

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.



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss Pure Premium Factor Calculation (Excluding ALAE)

Summary of ELPPFs Effective 10/1/20

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	0.652	0.674	0.684	0.703	0.712	0.741	0.754
30,000	0.629	0.652	0.663	0.684	0.694	0.727	0.740
35,000	0.608	0.632	0.644	0.667	0.678	0.713	0.728
40,000	0.589	0.614	0.626	0.650	0.662	0.700	0.717
50,000	0.554	0.581	0.593	0.620	0.633	0.675	0.695
75,000	0.487	0.515	0.528	0.559	0.573	0.623	0.648
100,000	0.437	0.464	0.478	0.511	0.526	0.581	0.609
125,000	0.396	0.423	0.437	0.472	0.488	0.546	0.575
150,000	0.363	0.389	0.403	0.439	0.455	0.515	0.547
175,000	0.335	0.360	0.374	0.410	0.426	0.489	0.522
200,000	0.310	0.335	0.348	0.385	0.401	0.465	0.499
225,000	0.289	0.313	0.326	0.363	0.379	0.444	0.479
250,000	0.270	0.293	0.306	0.343	0.359	0.425	0.461
275,000	0.253	0.276	0.288	0.325	0.341	0.407	0.444
300,000	0.238	0.260	0.272	0.309	0.325	0.391	0.428
325,000	0.225	0.246	0.257	0.294	0.310	0.376	0.414
350,000	0.212	0.233	0.244	0.280	0.296	0.362	0.400
375,000	0.201	0.221	0.232	0.268	0.283	0.349	0.388
400,000	0.191	0.211	0.221	0.256	0.272	0.337	0.376
425,000	0.182	0.201	0.211	0.246	0.261	0.326	0.365
450,000	0.174	0.192	0.202	0.236	0.251	0.315	0.354
475,000	0.166	0.184	0.193	0.227	0.241	0.305	0.344
500,000	0.159	0.176	0.185	0.218	0.232	0.296	0.335
600,000	0.135	0.150	0.158	0.189	0.203	0.263	0.302
700,000	0.116	0.130	0.137	0.166	0.179	0.236	0.275
800,000	0.102	0.114	0.121	0.148	0.160	0.215	0.252
900,000	0.090	0.101	0.107	0.133	0.144	0.196	0.233
1,000,000	0.081	0.090	0.096	0.120	0.131	0.180	0.216
2,000,000	0.038	0.042	0.045	0.058	0.066	0.096	0.124
3,000,000	0.025	0.027	0.028	0.038	0.043	0.064	0.086
4,000,000	0.018	0.020	0.021	0.028	0.032	0.048	0.066
5,000,000	0.014	0.016	0.016	0.022	0.026	0.038	0.053
6,000,000	0.013	0.013	0.013	0.018	0.021	0.032	0.045
7,000,000	0.010	0.011	0.011	0.015	0.018	0.027	0.039
8,000,000	0.008	0.009	0.009	0.013	0.015	0.023	0.034
9,000,000	0.008	0.008	0.008	0.011	0.013	0.020	0.030
10,000,000	0.006	0.006	0.007	0.010	0.011	0.018	0.026

NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Excluding ALAE)
**Hazard Group A
ELPPFs Effective 10/1/20**

Loss Limit	Fatal Weight: 0.012		Permanent Total Weight: 0.051		Likely PP TT Weight: 0.405		Not Likely PP TT Weight: 0.488		Medical Only Weight: 0.044		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	0.0472	0.9556	0.0233	0.9772	0.1918	0.8665	0.6095	0.7161	21.5703	0.1251	0.767	0.768	0.768	0.652
30,000	0.0566	0.9470	0.0279	0.9727	0.2301	0.8448	0.7314	0.6805	25.8844	0.1098	0.740	0.741	0.741	0.629
35,000	0.0660	0.9384	0.0326	0.9682	0.2685	0.8240	0.8533	0.6486	30.1984	0.0978	0.715	0.717	0.717	0.608
40,000	0.0755	0.9299	0.0372	0.9637	0.3068	0.8043	0.9752	0.6197	34.5125	0.0881	0.692	0.694	0.694	0.589
50,000	0.0943	0.9133	0.0465	0.9547	0.3835	0.7674	1.2190	0.5698	43.1406	0.0734	0.652	0.654	0.654	0.554
75,000	0.1415	0.8735	0.0698	0.9325	0.5753	0.6875	1.8286	0.4780	64.7110	0.0514	0.572	0.575	0.575	0.487
100,000	0.1887	0.8374	0.0930	0.9109	0.7671	0.6210	2.4381	0.4141	86.2813	0.0393	0.512	0.515	0.515	0.437
125,000	0.2358	0.8050	0.1163	0.8897	0.9588	0.5645	3.0476	0.3661	107.8516	0.0317	0.464	0.468	0.467	0.396
150,000	0.2830	0.7745	0.1395	0.8690	1.1506	0.5157	3.6571	0.3282	129.4219	0.0266	0.424	0.428	0.428	0.363
175,000	0.3301	0.7459	0.1628	0.8486	1.3424	0.4733	4.2666	0.2969	150.9922	0.0230	0.390	0.395	0.394	0.335
200,000	0.3773	0.7189	0.1860	0.8289	1.5341	0.4361	4.8761	0.2706	172.5626	0.0201	0.360	0.366	0.366	0.310
225,000	0.4245	0.6936	0.2093	0.8097	1.7259	0.4034	5.4857	0.2480	194.1329	0.0179	0.335	0.340	0.340	0.289
250,000	0.4716	0.6699	0.2325	0.7912	1.9176	0.3745	6.0952	0.2285	215.7032	0.0161	0.312	0.318	0.318	0.270
275,000	0.5188	0.6475	0.2558	0.7731	2.1094	0.3488	6.7047	0.2115	237.2735	0.0146	0.292	0.298	0.298	0.253
300,000	0.5660	0.6264	0.2790	0.7557	2.3012	0.3258	7.3142	0.1965	258.8438	0.0134	0.275	0.281	0.281	0.238
325,000	0.6131	0.6063	0.3023	0.7388	2.4929	0.3051	7.9237	0.1833	280.4142	0.0124	0.258	0.265	0.265	0.225
350,000	0.6603	0.5874	0.3255	0.7225	2.6847	0.2865	8.5333	0.1714	301.9845	0.0115	0.244	0.251	0.250	0.212
375,000	0.7074	0.5697	0.3488	0.7067	2.8765	0.2697	9.1428	0.1608	323.5548	0.0107	0.231	0.238	0.238	0.201
400,000	0.7546	0.5528	0.3720	0.6916	3.0682	0.2543	9.7523	0.1512	345.1251	0.0100	0.219	0.226	0.226	0.191
425,000	0.8018	0.5370	0.3953	0.6769	3.2600	0.2404	10.3618	0.1425	366.6954	0.0093	0.208	0.215	0.215	0.182
450,000	0.8489	0.5221	0.4185	0.6629	3.4518	0.2275	10.9713	0.1345	388.2657	0.0088	0.198	0.205	0.205	0.174
475,000	0.8961	0.5082	0.4418	0.6493	3.6435	0.2157	11.5808	0.1273	409.8361	0.0083	0.189	0.196	0.196	0.166
500,000	0.9433	0.4951	0.4650	0.6363	3.8353	0.2048	12.1904	0.1206	431.4064	0.0079	0.181	0.187	0.187	0.159
600,000	1.1319	0.4495	0.5580	0.5887	4.6024	0.1685	14.6284	0.0988	517.6877	0.0066	0.152	0.159	0.159	0.135
700,000	1.3206	0.4121	0.6510	0.5477	5.3694	0.1410	17.0665	0.0825	603.9689	0.0057	0.131	0.137	0.137	0.116
800,000	1.5092	0.3801	0.7440	0.5124	6.1365	0.1197	19.5046	0.0700	690.2502	0.0050	0.114	0.120	0.120	0.102
900,000	1.6979	0.3522	0.8370	0.4817	6.9035	0.1028	21.9427	0.0601	776.5315	0.0044	0.100	0.107	0.106	0.090
1,000,000	1.8865	0.3279	0.9300	0.4548	7.6706	0.0892	24.3807	0.0523	862.8128	0.0039	0.089	0.095	0.095	0.081
2,000,000	3.7731	0.1843	1.8601	0.2981	15.3412	0.0317	48.7615	0.0193	1725.6255	0.0011	0.040	0.045	0.045	0.038
3,000,000	5.6596	0.1172	2.7901	0.2241	23.0118	0.0169	73.1422	0.0108	2588.4383	0.0005	0.025	0.029	0.029	0.025
4,000,000	7.5461	0.0770	3.7201	0.1759	30.6824	0.0112	97.5229	0.0074	3451.2511	0.0002	0.018	0.022	0.022	0.018
5,000,000	9.4326	0.0535	4.6501	0.1403	38.3530	0.0083	121.9036	0.0057	4314.0638	0.0001	0.014	0.017	0.017	0.014
6,000,000	11.3192	0.0389	5.5802	0.1121	46.0236	0.0066	146.2844	0.0046	5176.8766	0.0001	0.011	0.014	0.014	0.012
7,000,000	13.2057	0.0294	6.5102	0.0896	53.6942	0.0055	170.6651	0.0039	6039.6894	0.0000	0.009	0.012	0.012	0.010
8,000,000	15.0922	0.0235	7.4402	0.0731	61.3648	0.0048	195.0458	0.0033	6902.5022	0.0000	0.008	0.010	0.010	0.008
9,000,000	16.9788	0.0191	8.3702	0.0599	69.0353	0.0043	219.4266	0.0029	7765.3149	0.0000	0.006	0.008	0.008	0.007
10,000,000	18.8653	0.0157	9.3003	0.0488	76.7059	0.0039	243.8073	0.0026	8628.1277	0.0000	0.005	0.007	0.007	0.006

A

Fatality Average Cost Per Case	530,074
Permanent Total Average Cost Per Case	1,075,237
Likely Permanent Partial Temporary Total	130,368
Not Likely Permanent Partial Temporary Total	41,016
Medical Only Average Cost Per Case	1,159

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.848

NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Excluding ALAE)
**Hazard Group B
ELPPFs Effective 10/1/20**

Loss Limit	Fatal Weight: 0.012		Permanent Total Weight: 0.049		Likely PP TT Weight: 0.439		Not Likely PP TT Weight: 0.468		Medical Only Weight: 0.032		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	0.0443	0.9583	0.0217	0.9788	0.1738	0.8772	0.5470	0.7359	19.5008	0.1341	0.793	0.794	0.794	0.674
30,000	0.0531	0.9502	0.0261	0.9745	0.2086	0.8569	0.6564	0.7020	23.4009	0.1181	0.768	0.769	0.769	0.652
35,000	0.0620	0.9421	0.0304	0.9703	0.2434	0.8375	0.7658	0.6712	27.3011	0.1056	0.744	0.745	0.745	0.632
40,000	0.0709	0.9340	0.0348	0.9660	0.2781	0.8190	0.8752	0.6432	31.2012	0.0954	0.722	0.724	0.724	0.614
50,000	0.0886	0.9183	0.0435	0.9576	0.3477	0.7842	1.0940	0.5942	39.0016	0.0798	0.683	0.685	0.685	0.581
75,000	0.1329	0.8806	0.0652	0.9369	0.5215	0.7083	1.6410	0.5024	58.5023	0.0562	0.604	0.607	0.607	0.515
100,000	0.1772	0.8458	0.0870	0.9165	0.6953	0.6446	2.1880	0.4379	78.0031	0.0433	0.544	0.547	0.547	0.464
125,000	0.2214	0.8147	0.1087	0.8966	0.8692	0.5898	2.7351	0.3892	97.5039	0.0349	0.496	0.499	0.499	0.423
150,000	0.2657	0.7855	0.1305	0.8769	1.0430	0.5422	3.2821	0.3506	117.0047	0.0293	0.455	0.459	0.459	0.390
175,000	0.3100	0.7579	0.1522	0.8578	1.2169	0.5004	3.8291	0.3188	136.5055	0.0253	0.421	0.425	0.425	0.361
200,000	0.3543	0.7318	0.1740	0.8390	1.3907	0.4634	4.3761	0.2918	156.0062	0.0222	0.391	0.396	0.395	0.335
225,000	0.3986	0.7072	0.1957	0.8208	1.5645	0.4307	4.9231	0.2687	175.5070	0.0198	0.364	0.369	0.369	0.313
250,000	0.4429	0.6841	0.2174	0.8032	1.7384	0.4014	5.4701	0.2486	195.0078	0.0178	0.341	0.346	0.346	0.293
275,000	0.4872	0.6624	0.2392	0.7859	1.9122	0.3752	6.0171	0.2309	214.5086	0.0162	0.320	0.325	0.325	0.276
300,000	0.5315	0.6417	0.2609	0.7693	2.0860	0.3518	6.5641	0.2152	234.0094	0.0148	0.301	0.307	0.307	0.260
325,000	0.5758	0.6221	0.2827	0.7530	2.2599	0.3305	7.1111	0.2013	253.5101	0.0137	0.284	0.290	0.290	0.246
350,000	0.6201	0.6035	0.3044	0.7373	2.4337	0.3113	7.6581	0.1889	273.0109	0.0127	0.269	0.275	0.275	0.233
375,000	0.6643	0.5859	0.3262	0.7220	2.6076	0.2938	8.2052	0.1776	292.5117	0.0119	0.255	0.261	0.261	0.221
400,000	0.7086	0.5692	0.3479	0.7073	2.7814	0.2778	8.7522	0.1674	312.0125	0.0111	0.242	0.249	0.249	0.211
425,000	0.7529	0.5534	0.3696	0.6931	2.9552	0.2632	9.2992	0.1582	331.5133	0.0104	0.230	0.237	0.237	0.201
450,000	0.7972	0.5385	0.3914	0.6794	3.1291	0.2498	9.8462	0.1498	351.0140	0.0098	0.220	0.227	0.226	0.192
475,000	0.8415	0.5244	0.4131	0.6661	3.3029	0.2374	10.3932	0.1420	370.5148	0.0092	0.210	0.217	0.216	0.184
500,000	0.8858	0.5111	0.4349	0.6533	3.4767	0.2259	10.9402	0.1349	390.0156	0.0088	0.201	0.208	0.207	0.176
600,000	1.0630	0.4651	0.5219	0.6063	4.1721	0.1876	13.1282	0.1114	468.0187	0.0073	0.170	0.177	0.177	0.150
700,000	1.2401	0.4273	0.6088	0.5656	4.8674	0.1582	15.3163	0.0937	546.0218	0.0063	0.146	0.153	0.153	0.130
800,000	1.4173	0.3952	0.6958	0.5300	5.5628	0.1351	17.5043	0.0800	624.0250	0.0056	0.128	0.135	0.134	0.114
900,000	1.5944	0.3670	0.7828	0.4991	6.2581	0.1168	19.6924	0.0691	702.0281	0.0049	0.113	0.119	0.119	0.101
1,000,000	1.7716	0.3423	0.8698	0.4719	6.9535	0.1019	21.8804	0.0604	780.0312	0.0044	0.100	0.107	0.107	0.090
2,000,000	3.5432	0.1961	1.7395	0.3115	13.9069	0.0369	43.7608	0.0226	1560.0624	0.0013	0.044	0.050	0.049	0.042
3,000,000	5.3148	0.1267	2.6093	0.2357	20.8604	0.0196	65.6412	0.0126	2340.0936	0.0006	0.028	0.032	0.032	0.027
4,000,000	7.0864	0.0850	3.4790	0.1869	27.8139	0.0128	87.5216	0.0085	3120.1248	0.0003	0.020	0.024	0.023	0.020
5,000,000	8.8579	0.0596	4.3488	0.1510	34.7674	0.0094	109.4020	0.0065	3900.1560	0.0002	0.015	0.019	0.018	0.016
6,000,000	10.6295	0.0436	5.2186	0.1223	41.7208	0.0075	131.2824	0.0052	4680.1872	0.0001	0.012	0.015	0.015	0.013
7,000,000	12.4011	0.0332	6.0883	0.0990	48.6743	0.0062	153.1628	0.0044	5460.2184	0.0001	0.010	0.013	0.013	0.011
8,000,000	14.1727	0.0261	6.9581	0.0809	55.6278	0.0053	175.0432	0.0038	6240.2496	0.0000	0.008	0.011	0.011	0.009
9,000,000	15.9443	0.0213	7.8278	0.0673	62.5813	0.0047	196.9236	0.0033	7020.2808	0.0000	0.007	0.009	0.009	0.008
10,000,000	17.7159	0.0176	8.6976	0.0558	69.5347	0.0043	218.8040	0.0029	7800.3120	0.0000	0.006	0.008	0.008	0.006

B

Fatality Average Cost Per Case	564,465
Permanent Total Average Cost Per Case	1,149,741
Likely Permanent Partial Temporary Total	143,813
Not Likely Permanent Partial Temporary Total	45,703
Medical Only Average Cost Per Case	1,282

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.848

NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Excluding ALAE)
**Hazard Group C
ELPPFs Effective 10/1/20**

Loss Limit	Fatal Weight: 0.013		Permanent Total Weight: 0.047		Likely PP TT Weight: 0.449		Not Likely PP TT Weight: 0.463		Medical Only Weight: 0.028		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	0.0408	0.9616	0.0206	0.9799	0.1666	0.8815	0.5057	0.7496	17.8444	0.1424	0.805	0.806	0.806	0.684
30,000	0.0489	0.9541	0.0247	0.9759	0.1999	0.8618	0.6068	0.7169	21.4133	0.1257	0.781	0.782	0.782	0.663
35,000	0.0571	0.9465	0.0289	0.9718	0.2332	0.8431	0.7080	0.6871	24.9822	0.1127	0.758	0.759	0.759	0.644
40,000	0.0652	0.9392	0.0330	0.9678	0.2666	0.8250	0.8091	0.6598	28.5510	0.1021	0.737	0.738	0.738	0.626
50,000	0.0815	0.9246	0.0412	0.9598	0.3332	0.7912	1.0114	0.6117	35.6888	0.0858	0.698	0.700	0.700	0.593
75,000	0.1223	0.8894	0.0619	0.9400	0.4998	0.7171	1.5171	0.5202	53.5332	0.0609	0.620	0.623	0.622	0.528
100,000	0.1630	0.8565	0.0825	0.9207	0.6664	0.6545	2.0228	0.4554	71.3776	0.0470	0.560	0.563	0.563	0.478
125,000	0.2038	0.8267	0.1031	0.9017	0.8330	0.6006	2.5285	0.4061	89.2220	0.0381	0.512	0.515	0.515	0.437
150,000	0.2445	0.7992	0.1237	0.8830	0.9996	0.5535	3.0342	0.3671	107.0664	0.0319	0.471	0.475	0.475	0.403
175,000	0.2853	0.7731	0.1443	0.8647	1.1662	0.5121	3.5399	0.3349	124.9108	0.0275	0.436	0.441	0.441	0.374
200,000	0.3260	0.7483	0.1649	0.8468	1.3329	0.4752	4.0456	0.3076	142.7552	0.0242	0.406	0.411	0.411	0.348
225,000	0.3668	0.7247	0.1856	0.8292	1.4995	0.4425	4.5513	0.2841	160.5996	0.0216	0.379	0.384	0.384	0.326
250,000	0.4075	0.7025	0.2062	0.8122	1.6661	0.4132	5.0570	0.2635	178.4440	0.0195	0.355	0.361	0.360	0.306
275,000	0.4483	0.6814	0.2268	0.7957	1.8327	0.3868	5.5627	0.2454	196.2884	0.0177	0.334	0.340	0.339	0.288
300,000	0.4891	0.6615	0.2474	0.7796	1.9993	0.3632	6.0685	0.2293	214.1328	0.0162	0.315	0.321	0.320	0.272
325,000	0.5298	0.6425	0.2680	0.7639	2.1659	0.3418	6.5742	0.2150	231.9772	0.0149	0.298	0.304	0.303	0.257
350,000	0.5706	0.6244	0.2886	0.7486	2.3325	0.3222	7.0799	0.2021	249.8216	0.0139	0.282	0.288	0.288	0.244
375,000	0.6113	0.6071	0.3093	0.7338	2.4991	0.3045	7.5856	0.1904	267.6660	0.0130	0.268	0.274	0.274	0.232
400,000	0.6521	0.5906	0.3299	0.7195	2.6657	0.2883	8.0913	0.1799	285.5103	0.0122	0.255	0.261	0.261	0.221
425,000	0.6928	0.5751	0.3505	0.7056	2.8323	0.2734	8.5970	0.1702	303.3547	0.0114	0.243	0.249	0.249	0.211
450,000	0.7336	0.5602	0.3711	0.6922	2.9989	0.2597	9.1027	0.1614	321.1991	0.0107	0.231	0.238	0.238	0.202
475,000	0.7743	0.5461	0.3917	0.6792	3.1655	0.2471	9.6084	0.1533	339.0435	0.0102	0.221	0.228	0.228	0.193
500,000	0.8151	0.5328	0.4124	0.6665	3.3321	0.2354	10.1141	0.1459	356.8879	0.0096	0.212	0.219	0.218	0.185
600,000	0.9781	0.4860	0.4948	0.6202	3.9986	0.1961	12.1369	0.1212	428.2655	0.0079	0.180	0.187	0.187	0.158
700,000	1.1411	0.4475	0.5773	0.5797	4.6650	0.1660	14.1597	0.1025	499.6431	0.0068	0.155	0.162	0.162	0.137
800,000	1.3041	0.4151	0.6598	0.5441	5.3314	0.1422	16.1825	0.0879	571.0207	0.0060	0.136	0.143	0.142	0.121
900,000	1.4672	0.3869	0.7422	0.5130	5.9978	0.1232	18.2054	0.0762	642.3983	0.0054	0.120	0.127	0.126	0.107
1,000,000	1.6302	0.3618	0.8247	0.4855	6.6643	0.1077	20.2282	0.0668	713.7759	0.0049	0.107	0.114	0.113	0.096
2,000,000	3.2603	0.2121	1.6494	0.3224	13.3285	0.0394	40.4563	0.0254	1427.5517	0.0017	0.047	0.053	0.053	0.045
3,000,000	4.8905	0.1397	2.4741	0.2451	19.9928	0.0210	60.6845	0.0141	2141.3276	0.0007	0.029	0.034	0.034	0.028
4,000,000	6.5207	0.0963	3.2988	0.1956	26.6571	0.0136	80.9127	0.0095	2855.1035	0.0004	0.021	0.025	0.025	0.021
5,000,000	8.1509	0.0683	4.1235	0.1594	33.3213	0.0100	101.1409	0.0071	3568.8794	0.0002	0.016	0.020	0.019	0.017
6,000,000	9.7810	0.0503	4.9483	0.1306	39.9856	0.0079	121.3690	0.0057	4282.6552	0.0001	0.013	0.016	0.016	0.014
7,000,000	11.4112	0.0384	5.7730	0.1069	46.6499	0.0065	141.5972	0.0048	4996.4311	0.0001	0.011	0.014	0.013	0.011
8,000,000	13.0414	0.0302	6.5977	0.0878	53.3141	0.0056	161.8254	0.0041	5710.2070	0.0000	0.009	0.012	0.011	0.010
9,000,000	14.6716	0.0247	7.4224	0.0734	59.9784	0.0049	182.0536	0.0036	6423.9829	0.0000	0.008	0.010	0.010	0.008
10,000,000	16.3017	0.0205	8.2471	0.0614	66.6427	0.0044	202.2817	0.0032	7137.7587	0.0000	0.007	0.009	0.008	0.007

C

Fatality Average Cost Per Case	613,432
Permanent Total Average Cost Per Case	1,212,548
Likely Permanent Partial Temporary Total	150,054
Not Likely Permanent Partial Temporary Total	49,436
Medical Only Average Cost Per Case	1,401

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.848

NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Excluding ALAE)
**Hazard Group D
ELPPFs Effective 10/1/20**

Loss Limit	Fatal Weight: 0.025		Permanent Total Weight: 0.058		Likely PP TT Weight: 0.43		Not Likely PP TT Weight: 0.463		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	0.0344	0.9675	0.0172	0.9832	0.1397	0.8981	0.4430	0.7716	16.5453	0.1498	0.828	0.829	0.829	0.703
30,000	0.0413	0.9611	0.0206	0.9799	0.1676	0.8809	0.5316	0.7410	19.8544	0.1324	0.806	0.807	0.807	0.684
35,000	0.0481	0.9548	0.0241	0.9764	0.1956	0.8643	0.6202	0.7128	23.1635	0.1189	0.785	0.786	0.786	0.667
40,000	0.0550	0.9484	0.0275	0.9731	0.2235	0.8485	0.7089	0.6868	26.4725	0.1080	0.766	0.767	0.767	0.650
50,000	0.0688	0.9359	0.0344	0.9664	0.2794	0.8183	0.8861	0.6405	33.0907	0.0911	0.730	0.732	0.731	0.620
75,000	0.1032	0.9056	0.0516	0.9498	0.4191	0.7513	1.3291	0.5502	49.6360	0.0651	0.657	0.659	0.659	0.559
100,000	0.1376	0.8767	0.0688	0.9335	0.5588	0.6938	1.7721	0.4851	66.1813	0.0503	0.600	0.603	0.602	0.511
125,000	0.1720	0.8496	0.0860	0.9174	0.6985	0.6435	2.2152	0.4352	82.7267	0.0409	0.554	0.557	0.556	0.472
150,000	0.2064	0.8249	0.1032	0.9016	0.8382	0.5990	2.6582	0.3953	99.2720	0.0343	0.514	0.518	0.517	0.439
175,000	0.2407	0.8018	0.1204	0.8860	0.9779	0.5593	3.1012	0.3625	115.8173	0.0296	0.480	0.484	0.484	0.410
200,000	0.2751	0.7795	0.1377	0.8706	1.1176	0.5236	3.5443	0.3346	132.3627	0.0260	0.451	0.455	0.454	0.385
225,000	0.3095	0.7582	0.1549	0.8555	1.2573	0.4914	3.9873	0.3105	148.9080	0.0233	0.424	0.429	0.428	0.363
250,000	0.3439	0.7378	0.1721	0.8407	1.3971	0.4622	4.4303	0.2894	165.4533	0.0210	0.400	0.405	0.405	0.343
275,000	0.3783	0.7183	0.1893	0.8261	1.5368	0.4356	4.8734	0.2707	181.9987	0.0191	0.379	0.384	0.384	0.325
300,000	0.4127	0.6998	0.2065	0.8120	1.6765	0.4114	5.3164	0.2540	198.5440	0.0175	0.359	0.365	0.364	0.309
325,000	0.4471	0.6820	0.2237	0.7981	1.8162	0.3893	5.7594	0.2389	215.0893	0.0161	0.342	0.347	0.347	0.294
350,000	0.4815	0.6651	0.2409	0.7846	1.9559	0.3691	6.2025	0.2254	231.6347	0.0149	0.326	0.331	0.331	0.281
375,000	0.5159	0.6489	0.2581	0.7714	2.0956	0.3505	6.6455	0.2131	248.1800	0.0140	0.311	0.317	0.316	0.268
400,000	0.5503	0.6333	0.2753	0.7584	2.2353	0.3334	7.0886	0.2019	264.7253	0.0131	0.297	0.303	0.302	0.256
425,000	0.5847	0.6183	0.2925	0.7458	2.3750	0.3176	7.5316	0.1916	281.2707	0.0123	0.284	0.290	0.290	0.246
450,000	0.6191	0.6039	0.3097	0.7335	2.5147	0.3029	7.9746	0.1822	297.8160	0.0116	0.273	0.279	0.278	0.236
475,000	0.6534	0.5901	0.3269	0.7215	2.6544	0.2893	8.4177	0.1736	314.3614	0.0110	0.262	0.268	0.267	0.227
500,000	0.6878	0.5769	0.3441	0.7099	2.7941	0.2767	8.8607	0.1655	330.9067	0.0104	0.252	0.258	0.257	0.218
600,000	0.8254	0.5295	0.4130	0.6662	3.3529	0.2340	10.6328	0.1388	397.0880	0.0086	0.217	0.224	0.223	0.189
700,000	0.9630	0.4899	0.4818	0.6272	3.9118	0.2007	12.4050	0.1184	463.2694	0.0073	0.190	0.197	0.196	0.166
800,000	1.1005	0.4564	0.5506	0.5922	4.4706	0.1740	14.1771	0.1023	529.4507	0.0065	0.168	0.175	0.174	0.148
900,000	1.2381	0.4277	0.6194	0.5610	5.0294	0.1523	15.9492	0.0894	595.6320	0.0058	0.150	0.157	0.156	0.133
1,000,000	1.3757	0.4023	0.6883	0.5329	5.5882	0.1344	17.7214	0.0788	661.8134	0.0052	0.135	0.142	0.142	0.120
2,000,000	2.7513	0.2461	1.3765	0.3614	11.1764	0.0517	35.4428	0.0308	1323.6267	0.0020	0.064	0.070	0.069	0.058
3,000,000	4.1270	0.1680	2.0648	0.2780	16.7646	0.0276	53.1642	0.0170	1985.4401	0.0008	0.040	0.045	0.045	0.038
4,000,000	5.5027	0.1214	2.7531	0.2264	22.3529	0.0176	70.8855	0.0113	2647.2535	0.0004	0.029	0.034	0.033	0.028
5,000,000	6.8783	0.0888	3.4413	0.1887	27.9411	0.0127	88.6069	0.0084	3309.0668	0.0003	0.023	0.027	0.026	0.022
6,000,000	8.2540	0.0670	4.1296	0.1592	33.5293	0.0099	106.3283	0.0067	3970.8802	0.0002	0.018	0.022	0.021	0.018
7,000,000	9.6297	0.0517	4.8179	0.1348	39.1175	0.0081	124.0497	0.0056	4632.6936	0.0001	0.015	0.019	0.018	0.015
8,000,000	11.0054	0.0410	5.5061	0.1141	44.7057	0.0068	141.7711	0.0048	5294.5069	0.0001	0.013	0.016	0.015	0.013
9,000,000	12.3810	0.0333	6.1944	0.0965	50.2939	0.0059	159.4925	0.0042	5956.3203	0.0000	0.011	0.014	0.013	0.011
10,000,000	13.7567	0.0275	6.8826	0.0823	55.8822	0.0053	177.2138	0.0037	6618.1337	0.0000	0.009	0.012	0.012	0.010

D	
Fatality Average Cost Per Case	726,919
Permanent Total Average Cost Per Case	1,452,930
Likely Permanent Partial Temporary Total	178,948
Not Likely Permanent Partial Temporary Total	56,429
Medical Only Average Cost Per Case	1,511

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.848

NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Excluding ALAE)
**Hazard Group E
ELPPFs Effective 10/1/20**

Loss Limit	Fatal Weight: 0.027		Permanent Total Weight: 0.073		Likely PP TT Weight: 0.438		Not Likely PP TT Weight: 0.438		Medical Only Weight: 0.023		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	0.0328	0.9690	0.0167	0.9837	0.1394	0.8983	0.4064	0.7850	14.7929	0.1612	0.839	0.840	0.840	0.712
30,000	0.0394	0.9629	0.0201	0.9803	0.1672	0.8811	0.4877	0.7558	17.7515	0.1429	0.818	0.819	0.819	0.694
35,000	0.0460	0.9567	0.0234	0.9771	0.1951	0.8646	0.5690	0.7288	20.7101	0.1286	0.798	0.799	0.799	0.678
40,000	0.0525	0.9507	0.0268	0.9738	0.2230	0.8487	0.6503	0.7038	23.6686	0.1171	0.779	0.781	0.780	0.662
50,000	0.0657	0.9387	0.0335	0.9673	0.2787	0.8187	0.8128	0.6588	29.5858	0.0993	0.745	0.747	0.747	0.633
75,000	0.0985	0.9096	0.0502	0.9512	0.4181	0.7518	1.2192	0.5698	44.3787	0.0717	0.674	0.676	0.676	0.573
100,000	0.1314	0.8818	0.0670	0.9352	0.5574	0.6943	1.6256	0.5046	59.1716	0.0556	0.618	0.621	0.621	0.526
125,000	0.1642	0.8556	0.0837	0.9195	0.6968	0.6440	2.0321	0.4543	73.9645	0.0455	0.572	0.575	0.575	0.488
150,000	0.1970	0.8315	0.1005	0.9041	0.8361	0.5996	2.4385	0.4140	88.7574	0.0383	0.533	0.537	0.536	0.455
175,000	0.2299	0.8089	0.1172	0.8889	0.9755	0.5600	2.8449	0.3807	103.5503	0.0330	0.500	0.503	0.503	0.426
200,000	0.2627	0.7874	0.1340	0.8738	1.1148	0.5243	3.2513	0.3525	118.3432	0.0289	0.470	0.474	0.473	0.401
225,000	0.2956	0.7667	0.1507	0.8591	1.2542	0.4921	3.6577	0.3281	133.1361	0.0259	0.443	0.447	0.447	0.379
250,000	0.3284	0.7469	0.1675	0.8446	1.3935	0.4629	4.0641	0.3067	147.9290	0.0234	0.419	0.424	0.423	0.359
275,000	0.3612	0.7279	0.1842	0.8304	1.5329	0.4364	4.4705	0.2876	162.7219	0.0214	0.398	0.403	0.402	0.341
300,000	0.3941	0.7097	0.2010	0.8165	1.6722	0.4122	4.8769	0.2705	177.5148	0.0196	0.378	0.383	0.383	0.325
325,000	0.4269	0.6923	0.2177	0.8029	1.8116	0.3900	5.2834	0.2551	192.3077	0.0181	0.360	0.366	0.365	0.310
350,000	0.4598	0.6757	0.2344	0.7897	1.9509	0.3698	5.6898	0.2412	207.1006	0.0168	0.344	0.349	0.349	0.296
375,000	0.4926	0.6598	0.2512	0.7767	2.0903	0.3512	6.0962	0.2285	221.8935	0.0156	0.329	0.334	0.334	0.283
400,000	0.5254	0.6445	0.2679	0.7640	2.2296	0.3341	6.5026	0.2169	236.6864	0.0146	0.315	0.321	0.320	0.272
425,000	0.5583	0.6297	0.2847	0.7515	2.3690	0.3182	6.9090	0.2063	251.4793	0.0138	0.302	0.308	0.307	0.261
450,000	0.5911	0.6156	0.3014	0.7394	2.5083	0.3036	7.3154	0.1965	266.2722	0.0130	0.290	0.296	0.295	0.251
475,000	0.6240	0.6019	0.3182	0.7276	2.6477	0.2899	7.7218	0.1875	281.0651	0.0123	0.279	0.285	0.284	0.241
500,000	0.6568	0.5888	0.3349	0.7161	2.7870	0.2773	8.1282	0.1792	295.8580	0.0117	0.268	0.275	0.274	0.233
600,000	0.7882	0.5415	0.4019	0.6729	3.3444	0.2346	9.7539	0.1511	355.0296	0.0097	0.233	0.240	0.239	0.203
700,000	0.9195	0.5016	0.4689	0.6341	3.9018	0.2012	11.3795	0.1296	414.2012	0.0082	0.205	0.212	0.211	0.179
800,000	1.0509	0.4679	0.5359	0.5993	4.4592	0.1745	13.0052	0.1126	473.3728	0.0072	0.182	0.189	0.189	0.160
900,000	1.1823	0.4388	0.6029	0.5682	5.0166	0.1528	14.6308	0.0987	532.5444	0.0064	0.164	0.171	0.170	0.144
1,000,000	1.3136	0.4134	0.6699	0.5401	5.5740	0.1348	16.2565	0.0874	591.7160	0.0058	0.148	0.155	0.154	0.131
2,000,000	2.6272	0.2557	1.3397	0.3674	11.1480	0.0519	32.5129	0.0349	1183.4320	0.0025	0.072	0.078	0.077	0.066
3,000,000	3.9409	0.1763	2.0096	0.2832	16.7220	0.0277	48.7694	0.0193	1775.1479	0.0010	0.046	0.051	0.051	0.043
4,000,000	5.2545	0.1284	2.6794	0.2311	22.2960	0.0177	65.0258	0.0127	2366.8639	0.0006	0.034	0.039	0.038	0.032
5,000,000	6.5681	0.0953	3.3493	0.1931	27.8701	0.0128	81.2823	0.0094	2958.5799	0.0003	0.026	0.031	0.030	0.026
6,000,000	7.8817	0.0719	4.0191	0.1635	33.4441	0.0099	97.5388	0.0074	3550.2959	0.0002	0.021	0.026	0.025	0.021
7,000,000	9.1953	0.0559	4.6890	0.1390	39.0181	0.0081	113.7952	0.0062	4142.0118	0.0001	0.018	0.022	0.021	0.018
8,000,000	10.5090	0.0445	5.3589	0.1182	44.5921	0.0069	130.0517	0.0053	4733.7278	0.0001	0.015	0.019	0.018	0.015
9,000,000	11.8226	0.0361	6.0287	0.1005	50.1661	0.0060	146.3082	0.0046	5325.4438	0.0001	0.013	0.016	0.015	0.013
10,000,000	13.1362	0.0297	6.6986	0.0858	55.7401	0.0053	162.5646	0.0041	5917.1598	0.0000	0.011	0.014	0.014	0.012

E

Fatality Average Cost Per Case	761,255
Permanent Total Average Cost Per Case	1,492,857
Likely Permanent Partial Temporary Total	179,404
Not Likely Permanent Partial Temporary Total	61,514
Medical Only Average Cost Per Case	1,690

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.848

NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Excluding ALAE)
**Hazard Group F
ELPPFs Effective 10/1/20**

Loss Limit	Fatal Weight: 0.043		Permanent Total Weight: 0.09		Likely PP TT Weight: 0.402		Not Likely PP TT Weight: 0.449		Medical Only Weight: 0.016		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	0.0132	0.9871	0.0989	0.9248	0.3162	0.8206	13.6612	0.1697	0.874	0.874	0.874	0.741
30,000	0.0300	0.9716	0.0158	0.9845	0.1186	0.9116	0.3795	0.7953	16.3934	0.1507	0.856	0.857	0.857	0.727
35,000	0.0350	0.9670	0.0184	0.9820	0.1384	0.8989	0.4427	0.7717	19.1257	0.1358	0.840	0.841	0.840	0.713
40,000	0.0400	0.9623	0.0211	0.9794	0.1582	0.8866	0.5060	0.7495	21.8579	0.1239	0.824	0.825	0.825	0.700
50,000	0.0500	0.9530	0.0263	0.9743	0.1977	0.8631	0.6325	0.7091	27.3224	0.1055	0.796	0.797	0.796	0.675
75,000	0.0750	0.9304	0.0395	0.9615	0.2966	0.8095	0.9487	0.6257	40.9836	0.0766	0.734	0.736	0.735	0.624
100,000	0.1000	0.9083	0.0526	0.9489	0.3955	0.7619	1.2649	0.5615	54.6448	0.0597	0.684	0.686	0.685	0.581
125,000	0.1250	0.8871	0.0658	0.9363	0.4944	0.7193	1.5812	0.5108	68.3060	0.0489	0.642	0.644	0.643	0.546
150,000	0.1500	0.8667	0.0790	0.9239	0.5932	0.6808	1.8974	0.4697	81.9672	0.0413	0.606	0.608	0.608	0.515
175,000	0.1750	0.8474	0.0921	0.9118	0.6921	0.6456	2.2136	0.4353	95.6284	0.0356	0.574	0.577	0.576	0.489
200,000	0.2000	0.8294	0.1053	0.8997	0.7910	0.6134	2.5299	0.4060	109.2896	0.0313	0.546	0.549	0.548	0.465
225,000	0.2250	0.8122	0.1185	0.8877	0.8898	0.5838	2.8461	0.3807	122.9508	0.0279	0.521	0.524	0.523	0.444
250,000	0.2500	0.7956	0.1316	0.8760	0.9887	0.5564	3.1624	0.3584	136.6120	0.0252	0.498	0.502	0.501	0.425
275,000	0.2750	0.7796	0.1448	0.8643	1.0876	0.5310	3.4786	0.3385	150.2732	0.0231	0.477	0.481	0.480	0.407
300,000	0.3000	0.7640	0.1579	0.8529	1.1865	0.5073	3.7948	0.3206	163.9344	0.0212	0.458	0.462	0.461	0.391
325,000	0.3250	0.7489	0.1711	0.8415	1.2853	0.4853	4.1111	0.3043	177.5956	0.0196	0.440	0.444	0.443	0.376
350,000	0.3500	0.7343	0.1843	0.8303	1.3842	0.4647	4.4273	0.2895	191.2568	0.0182	0.423	0.428	0.427	0.362
375,000	0.3750	0.7201	0.1974	0.8194	1.4831	0.4455	4.7435	0.2759	204.9180	0.0169	0.408	0.413	0.412	0.349
400,000	0.4000	0.7065	0.2106	0.8086	1.5820	0.4276	5.0598	0.2634	218.5792	0.0159	0.394	0.398	0.397	0.337
425,000	0.4250	0.6933	0.2238	0.7980	1.6808	0.4107	5.3760	0.2518	232.2404	0.0149	0.380	0.385	0.384	0.326
450,000	0.4500	0.6805	0.2369	0.7877	1.7797	0.3949	5.6922	0.2411	245.9016	0.0141	0.367	0.373	0.372	0.315
475,000	0.4750	0.6682	0.2501	0.7775	1.8786	0.3801	6.0085	0.2311	259.5628	0.0134	0.355	0.361	0.360	0.305
500,000	0.5000	0.6563	0.2632	0.7675	1.9774	0.3661	6.3247	0.2218	273.2240	0.0127	0.344	0.350	0.349	0.296
600,000	0.6000	0.6118	0.3159	0.7292	2.3729	0.3178	7.5897	0.1904	327.8689	0.0105	0.305	0.311	0.310	0.263
700,000	0.7000	0.5724	0.3685	0.6938	2.7684	0.2790	8.8546	0.1656	382.5137	0.0089	0.274	0.280	0.279	0.236
800,000	0.8000	0.5376	0.4212	0.6613	3.1639	0.2472	10.1195	0.1458	437.1585	0.0078	0.248	0.254	0.253	0.215
900,000	0.9000	0.5071	0.4738	0.6315	3.5594	0.2208	11.3845	0.1296	491.8033	0.0069	0.226	0.232	0.231	0.196
1,000,000	1.0000	0.4804	0.5265	0.6040	3.9549	0.1984	12.6494	0.1160	546.4481	0.0063	0.207	0.214	0.213	0.180
2,000,000	1.9999	0.3146	1.0530	0.4239	7.9098	0.0855	25.2988	0.0497	1092.8962	0.0029	0.108	0.115	0.114	0.096
3,000,000	2.9999	0.2286	1.5795	0.3315	11.8646	0.0472	37.9483	0.0279	1639.3443	0.0012	0.071	0.077	0.076	0.064
4,000,000	3.9998	0.1736	2.1060	0.2743	15.8195	0.0302	50.5977	0.0183	2185.7923	0.0007	0.053	0.058	0.057	0.048
5,000,000	4.9998	0.1361	2.6324	0.2342	19.7744	0.0213	63.2471	0.0133	2732.2404	0.0004	0.041	0.047	0.045	0.038
6,000,000	5.9997	0.1084	3.1589	0.2028	23.7293	0.0161	75.8965	0.0103	3278.6885	0.0003	0.034	0.039	0.037	0.032
7,000,000	6.9997	0.0865	3.6854	0.1775	27.6842	0.0129	88.5459	0.0084	3825.1366	0.0002	0.029	0.033	0.032	0.027
8,000,000	7.9997	0.0703	4.2119	0.1560	31.6391	0.0107	101.1954	0.0071	4371.5847	0.0001	0.025	0.029	0.027	0.023
9,000,000	8.9996	0.0580	4.7384	0.1374	35.5939	0.0091	113.8448	0.0062	4918.0328	0.0001	0.021	0.025	0.024	0.020
10,000,000	9.9996	0.0484	5.2649	0.1209	39.5488	0.0080	126.4942	0.0054	5464.4809	0.0001	0.019	0.023	0.021	0.018

F

Fatality Average Cost Per Case	1,000,043
Permanent Total Average Cost Per Case	1,899,374
Likely Permanent Partial Temporary Total	252,852
Not Likely Permanent Partial Temporary Total	79,055
Medical Only Average Cost Per Case	1,830

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.848

NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Excluding ALAE)
**Hazard Group G
ELPPFs Effective 10/1/20**

Loss Limit	Fatal Weight: 0.069		Permanent Total Weight: 0.122		Likely PP TT Weight: 0.377		Not Likely PP TT Weight: 0.415		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	0.0217	0.9794	0.0109	0.9893	0.0922	0.9293	0.2833	0.8345	11.2108	0.1922	0.888	0.889	0.889	0.754
30,000	0.0261	0.9753	0.0131	0.9872	0.1107	0.9168	0.3400	0.8109	13.4529	0.1714	0.873	0.873	0.873	0.741
35,000	0.0304	0.9712	0.0153	0.9850	0.1291	0.9048	0.3967	0.7887	15.6951	0.1551	0.858	0.859	0.859	0.728
40,000	0.0348	0.9671	0.0175	0.9829	0.1476	0.8931	0.4533	0.7679	17.9372	0.1419	0.844	0.845	0.845	0.717
50,000	0.0435	0.9591	0.0218	0.9787	0.1845	0.8708	0.5667	0.7295	22.4215	0.1217	0.819	0.820	0.819	0.695
75,000	0.0652	0.9392	0.0327	0.9681	0.2767	0.8197	0.8500	0.6494	33.6323	0.0899	0.763	0.764	0.764	0.648
100,000	0.0869	0.9198	0.0436	0.9575	0.3689	0.7742	1.1333	0.5863	44.8430	0.0710	0.717	0.718	0.718	0.609
125,000	0.1087	0.9008	0.0545	0.9471	0.4611	0.7331	1.4167	0.5357	56.0538	0.0584	0.677	0.679	0.679	0.576
150,000	0.1304	0.8826	0.0654	0.9367	0.5534	0.6958	1.7000	0.4944	67.2646	0.0496	0.644	0.646	0.645	0.547
175,000	0.1522	0.8649	0.0764	0.9263	0.6456	0.6618	1.9833	0.4598	78.4753	0.0430	0.614	0.616	0.615	0.522
200,000	0.1739	0.8482	0.0873	0.9162	0.7378	0.6304	2.2666	0.4301	89.6861	0.0379	0.587	0.590	0.589	0.499
225,000	0.1956	0.8325	0.0982	0.9062	0.8300	0.6015	2.5500	0.4043	100.8969	0.0338	0.563	0.566	0.565	0.479
250,000	0.2174	0.8174	0.1091	0.8962	0.9223	0.5746	2.8333	0.3816	112.1076	0.0305	0.541	0.544	0.543	0.461
275,000	0.2391	0.8028	0.1200	0.8864	1.0145	0.5496	3.1166	0.3614	123.3184	0.0278	0.521	0.525	0.524	0.444
300,000	0.2608	0.7886	0.1309	0.8766	1.1067	0.5263	3.4000	0.3432	134.5291	0.0256	0.503	0.506	0.505	0.428
325,000	0.2826	0.7748	0.1418	0.8669	1.1989	0.5045	3.6833	0.3267	145.7399	0.0237	0.485	0.489	0.488	0.414
350,000	0.3043	0.7614	0.1527	0.8574	1.2912	0.4841	3.9666	0.3116	156.9507	0.0221	0.469	0.473	0.472	0.400
375,000	0.3260	0.7483	0.1636	0.8479	1.3834	0.4649	4.2500	0.2977	168.1614	0.0207	0.454	0.458	0.457	0.388
400,000	0.3478	0.7356	0.1745	0.8386	1.4756	0.4470	4.5333	0.2848	179.3722	0.0194	0.440	0.444	0.443	0.376
425,000	0.3695	0.7232	0.1854	0.8294	1.5678	0.4301	4.8166	0.2730	190.5830	0.0182	0.427	0.431	0.430	0.365
450,000	0.3913	0.7112	0.1963	0.8203	1.6601	0.4142	5.1000	0.2619	201.7937	0.0172	0.414	0.419	0.418	0.354
475,000	0.4130	0.6996	0.2073	0.8113	1.7523	0.3992	5.3833	0.2516	213.0045	0.0163	0.402	0.407	0.406	0.344
500,000	0.4347	0.6883	0.2182	0.8025	1.8445	0.3851	5.6666	0.2419	224.2152	0.0154	0.391	0.396	0.395	0.335
600,000	0.5217	0.6462	0.2618	0.7686	2.2134	0.3360	6.7999	0.2090	269.0583	0.0129	0.352	0.357	0.356	0.302
700,000	0.6086	0.6082	0.3054	0.7366	2.5823	0.2962	7.9333	0.1831	313.9013	0.0110	0.320	0.325	0.324	0.275
800,000	0.6956	0.5740	0.3491	0.7065	2.9512	0.2635	9.0666	0.1620	358.7444	0.0096	0.293	0.299	0.297	0.252
900,000	0.7825	0.5434	0.3927	0.6786	3.3201	0.2362	10.1999	0.1447	403.5874	0.0084	0.269	0.276	0.274	0.233
1,000,000	0.8695	0.5159	0.4363	0.6525	3.6890	0.2130	11.3332	0.1302	448.4305	0.0076	0.250	0.256	0.255	0.216
2,000,000	1.7389	0.3467	0.8727	0.4710	7.3780	0.0941	22.6665	0.0576	896.8610	0.0038	0.141	0.148	0.146	0.124
3,000,000	2.6084	0.2572	1.3090	0.3727	11.0670	0.0525	33.9997	0.0328	1345.2915	0.0019	0.097	0.103	0.101	0.086
4,000,000	3.4778	0.1996	1.7453	0.3108	14.7560	0.0337	45.3330	0.0215	1793.7220	0.0010	0.073	0.079	0.077	0.066
5,000,000	4.3473	0.1591	2.1817	0.2677	18.4450	0.0238	56.6662	0.0155	2242.1525	0.0007	0.059	0.065	0.063	0.053
6,000,000	5.2167	0.1295	2.6180	0.2351	22.1340	0.0179	67.9995	0.0120	2690.5830	0.0004	0.049	0.055	0.053	0.045
7,000,000	6.0862	0.1063	3.0543	0.2085	25.8230	0.0142	79.3327	0.0097	3139.0135	0.0003	0.042	0.048	0.045	0.039
8,000,000	6.9556	0.0873	3.4906	0.1863	29.5120	0.0118	90.6659	0.0082	3587.4439	0.0002	0.037	0.042	0.040	0.034
9,000,000	7.8251	0.0727	3.9270	0.1672	33.2010	0.0100	101.9992	0.0070	4035.8744	0.0001	0.032	0.037	0.035	0.030
10,000,000	8.6945	0.0615	4.3633	0.1504	36.8900	0.0087	113.3324	0.0062	4484.3049	0.0001	0.028	0.033	0.031	0.026

G

Fatality Average Cost Per Case	1,150,152
Permanent Total Average Cost Per Case	2,291,841
Likely Permanent Partial Temporary Total	271,076
Not Likely Permanent Partial Temporary Total	88,236
Medical Only Average Cost Per Case	2,230

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.848



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss Pure Premium Factor Calculation (Including ALAE)

Summary of ELAEPFs Effective 10/1/20

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	0.741	0.764	0.773	0.792	0.803	0.832	0.844
30,000	0.718	0.742	0.752	0.773	0.785	0.817	0.831
35,000	0.696	0.721	0.732	0.755	0.768	0.803	0.819
40,000	0.676	0.703	0.714	0.738	0.752	0.790	0.807
50,000	0.641	0.668	0.680	0.707	0.722	0.765	0.785
75,000	0.569	0.599	0.611	0.643	0.660	0.711	0.737
100,000	0.515	0.544	0.557	0.592	0.609	0.667	0.696
125,000	0.470	0.500	0.513	0.550	0.568	0.629	0.661
150,000	0.433	0.463	0.475	0.513	0.532	0.596	0.630
175,000	0.401	0.430	0.443	0.482	0.501	0.568	0.603
200,000	0.373	0.402	0.414	0.454	0.473	0.542	0.579
225,000	0.348	0.376	0.389	0.429	0.448	0.519	0.557
250,000	0.326	0.354	0.366	0.407	0.426	0.498	0.536
275,000	0.307	0.333	0.345	0.386	0.405	0.478	0.518
300,000	0.289	0.315	0.327	0.368	0.386	0.460	0.500
325,000	0.273	0.298	0.310	0.350	0.369	0.443	0.484
350,000	0.259	0.283	0.294	0.335	0.353	0.427	0.469
375,000	0.246	0.269	0.280	0.320	0.338	0.413	0.455
400,000	0.233	0.256	0.267	0.307	0.325	0.399	0.441
425,000	0.222	0.245	0.255	0.294	0.312	0.386	0.428
450,000	0.212	0.234	0.244	0.282	0.300	0.374	0.417
475,000	0.203	0.224	0.233	0.272	0.289	0.362	0.405
500,000	0.194	0.214	0.223	0.261	0.278	0.351	0.394
600,000	0.164	0.182	0.191	0.227	0.243	0.313	0.356
700,000	0.142	0.158	0.165	0.199	0.214	0.281	0.324
800,000	0.124	0.139	0.145	0.177	0.191	0.255	0.297
900,000	0.110	0.123	0.129	0.158	0.172	0.233	0.274
1,000,000	0.098	0.110	0.116	0.143	0.156	0.214	0.254
2,000,000	0.045	0.050	0.053	0.069	0.077	0.113	0.144
3,000,000	0.029	0.032	0.033	0.044	0.050	0.075	0.099
4,000,000	0.021	0.023	0.024	0.032	0.037	0.055	0.075
5,000,000	0.017	0.018	0.019	0.025	0.029	0.044	0.060
6,000,000	0.014	0.015	0.015	0.020	0.024	0.036	0.050
7,000,000	0.011	0.012	0.013	0.017	0.020	0.030	0.043
8,000,000	0.009	0.010	0.011	0.015	0.017	0.026	0.037
9,000,000	0.008	0.009	0.009	0.013	0.015	0.023	0.033
10,000,000	0.007	0.008	0.008	0.011	0.013	0.020	0.029



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss Pure Premium Factor Calculation (Including ALAE)

Hazard Group A
ELAEPPFs Effective 10/1/20

Loss Limit	Fatal Weight: 0.011		Permanent Total Weight: 0.047		Likely PP TT Weight: 0.403		Not Likely PP TT Weight: 0.490		Medical Only Weight: 0.05		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for SOM Limit	Final ELAEPPF*
	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	0.0456	0.9577	0.0224	0.9781	0.1714	0.8821	0.5393	0.7494	16.9492	0.1752	0.787	0.788	0.788	0.741
30,000	0.0547	0.9494	0.0269	0.9737	0.2057	0.8625	0.6472	0.7170	20.3390	0.1563	0.762	0.763	0.763	0.718
35,000	0.0638	0.9412	0.0314	0.9694	0.2400	0.8438	0.7550	0.6875	23.7288	0.1414	0.739	0.741	0.740	0.696
40,000	0.0729	0.9332	0.0359	0.9650	0.2743	0.8258	0.8629	0.6606	27.1186	0.1290	0.718	0.719	0.719	0.677
50,000	0.0911	0.9172	0.0449	0.9563	0.3429	0.7921	1.0786	0.6135	33.8983	0.1094	0.680	0.681	0.681	0.641
75,000	0.1367	0.8791	0.0673	0.9350	0.5143	0.7181	1.6179	0.5243	50.8475	0.0787	0.603	0.606	0.605	0.570
100,000	0.1823	0.8443	0.0897	0.9142	0.6858	0.6554	2.1572	0.4604	67.7966	0.0609	0.544	0.547	0.547	0.515
125,000	0.2278	0.8131	0.1122	0.8936	0.8572	0.6012	2.6965	0.4114	84.7458	0.0494	0.497	0.500	0.500	0.470
150,000	0.2734	0.7837	0.1346	0.8734	1.0287	0.5538	3.2358	0.3721	101.6949	0.0413	0.457	0.461	0.461	0.433
175,000	0.3189	0.7560	0.1571	0.8536	1.2001	0.5119	3.7751	0.3393	118.6441	0.0355	0.422	0.427	0.427	0.401
200,000	0.3645	0.7298	0.1795	0.8344	1.3716	0.4747	4.3144	0.3113	135.5932	0.0312	0.392	0.397	0.397	0.373
225,000	0.4101	0.7051	0.2019	0.8157	1.5430	0.4415	4.8537	0.2870	152.5424	0.0278	0.366	0.371	0.370	0.348
250,000	0.4556	0.6820	0.2244	0.7976	1.7144	0.4118	5.3930	0.2657	169.4915	0.0250	0.342	0.347	0.347	0.327
275,000	0.5012	0.6602	0.2468	0.7801	1.8859	0.3851	5.9323	0.2470	186.4407	0.0227	0.321	0.327	0.326	0.307
300,000	0.5468	0.6394	0.2692	0.7630	2.0573	0.3610	6.4717	0.2303	203.3898	0.0207	0.302	0.308	0.308	0.289
325,000	0.5923	0.6197	0.2917	0.7464	2.2288	0.3392	7.0110	0.2154	220.3390	0.0190	0.285	0.291	0.291	0.273
350,000	0.6379	0.6012	0.3141	0.7305	2.4002	0.3193	7.5503	0.2021	237.2881	0.0176	0.269	0.276	0.275	0.259
375,000	0.6834	0.5838	0.3366	0.7151	2.5717	0.3012	8.0896	0.1900	254.2373	0.0165	0.255	0.261	0.261	0.246
400,000	0.7290	0.5671	0.3590	0.7001	2.7431	0.2846	8.6289	0.1790	271.1864	0.0154	0.242	0.249	0.248	0.234
425,000	0.7746	0.5515	0.3814	0.6857	2.9146	0.2693	9.1682	0.1689	288.1356	0.0145	0.230	0.237	0.236	0.222
450,000	0.8201	0.5368	0.4039	0.6717	3.0860	0.2552	9.7075	0.1598	305.0847	0.0136	0.219	0.226	0.225	0.212
475,000	0.8657	0.5229	0.4263	0.6585	3.2574	0.2423	10.2468	0.1513	322.0339	0.0128	0.209	0.216	0.215	0.203
500,000	0.9113	0.5097	0.4487	0.6455	3.4289	0.2302	10.7861	0.1436	338.9831	0.0121	0.199	0.206	0.206	0.194
600,000	1.0935	0.4643	0.5385	0.5981	4.1147	0.1903	12.9433	0.1178	406.7797	0.0099	0.168	0.175	0.175	0.164
700,000	1.2758	0.4270	0.6282	0.5572	4.8004	0.1607	15.1005	0.0984	474.5763	0.0084	0.144	0.151	0.151	0.142
800,000	1.4580	0.3950	0.7180	0.5217	5.4862	0.1374	17.2577	0.0834	542.3729	0.0073	0.125	0.132	0.132	0.124
900,000	1.6403	0.3667	0.8077	0.4909	6.1720	0.1188	19.4150	0.0716	610.1695	0.0065	0.110	0.117	0.117	0.110
1,000,000	1.8225	0.3420	0.8975	0.4639	6.8578	0.1037	21.5722	0.0621	677.9661	0.0059	0.098	0.104	0.104	0.098
2,000,000	3.6450	0.1945	1.7949	0.3052	13.7155	0.0377	43.1444	0.0231	1355.9322	0.0021	0.043	0.048	0.048	0.045
3,000,000	5.4675	0.1250	2.6924	0.2303	20.5733	0.0200	64.7165	0.0128	2033.8983	0.0009	0.026	0.031	0.031	0.029
4,000,000	7.2900	0.0834	3.5899	0.1817	27.4311	0.0130	86.2887	0.0087	2711.8644	0.0004	0.019	0.023	0.023	0.021
5,000,000	9.1125	0.0586	4.4873	0.1460	34.2888	0.0096	107.8609	0.0066	3389.8305	0.0002	0.015	0.018	0.018	0.017
6,000,000	10.9351	0.0429	5.3848	0.1175	41.1466	0.0076	129.4331	0.0053	4067.7966	0.0001	0.012	0.015	0.014	0.014
7,000,000	12.7576	0.0327	6.2823	0.0945	48.0044	0.0063	151.0053	0.0045	4745.7627	0.0001	0.009	0.012	0.012	0.011
8,000,000	14.5801	0.0265	7.1797	0.0772	54.8622	0.0054	172.5774	0.0038	5423.7288	0.0001	0.008	0.010	0.010	0.009
9,000,000	16.4026	0.0216	8.0772	0.0637	61.7199	0.0048	194.1496	0.0034	6101.6949	0.0000	0.007	0.009	0.008	0.008
10,000,000	18.2251	0.0179	8.9747	0.0525	68.5777	0.0043	215.7218	0.0030	6779.6610	0.0000	0.006	0.008	0.007	0.007

A	
Fatality Average Cost Per Case	548,694
Permanent Total Average Cost Per Case	1,114,245
Likely Permanent Partial Temporary Total	145,820
Not Likely Permanent Partial Temporary Total	46,356
Medical Only Average Cost Per Case	1,475

* Final ELAEPPF is the adjusted excess ratio multiplied by $((1/(1+LAE)) * (1+ALAE))$, a factor of 0.941



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss Pure Premium Factor Calculation (Including ALAE)

Hazard Group B
ELAEPFs Effective 10/1/20

Loss Limit	Fatal Weight: 0.011			Permanent Total Weight: 0.045		Likely PP TT Weight: 0.438		Not Likely PP TT Weight: 0.469		Medical Only Weight: 0.037		Per Claim Average	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELAEPF*
	Ratio To Avg.	Excess Ratio	Excess Ratio *	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Ratio To Avg.	Excess Ratio	Excess Ratio			
25,000	0.0430	0.9601	0.0103	0.0211	0.9794	0.1559	0.8912	0.4881	0.7660	15.0240	0.1884	0.811	0.812	0.812	0.764
30,000	0.0516	0.9522	0.0102	0.0253	0.9753	0.1870	0.8730	0.5857	0.7351	18.0288	0.1687	0.788	0.789	0.789	0.742
35,000	0.0602	0.9445	0.0102	0.0295	0.9712	0.2182	0.8555	0.6833	0.7068	21.0337	0.1530	0.766	0.767	0.767	0.722
40,000	0.0688	0.9368	0.0101	0.0338	0.9671	0.2494	0.8388	0.7809	0.6808	24.0385	0.1401	0.746	0.747	0.747	0.703
50,000	0.0860	0.9216	0.0099	0.0422	0.9589	0.3117	0.8071	0.9761	0.6349	30.0481	0.1198	0.709	0.711	0.711	0.668
75,000	0.1290	0.8853	0.0095	0.0633	0.9388	0.4676	0.7370	1.4642	0.5464	45.0721	0.0872	0.634	0.637	0.636	0.599
100,000	0.1720	0.8518	0.0092	0.0844	0.9190	0.6235	0.6771	1.9522	0.4825	60.0962	0.0678	0.576	0.579	0.579	0.544
125,000	0.2150	0.8216	0.0088	0.1055	0.8997	0.7793	0.6249	2.4403	0.4332	75.1202	0.0554	0.528	0.532	0.532	0.500
150,000	0.2580	0.7934	0.0085	0.1266	0.8806	0.9352	0.5789	2.9284	0.3936	90.1442	0.0465	0.488	0.492	0.492	0.463
175,000	0.3010	0.7667	0.0082	0.1477	0.8619	1.0911	0.5380	3.4164	0.3605	105.1683	0.0400	0.453	0.458	0.457	0.430
200,000	0.3440	0.7415	0.0080	0.1689	0.8434	1.2469	0.5013	3.9045	0.3322	120.1923	0.0351	0.423	0.427	0.427	0.402
225,000	0.3870	0.7174	0.0077	0.1900	0.8256	1.4028	0.4684	4.3926	0.3075	135.2163	0.0313	0.396	0.400	0.400	0.376
250,000	0.4300	0.6948	0.0075	0.2111	0.8082	1.5587	0.4387	4.8806	0.2859	150.2404	0.0282	0.371	0.376	0.376	0.354
275,000	0.4730	0.6736	0.0072	0.2322	0.7914	1.7145	0.4118	5.3687	0.2666	165.2644	0.0257	0.349	0.355	0.354	0.333
300,000	0.5160	0.6534	0.0070	0.2533	0.7751	1.8704	0.3874	5.8567	0.2495	180.2885	0.0235	0.330	0.335	0.335	0.315
325,000	0.5590	0.6340	0.0068	0.2744	0.7591	2.0263	0.3652	6.3448	0.2341	195.3125	0.0216	0.312	0.318	0.317	0.298
350,000	0.6020	0.6157	0.0066	0.2955	0.7437	2.1821	0.3449	6.8329	0.2202	210.3365	0.0200	0.295	0.301	0.301	0.283
375,000	0.6450	0.5984	0.0064	0.3166	0.7288	2.3380	0.3263	7.3209	0.2076	225.3606	0.0186	0.280	0.287	0.286	0.269
400,000	0.6880	0.5821	0.0063	0.3377	0.7143	2.4939	0.3092	7.8090	0.1961	240.3846	0.0174	0.267	0.273	0.273	0.256
425,000	0.7310	0.5664	0.0061	0.3588	0.7002	2.6497	0.2934	8.2971	0.1856	255.4087	0.0164	0.254	0.260	0.260	0.245
450,000	0.7740	0.5517	0.0059	0.3799	0.6866	2.8056	0.2789	8.7851	0.1760	270.4327	0.0155	0.242	0.249	0.249	0.234
475,000	0.8170	0.5378	0.0058	0.4010	0.6735	2.9615	0.2653	9.2732	0.1671	285.4567	0.0146	0.231	0.238	0.238	0.224
500,000	0.8600	0.5245	0.0056	0.4221	0.6609	3.1173	0.2528	9.7612	0.1589	300.4808	0.0138	0.221	0.228	0.228	0.214
600,000	1.0320	0.4785	0.0051	0.5066	0.6142	3.7408	0.2105	11.7135	0.1316	360.5769	0.0113	0.187	0.194	0.194	0.182
700,000	1.2040	0.4409	0.0047	0.5910	0.5734	4.3643	0.1787	13.6657	0.1107	420.6731	0.0095	0.161	0.168	0.168	0.158
800,000	1.3760	0.4088	0.0044	0.6754	0.5379	4.9877	0.1538	15.6180	0.0945	480.7692	0.0082	0.141	0.148	0.147	0.139
900,000	1.5480	0.3805	0.0041	0.7598	0.5069	5.6112	0.1337	17.5702	0.0816	540.8654	0.0074	0.124	0.131	0.131	0.123
1,000,000	1.7200	0.3555	0.0038	0.8443	0.4795	6.2346	0.1173	19.5225	0.0711	600.9615	0.0066	0.110	0.117	0.117	0.110
2,000,000	3.4400	0.2057	0.0022	1.6885	0.3176	12.4693	0.0437	39.0450	0.0268	1201.9231	0.0027	0.048	0.054	0.054	0.050
3,000,000	5.1600	0.1339	0.0014	2.5328	0.2409	18.7039	0.0233	58.5674	0.0148	1802.8846	0.0011	0.029	0.034	0.034	0.032
4,000,000	6.8800	0.0910	0.0010	3.3770	0.1918	24.9386	0.0150	78.0899	0.0099	2403.8462	0.0006	0.021	0.025	0.025	0.023
5,000,000	8.6000	0.0646	0.0007	4.2213	0.1557	31.1732	0.0109	97.6124	0.0074	3004.8077	0.0003	0.016	0.020	0.019	0.018
6,000,000	10.3200	0.0474	0.0005	5.0655	0.1269	37.4079	0.0086	117.1349	0.0060	3605.7692	0.0002	0.013	0.016	0.016	0.015
7,000,000	12.0400	0.0363	0.0004	5.9098	0.1034	43.6425	0.0070	136.6574	0.0050	4206.7308	0.0001	0.010	0.014	0.013	0.012
8,000,000	13.7601	0.0286	0.0003	6.7540	0.0847	49.8772	0.0060	156.1798	0.0043	4807.6923	0.0001	0.009	0.011	0.011	0.010
9,000,000	15.4801	0.0239	0.0003	7.5983	0.0707	56.1118	0.0053	175.7023	0.0038	5408.6538	0.0001	0.008	0.010	0.009	0.009
10,000,000	17.2001	0.0199	0.0002	8.4425	0.0589	62.3465	0.0047	195.2248	0.0033	6009.6154	0.0000	0.007	0.009	0.008	0.008

B

Fatality Average Cost Per Case	581,393
Permanent Total Average Cost Per Case	1,184,481
Likely Permanent Partial Temporary Total	160,394
Not Likely Permanent Partial Temporary Total	51,223
Medical Only Average Cost Per Case	1,664

* Final ELAEPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of 0.941



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss Pure Premium Factor Calculation (Including ALAE)

Hazard Group C
ELAEPPFs Effective 10/1/20

Loss Limit	Fatal Weight: 0.012		Permanent Total Weight: 0.043		Likely PP TT Weight: 0.448		Not Likely PP TT Weight: 0.465		Medical Only Weight: 0.033		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for SOM Limit	Final ELAEPPF*
	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	0.0400	0.9628	0.0202	0.9803	0.1509	0.8942	0.4550	0.7772	13.7287	0.1986	0.821	0.822	0.822	0.773
30,000	0.0480	0.9555	0.0242	0.9764	0.1810	0.8765	0.5460	0.7473	16.4745	0.1782	0.799	0.799	0.799	0.752
35,000	0.0560	0.9482	0.0283	0.9724	0.2112	0.8594	0.6370	0.7199	19.2202	0.1620	0.777	0.779	0.778	0.732
40,000	0.0639	0.9411	0.0323	0.9685	0.2414	0.8430	0.7280	0.6946	21.9660	0.1488	0.758	0.759	0.759	0.714
50,000	0.0799	0.9270	0.0404	0.9607	0.3017	0.8121	0.9100	0.6496	27.4574	0.1278	0.722	0.723	0.723	0.680
75,000	0.1199	0.8928	0.0606	0.9413	0.4526	0.7433	1.3650	0.5619	41.1862	0.0939	0.648	0.650	0.650	0.611
100,000	0.1599	0.8609	0.0808	0.9224	0.6035	0.6843	1.8200	0.4981	54.9149	0.0735	0.590	0.592	0.592	0.557
125,000	0.1998	0.8320	0.1009	0.9039	0.7543	0.6328	2.2750	0.4487	68.6436	0.0602	0.542	0.545	0.545	0.513
150,000	0.2398	0.8052	0.1211	0.8855	0.9052	0.5873	2.7300	0.4088	82.3723	0.0508	0.502	0.505	0.505	0.475
175,000	0.2798	0.7797	0.1413	0.8675	1.0561	0.5467	3.1850	0.3755	96.1010	0.0437	0.467	0.471	0.471	0.443
200,000	0.3197	0.7555	0.1615	0.8498	1.2069	0.5103	3.6400	0.3470	109.8298	0.0383	0.436	0.441	0.440	0.414
225,000	0.3597	0.7325	0.1817	0.8326	1.3578	0.4775	4.0950	0.3221	123.5585	0.0341	0.409	0.413	0.413	0.389
250,000	0.3997	0.7106	0.2019	0.8157	1.5087	0.4479	4.5500	0.3003	137.2872	0.0308	0.384	0.389	0.389	0.366
275,000	0.4396	0.6899	0.2221	0.7994	1.6595	0.4210	5.0050	0.2808	151.0159	0.0281	0.362	0.367	0.367	0.345
300,000	0.4796	0.6705	0.2423	0.7835	1.8104	0.3965	5.4600	0.2633	164.7446	0.0258	0.342	0.348	0.347	0.327
325,000	0.5196	0.6517	0.2624	0.7682	1.9613	0.3742	5.9150	0.2476	178.4734	0.0237	0.324	0.330	0.329	0.310
350,000	0.5595	0.6338	0.2826	0.7531	2.1121	0.3538	6.3700	0.2333	192.2021	0.0220	0.307	0.313	0.313	0.294
375,000	0.5995	0.6167	0.3028	0.7385	2.2630	0.3350	6.8250	0.2204	205.9308	0.0205	0.292	0.298	0.298	0.280
400,000	0.6395	0.6005	0.3230	0.7244	2.4139	0.3178	7.2800	0.2086	219.6595	0.0191	0.278	0.284	0.284	0.267
425,000	0.6794	0.5853	0.3432	0.7106	2.5648	0.3019	7.7350	0.1978	233.3882	0.0179	0.265	0.271	0.271	0.255
450,000	0.7194	0.5706	0.3634	0.6972	2.7156	0.2871	8.1900	0.1878	247.1170	0.0170	0.253	0.259	0.259	0.244
475,000	0.7594	0.5565	0.3836	0.6843	2.8665	0.2735	8.6450	0.1786	260.8457	0.0160	0.242	0.248	0.248	0.233
500,000	0.7993	0.5435	0.4038	0.6718	3.0174	0.2607	9.1000	0.1702	274.5744	0.0152	0.231	0.238	0.238	0.224
600,000	0.9592	0.4966	0.4845	0.6258	3.6208	0.2177	10.9200	0.1417	329.4893	0.0125	0.196	0.203	0.203	0.191
700,000	1.1191	0.4586	0.5653	0.5852	4.2243	0.1851	12.7400	0.1200	384.4042	0.0105	0.169	0.176	0.176	0.166
800,000	1.2790	0.4264	0.6460	0.5498	4.8278	0.1596	14.5600	0.1028	439.3191	0.0091	0.148	0.155	0.155	0.145
900,000	1.4388	0.3982	0.7268	0.5185	5.4312	0.1391	16.3800	0.0891	494.2339	0.0080	0.131	0.138	0.137	0.129
1,000,000	1.5987	0.3727	0.8075	0.4910	6.0347	0.1222	18.2000	0.0779	549.1488	0.0073	0.117	0.123	0.123	0.116
2,000,000	3.1974	0.2203	1.6150	0.3269	12.0694	0.0460	36.4000	0.0297	1098.2976	0.0032	0.051	0.057	0.056	0.053
3,000,000	4.7961	0.1458	2.4225	0.2488	18.1041	0.0245	54.6001	0.0164	1647.4465	0.0013	0.031	0.036	0.035	0.033
4,000,000	6.3948	0.1012	3.2301	0.1991	24.1388	0.0157	72.8001	0.0109	2196.5953	0.0007	0.022	0.026	0.026	0.024
5,000,000	7.9935	0.0723	4.0376	0.1628	30.1736	0.0114	91.0001	0.0081	2745.7441	0.0004	0.017	0.020	0.020	0.019
6,000,000	9.5922	0.0538	4.8451	0.1339	36.2083	0.0089	109.2001	0.0065	3294.8929	0.0003	0.013	0.017	0.016	0.015
7,000,000	11.1909	0.0411	5.6526	0.1101	42.2430	0.0073	127.4001	0.0054	3844.0417	0.0002	0.011	0.014	0.014	0.013
8,000,000	12.7895	0.0325	6.4601	0.0907	48.2777	0.0062	145.6001	0.0046	4393.1906	0.0001	0.009	0.012	0.011	0.011
9,000,000	14.3882	0.0271	7.2676	0.0758	54.3124	0.0055	163.8002	0.0041	4942.3394	0.0001	0.008	0.010	0.010	0.009
10,000,000	15.9869	0.0226	8.0751	0.0638	60.3471	0.0049	182.0002	0.0036	5491.4882	0.0001	0.007	0.009	0.008	0.008

C	
Fatality Average Cost Per Case	625,511
Permanent Total Average Cost Per Case	1,238,370
Likely Permanent Partial Temporary Total	165,708
Not Likely Permanent Partial Temporary Total	54,945
Medical Only Average Cost Per Case	1,821

* Final ELAEPPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of 0.941



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss Pure Premium Factor Calculation (Including ALAE)

Hazard Group D
ELAEPPFs Effective 10/1/20

Loss Limit	Fatal Weight: 0.023		Permanent Total Weight: 0.053		Likely PP TT Weight: 0.431		Not Likely PP TT Weight: 0.464		Medical Only Weight: 0.029		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for SOM Limit	Final ELAEPPF*
	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	0.0338	0.9685	0.0169	0.9835	0.1268	0.9090	0.4010	0.7962	12.6072	0.2086	0.842	0.842	0.842	0.792
30,000	0.0406	0.9623	0.0203	0.9802	0.1521	0.8935	0.4812	0.7683	15.1286	0.1876	0.821	0.822	0.822	0.773
35,000	0.0474	0.9560	0.0237	0.9769	0.1775	0.8785	0.5614	0.7425	17.6500	0.1709	0.802	0.803	0.803	0.755
40,000	0.0542	0.9498	0.0271	0.9736	0.2028	0.8641	0.6416	0.7186	20.1715	0.1572	0.784	0.785	0.785	0.738
50,000	0.0677	0.9378	0.0338	0.9671	0.2535	0.8366	0.8020	0.6755	25.2143	0.1356	0.751	0.752	0.752	0.707
75,000	0.1015	0.9083	0.0508	0.9507	0.3803	0.7748	1.2030	0.5897	37.8215	0.1005	0.682	0.684	0.683	0.643
100,000	0.1354	0.8801	0.0677	0.9346	0.5070	0.7210	1.6040	0.5262	50.4286	0.0793	0.627	0.629	0.629	0.592
125,000	0.1692	0.8538	0.0846	0.9189	0.6338	0.6734	2.0050	0.4766	63.0358	0.0650	0.582	0.585	0.584	0.550
150,000	0.2031	0.8297	0.1015	0.9033	0.7606	0.6308	2.4060	0.4363	75.6430	0.0550	0.543	0.546	0.546	0.513
175,000	0.2369	0.8071	0.1185	0.8879	0.8873	0.5925	2.8070	0.4027	88.2501	0.0475	0.509	0.513	0.513	0.482
200,000	0.2708	0.7853	0.1354	0.8727	1.0141	0.5576	3.2080	0.3740	100.8573	0.0417	0.480	0.483	0.483	0.454
225,000	0.3046	0.7645	0.1523	0.8578	1.1408	0.5258	3.6090	0.3488	113.4644	0.0371	0.453	0.457	0.457	0.429
250,000	0.3385	0.7446	0.1692	0.8432	1.2676	0.4967	4.0099	0.3265	126.0716	0.0335	0.429	0.433	0.433	0.407
275,000	0.3723	0.7255	0.1862	0.8288	1.3944	0.4701	4.4109	0.3067	138.6788	0.0305	0.407	0.411	0.411	0.386
300,000	0.4061	0.7072	0.2031	0.8148	1.5211	0.4456	4.8119	0.2888	151.2859	0.0280	0.387	0.391	0.391	0.368
325,000	0.4400	0.6897	0.2200	0.8011	1.6479	0.4230	5.2129	0.2725	163.8931	0.0259	0.368	0.373	0.373	0.351
350,000	0.4738	0.6733	0.2369	0.7877	1.7746	0.4021	5.6139	0.2578	176.5003	0.0240	0.351	0.356	0.356	0.335
375,000	0.5077	0.6572	0.2539	0.7746	1.9014	0.3828	6.0149	0.2443	189.1074	0.0223	0.335	0.341	0.340	0.320
400,000	0.5415	0.6418	0.2708	0.7618	2.0282	0.3649	6.4159	0.2320	201.7146	0.0209	0.321	0.327	0.326	0.307
425,000	0.5754	0.6269	0.2877	0.7493	2.1549	0.3484	6.8169	0.2206	214.3217	0.0196	0.307	0.313	0.313	0.294
450,000	0.6092	0.6127	0.3046	0.7372	2.2817	0.3328	7.2179	0.2101	226.9289	0.0185	0.295	0.301	0.300	0.283
475,000	0.6431	0.5991	0.3216	0.7253	2.4084	0.3184	7.6189	0.2005	239.5361	0.0175	0.283	0.289	0.289	0.272
500,000	0.6769	0.5862	0.3385	0.7138	2.5352	0.3049	8.0199	0.1915	252.1432	0.0166	0.272	0.279	0.278	0.261
600,000	0.8123	0.5393	0.4062	0.6704	3.0422	0.2587	9.6239	0.1611	302.5719	0.0137	0.235	0.241	0.241	0.227
700,000	0.9477	0.4997	0.4739	0.6315	3.5493	0.2223	11.2278	0.1377	353.0005	0.0116	0.205	0.212	0.211	0.199
800,000	1.0831	0.4666	0.5416	0.5965	4.0563	0.1932	12.8318	0.1190	403.4291	0.0100	0.181	0.188	0.188	0.177
900,000	1.2184	0.4381	0.6093	0.5654	4.5633	0.1701	14.4358	0.1039	453.8578	0.0088	0.162	0.169	0.168	0.158
1,000,000	1.3538	0.4127	0.6770	0.5373	5.0704	0.1509	16.0398	0.0914	504.2864	0.0079	0.146	0.153	0.152	0.143
2,000,000	2.7076	0.2540	1.3539	0.3651	10.1408	0.0599	32.0796	0.0356	1008.5729	0.0036	0.068	0.074	0.073	0.069
3,000,000	4.0614	0.1742	2.0309	0.2811	15.2111	0.0321	48.1193	0.0197	1512.8593	0.0016	0.042	0.047	0.047	0.044
4,000,000	5.4153	0.1264	2.7079	0.2293	20.2815	0.0205	64.1591	0.0130	2017.1457	0.0009	0.030	0.035	0.034	0.032
5,000,000	6.7691	0.0933	3.3849	0.1914	25.3519	0.0146	80.1989	0.0096	2521.4322	0.0005	0.023	0.027	0.027	0.025
6,000,000	8.1229	0.0705	4.0618	0.1618	30.4223	0.0113	96.2387	0.0076	3025.7186	0.0003	0.019	0.023	0.022	0.020
7,000,000	9.4767	0.0548	4.7388	0.1373	35.4926	0.0092	112.2785	0.0063	3530.0050	0.0002	0.015	0.019	0.018	0.017
8,000,000	10.8305	0.0436	5.4158	0.1166	40.5630	0.0077	128.3182	0.0054	4034.2915	0.0001	0.013	0.016	0.016	0.015
9,000,000	12.1843	0.0355	6.0928	0.0989	45.6334	0.0067	144.3580	0.0047	4538.5779	0.0001	0.011	0.014	0.013	0.013
10,000,000	13.5381	0.0293	6.7697	0.0844	50.7038	0.0059	160.3978	0.0042	5042.8643	0.0001	0.010	0.013	0.012	0.011

D

Fatality Average Cost Per Case	738,654
Permanent Total Average Cost Per Case	1,477,165
Likely Permanent Partial Temporary Total	197,224
Not Likely Permanent Partial Temporary Total	62,345
Medical Only Average Cost Per Case	1,983

* Final ELAEPPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of 0.941



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss Pure Premium Factor Calculation (Including ALAE)

Hazard Group E
ELAEPFs Effective 10/1/20

Loss Limit	Fatal Weight: 0.025		Permanent Total Weight: 0.068		Likely PP TT Weight: 0.438		Not Likely PP TT Weight: 0.442		Medical Only Weight: 0.027		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for SOM 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	0.0322	0.9700	0.0164	0.9840	0.1263	0.9093	0.3647	0.8096	11.5101	0.2194	0.853	0.854	0.854	0.803
30,000	0.0387	0.9640	0.0197	0.9808	0.1516	0.8938	0.4376	0.7832	13.8122	0.1978	0.834	0.835	0.834	0.785
35,000	0.0451	0.9581	0.0230	0.9775	0.1768	0.8789	0.5105	0.7586	16.1142	0.1806	0.816	0.816	0.816	0.768
40,000	0.0516	0.9522	0.0263	0.9743	0.2021	0.8645	0.5835	0.7357	18.4162	0.1664	0.798	0.799	0.799	0.752
50,000	0.0645	0.9406	0.0328	0.9680	0.2526	0.8371	0.7293	0.6943	23.0203	0.1442	0.767	0.768	0.768	0.722
75,000	0.0967	0.9124	0.0492	0.9522	0.3790	0.7754	1.0940	0.6104	34.5304	0.1079	0.700	0.702	0.701	0.660
100,000	0.1290	0.8853	0.0656	0.9366	0.5053	0.7217	1.4587	0.5472	46.0405	0.0856	0.646	0.648	0.648	0.609
125,000	0.1612	0.8599	0.0820	0.9213	0.6316	0.6742	1.8233	0.4977	57.5506	0.0705	0.601	0.604	0.604	0.568
150,000	0.1935	0.8364	0.0984	0.9062	0.7579	0.6317	2.1880	0.4573	69.0608	0.0598	0.563	0.566	0.565	0.532
175,000	0.2257	0.8145	0.1149	0.8911	0.8842	0.5933	2.5527	0.4234	80.5709	0.0518	0.529	0.533	0.532	0.501
200,000	0.2580	0.7934	0.1313	0.8764	1.0106	0.5585	2.9173	0.3944	92.0810	0.0455	0.500	0.503	0.503	0.473
225,000	0.2902	0.7733	0.1477	0.8619	1.1369	0.5268	3.2820	0.3691	103.5912	0.0406	0.473	0.477	0.476	0.448
250,000	0.3224	0.7540	0.1641	0.8476	1.2632	0.4977	3.6467	0.3466	115.1013	0.0366	0.449	0.453	0.452	0.426
275,000	0.3547	0.7353	0.1805	0.8336	1.3895	0.4710	4.0113	0.3265	126.6114	0.0333	0.427	0.431	0.430	0.405
300,000	0.3869	0.7175	0.1969	0.8199	1.5158	0.4466	4.3760	0.3083	138.1215	0.0306	0.406	0.411	0.411	0.386
325,000	0.4192	0.7004	0.2133	0.8065	1.6422	0.4240	4.7406	0.2918	149.6317	0.0283	0.388	0.393	0.392	0.369
350,000	0.4514	0.6840	0.2297	0.7934	1.7685	0.4031	5.1053	0.2767	161.1418	0.0263	0.371	0.376	0.375	0.353
375,000	0.4837	0.6686	0.2461	0.7806	1.8948	0.3838	5.4700	0.2629	172.6519	0.0245	0.355	0.360	0.360	0.338
400,000	0.5159	0.6534	0.2625	0.7681	2.0211	0.3659	5.8346	0.2502	184.1621	0.0229	0.340	0.346	0.345	0.325
425,000	0.5481	0.6389	0.2789	0.7558	2.1475	0.3493	6.1993	0.2385	195.6722	0.0215	0.326	0.332	0.332	0.312
450,000	0.5804	0.6248	0.2953	0.7438	2.2738	0.3338	6.5640	0.2277	207.1823	0.0203	0.313	0.319	0.319	0.300
475,000	0.6126	0.6113	0.3118	0.7321	2.4001	0.3193	6.9286	0.2176	218.6924	0.0192	0.302	0.308	0.307	0.289
500,000	0.6449	0.5984	0.3282	0.7208	2.5264	0.3058	7.2933	0.2083	230.2026	0.0182	0.290	0.297	0.296	0.278
600,000	0.7739	0.5517	0.3938	0.6779	3.0317	0.2595	8.7520	0.1766	276.2431	0.0151	0.252	0.259	0.258	0.243
700,000	0.9028	0.5121	0.4594	0.6395	3.5370	0.2231	10.2106	0.1519	322.2836	0.0128	0.221	0.228	0.228	0.214
800,000	1.0318	0.4786	0.5251	0.6047	4.0423	0.1939	11.6693	0.1321	368.3241	0.0110	0.197	0.204	0.203	0.191
900,000	1.1608	0.4497	0.5907	0.5736	4.5475	0.1708	13.1280	0.1160	414.3646	0.0097	0.177	0.184	0.183	0.172
1,000,000	1.2898	0.4243	0.6563	0.5456	5.0528	0.1515	14.5866	0.1026	460.4052	0.0086	0.160	0.167	0.166	0.156
2,000,000	2.5795	0.2643	1.3127	0.3720	10.1057	0.0602	29.1732	0.0408	920.8103	0.0041	0.076	0.083	0.082	0.077
3,000,000	3.8693	0.1832	1.9690	0.2871	15.1585	0.0323	43.7598	0.0226	1381.2155	0.0020	0.048	0.054	0.053	0.050
4,000,000	5.1590	0.1339	2.6253	0.2347	20.2113	0.0206	58.3465	0.0149	1841.6206	0.0011	0.035	0.040	0.039	0.037
5,000,000	6.4488	0.1000	3.2816	0.1965	25.2641	0.0147	72.9331	0.0109	2302.0258	0.0006	0.027	0.032	0.031	0.029
6,000,000	7.7385	0.0759	3.9380	0.1668	30.3170	0.0113	87.5197	0.0085	2762.4309	0.0004	0.022	0.026	0.025	0.024
7,000,000	9.0283	0.0595	4.5943	0.1422	35.3698	0.0092	102.1063	0.0070	3222.8361	0.0003	0.018	0.022	0.021	0.020
8,000,000	10.3180	0.0474	5.2506	0.1213	40.4226	0.0078	116.6929	0.0060	3683.2413	0.0002	0.015	0.019	0.018	0.017
9,000,000	11.6078	0.0386	5.9070	0.1035	45.4754	0.0067	131.2795	0.0052	4143.6464	0.0001	0.013	0.017	0.016	0.015
10,000,000	12.8976	0.0320	6.5633	0.0885	50.5283	0.0059	145.8662	0.0046	4604.0516	0.0001	0.011	0.015	0.014	0.013

E	
Fatality Average Cost Per Case	775,341
Permanent Total Average Cost Per Case	1,523,628
Likely Permanent Partial Temporary Total	197,909
Not Likely Permanent Partial Temporary Total	68,556
Medical Only Average Cost Per Case	2,172

* Final ELAEPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of 0.941



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss Pure Premium Factor Calculation (Including ALAE)

Hazard Group F
ELAEPFs Effective 10/1/20

Loss Limit	Fatal Weight: 0.040		Permanent Total Weight: 0.084		Likely PP TT Weight: 0.403		Not Likely PP TT Weight: 0.454		Medical Only Weight: 0.019		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for SOM 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	0.0243	0.9773	0.0128	0.9875	0.0894	0.9333	0.2839	0.8415	10.3477	0.2276	0.884	0.885	0.885	0.832
30,000	0.0292	0.9727	0.0154	0.9850	0.1072	0.9215	0.3407	0.8187	12.4172	0.2057	0.869	0.869	0.869	0.817
35,000	0.0340	0.9683	0.0179	0.9825	0.1251	0.9101	0.3975	0.7974	14.4868	0.1881	0.854	0.854	0.854	0.803
40,000	0.0389	0.9638	0.0205	0.9800	0.1430	0.8990	0.4543	0.7774	16.5563	0.1737	0.839	0.840	0.840	0.790
50,000	0.0486	0.9549	0.0256	0.9750	0.1787	0.8778	0.5678	0.7405	20.6954	0.1510	0.813	0.814	0.813	0.765
75,000	0.0729	0.9332	0.0384	0.9626	0.2681	0.8290	0.8517	0.6633	31.0430	0.1141	0.756	0.757	0.756	0.712
100,000	0.0972	0.9119	0.0512	0.9503	0.3574	0.7853	1.1356	0.6023	41.3907	0.0911	0.708	0.710	0.709	0.667
125,000	0.1215	0.8915	0.0641	0.9380	0.4468	0.7457	1.4196	0.5532	51.7384	0.0754	0.668	0.669	0.669	0.629
150,000	0.1458	0.8718	0.0769	0.9260	0.5361	0.7096	1.7035	0.5128	62.0861	0.0641	0.633	0.635	0.634	0.597
175,000	0.1701	0.8532	0.0897	0.9142	0.6255	0.6763	1.9874	0.4786	72.4338	0.0557	0.602	0.604	0.604	0.568
200,000	0.1944	0.8358	0.1025	0.9024	0.7148	0.6457	2.2713	0.4490	82.7815	0.0491	0.574	0.577	0.576	0.542
225,000	0.2187	0.8191	0.1153	0.8908	0.8042	0.6172	2.5552	0.4232	93.1291	0.0437	0.549	0.552	0.551	0.519
250,000	0.2430	0.8031	0.1281	0.8792	0.8935	0.5907	2.8391	0.4003	103.4768	0.0394	0.527	0.530	0.529	0.498
275,000	0.2673	0.7875	0.1409	0.8678	0.9829	0.5659	3.1230	0.3797	113.8245	0.0359	0.506	0.509	0.508	0.478
300,000	0.2916	0.7724	0.1537	0.8566	1.0722	0.5427	3.4069	0.3611	124.1722	0.0329	0.486	0.490	0.489	0.460
325,000	0.3159	0.7577	0.1666	0.8454	1.1616	0.5209	3.6908	0.3441	134.5199	0.0305	0.468	0.472	0.471	0.443
350,000	0.3401	0.7437	0.1794	0.8345	1.2509	0.5004	3.9747	0.3284	144.8675	0.0284	0.451	0.455	0.454	0.427
375,000	0.3644	0.7299	0.1922	0.8238	1.3403	0.4812	4.2587	0.3140	155.2152	0.0265	0.435	0.440	0.439	0.413
400,000	0.3887	0.7165	0.2050	0.8132	1.4296	0.4630	4.5426	0.3006	165.5629	0.0248	0.421	0.425	0.424	0.399
425,000	0.4130	0.7036	0.2178	0.8028	1.5190	0.4460	4.8265	0.2881	175.9106	0.0233	0.407	0.411	0.410	0.386
450,000	0.4373	0.6911	0.2306	0.7927	1.6083	0.4299	5.1104	0.2765	186.2583	0.0220	0.393	0.398	0.397	0.374
475,000	0.4616	0.6791	0.2434	0.7827	1.6977	0.4146	5.3943	0.2657	196.6060	0.0207	0.381	0.386	0.385	0.362
500,000	0.4859	0.6675	0.2562	0.7729	1.7870	0.4002	5.6782	0.2555	206.9536	0.0197	0.369	0.375	0.373	0.351
600,000	0.5831	0.6236	0.3075	0.7351	2.1444	0.3497	6.8138	0.2207	248.3444	0.0163	0.328	0.334	0.333	0.313
700,000	0.6803	0.5849	0.3587	0.7003	2.5018	0.3084	7.9495	0.1930	289.7351	0.0139	0.295	0.301	0.299	0.281
800,000	0.7775	0.5506	0.4100	0.6681	2.8592	0.2741	9.0851	0.1704	331.1258	0.0120	0.266	0.273	0.271	0.255
900,000	0.8747	0.5202	0.4612	0.6384	3.2167	0.2453	10.2208	0.1517	372.5166	0.0106	0.242	0.249	0.248	0.233
1,000,000	0.9719	0.4933	0.5125	0.6111	3.5741	0.2207	11.3564	0.1360	413.9073	0.0094	0.222	0.229	0.227	0.214
2,000,000	1.9437	0.3270	1.0250	0.4305	7.1481	0.0982	22.7128	0.0578	827.8146	0.0046	0.115	0.122	0.120	0.113
3,000,000	2.9156	0.2386	1.5374	0.3373	10.7222	0.0551	34.0692	0.0327	1241.7219	0.0025	0.075	0.081	0.079	0.075
4,000,000	3.8874	0.1823	2.0499	0.2794	14.2962	0.0354	45.4256	0.0214	1655.6291	0.0012	0.055	0.061	0.059	0.055
5,000,000	4.8593	0.1436	2.5624	0.2389	17.8703	0.0250	56.7820	0.0155	2069.5364	0.0008	0.043	0.048	0.047	0.044
6,000,000	5.8311	0.1151	3.0749	0.2074	21.4443	0.0188	68.1385	0.0119	2483.4437	0.0005	0.035	0.040	0.038	0.036
7,000,000	6.8030	0.0926	3.5873	0.1819	25.0184	0.0149	79.4949	0.0097	2897.3510	0.0004	0.029	0.034	0.032	0.031
8,000,000	7.7748	0.0753	4.0998	0.1603	28.5925	0.0123	90.8513	0.0081	3311.2583	0.0003	0.025	0.030	0.028	0.026
9,000,000	8.7467	0.0628	4.6123	0.1416	32.1665	0.0105	102.2077	0.0070	3725.1656	0.0002	0.022	0.026	0.024	0.023
10,000,000	9.7185	0.0526	5.1248	0.1251	35.7406	0.0091	113.5641	0.0062	4139.0728	0.0001	0.019	0.023	0.021	0.020

F	
Fatality Average Cost Per Case	1,028,961
Permanent Total Average Cost Per Case	1,951,303
Likely Permanent Partial Temporary Total	279,794
Not Likely Permanent Partial Temporary Total	88,056
Medical Only Average Cost Per Case	2,416

* Final ELAEPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of 0.941



NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss Pure Premium Factor Calculation (Including ALAE)

Hazard Group G
ELAEPPFs Effective 10/1/20

Loss Limit	Fatal Weight: 0.064		Permanent Total Weight: 0.113		Likely PP TT Weight: 0.380		Not Likely PP TT Weight: 0.422		Medical Only Weight: 0.021		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for SOM Limit	Final ELAEPPF*
	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	0.0210	0.9803	0.0106	0.9896	0.0821	0.9382	0.2498	0.8559	8.1806	0.2636	0.898	0.898	0.898	0.844
30,000	0.0252	0.9764	0.0127	0.9876	0.0985	0.9272	0.2998	0.8350	9.8168	0.2394	0.884	0.884	0.884	0.831
35,000	0.0294	0.9726	0.0148	0.9855	0.1149	0.9166	0.3497	0.8153	11.4529	0.2201	0.870	0.871	0.871	0.819
40,000	0.0336	0.9687	0.0169	0.9835	0.1313	0.9062	0.3997	0.7966	13.0890	0.2041	0.858	0.858	0.858	0.807
50,000	0.0420	0.9610	0.0211	0.9794	0.1641	0.8864	0.4996	0.7622	16.3613	0.1790	0.834	0.835	0.834	0.785
75,000	0.0630	0.9419	0.0317	0.9691	0.2462	0.8405	0.7494	0.6889	24.5419	0.1382	0.782	0.784	0.783	0.737
100,000	0.0840	0.9234	0.0423	0.9588	0.3283	0.7991	0.9992	0.6299	32.7225	0.1124	0.739	0.740	0.740	0.696
125,000	0.1050	0.9053	0.0529	0.9487	0.4103	0.7614	1.2490	0.5815	40.9031	0.0944	0.702	0.703	0.702	0.661
150,000	0.1261	0.8877	0.0634	0.9387	0.4924	0.7269	1.4988	0.5412	49.0838	0.0811	0.669	0.671	0.670	0.630
175,000	0.1471	0.8707	0.0740	0.9287	0.5744	0.6950	1.7486	0.5070	57.2644	0.0708	0.640	0.642	0.641	0.603
200,000	0.1681	0.8546	0.0846	0.9189	0.6565	0.6654	1.9984	0.4773	65.4450	0.0629	0.614	0.616	0.615	0.579
225,000	0.1891	0.8395	0.0952	0.9091	0.7386	0.6379	2.2482	0.4513	73.6257	0.0564	0.590	0.593	0.592	0.557
250,000	0.2101	0.8249	0.1057	0.8995	0.8206	0.6122	2.4980	0.4281	81.8063	0.0511	0.569	0.571	0.570	0.536
275,000	0.2311	0.8109	0.1163	0.8899	0.9027	0.5880	2.7478	0.4073	89.9869	0.0466	0.548	0.552	0.550	0.518
300,000	0.2521	0.7972	0.1269	0.8803	0.9848	0.5653	2.9976	0.3885	98.1675	0.0428	0.530	0.533	0.532	0.500
325,000	0.2731	0.7839	0.1375	0.8709	1.0668	0.5440	3.2474	0.3713	106.3482	0.0396	0.512	0.516	0.515	0.484
350,000	0.2941	0.7709	0.1480	0.8616	1.1489	0.5239	3.4972	0.3555	114.5288	0.0368	0.496	0.500	0.499	0.469
375,000	0.3151	0.7582	0.1586	0.8523	1.2309	0.5049	3.7470	0.3409	122.7094	0.0344	0.481	0.485	0.483	0.455
400,000	0.3361	0.7460	0.1692	0.8432	1.3130	0.4869	3.9968	0.3272	130.8901	0.0323	0.467	0.470	0.469	0.441
425,000	0.3572	0.7339	0.1798	0.8342	1.3951	0.4699	4.2466	0.3146	139.0707	0.0304	0.453	0.457	0.456	0.429
450,000	0.3782	0.7222	0.1903	0.8254	1.4771	0.4539	4.4964	0.3027	147.2513	0.0288	0.440	0.444	0.443	0.417
475,000	0.3992	0.7108	0.2009	0.8166	1.5592	0.4386	4.7462	0.2916	155.4319	0.0273	0.428	0.432	0.431	0.405
500,000	0.4202	0.6998	0.2115	0.8079	1.6413	0.4241	4.9960	0.2811	163.6126	0.0259	0.416	0.421	0.419	0.394
600,000	0.5042	0.6588	0.2538	0.7747	1.9695	0.3730	5.9952	0.2449	196.3351	0.0215	0.375	0.380	0.379	0.356
700,000	0.5883	0.6214	0.2961	0.7432	2.2978	0.3309	6.9944	0.2159	229.0576	0.0183	0.341	0.346	0.345	0.324
800,000	0.6723	0.5879	0.3384	0.7139	2.6260	0.2957	7.9936	0.1920	261.7801	0.0160	0.312	0.318	0.316	0.297
900,000	0.7563	0.5576	0.3807	0.6861	2.9543	0.2659	8.9928	0.1721	294.5026	0.0141	0.287	0.293	0.291	0.274
1,000,000	0.8404	0.5305	0.4230	0.6604	3.2825	0.2405	9.9920	0.1552	327.2251	0.0126	0.266	0.272	0.270	0.254
2,000,000	1.6807	0.3609	0.8460	0.4790	6.5650	0.1098	19.9840	0.0689	654.4503	0.0061	0.148	0.155	0.153	0.144
3,000,000	2.5211	0.2692	1.2690	0.3797	9.8475	0.0625	29.9760	0.0393	981.6754	0.0038	0.100	0.107	0.105	0.099
4,000,000	3.3615	0.2103	1.6920	0.3171	13.1300	0.0404	39.9680	0.0259	1308.9005	0.0023	0.075	0.082	0.079	0.075
5,000,000	4.2019	0.1682	2.1150	0.2735	16.4125	0.0285	49.9600	0.0186	1636.1257	0.0013	0.060	0.066	0.064	0.060
6,000,000	5.0422	0.1375	2.5380	0.2406	19.6951	0.0215	59.9520	0.0143	1963.3508	0.0009	0.050	0.056	0.053	0.050
7,000,000	5.8826	0.1138	2.9610	0.2139	22.9776	0.0169	69.9440	0.0115	2290.5759	0.0007	0.043	0.048	0.046	0.043
8,000,000	6.7230	0.0942	3.3840	0.1914	26.2601	0.0139	79.9361	0.0096	2617.8010	0.0005	0.037	0.042	0.040	0.037
9,000,000	7.5633	0.0786	3.8070	0.1722	29.5426	0.0117	89.9281	0.0082	2945.0262	0.0003	0.032	0.037	0.035	0.033
10,000,000	8.4037	0.0668	4.2300	0.1554	32.8251	0.0102	99.9201	0.0072	3272.2513	0.0003	0.029	0.033	0.031	0.029

G

Fatality Average Cost Per Case	1,189,952
Permanent Total Average Cost Per Case	2,364,078
Likely Permanent Partial Temporary Total	304,645
Not Likely Permanent Partial Temporary Total	100,080
Medical Only Average Cost Per Case	3,056

* Final ELAEPPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of 0.941