

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss Pure Premium Factors

Excess Loss Pure Premium Factors (ELPPFs) represent the expected amount of losses above a given limit (excess losses) relative to the loss cost portion of the premium. ELPPFs do not include allocated loss adjustment expense (ALAE) as part of incurred losses

$ELPPF = \text{Excess Losses} / \text{Loss Cost Premium}$

Excess Loss and Allocated Loss Adjustment Expense Pure Premium Factors (ELAEPFFs), which apply when the definition of loss includes ALAE, represent the expected amount of losses and ALAE above a given limit (excess losses including ALAE) relative to the loss cost portion of the premium.

$ELAEPFF = \text{Excess Losses and Allocated Loss Adjustment Expenses} / \text{Loss Cost Premium}$

Hazard Groups A to G represent groups of classes with different propensity for large losses. Hazard Group A has the lowest expected average severity while Hazard Group G has the highest. Their ELPPFs and ELAEPFFs reflect those differences with Hazard Group A having the lowest ELPPFs and Hazard Group G the highest.

Within Hazard Groups ELPPFs and ELAEPFFs are based on loss curves by injury category. The injury categories are as follows:

- Fatal
- Permanent Total
- Permanent Partial and Temporary: Likely-to-Develop
- Permanent Partial and Temporary: Not-Likely-to-Develop
- Medical Only

The Ratio to Average or Entry Ratio is the ratio of the Loss Limit to the expected average cost per claim by injury type. The Entry Ratio is then applied to the injury type severity curve to determine the excess ratio.

$\text{Entry Ratio } (r) = \text{Loss Limit Per Claim} / \text{Average Loss Per Claim}$

$\text{Excess Ratio } E(r) = \text{Expected Excess Loss} / \text{Expected Total Loss}$

Excess Loss and ALAE Ratios were derived using the loss only curves and the loss and ALAE severities, adding the product of the (relativity of the New York ALAE to the countrywide ALAE) and (the difference between the excess ratios using the loss and ALAE curve and the loss only curve). The amount was capped at a minimum amount representing areas where additional ALAE was not contributing any additional excess, and a maximum amount where additional ALAE fully contributed to excess.

Excess Ratios by injury type are weighted using injury type total loss to aggregate total loss to calculate a Per Claim Average Excess Ratio. The Per Claim Average Excess Ratio is then adjusted to a per occurrence basis, limited to \$50M and converted to loss only or Loss and ALAE to get final ELPPFs and ELAEPFFs.



Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

Summary of ELPPFs Effective 10/1/19

Loss Limit	Hazard Group A	Hazard Group B	Hazard Group C	Hazard Group D	Hazard Group E	Hazard Group F	Hazard Group G
25,000	0.660	0.681	0.692	0.710	0.721	0.747	0.759
30,000	0.638	0.660	0.671	0.691	0.704	0.733	0.746
35,000	0.618	0.641	0.652	0.674	0.688	0.719	0.734
40,000	0.599	0.623	0.635	0.658	0.673	0.706	0.723
50,000	0.566	0.590	0.604	0.629	0.645	0.682	0.702
75,000	0.499	0.525	0.539	0.568	0.587	0.630	0.655
100,000	0.450	0.475	0.490	0.520	0.541	0.589	0.616
125,000	0.410	0.434	0.449	0.481	0.503	0.554	0.583
150,000	0.376	0.399	0.415	0.449	0.470	0.524	0.554
175,000	0.348	0.371	0.386	0.419	0.442	0.497	0.529
200,000	0.324	0.346	0.360	0.394	0.417	0.474	0.506
225,000	0.302	0.324	0.337	0.372	0.394	0.452	0.486
250,000	0.283	0.303	0.318	0.352	0.375	0.434	0.468
275,000	0.266	0.286	0.300	0.334	0.356	0.416	0.451
300,000	0.250	0.270	0.284	0.318	0.340	0.399	0.434
325,000	0.237	0.256	0.269	0.302	0.325	0.384	0.420
350,000	0.225	0.243	0.256	0.289	0.311	0.371	0.406
375,000	0.214	0.231	0.244	0.276	0.298	0.358	0.394
400,000	0.204	0.220	0.233	0.264	0.286	0.345	0.382
425,000	0.194	0.210	0.222	0.253	0.275	0.334	0.371
450,000	0.186	0.200	0.212	0.244	0.265	0.323	0.359
475,000	0.177	0.192	0.204	0.234	0.256	0.313	0.350
500,000	0.170	0.184	0.196	0.225	0.246	0.303	0.340
600,000	0.145	0.158	0.168	0.195	0.216	0.270	0.307
700,000	0.126	0.136	0.147	0.172	0.192	0.243	0.279
800,000	0.111	0.120	0.129	0.153	0.172	0.221	0.256
900,000	0.099	0.106	0.115	0.137	0.155	0.201	0.236
1,000,000	0.089	0.095	0.104	0.124	0.141	0.185	0.219
2,000,000	0.043	0.044	0.049	0.060	0.072	0.099	0.124
3,000,000	0.028	0.028	0.032	0.038	0.048	0.066	0.085
4,000,000	0.021	0.021	0.023	0.028	0.036	0.049	0.064
5,000,000	0.017	0.017	0.019	0.022	0.028	0.038	0.052
6,000,000	0.014	0.014	0.015	0.018	0.024	0.032	0.043
7,000,000	0.012	0.012	0.013	0.015	0.020	0.026	0.037
8,000,000	0.010	0.010	0.011	0.013	0.017	0.023	0.032
9,000,000	0.008	0.008	0.009	0.011	0.015	0.020	0.028
10,000,000	0.008	0.008	0.009	0.009	0.013	0.018	0.026



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

Hazard Group A
ELPPFs Effective 10/1/19

Loss Limit	Death Weight: 0.012		Permanent Total Weight: 0.055		Likely PP TT Weight: 0.405		Not Likely PP TT Weight: 0.483		Medical Only Weight: 0.045		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELPPF*
	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio				
25,000	0.0431	0.9594	0.0205	0.9800	0.1795	0.8738	0.5871	0.7231	20.3252	0.1303	0.774	0.775	0.775	0.660
30,000	0.0517	0.9515	0.0246	0.9760	0.2154	0.8530	0.7045	0.6881	24.3902	0.1146	0.748	0.749	0.749	0.638
35,000	0.0603	0.9436	0.0287	0.9720	0.2513	0.8332	0.8219	0.6565	28.4553	0.1023	0.724	0.725	0.725	0.618
40,000	0.0689	0.9358	0.0328	0.9680	0.2872	0.8143	0.9393	0.6279	32.5203	0.0923	0.702	0.703	0.703	0.599
50,000	0.0862	0.9204	0.0410	0.9600	0.3589	0.7789	1.1742	0.5783	40.6504	0.0771	0.662	0.664	0.664	0.566
75,000	0.1292	0.8836	0.0615	0.9404	0.5384	0.7017	1.7613	0.4865	60.9756	0.0542	0.584	0.586	0.586	0.499
100,000	0.1723	0.8494	0.0820	0.9211	0.7179	0.6370	2.3484	0.4223	81.3008	0.0416	0.525	0.528	0.528	0.450
125,000	0.2154	0.8187	0.1026	0.9021	0.8974	0.5816	2.9354	0.3741	101.6260	0.0336	0.477	0.481	0.481	0.410
150,000	0.2585	0.7901	0.1231	0.8836	1.0768	0.5337	3.5225	0.3359	121.9512	0.0281	0.438	0.442	0.442	0.376
175,000	0.3016	0.7630	0.1436	0.8654	1.2563	0.4916	4.1096	0.3044	142.2764	0.0243	0.404	0.409	0.409	0.348
200,000	0.3446	0.7374	0.1641	0.8475	1.4358	0.4546	4.6967	0.2779	162.6016	0.0214	0.375	0.380	0.380	0.324
225,000	0.3877	0.7131	0.1846	0.8301	1.6153	0.4218	5.2838	0.2551	182.9268	0.0190	0.349	0.355	0.355	0.302
250,000	0.4308	0.6903	0.2051	0.8131	1.7947	0.3926	5.8709	0.2354	203.2520	0.0171	0.326	0.332	0.332	0.283
275,000	0.4739	0.6688	0.2256	0.7966	1.9742	0.3666	6.4580	0.2181	223.5772	0.0155	0.306	0.312	0.312	0.266
300,000	0.5170	0.6484	0.2461	0.7806	2.1537	0.3433	7.0451	0.2029	243.9024	0.0142	0.288	0.294	0.294	0.250
325,000	0.5600	0.6290	0.2667	0.7649	2.3332	0.3222	7.6322	0.1894	264.2276	0.0131	0.272	0.278	0.278	0.237
350,000	0.6031	0.6105	0.2872	0.7497	2.5126	0.3031	8.2192	0.1774	284.5528	0.0122	0.257	0.264	0.264	0.225
375,000	0.6462	0.5930	0.3077	0.7349	2.6921	0.2858	8.8063	0.1665	304.8780	0.0114	0.244	0.251	0.251	0.214
400,000	0.6893	0.5764	0.3282	0.7206	2.8716	0.2701	9.3934	0.1567	325.2033	0.0106	0.232	0.239	0.239	0.204
425,000	0.7323	0.5607	0.3487	0.7068	3.0511	0.2556	9.9805	0.1478	345.5285	0.0100	0.221	0.228	0.228	0.194
450,000	0.7754	0.5458	0.3692	0.6934	3.2305	0.2424	10.5676	0.1397	365.8537	0.0094	0.211	0.218	0.218	0.186
475,000	0.8185	0.5317	0.3897	0.6804	3.4100	0.2302	11.1547	0.1323	386.1789	0.0088	0.201	0.208	0.208	0.177
500,000	0.8616	0.5183	0.4102	0.6678	3.5895	0.2189	11.7418	0.1255	406.5041	0.0084	0.193	0.199	0.199	0.170
600,000	1.0339	0.4720	0.4923	0.6216	4.3074	0.1812	14.0901	0.1030	487.8049	0.0070	0.163	0.170	0.170	0.145
700,000	1.2062	0.4340	0.5743	0.5810	5.0253	0.1524	16.4385	0.0862	569.1057	0.0061	0.141	0.148	0.148	0.126
800,000	1.3785	0.4018	0.6564	0.5455	5.7432	0.1300	18.7868	0.0733	650.4065	0.0053	0.123	0.130	0.130	0.111
900,000	1.5509	0.3736	0.7384	0.5144	6.4611	0.1121	21.1352	0.0631	731.7073	0.0047	0.109	0.116	0.116	0.099
1,000,000	1.7232	0.3488	0.8205	0.4869	7.1790	0.0976	23.4835	0.0550	813.0081	0.0042	0.097	0.104	0.104	0.089
2,000,000	3.4464	0.2014	1.6410	0.3235	14.3579	0.0351	46.9671	0.0204	1626.0163	0.0012	0.044	0.050	0.050	0.043
3,000,000	5.1695	0.1309	2.4614	0.2460	21.5369	0.0187	70.4506	0.0114	2439.0244	0.0005	0.028	0.033	0.033	0.028
4,000,000	6.8927	0.0885	3.2819	0.1964	28.7158	0.0122	93.9342	0.0078	3252.0325	0.0003	0.021	0.025	0.025	0.021
5,000,000	8.6159	0.0624	4.1024	0.1602	35.8948	0.0090	117.4177	0.0059	4065.0407	0.0001	0.016	0.020	0.020	0.017
6,000,000	10.3391	0.0457	4.9229	0.1314	43.0737	0.0072	140.9013	0.0048	4878.0488	0.0001	0.013	0.016	0.016	0.014
7,000,000	12.0622	0.0349	5.7434	0.1077	50.2527	0.0059	164.3848	0.0041	5691.0569	0.0000	0.011	0.014	0.014	0.012
8,000,000	13.7854	0.0274	6.5638	0.0885	57.4317	0.0052	187.8684	0.0035	6504.0650	0.0000	0.009	0.012	0.012	0.010
9,000,000	15.5086	0.0224	7.3843	0.0740	64.6106	0.0046	211.3519	0.0030	7317.0732	0.0000	0.008	0.010	0.010	0.009
10,000,000	17.2318	0.0186	8.2048	0.0620	71.7896	0.0041	234.8355	0.0027	8130.0813	0.0000	0.007	0.009	0.009	0.008

	A
Fatality Average Cost Per Case	580,324
Permanent Total Average Cost Per Case	1,218,797
Likely Permanent Partial Temporary Total	139,296
Not Likely Permanent Partial Temporary Total	42,583
Medical Only Average Cost Per Case	1,230

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.852



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

Hazard Group B
ELPPFs Effective 10/1/19

Loss Limit	Death Weight: 0.012		Permanent Total Weight: 0.049		Likely PP TT Weight: 0.442		Not Likely PP TT Weight: 0.464		Medical Only Weight: 0.033		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELPPF*
	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio				
25,000	0.0407	0.9616	0.0195	0.9809	0.1646	0.8827	0.5268	0.7425	18.2882	0.1400	0.799	0.800	0.800	0.681
30,000	0.0489	0.9541	0.0234	0.9771	0.1975	0.8632	0.6321	0.7092	21.9459	0.1236	0.774	0.775	0.775	0.660
35,000	0.0570	0.9466	0.0273	0.9733	0.2305	0.8446	0.7375	0.6789	25.6035	0.1107	0.751	0.752	0.752	0.641
40,000	0.0652	0.9392	0.0312	0.9695	0.2634	0.8267	0.8428	0.6512	29.2612	0.1002	0.730	0.731	0.731	0.623
50,000	0.0815	0.9246	0.0390	0.9620	0.3292	0.7932	1.0535	0.6026	36.5764	0.0841	0.691	0.693	0.693	0.590
75,000	0.1222	0.8894	0.0586	0.9431	0.4938	0.7195	1.5803	0.5110	54.8647	0.0595	0.614	0.616	0.616	0.525
100,000	0.1630	0.8565	0.0781	0.9248	0.6585	0.6572	2.1071	0.4463	73.1529	0.0459	0.555	0.558	0.558	0.475
125,000	0.2037	0.8268	0.0976	0.9067	0.8231	0.6036	2.6339	0.3973	91.4411	0.0372	0.507	0.510	0.510	0.434
150,000	0.2444	0.7993	0.1171	0.8890	0.9877	0.5567	3.1606	0.3585	109.7293	0.0312	0.467	0.470	0.469	0.399
175,000	0.2852	0.7732	0.1366	0.8715	1.1523	0.5153	3.6874	0.3265	128.0176	0.0268	0.432	0.436	0.435	0.371
200,000	0.3259	0.7484	0.1562	0.8543	1.3169	0.4786	4.2142	0.2994	146.3058	0.0237	0.402	0.407	0.406	0.346
225,000	0.3667	0.7248	0.1757	0.8376	1.4815	0.4458	4.7409	0.2760	164.5940	0.0211	0.376	0.381	0.380	0.324
250,000	0.4074	0.7026	0.1952	0.8212	1.6462	0.4165	5.2677	0.2557	182.8822	0.0190	0.352	0.357	0.356	0.303
275,000	0.4482	0.6814	0.2147	0.8053	1.8108	0.3901	5.7945	0.2378	201.1704	0.0173	0.331	0.337	0.336	0.286
300,000	0.4889	0.6615	0.2343	0.7898	1.9754	0.3664	6.3212	0.2219	219.4587	0.0158	0.312	0.318	0.317	0.270
325,000	0.5296	0.6426	0.2538	0.7747	2.1400	0.3450	6.8480	0.2078	237.7469	0.0146	0.295	0.301	0.300	0.256
350,000	0.5704	0.6245	0.2733	0.7599	2.3046	0.3254	7.3748	0.1952	256.0351	0.0135	0.280	0.286	0.285	0.243
375,000	0.6111	0.6072	0.2928	0.7456	2.4692	0.3076	7.9016	0.1837	274.3233	0.0127	0.265	0.272	0.271	0.231
400,000	0.6519	0.5907	0.3123	0.7317	2.6338	0.2913	8.4283	0.1734	292.6116	0.0119	0.253	0.259	0.258	0.220
425,000	0.6926	0.5752	0.3319	0.7181	2.7985	0.2763	8.9551	0.1639	310.8998	0.0111	0.241	0.247	0.246	0.210
450,000	0.7333	0.5603	0.3514	0.7050	2.9631	0.2626	9.4819	0.1553	329.1880	0.0105	0.230	0.236	0.235	0.200
475,000	0.7741	0.5462	0.3709	0.6923	3.1277	0.2499	10.0086	0.1474	347.4762	0.0099	0.220	0.226	0.225	0.192
500,000	0.8148	0.5329	0.3904	0.6800	3.2923	0.2381	10.5354	0.1401	365.7644	0.0094	0.210	0.217	0.216	0.184
600,000	0.9778	0.4860	0.4685	0.6344	3.9508	0.1986	12.6425	0.1160	438.9173	0.0077	0.179	0.186	0.185	0.158
700,000	1.1408	0.4475	0.5466	0.5941	4.6092	0.1682	14.7496	0.0978	512.0702	0.0067	0.154	0.161	0.160	0.136
800,000	1.3037	0.4152	0.6247	0.5587	5.2677	0.1443	16.8567	0.0837	585.2231	0.0059	0.135	0.142	0.141	0.120
900,000	1.4667	0.3870	0.7028	0.5274	5.9262	0.1250	18.9637	0.0725	658.3760	0.0053	0.120	0.126	0.125	0.106
1,000,000	1.6297	0.3618	0.7808	0.4997	6.5846	0.1094	21.0708	0.0634	731.5289	0.0047	0.107	0.113	0.112	0.095
2,000,000	3.2593	0.2122	1.5617	0.3339	13.1692	0.0402	42.1416	0.0239	1463.0578	0.0016	0.048	0.053	0.052	0.044
3,000,000	4.8890	0.1397	2.3425	0.2548	19.7539	0.0214	63.2125	0.0133	2194.5867	0.0007	0.030	0.034	0.033	0.028
4,000,000	6.5186	0.0963	3.1234	0.2047	26.3385	0.0138	84.2833	0.0090	2926.1156	0.0003	0.021	0.026	0.025	0.021
5,000,000	8.1483	0.0684	3.9042	0.1681	32.9231	0.0101	105.3541	0.0068	3657.6445	0.0002	0.017	0.020	0.019	0.016
6,000,000	9.7779	0.0504	4.6851	0.1391	39.5077	0.0080	126.4249	0.0054	4389.1734	0.0001	0.013	0.017	0.016	0.014
7,000,000	11.4076	0.0384	5.4659	0.1152	46.0924	0.0066	147.4957	0.0046	5120.7023	0.0001	0.011	0.014	0.013	0.011
8,000,000	13.0372	0.0302	6.2468	0.0953	52.6770	0.0057	168.5666	0.0039	5852.2312	0.0000	0.009	0.012	0.011	0.009
9,000,000	14.6669	0.0247	7.0276	0.0797	59.2616	0.0050	189.6374	0.0035	6583.7601	0.0000	0.008	0.010	0.009	0.008
10,000,000	16.2965	0.0205	7.8085	0.0676	65.8462	0.0045	210.7082	0.0031	7315.2890	0.0000	0.007	0.009	0.008	0.007

B	
Fatality Average Cost Per Case	613,628
Permanent Total Average Cost Per Case	1,280,660
Likely Permanent Partial Temporary Total	151,869
Not Likely Permanent Partial Temporary Total	47,459
Medical Only Average Cost Per Case	1,367

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.852



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

Hazard Group C
ELPPFs Effective 10/1/19

Loss Limit	Death Weight: 0.013		Permanent Total Weight: 0.052		Likely PP TT Weight: 0.45		Not Likely PP TT Weight: 0.456		Medical Only Weight: 0.029		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELPPF*
	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio				
25,000	0.0373	0.9648	0.0175	0.9829	0.1591	0.8861	0.4868	0.7561	16.6445	0.1492	0.811	0.812	0.812	0.692
30,000	0.0447	0.9579	0.0210	0.9795	0.1910	0.8670	0.5842	0.7240	19.9734	0.1319	0.787	0.788	0.788	0.671
35,000	0.0522	0.9510	0.0245	0.9760	0.2228	0.8488	0.6815	0.6946	23.3023	0.1184	0.765	0.766	0.766	0.652
40,000	0.0597	0.9442	0.0280	0.9726	0.2546	0.8314	0.7789	0.6677	26.6312	0.1075	0.745	0.746	0.746	0.635
50,000	0.0746	0.9307	0.0350	0.9658	0.3183	0.7986	0.9736	0.6201	33.2889	0.0907	0.707	0.709	0.709	0.604
75,000	0.1118	0.8982	0.0525	0.9490	0.4774	0.7263	1.4605	0.5288	49.9334	0.0648	0.631	0.633	0.633	0.539
100,000	0.1491	0.8674	0.0700	0.9324	0.6366	0.6650	1.9473	0.4639	66.5779	0.0501	0.572	0.575	0.575	0.490
125,000	0.1864	0.8390	0.0875	0.9160	0.7957	0.6120	2.4341	0.4144	83.2224	0.0407	0.524	0.527	0.527	0.449
150,000	0.2237	0.8131	0.1050	0.8999	0.9549	0.5655	2.9209	0.3751	99.8668	0.0341	0.484	0.488	0.487	0.415
175,000	0.2610	0.7885	0.1225	0.8841	1.1140	0.5245	3.4077	0.3428	116.5113	0.0294	0.449	0.454	0.453	0.386
200,000	0.2983	0.7650	0.1400	0.8685	1.2732	0.4879	3.8945	0.3153	133.1558	0.0259	0.419	0.424	0.423	0.360
225,000	0.3355	0.7427	0.1575	0.8532	1.4323	0.4552	4.3814	0.2916	149.8003	0.0231	0.393	0.397	0.396	0.337
250,000	0.3728	0.7214	0.1750	0.8382	1.5915	0.4259	4.8682	0.2709	166.4447	0.0209	0.369	0.374	0.373	0.318
275,000	0.4101	0.7011	0.1925	0.8235	1.7506	0.3995	5.3550	0.2526	183.0892	0.0190	0.347	0.353	0.352	0.300
300,000	0.4474	0.6818	0.2100	0.8091	1.9098	0.3756	5.8418	0.2363	199.7337	0.0174	0.328	0.334	0.333	0.284
325,000	0.4847	0.6636	0.2276	0.7950	2.0689	0.3540	6.3286	0.2217	216.3782	0.0160	0.311	0.317	0.316	0.269
350,000	0.5220	0.6461	0.2451	0.7814	2.2281	0.3343	6.8154	0.2087	233.0226	0.0149	0.295	0.301	0.300	0.256
375,000	0.5592	0.6293	0.2626	0.7680	2.3872	0.3162	7.3023	0.1968	249.6671	0.0139	0.281	0.287	0.286	0.244
400,000	0.5965	0.6133	0.2801	0.7549	2.5464	0.2997	7.7891	0.1861	266.3116	0.0130	0.267	0.274	0.273	0.233
425,000	0.6338	0.5979	0.2976	0.7421	2.7055	0.2846	8.2759	0.1763	282.9561	0.0123	0.255	0.262	0.261	0.222
450,000	0.6711	0.5833	0.3151	0.7297	2.8647	0.2706	8.7627	0.1673	299.6005	0.0116	0.244	0.250	0.249	0.212
475,000	0.7084	0.5693	0.3326	0.7176	3.0238	0.2578	9.2495	0.1590	316.2450	0.0109	0.234	0.240	0.239	0.204
500,000	0.7457	0.5559	0.3501	0.7059	3.1829	0.2458	9.7363	0.1514	332.8895	0.0104	0.224	0.231	0.230	0.196
600,000	0.8948	0.5085	0.4201	0.6619	3.8195	0.2057	11.6836	0.1261	399.4674	0.0085	0.191	0.198	0.197	0.168
700,000	1.0439	0.4696	0.4901	0.6227	4.4561	0.1746	13.6309	0.1069	466.0453	0.0073	0.166	0.173	0.172	0.147
800,000	1.1931	0.4366	0.5601	0.5877	5.0927	0.1501	15.5781	0.0919	532.6232	0.0064	0.146	0.153	0.152	0.129
900,000	1.3422	0.4082	0.6301	0.5564	5.7293	0.1304	17.5254	0.0799	599.2011	0.0058	0.130	0.136	0.135	0.115
1,000,000	1.4913	0.3830	0.7002	0.5284	6.3659	0.1143	19.4727	0.0701	665.7790	0.0052	0.116	0.123	0.122	0.104
2,000,000	2.9826	0.2297	1.4003	0.3576	12.7318	0.0424	38.9454	0.0269	1331.5579	0.0020	0.053	0.059	0.058	0.049
3,000,000	4.4740	0.1543	2.1005	0.2748	19.0977	0.0225	58.4180	0.0148	1997.3369	0.0008	0.033	0.038	0.037	0.032
4,000,000	5.9653	0.1093	2.8006	0.2234	25.4636	0.0145	77.8907	0.0099	2663.1158	0.0004	0.024	0.028	0.027	0.023
5,000,000	7.4566	0.0785	3.5008	0.1859	31.8295	0.0106	97.3634	0.0075	3328.8948	0.0002	0.019	0.023	0.022	0.019
6,000,000	8.9479	0.0586	4.2009	0.1565	38.1954	0.0083	116.8361	0.0060	3994.6738	0.0001	0.015	0.019	0.018	0.015
7,000,000	10.4392	0.0450	4.9011	0.1321	44.5613	0.0069	136.3088	0.0050	4660.4527	0.0001	0.013	0.016	0.015	0.013
8,000,000	11.9305	0.0355	5.6013	0.1115	50.9272	0.0059	155.7814	0.0043	5326.2317	0.0001	0.011	0.014	0.013	0.011
9,000,000	13.4219	0.0286	6.3014	0.0941	57.2931	0.0052	175.2541	0.0038	5992.0107	0.0000	0.009	0.012	0.011	0.009
10,000,000	14.9132	0.0240	7.0016	0.0801	63.6590	0.0046	194.7268	0.0034	6657.7896	0.0000	0.008	0.011	0.010	0.009

	C
Fatality Average Cost Per Case	670,548
Permanent Total Average Cost Per Case	1,428,252
Likely Permanent Partial Temporary Total	157,087
Not Likely Permanent Partial Temporary Total	51,354
Medical Only Average Cost Per Case	1,502

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.852



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

Hazard Group D
ELPPFs Effective 10/1/19

Loss Limit	Death Weight: 0.026		Permanent Total Weight: 0.051		Likely PP TT Weight: 0.438		Not Likely PP TT Weight: 0.459		Medical Only Weight: 0.026		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELPPF*
	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio				
25,000	0.0339	0.9680	0.0166	0.9838	0.1309	0.9037	0.4258	0.7778	15.4036	0.1570	0.832	0.833	0.833	0.710
30,000	0.0406	0.9617	0.0199	0.9805	0.1571	0.8873	0.5110	0.7478	18.4843	0.1390	0.810	0.811	0.811	0.691
35,000	0.0474	0.9554	0.0233	0.9772	0.1833	0.8715	0.5961	0.7202	21.5650	0.1251	0.790	0.791	0.791	0.674
40,000	0.0542	0.9492	0.0266	0.9740	0.2095	0.8563	0.6813	0.6947	24.6457	0.1138	0.771	0.772	0.772	0.658
50,000	0.0677	0.9369	0.0332	0.9676	0.2618	0.8276	0.8516	0.6490	30.8071	0.0963	0.737	0.738	0.738	0.629
75,000	0.1016	0.9069	0.0498	0.9516	0.3928	0.7632	1.2774	0.5592	46.2107	0.0693	0.665	0.667	0.667	0.568
100,000	0.1354	0.8785	0.0665	0.9357	0.5237	0.7075	1.7033	0.4940	61.6143	0.0537	0.609	0.611	0.611	0.520
125,000	0.1693	0.8517	0.0831	0.9201	0.6546	0.6586	2.1291	0.4440	77.0179	0.0438	0.562	0.565	0.565	0.481
150,000	0.2032	0.8271	0.0997	0.9048	0.7855	0.6152	2.5549	0.4039	92.4214	0.0368	0.523	0.527	0.527	0.449
175,000	0.2370	0.8042	0.1163	0.8897	0.9164	0.5762	2.9807	0.3708	107.8250	0.0317	0.490	0.493	0.492	0.419
200,000	0.2709	0.7822	0.1329	0.8748	1.0474	0.5411	3.4065	0.3428	123.2286	0.0278	0.460	0.464	0.463	0.394
225,000	0.3047	0.7611	0.1495	0.8602	1.1783	0.5092	3.8323	0.3186	138.6322	0.0249	0.434	0.438	0.437	0.372
250,000	0.3386	0.7409	0.1661	0.8458	1.3092	0.4802	4.2581	0.2973	154.0357	0.0225	0.410	0.414	0.413	0.352
275,000	0.3725	0.7215	0.1827	0.8317	1.4401	0.4537	4.6840	0.2784	169.4393	0.0205	0.388	0.393	0.392	0.334
300,000	0.4063	0.7031	0.1994	0.8178	1.5711	0.4295	5.1098	0.2615	184.8429	0.0188	0.369	0.374	0.373	0.318
325,000	0.4402	0.6855	0.2160	0.8043	1.7020	0.4073	5.5356	0.2463	200.2465	0.0173	0.351	0.356	0.355	0.302
350,000	0.4740	0.6687	0.2326	0.7911	1.8329	0.3868	5.9614	0.2326	215.6500	0.0161	0.334	0.340	0.339	0.289
375,000	0.5079	0.6526	0.2492	0.7782	1.9638	0.3680	6.3872	0.2201	231.0536	0.0150	0.319	0.325	0.324	0.276
400,000	0.5417	0.6371	0.2658	0.7656	2.0947	0.3507	6.8130	0.2087	246.4572	0.0141	0.305	0.311	0.310	0.264
425,000	0.5756	0.6222	0.2824	0.7532	2.2257	0.3345	7.2388	0.1983	261.8608	0.0132	0.292	0.298	0.297	0.253
450,000	0.6095	0.6078	0.2990	0.7411	2.3566	0.3196	7.6647	0.1887	277.2643	0.0125	0.281	0.287	0.286	0.244
475,000	0.6433	0.5941	0.3156	0.7294	2.4875	0.3057	8.0905	0.1799	292.6679	0.0118	0.269	0.276	0.275	0.234
500,000	0.6772	0.5810	0.3323	0.7178	2.6184	0.2927	8.5163	0.1717	308.0715	0.0112	0.259	0.265	0.264	0.225
600,000	0.8126	0.5336	0.3987	0.6749	3.1421	0.2488	10.2195	0.1444	369.6858	0.0093	0.224	0.230	0.229	0.195
700,000	0.9481	0.4938	0.4652	0.6362	3.6658	0.2144	11.9228	0.1235	431.3001	0.0079	0.196	0.203	0.202	0.172
800,000	1.0835	0.4603	0.5316	0.6015	4.1895	0.1867	13.6261	0.1069	492.9144	0.0069	0.174	0.181	0.180	0.153
900,000	1.2189	0.4314	0.5981	0.5703	4.7132	0.1641	15.3293	0.0936	554.5287	0.0062	0.155	0.162	0.161	0.137
1,000,000	1.3544	0.4061	0.6645	0.5423	5.2368	0.1453	17.0326	0.0827	616.1429	0.0056	0.140	0.147	0.146	0.124
2,000,000	2.7087	0.2493	1.3290	0.3692	10.4737	0.0570	34.0652	0.0327	1232.2859	0.0023	0.065	0.071	0.070	0.060
3,000,000	4.0631	0.1708	1.9935	0.2847	15.7105	0.0305	51.0977	0.0180	1848.4288	0.0010	0.041	0.046	0.045	0.038
4,000,000	5.4175	0.1238	2.6581	0.2325	20.9473	0.0195	68.1303	0.0119	2464.5718	0.0005	0.029	0.034	0.033	0.028
5,000,000	6.7718	0.0910	3.3226	0.1944	26.1842	0.0139	85.1629	0.0088	3080.7147	0.0003	0.022	0.027	0.026	0.022
6,000,000	8.1262	0.0687	3.9871	0.1648	31.4210	0.0108	102.1955	0.0070	3696.8577	0.0002	0.018	0.022	0.021	0.018
7,000,000	9.4806	0.0531	4.6516	0.1402	36.6579	0.0088	119.2281	0.0058	4313.0006	0.0001	0.015	0.019	0.018	0.015
8,000,000	10.8349	0.0421	5.3161	0.1194	41.8947	0.0074	136.2607	0.0050	4929.1436	0.0001	0.013	0.016	0.015	0.013
9,000,000	12.1893	0.0342	5.9806	0.1017	47.1315	0.0064	153.2932	0.0044	5545.2865	0.0001	0.011	0.014	0.013	0.011
10,000,000	13.5437	0.0282	6.6452	0.0869	52.3684	0.0057	170.3258	0.0039	6161.4295	0.0000	0.009	0.012	0.011	0.009

D	
Fatality Average Cost Per Case	738,352
Permanent Total Average Cost Per Case	1,504,855
Likely Permanent Partial Temporary Total	190,955
Not Likely Permanent Partial Temporary Total	58,711
Medical Only Average Cost Per Case	1,623

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.852



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

Hazard Group E
ELPPFs Effective 10/1/19

Loss Limit	Death Weight: 0.028		Permanent Total Weight: 0.076		Likely PP TT Weight: 0.442		Not Likely PP TT Weight: 0.43		Medical Only Weight: 0.024		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELPPF*
	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio				
25,000	0.0306	0.9711	0.0148	0.9855	0.1296	0.9045	0.3898	0.7913	13.6388	0.1699	0.846	0.847	0.847	0.721
30,000	0.0368	0.9653	0.0178	0.9826	0.1555	0.8883	0.4678	0.7627	16.3666	0.1509	0.826	0.827	0.827	0.704
35,000	0.0429	0.9596	0.0207	0.9798	0.1815	0.8726	0.5458	0.7363	19.0944	0.1360	0.807	0.808	0.808	0.688
40,000	0.0490	0.9540	0.0237	0.9768	0.2074	0.8575	0.6237	0.7118	21.8221	0.1240	0.789	0.790	0.790	0.673
50,000	0.0613	0.9427	0.0296	0.9711	0.2592	0.8290	0.7797	0.6675	27.2777	0.1056	0.756	0.757	0.757	0.645
75,000	0.0919	0.9154	0.0444	0.9567	0.3888	0.7650	1.1695	0.5792	40.9165	0.0767	0.687	0.689	0.689	0.587
100,000	0.1225	0.8892	0.0592	0.9426	0.5185	0.7095	1.5593	0.5140	54.5554	0.0598	0.633	0.635	0.635	0.541
125,000	0.1532	0.8641	0.0740	0.9286	0.6481	0.6609	1.9492	0.4637	68.1942	0.0490	0.587	0.590	0.590	0.503
150,000	0.1838	0.8409	0.0888	0.9148	0.7777	0.6176	2.3390	0.4232	81.8331	0.0414	0.549	0.552	0.552	0.470
175,000	0.2144	0.8194	0.1036	0.9012	0.9073	0.5788	2.7288	0.3897	95.4719	0.0357	0.516	0.519	0.519	0.442
200,000	0.2451	0.7988	0.1184	0.8878	1.0369	0.5438	3.1187	0.3613	109.1107	0.0313	0.486	0.490	0.489	0.417
225,000	0.2757	0.7791	0.1333	0.8745	1.1665	0.5120	3.5085	0.3367	122.7496	0.0279	0.460	0.464	0.463	0.394
250,000	0.3063	0.7601	0.1481	0.8614	1.2962	0.4830	3.8983	0.3151	136.3884	0.0253	0.436	0.441	0.440	0.375
275,000	0.3369	0.7419	0.1629	0.8485	1.4258	0.4565	4.2882	0.2959	150.0273	0.0231	0.415	0.419	0.418	0.356
300,000	0.3676	0.7243	0.1777	0.8359	1.5554	0.4323	4.6780	0.2787	163.6661	0.0212	0.395	0.400	0.399	0.340
325,000	0.3982	0.7075	0.1925	0.8235	1.6850	0.4100	5.0678	0.2631	177.3050	0.0196	0.377	0.382	0.381	0.325
350,000	0.4288	0.6914	0.2073	0.8113	1.8146	0.3896	5.4577	0.2490	190.9438	0.0182	0.361	0.366	0.365	0.311
375,000	0.4595	0.6758	0.2221	0.7994	1.9442	0.3707	5.8475	0.2361	204.5827	0.0170	0.345	0.351	0.350	0.298
400,000	0.4901	0.6610	0.2369	0.7877	2.0739	0.3533	6.2373	0.2243	218.2215	0.0159	0.331	0.337	0.336	0.286
425,000	0.5207	0.6467	0.2517	0.7763	2.2035	0.3372	6.6272	0.2135	231.8603	0.0149	0.318	0.324	0.323	0.275
450,000	0.5514	0.6328	0.2665	0.7650	2.3331	0.3222	7.0170	0.2036	245.4992	0.0141	0.306	0.312	0.311	0.265
475,000	0.5820	0.6195	0.2813	0.7540	2.4627	0.3082	7.4068	0.1944	259.1380	0.0134	0.295	0.301	0.300	0.256
500,000	0.6126	0.6066	0.2961	0.7432	2.5923	0.2952	7.7967	0.1859	272.7769	0.0127	0.284	0.290	0.289	0.246
600,000	0.7352	0.5597	0.3553	0.7024	3.1108	0.2511	9.3560	0.1573	327.3322	0.0105	0.248	0.254	0.253	0.216
700,000	0.8577	0.5195	0.4146	0.6652	3.6293	0.2165	10.9153	0.1352	381.8876	0.0089	0.219	0.226	0.225	0.192
800,000	0.9802	0.4854	0.4738	0.6315	4.1477	0.1887	12.4747	0.1177	436.4430	0.0078	0.196	0.203	0.202	0.172
900,000	1.1027	0.4559	0.5330	0.6008	4.6662	0.1659	14.0340	0.1035	490.9984	0.0069	0.176	0.183	0.182	0.155
1,000,000	1.2253	0.4302	0.5922	0.5729	5.1847	0.1470	15.5933	0.0918	545.5537	0.0063	0.160	0.167	0.166	0.141
2,000,000	2.4505	0.2702	1.1845	0.3957	10.3693	0.0579	31.1867	0.0371	1091.1075	0.0029	0.079	0.086	0.085	0.072
3,000,000	3.6758	0.1892	1.7767	0.3072	15.5540	0.0310	46.7800	0.0205	1636.6612	0.0012	0.051	0.057	0.056	0.048
4,000,000	4.9010	0.1393	2.3690	0.2528	20.7386	0.0198	62.3733	0.0135	2182.2149	0.0007	0.038	0.043	0.042	0.036
5,000,000	6.1263	0.1053	2.9612	0.2138	25.9233	0.0141	77.9666	0.0099	2727.7687	0.0004	0.030	0.034	0.033	0.028
6,000,000	7.3516	0.0803	3.5534	0.1834	31.1079	0.0109	93.5600	0.0078	3273.3224	0.0003	0.024	0.029	0.028	0.024
7,000,000	8.5768	0.0629	4.1457	0.1586	36.2926	0.0089	109.1533	0.0065	3818.8762	0.0002	0.021	0.025	0.024	0.020
8,000,000	9.8021	0.0501	4.7379	0.1374	41.4772	0.0075	124.7466	0.0055	4364.4299	0.0001	0.018	0.021	0.020	0.017
9,000,000	11.0273	0.0408	5.3301	0.1190	46.6619	0.0065	140.3399	0.0048	4909.9836	0.0001	0.015	0.019	0.018	0.015
10,000,000	12.2526	0.0339	5.9224	0.1031	51.8465	0.0057	155.9333	0.0043	5455.5374	0.0001	0.013	0.016	0.015	0.013

	E
Fatality Average Cost Per Case	816,153
Permanent Total Average Cost Per Case	1,688,510
Likely Permanent Partial Temporary Total	192,877
Not Likely Permanent Partial Temporary Total	64,130
Medical Only Average Cost Per Case	1,833

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.852



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

Hazard Group F
ELPPFs Effective 10/1/19

Loss Limit	Death Weight: 0.041		Permanent Total Weight: 0.087		Likely PP TT Weight: 0.41		Not Likely PP TT Weight: 0.445		Medical Only Weight: 0.017		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELPPF*
	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio				
25,000	0.0250	0.9763	0.0130	0.9873	0.0935	0.9284	0.3061	0.8248	12.6646	0.1781	0.877	0.877	0.877	0.747
30,000	0.0300	0.9716	0.0156	0.9847	0.1122	0.9158	0.3673	0.8000	15.1976	0.1584	0.860	0.860	0.860	0.733
35,000	0.0350	0.9670	0.0182	0.9822	0.1309	0.9037	0.4285	0.7768	17.7305	0.1430	0.844	0.844	0.844	0.719
40,000	0.0401	0.9622	0.0208	0.9797	0.1496	0.8919	0.4897	0.7551	20.2634	0.1306	0.829	0.829	0.829	0.706
50,000	0.0501	0.9529	0.0260	0.9746	0.1869	0.8694	0.6122	0.7153	25.3293	0.1115	0.801	0.801	0.801	0.682
75,000	0.0751	0.9303	0.0390	0.9620	0.2804	0.8178	0.9183	0.6328	37.9939	0.0815	0.740	0.741	0.740	0.630
100,000	0.1001	0.9082	0.0520	0.9494	0.3739	0.7719	1.2244	0.5688	50.6586	0.0639	0.691	0.692	0.691	0.589
125,000	0.1252	0.8869	0.0650	0.9371	0.4673	0.7305	1.5305	0.5182	63.3232	0.0524	0.649	0.651	0.650	0.554
150,000	0.1502	0.8665	0.0780	0.9248	0.5608	0.6930	1.8365	0.4770	75.9878	0.0443	0.613	0.616	0.615	0.524
175,000	0.1752	0.8472	0.0910	0.9128	0.6543	0.6587	2.1426	0.4426	88.6525	0.0383	0.582	0.584	0.583	0.497
200,000	0.2003	0.8291	0.1039	0.9009	0.7478	0.6272	2.4487	0.4131	101.3171	0.0337	0.554	0.557	0.556	0.474
225,000	0.2253	0.8120	0.1169	0.8891	0.8412	0.5981	2.7548	0.3876	113.9818	0.0300	0.529	0.532	0.531	0.452
250,000	0.2503	0.7954	0.1299	0.8775	0.9347	0.5711	3.0609	0.3652	126.6464	0.0271	0.506	0.510	0.509	0.434
275,000	0.2754	0.7793	0.1429	0.8660	1.0282	0.5460	3.3670	0.3452	139.3110	0.0248	0.485	0.489	0.488	0.416
300,000	0.3004	0.7638	0.1559	0.8546	1.1216	0.5227	3.6731	0.3273	151.9757	0.0228	0.466	0.470	0.469	0.399
325,000	0.3254	0.7486	0.1689	0.8434	1.2151	0.5008	3.9792	0.3109	164.6403	0.0211	0.448	0.452	0.451	0.384
350,000	0.3505	0.7340	0.1819	0.8323	1.3086	0.4803	4.2853	0.2960	177.3050	0.0196	0.431	0.436	0.435	0.371
375,000	0.3755	0.7199	0.1949	0.8215	1.4020	0.4612	4.5914	0.2823	189.9696	0.0183	0.416	0.421	0.420	0.358
400,000	0.4005	0.7062	0.2079	0.8108	1.4955	0.4432	4.8975	0.2697	202.6342	0.0171	0.402	0.406	0.405	0.345
425,000	0.4256	0.6930	0.2209	0.8004	1.5890	0.4264	5.2036	0.2580	215.2989	0.0161	0.388	0.393	0.392	0.334
450,000	0.4506	0.6802	0.2339	0.7901	1.6824	0.4105	5.5096	0.2472	227.9635	0.0152	0.375	0.380	0.379	0.323
475,000	0.4756	0.6679	0.2469	0.7800	1.7759	0.3955	5.8157	0.2371	240.6282	0.0144	0.363	0.368	0.367	0.313
500,000	0.5007	0.6560	0.2599	0.7700	1.8694	0.3814	6.1218	0.2277	253.2928	0.0137	0.352	0.357	0.356	0.303
600,000	0.6008	0.6115	0.3118	0.7320	2.2433	0.3325	7.3462	0.1958	303.9514	0.0114	0.312	0.318	0.317	0.270
700,000	0.7009	0.5721	0.3638	0.6969	2.6171	0.2928	8.5706	0.1707	354.6099	0.0097	0.280	0.286	0.285	0.243
800,000	0.8011	0.5373	0.4158	0.6645	2.9910	0.2603	9.7949	0.1505	405.2685	0.0084	0.254	0.260	0.259	0.221
900,000	0.9012	0.5067	0.4678	0.6347	3.3649	0.2332	11.0193	0.1339	455.9271	0.0075	0.231	0.238	0.236	0.201
1,000,000	1.0014	0.4800	0.5197	0.6074	3.7388	0.2102	12.2436	0.1201	506.5856	0.0067	0.212	0.219	0.217	0.185
2,000,000	2.0027	0.3143	1.0395	0.4271	7.4775	0.0924	24.4873	0.0520	1013.1712	0.0032	0.111	0.118	0.116	0.099
3,000,000	3.0041	0.2283	1.5592	0.3343	11.2163	0.0514	36.7309	0.0293	1519.7568	0.0014	0.073	0.079	0.077	0.066
4,000,000	4.0054	0.1733	2.0790	0.2767	14.9551	0.0330	48.9746	0.0192	2026.3425	0.0008	0.053	0.059	0.057	0.049
5,000,000	5.0068	0.1359	2.5987	0.2364	18.6938	0.0233	61.2182	0.0139	2532.9281	0.0005	0.042	0.047	0.045	0.038
6,000,000	6.0081	0.1082	3.1185	0.2050	22.4326	0.0175	73.4619	0.0108	3039.5137	0.0003	0.034	0.039	0.037	0.032
7,000,000	7.0095	0.0864	3.6382	0.1796	26.1714	0.0140	85.7055	0.0088	3546.0993	0.0002	0.029	0.033	0.031	0.026
8,000,000	8.0108	0.0702	4.1580	0.1581	29.9101	0.0115	97.9492	0.0074	4052.6849	0.0001	0.025	0.029	0.027	0.023
9,000,000	9.0122	0.0579	4.6777	0.1394	33.6489	0.0099	110.1928	0.0064	4559.2705	0.0001	0.021	0.026	0.024	0.020
10,000,000	10.0135	0.0483	5.1974	0.1229	37.3877	0.0086	122.4365	0.0057	5065.8561	0.0001	0.019	0.023	0.021	0.018

	F
Fatality Average Cost Per Case	998,647
Permanent Total Average Cost Per Case	1,924,022
Likely Permanent Partial Temporary Total	267,468
Not Likely Permanent Partial Temporary Total	81,675
Medical Only Average Cost Per Case	1,974

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.852



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

Hazard Group G
ELPPFs Effective 10/1/19

Loss Limit	Death Weight: 0.068		Permanent Total Weight: 0.102		Likely PP TT Weight: 0.391		Not Likely PP TT Weight: 0.421		Medical Only Weight: 0.018		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELPPF*
	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio				
25,000	0.0213	0.9798	0.0104	0.9898	0.0855	0.9340	0.2667	0.8418	10.4778	0.2004	0.891	0.891	0.891	0.759
30,000	0.0255	0.9758	0.0125	0.9878	0.1026	0.9223	0.3200	0.8190	12.5733	0.1789	0.876	0.876	0.876	0.746
35,000	0.0298	0.9718	0.0145	0.9858	0.1197	0.9109	0.3734	0.7976	14.6689	0.1621	0.862	0.862	0.862	0.734
40,000	0.0340	0.9679	0.0166	0.9838	0.1367	0.9000	0.4267	0.7775	16.7645	0.1485	0.848	0.849	0.849	0.723
50,000	0.0425	0.9600	0.0208	0.9797	0.1709	0.8789	0.5334	0.7404	20.9556	0.1276	0.823	0.824	0.824	0.702
75,000	0.0638	0.9404	0.0312	0.9695	0.2564	0.8305	0.8001	0.6621	31.4334	0.0948	0.768	0.769	0.769	0.655
100,000	0.0850	0.9215	0.0416	0.9594	0.3419	0.7870	1.0667	0.5998	41.9111	0.0752	0.722	0.724	0.723	0.616
125,000	0.1063	0.9029	0.0519	0.9495	0.4273	0.7477	1.3334	0.5495	52.3889	0.0621	0.683	0.685	0.684	0.583
150,000	0.1275	0.8850	0.0623	0.9396	0.5128	0.7118	1.6001	0.5081	62.8667	0.0527	0.649	0.651	0.650	0.554
175,000	0.1488	0.8676	0.0727	0.9298	0.5983	0.6789	1.8668	0.4734	73.3445	0.0458	0.619	0.622	0.621	0.529
200,000	0.1700	0.8511	0.0831	0.9201	0.6837	0.6485	2.1335	0.4435	83.8223	0.0404	0.593	0.595	0.594	0.506
225,000	0.1913	0.8355	0.0935	0.9105	0.7692	0.6203	2.4002	0.4175	94.3001	0.0361	0.569	0.571	0.570	0.486
250,000	0.2125	0.8207	0.1039	0.9009	0.8547	0.5941	2.6668	0.3946	104.7779	0.0326	0.547	0.550	0.549	0.468
275,000	0.2338	0.8063	0.1143	0.8915	0.9401	0.5696	2.9335	0.3742	115.2557	0.0297	0.527	0.530	0.529	0.451
300,000	0.2550	0.7924	0.1247	0.8821	1.0256	0.5467	3.2002	0.3559	125.7334	0.0273	0.508	0.511	0.510	0.434
325,000	0.2763	0.7787	0.1350	0.8730	1.1111	0.5252	3.4669	0.3392	136.2112	0.0253	0.491	0.494	0.493	0.420
350,000	0.2976	0.7655	0.1454	0.8638	1.1965	0.5050	3.7336	0.3239	146.6890	0.0236	0.474	0.478	0.477	0.406
375,000	0.3188	0.7526	0.1558	0.8547	1.2820	0.4860	4.0003	0.3099	157.1668	0.0221	0.459	0.463	0.462	0.394
400,000	0.3401	0.7400	0.1662	0.8457	1.3675	0.4681	4.2669	0.2969	167.6446	0.0207	0.445	0.449	0.448	0.382
425,000	0.3613	0.7278	0.1766	0.8368	1.4529	0.4513	4.5336	0.2848	178.1224	0.0195	0.432	0.436	0.435	0.371
450,000	0.3826	0.7159	0.1870	0.8281	1.5384	0.4354	4.8003	0.2736	188.6002	0.0184	0.419	0.423	0.422	0.359
475,000	0.4038	0.7045	0.1974	0.8194	1.6239	0.4203	5.0670	0.2631	199.0780	0.0174	0.407	0.412	0.411	0.350
500,000	0.4251	0.6933	0.2078	0.8109	1.7093	0.4061	5.3337	0.2533	209.5557	0.0166	0.396	0.400	0.399	0.340
600,000	0.5101	0.6516	0.2493	0.7781	2.0512	0.3563	6.4004	0.2197	251.4669	0.0138	0.356	0.361	0.360	0.307
700,000	0.5951	0.6139	0.2909	0.7470	2.3931	0.3156	7.4671	0.1931	293.3780	0.0118	0.323	0.328	0.327	0.279
800,000	0.6801	0.5799	0.3324	0.7178	2.7349	0.2819	8.5339	0.1714	335.2892	0.0103	0.295	0.301	0.300	0.256
900,000	0.7651	0.5492	0.3740	0.6903	3.0768	0.2537	9.6006	0.1535	377.2003	0.0091	0.272	0.278	0.277	0.236
1,000,000	0.8502	0.5217	0.4155	0.6647	3.4187	0.2296	10.6673	0.1384	419.1115	0.0081	0.251	0.258	0.257	0.219
2,000,000	1.7003	0.3519	0.8310	0.4836	6.8373	0.1041	21.3347	0.0624	838.2230	0.0041	0.140	0.147	0.145	0.124
3,000,000	2.5505	0.2619	1.2465	0.3838	10.2560	0.0589	32.0020	0.0358	1257.3345	0.0022	0.095	0.102	0.100	0.085
4,000,000	3.4007	0.2039	1.6620	0.3209	13.6747	0.0379	42.6694	0.0235	1676.4459	0.0012	0.071	0.077	0.075	0.064
5,000,000	4.2508	0.1629	2.0775	0.2768	17.0933	0.0268	53.3367	0.0169	2095.5574	0.0008	0.057	0.063	0.061	0.052
6,000,000	5.1010	0.1329	2.4931	0.2437	20.5120	0.0201	64.0041	0.0130	2514.6689	0.0005	0.047	0.053	0.051	0.043
7,000,000	5.9512	0.1097	2.9086	0.2169	23.9306	0.0159	74.6714	0.0105	2933.7804	0.0003	0.040	0.045	0.043	0.037
8,000,000	6.8013	0.0904	3.3241	0.1943	27.3493	0.0131	85.3388	0.0088	3352.8919	0.0002	0.035	0.040	0.038	0.032
9,000,000	7.6515	0.0753	3.7396	0.1751	30.7680	0.0111	96.0061	0.0076	3772.0034	0.0002	0.031	0.035	0.033	0.028
10,000,000	8.5016	0.0639	4.1551	0.1582	34.1866	0.0096	106.6735	0.0067	4191.1148	0.0001	0.027	0.032	0.030	0.026

G

Fatality Average Cost Per Case	1,176,243
Permanent Total Average Cost Per Case	2,406,690
Likely Permanent Partial Temporary Total	292,512
Not Likely Permanent Partial Temporary Total	93,744
Medical Only Average Cost Per Case	2,386

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.852



Excess Loss and Pure Premium Factor Calculation (Including ALAE)

Summary of ELAEPFs Effective 10/1/19

Loss Limit	Hazard Group A	Hazard Group B	Hazard Group C	Hazard Group D	Hazard Group E	Hazard Group F	Hazard Group G
25,000	0.751	0.772	0.782	0.800	0.811	0.838	0.850
30,000	0.728	0.751	0.761	0.781	0.793	0.824	0.837
35,000	0.708	0.731	0.742	0.764	0.777	0.809	0.825
40,000	0.688	0.712	0.725	0.747	0.761	0.797	0.813
50,000	0.654	0.678	0.692	0.717	0.733	0.773	0.792
75,000	0.583	0.610	0.624	0.654	0.673	0.720	0.743
100,000	0.529	0.557	0.571	0.603	0.624	0.675	0.703
125,000	0.486	0.512	0.526	0.561	0.582	0.638	0.669
150,000	0.448	0.475	0.490	0.525	0.547	0.606	0.638
175,000	0.416	0.442	0.457	0.494	0.516	0.576	0.611
200,000	0.388	0.413	0.428	0.465	0.489	0.551	0.587
225,000	0.363	0.389	0.403	0.441	0.463	0.528	0.564
250,000	0.342	0.366	0.380	0.418	0.441	0.507	0.544
275,000	0.322	0.345	0.359	0.398	0.421	0.488	0.525
300,000	0.304	0.326	0.341	0.379	0.402	0.469	0.508
325,000	0.288	0.310	0.324	0.361	0.385	0.453	0.492
350,000	0.273	0.294	0.308	0.345	0.369	0.437	0.476
375,000	0.259	0.280	0.293	0.331	0.354	0.422	0.461
400,000	0.247	0.267	0.280	0.317	0.340	0.408	0.448
425,000	0.236	0.256	0.268	0.305	0.327	0.395	0.435
450,000	0.225	0.244	0.257	0.292	0.315	0.383	0.423
475,000	0.215	0.234	0.246	0.281	0.304	0.372	0.411
500,000	0.207	0.225	0.237	0.271	0.293	0.360	0.401
600,000	0.175	0.192	0.203	0.236	0.257	0.322	0.361
700,000	0.153	0.166	0.176	0.207	0.227	0.290	0.329
800,000	0.134	0.146	0.156	0.184	0.204	0.263	0.302
900,000	0.119	0.130	0.139	0.165	0.184	0.241	0.278
1,000,000	0.107	0.116	0.125	0.149	0.167	0.220	0.258
2,000,000	0.050	0.054	0.058	0.072	0.084	0.116	0.143
3,000,000	0.032	0.034	0.037	0.045	0.055	0.076	0.097
4,000,000	0.024	0.025	0.027	0.033	0.041	0.057	0.073
5,000,000	0.019	0.019	0.021	0.025	0.032	0.044	0.058
6,000,000	0.015	0.016	0.017	0.021	0.026	0.036	0.048
7,000,000	0.012	0.013	0.014	0.017	0.023	0.030	0.041
8,000,000	0.010	0.011	0.012	0.015	0.019	0.026	0.035
9,000,000	0.009	0.009	0.010	0.012	0.017	0.023	0.031
10,000,000	0.008	0.008	0.009	0.011	0.015	0.020	0.027



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

Hazard Group A
ELAEPPFs Effective 10/1/19

Loss Limit	Death Weight: 0.011		Permanent Total Weight: 0.051		Likely PP TT Weight: 0.403		Not Likely PP TT Weight: 0.487		Medical Only Weight: 0.048		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELAEPF**
	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*				
25,000	0.0411	0.9618	0.0196	0.9809	0.1604	0.8885	0.5181	0.7562	17.0648	0.1741	0.795	0.796	0.796	0.751
30,000	0.0493	0.9543	0.0235	0.9771	0.1925	0.8699	0.6217	0.7244	20.4778	0.1553	0.771	0.772	0.772	0.728
35,000	0.0575	0.9469	0.0274	0.9733	0.2246	0.8521	0.7254	0.6953	23.8908	0.1404	0.749	0.750	0.750	0.708
40,000	0.0658	0.9394	0.0314	0.9694	0.2567	0.8349	0.8290	0.6688	27.3038	0.1281	0.728	0.729	0.729	0.688
50,000	0.0822	0.9250	0.0392	0.9618	0.3209	0.8027	1.0362	0.6221	34.1297	0.1086	0.691	0.693	0.693	0.654
75,000	0.1233	0.8900	0.0588	0.9431	0.4813	0.7314	1.5544	0.5331	51.1945	0.0780	0.616	0.618	0.618	0.583
100,000	0.1644	0.8574	0.0784	0.9246	0.6418	0.6706	2.0725	0.4693	68.2594	0.0604	0.558	0.561	0.561	0.529
125,000	0.2055	0.8281	0.0980	0.9065	0.8022	0.6178	2.5906	0.4202	85.3242	0.0489	0.511	0.515	0.515	0.486
150,000	0.2466	0.8008	0.1176	0.8887	0.9626	0.5713	3.1087	0.3807	102.3891	0.0409	0.472	0.476	0.475	0.448
175,000	0.2877	0.7748	0.1372	0.8711	1.1231	0.5301	3.6269	0.3478	119.4539	0.0352	0.438	0.442	0.441	0.416
200,000	0.3288	0.7503	0.1568	0.8539	1.2835	0.4933	4.1450	0.3196	136.5188	0.0309	0.408	0.412	0.411	0.388
225,000	0.3699	0.7268	0.1764	0.8370	1.4440	0.4602	4.6631	0.2952	153.5836	0.0275	0.381	0.386	0.385	0.363
250,000	0.4110	0.7046	0.1960	0.8206	1.6044	0.4306	5.1812	0.2738	170.6485	0.0248	0.358	0.363	0.362	0.342
275,000	0.4521	0.6837	0.2156	0.8046	1.7649	0.4037	5.6994	0.2548	187.7133	0.0224	0.336	0.342	0.341	0.322
300,000	0.4932	0.6640	0.2352	0.7891	1.9253	0.3793	6.2175	0.2379	204.7782	0.0205	0.317	0.323	0.322	0.304
325,000	0.5343	0.6450	0.2548	0.7739	2.0857	0.3573	6.7356	0.2228	221.8430	0.0188	0.300	0.306	0.305	0.288
350,000	0.5754	0.6269	0.2743	0.7592	2.2462	0.3371	7.2537	0.2093	238.9078	0.0175	0.284	0.290	0.289	0.273
375,000	0.6165	0.6097	0.2939	0.7448	2.4066	0.3186	7.7719	0.1970	255.9727	0.0163	0.270	0.276	0.275	0.259
400,000	0.6576	0.5935	0.3135	0.7309	2.5671	0.3016	8.2900	0.1857	273.0375	0.0153	0.257	0.263	0.262	0.247
425,000	0.6987	0.5782	0.3331	0.7174	2.7275	0.2860	8.8081	0.1755	290.1024	0.0143	0.244	0.251	0.250	0.236
450,000	0.7398	0.5633	0.3527	0.7043	2.8879	0.2716	9.3262	0.1662	307.1672	0.0135	0.233	0.240	0.239	0.225
475,000	0.7809	0.5494	0.3723	0.6915	3.0484	0.2582	9.8444	0.1576	324.2321	0.0127	0.223	0.229	0.228	0.215
500,000	0.8220	0.5362	0.3919	0.6791	3.2088	0.2458	10.3625	0.1496	341.2969	0.0120	0.213	0.220	0.219	0.207
600,000	0.9864	0.4896	0.4703	0.6334	3.8506	0.2041	12.4350	0.1232	409.5563	0.0098	0.180	0.187	0.186	0.175
700,000	1.1508	0.4518	0.5487	0.5931	4.4924	0.1731	14.5075	0.1033	477.8157	0.0083	0.156	0.163	0.162	0.153
800,000	1.3152	0.4196	0.6271	0.5577	5.1341	0.1487	16.5800	0.0878	546.0751	0.0073	0.136	0.143	0.142	0.134
900,000	1.4796	0.3915	0.7055	0.5264	5.7759	0.1291	18.6525	0.0755	614.3345	0.0065	0.120	0.127	0.126	0.119
1,000,000	1.6441	0.3661	0.7839	0.4987	6.4177	0.1131	20.7250	0.0656	682.5939	0.0058	0.107	0.114	0.113	0.107
2,000,000	3.2881	0.2147	1.5677	0.3331	12.8353	0.0418	41.4499	0.0245	1365.1877	0.0021	0.048	0.054	0.053	0.050
3,000,000	4.9322	0.1412	2.3516	0.2541	19.2530	0.0222	62.1749	0.0136	2047.7816	0.0008	0.030	0.035	0.034	0.032
4,000,000	6.5762	0.0972	3.1354	0.2041	25.6706	0.0144	82.8998	0.0092	2730.3754	0.0004	0.022	0.026	0.025	0.024
5,000,000	8.2203	0.0692	3.9193	0.1675	32.0883	0.0105	103.6248	0.0069	3412.9693	0.0002	0.017	0.021	0.020	0.019
6,000,000	9.8643	0.0512	4.7031	0.1385	38.5060	0.0083	124.3498	0.0056	4095.5631	0.0001	0.014	0.017	0.016	0.015
7,000,000	11.5084	0.0392	5.4870	0.1146	44.9236	0.0068	145.0747	0.0047	4778.1570	0.0001	0.011	0.014	0.013	0.012
8,000,000	13.1524	0.0308	6.2708	0.0948	51.3413	0.0058	165.7997	0.0040	5460.7509	0.0001	0.009	0.012	0.011	0.010
9,000,000	14.7965	0.0259	7.0547	0.0792	57.7590	0.0051	186.5246	0.0035	6143.3447	0.0000	0.008	0.011	0.010	0.009
10,000,000	16.4405	0.0216	7.8385	0.0671	64.1766	0.0046	207.2496	0.0031	6825.9386	0.0000	0.007	0.009	0.008	0.008

	A
Fatality Average Cost Per Case	608,254
Permanent Total Average Cost Per Case	1,275,754
Likely Permanent Partial Temporary Total	155,820
Not Likely Permanent Partial Temporary Total	48,251
Medical Only Average Cost Per Case	1,465

* Final ELPPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of 0.943



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

Hazard Group B
ELAEPPFs Effective 10/1/19

Loss Limit	Death Weight: 0.011		Permanent Total Weight: 0.045		Likely PP TT Weight: 0.441		Not Likely PP TT Weight: 0.467		Medical Only Weight: 0.036		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELAEPF**
	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*				
25,000	0.0392	0.9635	0.0188	0.9816	0.1475	0.8963	0.4688	0.7725	15.0150	0.1880	0.818	0.818	0.818	0.772
30,000	0.0471	0.9563	0.0226	0.9779	0.1770	0.8788	0.5625	0.7422	18.0180	0.1684	0.795	0.796	0.796	0.751
35,000	0.0549	0.9492	0.0264	0.9742	0.2065	0.8620	0.6563	0.7144	21.0210	0.1528	0.774	0.775	0.775	0.731
40,000	0.0628	0.9421	0.0301	0.9706	0.2360	0.8459	0.7500	0.6888	24.0240	0.1399	0.754	0.755	0.755	0.712
50,000	0.0785	0.9282	0.0377	0.9633	0.2950	0.8154	0.9375	0.6434	30.0300	0.1195	0.718	0.719	0.719	0.678
75,000	0.1177	0.8947	0.0565	0.9452	0.4425	0.7475	1.4063	0.5553	45.0450	0.0870	0.644	0.647	0.647	0.610
100,000	0.1569	0.8632	0.0754	0.9274	0.5900	0.6892	1.8751	0.4915	60.0601	0.0677	0.587	0.590	0.590	0.557
125,000	0.1961	0.8346	0.0942	0.9100	0.7375	0.6382	2.3439	0.4421	75.0751	0.0553	0.540	0.543	0.543	0.512
150,000	0.2354	0.8080	0.1130	0.8929	0.8850	0.5931	2.8126	0.4023	90.0901	0.0464	0.500	0.504	0.504	0.475
175,000	0.2746	0.7829	0.1319	0.8758	1.0325	0.5528	3.2814	0.3691	105.1051	0.0399	0.466	0.469	0.468	0.442
200,000	0.3138	0.7590	0.1507	0.8592	1.1800	0.5165	3.7502	0.3407	120.1201	0.0350	0.435	0.439	0.438	0.413
225,000	0.3530	0.7363	0.1696	0.8428	1.3275	0.4839	4.2189	0.3159	135.1351	0.0312	0.408	0.413	0.412	0.389
250,000	0.3923	0.7145	0.1884	0.8269	1.4750	0.4543	4.6877	0.2941	150.1502	0.0282	0.384	0.389	0.388	0.366
275,000	0.4315	0.6940	0.2072	0.8114	1.6225	0.4274	5.1565	0.2747	165.1652	0.0256	0.362	0.367	0.366	0.345
300,000	0.4707	0.6747	0.2261	0.7962	1.7700	0.4029	5.6252	0.2574	180.1802	0.0234	0.342	0.347	0.346	0.326
325,000	0.5099	0.6562	0.2449	0.7815	1.9175	0.3805	6.0940	0.2418	195.1952	0.0216	0.324	0.330	0.329	0.310
350,000	0.5492	0.6384	0.2638	0.7671	2.0650	0.3600	6.5628	0.2277	210.2102	0.0200	0.307	0.313	0.312	0.294
375,000	0.5884	0.6213	0.2826	0.7531	2.2125	0.3412	7.0316	0.2149	225.2252	0.0185	0.292	0.298	0.297	0.280
400,000	0.6276	0.6053	0.3014	0.7395	2.3600	0.3238	7.5003	0.2033	240.2402	0.0174	0.278	0.284	0.283	0.267
425,000	0.6668	0.5900	0.3203	0.7262	2.5075	0.3078	7.9691	0.1926	255.2553	0.0163	0.265	0.272	0.271	0.256
450,000	0.7061	0.5755	0.3391	0.7134	2.6550	0.2929	8.4379	0.1827	270.2703	0.0154	0.254	0.260	0.259	0.244
475,000	0.7453	0.5614	0.3580	0.7008	2.8025	0.2791	8.9066	0.1737	285.2853	0.0146	0.242	0.249	0.248	0.234
500,000	0.7845	0.5483	0.3768	0.6886	2.9500	0.2663	9.3754	0.1653	300.3003	0.0138	0.232	0.239	0.238	0.225
600,000	0.9414	0.5013	0.4522	0.6435	3.5401	0.2229	11.2505	0.1374	360.3604	0.0113	0.197	0.204	0.203	0.192
700,000	1.0983	0.4632	0.5275	0.6035	4.1301	0.1896	13.1256	0.1160	420.4204	0.0095	0.170	0.177	0.176	0.166
800,000	1.2552	0.4310	0.6029	0.5682	4.7201	0.1638	15.0007	0.0992	480.4805	0.0082	0.149	0.156	0.155	0.146
900,000	1.4121	0.4026	0.6783	0.5368	5.3101	0.1429	16.8757	0.0858	540.5405	0.0073	0.132	0.139	0.138	0.130
1,000,000	1.5690	0.3773	0.7536	0.5090	5.9001	0.1257	18.7508	0.0750	600.6006	0.0066	0.118	0.124	0.123	0.116
2,000,000	3.1381	0.2241	1.5072	0.3415	11.8002	0.0476	37.5016	0.0284	1201.2012	0.0027	0.052	0.058	0.057	0.054
3,000,000	4.7071	0.1489	2.2609	0.2612	17.7003	0.0253	56.2525	0.0157	1801.8018	0.0011	0.032	0.037	0.036	0.034
4,000,000	6.2762	0.1040	3.0145	0.2108	23.6004	0.0162	75.0033	0.0105	2402.4024	0.0006	0.023	0.027	0.026	0.025
5,000,000	7.8452	0.0743	3.7681	0.1738	29.5004	0.0118	93.7541	0.0078	3003.0030	0.0003	0.017	0.021	0.020	0.019
6,000,000	9.4143	0.0554	4.5217	0.1447	35.4005	0.0092	112.5049	0.0062	3603.6036	0.0002	0.014	0.018	0.017	0.016
7,000,000	10.9833	0.0426	5.2753	0.1206	41.3006	0.0076	131.2557	0.0052	4204.2042	0.0001	0.012	0.015	0.014	0.013
8,000,000	12.5523	0.0337	6.0290	0.1005	47.2007	0.0064	150.0066	0.0045	4804.8048	0.0001	0.010	0.013	0.012	0.011
9,000,000	14.1214	0.0277	6.7826	0.0842	53.1008	0.0056	168.7574	0.0039	5405.4054	0.0001	0.008	0.011	0.010	0.009
10,000,000	15.6904	0.0234	7.5362	0.0716	59.0009	0.0050	187.5082	0.0035	6006.0060	0.0000	0.007	0.010	0.009	0.008

B	
Fatality Average Cost Per Case	637,331
Permanent Total Average Cost Per Case	1,326,930
Likely Permanent Partial Temporary Total	169,489
Not Likely Permanent Partial Temporary Total	53,331
Medical Only Average Cost Per Case	1,665

* Final ELPPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of 0.943



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

Hazard Group C
ELAEPPFs Effective 10/1/19

Loss Limit	Death Weight: 0.012		Permanent Total Weight: 0.048		Likely PP TT Weight: 0.45		Not Likely PP TT Weight: 0.458		Medical Only Weight: 0.032		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELAEPF**
	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*				
25,000	0.0364	0.9661	0.0171	0.9833	0.1439	0.8985	0.4372	0.7833	13.5943	0.1993	0.828	0.829	0.829	0.782
30,000	0.0437	0.9594	0.0206	0.9799	0.1727	0.8813	0.5246	0.7541	16.3132	0.1789	0.806	0.807	0.807	0.761
35,000	0.0510	0.9528	0.0240	0.9766	0.2014	0.8649	0.6121	0.7272	19.0321	0.1627	0.786	0.787	0.787	0.742
40,000	0.0583	0.9462	0.0274	0.9733	0.2302	0.8490	0.6995	0.7023	21.7510	0.1494	0.767	0.768	0.768	0.725
50,000	0.0729	0.9332	0.0343	0.9666	0.2878	0.8190	0.8744	0.6579	27.1887	0.1284	0.732	0.733	0.733	0.692
75,000	0.1093	0.9017	0.0514	0.9501	0.4317	0.7521	1.3116	0.5707	40.7830	0.0944	0.659	0.661	0.661	0.624
100,000	0.1457	0.8718	0.0686	0.9338	0.5755	0.6946	1.7487	0.5070	54.3774	0.0740	0.602	0.605	0.605	0.571
125,000	0.1821	0.8444	0.0857	0.9178	0.7194	0.6441	2.1859	0.4575	67.9717	0.0606	0.555	0.558	0.558	0.526
150,000	0.2186	0.8192	0.1029	0.9020	0.8633	0.5994	2.6231	0.4175	81.5661	0.0511	0.516	0.519	0.519	0.490
175,000	0.2550	0.7953	0.1200	0.8865	1.0072	0.5594	3.0603	0.3841	95.1604	0.0440	0.481	0.485	0.484	0.457
200,000	0.2914	0.7725	0.1372	0.8711	1.1511	0.5234	3.4975	0.3555	108.7548	0.0386	0.451	0.455	0.454	0.428
225,000	0.3278	0.7508	0.1543	0.8561	1.2950	0.4908	3.9347	0.3305	122.3491	0.0344	0.423	0.428	0.427	0.403
250,000	0.3643	0.7299	0.1715	0.8412	1.4389	0.4612	4.3719	0.3085	135.9434	0.0310	0.399	0.404	0.403	0.380
275,000	0.4007	0.7100	0.1886	0.8268	1.5828	0.4344	4.8090	0.2889	149.5378	0.0283	0.377	0.382	0.381	0.359
300,000	0.4371	0.6912	0.2058	0.8125	1.7266	0.4098	5.2462	0.2713	163.1321	0.0259	0.357	0.362	0.361	0.341
325,000	0.4736	0.6734	0.2229	0.7988	1.8705	0.3874	5.6834	0.2553	176.7265	0.0239	0.338	0.344	0.343	0.324
350,000	0.5100	0.6561	0.2401	0.7852	2.0144	0.3668	6.1206	0.2409	190.3208	0.0221	0.322	0.327	0.326	0.308
375,000	0.5464	0.6396	0.2572	0.7721	2.1583	0.3479	6.5578	0.2278	203.9152	0.0206	0.306	0.312	0.311	0.293
400,000	0.5828	0.6237	0.2744	0.7591	2.3022	0.3304	6.9950	0.2159	217.5095	0.0192	0.292	0.298	0.297	0.280
425,000	0.6193	0.6086	0.2915	0.7466	2.4461	0.3143	7.4321	0.2049	231.1039	0.0181	0.279	0.285	0.284	0.268
450,000	0.6557	0.5942	0.3087	0.7343	2.5900	0.2993	7.8693	0.1948	244.6982	0.0171	0.267	0.273	0.272	0.257
475,000	0.6921	0.5806	0.3258	0.7224	2.7338	0.2854	8.3065	0.1854	258.2926	0.0162	0.256	0.262	0.261	0.246
500,000	0.7285	0.5673	0.3430	0.7108	2.8777	0.2725	8.7437	0.1767	271.8869	0.0153	0.245	0.252	0.251	0.237
600,000	0.8743	0.5203	0.4116	0.6671	3.4533	0.2286	10.4924	0.1477	326.2643	0.0126	0.209	0.216	0.215	0.203
700,000	1.0200	0.4814	0.4802	0.6280	4.0288	0.1946	12.2412	0.1254	380.6417	0.0106	0.181	0.188	0.187	0.176
800,000	1.1657	0.4487	0.5488	0.5931	4.6044	0.1684	13.9899	0.1078	435.0190	0.0092	0.159	0.166	0.165	0.156
900,000	1.3114	0.4203	0.6174	0.5618	5.1799	0.1471	15.7387	0.0936	489.3964	0.0081	0.141	0.148	0.147	0.139
1,000,000	1.4571	0.3952	0.6860	0.5338	5.7555	0.1296	17.4874	0.0821	543.7738	0.0073	0.126	0.133	0.132	0.125
2,000,000	2.9142	0.2387	1.3719	0.3621	11.5109	0.0495	34.9748	0.0314	1087.5476	0.0032	0.057	0.063	0.062	0.058
3,000,000	4.3713	0.1613	2.0579	0.2786	17.2664	0.0263	52.4622	0.0173	1631.3214	0.0013	0.035	0.040	0.039	0.037
4,000,000	5.8284	0.1152	2.7439	0.2270	23.0218	0.0169	69.9496	0.0115	2175.0952	0.0007	0.025	0.030	0.029	0.027
5,000,000	7.2855	0.0835	3.4298	0.1892	28.7773	0.0122	87.4370	0.0085	2718.8690	0.0004	0.019	0.023	0.022	0.021
6,000,000	8.7426	0.0628	4.1158	0.1597	34.5328	0.0095	104.9245	0.0068	3262.6427	0.0003	0.016	0.019	0.018	0.017
7,000,000	10.1997	0.0484	4.8018	0.1353	40.2882	0.0078	122.4119	0.0057	3806.4165	0.0002	0.013	0.016	0.015	0.014
8,000,000	11.6568	0.0383	5.4877	0.1146	46.0437	0.0066	139.8993	0.0049	4350.1903	0.0001	0.011	0.014	0.013	0.012
9,000,000	13.1139	0.0310	6.1737	0.0970	51.7992	0.0058	157.3867	0.0043	4893.9641	0.0001	0.010	0.012	0.011	0.010
10,000,000	14.5710	0.0265	6.8597	0.0827	57.5546	0.0051	174.8741	0.0038	5437.7379	0.0001	0.008	0.011	0.010	0.009

	C
Fatality Average Cost Per Case	686,297
Permanent Total Average Cost Per Case	1,457,797
Likely Permanent Partial Temporary Total	173,748
Not Likely Permanent Partial Temporary Total	57,184
Medical Only Average Cost Per Case	1,839

* Final ELPPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of 0.943



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

Hazard Group D
ELAEPFs Effective 10/1/19

Loss Limit	Death Weight: 0.024		Permanent Total Weight: 0.048		Likely PP TT Weight: 0.438		Not Likely PP TT Weight: 0.462		Medical Only Weight: 0.028		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELAEPF**
	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*				
25,000	0.0330	0.9692	0.0162	0.9842	0.1188	0.9141	0.3846	0.8022	12.6199	0.2080	0.847	0.848	0.848	0.800
30,000	0.0396	0.9632	0.0194	0.9811	0.1426	0.8993	0.4615	0.7749	15.1439	0.1871	0.827	0.828	0.828	0.781
35,000	0.0462	0.9571	0.0227	0.9778	0.1664	0.8850	0.5384	0.7497	17.6678	0.1704	0.809	0.810	0.810	0.764
40,000	0.0528	0.9511	0.0259	0.9747	0.1902	0.8712	0.6154	0.7262	20.1918	0.1567	0.791	0.792	0.792	0.747
50,000	0.0660	0.9393	0.0324	0.9684	0.2377	0.8450	0.7692	0.6838	25.2398	0.1352	0.759	0.760	0.760	0.717
75,000	0.0990	0.9104	0.0486	0.9528	0.3565	0.7858	1.1538	0.5988	37.8597	0.1002	0.691	0.693	0.693	0.654
100,000	0.1320	0.8829	0.0648	0.9374	0.4754	0.7338	1.5384	0.5354	50.4796	0.0790	0.637	0.639	0.639	0.603
125,000	0.1650	0.8570	0.0810	0.9222	0.5942	0.6877	1.9230	0.4859	63.0994	0.0648	0.592	0.595	0.595	0.561
150,000	0.1980	0.8332	0.0972	0.9073	0.7131	0.6462	2.3076	0.4455	75.7193	0.0548	0.554	0.557	0.557	0.525
175,000	0.2310	0.8109	0.1134	0.8925	0.8319	0.6088	2.6922	0.4118	88.3392	0.0473	0.520	0.524	0.524	0.494
200,000	0.2640	0.7896	0.1296	0.8779	0.9508	0.5746	3.0768	0.3829	100.9591	0.0415	0.491	0.494	0.493	0.465
225,000	0.2971	0.7691	0.1458	0.8635	1.0696	0.5433	3.4614	0.3577	113.5790	0.0370	0.464	0.468	0.467	0.441
250,000	0.3301	0.7495	0.1621	0.8493	1.1885	0.5146	3.8460	0.3353	126.1989	0.0333	0.440	0.444	0.443	0.418
275,000	0.3631	0.7306	0.1783	0.8354	1.3073	0.4881	4.2306	0.3153	138.8188	0.0304	0.418	0.423	0.422	0.398
300,000	0.3961	0.7125	0.1945	0.8219	1.4262	0.4637	4.6152	0.2973	151.4387	0.0279	0.398	0.403	0.402	0.379
325,000	0.4291	0.6953	0.2107	0.8086	1.5450	0.4412	4.9998	0.2810	164.0586	0.0258	0.379	0.384	0.383	0.361
350,000	0.4621	0.6788	0.2269	0.7956	1.6639	0.4203	5.3844	0.2661	176.6784	0.0239	0.362	0.367	0.366	0.345
375,000	0.4951	0.6631	0.2431	0.7829	1.7827	0.4009	5.7690	0.2524	189.2983	0.0222	0.346	0.352	0.351	0.331
400,000	0.5281	0.6478	0.2593	0.7705	1.9016	0.3828	6.1536	0.2399	201.9182	0.0208	0.332	0.337	0.336	0.317
425,000	0.5611	0.6331	0.2755	0.7583	2.0204	0.3660	6.5382	0.2284	214.5381	0.0195	0.318	0.324	0.323	0.305
450,000	0.5941	0.6189	0.2917	0.7464	2.1393	0.3503	6.9228	0.2178	227.1580	0.0184	0.305	0.311	0.310	0.292
475,000	0.6271	0.6055	0.3079	0.7349	2.2581	0.3356	7.3074	0.2079	239.7779	0.0174	0.293	0.299	0.298	0.281
500,000	0.6601	0.5926	0.3241	0.7236	2.3770	0.3219	7.6920	0.1988	252.3978	0.0165	0.282	0.288	0.287	0.271
600,000	0.7921	0.5458	0.3889	0.6810	2.8523	0.2747	9.2303	0.1678	302.8773	0.0137	0.244	0.251	0.250	0.236
700,000	0.9242	0.5060	0.4537	0.6427	3.3277	0.2372	10.7687	0.1438	353.3569	0.0115	0.214	0.220	0.219	0.207
800,000	1.0562	0.4728	0.5186	0.6080	3.8031	0.2068	12.3071	0.1247	403.8364	0.0099	0.189	0.196	0.195	0.184
900,000	1.1882	0.4441	0.5834	0.5769	4.2785	0.1826	13.8455	0.1091	454.3160	0.0087	0.169	0.176	0.175	0.165
1,000,000	1.3202	0.4187	0.6482	0.5489	4.7539	0.1625	15.3839	0.0963	504.7956	0.0078	0.152	0.159	0.158	0.149
2,000,000	2.6405	0.2594	1.2964	0.3749	9.5078	0.0658	30.7678	0.0378	1009.5911	0.0036	0.071	0.077	0.076	0.072
3,000,000	3.9607	0.1788	1.9446	0.2895	14.2617	0.0355	46.1517	0.0209	1514.3867	0.0016	0.043	0.049	0.048	0.045
4,000,000	5.2809	0.1303	2.5929	0.2368	19.0157	0.0227	61.5356	0.0138	2019.1822	0.0009	0.031	0.036	0.035	0.033
5,000,000	6.6011	0.0966	3.2411	0.1985	23.7696	0.0161	76.9195	0.0101	2523.9778	0.0005	0.024	0.028	0.027	0.025
6,000,000	7.9214	0.0733	3.8893	0.1687	28.5235	0.0123	92.3034	0.0080	3028.7733	0.0003	0.019	0.023	0.022	0.021
7,000,000	9.2416	0.0572	4.5375	0.1442	33.2774	0.0100	107.6873	0.0066	3533.5689	0.0002	0.016	0.019	0.018	0.017
8,000,000	10.5618	0.0456	5.1857	0.1233	38.0313	0.0084	123.0712	0.0056	4038.3645	0.0001	0.013	0.017	0.016	0.015
9,000,000	11.8821	0.0371	5.8339	0.1053	42.7852	0.0072	138.4551	0.0049	4543.1600	0.0001	0.011	0.014	0.013	0.012
10,000,000	13.2023	0.0306	6.4821	0.0902	47.5391	0.0063	153.8391	0.0044	5047.9556	0.0001	0.010	0.013	0.012	0.011

D	
Fatality Average Cost Per Case	757,445
Permanent Total Average Cost Per Case	1,542,700
Likely Permanent Partial Temporary Total	210,353
Not Likely Permanent Partial Temporary Total	65,003
Medical Only Average Cost Per Case	1,981

* Final ELPPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of 0.943



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

Hazard Group E
ELAEPFs Effective 10/1/19

Loss Limit	Death Weight: 0.026		Permanent Total Weight: 0.07		Likely PP TT Weight: 0.441		Not Likely PP TT Weight: 0.436		Medical Only Weight: 0.027		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELAEPF**
	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*				
25,000	0.0301	0.9719	0.0146	0.9857	0.1178	0.9147	0.3492	0.8155	11.2461	0.2219	0.859	0.860	0.860	0.811
30,000	0.0361	0.9664	0.0175	0.9829	0.1414	0.9000	0.4191	0.7897	13.4953	0.2002	0.841	0.841	0.841	0.793
35,000	0.0421	0.9609	0.0204	0.9801	0.1650	0.8858	0.4889	0.7657	15.7445	0.1828	0.823	0.824	0.824	0.777
40,000	0.0481	0.9554	0.0233	0.9773	0.1885	0.8722	0.5588	0.7433	17.9937	0.1685	0.806	0.807	0.807	0.761
50,000	0.0601	0.9445	0.0291	0.9716	0.2357	0.8461	0.6984	0.7026	22.4921	0.1462	0.776	0.777	0.777	0.733
75,000	0.0902	0.9180	0.0437	0.9575	0.3535	0.7872	1.0477	0.6197	33.7382	0.1096	0.711	0.713	0.713	0.673
100,000	0.1202	0.8926	0.0582	0.9436	0.4714	0.7355	1.3969	0.5568	44.9843	0.0871	0.659	0.661	0.661	0.624
125,000	0.1503	0.8682	0.0728	0.9299	0.5892	0.6895	1.7461	0.5073	56.2303	0.0718	0.615	0.617	0.617	0.582
150,000	0.1803	0.8457	0.0873	0.9164	0.7070	0.6482	2.0953	0.4669	67.4764	0.0610	0.577	0.580	0.580	0.547
175,000	0.2104	0.8247	0.1019	0.9030	0.8249	0.6109	2.4445	0.4329	78.7224	0.0528	0.544	0.547	0.547	0.516
200,000	0.2405	0.8047	0.1164	0.8898	0.9427	0.5768	2.7938	0.4038	89.9685	0.0465	0.515	0.518	0.518	0.489
225,000	0.2705	0.7855	0.1310	0.8766	1.0606	0.5456	3.1430	0.3783	101.2146	0.0414	0.488	0.492	0.491	0.463
250,000	0.3006	0.7669	0.1456	0.8637	1.1784	0.5169	3.4922	0.3558	112.4606	0.0373	0.464	0.468	0.467	0.441
275,000	0.3306	0.7492	0.1601	0.8510	1.2962	0.4905	3.8414	0.3356	123.7067	0.0340	0.443	0.447	0.446	0.421
300,000	0.3607	0.7319	0.1747	0.8385	1.4141	0.4661	4.1906	0.3173	134.9528	0.0312	0.422	0.427	0.426	0.402
325,000	0.3907	0.7154	0.1892	0.8263	1.5319	0.4436	4.5399	0.3007	146.1988	0.0289	0.404	0.409	0.408	0.385
350,000	0.4208	0.6995	0.2038	0.8142	1.6498	0.4227	4.8891	0.2855	157.4449	0.0269	0.387	0.392	0.391	0.369
375,000	0.4509	0.6843	0.2183	0.8024	1.7676	0.4032	5.2383	0.2716	168.6910	0.0251	0.371	0.376	0.375	0.354
400,000	0.4809	0.6699	0.2329	0.7909	1.8854	0.3852	5.5875	0.2587	179.9370	0.0234	0.356	0.361	0.360	0.340
425,000	0.5110	0.6557	0.2475	0.7795	2.0033	0.3683	5.9367	0.2468	191.1831	0.0220	0.342	0.348	0.347	0.327
450,000	0.5410	0.6420	0.2620	0.7685	2.1211	0.3527	6.2860	0.2358	202.4291	0.0208	0.329	0.335	0.334	0.315
475,000	0.5711	0.6288	0.2766	0.7575	2.2390	0.3379	6.6352	0.2256	213.6752	0.0196	0.317	0.323	0.322	0.304
500,000	0.6011	0.6160	0.2911	0.7468	2.3568	0.3242	6.9844	0.2161	224.9213	0.0186	0.306	0.312	0.311	0.293
600,000	0.7214	0.5699	0.3493	0.7065	2.8282	0.2768	8.3813	0.1839	269.9055	0.0155	0.267	0.273	0.272	0.257
700,000	0.8416	0.5301	0.4076	0.6695	3.2995	0.2392	9.7782	0.1586	314.8898	0.0131	0.236	0.242	0.241	0.227
800,000	0.9618	0.4959	0.4658	0.6359	3.7709	0.2087	11.1751	0.1383	359.8740	0.0113	0.210	0.217	0.216	0.204
900,000	1.0821	0.4668	0.5240	0.6053	4.2423	0.1842	12.5719	0.1217	404.8583	0.0099	0.189	0.196	0.195	0.184
1,000,000	1.2023	0.4413	0.5822	0.5774	4.7136	0.1640	13.9688	0.1080	449.8426	0.0088	0.172	0.178	0.177	0.167
2,000,000	2.4046	0.2793	1.1645	0.3998	9.4272	0.0666	27.9376	0.0433	899.6851	0.0042	0.084	0.090	0.089	0.084
3,000,000	3.6069	0.1966	1.7467	0.3107	14.1409	0.0360	41.9065	0.0241	1349.5277	0.0021	0.053	0.059	0.058	0.055
4,000,000	4.8092	0.1454	2.3289	0.2558	18.8545	0.0230	55.8753	0.0158	1799.3702	0.0011	0.039	0.044	0.043	0.041
5,000,000	6.0115	0.1105	2.9112	0.2168	23.5681	0.0163	69.8441	0.0115	2249.2128	0.0007	0.030	0.035	0.034	0.032
6,000,000	7.2137	0.0847	3.4934	0.1862	28.2817	0.0125	83.8129	0.0090	2699.0553	0.0004	0.025	0.029	0.028	0.026
7,000,000	8.4160	0.0667	4.0757	0.1613	32.9954	0.0101	97.7818	0.0074	3148.8979	0.0003	0.021	0.025	0.024	0.023
8,000,000	9.6183	0.0535	4.6579	0.1400	37.7090	0.0085	111.7506	0.0063	3598.7404	0.0002	0.018	0.021	0.020	0.019
9,000,000	10.8206	0.0437	5.2401	0.1216	42.4226	0.0073	125.7194	0.0055	4048.5830	0.0001	0.015	0.019	0.018	0.017
10,000,000	12.0229	0.0364	5.8224	0.1056	47.1362	0.0064	139.6882	0.0049	4498.4256	0.0001	0.013	0.017	0.016	0.015

	E
Fatality Average Cost Per Case	831,745
Permanent Total Average Cost Per Case	1,717,515
Likely Permanent Partial Temporary Total	212,151
Not Likely Permanent Partial Temporary Total	71,588
Medical Only Average Cost Per Case	2,223

* Final ELPPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of 0.943



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

Hazard Group F
ELAEPFs Effective 10/1/19

Loss Limit	Death Weight: 0.038		Permanent Total Weight: 0.081		Likely PP TT Weight: 0.411		Not Likely PP TT Weight: 0.451		Medical Only Weight: 0.019		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELAEPF**
	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*				
25,000	0.0242	0.9774	0.0126	0.9877	0.0845	0.9366	0.2742	0.8455	10.3391	0.2324	0.888	0.888	0.888	0.838
30,000	0.0291	0.9728	0.0152	0.9852	0.1014	0.9253	0.3290	0.8233	12.4069	0.2100	0.872	0.873	0.873	0.824
35,000	0.0339	0.9684	0.0177	0.9827	0.1183	0.9144	0.3838	0.8025	14.4748	0.1921	0.858	0.858	0.858	0.809
40,000	0.0387	0.9640	0.0202	0.9803	0.1352	0.9038	0.4387	0.7828	16.5426	0.1774	0.844	0.845	0.845	0.797
50,000	0.0484	0.9551	0.0253	0.9753	0.1691	0.8834	0.5483	0.7466	20.6782	0.1544	0.818	0.819	0.819	0.773
75,000	0.0726	0.9334	0.0379	0.9631	0.2536	0.8366	0.8225	0.6704	31.0174	0.1167	0.762	0.763	0.763	0.720
100,000	0.0969	0.9122	0.0505	0.9510	0.3381	0.7944	1.0967	0.6099	41.3565	0.0933	0.715	0.717	0.716	0.675
125,000	0.1211	0.8918	0.0631	0.9390	0.4226	0.7561	1.3708	0.5610	51.6956	0.0773	0.675	0.677	0.676	0.638
150,000	0.1453	0.8722	0.0758	0.9271	0.5072	0.7210	1.6450	0.5206	62.0347	0.0658	0.641	0.643	0.642	0.606
175,000	0.1695	0.8536	0.0884	0.9154	0.5917	0.6886	1.9192	0.4863	72.3739	0.0572	0.610	0.612	0.611	0.576
200,000	0.1937	0.8362	0.1010	0.9038	0.6762	0.6586	2.1933	0.4567	82.7130	0.0504	0.583	0.585	0.584	0.551
225,000	0.2179	0.8197	0.1137	0.8922	0.7607	0.6308	2.4675	0.4308	93.0521	0.0450	0.558	0.561	0.560	0.528
250,000	0.2422	0.8036	0.1263	0.8808	0.8453	0.6048	2.7417	0.4078	103.3912	0.0406	0.535	0.538	0.537	0.507
275,000	0.2664	0.7881	0.1389	0.8696	0.9298	0.5804	3.0158	0.3872	113.7304	0.0369	0.514	0.518	0.517	0.488
300,000	0.2906	0.7730	0.1515	0.8585	1.0143	0.5575	3.2900	0.3685	124.0695	0.0339	0.495	0.498	0.497	0.469
325,000	0.3148	0.7584	0.1642	0.8475	1.0988	0.5361	3.5642	0.3515	134.4086	0.0314	0.477	0.481	0.480	0.453
350,000	0.3390	0.7443	0.1768	0.8367	1.1834	0.5158	3.8384	0.3358	144.7477	0.0292	0.460	0.464	0.463	0.437
375,000	0.3632	0.7305	0.1894	0.8261	1.2679	0.4967	4.1125	0.3213	155.0868	0.0273	0.444	0.448	0.447	0.422
400,000	0.3874	0.7172	0.2021	0.8156	1.3524	0.4786	4.3867	0.3078	165.4260	0.0256	0.429	0.434	0.433	0.408
425,000	0.4117	0.7043	0.2147	0.8053	1.4370	0.4616	4.6609	0.2953	175.7651	0.0240	0.415	0.420	0.419	0.395
450,000	0.4359	0.6918	0.2273	0.7953	1.5215	0.4455	4.9350	0.2836	186.1042	0.0226	0.402	0.407	0.406	0.383
475,000	0.4601	0.6798	0.2399	0.7854	1.6060	0.4303	5.2092	0.2727	196.4433	0.0214	0.390	0.395	0.394	0.372
500,000	0.4843	0.6683	0.2526	0.7756	1.6905	0.4158	5.4834	0.2624	206.7825	0.0203	0.378	0.383	0.382	0.360
600,000	0.5812	0.6244	0.3031	0.7382	2.0286	0.3649	6.5800	0.2272	248.1390	0.0168	0.336	0.342	0.341	0.322
700,000	0.6780	0.5858	0.3536	0.7037	2.3668	0.3230	7.6767	0.1991	289.4955	0.0144	0.302	0.308	0.307	0.290
800,000	0.7749	0.5514	0.4041	0.6716	2.7049	0.2881	8.7734	0.1762	330.8519	0.0124	0.273	0.280	0.279	0.263
900,000	0.8717	0.5211	0.4546	0.6422	3.0430	0.2586	9.8700	0.1572	372.2084	0.0109	0.249	0.256	0.255	0.241
1,000,000	0.9686	0.4941	0.5051	0.6149	3.3811	0.2335	10.9667	0.1411	413.5649	0.0097	0.228	0.235	0.233	0.220
2,000,000	1.9372	0.3278	1.0103	0.4341	6.7621	0.1057	21.9334	0.0607	827.1299	0.0047	0.119	0.125	0.123	0.116
3,000,000	2.9058	0.2393	1.5154	0.3404	10.1432	0.0598	32.9001	0.0344	1240.6948	0.0026	0.077	0.083	0.081	0.076
4,000,000	3.8744	0.1829	2.0205	0.2821	13.5243	0.0386	43.8669	0.0226	1654.2597	0.0013	0.056	0.062	0.060	0.057
5,000,000	4.8430	0.1442	2.5257	0.2414	16.9054	0.0272	54.8336	0.0163	2067.8246	0.0008	0.044	0.049	0.047	0.044
6,000,000	5.8117	0.1156	3.0308	0.2099	20.2864	0.0205	65.8003	0.0125	2481.3896	0.0005	0.035	0.040	0.038	0.036
7,000,000	6.7803	0.0930	3.5359	0.1842	23.6675	0.0162	76.7670	0.0101	2894.9545	0.0004	0.030	0.034	0.032	0.030
8,000,000	7.7489	0.0757	4.0411	0.1626	27.0486	0.0133	87.7337	0.0085	3308.5194	0.0003	0.025	0.030	0.028	0.026
9,000,000	8.7175	0.0631	4.5462	0.1439	30.4297	0.0113	98.7004	0.0073	3722.0844	0.0002	0.022	0.026	0.024	0.023
10,000,000	9.6861	0.0529	5.0513	0.1273	33.8107	0.0098	109.6672	0.0064	4135.6493	0.0001	0.019	0.023	0.021	0.020

F	
Fatality Average Cost Per Case	1,032,408
Permanent Total Average Cost Per Case	1,979,671
Likely Permanent Partial Temporary Total	295,764
Not Likely Permanent Partial Temporary Total	91,185
Medical Only Average Cost Per Case	2,418

* Final ELPPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of 0.943



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

Hazard Group G
ELAEPPFs Effective 10/1/19

Loss Limit	Death Weight: 0.063		Permanent Total Weight: 0.094		Likely PP TT Weight: 0.393		Not Likely PP TT Weight: 0.429		Medical Only Weight: 0.021		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELAEPF**
	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*	Ratio To Avg.	Excess Ratio*				
25,000	0.0206	0.9807	0.0101	0.9901	0.0763	0.9422	0.2350	0.8624	8.2291	0.2623	0.901	0.901	0.901	0.850
30,000	0.0247	0.9769	0.0122	0.9881	0.0916	0.9318	0.2820	0.8423	9.8749	0.2382	0.887	0.887	0.887	0.837
35,000	0.0289	0.9730	0.0142	0.9861	0.1069	0.9217	0.3290	0.8233	11.5207	0.2190	0.874	0.874	0.874	0.825
40,000	0.0330	0.9692	0.0162	0.9842	0.1221	0.9120	0.3760	0.8053	13.1666	0.2030	0.862	0.862	0.862	0.813
50,000	0.0412	0.9617	0.0203	0.9802	0.1527	0.8931	0.4700	0.7721	16.4582	0.1780	0.839	0.839	0.839	0.792
75,000	0.0618	0.9430	0.0304	0.9704	0.2290	0.8497	0.7050	0.7008	24.6873	0.1373	0.788	0.789	0.788	0.743
100,000	0.0824	0.9248	0.0405	0.9606	0.3054	0.8102	0.9400	0.6428	32.9164	0.1117	0.745	0.746	0.745	0.703
125,000	0.1030	0.9070	0.0506	0.9509	0.3817	0.7742	1.1750	0.5949	41.1455	0.0937	0.708	0.710	0.709	0.669
150,000	0.1236	0.8898	0.0608	0.9412	0.4580	0.7410	1.4100	0.5547	49.3746	0.0805	0.675	0.677	0.676	0.638
175,000	0.1443	0.8730	0.0709	0.9316	0.5344	0.7103	1.6450	0.5206	57.6037	0.0702	0.647	0.649	0.648	0.611
200,000	0.1649	0.8571	0.0810	0.9222	0.6107	0.6817	1.8800	0.4909	65.8328	0.0624	0.620	0.623	0.622	0.587
225,000	0.1855	0.8420	0.0911	0.9129	0.6871	0.6549	2.1150	0.4648	74.0619	0.0560	0.597	0.599	0.598	0.564
250,000	0.2061	0.8276	0.1013	0.9035	0.7634	0.6299	2.3500	0.4415	82.2910	0.0507	0.575	0.578	0.577	0.544
275,000	0.2267	0.8138	0.1114	0.8943	0.8397	0.6064	2.5850	0.4206	90.5201	0.0462	0.555	0.558	0.557	0.525
300,000	0.2473	0.8003	0.1215	0.8852	0.9161	0.5842	2.8200	0.4017	98.7492	0.0424	0.536	0.540	0.539	0.508
325,000	0.2679	0.7871	0.1316	0.8761	0.9924	0.5633	3.0550	0.3844	106.9783	0.0392	0.519	0.522	0.521	0.492
350,000	0.2885	0.7743	0.1418	0.8671	1.0688	0.5435	3.2900	0.3685	115.2074	0.0365	0.503	0.506	0.505	0.476
375,000	0.3091	0.7618	0.1519	0.8582	1.1451	0.5248	3.5250	0.3538	123.4365	0.0341	0.487	0.491	0.489	0.461
400,000	0.3297	0.7497	0.1620	0.8494	1.2214	0.5070	3.7600	0.3401	131.6656	0.0320	0.473	0.477	0.475	0.448
425,000	0.3503	0.7379	0.1721	0.8407	1.2978	0.4902	3.9950	0.3273	139.8947	0.0302	0.459	0.463	0.461	0.435
450,000	0.3709	0.7262	0.1823	0.8321	1.3741	0.4742	4.2300	0.3154	148.1238	0.0285	0.446	0.450	0.448	0.423
475,000	0.3915	0.7150	0.1924	0.8236	1.4505	0.4590	4.4650	0.3042	156.3529	0.0271	0.434	0.438	0.436	0.411
500,000	0.4122	0.7040	0.2025	0.8152	1.5268	0.4445	4.7000	0.2936	164.5820	0.0257	0.422	0.427	0.425	0.401
600,000	0.4946	0.6634	0.2430	0.7830	1.8322	0.3932	5.6401	0.2569	197.4984	0.0213	0.380	0.385	0.383	0.361
700,000	0.5770	0.6262	0.2835	0.7524	2.1375	0.3506	6.5801	0.2272	230.4147	0.0181	0.346	0.351	0.349	0.329
800,000	0.6594	0.5928	0.3240	0.7237	2.4429	0.3147	7.5201	0.2028	263.3311	0.0158	0.316	0.322	0.320	0.302
900,000	0.7419	0.5626	0.3645	0.6965	2.7483	0.2841	8.4601	0.1823	296.2475	0.0140	0.291	0.297	0.295	0.278
1,000,000	0.8243	0.5355	0.4050	0.6711	3.0536	0.2578	9.4001	0.1649	329.1639	0.0125	0.269	0.275	0.273	0.258
2,000,000	1.6486	0.3655	0.8100	0.4902	6.1072	0.1204	18.8002	0.0747	658.3278	0.0060	0.149	0.155	0.152	0.143
3,000,000	2.4729	0.2733	1.2150	0.3898	9.1609	0.0695	28.2003	0.0428	987.4918	0.0037	0.100	0.106	0.103	0.097
4,000,000	3.2972	0.2141	1.6200	0.3262	12.2145	0.0452	37.6003	0.0283	1316.6557	0.0023	0.074	0.080	0.077	0.073
5,000,000	4.1215	0.1716	2.0250	0.2817	15.2681	0.0319	47.0004	0.0204	1645.8196	0.0013	0.059	0.064	0.061	0.058
6,000,000	4.9458	0.1407	2.4300	0.2483	18.3217	0.0240	56.4005	0.0156	1974.9835	0.0009	0.048	0.054	0.051	0.048
7,000,000	5.7701	0.1167	2.8350	0.2213	21.3754	0.0189	65.8006	0.0125	2304.1475	0.0006	0.041	0.046	0.043	0.041
8,000,000	6.5944	0.0968	3.2400	0.1986	24.4290	0.0154	75.2007	0.0104	2633.3114	0.0005	0.035	0.040	0.037	0.035
9,000,000	7.4187	0.0811	3.6450	0.1793	27.4826	0.0130	84.6008	0.0089	2962.4753	0.0003	0.031	0.036	0.033	0.031
10,000,000	8.2430	0.0689	4.0500	0.1623	30.5362	0.0112	94.0009	0.0078	3291.6392	0.0003	0.027	0.032	0.029	0.027

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Fatality Average Cost Per Case	1,213,147
Permanent Total Average Cost Per Case	2,469,127
Likely Permanent Partial Temporary Total	327,480
Not Likely Permanent Partial Temporary Total	106,382
Medical Only Average Cost Per Case	3,038

* Final ELPPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of 0.943