



NYCIRB

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

July 15, 2022

R.C. 2564

Re: New York State Workers' Compensation Loss Cost Filing and
Loss Costs by Classification; Effective on October 1, 2022

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 8.7% in the overall loss cost level in New York State, effective October 1, 2022.

As previously explained in [R.C. Bulletin 2560](#), the approved loss cost indication was derived by applying Rating Board's standard ratemaking methodology.

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, 2022. Manual pages displaying the loss cost for each employment classification are attached hereto as Exhibit A. Class loss costs are also published in the digital version of the 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, 2022, 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, 2022 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, 2022 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, 2022.

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

- (1) The United States Longshore & Harbor Workers' Coverage percentage is revised to 76.6%. Insurers do not have to file to adopt the new percentage.
- (2) The terrorism loss cost provision remains unchanged at \$0.03 per \$100 of payroll, and 2.3% of premium for non-payroll classes.
- (3) The natural disasters and catastrophic industrial accidents loss cost provision remains unchanged at to \$0.005 per \$100 of payroll, and 0.4% of premium for non-payroll classes.
- (4) 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.
- (5) Maximum and minimum remuneration amounts have been updated and are included in the attached pages.
- (6) Deductible premium credits, expressed as loss elimination ratios on Miscellaneous Values Page 5, have not changed with this revision.
- (7) As indicated in [R.C. Bulletin 2547](#), the New York State assessment was updated effective January 1, 2022. 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, 2023, will be announced in a separate bulletin in November or December of 2022.
- (8) 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".

Jeremy Attie
President and CEO

Enclosures

Exhibit A

Original Printing

Effective October 1, 2022

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 | 1.47 | 2039 | 7.00 | 2623 | 2.74 | 3111 | 3.06 | 3629 | 1.48 |
| 0006 | 1.96 | 2041 | 2.91 | 2640 | 11.66 | 3113 | 1.87 | 3632 | 2.60 |
| 0007 | 1.42 | 2065 | 2.48 | 2660 | 1.91 | 3114 | 1.86 | 3634 | 1.51 |
| 0031 | 1.54 | 2070 | 4.97 | 2670 | 4.16 | 3118 | 2.03 | 3635 | 1.43 |
| 0034 | 3.39 | 2081 | 6.55 | 2683 | 4.25 | 3122 | 5.20 | 3638 | 2.02 |
| 0035 | 2.06 | 2089 | 5.33 | 2688 | 1.30 | 3126 T | 9.10 | 3642 | 0.91 |
| 0042 | 4.19 | 2095 | 4.80 | 2689 | 0.67 | 3129 | 3.48 | 3643 | 2.42 |
| 0050 | 2.07 | 2101 | 6.49 | 2702 | 8.80 | 3132 | 1.64 | 3647 | 4.14 |
| 0106 | 5.24 | 2105 | 3.85 | 2710 | 3.46 | 3145 | 2.09 | 3648 | 2.08 |
| 0251 | 11.74 | 2111 | 1.78 | 2714 | 5.31 | 3146 | 1.43 | 3681 | 1.05 |
| 0771 N | 8.02 | 2112 | 5.53 | 2731 | 3.29 | 3169 | 3.81 | 3685 | 1.33 |
| 0908 PC | 150.82 | 2114 | 7.21 | 2737 | 5.25 | 3179 | 1.94 | 3686 | 1.41 |
| 0909 PC | 206.16 | 2121 | 4.25 | 2759 | 7.06 | 3188 | 2.58 | 3724 | 3.88 |
| 0912 PC | 1151.30 | 2143 | 2.81 | 2790 | 1.05 | 3190 | 2.74 | 3726 | 3.52 |
| 0913 PC | 514.93 | 2150 | 7.06 | 2802 | 4.10 | 3191 | 2.03 | 3737 | 4.17 |
| 0917 | 3.32 | 2157 | 10.16 | 2817 | 3.23 | 3200 | 2.76 | 3807 | 3.68 |
| 1170 | 2.66 | 2172 | 3.81 | 2835 | 2.00 | 3220 | 2.25 | 3808 | 3.70 |
| 1320 | 3.77 | 2288 | 4.85 | 2841 | 4.00 | 3227 | 26.32 | 3821 | 6.01 |
| 1430 | 2.17 | 2302 | 2.43 | 2881 | 2.90 | 3241 | 5.15 | 3823 | 3.57 |
| 1438 | 9.33 | 2362 | 1.81 | 2883 | 2.46 | 3257 | 2.50 | 3824 | 4.20 |
| 1439 | 3.33 | 2380 | 4.80 | 2913 | 5.96 | 3270 | 1.51 | 3826 | 1.36 |
| 1452 | 7.84 | 2387 | 3.64 | 2916 | 2.98 | 3307 | 2.19 | 3827 | 3.37 |
| 1463 | 4.60 | 2388 | 2.40 | 2923 | 3.19 | 3315 | 13.46 | 3830 | 1.29 |
| 1470 | 7.56 | 2402 | 1.80 | 3004 | 3.75 | 3336 | 1.96 | 3832 | 2.01 |
| 1624 | 2.96 | 2413 | 3.02 | 3018 | 7.40 | 3365 | 6.56 | 3865 | 2.39 |
| 1701 | 3.90 | 2416 T | 2.82 | 3022 | 5.29 | 3372 | 2.81 | 3881 | 2.76 |
| 1710 | 5.36 | 2417 | 2.14 | 3027 | 1.80 | 3381 | 1.48 | 4000 | 4.35 |
| 1741 | 7.80 | 2501 | 0.83 | 3028 | 6.02 | 3383 | 0.43 | 4024 | 6.51 |
| 1747 | 11.75 | 2503 | 0.82 | 3030 | 8.01 | 3384 | 0.22 | 4034 | 6.98 |
| 1748 | 7.03 | 2534 TT | 2.54 | 3040 | 8.25 | 3385 | 0.75 | 4038 | 2.26 |
| 1809 | 9.23 | 2553 | 1.78 | 3041 | 4.38 | 3400 | 9.30 | 4053 | 2.65 |
| 1810 | 5.66 | 2570 | 3.43 | 3042 | 3.96 | 3507 | 3.46 | 4061 | 2.44 |
| 1860 | 4.75 | 2571 | 2.92 | 3060 | 6.84 | 3515 | 2.89 | 4062 | 6.75 |
| 1924 | 3.09 | 2576 | 3.14 | 3064 | 3.99 | 3548 | 1.91 | 4101 | 2.34 |
| 1925 | 5.74 | 2578 TT | 2.07 | 3066 | 3.41 | 3559 | 4.07 | 4111 | 2.06 |
| 2001 | 3.06 | 2590 | 2.21 | 3067 | 2.90 | 3561 T | 2.65 | 4112 | 1.01 |
| 2002 | 4.40 | 2591 | 4.42 | 3076 | 2.78 | 3574 | 0.95 | 4114 | 2.11 |
| 2003 | 4.78 | 2593 | 4.70 | 3081 | 3.76 | 3581 | 1.45 | | |
| 2014 | 4.21 | 2594 | 5.41 | 3085 | 6.07 | 3612 | 2.56 | | |
| 2021 | 3.53 | 2600 | 6.06 | 3110 | 6.12 | 3620 | 3.84 | | |

| | | | |
|----|----------------------------------|----|--|
| N | Refer to Page 3 for explanation. | T | Code is scheduled to be discontinued, effective October 1, 2023. |
| PC | Loss Cost is per capita. | TT | Code is scheduled to be discontinued, effective October 1, 2024. |

Original Printing

Effective October 1, 2022

| Code Number | Loss Cost | Code Number | Loss Cost | Code Number | Loss Cost | Code Number | Loss Cost | Code Number | Loss Cost |
|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|
| 4130 | 4.25 | 4597 | 1.44 | 5403 | 13.30 | 6306 | 7.27 | 7335 | 5.67 |
| 4131 T | 4.29 | 4611 | 1.84 | 5428 | 7.21 | 6319 | 3.85 | 7337 | 10.02 |
| 4133 | 2.92 | 4628 | 1.82 | 5429 | 6.46 | 6325 | 5.94 | 7364 | 0.46 |
| 4150 | 1.26 | 4635 | 6.00 | 5443 | 8.67 | 6400 | 5.88 | 7366 F | 4.49 |
| 4207 | 0.75 | 4653 | 3.70 | 5445 | 9.09 | 6504 | 3.79 | 7367 | 5.75 |
| 4239 | 2.67 | 4665 | 9.32 | 5462 | 6.54 | 6701 | 14.06 | 7368 | 5.68 |
| 4240 | 3.23 | 4692 | 0.88 | 5473 | 28.24 | 6801 F | 27.08 | 7370 | (c) |
| 4243 | 2.97 | 4693 | 2.03 | 5474 | 9.61 | 6811 | 3.97 | 7377 | 5.07 |
| 4244 | 2.88 | 4710 | 1.62 | 5479 | 4.99 | 6824 F | 10.12 | 7380 * | 7.84 |
| 4250 | 2.51 | 4712 | 1.95 | 5480 | 10.52 | 6826 F | 3.23 | 7390 | 12.46 |
| 4251 | 1.86 | 4720 | 2.19 | 5491 | 1.71 | 6834 | 2.68 | 7394 | 3.14 |
| 4263 | 3.22 | 4751 | 1.75 | 5506 | 12.83 | 6836 | 2.83 | 7395 | 3.48 |
| 4273 | 3.17 | 4771 N | 2.07 | 5507 | 6.76 | 6843 F | 9.16 | 7398 | 6.15 |
| 4279 | 3.48 | 4825 | 0.70 | 5508 | 3.24 | 6854 | 2.45 | 7403 | 5.73 |
| 4282 | 0.27 | 4828 | 2.38 | 5536 | 5.17 | 6872 F | 9.99 | 7405 N | 1.26 |
| 4298 | 1.66 | 4829 | 2.06 | 5538 | 7.20 | 6874 F | 38.18 | 7421 | 0.52 |
| 4299 | 2.09 | 4902 | 2.08 | 5545 | 14.93 | 6875 F | 83.26 | 7422 | 1.21 |
| 4304 | 10.48 | 4923 | 0.99 | 5547 | 8.70 | 6882 | 9.27 | 7431 N | 0.51 |
| 4307 | 2.58 | 5000 | 9.49 | 5606 | 3.46 | 6884 | 37.31 | 7445 N | 0.23 |
| 4312 | 2.82 | 5022 | 16.56 | 5610 | 8.82 | 6885 | 53.49 | 7453 N | 0.22 |
| 4351 | 2.15 | 5037 | 29.28 | 5645 | 7.13 | 7016 | 11.16 | 7502 | 2.26 |
| 4352 | 0.55 | 5040 | 18.57 | 5648 | 11.97 | 7024 | 12.40 | 7515 | 2.00 |
| 4360 | 0.31 | 5057 | 9.17 | 5651 | 7.27 | 7038 | 2.80 | 7520 | 5.14 |
| 4361 | 0.48 | 5059 | 22.09 | 5701 | 13.23 | 7046 | 2.29 | 7536 | 7.91 |
| 4362 | 0.33 | 5069 T | 25.02 | 5703 | 11.23 | 7047 | 21.90 | 7538 | 3.66 |
| 4410 | 4.60 | 5102 | 11.74 | 5709 | 22.30 | 7050 | 5.49 | 7539 | 1.18 |
| 4420 | 10.47 | 5160 | 4.32 | 5951 | 0.53 | 7090 | 3.11 | 7542 | 3.10 |
| 4431 | 3.48 | 5183 | 5.98 | 6003 | 9.31 | 7098 | 2.55 | 7580 | 2.85 |
| 4432 | 1.78 | 5184 | 6.46 | 6005 | 4.42 | 7099 | 4.50 | 7590 | 7.98 |
| 4452 | 2.46 | 5188 | 4.85 | 6017 | 3.82 | 7133 | 4.00 | 7600 | 6.30 |
| 4459 | 3.53 | 5190 | 4.39 | 6018 | 7.53 | 7197 | 7.11 | 7601 | 3.81 |
| 4470 | 3.81 | 5191 | 1.20 | 6045 | 4.09 | 7201 | 2.42 | 7610 | 0.20 |
| 4475 | 2.12 | 5192 | 4.92 | 6204 | 6.80 | 7207 | 3.36 | 7710 | 4.10 |
| 4476 | 1.91 | 5193 | 6.46 | 6216 | 7.47 | 7219 | 9.63 | 7711 | (e) |
| 4493 | 3.49 | 5213 | 18.94 | 6217 | 5.32 | 7231 | 8.20 | 7716 | (e) |
| 4511 | 0.59 | 5221 | 10.17 | 6229 | 3.51 | 7309 F | 3.70 | 7720 | 3.32 |
| 4557 | 0.99 | 5222 | 10.53 | 6233 | 3.46 | 7313 F | 2.17 | 7723 | 1.39 |
| 4558 | 3.25 | 5223 | 5.66 | 6235 | 6.06 | 7317 F | 22.47 | 7855 | 6.05 |
| 4568 | 1.91 | 5348 | 7.82 | 6251 | 14.66 | 7327 F | 24.08 | | |
| 4583 | 6.65 | 5402 | 4.40 | 6252 | 2.16 | 7333 | 5.11 | | |

| | | | |
|-----|---|-----|---|
| * | 7380 – Refer to NYCIRB for Ex-Medical Loss Cost for this classification | F | Loss Cost provides coverage under the United States Longshore & Harbor Workers' Compensation Act. |
| (c) | Refer to Page 5 for Loss Costs. | T | Code is scheduled to be discontinued, effective October 1, 2023. |
| N | Refer to Page 3 for explanation. | (e) | For Loss Costs for Class 7711 refer to Pages 8 through 10. For Loss Costs for Class 7716 refer to Page 10. |

Original Printing

Effective October 1, 2022

| Code Number | Loss Cost | Code Number | Loss Cost | Code Number | Loss Cost | Code Number | Loss Cost | Code Number | Loss Cost |
|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|-------------|-----------|
| 7998 | 1.71 | 8215 | 3.29 | 8802 | 0.85 | 9052 | 3.03 | 9526 | 9.21 |
| 7999 | 1.84 | 8227 | 9.64 | 8803 | 0.04 | 9055 | 0.82 | 9527 | 25.84 |
| 8001 | 1.93 | 8232 | 4.81 | 8809 | 0.14 | 9058 | 4.35 | 9534 | 10.14 |
| 8006 | 1.43 | 8235 | 4.40 | 8810 & | 0.10 | 9059 | 8.10 | 9539 | 8.36 |
| 8008 | 0.87 | 8263 | 5.20 | 8820 | 0.10 | 9060 | 1.23 | 9545 | 10.82 |
| | | | | | | | | | |
| 8012 | 1.66 | 8264 | 5.42 | 8829 | 3.06 | 9061 | 1.62 | 9549 | 2.89 |
| 8013 | 0.24 | 8265 | 5.98 | 8831 | 1.10 | 9063 | 0.87 | 9552 | 9.83 |
| 8016 | 0.61 | 8280 | 11.54 | 8832 | 0.37 | 9065 | 0.91 | 9553 | 3.91 |
| 8017 | 1.14 | 8288 | 3.79 | 8833 @ | 1.11 | 9071 | 1.42 | 9585 | 0.67 |
| 8018 | 3.26 | 8291 | 5.53 | 8838 | 0.50 | 9072 | 1.48 | 9586 | 0.55 |
| | | | | | | | | | |
| 8021 | 5.08 | 8292 | 4.45 | 8840 | 0.42 | 9074 | 0.97 | 9600 | 2.37 |
| 8025 | 0.83 | 8293 | 8.04 | 8854 | 3.42 | 9088 | 7.10 | 9610 | 0.90 |
| 8031 | 1.82 | 8350 | 8.44 | 8855 | 0.10 | 9089 | 0.30 | 9620 | 1.38 |
| 8032 | 0.92 | 8353 | 5.19 | 8857 | 2.09 | 9093 | 0.92 | | |
| 8033 | 3.08 | 8381 | 1.41 | 8864 | 2.81 | 9101 | 2.41 | | |
| | | | | | | | | | |
| 8034 | 4.15 | 8382 | 1.32 | 8865 | 2.65 | 9102 | 2.49 | | |
| 8039 | 1.85 | 8385 | 11.26 | 8866 | 2.20 | 9149 | 0.88 | | |
| 8043 | 0.95 | 8391 | 2.58 | 8868 | 0.37 | 9157 | 4.11 | | |
| 8044 | 3.07 | 8392 | 2.29 | 8869 | 0.70 | 9158 | 1.89 | | |
| 8046 | 2.33 | 8394 | 4.69 | 8871 | 0.11 | 9159 | 1.17 | | |
| | | | | | | | | | |
| 8047 | 1.24 | 8500 | 5.25 | 8901 | 0.17 | 9160 | 1.34 | | |
| 8048 | 3.73 | 8601 | 0.37 | 9014 | 4.05 | 9178 | 3.36 | | |
| 8068 | 0.13 | 8709 F | 22.71 | 9015 | 1.69 | 9179 | 6.04 | | |
| 8069 | 0.30 | 8719 | 1.65 | 9016 | 3.38 | 9180 | 2.58 | | |
| 8072 | 0.61 | 8720 | 1.66 | 9019 | 2.14 | 9182 | 1.85 | | |
| | | | | | | | | | |
| 8090 | 0.63 | 8723 | 0.10 | 9025 | 14.49 | 9186 | 4.00 | | |
| 8102 | 4.21 | 8726 F | 1.75 | 9026 | 3.66 | 9220 | 6.27 | | |
| 8103 | 3.28 | 8731 | 1.84 | 9027 PL | 14.35 | 9402 | 4.35 | | |
| 8105 | 1.74 | 8742 | 0.24 | 9028 | 2.76 | 9403 | 9.23 | | |
| 8106 | 5.57 | 8745 | 4.45 | 9029 | 3.71 | 9410 | 6.54 | | |
| | | | | | | | | | |
| 8107 | 2.71 | 8747 | 0.17 | 9030 | 4.46 | 9501 | 1.89 | | |
| 8111 | 3.80 | 8748 | 0.78 | 9040 # | 3.99 | 9505 | 2.98 | | |
| 8116 | 1.43 | 8751 | 3.22 | 9044 | 2.83 | 9519 | 3.32 | | |
| 8199 | 3.61 | 8755 | 0.71 | 9048 § | 2.13 | 9521 | 3.15 | | |
| 8209 | 4.79 | 8800 | 1.74 | 9051 | 2.13 | 9522 | 1.56 | | |

| | | | |
|----|---|---|--|
| F | Loss Cost provides coverage under the United States Longshore & Harbor Workers' Compensation Act. | # | 9040 – Refer to NYCIRB for Ex-Medical Loss Cost for this classification |
| 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 – Refer to NYCIRB for Ex-Medical Loss Cost for this classification | 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. |
| @ | 8833 – Refer to NYCIRB for Ex-Medical Loss Cost for this classification | | |

| Class Code | Non-Ratable Element Code |
|------------|--------------------------|
| 4771 | 0771 |
| 7405 | 7445 |
| 7431 | 7453 |

Original Printing

Effective October 1, 2022

RESERVED FOR FUTURE USE

MISCELLANEOUS VALUES

| Ambulance – Volunteer Service Company – Code 7370 | | |
|---|---|---------|
| Applicable in accordance with Manual Rule II Section (G)(3) | Ambulance – Loss Cost (Not Rate) | \$3,105 |
| | Each additional Ambulance – Loss Cost (Not Rate) | \$1,553 |
| <p>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.</p> <p>See Manual Rule regarding the application of this charge to antique ambulances.</p> | | |

| 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% |
| <p># 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).</p> | | |

| Deductible Program – Deductible applies on a per occurrence basis. | | | | | | | | |
|---|----------|----------|----------|----------|----------|----------|----------|----------|
| Percentage Loss Elimination Ratios by Hazard Group | | | | | | | | |
| Deductible | A | B | C | D | E | F | G | 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 | |
|---|--|
| <p>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.</p> | |

Original Printing

Effective October 1, 2022

MISCELLANEOUS VALUES (continued)

| Maximum Weekly Payroll | |
|--|-------------|
| Executive Officers | |
| Non-Construction Employments – applicable in accordance with Manual Rule VIII Section (A)(6)(a)(ii) | \$2,600.00 |
| Construction Employments – refer to Manual Rule VIII Section (A)(6)(a)(vii) | \$1,688.19* |
| Non-Executive Officers – applicable in accordance with Manual Rule V (F) for classifications with footnotes limiting the maximum remuneration | \$6,925.00 |
| Construction Employments – refer to Manual Rule V (G) | \$1,688.19* |
| Sole Proprietors and Partners | |
| Non-Construction Employments – applicable in accordance with Manual Rule VIII Section (B)(4)(a) | \$2,600.00 |
| Construction Employments – refer to Manual Rule VIII Section (B)(4)(b) | \$1,688.19* |
| *effective July 1, 2022 | |

| Minimum Weekly Payroll | |
|--|----------|
| Executive Officers – applicable in accordance with Manual Rule VIII Section (A)(6)(a)(1) | \$875.00 |
| Executive Officers of not-for-profit unincorporated associations – applicable with Manual Rule VIII Section (A)(6)(b). | \$425.00 |
| Sole Proprietors and Partners – applicable in accordance with Manual Rule VIII Section (B)(4)(a) and (4)(b) | \$875.00 |

Original Printing

Effective October 1, 2022

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 | 10.2% |
| 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 | \$.030 |
| For non-payroll based classes, charge is % of non-payroll class manual premium | 2.3% |
| 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 | \$.005 |
| For non-payroll based classes, charge is % of non-payroll class manual premium | 0.4% |
| 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 | 76.6% |
| (Multiply a Non-F classification rate by a factor of 1.766 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 | \$4,777 | 3,501 to 4,000 | \$25,201 | 8,001 to 8,500 | \$51,419 |
| 301 to 500 | \$5,501 | 4,001 to 4,500 | \$28,834 | 8,501 to 9,000 | \$54,661 |
| 501 to 700 | \$7,264 | 4,501 to 5,000 | \$31,024 | 9,001 to 9,500 | \$58,011 |
| 701 to 1,000 | \$9,129 | 5,001 to 5,500 | \$33,205 | 9,501 to 10,000 | \$61,227 |
| 1,001 to 1,500 | \$12,090 | 5,501 to 6,000 | \$36,151 | 10,001 to 15,000 | \$72,607 |
| 1,501 to 2,000 | \$13,489 | 6,001 to 6,500 | \$39,095 | 15,001 to 20,000 | \$83,881 |
| 2,001 to 2,500 | \$16,789 | 6,501 to 7,000 | \$42,676 | 20,001 to 25,000 | \$94,768 |
| 2,501 to 3,000 | \$18,222 | 7,001 to 7,500 | \$45,600 | 25,001 to 35,000 | \$111,597 |
| 3,001 to 3,500 | \$21,879 | 7,501 to 8,000 | \$48,521 | 35,001 to 50,000 | \$139,759 |

For populations over 50,000, the annual **loss cost** shall be \$139,759 plus \$21,928 for each 10,000 people or major part thereof.

For All Population Groups:

Minimum **loss cost** **\$4,777**

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, 2022

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="198 915 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, 2022 LOSS COST REVISION

EXPLANATORY MEMORANDUM

An overall loss cost decrease of 8.7%, which includes a decrease of 8.9% in the average manual loss cost level and no change in the loss cost provision for terrorism, natural disasters and catastrophic industrial accidents, has been approved by the New York State Department of Financial Services to become effective on October 1, 2022.

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

Loss Experience – The latest two policy years of experience produced a decrease of 3.8% 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 0.8% to the overall change.

Loss Adjustment Expenses – A review of the latest data available resulted in an increase of 0.3% in the Loss Adjustment Expense provision.

Future Trends – The latest analysis of New York claim severity and claim frequency indicates a continuing 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 -6.3%.

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 8.9%, 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.

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2021 to October 1, 2022

| <u>Class Code</u> | <u>Oct. 2022</u> | <u>Oct. 2021</u> | <u>% Change</u> | <u>Class Code</u> | <u>Oct. 2022</u> | <u>Oct. 2021</u> | <u>% Change</u> |
|-------------------|------------------|------------------|-----------------|-------------------|------------------|------------------|-----------------|
| 0005 | 1.47 | 1.72 | -14.5% | 2089 | 5.33 | 5.85 | -8.9% |
| 0006 | 1.96 | 2.32 | -15.5% | 2095 | 4.80 | 5.54 | -13.4% |
| 0007 | 1.42 | 1.56 | -9.0% | 2101 | 6.49 | 6.77 | -4.1% |
| 0031 | 1.54 | 1.88 | -18.1% | 2105 | 3.85 | 4.69 | -17.9% |
| 0034 | 3.39 | 3.59 | -5.6% | 2111 | 1.78 | 2.04 | -12.7% |
| 0035 | 2.06 | 2.47 | -16.6% | 2112 | 5.53 | 6.68 | -17.2% |
| 0042 | 4.19 | 4.56 | -8.1% | 2114 | 7.21 | 7.17 | 0.6% |
| 0050 | 2.07 | 2.63 | -21.3% | 2121 | 4.25 | 4.79 | -11.3% |
| 0106 | 5.24 | 5.76 | -9.0% | 2143 | 2.81 | 3.10 | -9.4% |
| 0251 | 11.74 | 13.18 | -10.9% | 2150 | 7.06 | 8.07 | -12.5% |
| 0771 | 8.02 | 8.11 | -1.1% | 2157 | 10.16 | 11.37 | -10.6% |
| 0908 | 150.82 | 163.50 | -7.8% | 2172 | 3.81 | 3.81 | 0.0% |
| 0909 | 206.16 | 211.06 | -2.3% | 2288 | 4.85 | 6.02 | -19.4% |
| 0912 | 1151.30 | 993.22 | 15.9% | 2302 | 2.43 | 2.70 | -10.0% |
| 0913 | 514.93 | 510.09 | 0.9% | 2362 | 1.81 | 1.92 | -5.7% |
| 0917 | 3.32 | 3.86 | -14.0% | 2380 | 4.80 | 5.71 | -15.9% |
| 1170 | 2.66 | 2.85 | -6.7% | 2387 | 3.64 | 3.81 | -4.5% |
| 1320 | 3.77 | 4.02 | -6.2% | 2388 | 2.40 | 2.80 | -14.3% |
| 1430 | 2.17 | 2.64 | -17.8% | 2402 | 1.80 | 2.07 | -13.0% |
| 1438 | 9.33 | 8.82 | 5.8% | 2413 | 3.02 | 3.41 | -11.4% |
| 1439 | 3.33 | 4.06 | -18.0% | 2416 | 2.82 | 2.76 | 2.2% |
| 1452 | 7.84 | 7.50 | 4.5% | 2417 | 2.14 | 2.50 | -14.4% |
| 1463 | 4.60 | 5.38 | -14.5% | 2501 | 0.83 | 0.93 | -10.8% |
| 1470 | 7.56 | 8.49 | -11.0% | 2503 | 0.82 | 0.97 | -15.5% |
| 1624 | 2.96 | 3.58 | -17.3% | 2534 | 2.54 | 3.40 | -25.3% |
| 1701 | 3.90 | 4.07 | -4.2% | 2553 | 1.78 | 2.08 | -14.4% |
| 1710 | 5.36 | 5.86 | -8.5% | 2570 | 3.43 | 4.27 | -19.7% |
| 1741 | 7.80 | 7.58 | 2.9% | 2571 | 2.92 | 3.23 | -9.6% |
| 1747 | 11.75 | 14.90 | -21.1% | 2576 | 3.14 | 3.22 | -2.5% |
| 1748 | 7.03 | 7.37 | -4.6% | 2578 | 2.07 | 2.69 | -23.0% |
| 1809 | 9.23 | 9.30 | -0.8% | 2590 | 2.21 | 2.42 | -8.7% |
| 1810 | 5.66 | 6.09 | -7.1% | 2591 | 4.42 | 4.95 | -10.7% |
| 1860 | 4.75 | 6.28 | -24.4% | 2593 | 4.70 | 5.00 | -6.0% |
| 1924 | 3.09 | 4.14 | -25.4% | 2594 | 5.41 | 5.90 | -8.3% |
| 1925 | 5.74 | 6.51 | -11.8% | 2600 | 6.06 | 6.62 | -8.5% |
| 2001 | 3.06 | 3.74 | -18.2% | 2623 | 2.74 | 3.26 | -16.0% |
| 2002 | 4.40 | 4.23 | 4.0% | 2640 | 11.66 | 12.36 | -5.7% |
| 2003 | 4.78 | 5.31 | -10.0% | 2660 | 1.91 | 2.27 | -15.9% |
| 2014 | 4.21 | 3.77 | 11.7% | 2670 | 4.16 | 3.84 | 8.3% |
| 2021 | 3.53 | 3.47 | 1.7% | 2683 | 4.25 | 4.61 | -7.8% |
| 2039 | 7.00 | 7.51 | -6.8% | 2688 | 1.30 | 1.39 | -6.5% |
| 2041 | 2.91 | 3.43 | -15.2% | 2689 | 0.67 | 0.80 | -16.3% |
| 2065 | 2.48 | 2.51 | -1.2% | 2702 | 8.80 | 9.50 | -7.4% |
| 2070 | 4.97 | 5.59 | -11.1% | 2710 | 3.46 | 4.47 | -22.6% |
| 2081 | 6.55 | 8.01 | -18.2% | 2714 | 5.31 | 5.97 | -11.1% |

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2021 to October 1, 2022

| <u>Class Code</u> | <u>Oct. 2022</u> | <u>Oct. 2021</u> | <u>% Change</u> | <u>Class Code</u> | <u>Oct. 2022</u> | <u>Oct. 2021</u> | <u>% Change</u> |
|-------------------|------------------|------------------|-----------------|-------------------|------------------|------------------|-----------------|
| 2731 | 3.29 | 4.05 | -18.8% | 3200 | 2.76 | 3.02 | -8.6% |
| 2737 | 5.25 | 5.65 | -7.1% | 3220 | 2.25 | 2.54 | -11.4% |
| 2759 | 7.06 | 8.79 | -19.7% | 3227 | 26.32 | 28.44 | -7.5% |
| 2790 | 1.05 | 1.22 | -13.9% | 3241 | 5.15 | 5.60 | -8.0% |
| 2802 | 4.10 | 5.23 | -21.6% | 3257 | 2.50 | 2.76 | -9.4% |
| 2817 | 3.23 | 3.52 | -8.2% | 3270 | 1.51 | 1.90 | -20.5% |
| 2835 | 2.00 | 2.13 | -6.1% | 3307 | 2.19 | 2.51 | -12.7% |
| 2841 | 4.00 | 4.41 | -9.3% | 3315 | 13.46 | 12.02 | 12.0% |
| 2881 | 2.90 | 3.30 | -12.1% | 3336 | 1.96 | 2.48 | -21.0% |
| 2883 | 2.46 | 2.95 | -16.6% | 3365 | 6.56 | 7.31 | -10.3% |
| 2913 | 5.96 | 6.83 | -12.7% | 3372 | 2.81 | 2.68 | 4.9% |
| 2916 | 2.98 | 3.19 | -6.6% | 3381 | 1.48 | 1.62 | -8.6% |
| 2923 | 3.19 | 3.07 | 3.9% | 3383 | 0.43 | 0.49 | -12.2% |
| 3004 | 3.75 | 4.17 | -10.1% | 3384 | 0.22 | 0.25 | -12.0% |
| 3018 | 7.40 | 8.46 | -12.5% | 3385 | 0.75 | 0.86 | -12.8% |
| 3022 | 5.29 | 6.12 | -13.6% | 3400 | 9.30 | 11.17 | -16.7% |
| 3027 | 1.80 | 2.12 | -15.1% | 3507 | 3.46 | 3.53 | -2.0% |
| 3028 | 6.02 | 7.54 | -20.2% | 3515 | 2.89 | 3.17 | -8.8% |
| 3030 | 8.01 | 8.73 | -8.2% | 3548 | 1.91 | 1.86 | 2.7% |
| 3040 | 8.25 | 8.15 | 1.2% | 3559 | 4.07 | 4.24 | -4.0% |
| 3041 | 4.38 | 4.43 | -1.1% | 3561 | 2.65 | 2.84 | -6.7% |
| 3042 | 3.96 | 4.64 | -14.7% | 3574 | 0.95 | 1.03 | -7.8% |
| 3060 | 6.84 | 8.26 | -17.2% | 3581 | 1.45 | 1.53 | -5.2% |
| 3064 | 3.99 | 4.00 | -0.2% | 3612 | 2.56 | 2.69 | -4.8% |
| 3066 | 3.41 | 3.58 | -4.7% | 3620 | 3.84 | 4.35 | -11.7% |
| 3067 | 2.90 | 3.11 | -6.8% | 3629 | 1.48 | 1.71 | -13.5% |
| 3076 | 2.78 | 3.22 | -13.7% | 3632 | 2.60 | 3.02 | -13.9% |
| 3081 | 3.76 | 4.03 | -6.7% | 3634 | 1.51 | 1.80 | -16.1% |
| 3085 | 6.07 | 7.02 | -13.5% | 3635 | 1.43 | 1.81 | -21.0% |
| 3110 | 6.12 | 7.90 | -22.5% | 3638 | 2.02 | 2.41 | -16.2% |
| 3111 | 3.06 | 3.66 | -16.4% | 3642 | 0.91 | 1.12 | -18.8% |
| 3113 | 1.87 | 2.00 | -6.5% | 3643 | 2.42 | 2.78 | -12.9% |
| 3114 | 1.86 | 2.31 | -19.5% | 3647 | 4.14 | 4.87 | -15.0% |
| 3118 | 2.03 | 2.12 | -4.2% | 3648 | 2.08 | 2.26 | -8.0% |
| 3122 | 5.20 | 5.23 | -0.6% | 3681 | 1.05 | 1.10 | -4.5% |
| 3126 | 9.10 | 12.67 | -28.2% | 3685 | 1.33 | 1.41 | -5.7% |
| 3129 | 3.48 | 4.17 | -16.5% | 3686 | 1.41 | 1.57 | -10.2% |
| 3132 | 1.64 | 1.78 | -7.9% | 3724 | 3.88 | 4.42 | -12.2% |
| 3145 | 2.09 | 2.22 | -5.9% | 3726 | 3.52 | 4.86 | -27.6% |
| 3146 | 1.43 | 1.59 | -10.1% | 3737 | 4.17 | 4.64 | -10.1% |
| 3169 | 3.81 | 4.18 | -8.9% | 3807 | 3.68 | 4.26 | -13.6% |
| 3179 | 1.94 | 2.23 | -13.0% | 3808 | 3.70 | 3.95 | -6.3% |
| 3188 | 2.58 | 3.00 | -14.0% | 3821 | 6.01 | 6.67 | -9.9% |
| 3190 | 2.74 | 2.83 | -3.2% | 3823 | 3.57 | 3.97 | -10.1% |
| 3191 | 2.03 | 2.59 | -21.6% | 3824 | 4.20 | 4.05 | 3.7% |

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2021 to October 1, 2022

| <u>Class Code</u> | <u>Oct. 2022</u> | <u>Oct. 2021</u> | <u>% Change</u> | <u>Class Code</u> | <u>Oct. 2022</u> | <u>Oct. 2021</u> | <u>% Change</u> |
|-------------------|------------------|------------------|-----------------|-------------------|------------------|------------------|-----------------|
| 3826 | 1.36 | 1.47 | -7.5% | 4432 | 1.78 | 1.96 | -9.2% |
| 3827 | 3.37 | 3.92 | -14.0% | 4452 | 2.46 | 2.81 | -12.5% |
| 3830 | 1.29 | 1.70 | -24.1% | 4459 | 3.53 | 3.71 | -4.9% |
| 3832 | 2.01 | 2.26 | -11.1% | 4470 | 3.81 | 4.32 | -11.8% |
| 3865 | 2.39 | 2.63 | -9.1% | 4475 | 2.12 | 2.29 | -7.4% |
| 3881 | 2.76 | 3.56 | -22.5% | 4476 | 1.91 | 1.95 | -2.1% |
| 4000 | 4.35 | 4.96 | -12.3% | 4493 | 3.49 | 3.88 | -10.1% |
| 4024 | 6.51 | 6.49 | 0.3% | 4511 | 0.59 | 0.70 | -15.7% |
| 4034 | 6.98 | 8.38 | -16.7% | 4557 | 0.99 | 1.18 | -16.1% |
| 4038 | 2.26 | 2.52 | -10.3% | 4558 | 3.25 | 3.90 | -16.7% |
| 4053 | 2.65 | 3.26 | -18.7% | 4568 | 1.91 | 2.23 | -14.3% |
| 4061 | 2.44 | 3.09 | -21.0% | 4583 | 6.65 | 6.95 | -4.3% |
| 4062 | 6.75 | 7.08 | -4.7% | 4597 | 1.44 | 1.80 | -20.0% |
| 4101 | 2.34 | 2.60 | -10.0% | 4611 | 1.84 | 2.04 | -9.8% |
| 4111 | 2.06 | 2.17 | -5.1% | 4628 | 1.82 | 2.06 | -11.7% |
| 4112 | 1.01 | 1.22 | -17.2% | 4635 | 6.00 | 6.24 | -3.8% |
| 4114 | 2.11 | 2.61 | -19.2% | 4653 | 3.70 | 3.39 | 9.1% |
| 4130 | 4.25 | 5.18 | -18.0% | 4665 | 9.32 | 10.25 | -9.1% |
| 4131 | 4.29 | 4.64 | -7.5% | 4692 | 0.88 | 1.07 | -17.8% |
| 4133 | 2.92 | 3.21 | -9.0% | 4693 | 2.03 | 2.15 | -5.6% |
| 4150 | 1.26 | 1.55 | -18.7% | 4710 | 1.62 | 2.00 | -19.0% |
| 4207 | 0.75 | 0.89 | -15.7% | 4712 | 1.95 | 1.97 | -1.0% |
| 4239 | 2.67 | 2.68 | -0.4% | 4720 | 2.19 | 2.62 | -16.4% |
| 4240 | 3.23 | 3.79 | -14.8% | 4751 | 1.75 | 2.04 | -14.2% |
| 4243 | 2.97 | 3.31 | -10.3% | 4771 | 2.07 | 2.49 | -16.9% |
| 4244 | 2.88 | 2.85 | 1.1% | 4825 | 0.70 | 0.79 | -11.4% |
| 4250 | 2.51 | 2.72 | -7.7% | 4828 | 2.38 | 2.50 | -4.8% |
| 4251 | 1.86 | 2.08 | -10.6% | 4829 | 2.06 | 2.26 | -8.8% |
| 4263 | 3.22 | 3.55 | -9.3% | 4902 | 2.08 | 2.62 | -20.6% |
| 4273 | 3.17 | 3.47 | -8.6% | 4923 | 0.99 | 1.21 | -18.2% |
| 4279 | 3.48 | 4.30 | -19.1% | 5000 | 9.49 | 12.19 | -22.1% |
| 4282 | 0.27 | 0.32 | -15.6% | 5022 | 16.56 | 18.14 | -8.7% |
| 4298 | 1.66 | 1.93 | -14.0% | 5037 | 29.28 | 29.64 | -1.2% |
| 4299 | 2.09 | 2.26 | -7.5% | 5040 | 18.57 | 21.38 | -13.1% |
| 4304 | 10.48 | 11.52 | -9.0% | 5057 | 9.17 | 10.42 | -12.0% |
| 4307 | 2.58 | 2.90 | -11.0% | 5059 | 22.09 | 32.87 | -32.8% |
| 4312 | 2.82 | 2.98 | -5.4% | 5069 | 25.02 | 31.55 | -20.7% |
| 4351 | 2.15 | 2.09 | 2.9% | 5102 | 11.74 | 13.44 | -12.6% |
| 4352 | 0.55 | 0.56 | -1.8% | 5160 | 4.32 | 5.13 | -15.8% |
| 4360 | 0.31 | 0.33 | -6.1% | 5183 | 5.98 | 6.58 | -9.1% |
| 4361 | 0.48 | 0.52 | -7.7% | 5184 | 6.46 | 6.71 | -3.7% |
| 4362 | 0.33 | 0.39 | -15.4% | 5188 | 4.85 | 5.71 | -15.1% |
| 4410 | 4.60 | 5.16 | -10.9% | 5190 | 4.39 | 4.83 | -9.1% |
| 4420 | 10.47 | 11.90 | -12.0% | 5191 | 1.20 | 1.28 | -6.3% |
| 4431 | 3.48 | 4.02 | -13.4% | 5192 | 4.92 | 5.07 | -3.0% |

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2021 to October 1, 2022

| <u>Class Code</u> | <u>Oct. 2022</u> | <u>Oct. 2021</u> | <u>% Change</u> | <u>Class Code</u> | <u>Oct. 2022</u> | <u>Oct. 2021</u> | <u>% Change</u> |
|-------------------|------------------|------------------|-----------------|-------------------|------------------|------------------|-----------------|
| 5193 | 6.46 | 6.90 | -6.4% | 6251 | 14.66 | 16.31 | -10.1% |
| 5213 | 18.94 | 20.55 | -7.8% | 6252 | 2.16 | 2.44 | -11.5% |
| 5221 | 10.17 | 11.32 | -10.2% | 6306 | 7.27 | 9.35 | -22.2% |
| 5222 | 10.53 | 12.11 | -13.0% | 6319 | 3.85 | 4.13 | -6.8% |
| 5223 | 5.66 | 6.24 | -9.3% | 6325 | 5.94 | 7.37 | -19.4% |
| 5348 | 7.82 | 8.34 | -6.2% | 6400 | 5.88 | 5.62 | 4.6% |
| 5402 | 4.40 | 5.67 | -22.4% | 6504 | 3.79 | 4.15 | -8.7% |
| 5403 | 13.30 | 13.72 | -3.1% | 6701 | 14.06 | 15.48 | -9.2% |
| 5428 | 7.21 | 7.07 | 2.0% | 6801 | 27.08 | 28.55 | -5.1% |
| 5429 | 6.46 | 7.01 | -7.8% | 6811 | 3.97 | 4.29 | -7.5% |
| 5443 | 8.67 | 9.60 | -9.7% | 6824 | 10.12 | 10.81 | -6.4% |
| 5445 | 9.09 | 9.20 | -1.2% | 6826 | 3.23 | 3.90 | -17.2% |
| 5462 | 6.54 | 7.37 | -11.3% | 6834 | 2.68 | 3.01 | -11.0% |
| 5473 | 28.24 | 28.17 | 0.2% | 6836 | 2.83 | 3.17 | -10.7% |
| 5474 | 9.61 | 9.74 | -1.3% | 6843 | 9.16 | 10.28 | -10.9% |
| 5479 | 4.99 | 6.10 | -18.2% | 6854 | 2.45 | 2.59 | -5.4% |
| 5480 | 10.52 | 11.04 | -4.7% | 6872 | 9.99 | 12.77 | -21.8% |
| 5491 | 1.71 | 2.04 | -16.2% | 6874 | 38.18 | 46.02 | -17.0% |
| 5506 | 12.83 | 13.00 | -1.3% | 6875 | 83.26 | 92.33 | -9.8% |
| 5507 | 6.76 | 7.71 | -12.3% | 6882 | 9.27 | 8.02 | 15.6% |
| 5508 | 3.24 | 3.96 | -18.2% | 6884 | 37.31 | 40.20 | -7.2% |
| 5536 | 5.17 | 6.02 | -14.1% | 6885 | 53.49 | 57.96 | -7.7% |
| 5538 | 7.20 | 7.35 | -2.0% | 7016 | 11.16 | 10.37 | 7.6% |
| 5545 | 14.93 | 18.11 | -17.6% | 7024 | 12.40 | 11.52 | 7.6% |
| 5547 | 8.70 | 8.97 | -3.0% | 7038 | 2.80 | 3.02 | -7.3% |
| 5606 | 3.46 | 3.34 | 3.6% | 7046 | 2.29 | 2.53 | -9.5% |
| 5610 | 8.82 | 9.15 | -3.6% | 7047 | 21.90 | 20.16 | 8.6% |
| 5645 | 7.13 | 8.46 | -15.7% | 7050 | 5.49 | 5.88 | -6.6% |
| 5648 | 11.97 | 12.89 | -7.1% | 7090 | 3.11 | 3.36 | -7.4% |
| 5651 | 7.27 | 7.80 | -6.8% | 7098 | 2.55 | 2.81 | -9.3% |
| 5701 | 13.23 | 13.72 | -3.6% | 7099 | 4.50 | 4.92 | -8.5% |
| 5703 | 11.23 | 13.61 | -17.5% | 7133 | 4.00 | 4.53 | -11.7% |
| 5709 | 22.30 | 24.37 | -8.5% | 7197 | 7.11 | 7.35 | -3.3% |
| 5951 | 0.53 | 0.64 | -17.2% | 7201 | 2.42 | 2.74 | -11.7% |
| 6003 | 9.31 | 10.46 | -11.0% | 7207 | 3.36 | 3.65 | -7.9% |
| 6005 | 4.42 | 4.05 | 9.1% | 7219 | 9.63 | 10.04 | -4.1% |
| 6017 | 3.82 | 3.72 | 2.7% | 7231 | 8.20 | 8.84 | -7.2% |
| 6018 | 7.53 | 8.61 | -12.5% | 7309 | 3.70 | 3.98 | -7.0% |
| 6045 | 4.09 | 4.41 | -7.3% | 7313 | 2.17 | 2.44 | -11.1% |
| 6204 | 6.80 | 7.91 | -14.0% | 7317 | 22.47 | 25.13 | -10.6% |
| 6216 | 7.47 | 8.61 | -13.2% | 7327 | 24.08 | 26.88 | -10.4% |
| 6217 | 5.32 | 5.92 | -10.1% | 7333 | 5.11 | 5.58 | -8.4% |
| 6229 | 3.51 | 3.73 | -5.9% | 7335 | 5.67 | 6.20 | -8.5% |
| 6233 | 3.46 | 4.39 | -21.2% | 7337 | 10.02 | 10.86 | -7.7% |
| 6235 | 6.06 | 6.56 | -7.6% | 7364 | 0.46 | 0.69 | -33.3% |

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2021 to October 1, 2022

| <u>Class Code</u> | <u>Oct. 2022</u> | <u>Oct. 2021</u> | <u>% Change</u> | <u>Class Code</u> | <u>Oct. 2022</u> | <u>Oct. 2021</u> | <u>% Change</u> |
|-------------------|------------------|------------------|-----------------|-------------------|------------------|------------------|-----------------|
| 7366 | 4.49 | 5.55 | -19.1% | 8021 | 5.08 | 5.62 | -9.6% |
| 7367 | 5.75 | 6.50 | -11.5% | 8025 | 0.83 | 0.91 | -8.8% |
| 7368 | 5.68 | 6.17 | -7.9% | 8031 | 1.82 | 1.96 | -7.1% |
| 7370 | (c) | (c) | -11.3% | 8032 | 0.92 | 0.99 | -7.1% |
| 7377 | 5.07 | 5.81 | -12.7% | 8033 | 3.08 | 3.41 | -9.7% |
| 7380 | 7.84 | 8.38 | -6.4% | 8034 | 4.15 | 4.53 | -8.4% |
| 7390 | 12.46 | 15.65 | -20.4% | 8039 | 1.85 | 1.93 | -4.1% |
| 7394 | 3.14 | 3.41 | -7.9% | 8043 | 0.95 | 1.04 | -8.7% |
| 7395 | 3.48 | 3.79 | -8.2% | 8044 | 3.07 | 3.43 | -10.5% |
| 7398 | 6.15 | 6.63 | -7.2% | 8046 | 2.33 | 2.69 | -13.4% |
| 7403 | 5.73 | 5.81 | -1.4% | 8047 | 1.24 | 1.28 | -3.1% |
| 7405 | 1.26 | 1.30 | -3.1% | 8048 | 3.73 | 4.62 | -19.3% |
| 7421 | 0.52 | 0.59 | -11.9% | 8068 | 0.13 | 0.16 | -18.8% |
| 7422 | 1.21 | 1.61 | -24.8% | 8069 | 0.30 | 0.40 | -25.0% |
| 7431 | 0.51 | 0.54 | -5.6% | 8072 | 0.61 | 0.71 | -14.1% |
| 7445 | 0.23 | 0.27 | -14.8% | 8090 | 0.63 | 0.66 | -4.5% |
| 7453 | 0.22 | 0.26 | -15.4% | 8102 | 4.21 | 4.53 | -7.1% |
| 7502 | 2.26 | 2.15 | 5.1% | 8103 | 3.28 | 3.52 | -6.8% |
| 7515 | 2.00 | 2.10 | -4.8% | 8105 | 1.74 | 2.00 | -13.0% |
| 7520 | 5.14 | 5.71 | -10.0% | 8106 | 5.57 | 6.27 | -11.2% |
| 7536 | 7.91 | 6.75 | 17.2% | 8107 | 2.71 | 3.07 | -11.7% |
| 7538 | 3.66 | 4.15 | -11.8% | 8111 | 3.80 | 3.99 | -4.8% |
| 7539 | 1.18 | 1.37 | -13.9% | 8116 | 1.43 | 1.37 | 4.4% |
| 7542 | 3.10 | 3.51 | -11.7% | 8199 | 3.61 | 3.63 | -0.6% |
| 7580 | 2.85 | 3.80 | -25.0% | 8209 | 4.79 | 5.82 | -17.7% |
| 7590 | 7.98 | 7.99 | -0.1% | 8215 | 3.29 | 4.28 | -23.1% |
| 7600 | 6.30 | 7.86 | -19.8% | 8227 | 9.64 | 11.06 | -12.8% |
| 7601 | 3.81 | 4.23 | -9.9% | 8232 | 4.81 | 5.29 | -9.1% |
| 7610 | 0.20 | 0.20 | 0.0% | 8235 | 4.40 | 5.23 | -15.9% |
| 7710 | 4.10 | 3.56 | 15.2% | 8263 | 5.20 | 6.21 | -16.3% |
| 7711 | (e) | (e) | -2.0% | 8264 | 5.42 | 5.99 | -9.5% |
| 7716 | (e) | (e) | -2.0% | 8265 | 5.98 | 7.42 | -19.4% |
| 7720 | 3.32 | 3.43 | -3.2% | 8280 | 11.54 | 13.68 | -15.6% |
| 7723 | 1.39 | 1.52 | -8.6% | 8288 | 3.79 | 4.27 | -11.2% |
| 7855 | 6.05 | 5.16 | 17.2% | 8291 | 5.53 | 5.77 | -4.2% |
| 7998 | 1.71 | 1.62 | 5.6% | 8292 | 4.45 | 4.69 | -5.1% |
| 7999 | 1.84 | 1.96 | -6.1% | 8293 | 8.04 | 8.92 | -9.9% |
| 8001 | 1.93 | 2.16 | -10.6% | 8350 | 8.44 | 9.60 | -12.1% |
| 8006 | 1.43 | 1.54 | -7.1% | 8353 | 5.19 | 5.44 | -4.6% |
| 8008 | 0.87 | 0.97 | -10.3% | 8381 | 1.41 | 1.66 | -15.1% |
| 8012 | 1.66 | 1.72 | -3.5% | 8382 | 1.32 | 1.50 | -12.0% |
| 8013 | 0.24 | 0.28 | -14.3% | 8385 | 11.26 | 10.81 | 4.2% |
| 8016 | 0.61 | 0.67 | -9.0% | 8391 | 2.58 | 2.83 | -8.8% |
| 8017 | 1.14 | 1.31 | -13.0% | 8392 | 2.29 | 2.49 | -8.0% |
| 8018 | 3.26 | 3.36 | -3.0% | 8394 | 4.69 | 4.86 | -3.5% |

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2021 to October 1, 2022

| <u>Class Code</u> | <u>Oct. 2022</u> | <u>Oct. 2021</u> | <u>% Change</u> | <u>Class Code</u> | <u>Oct. 2022</u> | <u>Oct. 2021</u> | <u>% Change</u> |
|-------------------|------------------|------------------|-----------------|-------------------|------------------|------------------|-----------------|
| 8500 | 5.25 | 6.23 | -15.7% | 9030 | 4.46 | 4.51 | -1.1% |
| 8601 | 0.37 | 0.42 | -11.9% | 9040 | 3.99 | 4.41 | -9.5% |
| 8709 | 22.71 | 25.53 | -11.0% | 9044 | 2.83 | 3.19 | -11.3% |
| 8719 | 1.65 | 1.89 | -12.7% | 9048 | 2.13 | 2.38 | -10.5% |
| 8720 | 1.66 | 1.83 | -9.3% | 9051 | 2.13 | 2.63 | -19.0% |
| 8723 | 0.10 | 0.12 | -16.7% | 9052 | 3.03 | 3.14 | -3.5% |
| 8726 | 1.75 | 2.02 | -13.4% | 9055 | 0.82 | 1.08 | -24.1% |
| 8731 | 1.84 | 2.15 | -14.4% | 9058 | 4.35 | 4.84 | -10.1% |
| 8742 | 0.24 | 0.27 | -11.1% | 9059 | 8.10 | 8.56 | -5.4% |
| 8745 | 4.45 | 5.60 | -20.5% | 9060 | 1.23 | 1.35 | -8.9% |
| 8747 | 0.17 | 0.18 | -5.6% | 9061 | 1.62 | 1.82 | -11.0% |
| 8748 | 0.78 | 0.99 | -21.2% | 9063 | 0.87 | 0.94 | -7.4% |
| 8751 | 3.22 | 3.53 | -8.8% | 9065 | 0.91 | 0.97 | -6.2% |
| 8755 | 0.71 | 0.74 | -4.1% | 9071 | 1.42 | 1.65 | -13.9% |
| 8800 | 1.74 | 1.84 | -5.4% | 9072 | 1.48 | 1.78 | -16.9% |
| 8802 | 0.85 | 0.99 | -14.1% | 9074 | 0.97 | 1.02 | -4.9% |
| 8803 | 0.04 | 0.04 | 0.0% | 9088 | 7.10 | 7.51 | -5.5% |
| 8809 | 0.14 | 0.17 | -17.6% | 9089 | 0.30 | 0.34 | -11.8% |
| 8810 | 0.10 | 0.12 | -16.7% | 9093 | 0.92 | 1.18 | -22.0% |
| 8820 | 0.10 | 0.11 | -9.1% | 9101 | 2.41 | 2.78 | -13.3% |
| 8829 | 3.06 | 3.18 | -3.8% | 9102 | 2.49 | 2.92 | -14.7% |
| 8831 | 1.10 | 1.10 | 0.0% | 9149 | 0.88 | 0.98 | -10.2% |
| 8832 | 0.37 | 0.37 | 0.0% | 9157 | 4.11 | 4.26 | -3.5% |
| 8833 | 1.11 | 1.14 | -2.6% | 9158 | 1.89 | 1.89 | 0.0% |
| 8838 | 0.50 | 0.59 | -15.3% | 9159 | 1.17 | 1.20 | -2.5% |
| 8840 | 0.42 | 0.45 | -6.7% | 9160 | 1.34 | 1.50 | -10.7% |
| 8854 | 3.42 | 3.94 | -13.2% | 9178 | 3.36 | 3.90 | -13.8% |
| 8855 | 0.10 | 0.12 | -16.7% | 9179 | 6.04 | 6.26 | -3.5% |
| 8857 | 2.09 | 2.51 | -16.7% | 9180 | 2.58 | 2.71 | -4.8% |
| 8864 | 2.81 | 3.09 | -9.1% | 9182 | 1.85 | 1.62 | 14.2% |
| 8865 | 2.65 | 2.81 | -5.7% | 9186 | 4.00 | 4.49 | -10.9% |
| 8866 | 2.20 | 2.26 | -2.7% | 9220 | 6.27 | 6.77 | -7.4% |
| 8868 | 0.37 | 0.41 | -9.8% | 9402 | 4.35 | 5.00 | -13.0% |
| 8869 | 0.70 | 0.81 | -13.6% | 9403 | 9.23 | 10.40 | -11.3% |
| 8871 | 0.11 | 0.12 | -8.3% | 9410 | 6.54 | 7.19 | -9.0% |
| 8901 | 0.17 | 0.15 | 13.3% | 9501 | 1.89 | 1.90 | -0.5% |
| 9014 | 4.05 | 4.21 | -3.8% | 9505 | 2.98 | 3.51 | -15.1% |
| 9015 | 1.69 | 1.80 | -6.1% | 9519 | 3.32 | 3.35 | -0.9% |
| 9016 | 3.38 | 3.48 | -2.9% | 9521 | 3.15 | 3.34 | -5.7% |
| 9019 | 2.14 | 2.89 | -26.0% | 9522 | 1.56 | 1.63 | -4.3% |
| 9025 | 14.49 | 14.53 | -0.3% | 9526 | 9.21 | 11.12 | -17.2% |
| 9026 | 3.66 | 4.06 | -9.9% | 9527 | 25.84 | 30.13 | -14.2% |
| 9027 | 14.35 | 12.31 | 16.6% | 9534 | 10.14 | 10.13 | 0.1% |
| 9028 | 2.76 | 3.03 | -8.9% | 9539 | 8.36 | 8.80 | -5.0% |
| 9029 | 3.71 | 4.60 | -19.3% | 9545 | 10.82 | 13.88 | -22.0% |

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2021 to October 1, 2022

| <u>Class Code</u> | <u>Oct. 2022</u> | <u>Oct. 2021</u> | <u>% Change</u> | <u>Class Code</u> | <u>Oct. 2022</u> | <u>Oct. 2021</u> | <u>% Change</u> |
|-------------------|------------------|------------------|-----------------|-------------------|------------------|------------------|-----------------|
| 9549 | 2.89 | 3.16 | -8.5% | | | | |
| 9552 | 9.83 | 11.34 | -13.3% | | | | |
| 9553 | 3.91 | 4.69 | -16.6% | | | | |
| 9585 | 0.67 | 0.79 | -15.2% | | | | |
| 9586 | 0.55 | 0.62 | -11.3% | | | | |
| 9600 | 2.37 | 2.04 | 16.2% | | | | |
| 9610 | 0.90 | 0.88 | 2.3% | | | | |
| 9620 | 1.38 | 1.35 | 2.2% | | | | |

Legend:

- (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.