

BULLETIN

August 1, 2013

Contact: *Connie Xin, Actuarial Director*
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R.C. 2342

To the Members of the Board

Re: **October 1, 2013 Loss Cost Revision**
a. **Explanatory Memorandum**
b. **Percentage Loss Cost Change by Classification**

Section 2347(c) a of the New York Insurance Law requires every insurer to notify any insured whose premium is affected by a rate change, at least thirty days prior to billing, and to include in that notification an estimate of the change as well as the reasons contributing to the change.

In order to assist carriers with the fulfillment of the legislative requirement, the Rating Board is providing an explanatory memorandum that provides information regarding the October 1, 2013 loss cost revision and a listing of the percentage change in loss costs for each employment classification.

Please note that the attached listing of changes by classification reflects changes in loss costs, not rates. Since each carrier must apply its approved loss cost multiplier to the published loss costs in order to develop final rates, the percentage changes shown may not necessarily be indicative of a carrier's actual October 1, 2013 rates relative to the rates previously charged.

Please feel free to contact our office if you need further details regarding the loss cost revision.

Very truly yours,

Monte Almer

President

ZK/ab
Encl.

NEW YORK WORKERS COMPENSATION

OCTOBER 1, 2013 LOSS COST REVISION

EXPLANATORY MEMORANDUM

An overall loss cost level increase of 9.5%, which includes an increase of 9.9% in the average manual loss cost level and no change in the loss costs for terrorism and natural disasters and catastrophic industrial accidents, has been approved by the New York State Department of Financial Services to become effective on October 1, 2013.

Loss Experience – The latest two policy years of experience produced a 9.1% increase in the overall loss cost level.

Legislative and Regulatory Changes – This revision includes an estimate of the latest cost of the increases in the maximum weekly benefits that were set forth in the 2007 workers compensation reform legislation. In addition, the 2013 enacted New York State Budget provides for the elimination of the Reopened Case Fund and for the increase in the minimum weekly benefits. The combined overall impact of these changes is an increase of 5.3% in manual loss costs.

Loss Adjustment Expenses – A review of the latest data available resulted in a 1.4% decrease 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 and an upward trend in both indemnity and medical claim costs. Combined with a projected wage trend, the resulting net trend factor is -2.3%.

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

Classification Loss Costs – Although the average manual loss cost level is increasing by 9.9%, 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.

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2013 TO OCTOBER 1, 2011

<u>Class Code</u>	<u>Oct. 2013</u>	<u>Oct. 2011</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2013</u>	<u>Oct. 2011</u>	<u>% Change</u>
0005	2.25	2.59	-13.1%	2070	6.38	5.48	16.4%
0006	5.47	5.41	1.1%	2081	14.72	13.07	12.6%
0007	4.81	3.55	35.5%	2089	8.72	6.16	41.6%
0031	4.08	4.52	-9.7%	2095	9.91	9.34	6.1%
0034	4.06	4.49	-9.6%	2101	5.05	5.20	-2.9%
0035	2.48	2.29	8.3%	2105	6.55	6.35	3.1%
0042	6.37	6.87	-7.3%	2111	5.94	6.49	-8.5%
0050	4.30	3.90	10.3%	2112	7.05	4.98	41.6%
0106	13.40	13.35	0.4%	2114	5.71	4.80	19.0%
0251	7.23	6.42	12.6%	2121	5.79	4.09	41.6%
0767	1.63	1.00	63.0%	2143	4.77	3.95	20.8%
0771	4.16	3.38	23.1%	2150	9.38	7.43	26.2%
0908	84.86	71.91	18.0%	2157	11.36	8.03	41.5%
0909	172.21	130.60	31.9%	2172	2.04	1.56	30.8%
0912	767.20	728.73	5.3%	2211	9.22	10.06	-8.3%
0913	320.21	284.79	12.4%	2286	5.14	4.97	3.4%
0917	5.03	4.63	8.6%	2288	11.73	10.00	17.3%
1170	4.89	5.60	-12.7%	2302	5.84	5.59	4.5%
1320	8.05	5.94	35.5%	2303	7.45	7.85	-5.1%
1430	7.52	7.86	-4.3%	2305	9.94	10.97	-9.4%
1438	4.43	4.81	-7.9%	2362	2.16	2.01	7.5%
1439	6.51	6.92	-5.9%	2380	10.24	7.61	34.6%
1452	5.45	5.39	1.1%	2383	3.32	3.07	8.1%
1463	7.59	8.13	-6.6%	2387	3.48	2.79	24.7%
1470	11.62	9.97	16.5%	2388	4.08	3.37	21.1%
1624	4.13	4.04	2.2%	2402	2.45	2.13	15.0%
1701	5.58	4.65	20.0%	2413	5.14	4.84	6.2%
1710	5.86	6.60	-11.2%	2416	1.91	1.62	17.9%
1741	7.83	7.78	0.6%	2417	5.19	4.49	15.6%
1747	18.60	13.82	34.6%	2501	1.09	1.15	-5.2%
1748	7.44	6.04	23.2%	2503	0.99	0.81	22.2%
1809	10.06	9.30	8.2%	2534	4.20	3.32	26.5%
1810	10.20	9.33	9.3%	2553	2.42	2.51	-3.6%
1853	4.26	3.61	18.0%	2570	5.70	6.10	-6.6%
1860	10.72	7.97	34.5%	2571	3.88	2.88	34.7%
1924	7.51	8.05	-6.7%	2576	7.50	6.30	19.0%
1925	5.73	4.26	34.5%	2578	3.53	2.98	18.5%
2001	7.27	5.14	41.4%	2590	2.77	2.67	3.7%
2002	6.20	4.38	41.6%	2591	4.88	5.11	-4.5%
2003	6.64	6.30	5.4%	2593	5.21	5.37	-3.0%
2014	6.02	6.52	-7.7%	2594	6.39	4.65	37.4%
2021	4.61	3.63	27.0%	2600	5.63	4.97	13.3%
2039	5.08	4.01	26.7%	2623	5.29	4.37	21.1%
2041	3.95	3.73	5.9%	2640	13.55	10.07	34.6%
2065	5.54	5.02	10.4%	2660	4.07	3.54	15.0%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2013 TO OCTOBER 1, 2011

<u>Class Code</u>	<u>Oct. 2013</u>	<u>Oct. 2011</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2013</u>	<u>Oct. 2011</u>	<u>% Change</u>
2670	4.26	3.51	21.4%	3122	7.65	7.35	4.1%
2683	4.42	3.70	19.5%	3126	13.26	11.66	13.7%
2688	1.76	1.59	10.7%	3129	5.67	5.28	7.4%
2689	0.84	0.68	23.5%	3132	3.31	2.65	24.9%
2702	43.38	39.60	9.5%	3145	2.85	2.87	-0.7%
2710	8.02	8.18	-2.0%	3146	3.56	3.42	4.1%
2714	12.04	10.14	18.7%	3169	2.78	2.36	17.8%
2731	5.69	4.84	17.6%	3179	3.24	3.06	5.9%
2735	4.00	3.72	7.5%	3188	5.63	4.73	19.0%
2737	9.11	7.32	24.5%	3190	2.93	2.19	33.8%
2759	12.32	12.56	-1.9%	3191	3.09	2.30	34.3%
2790	4.25	4.62	-8.0%	3200	3.41	3.01	13.3%
2802	6.29	5.37	17.1%	3220	4.79	5.34	-10.3%
2816	5.20	3.86	34.7%	3227	39.85	37.09	7.4%
2817	5.74	4.83	18.8%	3241	6.67	5.91	12.9%
2818	5.00	4.33	15.5%	3255	4.48	4.65	-3.7%
2835	3.81	3.72	2.4%	3257	3.81	3.58	6.4%
2841	5.07	5.09	-0.4%	3270	2.35	2.25	4.4%
2881	4.23	3.84	10.2%	3300	4.30	4.42	-2.7%
2883	5.12	5.41	-5.4%	3303	7.58	8.52	-11.0%
2913	2.57	2.19	17.4%	3307	5.25	3.90	34.6%
2916	4.74	4.29	10.5%	3315	4.93	4.18	17.9%
2923	1.83	1.49	22.8%	3336	2.57	2.64	-2.7%
2942	2.13	1.88	13.3%	3365	8.31	9.56	-13.1%
3004	8.07	7.24	11.5%	3372	4.58	3.79	20.8%
3018	11.93	8.86	34.7%	3381	3.39	3.24	4.6%
3022	10.48	11.25	-6.8%	3383	1.03	0.93	10.8%
3027	1.56	1.19	31.1%	3384	0.35	0.32	9.4%
3028	8.87	6.59	34.6%	3385	1.31	1.11	18.0%
3030	8.35	8.05	3.7%	3400	8.59	6.38	34.6%
3040	9.14	9.22	-0.9%	3507	3.69	3.20	15.3%
3041	5.48	4.77	14.9%	3515	3.60	3.21	12.1%
3042	7.56	7.51	0.7%	3548	3.28	2.80	17.1%
3060	22.19	19.51	13.7%	3559	2.38	1.77	34.5%
3064	8.26	6.31	30.9%	3561	2.28	1.96	16.3%
3066	3.93	4.26	-7.7%	3574	1.71	1.70	0.6%
3067	7.25	7.02	3.3%	3581	2.11	1.78	18.5%
3076	5.37	4.82	11.4%	3612	3.74	3.40	10.0%
3081	16.77	17.80	-5.8%	3620	6.37	6.38	-0.2%
3085	9.39	9.47	-0.8%	3629	2.98	3.17	-6.0%
3110	11.26	8.94	26.0%	3632	4.40	4.31	2.1%
3111	7.01	6.47	8.3%	3634	3.41	3.64	-6.3%
3113	3.23	2.40	34.6%	3635	2.95	2.40	22.9%
3114	2.11	1.77	19.2%	3638	2.84	2.43	16.9%
3118	3.02	3.03	-0.3%	3642	2.10	1.61	30.4%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2013 TO OCTOBER 1, 2011

<u>Class Code</u>	<u>Oct. 2013</u>	<u>Oct. 2011</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2013</u>	<u>Oct. 2011</u>	<u>% Change</u>
3643	3.84	2.85	34.7%	4282	0.66	0.49	34.7%
3647	5.20	4.56	14.0%	4298	2.10	1.69	24.3%
3648	4.18	3.68	13.6%	4299	3.35	3.05	9.8%
3681	1.92	1.81	6.1%	4301	5.15	4.57	12.7%
3685	1.86	1.54	20.8%	4304	6.35	4.85	30.9%
3686	1.73	1.46	18.5%	4307	3.11	2.53	22.9%
3724	6.64	7.15	-7.1%	4310	3.50	3.17	10.4%
3726	14.38	14.97	-3.9%	4312	2.24	2.19	2.3%
3737	5.06	5.37	-5.8%	4351	1.79	1.61	11.2%
3807	4.66	3.68	26.6%	4352	0.82	0.91	-9.9%
3808	3.97	4.08	-2.7%	4360	0.31	0.29	6.9%
3821	11.15	11.88	-6.1%	4361	1.01	0.96	5.2%
3823	10.21	7.98	27.9%	4362	0.55	0.49	12.2%
3824	4.22	4.00	5.5%	4410	7.87	8.48	-7.2%
3826	2.76	2.43	13.6%	4420	11.45	11.91	-3.9%
3827	7.25	6.31	14.9%	4431	4.70	4.47	5.1%
3830	4.47	3.54	26.3%	4432	1.89	1.61	17.4%
3832	3.29	3.49	-5.7%	4439	1.45	1.24	16.9%
3865	2.53	2.26	11.9%	4452	4.45	3.69	20.6%
3881	A	A	A	4459	4.73	4.23	11.8%
4000	5.21	5.59	-6.8%	4470	3.48	3.88	-10.3%
4024	5.68	4.22	34.6%	4475	4.21	4.37	-3.7%
4034	13.35	11.57	15.4%	4476	3.05	2.40	27.1%
4038	4.46	3.31	34.7%	4479	2.91	2.62	11.1%
4053	11.29	12.48	-9.5%	4491	6.46	6.56	-1.5%
4061	8.15	7.05	15.6%	4493	6.07	4.78	27.0%
4062	6.72	5.58	20.4%	4511	0.74	0.72	2.8%
4101	3.45	2.96	16.6%	4557	2.79	2.47	13.0%
4111	3.80	3.45	10.1%	4558	3.29	4.08	-19.4%
4112	3.33	2.77	20.2%	4561	5.46	6.00	-9.0%
4114	4.14	3.95	4.8%	4568	3.14	3.90	-19.5%
4130	8.11	7.29	11.2%	4583	13.87	11.50	20.6%
4131	4.02	3.42	17.5%	4597	3.25	3.03	7.3%
4133	1.74	1.59	9.4%	4611	2.67	2.49	7.2%
4150	1.96	1.57	24.8%	4628	1.70	1.38	23.2%
4207	1.49	1.27	17.3%	4635	5.45	4.30	26.7%
4239	5.37	3.99	34.6%	4653	2.90	2.27	27.8%
4240	5.06	4.34	16.6%	4665	10.82	9.04	19.7%
4243	4.61	4.43	4.1%	4692	0.82	0.87	-5.7%
4244	4.50	4.34	3.7%	4693	4.37	3.25	34.5%
4250	3.40	3.60	-5.6%	4710	4.33	4.10	5.6%
4251	4.31	3.73	15.5%	4712	4.58	3.72	23.1%
4263	3.67	2.97	23.6%	4720	4.03	3.70	8.9%
4273	3.72	3.97	-6.3%	4751	3.62	3.21	12.8%
4279	4.73	5.02	-5.8%	4767	6.66	6.23	6.9%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2013 TO OCTOBER 1, 2011

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4771	8.38	8.44	-0.7%	5547	19.54	23.01	-15.1%
4825	1.16	1.44	-19.4%	5606	3.46	4.12	-16.0%
4828	2.07	2.19	-5.5%	5610	7.27	6.22	16.9%
4829	2.72	2.87	-5.2%	5645	11.36	11.88	-4.4%
4902	3.71	3.22	15.2%	5648	16.56	16.83	-1.6%
4923	2.12	2.14	-0.9%	5651	7.10	8.77	-19.0%
5000	27.09	28.68	-5.5%	5701	14.77	12.66	16.7%
5022	16.05	14.85	8.1%	5703	15.77	13.09	20.5%
5037	28.08	29.65	-5.3%	5709	13.75	18.71	-26.5%
5040	27.62	24.66	12.0%	5951	1.24	1.34	-7.5%
5057	15.51	13.34	16.3%	5954	3.83	3.30	16.1%
5059	29.88	35.15	-15.0%	6003	16.44	14.08	16.8%
5069	47.53	60.61	-21.6%	6005	5.37	4.56	17.8%
5102	12.81	13.46	-4.8%	6017	2.47	2.71	-8.9%
5160	6.64	8.53	-22.2%	6018	14.95	15.32	-2.4%
5183	7.42	7.57	-2.0%	6045	3.82	3.99	-4.3%
5184	8.07	6.93	16.5%	6204	12.93	14.15	-8.6%
5188	5.21	4.51	15.5%	6216	8.10	6.94	16.7%
5190	6.08	5.49	10.7%	6217	8.15	8.50	-4.1%
5191	1.68	1.35	24.4%	6229	6.11	6.71	-8.9%
5192	6.77	6.35	6.6%	6233	6.36	7.71	-17.5%
5193	13.75	13.88	-0.9%	6235	8.34	9.81	-15.0%
5213	16.83	16.58	1.5%	6251	12.59	17.13	-26.5%
5221	11.72	11.99	-2.3%	6252	3.38	4.22	-19.9%
5222	15.42	18.55	-16.9%	6260	A	A	A
5223	8.92	8.10	10.1%	6306	12.91	12.93	-0.2%
5348	7.04	7.24	-2.8%	6319	8.29	8.33	-0.5%
5402	10.57	12.49	-15.4%	6325	8.95	7.60	17.8%
5403	12.11	13.90	-12.9%	6400	8.86	11.19	-20.8%
5428	11.51	10.07	14.3%	6504	6.39	5.31	20.3%
5429	6.92	7.51	-7.9%	6701	12.25	13.85	-11.6%
5443	8.91	8.99	-0.9%	6801	24.09	24.04	0.2%
5445	8.56	8.91	-3.9%	6811	7.72	8.31	-7.1%
5462	12.63	13.09	-3.5%	6824	11.17	8.26	35.2%
5473	26.71	22.98	16.2%	6826	2.53	2.67	-5.2%
5474	9.47	10.48	-9.6%	6834	3.85	3.76	2.4%
5479	8.12	7.61	6.7%	6836	4.25	3.74	13.6%
5480	5.85	7.01	-16.5%	6843	3.68	3.64	1.1%
5491	3.48	3.06	13.7%	6854	2.54	2.59	-1.9%
5506	16.36	13.94	17.4%	6872	27.45	32.22	-14.8%
5507	12.41	13.13	-5.5%	6874	48.33	35.75	35.2%
5508	5.98	6.80	-12.1%	6875	61.75	55.43	11.4%
5536	8.36	7.41	12.8%	6882	4.67	5.07	-7.9%
5538	11.11	9.48	17.2%	6884	36.81	37.36	-1.5%
5545	25.56	25.15	1.6%	6885	51.79	52.46	-1.3%

New York Workers Compensation

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7016	6.06	4.48	35.3%	7538	11.63	13.51	-13.9%
7024	6.72	4.97	35.2%	7539	1.65	1.56	5.8%
7038	3.50	2.63	33.1%	7542	4.68	3.45	35.7%
7046	5.44	4.06	34.0%	7570	1.68	1.69	-0.6%
7047	10.45	7.73	35.2%	7580	4.80	3.54	35.6%
7050	5.41	4.32	25.2%	7590	3.72	3.73	-0.3%
7090	3.88	2.92	32.9%	7600	5.54	4.88	13.5%
7098	6.04	4.51	33.9%	7601	9.31	9.38	-0.7%
7099	8.41	6.68	25.9%	7610	0.45	0.36	25.0%
7133	4.34	4.40	-1.4%	7710	4.04	3.70	9.2%
7197	5.72	5.78	-1.0%	7711	E	E	-5.3%
7201	5.61	4.81	16.6%	7716	E	E	-5.3%
7207	3.57	3.50	2.0%	7720	1.31	1.44	-9.0%
7219	10.88	10.05	8.3%	7723	2.10	2.02	4.0%
7231	10.06	10.04	0.2%	7855	5.13	6.43	-20.2%
7242	20.35	14.80	37.5%	7998	2.77	2.38	16.4%
7309	8.76	10.28	-14.8%	7999	2.30	2.10	9.5%
7313	1.56	1.53	2.0%	8001	2.27	1.64	38.4%
7317	15.94	14.03	13.6%	8006	1.83	1.66	10.2%
7327	17.66	18.14	-2.6%	8008	1.14	1.04	9.6%
7333	8.68	6.42	35.2%	8012	1.38	1.05	31.4%
7335	9.64	7.13	35.2%	8013	0.40	0.42	-4.8%
7337	14.28	10.56	35.2%	8016	0.32	0.26	23.1%
7364	4.33	3.29	31.6%	8017	1.47	1.30	13.1%
7366	12.07	12.50	-3.4%	8018	4.07	3.38	20.4%
7367	11.53	9.81	17.5%	8021	5.11	5.11	0.0%
7368	7.08	6.17	14.7%	8025	2.54	2.18	16.5%
7370	C	C	-14.4%	8031	2.94	2.65	10.9%
7377	7.53	5.94	26.8%	8032	1.14	1.02	11.8%
7380	9.79	7.74	26.5%	8033	3.72	3.08	20.8%
7390	8.41	6.07	38.6%	8034	7.64	7.63	0.1%
7394	5.18	3.83	35.2%	8039	3.23	2.89	11.8%
7395	5.74	4.25	35.1%	8043	1.12	1.06	5.7%
7398	8.09	6.30	28.4%	8044	3.90	3.58	8.9%
7403	5.54	4.32	28.2%	8046	4.36	4.09	6.6%
7405	2.18	1.88	16.0%	8047	1.89	1.55	21.9%
7421	1.41	1.31	7.6%	8048	5.51	5.08	8.5%
7422	2.19	1.62	35.2%	8068	0.74	0.69	7.2%
7431	1.14	0.98	16.3%	8069	1.18	1.04	13.5%
7445	0.44	0.42	4.8%	8072	1.29	1.30	-0.8%
7453	0.42	0.40	5.0%	8090	1.52	1.11	36.9%
7502	1.46	1.14	28.1%	8102	6.14	5.94	3.4%
7515	1.21	1.15	5.2%	8103	4.37	4.02	8.7%
7520	5.51	6.18	-10.8%	8105	3.29	3.09	6.5%
7536	8.23	8.45	-2.6%	8106	7.46	7.13	4.6%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2013 TO OCTOBER 1, 2011

<u>Class Code</u>	<u>Oct. 2013</u>	<u>Oct. 2011</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2013</u>	<u>Oct. 2011</u>	<u>% Change</u>
8107	4.39	3.74	17.4%	8831	1.52	1.47	3.4%
8111	4.83	4.98	-3.0%	8832	0.54	0.46	17.4%
8116	3.84	2.77	38.6%	8833	1.59	1.10	44.5%
8199	3.77	3.61	4.4%	8838	0.53	0.37	43.2%
8209	7.68	5.99	28.2%	8840	0.47	0.43	9.3%
8215	11.86	10.13	17.1%	8854	3.93	2.72	44.5%
8227	12.00	11.05	8.6%	8857	1.96	1.36	44.1%
8232	6.00	5.48	9.5%	8864	3.53	2.73	29.3%
8235	8.27	8.72	-5.2%	8865	3.45	2.81	22.8%
8263	8.17	8.80	-7.2%	8866	3.71	3.62	2.5%
8264	10.17	8.82	15.3%	8868	0.58	0.55	5.5%
8265	9.23	9.21	0.2%	8869	0.79	0.55	43.6%
8280	13.02	9.60	35.6%	8871	0.55	0.46	19.6%
8288	3.61	2.61	38.3%	8901	0.35	0.36	-2.8%
8291	9.81	9.16	7.1%	9014	5.80	5.24	10.7%
8292	8.52	7.56	12.7%	9015	3.30	2.85	15.8%
8293	12.32	9.74	26.5%	9016	8.91	7.38	20.7%
8350	10.01	7.23	38.5%	9019	2.03	2.28	-11.0%
8353	5.64	4.07	38.6%	9025	20.56	19.92	3.2%
8381	2.85	3.16	-9.8%	9026	3.79	3.42	10.8%
8382	2.94	3.00	-2.0%	9027	16.73	12.17	37.5%
8385	8.05	8.20	-1.8%	9028	3.48	3.17	9.8%
8391	4.29	3.97	8.1%	9029	6.34	6.96	-8.9%
8392	2.17	2.22	-2.3%	9030	4.86	4.55	6.8%
8394	6.45	5.04	28.0%	9040	5.15	5.65	-8.8%
8500	7.99	8.35	-4.3%	9044	4.43	3.22	37.6%
8601	0.66	0.69	-4.3%	9048	3.66	3.60	1.7%
8709	14.62	12.39	18.0%	9051	4.00	2.91	37.5%
8719	2.19	2.29	-4.4%	9052	3.97	3.38	17.5%
8720	2.33	2.19	6.4%	9055	1.12	0.89	25.8%
8726	2.42	2.19	10.5%	9058	2.10	2.15	-2.3%
8731	2.30	1.82	26.4%	9059	6.69	4.63	44.5%
8742	0.43	0.39	10.3%	9060	1.85	1.98	-6.6%
8745	8.39	6.06	38.4%	9061	1.68	1.71	-1.8%
8747	0.29	0.33	-12.1%	9063	0.93	0.90	3.3%
8748	1.26	1.00	26.0%	9065	0.79	0.63	25.4%
8751	4.24	4.37	-3.0%	9071	2.04	1.77	15.3%
8755	0.63	0.55	14.5%	9072	2.24	2.20	1.8%
8800	1.82	1.77	2.8%	9074	1.34	1.36	-1.5%
8802	1.17	1.00	17.0%	9088	8.88	6.55	35.6%
8803	0.10	0.10	0.0%	9089	0.50	0.46	8.7%
8809	0.21	0.20	5.0%	9093	2.16	1.89	14.3%
8810	0.20	0.18	11.1%	9101	4.67	4.63	0.9%
8820	0.18	0.15	20.0%	9102	2.61	2.87	-9.1%
8829	3.75	3.38	10.9%	9149	1.80	1.49	20.8%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2013 TO OCTOBER 1, 2011

<u>Class Code</u>	<u>Oct. 2013</u>	<u>Oct. 2011</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2013</u>	<u>Oct. 2011</u>	<u>% Change</u>
9157	4.52	4.29	5.4%	9521	4.51	4.78	-5.6%
9158	1.76	1.96	-10.2%	9522	2.83	2.97	-4.7%
9159	1.18	1.08	9.3%	9526	25.35	23.59	7.5%
9160	1.77	1.53	15.7%	9527	27.35	23.49	16.4%
9178	3.11	2.75	13.1%	9534	16.51	13.37	23.5%
9179	5.54	4.85	14.2%	9539	11.28	11.24	0.4%
9180	2.52	2.05	22.9%	9545	9.54	10.79	-11.6%
9182	1.91	1.77	7.9%	9549	3.17	3.59	-11.7%
9186	10.65	9.38	13.5%	9552	15.63	19.07	-18.0%
9220	6.44	5.63	14.4%	9553	8.54	9.69	-11.9%
9402	7.02	6.31	11.3%	9585	1.00	0.90	11.1%
9403	12.65	11.52	9.8%	9586	0.70	0.64	9.4%
9410	4.43	3.22	37.6%	9600	1.33	1.21	9.9%
9501	2.56	1.86	37.6%	9610	0.70	0.66	6.1%
9505	3.15	2.62	20.2%	9620	1.33	1.05	26.7%
9519	4.40	3.20	37.5%				

Legend:

- A - Loss cost, etc., 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.

Total number of classes: 571