



**NYCIRB**

New York Compensation  
Insurance Rating Board  
875 Third Avenue  
New York, NY 10022  
Tel: (212) 697-3535

July 15, 2024

R.C. 2608

Re: New York State Workers' Compensation Loss Cost Filing and  
Loss Costs by Classification; Effective on October 1, 2024

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 9.0% in the overall loss cost level in New York State, effective October 1, 2024.

As previously explained in [R.C. Bulletin 2603](#), 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, 2024. 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 format. Approved loss costs in WCRate format will be available on the website shortly.

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, 2024, 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, 2024 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, 2024 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, 2024.

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

- (1) The United States Longshore & Harbor Workers' Coverage percentage is revised to 95.0%. Insurers do not have to file to adopt the new percentage.
- (2) The terrorism loss cost provision remains unchanged at \$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 remains unchanged at \$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) Small deductible credits, expressed as loss elimination ratios, are updated with this revision to reflect revised class hazard group assignments and updated data. The revised loss elimination ratios are displayed on Miscellaneous Values Page 5 of Exhibit A.
- (7) As indicated in [R.C. Bulletin 2589](#), the New York State assessment was updated effective January 1, 2024. 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, 2025, will be announced in a separate bulletin in November or December of 2024.
- (8) The Workers' Compensation Security Fund surcharge remains unchanged at 0.0%.

Very truly yours,

A handwritten signature in blue ink, appearing to read "JA Attie".

Jeremy Attie  
President and CEO

Enclosures

# Exhibit A

Original Printing

Effective October 1, 2024

**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	1.11	2039	4.91	2670 T5	2.16	3118	1.70	3642	0.68
0006	1.60	2041	2.42	2683	3.30	3122	4.68	3643	2.09
0007	1.00	2065	3.06	2688	1.16	3129	2.94	3647	3.76
0031	1.28	2070	3.76	2689 T5	1.00	3132	1.43	3648	1.94
0034	2.50	2081	3.85	2702	7.30	3145	1.73	3681	0.85
0035	1.73	2089	3.89	2710	2.23	3146	1.16	3685	1.13
0042	3.11	2095	4.37	2714	4.42	3169	2.93	3686	1.24
0050	1.32	2101	5.03	2731	2.94	3179	1.42	3724	3.59
0106	4.65	2105	2.63	2737	4.81	3188	2.42	3726	3.36
0251	10.51	2111	1.81	2759	5.00	3190	1.99	3737	3.45
0771 N	8.36	2112	4.10	2790	0.95	3191	1.41	3807	2.87
0908 PC	119.97	2114	5.79	2802	3.99	3200	1.79	3808	2.57
0909 PC	190.47	2121	3.96	2817	2.92	3220	2.11	3821	4.13
0912 PC	903.08	2143	2.37	2835	1.54	3227	22.43	3823	3.23
0913 PC	467.07	2150	8.83	2841	3.03	3241	4.83	3824	3.99
0917	3.34	2157	8.18	2881	2.18	3257	1.99	3826	1.06
1170	2.19	2172	3.51	2883	2.66	3270	1.56	3827	2.64
1320	2.67	2288	3.64	2913 T5	3.76	3307	1.72	3830	1.04
1430	1.77	2302	2.62	2916	2.22	3315	13.24	3832	1.76
1438	7.81	2362	1.86	2923	3.59	3336	1.42	3865	2.06
1439	2.85	2380	3.87	3004	2.90	3365	5.23	3881	2.30
1452	6.21	2387	2.96	3018	7.69	3372	2.74	4000	3.31
1463	4.28	2388	1.72	3022	3.48	3381 T5	0.75	4024	4.98
1470	5.07	2402	1.39	3027	1.33	3383	0.38	4034	5.27
1624	2.33	2413	2.35	3028	5.15	3384 T5	0.33	4038	1.71
1701	3.51	2417	1.99	3030	7.65	3385 T5	0.50	4053	1.93
1710	6.18	2501	0.65	3040	7.30	3400	5.65	4061	2.03
1741	6.28	2503	0.58	3041	3.94	3507	3.10	4062	5.43
1747	7.07	2553	1.87	3042	3.45	3515	2.14	4101	2.53
1748	6.27	2570	2.58	3060	4.57	3548	1.90	4111	2.29
1809	10.63	2571	2.35	3064	3.63	3559	3.11	4112	0.74
1810	4.46	2576	3.25	3066	2.98	3574	0.77	4114	1.82
1860	3.27	2590	1.73	3067	2.83	3581	1.25	4130	3.93
1924	2.12	2591	3.56	3076	2.38	3612	2.55	4133	2.89
1925	4.03	2593	3.74	3081	4.03	3620	3.46	4150	1.01
2001	2.02	2594	4.16	3085	4.16	3629	1.11	4207	0.66
2002	3.65	2600	5.75	3110	3.92	3632	2.35	4239	2.49
2003	4.42	2623	2.15	3111	2.22	3634	1.42		
2014	3.57	2640	11.68	3113	1.50	3635	1.03		
2021	2.95	2660	1.59	3114	1.37	3638	1.54		

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

**Original Printing**

**Effective October 1, 2024**

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
4240	2.18	4693	1.82	5479	4.46	6824 F	7.09	7380 *	7.19
4243	2.52	4710	1.42	5480	10.78	6826 F	2.14	7390	11.32
4244	2.58	4712	2.41	5491	1.98	6834	2.34	7394	2.86
4250	2.48	4720	1.91	5506	9.98	6836	1.99	7395	3.18
4251	1.53	4751	1.31	5507	5.29	6843 F	6.81	7398	6.19
4263	3.70	4771 N	1.75	5508	3.17	6854	2.08	7403	4.65
4273	2.67	4825	0.46	5536	4.57	6872 F	7.74	7405 N	0.94
4279	3.13	4828	2.00	5538	7.15	6874 F	29.59	7421	0.33
4282	0.25	4829	1.48	5545	13.81	6875 F	64.98	7422	1.04
4299	1.69	4902	1.34	5547	6.27	6882	11.63	7431 N	0.39
4304	8.67	4923	0.85	5606	2.97	6884	32.17	7445 N	0.19
4307	1.89	5000	8.78	5610	10.02	6885	46.37	7453 N	0.18
4312	2.16	5022	16.03	5645	5.25	7016	8.51	7502	1.90
4351	1.78	5037	23.34	5648	9.90	7024	9.45	7515	1.40
4352	0.46	5040	15.13	5651	5.01	7038	2.33	7520	4.53
4360	0.27	5057	6.81	5701	14.55	7046	2.07	7536	10.22
4361	0.44	5059	12.54	5703	8.64	7047	18.43	7538	2.44
4362	0.29	5102	10.04	5709	23.94	7050	5.04	7539	1.05
4410	3.37	5160	4.11	5951	0.38	7090	2.58	7542	2.71
4420	6.50	5183	5.02	6003	8.89	7098	2.30	7580	2.05
4431	3.15	5184	5.46	6005	4.09	7099	4.48	7590	6.41
4432	1.44	5188	4.28	6017	3.23	7133	3.89	7600	6.50
4452	1.98	5190	3.89	6018	7.37	7197	5.43	7601	2.92
4459	2.77	5191	1.17	6045	3.94	7201	1.89	7610	0.19
4470	3.23	5192	4.23	6204	5.27	7207	2.23	7710	3.17
4475	1.71	5193	6.72	6216	4.94	7219	7.74	7711	(e)
4476	1.69	5213	19.40	6217	4.50	7231	7.00	7716	(e)
4493	2.82	5221	11.17	6229	3.18	7309 F	3.53	7720	2.27
4511	0.57	5222	8.01	6233	2.38	7313 F	1.73	7723	1.22
4557	1.03	5223	4.49	6235	4.37	7317 F	15.72	7855	6.61
4558	2.30	5348	6.89	6251	13.70	7327 F	16.80	7998	1.95
4568	1.85	5402	3.33	6252	1.83	7333	4.57	7999	1.78
4583	5.11	5403	13.22	6306	5.46	7335	5.08	8001	1.75
4597 T5	1.17	5428	6.24	6319	3.12	7337	9.91	8006	1.24
4611	1.57	5429	5.10	6325	3.77	7364	0.41	8008	0.75
4628	1.23	5443	10.24	6400	6.19	7366 F	4.52	8013	0.24
4635	4.57	5445	7.72	6504	3.04	7367	5.44	8016	0.49
4653	3.84	5462	6.59	6701	13.77	7368	4.30	8017	1.00
4665	8.52	5473	22.48	6801 F	24.36	7370	(c)		
4692	0.72	5474	10.10	6811	3.97	7377	3.54		

*	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, 2024**

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
8018	3.01	8291	5.84	8833 @	1.17	9071	1.15	9585	0.45
8021	4.27	8292	3.39	8838	0.37	9072	1.18	9586	0.47
8025	0.96	8293	6.09	8840	0.35	9074	0.69	9600	2.56
8031	1.54	8350	7.12	8854	2.77	9088	5.65	9610	0.91
8032	0.71	8353	5.02	8855	0.10	9089	0.23	9620	1.06
8033	2.57	8381	1.13	8857	1.60	9093	0.74		
8034	4.40	8382	1.14	8864	2.29	9101	2.16		
8039	1.65	8385	8.02	8865	2.20	9102	2.29		
8043	0.91	8391	2.08	8866	2.05	9149	0.80		
8044	2.90	8392	2.17	8868	0.34	9157	3.39		
8046	2.17	8394	4.10	8869	0.63	9158	1.76		
8047	1.49	8500	3.69	8871	0.07	9159	1.10		
8048	3.20	8601	0.33	8901	0.21	9160	1.29		
8068	0.09	8709 F	17.78	9014	3.30	9178	2.67		
8069	0.20	8719	1.44	9015	1.22	9179	4.27		
8072	0.50	8720	1.43	9016	3.33	9180	1.77		
8090	0.56	8723	0.10	9019	1.42	9182	1.72		
8102	3.67	8726 F	1.43	9025	11.64	9186	2.77		
8103	3.01	8731	1.58	9026	3.32	9220	6.78		
8105	1.39	8742	0.20	9027 PL	17.88	9402	3.66		
8106	4.26	8745	3.34	9028	2.45	9403	7.98		
8107	2.54	8747	0.17	9029	3.07	9410	5.61		
8111	2.76	8748	0.62	9030	4.07	9501	1.62		
8116	1.32	8751	2.38	9040 #	3.50	9505	2.71		
8199	2.81	8755	0.74	9044	2.33	9519	2.93		
8209	3.04	8800	1.82	9048 §	2.17	9521	2.87		
8215	2.25	8802	1.03	9051	1.42	9522	1.47		
8227	7.75	8803	0.03	9052	2.81	9526	7.22		
8232	4.62	8809	0.15	9055	0.59	9527	27.62		
8235	3.44	8810 &	0.10	9058	3.23	9534	7.87		
8263	4.11	8813	0.10	9059	6.42	9539	7.89		
8264	4.37	8820	0.08	9060	1.09	9545	6.62		
8265	4.35	8829	2.88	9061	1.23	9549	2.64		
8280	9.97	8831	0.83	9063	0.72	9552	7.45		
8288	2.81	8832	0.34	9065	0.81	9553	3.23		

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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**MISCELLANEOUS VALUES**

<b>Ambulance – Volunteer Service Company – Code 7370</b>			
	Applicable in accordance with Manual Rule II Section (G)(3)	Ambulance – <b>Loss Cost (Not Rate)</b>	\$2,757
		Each additional Ambulance – <b>Loss Cost (Not Rate)</b>	\$1,379
<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>			

<b>Construction Employment Geographic Territories and Differentials #</b>			
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>			

<b>Deductible Program – Deductible applies on a per occurrence basis.</b>								
<b>Percentage Loss Elimination Ratios by Hazard Group</b>								
<b>Deductible</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>G</b>
\$100	0.6%	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
\$200	1.1%	0.8%	0.6%	0.6%	0.4%	0.3%	0.2%	0.2%
\$300	1.5%	1.2%	0.9%	0.8%	0.6%	0.4%	0.2%	0.2%
\$400	1.9%	1.5%	1.1%	1.0%	0.8%	0.5%	0.3%	0.3%
\$500	2.3%	1.7%	1.3%	1.2%	1.0%	0.6%	0.4%	0.4%
\$1,000	3.9%	2.9%	2.3%	2.1%	1.7%	1.2%	0.7%	0.7%
\$1,500	5.3%	4.0%	3.2%	2.9%	2.4%	1.6%	1.0%	1.0%
\$2,000	6.4%	4.9%	4.0%	3.7%	3.0%	2.1%	1.3%	1.3%
\$2,500	7.5%	5.8%	4.8%	4.4%	3.5%	2.5%	1.5%	1.5%
\$5,000	12.1%	9.5%	8.0%	7.4%	6.0%	4.4%	2.8%	2.8%

<b>Expense Constant</b>	
<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, 2024

**MISCELLANEOUS VALUES (continued)**

<b>Maximum Weekly Payroll</b>	
<b>Executive Officers</b>	
Non-Construction Employments – applicable in accordance with Manual Rule VIII Section (A)(6)(a)(ii)	\$2,775.00
Construction Employments – refer to Manual Rule VIII Section (A)(6)(a)(vii)	\$1,757.19*
<b>Non-Executive Officers</b> – applicable in accordance with Manual Rule V (F) for classifications with footnotes limiting the maximum remuneration	\$7,400.00
<b>Construction Employments</b> – refer to Manual Rule V (G)	\$1,757.19*
<b>Sole Proprietors and Partners</b>	
Non-Construction Employments – applicable in accordance with Manual Rule VIII Section (B)(4)(a)	\$2,775.00
Construction Employments – refer to Manual Rule VIII Section (B)(4)(b)	\$1,757.19*
*effective July 1, 2024	
<b>Minimum Weekly Payroll</b>	
Executive Officers – applicable in accordance with Manual Rule VIII Section (A)(6)(a)(1)	\$925.00
Executive Officers of not-for-profit unincorporated associations – applicable with Manual Rule VIII Section (A)(6)(b).	\$475.00
Sole Proprietors and Partners – applicable in accordance with Manual Rule VIII Section (B)(4)(a) and (4)(b)	\$925.00

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**MISCELLANEOUS VALUES (continued)**

<b>New York State Assessment Charges</b>	
<b>General Instructions and Information</b>	
Refer to Rule VIII (L) Sections (1) and (2)	
Applicable Standard Premium Assessment Rate	9.2%
<b>Determination of Assessment</b>	
In accordance with Rule VIII (L) Section (3), refer to the New York State Workers' Compensation Board at <a href="http://www.wcb.ny.gov">www.wcb.ny.gov</a> for procedures to determine the New York State Assessment.	
<b>Terrorism and Catastrophe Loss Cost Charges</b>	
<b>Terrorism</b>	
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%
<b>Natural Disasters and Catastrophic Industrial Accidents</b>	
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%
<b>Workers' Compensation Security Fund Surcharge</b>	
Applicable only in accordance with Rule VIII (M) of the Manual	
Charge is % of total policy premium	0.0%
<b>United States Longshore and Harbor Workers' Compensation Coverage Percentage</b>	
Applicable only in connection with Rule XI (D)(3)(b) of the Manual	95.0%
(Multiply a Non-F classification rate by a factor of 1.950 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	\$3,536	3,501 to 4,000	\$18,656	8,001 to 8,500	\$38,063
301 to 500	\$4,072	4,001 to 4,500	\$21,344	8,501 to 9,000	\$40,463
501 to 700	\$5,377	4,501 to 5,000	\$22,966	9,001 to 9,500	\$42,943
701 to 1,000	\$6,758	5,001 to 5,500	\$24,580	9,501 to 10,000	\$45,324
1,001 to 1,500	\$8,950	5,501 to 6,000	\$26,761	10,001 to 15,000	\$53,747
1,501 to 2,000	\$9,985	6,001 to 6,500	\$28,941	15,001 to 20,000	\$62,094
2,001 to 2,500	\$12,428	6,501 to 7,000	\$31,591	20,001 to 25,000	\$70,152
2,501 to 3,000	\$13,489	7,001 to 7,500	\$33,756	25,001 to 35,000	\$82,610
3,001 to 3,500	\$16,196	7,501 to 8,000	\$35,918	35,001 to 50,000	\$103,458

For populations over 50,000, the annual **loss cost** shall be \$103,458 plus \$16,232 for each 10,000 people or major part thereof.

**For All Population Groups:**

Minimum **loss cost** **\$3,536**

**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 an “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>B.</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><b>C.</b> 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><b>D.</b> 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><b>"Home Area"</b></p>
	<p><b>a.</b> 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>b.</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, 2024**

**MISCELLANEOUS VALUES (continued)**

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

	<p><b>c.</b> 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><b>“Outside Area”</b></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="199 911 1349 1045"> <p><b>Firefighters – Volunteer, Including drivers – Elective Coverage for Assistance from individual Volunteer Firefighters</b></p> </td> <td data-bbox="1349 911 1481 1045"> <p><b>7716</b></p> </td> </tr> </table>	<p><b>Firefighters – Volunteer, Including drivers – Elective Coverage for Assistance from individual Volunteer Firefighters</b></p>	<p><b>7716</b></p>
<p><b>Firefighters – Volunteer, Including drivers – Elective Coverage for Assistance from individual Volunteer Firefighters</b></p>	<p><b>7716</b></p>		
	<p><b>Loss Cost (Not Premium) Charge – \$34 per policy</b></p>		

# Exhibit B

## NEW YORK WORKERS' COMPENSATION

### OCTOBER 1, 2024 LOSS COST REVISION

#### EXPLANATORY MEMORANDUM

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An overall loss cost decrease of 9.0%, which includes a decrease of 9.2% 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, 2024.

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 7.2% in the overall loss cost level.

**Legislative Changes** – This revision includes the estimated cost impacts of both the latest increases in the maximum weekly benefits that were set forth in the 2007 workers' compensation reform legislation, as well as the increases in the minimum weekly benefits that were signed into law on September 6, 2023. This component contributed an increase of 2.3% to the overall change.

**Loss Adjustment Expenses** – A review of the latest data available resulted in an increase of 1.7% in the Loss Adjustment Expense provision.

**Future Trends** – The latest analysis of New York claim severity and claim frequency indicates a slight decrease in claim frequency, and mild upward trends in both indemnity and medical claim costs. Combined with a projected wage trend, the final selected net trend factor is -5.9%.

**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 9.2%, 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, 2023 to October 1, 2024

<u>Class Code</u>	<u>Oct. 2024</u>	<u>Oct. 2023</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2024</u>	<u>Oct. 2023</u>	<u>% Change</u>
0005	1.11	1.29	-14.0%	2089	3.89	4.92	-20.9%
0006	1.60	1.81	-11.6%	2095	4.37	4.62	-5.4%
0007	1.00	1.27	-21.3%	2101	5.03	6.04	-16.7%
0031	1.28	1.54	-16.9%	2105	2.63	3.22	-18.3%
0034	2.50	3.14	-20.4%	2111	1.81	1.77	2.3%
0035	1.73	2.09	-17.2%	2112	4.10	4.95	-17.2%
0042	3.11	3.82	-18.6%	2114	5.79	7.14	-18.9%
0050	1.32	1.71	-22.8%	2121	3.96	4.51	-12.2%
0106	4.65	4.83	-3.7%	2143	2.37	2.63	-9.9%
0251	10.51	11.66	-9.9%	2150	8.83	8.60	2.7%
0771	8.36	8.53	-2.0%	2157	8.18	9.83	-16.8%
0908	119.97	131.06	-8.5%	2172	3.51	3.86	-9.1%
0909	190.47	193.30	-1.5%	2288	3.64	4.33	-15.9%
0912	903.08	1083.12	-16.6%	2302	2.62	2.66	-1.5%
0913	467.07	453.91	2.9%	2362	1.86	1.93	-3.6%
0917	3.34	3.25	2.8%	2380	3.87	4.32	-10.4%
1170	2.19	2.64	-17.0%	2387	2.96	3.49	-15.2%
1320	2.67	3.36	-20.5%	2388	1.72	2.14	-19.6%
1430	1.77	2.15	-17.7%	2402	1.39	1.69	-17.8%
1438	7.81	10.31	-24.2%	2413	2.35	2.85	-17.5%
1439	2.85	3.14	-9.2%	2417	1.99	2.13	-6.6%
1452	6.21	7.68	-19.1%	2501	0.65	0.74	-12.2%
1463	4.28	4.50	-4.9%	2503	0.58	0.68	-14.7%
1470	5.07	6.72	-24.6%	2553	1.87	1.77	5.6%
1624	2.33	3.07	-24.1%	2570	2.58	2.87	-10.1%
1701	3.51	4.08	-14.0%	2571	2.35	2.72	-13.6%
1710	6.18	5.84	5.8%	2576	3.25	3.14	3.5%
1741	6.28	8.28	-24.2%	2590	1.73	2.03	-14.8%
1747	7.07	9.33	-24.2%	2591	3.56	4.17	-14.6%
1748	6.27	7.17	-12.6%	2593	3.74	4.41	-15.2%
1809	10.63	10.05	5.8%	2594	4.16	5.03	-17.3%
1810	4.46	5.19	-14.1%	2600	5.75	6.03	-4.6%
1860	3.27	3.87	-15.5%	2623	2.15	2.49	-13.7%
1924	2.12	2.57	-17.5%	2640	11.68	11.90	-1.8%
1925	4.03	5.14	-21.6%	2660	1.59	1.75	-9.1%
2001	2.02	2.60	-22.3%	2670	2.16	3.20	-32.5%
2002	3.65	4.12	-11.4%	2683	3.30	3.81	-13.4%
2003	4.42	4.82	-8.3%	2688	1.16	1.27	-8.7%
2014	3.57	4.33	-17.6%	2689	1.00	0.87	14.9%
2021	2.95	3.45	-14.5%	2702	7.30	8.85	-17.5%
2039	4.91	6.22	-21.1%	2710	2.23	2.94	-24.1%
2041	2.42	2.72	-11.0%	2714	4.42	5.16	-14.3%
2065	3.06	2.98	2.7%	2731	2.94	3.33	-11.7%
2070	3.76	4.45	-15.5%	2737	4.81	5.30	-9.2%
2081	3.85	5.29	-27.2%	2759	5.00	6.07	-17.6%



## Workers' Compensation - New York

Loss Cost Comparison - October 1, 2023 to October 1, 2024

<u>Class Code</u>	<u>Oct. 2024</u>	<u>Oct. 2023</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2024</u>	<u>Oct. 2023</u>	<u>% Change</u>
2790	0.95	1.03	-7.8%	3257	1.99	2.38	-16.4%
2802	3.99	4.11	-2.9%	3270	1.56	1.52	2.6%
2817	2.92	3.11	-6.1%	3307	1.72	2.01	-14.4%
2835	1.54	1.83	-15.8%	3315	13.24	13.50	-1.9%
2841	3.03	3.71	-18.3%	3336	1.42	1.71	-17.0%
2881	2.18	2.45	-11.0%	3365	5.23	6.47	-19.2%
2883	2.66	2.60	2.3%	3372	2.74	2.93	-6.5%
2913	3.76	4.84	-22.3%	3381	0.75	1.13	-33.6%
2916	2.22	2.92	-24.0%	3383	0.38	0.42	-9.5%
2923	3.59	3.40	5.6%	3384	0.33	0.29	13.8%
3004	2.90	3.34	-13.2%	3385	0.50	0.64	-21.9%
3018	7.69	7.56	1.7%	3400	5.65	7.20	-21.5%
3022	3.48	4.57	-23.9%	3507	3.10	3.35	-7.5%
3027	1.33	1.71	-22.2%	3515	2.14	2.63	-18.6%
3028	5.15	5.32	-3.2%	3548	1.90	1.89	0.5%
3030	7.65	7.56	1.2%	3559	3.11	3.80	-18.2%
3040	7.30	7.25	0.7%	3574	0.77	0.93	-17.2%
3041	3.94	4.44	-11.3%	3581	1.25	1.38	-9.4%
3042	3.45	3.60	-4.2%	3612	2.55	2.59	-1.5%
3060	4.57	5.73	-20.2%	3620	3.46	3.76	-8.0%
3064	3.63	3.85	-5.7%	3629	1.11	1.32	-15.9%
3066	2.98	3.19	-6.6%	3632	2.35	2.33	0.9%
3067	2.83	2.93	-3.4%	3634	1.42	1.56	-9.0%
3076	2.38	2.49	-4.4%	3635	1.03	1.19	-13.4%
3081	4.03	4.00	0.8%	3638	1.54	1.81	-14.9%
3085	4.16	5.49	-24.2%	3642	0.68	0.86	-20.9%
3110	3.92	4.95	-20.8%	3643	2.09	2.29	-8.7%
3111	2.22	2.67	-16.9%	3647	3.76	3.85	-2.3%
3113	1.50	1.79	-16.2%	3648	1.94	2.12	-8.5%
3114	1.37	1.65	-17.0%	3681	0.85	0.96	-11.5%
3118	1.70	1.94	-12.4%	3685	1.13	1.27	-11.0%
3122	4.68	5.06	-7.5%	3686	1.24	1.36	-8.8%
3129	2.94	3.42	-14.0%	3724	3.59	3.65	-1.6%
3132	1.43	1.66	-13.9%	3726	3.36	3.45	-2.6%
3145	1.73	2.04	-15.2%	3737	3.45	3.94	-12.4%
3146	1.16	1.32	-12.1%	3807	2.87	3.44	-16.6%
3169	2.93	3.40	-13.8%	3808	2.57	3.34	-23.1%
3179	1.42	1.71	-17.0%	3821	4.13	4.92	-16.1%
3188	2.42	2.53	-4.3%	3823	3.23	3.59	-10.0%
3190	1.99	2.52	-21.0%	3824	3.99	4.50	-11.3%
3191	1.41	1.72	-18.0%	3826	1.06	1.25	-15.2%
3200	1.79	2.35	-23.8%	3827	2.64	2.98	-11.4%
3220	2.11	2.19	-3.7%	3830	1.04	1.13	-8.0%
3227	22.43	23.66	-5.2%	3832	1.76	1.97	-10.7%
3241	4.83	5.10	-5.3%	3865	2.06	2.26	-8.8%

## Workers' Compensation - New York

Loss Cost Comparison - October 1, 2023 to October 1, 2024

<u>Class Code</u>	<u>Oct. 2024</u>	<u>Oct. 2023</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2024</u>	<u>Oct. 2023</u>	<u>% Change</u>
3881	2.30	2.54	-9.4%	4511	0.57	0.66	-13.6%
4000	3.31	4.36	-24.1%	4557	1.03	1.01	2.0%
4024	4.98	6.50	-23.4%	4558	2.30	2.73	-15.8%
4034	5.27	6.48	-18.7%	4568	1.85	2.11	-12.3%
4038	1.71	2.06	-17.0%	4583	5.11	6.34	-19.4%
4053	1.93	2.33	-17.2%	4597	1.17	1.30	-10.0%
4061	2.03	2.15	-5.6%	4611	1.57	1.69	-7.1%
4062	5.43	6.26	-13.3%	4628	1.23	1.63	-24.5%
4101	2.53	2.46	2.8%	4635	4.57	6.26	-27.0%
4111	2.29	2.17	5.5%	4653	3.84	4.46	-13.9%
4112	0.74	0.91	-18.7%	4665	8.52	9.71	-12.3%
4114	1.82	1.95	-6.7%	4692	0.72	0.80	-10.0%
4130	3.93	4.15	-5.3%	4693	1.82	1.94	-6.2%
4133	2.89	2.93	-1.4%	4710	1.42	1.43	-0.7%
4150	1.01	1.11	-9.0%	4712	2.41	2.35	2.6%
4207	0.66	0.77	-14.3%	4720	1.91	2.06	-7.3%
4239	2.49	2.64	-5.7%	4751	1.31	1.61	-18.6%
4240	2.18	2.76	-21.0%	4771	1.75	2.24	-21.9%
4243	2.52	2.84	-11.3%	4825	0.46	0.63	-27.0%
4244	2.58	2.82	-8.5%	4828	2.00	2.34	-14.5%
4250	2.48	2.44	1.6%	4829	1.48	2.03	-27.1%
4251	1.53	1.72	-11.0%	4902	1.34	1.76	-23.9%
4263	3.70	3.50	5.7%	4923	0.85	1.00	-15.0%
4273	2.67	2.90	-7.9%	5000	8.78	8.20	7.1%
4279	3.13	3.31	-5.4%	5022	16.03	16.47	-2.7%
4282	0.25	0.27	-7.4%	5037	23.34	26.28	-11.2%
4299	1.69	1.90	-11.1%	5040	15.13	17.55	-13.8%
4304	8.67	9.18	-5.6%	5057	6.81	8.65	-21.3%
4307	1.89	2.36	-19.9%	5059	12.54	16.26	-22.9%
4312	2.16	2.63	-17.9%	5102	10.04	11.43	-12.2%
4351	1.78	2.06	-13.6%	5160	4.11	4.28	-4.0%
4352	0.46	0.51	-9.8%	5183	5.02	5.66	-11.3%
4360	0.27	0.30	-10.0%	5184	5.46	5.70	-4.2%
4361	0.44	0.44	0.0%	5188	4.28	4.66	-8.2%
4362	0.29	0.32	-9.4%	5190	3.89	4.39	-11.4%
4410	3.37	4.39	-23.2%	5191	1.17	1.14	2.6%
4420	6.50	8.58	-24.2%	5192	4.23	4.66	-9.2%
4431	3.15	3.44	-8.4%	5193	6.72	6.28	7.0%
4432	1.44	1.62	-11.1%	5213	19.40	19.15	1.3%
4452	1.98	2.49	-20.5%	5221	11.17	11.37	-1.8%
4459	2.77	3.18	-12.9%	5222	8.01	10.31	-22.3%
4470	3.23	3.76	-14.1%	5223	4.49	5.51	-18.5%
4475	1.71	2.01	-14.9%	5348	6.89	7.12	-3.2%
4476	1.69	1.83	-7.7%	5402	3.33	3.66	-9.0%
4493	2.82	3.28	-14.0%	5403	13.22	13.26	-0.3%

## Workers' Compensation - New York

Loss Cost Comparison - October 1, 2023 to October 1, 2024

Class Code	Oct. 2024	Oct. 2023	% Change	Class Code	Oct. 2024	Oct. 2023	% Change
5428	6.24	7.32	-14.8%	6801	24.36	23.74	2.6%
5429	5.10	6.11	-16.5%	6811	3.97	4.04	-1.7%
5443	10.24	9.56	7.1%	6824	7.09	9.25	-23.4%
5445	7.72	9.11	-15.3%	6826	2.14	2.57	-16.7%
5462	6.59	6.47	1.9%	6834	2.34	2.74	-14.6%
5473	22.48	27.82	-19.2%	6836	1.99	2.54	-21.7%
5474	10.10	10.23	-1.3%	6843	6.81	8.07	-15.6%
5479	4.46	5.12	-12.9%	6854	2.08	2.46	-15.4%
5480	10.78	10.07	7.1%	6872	7.74	8.63	-10.3%
5491	1.98	1.85	7.0%	6874	29.59	33.21	-10.9%
5506	9.98	12.94	-22.9%	6875	64.98	72.37	-10.2%
5507	5.29	6.86	-22.9%	6882	11.63	11.34	2.6%
5508	3.17	2.96	7.1%	6884	32.17	37.65	-14.6%
5536	4.57	4.98	-8.2%	6885	46.37	54.06	-14.2%
5538	7.15	6.68	7.0%	7016	8.51	11.59	-26.6%
5545	13.81	17.18	-19.6%	7024	9.45	12.87	-26.6%
5547	6.27	7.55	-17.0%	7038	2.33	2.90	-19.7%
5606	2.97	3.15	-5.7%	7046	2.07	2.42	-14.5%
5610	10.02	9.36	7.1%	7047	18.43	24.51	-24.8%
5645	5.25	6.60	-20.5%	7050	5.04	6.14	-17.9%
5648	9.90	12.40	-20.2%	7090	2.58	3.23	-20.1%
5651	5.01	6.50	-22.9%	7098	2.30	2.69	-14.5%
5701	14.55	13.59	7.1%	7099	4.48	5.12	-12.5%
5703	8.64	9.98	-13.4%	7133	3.89	3.68	5.7%
5709	23.94	22.35	7.1%	7197	5.43	6.54	-17.0%
5951	0.38	0.47	-19.1%	7201	1.89	2.28	-17.1%
6003	8.89	8.30	7.1%	7207	2.23	2.85	-21.8%
6005	4.09	4.42	-7.5%	7219	7.74	9.38	-17.5%
6017	3.23	3.51	-8.0%	7231	7.00	9.08	-22.9%
6018	7.37	7.31	0.8%	7309	3.53	3.44	2.6%
6045	3.94	3.95	-0.3%	7313	1.73	1.91	-9.4%
6204	5.27	6.17	-14.6%	7317	15.72	18.01	-12.7%
6216	4.94	6.41	-22.9%	7327	16.80	20.66	-18.7%
6217	4.50	5.23	-14.0%	7333	4.57	5.36	-14.7%
6229	3.18	3.42	-7.0%	7335	5.08	5.95	-14.6%
6233	2.38	3.08	-22.7%	7337	9.91	11.33	-12.5%
6235	4.37	5.66	-22.8%	7364	0.41	0.40	2.5%
6251	13.70	14.94	-8.3%	7366	4.52	4.41	2.5%
6252	1.83	2.15	-14.9%	7367	5.44	5.78	-5.9%
6306	5.46	6.17	-11.5%	7368	4.30	5.39	-20.2%
6319	3.12	3.75	-16.8%	7370	(c)	(c)	-11.3%
6325	3.77	4.58	-17.7%	7377	3.54	4.85	-27.0%
6400	6.19	6.26	-1.1%	7380	7.19	7.77	-7.5%
6504	3.04	3.40	-10.6%	7390	11.32	12.36	-8.4%
6701	13.77	13.66	0.8%	7394	2.86	3.65	-21.6%

(c) - Refer to Miscellaneous Values in the manual for loss costs.

## Workers' Compensation - New York

Loss Cost Comparison - October 1, 2023 to October 1, 2024

Class Code	Oct. 2024	Oct. 2023	% Change	Class Code	Oct. 2024	Oct. 2023	% Change
7395	3.18	4.05	-21.5%	8046	2.17	2.34	-7.3%
7398	6.19	7.52	-17.7%	8047	1.49	1.44	3.5%
7403	4.65	5.68	-18.1%	8048	3.20	3.77	-15.1%
7405	0.94	1.16	-19.0%	8068	0.09	0.11	-18.2%
7421	0.33	0.43	-23.3%	8069	0.20	0.26	-23.1%
7422	1.04	1.12	-7.1%	8072	0.50	0.57	-12.3%
7431	0.39	0.51	-23.5%	8090	0.56	0.63	-11.1%
7445	0.19	0.22	-13.6%	8102	3.67	4.07	-9.8%
7453	0.18	0.21	-14.3%	8103	3.01	3.27	-8.0%
7502	1.90	2.39	-20.5%	8105	1.39	1.64	-15.2%
7515	1.40	1.84	-23.9%	8106	4.26	5.53	-23.0%
7520	4.53	5.03	-9.9%	8107	2.54	2.81	-9.6%
7536	10.22	9.78	4.5%	8111	2.76	3.52	-21.6%
7538	2.44	3.16	-22.8%	8116	1.32	1.41	-6.4%
7539	1.05	1.15	-8.7%	8199	2.81	3.72	-24.5%
7542	2.71	2.74	-1.1%	8209	3.04	4.05	-24.9%
7580	2.05	2.50	-18.0%	8215	2.25	2.78	-19.1%
7590	6.41	7.01	-8.6%	8227	7.75	9.05	-14.4%
7600	6.50	6.43	1.1%	8232	4.62	5.02	-8.0%
7601	2.92	3.78	-22.8%	8235	3.44	3.94	-12.7%
7610	0.19	0.20	-5.0%	8263	4.11	4.54	-9.5%
7710	3.17	4.17	-24.0%	8264	4.37	5.17	-15.5%
7711	(e)	(e)	-21.5%	8265	4.35	5.76	-24.5%
7716	(e)	(e)	-21.5%	8280	9.97	11.08	-10.0%
7720	2.27	2.84	-20.1%	8288	2.81	3.62	-22.4%
7723	1.22	1.32	-7.6%	8291	5.84	6.18	-5.5%
7855	6.61	6.65	-0.6%	8292	3.39	4.33	-21.7%
7998	1.95	1.88	3.7%	8293	6.09	7.02	-13.2%
7999	1.78	1.87	-4.8%	8350	7.12	9.01	-21.0%
8001	1.75	1.82	-3.8%	8353	5.02	5.74	-12.5%
8006	1.24	1.40	-11.4%	8381	1.13	1.45	-22.1%
8008	0.75	0.84	-10.7%	8382	1.14	1.35	-15.6%
8013	0.24	0.23	4.3%	8385	8.02	10.20	-21.4%
8016	0.49	0.50	-2.0%	8391	2.08	2.38	-12.6%
8017	1.00	1.11	-9.9%	8392	2.17	2.29	-5.2%
8018	3.01	3.30	-8.8%	8394	4.10	4.41	-7.0%
8021	4.27	4.94	-13.6%	8500	3.69	4.89	-24.5%
8025	0.96	0.92	4.3%	8601	0.33	0.40	* -17.5%
8031	1.54	1.69	-8.9%	8709	17.78	19.51	-8.9%
8032	0.71	0.82	-13.4%	8719	1.44	1.68	-14.3%
8033	2.57	2.87	-10.5%	8720	1.43	1.46	-2.1%
8034	4.40	4.40	0.0%	8723	0.10	0.10	0.0%
8039	1.65	1.83	-9.8%	8726	1.43	1.50	-4.7%
8043	0.91	0.97	-6.2%	8731	1.58	1.54	2.6%
8044	2.90	2.98	-2.7%	8742	0.20	0.22	-9.1%

(e) - Refer to Volunteer Firefighters schedule for loss costs. Loss cost change is the same for all population groups in this class.

\* Class Code 8601 has been broadened to include "clerical office employees" effective 10/1/2024. Please refer to R.C. Bulletin #2606 for further information.

## Workers' Compensation - New York

Loss Cost Comparison - October 1, 2023 to October 1, 2024

Class Code	Oct. 2024	Oct. 2023	% Change	Class Code	Oct. 2024	Oct. 2023	% Change
8745	3.34	3.64	-8.2%	9059	6.42	7.90	-18.7%
8747	0.17	0.18	-5.6%	9060	1.09	1.16	-6.0%
8748	0.62	0.75	-17.3%	9061	1.23	1.52	-19.1%
8751	2.38	2.92	-18.5%	9063	0.72	0.82	-12.2%
8755	0.74	0.72	2.8%	9065	0.81	0.87	-6.9%
8800	1.82	1.78	2.2%	9071	1.15	1.30	-11.5%
8802	1.03	0.93	10.8%	9072	1.18	1.34	-11.9%
8803	0.03	0.03	*	9074	0.69	0.81	-14.8%
8809	0.15	0.14	7.1%	9088	5.65	6.73	-16.0%
8810	0.10	0.10	0.0%	9089	0.23	0.26	-11.5%
8813	0.10	0.10	**	9093	0.74	0.79	-6.3%
8820	0.08	0.09	-11.1%	9101	2.16	2.33	-7.3%
8829	2.88	3.22	-10.6%	9102	2.29	2.61	-12.3%
8831	0.83	1.02	-18.6%	9149	0.80	0.88	-9.1%
8832	0.34	0.38	-10.5%	9157	3.39	3.88	-12.6%
8833	1.17	1.14	2.6%	9158	1.76	1.85	-4.9%
8838	0.37	0.45	*	9159	1.10	1.18	-6.8%
8840	0.35	0.39	-10.3%	9160	1.29	1.37	-5.8%
8854	2.77	3.20	-13.4%	9178	2.67	3.08	-13.3%
8855	0.10	0.10	0.0%	9179	4.27	5.28	-19.1%
8857	1.60	1.82	-12.1%	9180	1.77	2.33	-24.0%
8864	2.29	2.59	-11.6%	9182	1.72	1.87	-8.0%
8865	2.20	2.53	-13.0%	9186	2.77	3.65	-24.1%
8866	2.05	2.25	-8.9%	9220	6.78	6.59	2.9%
8868	0.34	0.34	0.0%	9402	3.66	4.24	-13.7%
8869	0.63	0.67	-6.0%	9403	7.98	8.78	-9.1%
8871	0.07	0.08	-12.5%	9410	5.61	6.01	-6.7%
8901	0.21	0.20	5.0%	9501	1.62	1.73	-6.4%
9014	3.30	3.69	-10.6%	9505	2.71	2.91	-6.9%
9015	1.22	1.47	-17.0%	9519	2.93	3.39	-13.6%
9016	3.33	3.41	-2.3%	9521	2.87	3.14	-8.6%
9019	1.42	1.87	-24.1%	9522	1.47	1.51	-2.6%
9025	11.64	12.95	-10.1%	9526	7.22	8.92	-19.1%
9026	3.32	3.48	-4.6%	9527	27.62	25.79	7.1%
9027	17.88	17.38	2.9%	9534	7.87	8.94	-12.0%
9028	2.45	2.78	-11.9%	9539	7.89	7.66	3.0%
9029	3.07	3.44	-10.8%	9545	6.62	8.59	-22.9%
9030	4.07	4.31	-5.6%	9549	2.64	2.78	-5.0%
9040	3.50	4.02	-12.9%	9552	7.45	8.04	-7.3%
9044	2.33	2.57	-9.3%	9553	3.23	3.78	-14.6%
9048	2.17	2.23	-2.7%	9585	0.45	0.57	-21.1%
9051	1.42	1.86	-23.7%	9586	0.47	0.53	-11.3%
9052	2.81	2.98	-5.7%	9600	2.56	2.67	-4.1%
9055	0.59	0.72	-18.1%	9610	0.91	0.86	5.8%
9058	3.23	3.95	-18.2%	9620	1.06	1.27	-16.5%

\* Class Codes 8803 and 8838 have been broadened to include "clerical office employees" effective 10/1/2024. Please refer to R.C. Bulletin #2606 for further information.

\*\* Class Code 8813 is a companion classification code for Class Code 4299 effective 10/1/2024. Its Loss Cost is based on Class Code 8810 until such time that Class Code 8813 develops its own experience. Please refer to R.C. Bulletin #2606 for further information.