



NYCIRB

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

July 14, 2023

R.C. 2584

Re: New York State Workers' Compensation Loss Cost Filing and
Loss Costs by Classification; Effective on October 1, 2023

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 2.6% in the overall loss cost level in New York State, effective October 1, 2023.

As previously explained in [R.C. Bulletin 2580](#), 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, 2023. 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, 2023, 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, 2023 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, 2023 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, 2023.

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

- (1) The United States Longshore & Harbor Workers' Coverage percentage is revised to 90.4%. Insurers do not have to file to adopt the new percentage.
- (2) The terrorism loss cost provision is revised to \$0.029 per \$100 of payroll, and 2.2% of premium for non-payroll classes.
- (3) The natural disasters and catastrophic industrial accidents loss cost provision is revised to \$0.003 per \$100 of payroll, and 0.2% 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 2569](#), the New York State assessment was updated effective January 1, 2023. 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, 2024, will be announced in a separate bulletin in November or December of 2023.
- (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, 2023

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	1.39	2039	6.58	2640	12.59	3113	1.79	3635	1.26
0006	1.82	2041	2.89	2660	1.88	3114	1.76	3638	1.93
0007	1.34	2065	3.03	2670 T5	3.22	3118	2.05	3642	0.92
0031	1.61	2070	4.45	2683	4.12	3122	5.17	3643	2.29
0034	3.38	2081	5.89	2688	1.33	3129	3.52	3647	4.21
0035	2.19	2089	5.32	2689 T5	0.89	3132	1.73	3648	2.19
0042	3.82	2095	4.90	2702	9.49	3145	2.08	3681	0.96
0050	1.92	2101	6.54	2710	3.11	3146	1.35	3685	1.27
0106	4.91	2105	3.54	2714	5.43	3169	3.69	3686	1.45
0251	12.99	2111	1.91	2731	3.48	3179	1.71	3724	3.65
0771 N	8.53	2112	5.42	2737	5.43	3188	2.58	3726	3.70
0908 PC	143.76	2114	7.84	2759	6.36	3190	2.59	3737	3.94
0909 PC	214.45	2121	4.67	2790	1.10	3191	1.82	3807	3.64
0912 PC	1160.15	2143	2.78	2802	4.11	3200	2.43	3808	3.41
0913 PC	465.45	2150	8.63	2817	3.11	3220	2.27	3821	5.18
0917	3.51	2157	9.83	2835	1.94	3227	25.63	3823	3.74
1170	2.81	2172	4.05	2841	3.89	3241	5.50	3824	4.63
1320	3.68	2288	4.66	2881	2.54	3257	2.44	3826	1.31
1430	2.24	2302	2.75	2883	2.61	3270	1.61	3827	3.19
1438	10.31	2362	2.02	2913 T5	4.84	3307	2.14	3830	1.20
1439	3.36	2380	4.60	2916	3.11	3315	13.50	3832	2.04
1452	7.97	2387	3.68	2923	3.48	3336	1.80	3865	2.40
1463	4.54	2388	2.25	3004	3.38	3365	6.95	3881	2.58
1470	7.51	2402	1.83	3018	7.72	3372	2.96	4000	4.48
1624	3.23	2413	3.02	3022	4.74	3381 T5	1.13	4024	6.70
1701	4.14	2417	2.31	3027	1.75	3383	0.43	4034	6.48
1710	6.20	2501	0.74	3028	5.62	3384 T5	0.29	4038	2.16
1741	8.60	2503	0.73	3030	7.56	3385 T5	0.64	4053	2.50
1747	10.00	2534 T4	1.63	3040	7.25	3400	7.25	4061	2.31
1748	7.48	2553	1.81	3041	4.57	3507	3.45	4062	6.54
1809	10.27	2570	3.03	3042	3.84	3515	2.80	4101	2.53
1810	5.28	2571	2.87	3060	6.14	3548	2.01	4111	2.17
1860	4.15	2576	3.22	3064	4.01	3559	3.97	4112	0.98
1924	2.67	2578 T4	1.39	3066	3.28	3574	0.93	4114	2.01
1925	5.48	2590	2.16	3067	2.96	3581	1.45	4130	4.26
2001	2.84	2591	4.36	3076	2.49	3612	2.59	4133	3.09
2002	4.39	2593	4.77	3081	4.14	3620	3.83	4150	1.13
2003	4.82	2594	5.26	3085	5.69	3629	1.32		
2014	4.57	2600	6.57	3110	5.31	3632	2.33		
2021	3.74	2623	2.68	3111	2.87	3634	1.57		

N	Refer to Page 3 for explanation.	T4	Code is scheduled to be discontinued, effective October 1, 2024.
PC	Loss Cost is per capita.	T5	Code is scheduled to be discontinued, effective October 1, 2025.

Original Printing

Effective October 1, 2023

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
4207	0.84	4665	10.41	5473	27.82	6801 F	24.72	7370	(c)
4239	2.64	4692	0.83	5474	10.23	6811	4.17	7377	5.17
4240	2.96	4693	1.97	5479	5.26	6824 F	9.45	7380 *	7.77
4243	2.87	4710	1.51	5480	10.45	6826 F	2.72	7390	12.36
4244	2.82	4712	2.35	5491	1.99	6834	2.77	7394	3.71
4250	2.53	4720	2.22	5506	12.94	6836	2.54	7395	4.12
4251	1.79	4751	1.73	5507	7.01	6843 F	8.34	7398	7.54
4263	3.55	4771 N	2.42	5508	3.29	6854	2.58	7403	5.68
4273	2.92	4825	0.64	5536	4.98	6872 F	9.22	7405 N	1.16
4279	3.31	4828	2.40	5538	6.82	6874 F	35.36	7421	0.48
4282	0.29	4829	2.03	5545	17.18	6875 F	77.40	7422	1.21
4299	1.94	4902	1.87	5547	7.57	6882	11.36	7431 N	0.55
4304	9.18	4923	1.04	5606	3.15	6884	39.85	7445 N	0.22
4307	2.49	5000	9.36	5610	9.36	6885	57.40	7453 N	0.21
4312	2.94	5022	16.47	5645	6.60	7016	11.83	7502	2.56
4351	2.33	5037	26.67	5648	12.82	7024	13.14	7515	1.96
4352	0.57	5040	17.55	5651	6.98	7038	2.99	7520	5.21
4360	0.32	5057	8.79	5701	13.87	7046	2.56	7536	9.78
4361	0.48	5059	16.26	5703	11.06	7047	25.02	7538	3.28
4362	0.36	5102	11.43	5709	22.85	7050	6.33	7539	1.15
4410	4.41	5160	4.28	5951	0.50	7090	3.33	7542	3.01
4420	8.58	5183	5.66	6003	8.91	7098	2.84	7580	2.70
4431	3.70	5184	5.96	6005	4.79	7099	5.41	7590	7.18
4432	1.74	5188	4.69	6017	3.93	7133	4.07	7600	6.43
4452	2.49	5190	4.39	6018	8.39	7197	7.13	7601	4.00
4459	3.22	5191	1.14	6045	4.49	7201	2.45	7610	0.20
4470	3.88	5192	4.84	6204	6.49	7207	3.13	7710	4.40
4475	2.01	5193	6.41	6216	7.22	7219	9.38	7711	(e)
4476	1.86	5213	19.15	6217	5.23	7231	9.08	7716	(e)
4493	3.41	5221	11.37	6229	3.63	7309 F	3.53	7720	2.86
4511	0.66	5222	10.45	6233	3.37	7313 F	2.06	7723	1.32
4557	1.08	5223	5.86	6235	6.35	7317 F	18.68	7855	7.10
4558	2.88	5348	7.12	6251	16.01	7327 F	22.17	7998	1.91
4568	2.22	5402	4.13	6252	2.37	7333	5.64	7999	1.87
4583	6.69	5403	13.26	6306	6.45	7335	6.27	8001	1.90
4597 T5	1.32	5428	7.83	6319	3.78	7337	11.93	8006	1.40
4611	1.69	5429	6.11	6325	4.76	7364	0.42	8008	0.84
4628	1.73	5443	10.34	6400	6.49	7366 F	4.56	8012	1.73
4635	6.30	5445	9.11	6504	3.40	7367	5.78		
4653	4.46	5462	6.55	6701	15.68	7368	5.48		

*	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.	T5	Code is scheduled to be discontinued, effective October 1, 2025.
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.

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Effective October 1, 2023

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
8013	0.24	8265	6.05	8831	1.04	9063	0.83	9552	8.70
8016	0.56	8280	11.21	8832	0.38	9065	0.95	9553	4.32
8017	1.11	8288	3.97	8833 @	1.14	9071	1.30	9585	0.65
8018	3.30	8291	6.68	8838	0.48	9072	1.34	9586	0.55
8021	4.99	8292	4.44	8840	0.42	9074	0.84	9600	2.87
 									
8025	1.00	8293	7.11	8854	3.20	9088	7.39	9610	0.86
8031	1.76	8350	9.01	8855	0.10	9089	0.30	9620	1.36
8032	0.88	8353	5.91	8857	1.83	9093	0.86		
8033	2.87	8381	1.59	8864	2.60	9101	2.33		
8034	4.40	8382	1.39	8865	2.53	9102	2.65		
 									
8039	1.83	8385	10.20	8866	2.27	9149	0.97		
8043	1.00	8391	2.38	8868	0.34	9157	3.92		
8044	2.98	8392	2.32	8869	0.69	9158	1.91		
8046	2.40	8394	4.41	8871	0.09	9159	1.21		
8047	1.51	8500	5.16	8901	0.20	9160	1.38		
 									
8048	3.87	8601	0.41	9014	3.71	9178	3.14		
8068	0.12	8709 F	21.01	9015	1.57	9179	5.42		
8069	0.28	8719	1.78	9016	3.51	9180	2.49		
8072	0.61	8720	1.51	9019	2.03	9182	1.94		
8090	0.69	8723	0.10	9025	14.09	9186	3.95		
 									
8102	4.46	8726 F	1.56	9026	3.48	9220	6.79		
8103	3.61	8731	1.75	9027 PL	17.42	9402	4.26		
8105	1.84	8742	0.22	9028	2.78	9403	8.78		
8106	5.78	8745	4.00	9029	3.61	9410	6.59		
8107	2.86	8747	0.19	9030	4.31	9501	1.88		
 									
8111	3.59	8748	0.76	9040 #	4.02	9505	3.04		
8116	1.51	8751	3.16	9044	2.77	9519	3.44		
8199	4.06	8755	0.77	9048 §	2.33	9521	3.22		
8209	4.45	8800	1.92	9051	1.86	9522	1.56		
8215	3.05	8802	1.03	9052	2.98	9526	9.08		
 									
8227	9.06	8803	0.03	9055	0.75	9527	27.01		
8232	5.02	8809	0.15	9058	3.95	9534	9.22		
8235	4.22	8810 &	0.10	9059	8.29	9539	8.16		
8263	4.89	8820	0.09	9060	1.19	9545	9.72		
8264	5.31	8829	3.22	9061	1.56	9549	3.03		

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

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Effective October 1, 2023

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)	\$3,108
	Each additional Ambulance – Loss Cost (Not Rate)	\$1,554
<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>	

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Effective October 1, 2023

MISCELLANEOUS VALUES (continued)

Maximum Weekly Payroll	
Executive Officers	
Non-Construction Employments – applicable in accordance with Manual Rule VIII Section (A)(6)(a)(ii)	\$2,650.00
Construction Employments – refer to Manual Rule VIII Section (A)(6)(a)(vii)	\$1,718.15*
Non-Executive Officers – applicable in accordance with Manual Rule V (F) for classifications with footnotes limiting the maximum remuneration	\$7,075.00
Construction Employments – refer to Manual Rule V (G)	\$1,718.15*
Sole Proprietors and Partners	
Non-Construction Employments – applicable in accordance with Manual Rule VIII Section (B)(4)(a)	\$2,650.00
Construction Employments – refer to Manual Rule VIII Section (B)(4)(b)	\$1,718.15*
*effective July 1, 2023	
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).	\$450.00
Sole Proprietors and Partners – applicable in accordance with Manual Rule VIII Section (B)(4)(a) and (4)(b)	\$875.00

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Effective October 1, 2023

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	9.8%
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	\$.029
For non-payroll based classes, charge is % of non-payroll class manual premium	2.2%
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	\$.003
For non-payroll based classes, charge is % of non-payroll class manual premium	0.2%
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	90.4%
(Multiply a Non-F classification rate by a factor of 1.904 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	\$4,505	3,501 to 4,000	\$23,765	8,001 to 8,500	\$48,488
301 to 500	\$5,187	4,001 to 4,500	\$27,190	8,501 to 9,000	\$51,545
501 to 700	\$6,850	4,501 to 5,000	\$29,256	9,001 to 9,500	\$54,704
701 to 1,000	\$8,609	5,001 to 5,500	\$31,312	9,501 to 10,000	\$57,737
1,001 to 1,500	\$11,401	5,501 to 6,000	\$34,090	10,001 to 15,000	\$68,468
1,501 to 2,000	\$12,720	6,001 to 6,500	\$36,867	15,001 to 20,000	\$79,100
2,001 to 2,500	\$15,832	6,501 to 7,000	\$40,243	20,001 to 25,000	\$89,366
2,501 to 3,000	\$17,183	7,001 to 7,500	\$43,001	25,001 to 35,000	\$105,236
3,001 to 3,500	\$20,632	7,501 to 8,000	\$45,755	35,001 to 50,000	\$131,793

For populations over 50,000, the annual **loss cost** shall be \$131,793 plus \$20,678 for each 10,000 people or major part thereof.

For All Population Groups:

Minimum **loss cost** **\$4,505**

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)

	<p>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.</p>
	<p>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.</p>
	<p>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.</p>
	<p>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.</p>
	<p>The terms "home area" and "outside area" used in Section (A) above are defined as follows:</p>
	<p>"Home Area"</p>
	<p>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.</p>
	<p>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.</p>

Original Printing

Effective October 1, 2023

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="201 911 1349 1045"> <p>Firefighters – Volunteer, Including drivers – Elective Coverage for Assistance from individual Volunteer Firefighters</p> </td> <td data-bbox="1349 911 1482 1045"> <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 – \$43 per policy</p>		

Exhibit B

NEW YORK WORKERS' COMPENSATION

OCTOBER 1, 2023 LOSS COST REVISION

EXPLANATORY MEMORANDUM

An overall loss cost decrease of 2.6% has been approved by the New York State Department of Financial Services to become effective on October 1, 2023. The overall change includes (i) a decrease of 2.4% in the average manual class loss cost level and (ii) a decrease of 0.2% resulting from changes in the loss cost provisions for terrorism, natural disasters and catastrophic industrial accidents.

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 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 0.4% to the overall change.

Loss Adjustment Expenses – A review of the latest data available resulted in an increase of 1.1% in the Loss Adjustment Expense provision.

Future Trends – The latest analysis of New York claim severity and claim frequency indicates a slight increase 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 -1.7%.

Catastrophe Provision – This revision changes the loss cost for terrorism to \$0.029 per \$100 of total policy payroll (2.2% of premium for non-payroll classifications), representing a decrease of 3.3% from the previous provision. This revision also changes the loss cost for natural disasters and catastrophic industrial accidents to \$0.003 per \$100 of total policy payroll (0.2% of premium for non-payroll classifications), representing a decrease of 40.0% from the previous provision. These changes contribute a decrease of 0.2% to the overall change.

Classification Loss Costs – Although the average manual loss cost level is decreasing by 2.4%, 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, 2022 to October 1, 2023

<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>
0005	1.39	1.47	-5.4%	2089	5.32	5.33	-0.2%
0006	1.82	1.96	-7.1%	2095	4.90	4.80	2.1%
0007	1.34	1.42	-5.6%	2101	6.54	6.49	0.8%
0031	1.61	1.54	4.5%	2105	3.54	3.85	-8.1%
0034	3.38	3.39	-0.3%	2111	1.91	1.78	7.3%
0035	2.19	2.06	6.3%	2112	5.42	5.53	-2.0%
0042	3.82	4.19	-8.8%	2114	7.84	7.21	8.7%
0050	1.92	2.07	-7.2%	2121	4.67	4.25	9.9%
0106	4.91	5.24	-6.3%	2143	2.78	2.81	-1.1%
0251	12.99	11.74	10.6%	2150	8.63	7.06	22.2%
0771	8.53	8.02	6.4%	2157	9.83	10.16	-3.2%
0908	143.76	150.82	-4.7%	2172	4.05	3.81	6.3%
0909	214.45	206.16	4.0%	2288	4.66	4.85	-3.9%
0912	1160.15	1151.30	0.8%	2302	2.75	2.43	13.2%
0913	465.45	514.93	-9.6%	2362	2.02	1.81	11.6%
0917	3.51	3.32	5.7%	2380	4.60	4.80	-4.2%
1170	2.81	2.66	5.6%	2387	3.68	3.64	1.1%
1320	3.68	3.77	-2.4%	2388	2.25	2.40	-6.3%
1430	2.24	2.17	3.2%	2402	1.83	1.80	1.7%
1438	10.31	9.33	10.5%	2413	3.02	3.02	0.0%
1439	3.36	3.33	0.9%	2417	2.31	2.14	7.9%
1452	7.97	7.84	1.7%	2501	0.74	0.83	-10.8%
1463	4.54	4.60	-1.3%	2503	0.73	0.82	-11.0%
1470	7.51	7.56	-0.7%	2534	1.63	2.54	-35.8%
1624	3.23	2.96	9.1%	2553	1.81	1.78	1.7%
1701	4.14	3.90	6.2%	2570	3.03	3.43	-11.7%
1710	6.20	5.36	15.7%	2571	2.87	2.92	-1.7%
1741	8.60	7.80	10.3%	2576	3.22	3.14	2.5%
1747	10.00	11.75	-14.9%	2578	1.39	2.07	-32.9%
1748	7.48	7.03	6.4%	2590	2.16	2.21	-2.3%
1809	10.27	9.23	11.3%	2591	4.36	4.42	-1.4%
1810	5.28	5.66	-6.7%	2593	4.77	4.70	1.5%
1860	4.15	4.75	-12.6%	2594	5.26	5.41	-2.8%
1924	2.67	3.09	-13.6%	2600	6.57	6.06	8.4%
1925	5.48	5.74	-4.5%	2623	2.68	2.74	-2.2%
2001	2.84	3.06	-7.2%	2640	12.59	11.66	8.0%
2002	4.39	4.40	-0.2%	2660	1.88	1.91	-1.6%
2003	4.82	4.78	0.8%	2670	3.22	4.16	-22.6%
2014	4.57	4.21	8.6%	2683	4.12	4.25	-3.1%
2021	3.74	3.53	5.9%	2688	1.33	1.30	2.3%
2039	6.58	7.00	-6.0%	2689	0.89	0.67	32.8%
2041	2.89	2.91	-0.7%	2702	9.49	8.80	7.8%
2065	3.03	2.48	22.2%	2710	3.11	3.46	-10.1%
2070	4.45	4.97	-10.5%	2714	5.43	5.31	2.3%
2081	5.89	6.55	-10.1%	2731	3.48	3.29	5.8%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2022 to October 1, 2023

<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>
2737	5.43	5.25	3.4%	3227	25.63	26.32	-2.6%
2759	6.36	7.06	-9.9%	3241	5.50	5.15	6.8%
2790	1.10	1.05	4.8%	3257	2.44	2.50	-2.4%
2802	4.11	4.10	0.2%	3270	1.61	1.51	6.6%
2817	3.11	3.23	-3.7%	3307	2.14	2.19	-2.3%
2835	1.94	2.00	-3.0%	3315	13.50	13.46	0.3%
2841	3.89	4.00	-2.8%	3336	1.80	1.96	-8.2%
2881	2.54	2.90	-12.4%	3365	6.95	6.56	5.9%
2883	2.61	2.46	6.1%	3372	2.96	2.81	5.3%
2913	4.84	5.96	-18.8%	3381	1.13	1.48	-23.6%
2916	3.11	2.98	4.4%	3383	0.43	0.43	0.0%
2923	3.48	3.19	9.1%	3384	0.29	0.22	31.8%
3004	3.38	3.75	-9.9%	3385	0.64	0.75	-14.7%
3018	7.72	7.40	4.3%	3400	7.25	9.30	-22.0%
3022	4.74	5.29	-10.4%	3507	3.45	3.46	-0.3%
3027	1.75	1.80	-2.8%	3515	2.80	2.89	-3.1%
3028	5.62	6.02	-6.6%	3548	2.01	1.91	5.2%
3030	7.56	8.01	-5.6%	3559	3.97	4.07	-2.5%
3040	7.25	8.25	-12.1%	3574	0.93	0.95	-2.1%
3041	4.57	4.38	4.3%	3581	1.45	1.45	0.0%
3042	3.84	3.96	-3.0%	3612	2.59	2.56	1.2%
3060	6.14	6.84	-10.2%	3620	3.83	3.84	-0.3%
3064	4.01	3.99	0.5%	3629	1.32	1.48	-10.8%
3066	3.28	3.41	-3.8%	3632	2.33	2.60	-10.4%
3067	2.96	2.90	2.1%	3634	1.57	1.51	4.0%
3076	2.49	2.78	-10.4%	3635	1.26	1.43	-11.9%
3081	4.14	3.76	10.1%	3638	1.93	2.02	-4.5%
3085	5.69	6.07	-6.3%	3642	0.92	0.91	1.1%
3110	5.31	6.12	-13.2%	3643	2.29	2.42	-5.4%
3111	2.87	3.06	-6.2%	3647	4.21	4.14	1.7%
3113	1.79	1.87	-4.3%	3648	2.19	2.08	5.3%
3114	1.76	1.86	-5.4%	3681	0.96	1.05	-8.6%
3118	2.05	2.03	1.0%	3685	1.27	1.33	-4.5%
3122	5.17	5.20	-0.6%	3686	1.45	1.41	2.8%
3129	3.52	3.48	1.1%	3724	3.65	3.88	-5.9%
3132	1.73	1.64	5.5%	3726	3.70	3.52	5.1%
3145	2.08	2.09	-0.5%	3737	3.94	4.17	-5.5%
3146	1.35	1.43	-5.6%	3807	3.64	3.68	-1.1%
3169	3.69	3.81	-3.1%	3808	3.41	3.70	-7.8%
3179	1.71	1.94	-11.9%	3821	5.18	6.01	-13.8%
3188	2.58	2.58	0.0%	3823	3.74	3.57	4.8%
3190	2.59	2.74	-5.5%	3824	4.63	4.20	10.2%
3191	1.82	2.03	-10.3%	3826	1.31	1.36	-3.7%
3200	2.43	2.76	-12.0%	3827	3.19	3.37	-5.3%
3220	2.27	2.25	0.9%	3830	1.20	1.29	-7.0%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2022 to October 1, 2023

<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>
3832	2.04	2.01	1.5%	4476	1.86	1.91	-2.6%
3865	2.40	2.39	0.4%	4493	3.41	3.49	-2.3%
3881	2.58	2.76	-6.5%	4511	0.66	0.59	11.9%
4000	4.48	4.35	3.0%	4557	1.08	0.99	9.1%
4024	6.70	6.51	2.9%	4558	2.88	3.25	-11.4%
4034	6.48	6.98	-7.2%	4568	2.22	1.91	16.2%
4038	2.16	2.26	-4.4%	4583	6.69	6.65	0.6%
4053	2.50	2.65	-5.7%	4597	1.32	1.44	-8.3%
4061	2.31	2.44	-5.3%	4611	1.69	1.84	-8.2%
4062	6.54	6.75	-3.1%	4628	1.73	1.82	-4.9%
4101	2.53	2.34	8.1%	4635	6.30	6.00	5.0%
4111	2.17	2.06	5.3%	4653	4.46	3.70	20.5%
4112	0.98	1.01	-3.0%	4665	10.41	9.32	11.7%
4114	2.01	2.11	-4.7%	4692	0.83	0.88	-5.7%
4130	4.26	4.25	0.2%	4693	1.97	2.03	-3.0%
4133	3.09	2.92	5.8%	4710	1.51	1.62	-6.8%
4150	1.13	1.26	-10.3%	4712	2.35	1.95	20.5%
4207	0.84	0.75	12.0%	4720	2.22	2.19	1.4%
4239	2.64	2.67	-1.1%	4751	1.73	1.75	-1.1%
4240	2.96	3.23	-8.4%	4771	2.42	2.07	16.9%
4243	2.87	2.97	-3.4%	4825	0.64	0.70	-8.6%
4244	2.82	2.88	-2.1%	4828	2.40	2.38	0.8%
4250	2.53	2.51	0.8%	4829	2.03	2.06	-1.5%
4251	1.79	1.86	-3.8%	4902	1.87	2.08	-10.1%
4263	3.55	3.22	10.2%	4923	1.04	0.99	5.1%
4273	2.92	3.17	-7.9%	5000	9.36	9.49	-1.4%
4279	3.31	3.48	-4.9%	5022	16.47	16.56	-0.5%
4282	0.29	0.27	7.4%	5037	26.67	29.28	-8.9%
4299	1.94	2.09	-7.2%	5040	17.55	18.57	-5.5%
4304	9.18	10.48	-12.4%	5057	8.79	9.17	-4.1%
4307	2.49	2.58	-3.5%	5059	16.26	22.09	-26.4%
4312	2.94	2.82	4.3%	5102	11.43	11.74	-2.6%
4351	2.33	2.15	8.4%	5160	4.28	4.32	-0.9%
4352	0.57	0.55	3.6%	5183	5.66	5.98	-5.4%
4360	0.32	0.31	3.2%	5184	5.96	6.46	-7.7%
4361	0.48	0.48	0.0%	5188	4.69	4.85	-3.3%
4362	0.36	0.33	9.1%	5190	4.39	4.39	0.0%
4410	4.41	4.60	-4.1%	5191	1.14	1.20	-5.0%
4420	8.58	10.47	-18.1%	5192	4.84	4.92	-1.6%
4431	3.70	3.48	6.3%	5193	6.41	6.46	-0.8%
4432	1.74	1.78	-2.2%	5213	19.15	18.94	1.1%
4452	2.49	2.46	1.2%	5221	11.37	10.17	11.8%
4459	3.22	3.53	-8.8%	5222	10.45	10.53	-0.8%
4470	3.88	3.81	1.8%	5223	5.86	5.66	3.5%
4475	2.01	2.12	-5.2%	5348	7.12	7.82	-9.0%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2022 to October 1, 2023

<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>
5402	4.13	4.40	-6.1%	6504	3.40	3.79	-10.3%
5403	13.26	13.30	-0.3%	6701	15.68	14.06	11.5%
5428	7.83	7.21	8.6%	6801	24.72	27.08	-8.7%
5429	6.11	6.46	-5.4%	6811	4.17	3.97	5.0%
5443	10.34	8.67	19.3%	6824	9.45	10.12	-6.6%
5445	9.11	9.09	0.2%	6826	2.72	3.23	-15.8%
5462	6.55	6.54	0.2%	6834	2.77	2.68	3.4%
5473	27.82	28.24	-1.5%	6836	2.54	2.83	-10.2%
5474	10.23	9.61	6.5%	6843	8.34	9.16	-9.0%
5479	5.26	4.99	5.4%	6854	2.58	2.45	5.3%
5480	10.45	10.52	-0.7%	6872	9.22	9.99	-7.7%
5491	1.99	1.71	16.4%	6874	35.36	38.18	-7.4%
5506	12.94	12.83	0.9%	6875	77.40	83.26	-7.0%
5507	7.01	6.76	3.7%	6882	11.36	9.27	22.5%
5508	3.29	3.24	1.5%	6884	39.85	37.31	6.8%
5536	4.98	5.17	-3.7%	6885	57.40	53.49	7.3%
5538	6.82	7.20	-5.3%	7016	11.83	11.16	6.0%
5545	17.18	14.93	15.1%	7024	13.14	12.40	6.0%
5547	7.57	8.70	-13.0%	7038	2.99	2.80	6.8%
5606	3.15	3.46	-9.0%	7046	2.56	2.29	11.8%
5610	9.36	8.82	6.1%	7047	25.02	21.90	14.2%
5645	6.60	7.13	-7.4%	7050	6.33	5.49	15.3%
5648	12.82	11.97	7.1%	7090	3.33	3.11	7.1%
5651	6.98	7.27	-4.0%	7098	2.84	2.55	11.4%
5701	13.87	13.23	4.8%	7099	5.41	4.50	20.2%
5703	11.06	11.23	-1.5%	7133	4.07	4.00	1.8%
5709	22.85	22.30	2.5%	7197	7.13	7.11	0.3%
5951	0.50	0.53	-5.7%	7201	2.45	2.42	1.2%
6003	8.91	9.31	-4.3%	7207	3.13	3.36	-6.8%
6005	4.79	4.42	8.4%	7219	9.38	9.63	-2.6%
6017	3.93	3.82	2.9%	7231	9.08	8.20	10.7%
6018	8.39	7.53	11.4%	7309	3.53	3.70	-4.6%
6045	4.49	4.09	9.8%	7313	2.06	2.17	-5.1%
6204	6.49	6.80	-4.6%	7317	18.68	22.47	-16.9%
6216	7.22	7.47	-3.3%	7327	22.17	24.08	-7.9%
6217	5.23	5.32	-1.7%	7333	5.64	5.11	10.4%
6229	3.63	3.51	3.4%	7335	6.27	5.67	10.6%
6233	3.37	3.46	-2.6%	7337	11.93	10.02	19.1%
6235	6.35	6.06	4.8%	7364	0.42	0.46	-8.7%
6251	16.01	14.66	9.2%	7366	4.56	4.49	1.6%
6252	2.37	2.16	9.7%	7367	5.78	5.75	0.5%
6306	6.45	7.27	-11.3%	7368	5.48	5.68	-3.5%
6319	3.78	3.85	-1.8%	7370	(c)	(c)	0.1%
6325	4.76	5.94	-19.9%	7377	5.17	5.07	2.0%
6400	6.49	5.88	10.4%	7380	7.77	7.84	-0.9%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2022 to October 1, 2023

<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>
7390	12.36	12.46	-0.8%	8039	1.83	1.85	-1.1%
7394	3.71	3.14	18.2%	8043	1.00	0.95	5.3%
7395	4.12	3.48	18.4%	8044	2.98	3.07	-2.9%
7398	7.54	6.15	22.6%	8046	2.40	2.33	3.0%
7403	5.68	5.73	-0.9%	8047	1.51	1.24	21.8%
7405	1.16	1.26	-7.9%	8048	3.87	3.73	3.8%
7421	0.48	0.52	-7.7%	8068	0.12	0.13	-7.7%
7422	1.21	1.21	0.0%	8069	0.28	0.30	-6.7%
7431	0.55	0.51	7.8%	8072	0.61	0.61	0.0%
7445	0.22	0.23	-4.3%	8090	0.69	0.63	9.5%
7453	0.21	0.22	-4.5%	8102	4.46	4.21	5.9%
7502	2.56	2.26	13.3%	8103	3.61	3.28	10.1%
7515	1.96	2.00	-2.0%	8105	1.84	1.74	5.7%
7520	5.21	5.14	1.4%	8106	5.78	5.57	3.8%
7536	9.78	7.91	23.6%	8107	2.86	2.71	5.5%
7538	3.28	3.66	-10.4%	8111	3.59	3.80	-5.5%
7539	1.15	1.18	-2.5%	8116	1.51	1.43	5.6%
7542	3.01	3.10	-2.9%	8199	4.06	3.61	12.5%
7580	2.70	2.85	-5.3%	8209	4.45	4.79	-7.1%
7590	7.18	7.98	-10.0%	8215	3.05	3.29	-7.3%
7600	6.43	6.30	2.1%	8227	9.06	9.64	-6.0%
7601	4.00	3.81	5.0%	8232	5.02	4.81	4.4%
7610	0.20	0.20	0.0%	8235	4.22	4.40	-4.1%
7710	4.40	4.10	7.3%	8263	4.89	5.20	-6.0%
7711	(e)	(e)	-5.7%	8264	5.31	5.42	-2.0%
7716	(e)	(e)	-5.7%	8265	6.05	5.98	1.2%
7720	2.86	3.32	-13.9%	8280	11.21	11.54	-2.9%
7723	1.32	1.39	-5.0%	8288	3.97	3.79	4.7%
7855	7.10	6.05	17.4%	8291	6.68	5.53	20.8%
7998	1.91	1.71	11.7%	8292	4.44	4.45	-0.2%
7999	1.87	1.84	1.6%	8293	7.11	8.04	-11.6%
8001	1.90	1.93	-1.6%	8350	9.01	8.44	6.8%
8006	1.40	1.43	-2.1%	8353	5.91	5.19	13.9%
8008	0.84	0.87	-3.4%	8381	1.59	1.41	12.8%
8012	1.73	1.66	4.2%	8382	1.39	1.32	5.3%
8013	0.24	0.24	0.0%	8385	10.20	11.26	-9.4%
8016	0.56	0.61	-8.2%	8391	2.38	2.58	-7.8%
8017	1.11	1.14	-2.6%	8392	2.32	2.29	1.3%
8018	3.30	3.26	1.2%	8394	4.41	4.69	-6.0%
8021	4.99	5.08	-1.8%	8500	5.16	5.25	-1.7%
8025	1.00	0.83	20.5%	8601	0.41	0.37	10.8%
8031	1.76	1.82	-3.3%	8709	21.01	22.71	-7.5%
8032	0.88	0.92	-4.3%	8719	1.78	1.65	7.9%
8033	2.87	3.08	-6.8%	8720	1.51	1.66	-9.0%
8034	4.40	4.15	6.0%	8723	0.10	0.10	0.0%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2022 to October 1, 2023

<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>
8726	1.56	1.75	-10.9%	9055	0.75	0.82	-8.5%
8731	1.75	1.84	-4.9%	9058	3.95	4.35	-9.2%
8742	0.22	0.24	-8.3%	9059	8.29	8.10	2.3%
8745	4.00	4.45	-10.1%	9060	1.19	1.23	-3.3%
8747	0.19	0.17	11.8%	9061	1.56	1.62	-3.7%
8748	0.76	0.78	-2.6%	9063	0.83	0.87	-4.6%
8751	3.16	3.22	-1.9%	9065	0.95	0.91	4.4%
8755	0.77	0.71	8.5%	9071	1.30	1.42	-8.5%
8800	1.92	1.74	10.3%	9072	1.34	1.48	-9.5%
8802	1.03	0.85	21.2%	9074	0.84	0.97	-13.4%
8803	0.03	0.04	-25.0%	9088	7.39	7.10	4.1%
8809	0.15	0.14	7.1%	9089	0.30	0.30	0.0%
8810	0.10	0.10	0.0%	9093	0.86	0.92	-6.5%
8820	0.09	0.10	-10.0%	9101	2.33	2.41	-3.3%
8829	3.22	3.06	5.2%	9102	2.65	2.49	6.4%
8831	1.04	1.10	-5.5%	9149	0.97	0.88	10.2%
8832	0.38	0.37	2.7%	9157	3.92	4.11	-4.6%
8833	1.14	1.11	2.7%	9158	1.91	1.89	1.1%
8838	0.48	0.50	-4.0%	9159	1.21	1.17	3.4%
8840	0.42	0.42	0.0%	9160	1.38	1.34	3.0%
8854	3.20	3.42	-6.4%	9178	3.14	3.36	-6.5%
8855	0.10	0.10	0.0%	9179	5.42	6.04	-10.3%
8857	1.83	2.09	-12.4%	9180	2.49	2.58	-3.5%
8864	2.60	2.81	-7.5%	9182	1.94	1.85	4.9%
8865	2.53	2.65	-4.5%	9186	3.95	4.00	-1.3%
8866	2.27	2.20	3.2%	9220	6.79	6.27	8.3%
8868	0.34	0.37	-8.1%	9402	4.26	4.35	-2.1%
8869	0.69	0.70	-1.4%	9403	8.78	9.23	-4.9%
8871	0.09	0.11	-18.2%	9410	6.59	6.54	0.8%
8901	0.20	0.17	17.6%	9501	1.88	1.89	-0.5%
9014	3.71	4.05	-8.4%	9505	3.04	2.98	2.0%
9015	1.57	1.69	-7.1%	9519	3.44	3.32	3.6%
9016	3.51	3.38	3.8%	9521	3.22	3.15	2.2%
9019	2.03	2.14	-5.1%	9522	1.56	1.56	0.0%
9025	14.09	14.49	-2.8%	9526	9.08	9.21	-1.4%
9026	3.48	3.66	-4.9%	9527	27.01	25.84	4.5%
9027	17.42	14.35	21.4%	9534	9.22	10.14	-9.1%
9028	2.78	2.76	0.7%	9539	8.16	8.36	-2.4%
9029	3.61	3.71	-2.7%	9545	9.72	10.82	-10.2%
9030	4.31	4.46	-3.4%	9549	3.03	2.89	4.8%
9040	4.02	3.99	0.8%	9552	8.70	9.83	-11.5%
9044	2.77	2.83	-2.1%	9553	4.32	3.91	10.5%
9048	2.33	2.13	9.4%	9585	0.65	0.67	-3.0%
9051	1.86	2.13	-12.7%	9586	0.55	0.55	0.0%
9052	2.98	3.03	-1.7%	9600	2.87	2.37	21.1%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2022 to October 1, 2023

<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>
9610	0.86	0.90	-4.4%				
9620	1.36	1.38	-1.4%				

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.