



NYCIRB

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

July 15, 2020

R.C. 2520

Re: New York State Workers' Compensation Loss Cost Filing and
Loss Costs by Classification – Effective on October 1, 2020

Members of the Rating Board:

I write to inform you that today, the New York State Department of Financial Services (“Department”) approved the filing submitted by the Rating Board for a decrease of 1.0% in the overall loss cost level in New York State, effective October 1, 2020. This approval represents the fifth straight year that the Department approved the loss cost change recommended by the Rating Board’s Actuarial Committee.

As previously explained in [R.C. Bulletin 2514](#), the approved loss cost indication utilizes financial data as of December 31, 2019, which does not include pandemic-related losses. Further, the approved loss cost indication does not include (i) a special provision to account for pandemic-related losses, or (ii) assumptions to reflect potential changes in the economy. While the approved filing is a result of the Rating Board’s standard ratemaking methodology and does not contain any adjustments related to the pandemic, the Rating Board is nevertheless committed to continuing to analyze the impact of the pandemic as more information becomes available.

Loss costs for each employment classification have been derived in accordance with the approved filing and are now available for use on policies with effective dates on or after October 1, 2020. 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, 2020, and accordingly insurers do not have to (i) file to adopt the new loss costs, or (ii) refile loss cost multipliers that are currently approved by the Department in order to utilize the October 1, 2020 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, 2020 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, 2020.

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

- (1) The United States Longshore & Harbor Workers' Coverage percentage is revised to 74.8%. 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) The Department has also approved a filing submitted by the Rating Board to revise the Small Deductible Loss Elimination Ratios ("LERs"), effective October 1, 2020. The updated loss elimination ratios are displayed on Miscellaneous Values Page 5 of Exhibit A.
- (6) As indicated in [R.C. Bulletin 2496](#), the New York State assessment was updated effective January 1, 2020. 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, 2021, will be announced in a separate bulletin in November or December of 2020.
- (7) The Workers' Compensation Security Fund surcharge remains unchanged at 0.0%.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Jeremy Attie", is written over a light blue circular stamp.

Jeremy Attie
President and CEO

Enclosures

Exhibit A

Original Printing

Effective October 1, 2020

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	1.91	2021	3.46	2600	6.91	3085	7.61	3612	2.64
0006	2.75	2039	7.04	2623	3.82	3110	10.04	3620	4.68
0007	1.80	2041	3.82	2640	12.57	3111	4.39	3629	1.91
0031	2.08	2065	2.92	2660	2.40	3113	2.04	3632	3.32
0034	3.82	2070	5.76	2670	3.46	3114	2.78	3634	1.92
0035	2.72	2081	9.38	2683	4.86	3118	2.26	3635	2.08
0042	4.91	2089	6.57	2688	1.46	3122	5.28	3638	2.97
0050	3.42	2095	6.25	2689	0.93	3126	15.05	3642	1.44
0106	6.32	2101	6.74	2702	10.31	3129	4.15	3643	2.76
0251	15.14	2105	5.63	2710	5.22	3132	2.03	3647	4.40
0771 N	7.67	2111	2.25	2714	7.03	3145	2.26	3648	2.18
0908 PC	145.89	2112	7.84	2731	4.49	3146	1.64	3681	1.26
0909 PC	178.26	2114	6.84	2737	5.79	3169	4.41	3685	1.54
0912 PC	838.87	2121	4.47	2759	10.30	3179	2.45	3686	1.76
0913 PC	430.82	2143	3.39	2790	1.43	3188	3.06	3724	4.56
0917	4.15	2150	9.21	2802	6.39	3190	2.92	3726	6.76
1170	3.25	2157	12.22	2817	3.88	3191	3.14	3737	4.48
1320	4.58	2172	3.40	2835	2.43	3200	3.10	3807	4.84
1430	3.11	2288	6.85	2841	4.78	3220	2.61	3808	4.16
1438	9.52	2302	2.62	2881	3.01	3227	29.89	3821	7.48
1439	4.88	2362	2.11	2883	3.41	3241	4.90	3823	4.45
1452	7.46	2380	6.74	2913	6.26	3257	3.11	3824	4.51
1463	6.05	2387	4.08	2916	3.41	3270	2.24	3826	1.61
1470	9.73	2388	3.15	2923	2.66	3307	3.01	3827	4.73
1624	3.98	2402	2.31	2942 T	2.40	3315	11.48	3830	2.37
1701	4.47	2413	3.76	3004	4.42	3336	2.55	3832	2.51
1710	5.99	2416	2.43	3018	9.57	3365	7.54	3865	2.82
1741	7.36	2417	2.84	3022	6.96	3372	2.57	3881	(a)
1747	18.19	2501	0.94	3027	2.58	3381	1.87	4000	5.88
1748	8.12	2503	1.08	3028	8.65	3383	0.53	4024	5.97
1809	10.60	2534	4.10	3030	9.33	3384	0.24	4034	8.88
1810	7.57	2553	2.19	3040	7.72	3385	0.99	4038	2.89
1853	4.84	2570	5.22	3041	4.59	3400	11.41	4053	3.99
1860	8.58	2571	3.47	3042	4.91	3507	3.88	4061	3.72
1924	4.95	2576	3.17	3060	9.86	3515	3.53	4062	6.85
1925	7.47	2578	2.92	3064	4.96	3548	1.93	4101	3.04
2001	4.39	2590	2.61	3066	3.60	3559	4.30	4111	2.34
2002	4.09	2591	5.45	3067	3.27	3561	2.75	4112	1.50
2003	5.37	2593	5.85	3076	3.47	3574	0.96		
2014	3.38	2594	5.90	3081	4.46	3581	1.68		

(a)	Loss Cost for each individual risk shall be obtained from the Rating Board.	PC	Loss Cost is per capita.
N	Refer to Page 3 for explanation.	T	Code is scheduled to be discontinued, effective October 1, 2022.

Original Printing

Effective October 1, 2020

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
4114	2.67	4511	0.71	5221	11.28	6217	6.75	7219	9.99
4130	6.37	4557	1.31	5222	11.18	6229	4.14	7231	9.59
4131	4.37	4558	4.35	5223	6.99	6233	4.85	7309 F	4.30
4133	3.26	4568	2.46	5348	8.64	6235	6.59	7313 F	2.56
4150	1.77	4583	6.57	5402	6.98	6251	17.54	7317 F	26.42
4207	1.03	4597	2.08	5403	13.75	6252	2.81	7327 F	28.29
4239	2.80	4611	2.17	5428	7.15	6260	(a)	7333	6.09
4240	4.48	4628	1.96	5429	7.12	6306	9.57	7335	6.76
4243	3.67	4635	6.14	5443	8.32	6319	5.19	7337	11.82
4244	3.00	4653	2.99	5445	9.08	6325	7.21	7364	1.00
4250	2.81	4665	10.87	5462	8.16	6400	5.48	7366 F	6.68
4251	2.33	4692	1.20	5473	29.64	6504	4.45	7367	7.15
4263	4.05	4693	2.24	5474	9.63	6701	16.09	7368	6.75
4273	3.43	4710	2.53	5479	7.07	6801 F	30.97	7370	(c)
4279	4.72	4712	2.03	5480	11.53	6811	4.55	7377	6.35
4282	0.37	4720	3.09	5491	2.28	6824 F	11.53	7380 *	8.80
4298	2.20	4751	2.37	5506	13.74	6826 F	4.64	7390	16.65
4299	2.33	4771 N	2.94	5507	8.32	6834	3.74	7394	4.32
4301	7.29	4825	0.86	5508	4.37	6836	3.29	7395	4.80
4304	11.16	4828	2.39	5536	6.56	6843 F	12.15	7398	8.39
4307	3.15	4829	2.28	5538	6.95	6854	2.77	7403	6.24
4310	2.71	4902	3.26	5545	19.87	6872 F	15.79	7405 N	1.26
4312	3.16	4923	1.30	5547	10.34	6874 F	52.90	7421	0.64
4351	2.11	5000	14.89	5606	3.75	6875 F	97.43	7422	1.97
4352	0.66	5022	19.23	5610	9.62	6882	6.83	7431 N	0.55
4360	0.31	5037	29.54	5645	8.78	6884	42.55	7445 N	0.30
4361	0.59	5040	23.03	5648	15.49	6885	61.14	7453 N	0.29
4362	0.48	5057	13.61	5651	7.64	7016	9.59	7502	2.04
4410	5.58	5059	42.24	5701	15.28	7024	10.67	7515	1.86
4420	12.31	5069	30.89	5703	17.21	7038	3.32	7520	6.50
4431	4.50	5102	14.12	5709	24.41	7046	2.91	7536	6.59
4432	2.06	5160	5.26	5951	0.75	7047	18.97	7538	4.82
4439 T	3.73	5183	6.77	5954	4.93	7050	6.45	7539	1.49
4452	3.28	5184	7.12	6003	10.71	7090	3.69	7542	4.27
4459	4.06	5188	6.11	6005	4.01	7098	3.24	7580	4.47
4470	4.68	5190	4.94	6017	3.39	7099	5.66	7590	7.67
4475	2.54	5191	1.34	6018	9.67	7133	4.66	7600	7.27
4476	1.99	5192	4.88	6045	4.64	7197	7.92	7601	4.03
4479	2.53	5193	8.51	6204	7.20	7201	3.40	7610	0.23
4493	4.68	5213	19.73	6216	9.08	7207	4.14		

*	7380 – Ex-Medical Loss Cost for this classification is 6.53	F	Loss Cost provides coverage under the United States Longshore & Harbor Workers' Compensation Act.
(a)	Loss Cost for each individual risk shall be obtained from the Rating Board.	N	Refer to Page 3 for explanation.
(c)	Refer to Page 5 for Loss Costs.	T	Code is scheduled to be discontinued, effective October 1, 2022.

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Effective October 1, 2020

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
7710	3.26	8106	6.75	8745	6.30	9028	3.20	9403	10.76
7711	(e)	8107	3.31	8747	0.16	9029	5.26	9410	7.39
7716	(e)	8111	3.94	8748	1.05	9030	4.95	9501	1.93
7720	2.78	8116	1.64	8751	3.70	9040 #	5.46	9505	4.03
7723	1.50	8199	3.53	8755	0.75	9044	3.99	9519	3.53
 									
7855	4.26	8209	6.71	8800	1.92	9048 §	2.43	9521	3.84
7998	1.53	8215	5.00	8802	1.13	9051	3.12	9522	1.54
7999	2.12	8227	12.86	8803	0.05	9052	3.15	9526	12.37
8001	2.52	8232	5.58	8809	0.19	9055	1.07	9527	28.19
8006	1.80	8235	5.94	8810 &	0.12	9058	4.87	9534	10.07
 									
8008	0.97	8263	7.46	8820	0.12	9059	8.73	9539	9.92
8012	1.81	8264	6.85	8829	3.33	9060	1.45	9545	15.76
8013	0.31	8265	7.83	8831	1.21	9061	1.90	9549	3.49
8016	0.64	8280	14.53	8832	0.39	9063	0.92	9552	12.92
8017	1.45	8288	4.06	8833 @	1.19	9065	1.05	9553	5.41
 									
8018	3.58	8291	6.26	8838	0.59	9071	1.78	9585	0.87
8021	6.02	8292	5.65	8840	0.48	9072	1.98	9586	0.66
8025	1.00	8293	8.95	8854	4.53	9074	1.15	9600	2.06
8031	2.10	8350	10.34	8855	0.12	9088	9.08	9610	0.97
8032	1.02	8353	4.97	8857	2.71	9089	0.38	9620	1.55
 									
8033	3.71	8381	1.94	8864	3.30	9093	1.47		
8034	4.72	8382	1.70	8865	3.04	9101	2.97		
8039	2.03	8385	10.89	8866	2.42	9102	3.31		
8043	1.18	8391	3.14	8868	0.44	9149	1.17		
8044	3.64	8392	2.46	8869	0.93	9157	4.31		
 									
8046	2.98	8394	5.20	8871	0.16	9158	2.06		
8047	1.41	8500	6.72	8873	0.12	9159	1.26		
8048	5.17	8601	0.45	8901	0.13	9160	1.52		
8068	0.19	8709 F	26.76	9014	4.59	9178	3.82		
8069	0.48	8719	2.13	9015	1.83	9179	6.77		
 									
8072	0.81	8720	2.01	9016	3.75	9180	2.58		
8090	0.63	8723	0.12	9019	3.39	9182	1.46		
8102	5.75	8726 F	2.45	9025	15.67	9186	5.35		
8103	4.15	8731	2.55	9026	4.37	9220	7.42		
8105	2.22	8742	0.29	9027 PL	10.40	9402	5.71		

(e)	For Loss Costs for Class 7711 refer to Pages 8 through 10. For Loss Costs for Class 7716 refer to Page 10.	@	8833 – Ex-Medical Loss Cost for this classification is 0.92
F	Loss Cost provides coverage under the United States Longshore & Harbor Workers' Compensation Act.	#	9040 – Ex-Medical Loss Cost for this classification is 4.10
PL	Loss Cost is per location.	§	9048 – Camps: Any adjustment in tuition fee made in consideration of services rendered shall not be considered as remuneration.
&	8810 – Ex-Medical Loss Cost for this classification is 0.09	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

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Effective October 1, 2020

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MISCELLANEOUS VALUES

Ambulance – Volunteer Service Company – Code 7370

Applicable in accordance with Manual Rule II Section (G)(3)	Ambulance – Loss Cost (Not Rate)	\$4,098
	Each additional Ambulance – Loss Cost (Not Rate)	\$2,049

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 (J).

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	0.4%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
\$200	0.8%	0.6%	0.6%	0.4%	0.4%	0.2%	0.2%
\$300	1.2%	0.9%	0.8%	0.6%	0.5%	0.3%	0.3%
\$400	1.4%	1.1%	1.0%	0.8%	0.7%	0.4%	0.3%
\$500	1.7%	1.3%	1.2%	0.9%	0.8%	0.5%	0.4%
\$1,000	2.8%	2.1%	2.0%	1.6%	1.5%	0.9%	0.7%
\$1,500	3.6%	2.9%	2.7%	2.2%	2.0%	1.2%	1.0%
\$2,000	4.4%	3.6%	3.4%	2.7%	2.5%	1.6%	1.3%
\$2,500	5.1%	4.2%	4.0%	3.2%	3.0%	1.9%	1.6%
\$5,000	8.0%	6.9%	6.5%	5.4%	5.1%	3.3%	2.7%

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 XIII (F) for special instructions concerning policies insuring only Per Capita classifications. Expense constants are carrier specific.

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MISCELLANEOUS VALUES (continued)

Maximum Weekly Payroll	
Executive Officers	
Non-Construction Employments – applicable in accordance with Manual Rule VIII Section (A)(6)(a)(ii)	\$2,275.00
Construction Employments – refer to Manual Rule VIII Section (A)(6)(a)(vii)	\$1,450.17*
Non-Executive Officers – applicable in accordance with Manual Rule V (F) for classifications with footnotes limiting the maximum remuneration	\$6,100.00
Construction Employments – refer to Manual Rule V (G)	\$1,450.17*
Sole Proprietors and Partners	
Non-Construction Employments – applicable in accordance with Manual Rule VIII Section (B)(4)(a)	\$2,275.00
Construction Employments – refer to Manual Rule VIII Section (B)(4)(b)	\$1,450.17*
*effective July 1, 2020	

Minimum Weekly Payroll	
Executive Officers – applicable in accordance with Manual Rule VIII Section (A)(6)(a)(1)	\$750.00
Executive Officers of not-for-profit unincorporated associations – applicable with Manual Rule VIII Section (A)(6)(b).	\$375.00
Sole Proprietors and Partners – applicable in accordance with Manual Rule VIII Section (B)(4)(a) and (4)(b)	\$750.00

MISCELLANEOUS VALUES (continued)

New York State Assessment Charges	
General Instructions and Information	
Refer to Rule VIII (L) Sections (1) and (2)	
Applicable Standard Premium Assessment Rate	12.2%
Determination of Assessment	
In accordance with Rule VIII (L) Section (3), refer to the New York State 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 VIII Section (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 VIII Section (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 VIII (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 XI (D)(3)(b) of the Manual	74.8%
(Multiply a Non-F classification rate by a factor of 1.748 to adjust for differences in state and federal benefits and assessments)	

MISCELLANEOUS VALUES (continued)

LOSS COSTS (NOT RATES) FOR VOLUNTEER FIREFIGHTERS – Code 7711

Population	Annual Loss Costs	Population	Annual Loss Costs	Population	Annual Loss Costs
Up to 300	\$4,741	3,501 to 4,000	\$25,015	8,001 to 8,500	\$51,039
301 to 500	\$5,460	4,001 to 4,500	\$28,621	8,501 to 9,000	\$54,258
501 to 700	\$7,210	4,501 to 5,000	\$30,795	9,001 to 9,500	\$57,583
701 to 1,000	\$9,061	5,001 to 5,500	\$32,960	9,501 to 10,000	\$60,775
1,001 to 1,500	\$12,001	5,501 to 6,000	\$35,884	10,001 to 15,000	\$72,071
1,501 to 2,000	\$13,389	6,001 to 6,500	\$38,806	15,001 to 20,000	\$83,262
2,001 to 2,500	\$16,665	6,501 to 7,000	\$42,361	20,001 to 25,000	\$94,068
2,501 to 3,000	\$18,088	7,001 to 7,500	\$45,264	25,001 to 35,000	\$110,772
3,001 to 3,500	\$21,718	7,501 to 8,000	\$48,162	35,001 to 50,000	\$138,727

For populations over 50,000, the annual **loss cost** shall be \$138,727 plus \$21,766 for each 10,000 people or major part thereof.

For All Population Groups:

Minimum **loss cost** **\$4,741**

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.”

MISCELLANEOUS VALUES (continued)

LOSS COSTS (NOT RATES) FOR VOLUNTEER FIREFIGHTERS – Code 7711 (continued)

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 the fire departments or companies in their area.

Employers' Liability coverage is not automatically afforded under these circumstances to the fire departments or companies who 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 A "New York Volunteer Firefighters' Benefit Law Extension of Employers' Liability Insurance Endorsement." 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 Section (F)(2) of this Manual.

The terms "home area" and "outside area" used in Section (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.

Original Printing

Effective October 1, 2020

MISCELLANEOUS VALUES (continued)

LOSS COSTS (NOT RATES) FOR VOLUNTEER FIREFIGHTERS – Code 7711 (continued)

	<p>c. The territory of a town located outside of a city, village, fire district, town fire protection or 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.</p>		
	<p>“Outside Area”</p>		
	<p>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.</p>		
	<table border="1"> <tr> <td data-bbox="204 915 1349 1052"> <p>Firefighters – Volunteer, Including drivers – Elective Coverage for Assistance from individual Volunteer Firefighters</p> </td> <td data-bbox="1349 915 1482 1052"> <p>7716</p> </td> </tr> </table>	<p>Firefighters – Volunteer, Including drivers – Elective Coverage for Assistance from individual Volunteer Firefighters</p>	<p>7716</p>
<p>Firefighters – Volunteer, Including drivers – Elective Coverage for Assistance from individual Volunteer Firefighters</p>	<p>7716</p>		
	<p>Loss Cost (Not Premium) Charge – \$46 per policy</p>		

Exhibit B

NEW YORK WORKERS' COMPENSATION

OCTOBER 1, 2020 LOSS COST REVISION

EXPLANATORY MEMORANDUM

An overall loss cost decrease of 1.0% has been approved by the New York State Department of Financial Services to become effective on October 1, 2020.

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

Loss Experience – The latest two policy years of experience produced an increase of 2.2% 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 1.0% to the overall change.

Loss Adjustment Expenses – A review of the latest data available resulted in a decrease of 0.1% 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, an upward trend in indemnity claim costs and a mild upward trend in medical claim costs. Combined with a projected wage trend, the final selected net trend factor is -4.0%.

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 1.0%, 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, 2019 to October 1, 2020

<u>Class Code</u>	<u>Oct. 2020</u>	<u>Oct. 2019</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2020</u>	<u>Oct. 2019</u>	<u>% Change</u>
0005	1.91	2.22	-14.0%	2081	9.38	10.70	-12.3%
0006	2.75	2.79	-1.4%	2089	6.57	7.70	-14.7%
0007	1.80	1.90	-5.3%	2095	6.25	7.14	-12.5%
0031	2.08	2.26	-8.0%	2101	6.74	5.47	23.2%
0034	3.82	3.50	9.1%	2105	5.63	6.38	-11.8%
0035	2.72	2.63	3.4%	2111	2.25	2.54	-11.4%
0042	4.91	5.33	-7.9%	2112	7.84	7.82	0.3%
0050	3.42	4.11	-16.8%	2114	6.84	6.37	7.4%
0106	6.32	7.87	-19.7%	2121	4.47	3.87	15.5%
0251	15.14	16.59	-8.7%	2143	3.39	3.88	-12.6%
0771	7.67	6.97	10.0%	2150	9.21	10.16	-9.4%
0908	145.89	122.08	19.5%	2157	12.22	11.89	2.8%
0909	178.26	159.40	11.8%	2172	3.40	3.14	8.3%
0912	838.87	678.15	23.7%	2288	6.85	7.45	-8.1%
0913	430.82	348.28	23.7%	2302	2.62	2.53	3.6%
0917	4.15	4.40	-5.7%	2362	2.11	2.13	-0.9%
1170	3.25	3.66	-11.2%	2380	6.74	7.71	-12.6%
1320	4.58	5.06	-9.5%	2387	4.08	3.98	2.5%
1430	3.11	3.22	-3.4%	2388	3.15	2.92	7.9%
1438	9.52	9.05	5.2%	2402	2.31	2.45	-5.7%
1439	4.88	5.50	-11.3%	2413	3.76	3.98	-5.5%
1452	7.46	7.29	2.3%	2416	2.43	2.63	-7.6%
1463	6.05	6.51	-7.1%	2417	2.84	3.09	-8.1%
1470	9.73	11.13	-12.6%	2501	0.94	0.81	16.0%
1624	3.98	4.24	-6.1%	2503	1.08	1.16	-6.9%
1701	4.47	4.70	-4.9%	2534	4.10	4.67	-12.2%
1710	5.99	6.47	-7.4%	2553	2.19	2.33	-6.0%
1741	7.36	6.48	13.6%	2570	5.22	5.02	4.0%
1747	18.19	20.12	-9.6%	2571	3.47	3.42	1.5%
1748	8.12	8.68	-6.5%	2576	3.17	3.48	-8.9%
1809	10.60	10.87	-2.5%	2578	2.92	3.01	-3.0%
1810	7.57	8.36	-9.4%	2590	2.61	2.71	-3.7%
1853	4.84	5.34	-9.4%	2591	5.45	5.24	4.0%
1860	8.58	11.21	-23.5%	2593	5.85	6.09	-3.9%
1924	4.95	5.19	-4.6%	2594	5.90	6.01	-1.8%
1925	7.47	7.47	0.0%	2600	6.91	7.52	-8.1%
2001	4.39	4.83	-9.1%	2623	3.82	3.97	-3.8%
2002	4.09	4.23	-3.3%	2640	12.57	14.16	-11.2%
2003	5.37	5.54	-3.1%	2660	2.40	2.54	-5.5%
2014	3.38	3.80	-11.1%	2670	3.46	3.19	8.5%
2021	3.46	3.61	-4.2%	2683	4.86	5.08	-4.3%
2039	7.04	6.17	14.1%	2688	1.46	1.41	3.5%
2041	3.82	4.36	-12.4%	2689	0.93	0.96	-3.1%
2065	2.92	3.19	-8.5%	2702	10.31	12.15	-15.1%
2070	5.76	5.63	2.3%	2710	5.22	5.93	-12.0%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2019 to October 1, 2020

<u>Class Code</u>	<u>Oct. 2020</u>	<u>Oct. 2019</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2020</u>	<u>Oct. 2019</u>	<u>% Change</u>
2714	7.03	7.73	-9.1%	3190	2.92	3.04	-3.9%
2731	4.49	4.85	-7.4%	3191	3.14	3.60	-12.8%
2737	5.79	5.72	1.2%	3200	3.10	3.15	-1.6%
2759	10.30	11.21	-8.1%	3220	2.61	2.67	-2.2%
2790	1.43	1.61	-11.2%	3227	29.89	32.72	-8.6%
2802	6.39	7.14	-10.5%	3241	4.90	4.74	3.4%
2817	3.88	3.75	3.5%	3257	3.11	3.30	-5.8%
2835	2.43	2.55	-4.7%	3270	2.24	2.55	-12.2%
2841	4.78	4.43	7.9%	3307	3.01	3.45	-12.8%
2881	3.01	2.96	1.7%	3315	11.48	9.98	15.0%
2883	3.41	3.57	-4.5%	3336	2.55	2.63	-3.0%
2913	6.26	5.36	16.8%	3365	7.54	7.71	-2.2%
2916	3.41	3.91	-12.8%	3372	2.57	2.80	-8.2%
2923	2.66	2.16	23.1%	3381	1.87	1.97	-5.1%
2942	2.40	2.67	-10.1%	3383	0.53	0.52	1.9%
3004	4.42	4.90	-9.8%	3384	0.24	0.26	-7.7%
3018	9.57	9.35	2.4%	3385	0.99	1.04	-4.8%
3022	6.96	7.58	-8.2%	3400	11.41	9.95	14.7%
3027	2.58	2.85	-9.5%	3507	3.88	3.61	7.5%
3028	8.65	10.48	-17.5%	3515	3.53	3.41	3.5%
3030	9.33	10.03	-7.0%	3548	1.93	2.18	-11.5%
3040	7.72	8.68	-11.1%	3559	4.30	3.58	20.1%
3041	4.59	4.96	-7.5%	3561	2.75	3.00	-8.3%
3042	4.91	4.88	0.6%	3574	0.96	0.80	20.0%
3060	9.86	11.33	-13.0%	3581	1.68	1.77	-5.1%
3064	4.96	6.17	-19.6%	3612	2.64	2.47	6.9%
3066	3.60	3.17	13.6%	3620	4.68	5.01	-6.6%
3067	3.27	3.16	3.5%	3629	1.91	1.89	1.1%
3076	3.47	3.37	3.0%	3632	3.32	3.73	-11.0%
3081	4.46	5.42	-17.7%	3634	1.92	1.80	6.7%
3085	7.61	7.14	6.6%	3635	2.08	2.41	-13.7%
3110	10.04	11.52	-12.8%	3638	2.97	3.32	-10.5%
3111	4.39	5.05	-13.1%	3642	1.44	1.79	-19.6%
3113	2.04	2.00	2.0%	3643	2.76	2.66	3.8%
3114	2.78	2.91	-4.5%	3647	4.40	4.63	-5.0%
3118	2.26	2.41	-6.2%	3648	2.18	2.17	0.5%
3122	5.28	5.02	5.2%	3681	1.26	1.28	-1.6%
3126	15.05	16.36	-8.0%	3685	1.54	1.45	6.2%
3129	4.15	4.19	-1.0%	3686	1.76	1.93	-8.8%
3132	2.03	2.10	-3.3%	3724	4.56	5.07	-10.1%
3145	2.26	2.39	-5.4%	3726	6.76	8.35	-19.0%
3146	1.64	1.77	-7.3%	3737	4.48	4.81	-6.9%
3169	4.41	4.42	-0.2%	3807	4.84	5.67	-14.6%
3179	2.45	2.33	5.2%	3808	4.16	3.99	4.3%
3188	3.06	3.25	-5.8%	3821	7.48	7.29	2.6%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2019 to October 1, 2020

<u>Class Code</u>	<u>Oct. 2020</u>	<u>Oct. 2019</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2020</u>	<u>Oct. 2019</u>	<u>% Change</u>
3823	4.45	4.96	-10.3%	4362	0.48	0.53	-9.4%
3824	4.51	4.80	-6.0%	4410	5.58	5.52	1.1%
3826	1.61	1.64	-1.8%	4420	12.31	12.35	-0.3%
3827	4.73	5.32	-11.1%	4431	4.50	4.74	-5.1%
3830	2.37	2.65	-10.6%	4432	2.06	2.10	-1.9%
3832	2.51	2.95	-14.9%	4439	3.73	3.52	6.0%
3865	2.82	2.66	6.0%	4452	3.28	3.22	1.9%
3881	(a)	(a)	0.0%	4459	4.06	4.23	-4.0%
4000	5.88	6.51	-9.7%	4470	4.68	4.30	8.8%
4024	5.97	4.86	22.8%	4475	2.54	2.43	4.5%
4034	8.88	9.56	-7.1%	4476	1.99	2.02	-1.5%
4038	2.89	3.15	-8.3%	4479	2.53	2.55	-0.8%
4053	3.99	4.47	-10.7%	4493	4.68	5.06	-7.5%
4061	3.72	4.22	-11.8%	4511	0.71	0.67	6.0%
4062	6.85	6.45	6.2%	4557	1.31	1.47	-10.9%
4101	3.04	3.20	-5.0%	4558	4.35	4.50	-3.3%
4111	2.34	2.67	-12.4%	4568	2.46	2.79	-11.8%
4112	1.50	1.69	-11.2%	4583	6.57	7.55	-13.0%
4114	2.67	2.71	-1.5%	4597	2.08	2.53	-17.8%
4130	6.37	7.13	-10.7%	4611	2.17	2.11	2.8%
4131	4.37	4.77	-8.4%	4628	1.96	1.97	-0.5%
4133	3.26	2.73	19.4%	4635	6.14	6.01	2.2%
4150	1.77	1.82	-2.7%	4653	2.99	2.70	10.7%
4207	1.03	1.19	-13.4%	4665	10.87	11.33	-4.1%
4239	2.80	3.10	-9.7%	4692	1.20	1.11	8.1%
4240	4.48	5.06	-11.5%	4693	2.24	2.31	-3.0%
4243	3.67	3.78	-2.9%	4710	2.53	3.01	-15.9%
4244	3.00	2.86	4.9%	4712	2.03	2.29	-11.4%
4250	2.81	2.82	-0.4%	4720	3.09	3.77	-18.0%
4251	2.33	2.44	-4.5%	4751	2.37	2.59	-8.5%
4263	4.05	4.65	-12.9%	4771	2.94	3.55	-17.2%
4273	3.43	3.44	-0.3%	4825	0.86	0.84	2.4%
4279	4.72	4.46	5.8%	4828	2.39	2.09	14.4%
4282	0.37	0.41	-9.8%	4829	2.28	2.29	-0.4%
4298	2.20	2.26	-2.7%	4902	3.26	3.45	-5.5%
4299	2.33	2.39	-2.5%	4923	1.30	1.43	-9.1%
4301	7.29	7.57	-3.7%	5000	14.89	17.41	-14.5%
4304	11.16	9.89	12.8%	5022	19.23	18.94	1.5%
4307	3.15	3.31	-4.8%	5037	29.54	31.39	-5.9%
4310	2.71	2.89	-6.2%	5040	23.03	21.76	5.8%
4312	3.16	2.92	8.2%	5057	13.61	15.59	-12.7%
4351	2.11	2.14	-1.4%	5059	42.24	41.15	2.6%
4352	0.66	0.70	-5.7%	5069	30.89	34.28	-9.9%
4360	0.31	0.29	6.9%	5102	14.12	13.52	4.4%
4361	0.59	0.65	-9.2%	5160	5.26	4.99	5.4%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2019 to October 1, 2020

<u>Class Code</u>	<u>Oct. 2020</u>	<u>Oct. 2019</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2020</u>	<u>Oct. 2019</u>	<u>% Change</u>
5183	6.77	6.95	-2.6%	6045	4.64	5.20	-10.8%
5184	7.12	8.62	-17.4%	6204	7.20	8.07	-10.8%
5188	6.11	6.06	0.8%	6216	9.08	9.39	-3.3%
5190	4.94	4.90	0.8%	6217	6.75	7.01	-3.7%
5191	1.34	1.38	-2.9%	6229	4.14	4.63	-10.6%
5192	4.88	4.35	12.2%	6233	4.85	5.00	-3.0%
5193	8.51	8.29	2.7%	6235	6.59	7.16	-8.0%
5213	19.73	17.62	12.0%	6251	17.54	14.69	19.4%
5221	11.28	11.55	-2.3%	6252	2.81	3.00	-6.3%
5222	11.18	10.78	3.7%	6260	(a)	(a)	0.0%
5223	6.99	7.98	-12.4%	6306	9.57	10.66	-10.2%
5348	8.64	8.35	3.5%	6319	5.19	5.75	-9.7%
5402	6.98	7.81	-10.6%	6325	7.21	7.90	-8.7%
5403	13.75	14.20	-3.2%	6400	5.48	5.94	-7.7%
5428	7.15	6.38	12.1%	6504	4.45	4.15	7.2%
5429	7.12	7.09	0.4%	6701	16.09	17.80	-9.6%
5443	8.32	8.65	-3.8%	6801	30.97	34.32	-9.8%
5445	9.08	9.02	0.7%	6811	4.55	4.85	-6.2%
5462	8.16	7.72	5.7%	6824	11.53	11.65	-1.0%
5473	29.64	26.26	12.9%	6826	4.64	5.14	-9.7%
5474	9.63	9.74	-1.1%	6834	3.74	4.30	-13.0%
5479	7.07	7.13	-0.8%	6836	3.29	3.38	-2.7%
5480	11.53	12.09	-4.6%	6843	12.15	9.94	22.2%
5491	2.28	2.58	-11.6%	6854	2.77	3.06	-9.5%
5506	13.74	14.03	-2.1%	6872	15.79	18.50	-14.6%
5507	8.32	7.75	7.4%	6874	52.90	56.27	-6.0%
5508	4.37	5.87	-25.6%	6875	97.43	105.30	-7.5%
5536	6.56	6.69	-1.9%	6882	6.83	5.59	22.2%
5538	6.95	6.96	-0.1%	6884	42.55	46.60	-8.7%
5545	19.87	19.56	1.6%	6885	61.14	66.74	-8.4%
5547	10.34	11.40	-9.3%	7016	9.59	7.85	22.2%
5606	3.75	3.88	-3.4%	7024	10.67	8.73	22.2%
5610	9.62	9.58	0.4%	7038	3.32	2.89	14.9%
5645	8.78	9.02	-2.7%	7046	2.91	2.75	5.8%
5648	15.49	16.90	-8.3%	7047	18.97	15.52	22.2%
5651	7.64	6.83	11.9%	7050	6.45	5.67	13.8%
5701	15.28	16.91	-9.6%	7090	3.69	3.21	15.0%
5703	17.21	22.29	-22.8%	7098	3.24	3.06	5.9%
5709	24.41	22.05	10.7%	7099	5.66	5.40	4.8%
5951	0.75	0.85	-11.8%	7133	4.66	4.55	2.4%
5954	4.93	4.96	-0.6%	7197	7.92	8.60	-7.9%
6003	10.71	10.23	4.7%	7201	3.40	3.59	-5.3%
6005	4.01	4.32	-7.2%	7207	4.14	4.52	-8.4%
6017	3.39	3.31	2.4%	7219	9.99	9.75	2.5%
6018	9.67	11.06	-12.6%	7231	9.59	9.22	4.0%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2019 to October 1, 2020

<u>Class Code</u>	<u>Oct. 2020</u>	<u>Oct. 2019</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2020</u>	<u>Oct. 2019</u>	<u>% Change</u>
7309	4.30	4.50	-4.4%	8001	2.52	2.71	-7.0%
7313	2.56	2.74	-6.6%	8006	1.80	1.71	5.3%
7317	26.42	28.44	-7.1%	8008	0.97	0.93	4.3%
7327	28.29	30.48	-7.2%	8012	1.81	1.69	7.1%
7333	6.09	5.71	6.7%	8013	0.31	0.33	-6.1%
7335	6.76	6.34	6.6%	8016	0.64	0.59	8.5%
7337	11.82	11.20	5.5%	8017	1.45	1.42	2.1%
7364	1.00	1.35	-25.9%	8018	3.58	3.44	4.1%
7366	6.68	7.61	-12.2%	8021	6.02	5.66	6.4%
7367	7.15	7.53	-5.0%	8025	1.00	1.18	-15.3%
7368	6.75	7.14	-5.5%	8031	2.10	2.35	-10.6%
7370	(c)	(c)	-15.1%	8032	1.02	1.03	-1.0%
7377	6.35	8.19	-22.5%	8033	3.71	3.62	2.5%
7380	8.80	8.98	-2.0%	8034	4.72	4.87	-3.1%
7390	16.65	16.62	0.2%	8039	2.03	1.95	4.1%
7394	4.32	4.07	6.1%	8043	1.18	1.27	-7.1%
7395	4.80	4.52	6.2%	8044	3.64	3.59	1.4%
7398	8.39	7.98	5.1%	8046	2.98	3.22	-7.5%
7403	6.24	5.89	5.9%	8047	1.41	1.60	-11.9%
7405	1.26	1.39	-9.4%	8048	5.17	5.24	-1.3%
7421	0.64	0.64	0.0%	8068	0.19	0.23	-17.4%
7422	1.97	2.20	-10.5%	8069	0.48	0.58	-17.2%
7431	0.55	0.48	14.6%	8072	0.81	0.82	-1.2%
7445	0.30	0.32	-6.3%	8090	0.63	0.63	0.0%
7453	0.29	0.31	-6.5%	8102	5.75	6.67	-13.8%
7502	2.04	1.97	3.6%	8103	4.15	5.06	-18.0%
7515	1.86	2.01	-7.5%	8105	2.22	2.35	-5.5%
7520	6.50	6.55	-0.8%	8106	6.75	6.37	6.0%
7536	6.59	7.20	-8.5%	8107	3.31	3.49	-5.2%
7538	4.82	4.67	3.2%	8111	3.94	3.91	0.8%
7539	1.49	1.60	-6.9%	8116	1.64	1.78	-7.9%
7542	4.27	4.99	-14.4%	8199	3.53	3.29	7.3%
7580	4.47	4.98	-10.2%	8209	6.71	7.26	-7.6%
7590	7.67	6.41	19.7%	8215	5.00	5.39	-7.2%
7600	7.27	6.74	7.9%	8227	12.86	12.20	5.4%
7601	4.03	3.90	3.3%	8232	5.58	5.61	-0.5%
7610	0.23	0.23	0.0%	8235	5.94	5.30	12.1%
7710	3.26	3.27	-0.3%	8263	7.46	8.19	-8.9%
7711	(e)	(e)	-5.2%	8264	6.85	6.88	-0.4%
7716	(e)	(e)	-5.2%	8265	7.83	8.33	-6.0%
7720	2.78	2.41	15.4%	8280	14.53	14.33	1.4%
7723	1.50	1.53	-2.0%	8288	4.06	4.05	0.2%
7855	4.26	4.36	-2.3%	8291	6.26	6.78	-7.7%
7998	1.53	1.97	-22.3%	8292	5.65	4.94	14.4%
7999	2.12	2.30	-7.8%	8293	8.95	9.04	-1.0%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2019 to October 1, 2020

<u>Class Code</u>	<u>Oct. 2020</u>	<u>Oct. 2019</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2020</u>	<u>Oct. 2019</u>	<u>% Change</u>
8350	10.34	8.61	20.1%	9014	4.59	4.95	-7.3%
8353	4.97	5.23	-5.0%	9015	1.83	1.87	-2.1%
8381	1.94	2.14	-9.3%	9016	3.75	4.10	-8.5%
8382	1.70	1.90	-10.5%	9019	3.39	3.69	-8.1%
8385	10.89	9.47	15.0%	9025	15.67	16.97	-7.7%
8391	3.14	3.32	-5.4%	9026	4.37	4.23	3.3%
8392	2.46	2.57	-4.3%	9027	10.40	10.57	-1.6%
8394	5.20	5.20	0.0%	9028	3.20	3.16	1.3%
8500	6.72	7.05	-4.7%	9029	5.26	5.32	-1.1%
8601	0.45	0.43	4.7%	9030	4.95	5.15	-3.9%
8709	26.76	28.73	-6.9%	9040	5.46	4.89	11.7%
8719	2.13	2.28	-6.6%	9044	3.99	5.23	-23.7%
8720	2.01	2.03	-1.0%	9048	2.43	2.31	5.2%
8723	0.12	0.13	-7.7%	9051	3.12	3.56	-12.4%
8726	2.45	2.80	-12.5%	9052	3.15	3.13	0.6%
8731	2.55	2.74	-6.9%	9055	1.07	1.09	-1.8%
8742	0.29	0.29	0.0%	9058	4.87	4.33	12.5%
8745	6.30	6.02	4.7%	9059	8.73	9.05	-3.5%
8747	0.16	0.17	-5.9%	9060	1.45	1.47	-1.4%
8748	1.05	1.08	-2.8%	9061	1.90	1.94	-2.1%
8751	3.70	3.87	-4.4%	9063	0.92	0.94	-2.1%
8755	0.75	0.62	21.0%	9065	1.05	1.16	-9.5%
8800	1.92	1.84	4.3%	9071	1.78	1.84	-3.3%
8802	1.13	1.20	-5.8%	9072	1.98	2.06	-3.9%
8803	0.05	0.05	0.0%	9074	1.15	1.17	-1.7%
8809	0.19	0.19	0.0%	9088	9.08	9.15	-0.8%
8810	0.12	0.13	-7.7%	9089	0.38	0.40	-5.0%
8820	0.12	0.12	0.0%	9093	1.47	1.73	-15.0%
8829	3.33	3.31	0.6%	9101	2.97	2.91	2.1%
8831	1.21	1.23	-1.6%	9102	3.31	3.34	-0.9%
8832	0.39	0.40	-2.5%	9149	1.17	1.35	-13.3%
8833	1.19	1.26	-5.6%	9157	4.31	4.36	-1.1%
8838	0.59	0.56	5.4%	9158	2.06	2.05	0.5%
8840	0.48	0.50	-4.0%	9159	1.26	1.31	-3.8%
8854	4.53	4.54	-0.2%	9160	1.52	1.54	-1.3%
8855	0.12	0.13	-7.7%	9178	3.82	3.48	9.8%
8857	2.71	2.81	-3.6%	9179	6.77	6.79	-0.3%
8864	3.30	3.06	7.8%	9180	2.58	2.68	-3.7%
8865	3.04	3.22	-5.6%	9182	1.46	1.41	3.5%
8866	2.42	2.59	-6.6%	9186	5.35	5.98	-10.5%
8868	0.44	0.43	2.3%	9220	7.42	7.29	1.8%
8869	0.93	0.88	5.7%	9402	5.71	6.35	-10.1%
8871	0.16	0.19	-15.8%	9403	10.76	11.55	-6.8%
8873	0.12	0.13	-7.7% *	9410	7.39	7.38	0.1%
8901	0.13	0.11	18.2%	9501	1.93	1.89	2.1%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2019 to October 1, 2020

<u>Class Code</u>	<u>Oct. 2020</u>	<u>Oct. 2019</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2020</u>	<u>Oct. 2019</u>	<u>% Change</u>
9505	4.03	4.72	-14.6%	9549	3.49	3.48	0.3%
9519	3.53	4.09	-13.7%	9552	12.92	13.53	-4.5%
9521	3.84	4.51	-14.9%	9553	5.41	6.03	-10.3%
9522	1.54	1.49	3.4%	9585	0.87	0.92	-5.4%
9526	12.37	12.43	-0.5%	9586	0.66	0.56	17.9%
9527	28.19	29.51	-4.5%	9600	2.06	1.88	9.6%
9534	10.07	10.37	-2.9%	9610	0.97	0.93	4.3%
9539	9.92	9.74	1.8%	9620	1.55	1.60	-3.1%
9545	15.76	15.46	1.9%				

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 Code 8873 is a new class code. The provisions of Class Code 8873 apply to all new and renewal policies effective on or after May 1, 2020, as well as to all policies that were in-force from March 16, 2020 through April 30, 2020. The Loss Cost is based off of Class Code 8810 until such time that Class Code 8873 develops its own experience or warrants an adjustment. Please refer to RC Bulletins #2512 and #2513 for further information.