

Effective October 1, 2018

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	3.06 .	2021	4.12 .	2600	7.36	3076	3.62	3574	0.84 .
0006	3.48 .	2039	6.48 .	2623	4.46	3081	7.17	3581	2.05 .
0007	2.41 .	2041	5.46 .	2640	16.66	3085	6.79	3612	3.13 .
0031	2.88 .	2065	4.39 .	2660	2.97	3110	14.42	3620	5.97 .
0034	3.76 .	2070	6.44 .	2670	3.53	3111	6.39	3629	1.96 .
0035	2.90 .	2081	12.76 .	2683	5.65	3113	2.20	3632	3.84 .
0042	6.24 .	2089	10.62 .	2688	1.71	3114	3.18	3634	2.23 .
0050	5.14 .	2095	8.47 .	2689	1.08	3118	2.84	3635	3.15 .
0106	9.57 .	2101	4.74 .	2702	16.47	3122	5.30	3638	3.76 .
0251	18.05 .	2105	7.84 .	2710	7.45	3126	16.00	3642	2.49 .
0771 N	6.75 .	2111	3.46 .	2714	9.76 .	3129	4.09	3643	2.81 .
0908 PC	155.29 .	2112	9.75 .	2731	5.64 .	3132	2.52	3647	5.53 .
0909 PC	211.66 .	2114	6.66 .	2737	6.32 .	3145	2.51	3648	2.34 .
0912 PC	832.31 .	2121	4.55 .	2759	13.27 .	3146	2.00	3681	1.60 .
0913 PC	338.22 .	2143	4.78 .	2790	2.02 .	3169	4.80	3685	1.60 .
0917	5.39 .	2150	12.40 .	2802	7.83 .	3179	2.77 .	3686	2.24 .
1170	4.53 .	2157	11.65 .	2816	4.08 .	3188	3.68 .	3724	5.48 .
1320	6.03 .	2172	3.71 .	2817	4.66 .	3190	3.37 .	3726	10.98 .
1430	4.24 .	2288	8.94 .	2818	5.00 .	3191	4.74 .	3737	5.29 .
1438	9.03 .	2302	3.08 .	2835	3.10 .	3200	3.44 .	3807	6.20 .
1439	6.13 .	2362	2.36 .	2841	4.70 .	3220	3.26 .	3808	4.51 .
1452	7.63 .	2380	10.26 .	2881	3.35 .	3227	32.33 .	3821	9.74 .
1463	7.26 .	2387	4.21 .	2883	4.17 .	3241	5.51 .	3823	5.95 .
1470	12.25 .	2388	3.28 .	2913	5.01 .	3257	3.87 .	3824	6.30 .
1624	4.82 .	2402	2.74 .	2916	4.70 .	3270	2.69 .	3826	1.92 .
1701	6.05 .	2413	4.67 .	2923	2.12 .	3307	4.36 .	3827	6.43 .
1710	6.73 .	2416	2.56 .	2942 T	3.01 .	3315	10.33 .	3830	3.10 .
1741	6.42 .	2417	3.73 .	3004	6.07 .	3336	2.58 .	3832	3.58 .
1747	22.27 .	2501	0.93 .	3018	10.16 .	3365	9.62 .	3865	2.92 .
1748	10.39 .	2503	1.13 .	3022	9.46 .	3372	3.29 .	3881	(a) .
1809	13.35 .	2534	5.60 .	3027	3.26 .	3381	2.51 .	4000	6.90 .
1810	10.04 .	2553	2.99 .	3028	14.22 .	3383	0.62 .	4024	4.70 .
1853	5.32 .	2570	5.52 .	3030	11.43 .	3384	0.31 .	4034	10.88 .
1860	13.68 .	2571	3.90 .	3040	11.20 .	3385	1.20 .	4038	3.65 .
1924	6.10 .	2576	4.15 .	3041	6.41 .	3400	8.92 .	4053	5.70 .
1925	8.64 .	2578	3.35 .	3042	4.96 .	3507	3.63	4061	5.00 .
2001	5.92 .	2590	3.03 .	3060	14.36 .	3515	3.72	4062	6.45 .
2002	5.58 .	2591	5.55 .	3064	7.93 .	3548	2.74	4101	3.71 .
2003	6.28 .	2593	6.45 .	3066	3.81 .	3559	3.45	4111	3.58 .
2014	5.01 .	2594	7.13	3067	3.74 .	3561	2.95	4112	2.14 .

(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.

Effective October 1, 2018

Original Printing

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
4114	2.96 .	4511	0.76 .	5221	13.05 .	6217	8.37 .	7219	11.50 .
4130	8.55 .	4557	1.87 .	5222	9.91 .	6229	5.95 .	7231	9.35 .
4131	4.70 .	4558	4.74 .	5223	9.50 .	6233	5.93 .	7242	24.12 .
4133	2.52 .	4568	3.45 .	5348	8.82 .	6235	8.37 .	7309 F	5.64 .
4150	2.02 .	4583	9.25 .	5402	9.38 .	6251	15.99 .	7313 F	2.73 .
4207	1.39 .	4597	3.01 .	5403	15.69 .	6252	3.68 .	7317 F	28.63 .
4239	3.50 .	4611	2.37 .	5428	6.29 .	6260	(a) .	7327 F	30.72 .
4240	5.50 .	4628	1.95 .	5429	8.02 .	6306	10.77 .	7333	5.41 .
4243	4.25 .	4635	6.29 .	5443	10.17 .	6319	7.35 .	7335	6.01 .
4244	3.00 .	4653	2.78 .	5445	9.65 .	6325	7.60 .	7337	10.68 .
4250	3.07 .	4665	14.19 .	5462	8.78 .	6400	7.09 .	7364	2.08 .
4251	3.03 .	4692	1.16 .	5473	26.19 .	6504	4.63 .	7366 F	9.80 .
4263	5.56 .	4693	2.51 .	5474	10.47 .	6701	17.40 .	7367	8.52 .
4273	3.76 .	4710	3.76 .	5479	7.55 .	6801 F	35.58 .	7368	8.43 .
4279	4.59 .	4712	2.91 .	5480	12.88 .	6811	5.94 .	7370	(c) .
4282	0.51 .	4720	4.83 .	5491	3.34 .	6824 F	15.06 .	7377	9.26 .
4298	2.68 .	4751	3.13 .	5506	14.21 .	6826 F	5.95 .	7380 *	9.43 .
4299	2.75 .	4771 N	4.45 .	5507	7.96 .	6834	5.05 .	7390	17.96 .
4301	9.03 .	4825	0.97 .	5508	7.15 .	6836	3.75 .	7394	4.12 .
4304	9.95 .	4828	2.10 .	5536	7.50 .	6843 F	8.56 .	7395	4.59 .
4307	3.59 .	4829	2.85 .	5538	8.19 .	6854	3.06 .	7398	8.15 .
4310	3.33 .	4902	4.09 .	5545	21.84 .	6872 F	24.13 .	7403	6.49 .
4312	3.07 .	4923	1.58 .	5547	14.03 .	6874 F	63.71 .	7405 N	1.66 .
4351	2.37 .	5000	21.41 .	5606	4.49 .	6875 F	106.19 .	7421	0.82 .
4352	0.79 .	5022	20.68 .	5610	10.09 .	6882	5.07 .	7422	2.93 .
4360	0.35 .	5037	30.74 .	5645	11.13 .	6884	45.93 .	7431 N	0.62 .
4361	0.81 .	5040	24.27 .	5648	19.35 .	6885	65.45 .	7445 N	0.38 .
4362	0.58 .	5057	17.36 .	5651	7.48 .	7016	6.76 .	7453 N	0.36 .
4410	5.61 .	5059	42.31 .	5701	19.41 .	7024	7.52 .	7502	2.18 .
4420	13.28 .	5069	33.68 .	5703	31.42 .	7038	2.94 .	7515	2.19 .
4431	5.47 .	5102	13.21 .	5709	23.02 .	7046	2.96 .	7520	7.29 .
4432	2.35 .	5160	5.28 .	5951	1.03 .	7047	13.37 .	7536	8.37 .
4439 T	3.34 .	5183	7.79 .	5954	5.57 .	7050	5.81 .	7538	4.32 .
4452	3.82 .	5184	8.77 .	6003	11.71 .	7090	3.27 .	7539	1.65 .
4459	4.35 .	5188	6.90 .	6005	5.33 .	7098	3.28 .	7542	6.14 .
4470	4.36 .	5190	5.67 .	6017	3.35 .	7099	5.84 .	7580	5.77 .
4475	2.97 .	5191	1.54 .	6018	13.44 .	7133	5.01 .	7590	5.67 .
4476	2.25 .	5192	4.36 .	6045	5.17 .	7197	9.56 .	7600	7.57 .
4479	2.95 .	5193	9.89 .	6204	8.98 .	7201	4.55 .	7601	4.92 .
4493	5.95 .	5213	19.61 .	6216	9.71 .	7207	5.22 .	7610	0.25 .

* 7380 - Ex-Medical Loss Cost for this classification is 6.16

(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, 2018

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
7710	4.07 .	8106	6.95 .	8747	0.18 .	9040 #	5.04 .	9505	5.55 .
7711	(e) .	8107	3.82 .	8748	1.32 .	9044	6.19 .	9519	4.75 .
7716	(e) .	8111	4.33 .	8751	4.07 .	9048 §	2.71 .	9521	5.18 .
7720	2.50 .	8116	2.31 .	8755	0.65 .	9051	4.25 .	9522	1.85 .
7723	1.85 .	8199	3.50 .	8800	2.05 .	9052	3.47 .	9526	13.21 .
7855	5.25 .	8209	8.31 .	8802	1.32 .	9055	1.27 .	9527	32.89 .
7998	2.85 .	8215	6.95 .	8803	0.06 .	9058	4.01 .	9534	10.88 .
7999	2.42 .	8227	12.43 .	8809	0.22 .	9059	9.56 .	9539	11.51 .
8001	3.20 .	8232	6.65 .	8810 &	0.14 .	9060	1.80 .	9545	15.34 .
8006	1.83 .	8235	5.57 .	8820	0.13 .	9061	2.08 .	9549	3.50 .
8008	1.00 .	8263	9.75 .	8829	3.77 .	9063	1.10 .	9552	13.66 .
8012	1.64 .	8264	6.88 .	8831	1.38 .	9065	1.27 .	9553	7.28 .
8013	0.41 .	8265	10.54 .	8832	0.46 .	9071	2.03 .	9585	1.05 .
8016	0.62 .	8280	18.30 .	8833 @	1.46 .	9072	2.35 .	9586	0.63 .
8017	1.55 .	8288	4.30 .	8838	0.54 .	9074	1.32 .	9600	1.75 .
8018	3.87 .	8291	8.13 .	8840	0.51 .	9088	10.81 .	9610	0.97 .
8021	6.37 .	8292	5.08 .	8854	4.83 .	9089	0.46 .	9620	1.85 .
8025	1.62 .	8293	10.83 .	8857	3.04 .	9093	2.17 .		
8031	2.85 .	8350	9.54 .	8864	3.39 .	9101	3.27 .		
8032	1.08 .	8353	5.87 .	8865	3.49 .	9102	4.23 .		
8033	3.85 .	8381	2.67 .	8866	3.04 .	9149	1.74 .		
8034	5.69 .	8382	2.17 .	8868	0.50 .	9157	4.84 .		
8039	2.11 .	8385	8.95 .	8869	0.97 .	9158	2.08 .		
8043	1.23 .	8391	3.78 .	8871	0.23 .	9159	1.46 .		
8044	3.68 .	8392	3.05 .	8901	0.10 .	9160	1.58 .		
8046	3.75 .	8394	5.66 .	9014	5.03 .	9178	3.70 .		
8047	1.83 .	8500	8.05 .	9015	1.87 .	9179	7.72 .		
8048	5.71 .	8601	0.48 .	9016	5.55 .	9180	2.80 .		
8068	0.34 .	8709 F	28.82 .	9019	3.92 .	9182	1.64 .		
8069	0.74 .	8719	2.61 .	9025	19.97 .	9186	7.92 .		
8072	0.97 .	8720	2.29 .	9026	4.71 .	9220	8.83 .		
8090	0.84 .	8726 F	3.77 .	9027 PL	13.84 .	9402	6.52 .		
8102	8.40 .	8731	2.98 .	9028	3.45 .	9403	13.32 .		
8103	5.70 .	8742	0.31 .	9029	5.79 .	9410	8.31 .		
8105	2.89 .	8745	6.38 .	9030	5.73 .	9501	2.06 .		

(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 0.09

@ 8833 - Ex-Medical Loss Cost for this classification is 1.00

9040 - Ex-Medical Loss Cost for this classification is 3.36

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

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, 2018

MISCELLANEOUS VALUES

Ambulance-Volunteer Service Company - Code 7370

Applicable in accordance with Manual Rule II-G3.....Ambulance - Loss Cost (Not Rate)	\$5,460
Each additional Ambulance - Loss Cost (Not Rate)	\$2,730

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.1.

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	\$2,150.00
Construction Employments - refer to Manual Rule IX-A-6-a7.....	\$1,357.11 *

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	\$1,357.11 *
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Sole Proprietors and Partners

Non - Construction Employments - applicable in accordance with Manual Rule IX-B-4a.....	\$2,150.00
Construction Employments - refer to Manual Rule IX-B-4b.....	\$1,357.11 *

* effective July 1, 2018

Minimum Weekly Remuneration

Executive Officers - applicable in accordance with Manual Rule IX-A-6-a1	\$725.00
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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	\$725.00
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Effective October 1, 2018

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 12.1%

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 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 premium0.7%

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 77.8%

(Multiply a Non-F classification rate by a factor of 1.778 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	\$5,729	3,501 to 4,000	\$30,226	8,001 to 8,500	\$61,671
301 to 500	6,598	4,001 to 4,500	34,583	8,501 to 9,000	65,560
501 to 700	8,713	4,501 to 5,000	37,210	9,001 to 9,500	69,578
701 to 1,000	10,949	5,001 to 5,500	39,826	9,501 to 10,000	73,435
1,001 to 1,500	14,501	5,501 to 6,000	43,359	10,001 to 15,000	87,084
1,501 to 2,000	16,178	6,001 to 6,500	46,890	15,001 to 20,000	100,606
2,001 to 2,500	20,136	6,501 to 7,000	51,185	20,001 to 25,000	113,663
2,501 to 3,000	21,856	7,001 to 7,500	54,693	25,001 to 35,000	133,846
3,001 to 3,500	26,242	7,501 to 8,000	58,195	35,001 to 50,000	167,624

For populations over 50,000, the annual loss cost shall be \$167,624 plus \$26,300 for each 10,000 people or major part thereof.

For All Population Groups:

Minimum loss cost \$5,729

- 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 - \$55 per policy