
8292	4.94	5.08	-2.8%	8901	0.11	0.10	10.0%
8293	9.04	10.83	-16.5%	9014	4.95	5.03	-1.6%
8350	8.61	9.54	-9.7%	9015	1.87	1.87	0.0%
8353	5.23	5.87	-10.9%	9016	4.10	5.55	-26.1%
8381	2.14	2.67	-19.9%	9019	3.69	3.92	-5.9%
8382	1.90	2.17	-12.4%	9025	16.97	19.97	-15.0%
8385	9.47	8.95	5.8%	9026	4.23	4.71	-10.2%
8391	3.32	3.78	-12.2%	9027	10.57	13.84	-23.6%
8392	2.57	3.05	-15.7%	9028	3.16	3.45	-8.4%
8394	5.20	5.66	-8.1%	9029	5.32	5.79	-8.1%
8500	7.05	8.05	-12.4%	9030	5.15	5.73	-10.1%
8601	0.43	0.48	-10.4%	9040	4.89	5.04	-3.0%
8709	28.73	28.82	-0.3%	9044	5.23	6.19	-15.5%
8719	2.28	2.61	-12.6%	9048	2.31	2.71	-14.8%
8720	2.03	2.29	-11.4%	9051	3.56	4.25	-16.2%
8723	0.13	0.14	-7.1% ***	9052	3.13	3.47	-9.8%
8726	2.80	3.77	-25.7%	9055	1.09	1.27	-14.2%
8731	2.74	2.98	-8.1%	9058	4.33	4.01	8.0%
8742	0.29	0.31	-6.5%	9059	9.05	9.56	-5.3%
8745	6.02	6.38	-5.6%	9060	1.47	1.80	-18.3%
8747	0.17	0.18	-5.6%	9061	1.94	2.08	-6.7%
8748	1.08	1.32	-18.2%	9063	0.94	1.10	-14.5%
8751	3.87	4.07	-4.9%	9065	1.16	1.27	-8.7%
8755	0.62	0.65	-4.6%	9071	1.84	2.03	-9.4%
8800	1.84	2.05	-10.2%	9072	2.06	2.35	-12.3%
8802	1.20	1.32	-9.1%	9074	1.17	1.32	-11.4%
8803	0.05	0.06	-16.7%	9088	9.15	10.81	-15.4%
8809	0.19	0.22	-13.6%	9089	0.40	0.46	-13.0%
8810	0.13	0.14	-7.1%	9093	1.73	2.17	-20.3%
8820	0.12	0.13	-7.7%	9101	2.91	3.27	-11.0%
8829	3.31	3.77	-12.2%	9102	3.34	4.23	-21.0%
8831	1.23	1.38	-10.9%	9149	1.35	1.74	-22.4%
8832	0.40	0.46	-13.0%	9157	4.36	4.84	-9.9%
8833	1.26	1.46	-13.7%	9158	2.05	2.08	-1.4%
8838	0.56	0.54	3.7%	9159	1.31	1.46	-10.3%
8840	0.50	0.51	-2.0%	9160	1.54	1.58	-2.5%
8854	4.54	4.83	-6.0%	9178	3.48	3.70	-5.9%
8855	0.13	0.14	-7.1% ***	9179	6.79	7.72	-12.0%
8857	2.81	3.04	-7.6%	9180	2.68	2.80	-4.3%
8864	3.06	3.39	-9.7%	9182	1.41	1.64	-14.0%
8865	3.22	3.49	-7.7%	9186	5.98	7.92	-24.5%
8866	2.59	3.04	-14.8%	9220	7.29	8.83	-17.4%
8868	0.43	0.50	-14.0%	9402	6.35	6.52	-2.6%
8869	0.88	0.97	-9.3%	9403	11.55	13.32	-13.3%

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Loss Cost Comparison - October 1, 2018 to October 1, 2019

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9410	7.38	8.31	-11.2%	9545	15.46	15.34	0.8%
9501	1.89	2.06	-8.3%	9549	3.48	3.50	-0.6%
9505	4.72	5.55	-15.0%	9552	13.53	13.66	-1.0%
9519	4.09	4.75	-13.9%	9553	6.03	7.28	-17.2%
9521	4.51	5.18	-12.9%	9585	0.92	1.05	-12.4%
9522	1.49	1.85	-19.5%	9586	0.56	0.63	-11.1%
9526	12.43	13.21	-5.9%	9600	1.88	1.75	7.4%
9527	29.51	32.89	-10.3%	9610	0.93	0.97	-4.1%
9534	10.37	10.88	-4.7%	9620	1.60	1.85	-13.5%
9539	9.74	11.51	-15.4%				

Legend:

- (a) - Loss cost for each individual risk shall be obtained from the Rating Board.
- (c) - Refer to Miscellaneous Values in the manual for loss costs.
- (e) - Refer to Volunteer Firefighters schedule for loss costs. Loss cost change is the same for all population groups in this class.
- * Class Codes 2816 & 2818 have been combined into Class Code 2817. Please refer to Class Code 2817 for the Loss Cost. Please refer to RC Bulletin #2486 for further information
- ** Class Code 7242 has been combined into Class Code 7231. Please refer to Class Code 7231 for the Loss Cost. Please refer to RC Bulletin #2487 for further information
- *** Class Codes 8723 & 8855 are new Class Codes effective 10/1/2019. The Loss Costs are based off of Class Code 8810 until such time that Class Codes 8723 and 8855 develop their own experience. Please refer to RC Bulletin #2485 for further information.