



**NYCIRB**

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

July 16, 2019

R.C. 2490

Re: New York Experience Rating Plan  
Rating Values Effective October 1, 2019

Members of the Rating Board:

I write to inform you that revised rating values for use with the New York Experience Rating Plan have been approved by the New York State Department of Financial Services ("Department"). The revised rating values are to be used in the rating of risks with rating anniversary dates on and after October 1, 2019.

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

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

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

Please note that the United States Longshore and Harbor Workers' Compensation Coverage percentage shown in Table I, Page 4 is changed to 53.3%, and that the Primary/Excess split point changed from \$16,500 to \$17,000 and is displayed at the bottom of Table II.

The revised pages are updated in the online version of the New York Experience Rating Manual.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Jeremy Attie", is written over a white background.

Jeremy Attie  
President and CEO

Enclosure

TABLE I

**Legend**

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

TABLE I - EXPECTED LOSS RATES AND D RATIOS

Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio
0005	1.62	0.28	1924	3.24	0.26	2402	1.34	0.22	2818	2.25	0.22
0006	2.06	0.30	1925	4.78	0.27	2413	2.29	0.31	2835	1.75	0.34
0007	1.43	0.39	2001	3.14	0.33	2416	1.62	0.25	2841	2.93	0.31
0031	1.49	0.29	2002	2.87	0.35	2417	2.12	0.28	2881	1.93	0.25
0034	2.44	0.25	2003	3.52	0.33	2501	0.49	0.24	2883	2.31	0.28
0035	1.91	0.29	2014	2.33	0.26	2503	0.70	0.28	2913	3.56	0.32
0042	3.25	0.23	2021	2.23	0.24	2534	2.64	0.35	2916	2.07	0.24
0050	2.86	0.28	2039	3.86	0.27	2553	1.55	0.31	2923	1.32	0.31
0106	4.96	0.26	2041	2.86	0.33	2570	3.26	0.35	2942	1.80	0.33
0251	11.03	0.28	2065	2.05	0.26	2571	2.11	0.26	3004	3.02	0.27
0767	-	-	2070	3.65	0.23	2576	2.19	0.28	3018	5.81	0.24
0771	-	-	2081	7.00	0.27	2578	2.08	0.27	3022	4.72	0.27
0908	91.73	0.27	2089	4.98	0.37	2590	1.69	0.25	3027	1.71	0.24
0909	131.13	0.33	2095	4.47	0.31	2591	3.53	0.18	3028	6.84	0.30
0912	470.48	0.24	2101	3.28	0.30	2593	3.54	0.23	3030	5.99	0.17
0913	235.17	0.23	2105	3.98	0.30	2594	3.81	0.29	3040	5.22	0.22
0917	2.93	0.31	2111	1.73	0.30	2600	4.73	0.29	3041	2.95	0.33
1170	2.44	0.26	2112	4.99	0.35	2623	2.19	0.29	3042	2.95	0.24
1320	3.26	0.23	2114	3.78	0.30	2640	9.54	0.33	3060	7.40	0.31
1430	1.96	0.21	2121	2.51	0.28	2660	1.71	0.29	3064	4.03	0.36
1438	4.95	0.19	2143	2.51	0.37	2670	1.99	0.34	3066	2.10	0.29
1439	3.30	0.26	2150	7.27	0.33	2683	3.55	0.28	3067	1.92	0.27
1452	4.36	0.21	2157	7.69	0.33	2688	0.96	0.32	3076	2.23	0.30
1463	3.52	0.21	2172	2.12	0.25	2689	0.62	0.20	3081	3.39	0.22
1470	6.51	0.22	2211	1.68	0.22	2702	6.52	0.23	3085	4.06	0.23
1624	2.85	0.24	2286	1.68	0.30	2710	3.33	0.24	3110	7.50	0.36
1701	2.91	0.24	2288	4.60	0.30	2714	5.47	0.30	3111	3.50	0.29
1710	4.47	0.18	2302	1.68	0.28	2731	2.95	0.25	3113	1.29	0.30
1741	3.28	0.16	2303	1.68	0.28	2735	2.31	0.33	3114	1.92	0.26
1747	11.50	0.21	2305	1.68	0.24	2737	3.55	0.26	3118	1.55	0.30
1748	5.28	0.26	2362	1.35	0.27	2759	6.90	0.36	3122	3.32	0.31
1809	6.12	0.21	2380	4.58	0.34	2790	1.08	0.31	3126	10.12	0.26
1810	4.95	0.25	2383	1.62	0.21	2802	4.55	0.25	3129	2.77	0.28
1853	3.21	0.24	2387	2.55	0.28	2816	2.25	0.29	3132	1.40	0.28
1860	6.75	0.36	2388	1.88	0.32	2817	2.25	0.26	3145	1.55	0.27

Table I

Effective October 1, 2019

Original Printing

TABLE I - EXPECTED LOSS RATES AND D RATIOS

Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio
3146	1.13	0.30	3643	1.73	0.26	4250	1.80	0.28	4635	2.64	0.17
3169	3.04	0.26	3647	2.46	0.24	4251	1.62	0.33	4653	1.50	0.29
3179	1.47	0.26	3648	1.45	0.30	4263	2.96	0.27	4665	5.96	0.21
3188	2.15	0.34	3681	0.80	0.32	4273	2.25	0.27	4692	0.72	0.34
3190	1.95	0.30	3685	0.96	0.35	4279	2.75	0.25	4693	1.54	0.31
3191	2.41	0.26	3686	1.13	0.33	4282	0.27	0.33	4710	2.06	0.33
3200	1.84	0.23	3724	3.08	0.23	4298	1.59	0.29	4712	1.23	0.25
3220	1.65	0.27	3726	4.32	0.16	4299	1.59	0.27	4720	2.25	0.31
3227	20.73	0.30	3737	2.87	0.21	4301	5.06	0.31	4751	1.67	0.24
3241	3.29	0.27	3807	3.70	0.29	4304	6.39	0.34	4767	1.71	0.16
3255	2.19	0.34	3808	2.60	0.25	4307	2.09	0.26	4771	1.71	0.16
3257	2.19	0.31	3821	4.79	0.27	4310	1.72	0.21	4825	0.44	0.25
3270	1.57	0.31	3823	3.08	0.31	4312	1.89	0.28	4828	1.20	0.26
3300	2.19	0.27	3824	2.98	0.25	4351	1.50	0.26	4829	1.11	0.30
3303	2.19	0.30	3826	1.03	0.28	4352	0.48	0.34	4902	2.22	0.33
3307	2.34	0.28	3827	3.39	0.24	4360	0.16	0.39	4923	0.93	0.28
3315	6.53	0.26	3830	1.56	0.24	4361	0.42	0.39	5000	9.51	0.15
3336	1.56	0.22	3832	1.71	0.27	4362	0.32	0.27	5022	10.22	0.12
3365	4.84	0.25	3865	1.93	0.32	4410	3.51	0.27	5037	15.59	0.08
3372	1.73	0.27	3881	(A)	(A)	4420	7.71	0.26	5040	11.22	0.12
3381	1.36	0.29	4000	3.97	0.18	4431	3.45	0.33	5057	8.12	0.16
3383	0.36	0.34	4024	2.66	0.25	4432	1.52	0.32	5059	20.18	0.15
3384	0.16	0.22	4034	5.55	0.21	4439	2.02	0.21	5069	17.15	0.14
3385	0.73	0.29	4038	2.22	0.31	4452	2.00	0.22	5102	6.87	0.13
3400	6.14	0.24	4053	3.06	0.37	4459	2.75	0.29	5160	3.00	0.11
3507	2.26	0.29	4061	2.55	0.36	4470	2.73	0.25	5183	3.76	0.18
3515	2.22	0.29	4062	4.19	0.32	4475	1.56	0.29	5184	5.29	0.15
3548	1.28	0.29	4101	1.90	0.25	4476	1.28	0.31	5188	3.65	0.21
3559	2.33	0.33	4111	1.72	0.25	4479	1.72	0.34	5190	2.68	0.19
3561	1.89	0.29	4112	1.02	0.31	4491	3.11	0.27	5191	0.91	0.23
3574	0.53	0.29	4114	1.72	0.26	4493	3.11	0.33	5192	2.86	0.26
3581	1.15	0.31	4130	4.63	0.32	4511	0.49	0.28	5193	5.07	0.21
3612	1.55	0.25	4131	3.01	0.29	4557	0.83	0.29	5213	9.62	0.13
3620	3.01	0.24	4133	1.64	0.29	4558	2.58	0.27	5221	6.26	0.17
3629	1.16	0.25	4150	1.23	0.33	4561	2.58	0.28	5222	5.79	0.15
3632	2.43	0.20	4207	0.68	0.22	4568	1.55	0.21	5223	4.89	0.22
3634	1.17	0.32	4239	1.89	0.28	4583	3.55	0.20	5348	4.49	0.19
3635	1.60	0.28	4240	3.38	0.31	4597	1.57	0.34	5402	5.06	0.36
3638	2.21	0.30	4243	2.48	0.30	4611	1.23	0.28	5403	7.24	0.15
3642	1.11	0.27	4244	1.85	0.25	4628	1.18	0.34	5428	4.00	0.23

TABLE I - EXPECTED LOSS RATES AND D RATIOS

Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio
5429	3.92	0.20	6306	5.85	0.09	7333	3.60	0.15	7998	1.42	0.44
5443	5.30	0.24	6319	3.15	0.17	7335	4.00	0.15	7999	1.57	0.32
5445	4.94	0.12	6325	4.05	0.12	7337	5.51	0.15	8001	1.83	0.29
5462	4.69	0.19	6400	3.78	0.27	7364	0.86	0.21	8006	1.17	0.32
5473	13.04	0.11	6504	2.65	0.20	7366	F 4.08	0.20	8008	0.65	0.32
5474	4.98	0.14	6701	10.41	0.20	7367	5.95	0.27	8012	1.09	0.29
5479	4.38	0.18	6801	F 19.58	0.22	7368	4.03	0.46	8013	0.22	0.30
5480	6.53	0.12	6811	3.08	0.22	7370	44.00	0.30	8016	0.38	0.29
5491	1.47	0.17	6824	F 4.73	0.19	7377	4.74	0.29	8017	0.98	0.31
5506	7.26	0.16	6826	F 3.04	0.24	7380	** 5.60	0.24	8018	2.39	0.26
5507	4.25	0.18	6834	3.21	0.29	7390	11.23	0.27	8021	3.57	0.22
5508	3.46	0.26	6836	2.40	0.25	7394	2.58	0.16	8025	0.87	0.30
5536	4.03	0.19	6843	F 4.65	0.18	7395	2.86	0.16	8031	1.62	0.32
5538	4.19	0.25	6854	1.85	0.16	7398	3.95	0.16	8032	0.73	0.31
5545	10.08	0.18	6872	F 8.14	0.14	7403	3.97	0.29	8033	2.48	0.29
5547	5.86	0.17	6874	F 19.83	0.16	7405	0.94	0.21	8034	3.31	0.31
5606	2.12	0.17	6875	F 48.43	0.15	7421	0.41	0.22	8039	1.33	0.33
5610	5.70	0.14	6882	3.40	0.16	7422	1.15	0.26	8043	0.87	0.33
5645	4.98	0.22	6884	27.85	0.15	7431	0.27	0.21	8044	2.47	0.28
5648	8.92	0.19	6885	39.74	0.16	7445	-	-	8046	2.19	0.31
5651	3.93	0.21	7016	4.86	0.25	7453	-	-	8047	1.10	0.32
5701	10.89	0.13	7024	5.40	0.16	7502	1.36	0.25	8048	3.43	0.24
5703	14.06	0.17	7038	1.86	0.19	7515	1.16	0.16	8068	0.18	0.35
5709	13.32	0.17	7046	1.75	0.16	7520	4.70	0.26	8069	0.41	0.32
5951	0.53	0.30	7047	8.16	0.16	7536	4.81	0.26	8072	0.56	0.42
5954	2.59	0.20	7050	2.85	0.16	7538	2.35	0.15	8090	0.43	0.31
6003	6.07	0.18	7090	2.07	0.16	7539	1.10	0.19	8102	4.44	0.29
6005	2.60	0.24	7098	1.95	0.16	7542	3.58	0.28	8103	3.02	0.31
6017	2.09	0.21	7099	2.69	0.16	7570	1.10	0.24	8105	1.65	0.29
6018	7.12	0.21	7133	2.52	0.21	7580	3.32	0.21	8106	4.25	0.26
6045	3.08	0.21	7197	5.54	0.24	7590	4.27	0.23	8107	2.25	0.19
6204	4.38	0.19	7201	2.61	0.30	7600	4.80	0.32	8111	2.55	0.26
6216	4.74	0.16	7207	2.88	0.23	7601	2.32	0.20	8116	1.25	0.35
6217	3.83	0.14	7219	5.42	0.18	7610	0.15	0.31	8199	2.29	0.22
6229	2.53	0.17	7231	5.74	0.32	7710	1.92	0.26	8209	4.58	0.30
6233	2.65	0.17	7242	5.74	0.32	7711	35.00	0.32	8215	3.64	0.19
6235	3.46	0.18	7309	F 1.93	0.18	7716	35.00	0.32	8227	6.45	0.14
6251	8.03	0.18	7313	F 1.27	0.15	7720	1.60	0.24	8232	3.57	0.24
6252	1.61	0.18	7317	F 12.73	0.15	7723	1.07	0.27	8235	3.63	0.24
6260	(a)	(a)	7327	F 13.65	0.15	7855	2.67	0.23	8263	5.43	0.26

\*\* 7380 - Ex-medical multiplier for this classification is 0.6.

TABLE I - EXPECTED LOSS RATES AND D RATIOS

Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio
8264	4.43	0.19	8840	0.31	0.26	9102	2.44	0.28
8265	4.94	0.19	8854	2.64	0.26	9149	1.08	0.32
8280	8.71	0.29	8855	0.08	0.28	9157	3.37	0.47
8288	2.61	0.23	8857	1.74	0.28	9158	1.52	0.30
8291	4.11	0.23	8864	1.95	0.32	9159	0.96	0.45
8292	3.20	0.26	8865	2.11	0.32	9160	1.14	0.30
8293	5.77	0.25	8866	1.71	0.37	9178	2.82	0.42
8350	4.96	0.19	8868	0.28	0.35	9179	5.23	0.36
8353	3.33	0.22	8869	0.56	0.30	9180	1.85	0.24
8381	1.37	0.25	8871	0.12	0.32	9182	1.00	0.32
8382	1.19	0.29	8901	0.07	0.33	9186	3.79	0.27
8385	5.75	0.27	9014	3.23	0.26	9220	4.68	0.31
8391	2.09	0.24	9015	1.25	0.28	9402	3.89	0.23
8392	1.66	0.28	9016	3.04	0.34	9403	7.06	0.21
8394	3.37	0.24	9019	2.44	0.22	9410	5.03	0.28
8500	4.54	0.18	9025	10.33	0.22	9501	1.22	0.25
8601	0.25	0.23	9026	2.57	0.21	9505	2.69	0.32
8709	F 12.81	0.15	9027	8.11	0.25	9519	2.65	0.21
8719	1.49	0.16	9028	1.91	0.23	9521	2.68	0.24
8720	1.27	0.23	9029	3.44	0.24	9522	0.93	0.33
8723	0.08	0.28	9030	3.10	0.20	9526	7.38	0.12
8726	F 1.59	0.25	9040	** 3.26	0.35	9527	15.90	0.17
8731	1.75	0.27	9044	3.53	0.37	9534	5.74	0.13
8742	0.17	0.23	9048	1.63	0.38	9539	5.99	0.25
8745	3.96	0.25	9051	2.10	0.25	9545	9.06	0.21
8747	0.11	0.30	9052	2.09	0.31	9549	1.98	0.31
8748	0.56	0.21	9055	0.73	0.37	9552	8.26	0.18
8751	2.45	0.27	9058	2.96	0.30	9553	4.06	0.23
8755	0.36	0.24	9059	5.42	0.35	9585	0.68	0.29
8800	1.25	0.31	9060	0.98	0.35	9586	0.37	0.29
8802	0.80	0.32	9061	1.29	0.30	9600	1.25	0.30
8803	0.03	0.25	9063	0.64	0.33	9610	0.63	0.25
8809	0.11	0.24	9065	0.76	0.32	9620	1.01	0.23
8810	** 0.08	0.28	9071	1.25	0.31			
8820	0.07	0.26	9072	1.36	0.29			
8829	2.14	0.31	9074	0.78	0.34			
8831	0.84	0.48	9088	4.73	0.18			
8832	0.23	0.26	9089	0.30	0.30			
8833	** 0.77	0.28	9093	1.18	0.35			
8838	0.36	0.30	9101	1.96	0.31			

\*\* 8810 - Ex-medical multiplier for this classification is 0.6.  
 \*\* 8833 - Ex-medical multiplier for this classification is 0.64.  
 \*\* 9040 - Ex-medical multiplier for this classification is 0.6.

**United States Longshore and Harbor Workers' Compensation Coverage Percentage**  
 applicable only in connection with Rule 5, Section J of this Plan ..... **53.3%**



TABLE III - BALLAST VALUES (B)

Expected Losses		Ballast Value	Expected Losses		Ballast Value		
0	-	117,527	54,625	5,190,980	-	5,300,196	579,025
117,528	-	202,275	65,550	5,300,197	-	5,409,415	589,950
202,276	-	299,652	76,475	5,409,416	-	5,518,634	600,875
299,653	-	402,378	87,400	5,518,635	-	5,627,855	611,800
402,379	-	507,603	98,325	5,627,856	-	5,737,077	622,725
507,604	-	614,148	109,250	5,737,078	-	5,846,300	633,650
614,149	-	721,465	120,175	5,846,301	-	5,955,524	644,575
721,466	-	829,267	131,100	5,955,525	-	6,064,749	655,500
829,268	-	937,394	142,025	6,064,750	-	6,173,974	666,425
937,395	-	1,045,749	152,950	6,173,975	-	6,283,201	677,350
1,045,750	-	1,154,268	163,875	6,283,202	-	6,392,428	688,275
1,154,269	-	1,262,911	174,800	6,392,429	-	6,501,657	699,200
1,262,912	-	1,371,648	185,725	6,501,658	-	6,610,885	710,125
1,371,649	-	1,480,460	196,650	6,610,886	-	6,720,115	721,050
1,480,461	-	1,589,331	207,575	6,720,116	-	6,829,345	731,975
1,589,332	-	1,698,250	218,500	6,829,346	-	6,938,576	742,900
1,698,251	-	1,807,209	229,425	6,938,577	-	7,047,807	753,825
1,807,210	-	1,916,200	240,350	7,047,808	-	7,157,039	764,750
1,916,201	-	2,025,219	251,275	7,157,040	-	7,266,272	775,675
2,025,220	-	2,134,261	262,200	7,266,273	-	7,375,505	786,600
2,134,262	-	2,243,324	273,125	7,375,506	-	7,484,738	797,525
2,243,325	-	2,352,403	284,050	7,484,739	-	7,593,972	808,450
2,352,404	-	2,461,498	294,975	7,593,973	-	7,703,207	819,375
2,461,499	-	2,570,605	305,900	7,703,208	-	7,812,442	830,300
2,570,606	-	2,679,725	316,825	7,812,443	-	7,921,677	841,225
2,679,726	-	2,788,854	327,750	7,921,678	-	8,030,913	852,150
2,788,855	-	2,897,992	338,675	8,030,914	-	8,140,149	863,075
2,897,993	-	3,007,139	349,600	8,140,150	-	8,249,385	874,000
3,007,140	-	3,116,292	360,525	8,249,386	-	8,358,622	884,925
3,116,293	-	3,225,453	371,450	8,358,623	-	8,467,859	895,850
3,225,454	-	3,334,619	382,375	8,467,860	-	8,577,097	906,775
3,334,620	-	3,443,790	393,300	8,577,098	-	8,686,335	917,700
3,443,791	-	3,552,966	404,225	8,686,336	-	8,795,573	928,625
3,552,967	-	3,662,146	415,150	8,795,574	-	8,904,811	939,550
3,662,147	-	3,771,331	426,075	8,904,812	-	9,014,050	950,475
3,771,332	-	3,880,519	437,000	9,014,051	-	9,123,289	961,400
3,880,520	-	3,989,711	447,925	9,123,290	-	9,232,528	972,325
3,989,712	-	4,098,905	458,850	9,232,529	-	9,341,767	983,250
4,098,906	-	4,208,103	469,775	9,341,768	-	9,451,007	994,175
4,208,104	-	4,317,303	480,700	9,451,008	-	9,560,247	1,005,100
4,317,304	-	4,426,505	491,625	9,560,248	-	9,669,487	1,016,025
4,426,506	-	4,535,710	502,550	9,669,488	-	9,778,728	1,026,950
4,535,711	-	4,644,917	513,475	9,778,729	-	9,887,968	1,037,875
4,644,918	-	4,754,126	524,400	9,887,969	-	9,997,209	1,048,800
4,754,127	-	4,863,337	535,325	9,997,210	-	10,106,450	1,059,725
4,863,338	-	4,972,550	546,250	10,106,451	-	10,215,691	1,070,650
4,972,551	-	5,081,764	557,175	10,215,692	-	10,324,932	1,081,575
5,081,765	-	5,190,979	568,100	10,324,933	-	10,434,174	1,092,500

For Expected Losses greater than \$10,434,174 the Ballast Value can be calculated using the following formula (rounded to the nearest whole number) where E denotes Expected Losses:

$$\text{Ballast} = E \times \{ [(0.10 \times E) + (2570 \times 21.85)] / [E + (700 \times 21.85)] \}$$