

Effective October 1, 2017

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	3.34 .	2021	5.53 .	2600	8.29	3076	3.94	3574	1.06 .
0006	4.05 .	2039	7.23 .	2623	5.45	3081	10.38	3581	2.29 .
0007	3.09 .	2041	6.88 .	2640	20.88	3085	7.77	3612	3.33 .
0031	3.13 .	2065	6.05 .	2660	3.76	3110	17.32	3620	6.95 .
0034	3.88 .	2070	7.79 .	2670	4.29	3111	7.65	3629	2.11 .
0035	3.18 .	2081	14.62 .	2683	6.65	3113	2.64	3632	4.22 .
0042	7.13 .	2089	14.86 .	2688	2.00	3114	3.50	3634	2.78 .
0050	6.29 .	2095	10.96 .	2689	1.26	3118	3.50	3635	4.07 .
0106	11.48 .	2101	5.32 .	2702	24.92	3122	5.99	3638	4.42 .
0251	15.57 .	2105	9.40 .	2710	8.84	3126	18.03	3642	3.24 .
0771 N	6.63 .	2111	4.67 .	2714	12.52 .	3129	4.75	3643	3.25 .
0908 PC	176.47 .	2112	12.55 .	2731	6.65 .	3132	3.29	3647	6.58 .
0909 PC	264.66 .	2114	8.09 .	2737	7.59 .	3145	2.71	3648	2.90 .
0912 PC	1089.99 .	2121	7.07 .	2759	15.96 .	3146	2.44	3681	2.00 .
0913 PC	400.77 .	2143	5.59 .	2790	2.74 .	3169	4.64	3685	1.66 .
0917	6.11 .	2150	15.45 .	2802	7.97 .	3179	3.28 .	3686	2.64 .
1170	5.64 .	2157	14.59 .	2816	5.03 .	3188	4.15 .	3724	6.28 .
1320	7.30 .	2172	3.74 .	2817	4.90 .	3190	4.11 .	3726	15.88 .
1430	5.45 .	2288	10.85 .	2818	5.47 .	3191	5.76 .	3737	5.51 .
1438	8.26 .	2302	4.03 .	2835	3.46 .	3200	3.99 .	3807	7.15 .
1439	6.94 .	2362	2.79 .	2841	5.92 .	3220	3.71 .	3808	5.14 .
1452	7.77 .	2380	13.56 .	2881	4.02 .	3227	36.30 .	3821	12.83 .
1463	8.73 .	2387	4.59 .	2883	4.79 .	3241	6.47 .	3823	8.68 .
1470	14.42 .	2388	4.22 .	2913	4.48 .	3257	4.85 .	3824	7.64 .
1624	5.43 .	2402	3.21 .	2916	5.86 .	3270	2.85 .	3826	2.23 .
1701	7.36 .	2413	5.40 .	2923	2.48 .	3307	5.72 .	3827	8.08 .
1710	6.56 .	2416	2.88 .	2942 T	3.25 .	3315	9.20 .	3830	3.77 .
1741	7.32 .	2417	4.75 .	3004	7.33 .	3336	2.64 .	3832	4.13 .
1747	25.76 .	2501	0.93 .	3018	11.51 .	3365	11.83 .	3865	3.34 .
1748	11.07 .	2503	1.22 .	3022	11.12 .	3372	4.22 .	3881	(a) .
1809	13.66 .	2534	6.31 .	3027	2.90 .	3381	3.20 .	4000	7.27 .
1810	12.19 .	2553	3.48 .	3028	16.56 .	3383	0.79 .	4024	6.25 .
1853	5.96 .	2570	6.36 .	3030	13.11 .	3384	0.38 .	4034	13.05 .
1860	15.87 .	2571	4.67 .	3040	12.99 .	3385	1.49 .	4038	4.73 .
1924	7.05 .	2576	4.90 .	3041	7.37 .	3400	9.80 .	4053	7.53 .
1925	9.84 .	2578	3.75 .	3042	6.18 .	3507	4.03	4061	6.26 .
2001	7.43 .	2590	3.07 .	3060	18.29 .	3515	4.25	4062	7.44 .
2002	7.87 .	2591	6.43 .	3064	9.17 .	3548	3.55	4101	4.06 .
2003	6.47 .	2593	6.96 .	3066	4.39 .	3559	3.83	4111	4.57 .
2014	6.69 .	2594	7.67	3067	4.51 .	3561	3.32	4112	2.76 .

(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, 2017*

**Original Printing**

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
4114	3.44 .	4511	0.80 .	5221	15.17 .	6217	9.37 .	7219	13.36 .
4130	9.05 .	4557	2.41 .	5222	10.93 .	6229	6.58 .	7231	10.90 .
4131	5.28 .	4558	4.92 .	5223	11.37 .	6233	6.31 .	7242	27.87 .
4133	2.34 .	4568	3.97 .	5348	9.66 .	6235	10.54 .	7309 F	6.74 .
4150	2.20 .	4583	11.29 .	5402	11.43 .	6251	18.54 .	7313 F	2.72 .
4207	1.65 .	4597	3.62 .	5403	17.27 .	6252	4.64 .	7317 F	27.96 .
4239	4.44 .	4611	2.92 .	5428	7.35 .	6260	(a) .	7327 F	29.99 .
4240	6.09 .	4628	2.11 .	5429	9.25 .	6306	11.06 .	7333	8.00 .
4243	4.70 .	4635	6.44 .	5443	10.74 .	6319	9.87 .	7335	8.89 .
4244	3.38 .	4653	3.35 .	5445	10.46 .	6325	8.84 .	7337	14.33 .
4250	3.57 .	4665	18.53 .	5462	11.38 .	6400	8.86 .	7364	3.29 .
4251	3.99 .	4692	1.11 .	5473	30.26 .	6504	5.46 .	7366 F	11.32 .
4263	6.85 .	4693	3.18 .	5474	11.60 .	6701	19.79 .	7367	9.72 .
4273	3.80 .	4710	4.62 .	5479	8.39 .	6801 F	35.90 .	7368	10.42 .
4279	5.04 .	4712	3.79 .	5480	11.95 .	6811	7.46 .	7370	(c) .
4282	0.65 .	4720	5.97 .	5491	4.49 .	6824 F	15.67 .	7377	11.15 .
4298	2.99 .	4751	3.97 .	5506	16.51 .	6826 F	5.29 .	7380 *	10.30 .
4299	3.15 .	4771 N	5.72 .	5507	9.35 .	6834	5.62 .	7390	17.75 .
4301	9.19 .	4825	1.02 .	5508	7.85 .	6836	4.28 .	7394	6.03 .
4304	10.04 .	4828	1.90 .	5536	9.00 .	6843 F	7.61 .	7395	6.70 .
4307	4.37 .	4829	3.32 .	5538	10.55 .	6854	3.50 .	7398	10.78 .
4310	4.00 .	4902	4.78 .	5545	25.76 .	6872 F	23.82 .	7403	6.53 .
4312	3.17 .	4923	1.89 .	5547	15.28 .	6874 F	64.41 .	7405 N	1.92 .
4351	2.54 .	5000	30.09 .	5606	4.91 .	6875 F	105.08 .	7421	1.18 .
4352	0.89 .	5022	21.54 .	5610	10.28 .	6882	5.27 .	7422	3.86 .
4360	0.39 .	5037	26.92 .	5645	13.57 .	6884	52.66 .	7431 N	0.84 .
4361	0.97 .	5040	30.18 .	5648	23.56 .	6885	75.15 .	7445 N	0.45 .
4362	0.64 .	5057	20.42 .	5651	8.41 .	7016	7.86 .	7453 N	0.43 .
4410	6.28 .	5059	39.71 .	5701	23.63 .	7024	8.73 .	7502	2.55 .
4420	14.62 .	5069	38.26 .	5703	33.27 .	7038	3.73 .	7515	2.40 .
4431	6.15 .	5102	15.31 .	5709	27.45 .	7046	4.35 .	7520	7.88 .
4432	2.66 .	5160	5.84 .	5951	1.24 .	7047	14.07 .	7536	9.28 .
4439 T	3.08 .	5183	8.16 .	5954	6.37 .	7050	6.19 .	7538	6.31 .
4452	5.00 .	5184	9.63 .	6003	14.17 .	7090	4.15 .	7539	2.11 .
4459	4.29 .	5188	7.69 .	6005	7.44 .	7098	4.83 .	7542	7.53 .
4470	4.44 .	5190	6.57 .	6017	3.59 .	7099	7.79 .	7580	6.28 .
4475	3.75 .	5191	1.68 .	6018	17.55 .	7133	5.56 .	7590	5.57 .
4476	2.74 .	5192	4.96 .	6045	5.85 .	7197	10.57 .	7600	8.03 .
4479	3.42 .	5193	11.73 .	6204	10.18 .	7201	5.69 .	7601	7.00 .
4493	6.47 .	5213	20.13 .	6216	10.22 .	7207	4.81 .	7610	0.31 .

\* 7380 - Ex-Medical Loss Cost for this classification is 6.93

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

(c) Refer to Page 5 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, 2017

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
7710	5.14 .	8106	7.31 .	8747	0.23 .	9040 #	5.48 .	9505	5.87 .
7711	(e) .	8107	4.54 .	8748	1.57 .	9044	7.09 .	9519	5.52 .
7716	(e) .	8111	5.23 .	8751	4.46 .	9048 §	3.17 .	9521	5.73 .
7720	2.47 .	8116	3.10 .	8755	0.84 .	9051	5.15 .	9522	2.31 .
7723	2.23 .	8199	4.42 .	8800	2.38 .	9052	3.99 .	9526	14.21 .
7855	6.59 .	8209	9.65 .	8802	1.63 .	9055	1.49 .	9527	33.73 .
7998	3.86 .	8215	9.76 .	8803	0.07 .	9058	3.92 .	9534	14.68 .
7999	2.43 .	8227	13.81 .	8809	0.25 .	9059	10.55 .	9539	12.84 .
8001	3.49 .	8232	7.79 .	8810 &	0.16 .	9060	2.02 .	9545	13.43 .
8006	2.32 .	8235	6.00 .	8820	0.16 .	9061	2.16 .	9549	3.76 .
8008	1.15 .	8263	10.34 .	8829	4.38 .	9063	1.34 .	9552	14.73 .
8012	1.74 .	8264	8.25 .	8831	1.64 .	9065	1.33 .	9553	9.20 .
8013	0.47 .	8265	11.70 .	8832	0.55 .	9071	2.25 .	9585	1.19 .
8016	0.58 .	8280	21.33 .	8833 @	1.78 .	9072	2.62 .	9586	0.72 .
8017	1.80 .	8288	5.36 .	8838	0.59 .	9074	1.40 .	9600	1.90 .
8018	4.50 .	8291	9.16 .	8840	0.59 .	9088	14.00 .	9610	1.00 .
8021	6.69 .	8292	5.98 .	8854	5.31 .	9089	0.54 .	9620	1.95 .
8025	2.35 .	8293	12.68 .	8857	3.40 .	9093	2.39 .		
8031	3.47 .	8350	11.88 .	8864	3.84 .	9101	3.90 .		
8032	1.11 .	8353	7.09 .	8865	3.86 .	9102	4.58 .		
8033	4.32 .	8381	3.47 .	8866	3.75 .	9149	2.25 .		
8034	6.77 .	8382	2.46 .	8868	0.57 .	9157	5.47 .		
8039	2.58 .	8385	9.70 .	8869	1.08 .	9158	2.24 .		
8043	1.20 .	8391	4.31 .	8871	0.36 .	9159	1.70 .		
8044	3.92 .	8392	3.20 .	8901	0.16 .	9160	1.85 .		
8046	4.42 .	8394	6.36 .	9014	5.93 .	9178	3.26 .		
8047	2.13 .	8500	8.60 .	9015	2.18 .	9179	8.30 .		
8048	6.24 .	8601	0.57 .	9016	7.26 .	9180	2.91 .		
8068	0.53 .	8709 F	28.11 .	9019	3.91 .	9182	2.05 .		
8069	0.99 .	8719	3.24 .	9025	23.48 .	9186	10.54 .		
8072	1.14 .	8720	2.60 .	9026	5.15 .	9220	9.96 .		
8090	1.24 .	8726 F	4.60 .	9027 PL	17.93 .	9402	8.20 .		
8102	10.39 .	8731	3.24 .	9028	3.83 .	9403	14.96 .		
8103	6.26 .	8742	0.36 .	9029	6.35 .	9410	8.50 .		
8105	3.70 .	8745	7.65 .	9030	6.35 .	9501	2.28 .		

(e) Refer to Page 7 for Loss Costs.

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 0.11

@ 8833 - Ex-Medical Loss Cost for this classification is 1.28

# 9040 - Ex-Medical Loss Cost for this classification is 3.76

§ 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, 2017

MISCELLANEOUS VALUES

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

Applicable in accordance with Manual Rule II-G3.....Ambulance - <b>Loss Cost (Not Rate)</b>	\$6,334
Each additional Ambulance - <b>Loss Cost (Not Rate)</b>	\$3,167

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 Counties	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.1.

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

Percentage Loss Elimination Ratios by Hazard Group

Deductible	<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 Weekly Remuneration**

Executive Officers

Non - Construction Employments - applicable in accordance with Manual Rule IX-A-6-a2 .....	\$2,050.00
Construction Employments - refer to Manual Rule IX-A-6-a7.....	\$1,305.92 *

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 .....	\$1,305.92 *
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Sole Proprietors and Partners

Non - Construction Employments - applicable in accordance with Manual Rule IX-B-4a .....	\$2,050.00
Construction Employments - refer to Manual Rule IX-B-4b.....	\$1,305.92 *

\* effective July 1, 2017

**Minimum Weekly Remuneration**

Executive Officers - applicable in accordance with Manual Rule IX-A-6-a1 .....	\$675.00
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Executive Officers of not-for-profit unincorporated associations - applicable with Manual Rule IX-A-6-b .....	\$350.00
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Sole Proprietors and Partners - applicable in accordance with Manual Rule IX-B-4a and 4b .....	\$675.00
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Effective October 1, 2017

**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 ..... 12.2%

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](http://www.wcb.ny.gov) for procedures to determine the New York State Assessment.

**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 ..... \$.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 ..... 61.1%

(Multiply a Non-F classification rate by a factor of 1.611 to adjust for differences in state and federal benefits and assessments)

Effective October 1, 2017

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	\$6,140	3,501 to 4,000	\$32,397	8,001 to 8,500	\$66,100
301 to 500	7,072	4,001 to 4,500	37,066	8,501 to 9,000	70,268
501 to 700	9,339	4,501 to 5,000	39,882	9,001 to 9,500	74,575
701 to 1,000	11,735	5,001 to 5,500	42,686	9,501 to 10,000	78,708
1,001 to 1,500	15,542	5,501 to 6,000	46,473	10,001 to 15,000	93,338
1,501 to 2,000	17,340	6,001 to 6,500	50,257	15,001 to 20,000	107,831
2,001 to 2,500	21,582	6,501 to 7,000	54,861	20,001 to 25,000	121,825
2,501 to 3,000	23,426	7,001 to 7,500	58,621	25,001 to 35,000	143,458
3,001 to 3,500	28,126	7,501 to 8,000	62,374	35,001 to 50,000	179,661

For populations over 50,000, the annual loss cost shall be \$179,661 plus \$28,189 for each 10,000 people or major part thereof.

For All Population Groups:

Minimum loss cost ..... \$6,140

- 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 - \$59 per policy