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**Excess Loss Pure Premium Factor Calculation (Including ALAE)**

**Hazard Group G**  
**ELAEPFs Effective 10/1/21**

Loss Limit	Fatal Weight: 0.0555		Permanent Total Weight: 0.1162		Likely PP TT Weight: 0.3829		Not Likely PP TT Weight: 0.4262		Medical Only Weight: 0.0192		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	0.0203	0.9810	0.0102	0.9900	0.0728	0.9446	0.2204	0.8690	7.2653	0.2796	0.907	0.907	0.907	0.847
30,000	0.0244	0.9772	0.0122	0.9881	0.0874	0.9346	0.2645	0.8496	8.7184	0.2545	0.894	0.894	0.894	0.835
35,000	0.0284	0.9735	0.0143	0.9860	0.1020	0.9249	0.3085	0.8314	10.1715	0.2344	0.882	0.882	0.882	0.823
40,000	0.0325	0.9697	0.0163	0.9841	0.1165	0.9155	0.3526	0.8142	11.6245	0.2179	0.870	0.870	0.870	0.812
50,000	0.0406	0.9623	0.0204	0.9801	0.1456	0.8974	0.4408	0.7821	14.5307	0.1917	0.848	0.849	0.848	0.792
75,000	0.0609	0.9438	0.0306	0.9702	0.2185	0.8554	0.6612	0.7130	21.7960	0.1492	0.799	0.800	0.800	0.747
100,000	0.0813	0.9258	0.0408	0.9603	0.2913	0.8172	0.8815	0.6562	29.0613	0.1224	0.758	0.759	0.758	0.708
125,000	0.1016	0.9082	0.0510	0.9505	0.3641	0.7822	1.1019	0.6088	36.3266	0.1035	0.722	0.723	0.723	0.675
150,000	0.1219	0.8912	0.0612	0.9408	0.4369	0.7499	1.3223	0.5689	43.5920	0.0894	0.690	0.692	0.691	0.645
175,000	0.1422	0.8747	0.0714	0.9312	0.5098	0.7199	1.5427	0.5348	50.8573	0.0785	0.662	0.664	0.663	0.619
200,000	0.1625	0.8589	0.0816	0.9216	0.5826	0.6920	1.7631	0.5052	58.1226	0.0697	0.636	0.638	0.637	0.595
225,000	0.1828	0.8439	0.0918	0.9122	0.6554	0.6658	1.9835	0.4790	65.3880	0.0628	0.613	0.615	0.614	0.574
250,000	0.2032	0.8296	0.1020	0.9029	0.7282	0.6413	2.2039	0.4557	72.6533	0.0570	0.592	0.594	0.593	0.554
275,000	0.2235	0.8159	0.1122	0.8936	0.8011	0.6181	2.4243	0.4347	79.9186	0.0521	0.572	0.575	0.574	0.536
300,000	0.2438	0.8026	0.1224	0.8844	0.8739	0.5963	2.6446	0.4157	87.1840	0.0479	0.554	0.557	0.555	0.519
325,000	0.2641	0.7895	0.1326	0.8752	0.9467	0.5757	2.8650	0.3983	94.4493	0.0443	0.537	0.540	0.538	0.503
350,000	0.2844	0.7768	0.1428	0.8662	1.0195	0.5562	3.0854	0.3823	101.7146	0.0412	0.520	0.524	0.522	0.488
375,000	0.3047	0.7644	0.1530	0.8572	1.0924	0.5376	3.3058	0.3675	108.9799	0.0385	0.505	0.509	0.507	0.474
400,000	0.3250	0.7525	0.1632	0.8484	1.1652	0.5200	3.5262	0.3537	116.2453	0.0361	0.491	0.495	0.493	0.460
425,000	0.3454	0.7407	0.1734	0.8396	1.2380	0.5033	3.7466	0.3409	123.5106	0.0341	0.477	0.481	0.480	0.448
450,000	0.3657	0.7291	0.1836	0.8310	1.3108	0.4874	3.9670	0.3288	130.7759	0.0322	0.464	0.468	0.467	0.436
475,000	0.3860	0.7180	0.1937	0.8225	1.3837	0.4722	4.1873	0.3175	138.0413	0.0306	0.452	0.456	0.455	0.425
500,000	0.4063	0.7071	0.2039	0.8141	1.4565	0.4578	4.4077	0.3068	145.3066	0.0291	0.440	0.445	0.443	0.414
600,000	0.4876	0.6667	0.2447	0.7817	1.7478	0.4064	5.2893	0.2696	174.3679	0.0242	0.399	0.404	0.402	0.375
700,000	0.5688	0.6298	0.2855	0.7509	2.0391	0.3635	6.1708	0.2394	203.4292	0.0206	0.364	0.369	0.367	0.343
800,000	0.6501	0.5964	0.3263	0.7221	2.3304	0.3272	7.0524	0.2144	232.4906	0.0180	0.334	0.340	0.338	0.315
900,000	0.7314	0.5663	0.3671	0.6948	2.6217	0.2961	7.9339	0.1933	261.5519	0.0160	0.308	0.314	0.312	0.291
1,000,000	0.8126	0.5392	0.4079	0.6693	2.9130	0.2694	8.8155	0.1754	290.6132	0.0143	0.286	0.292	0.290	0.271
2,000,000	1.6252	0.3689	0.8158	0.4883	5.8259	0.1277	17.6309	0.0812	581.2264	0.0068	0.161	0.168	0.165	0.154
3,000,000	2.4379	0.2763	1.2237	0.3881	8.7389	0.0744	26.4464	0.0468	871.8396	0.0044	0.109	0.116	0.113	0.105
4,000,000	3.2505	0.2170	1.6316	0.3247	11.6519	0.0485	35.2619	0.0311	1162.4528	0.0029	0.082	0.088	0.085	0.080
5,000,000	4.0631	0.1741	2.0395	0.2803	14.5648	0.0344	44.0773	0.0224	1453.0660	0.0018	0.065	0.071	0.068	0.064
6,000,000	4.8757	0.1431	2.4474	0.2470	17.4778	0.0258	52.8928	0.0171	1743.6792	0.0012	0.054	0.060	0.057	0.053
7,000,000	5.6884	0.1189	2.8553	0.2201	20.3907	0.0203	61.7083	0.0137	2034.2924	0.0009	0.046	0.051	0.048	0.045
8,000,000	6.5010	0.0988	3.2632	0.1974	23.3037	0.0166	70.5237	0.0114	2324.9056	0.0006	0.040	0.045	0.042	0.039
9,000,000	7.3136	0.0830	3.6710	0.1781	26.2167	0.0139	79.3392	0.0097	2615.5187	0.0005	0.035	0.040	0.037	0.034
10,000,000	8.1262	0.0705	4.0789	0.1612	29.1296	0.0120	88.1547	0.0085	2906.1319	0.0004	0.031	0.036	0.033	0.031

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Fatality Average Cost Per Case	1,230,585
Permanent Total Average Cost Per Case	2,451,618
Likely Permanent Partial Temporary Total	343,293
Not Likely Permanent Partial Temporary Total	113,437
Medical Only Average Cost Per Case	3,441

\* Final ELAEPF is the adjusted excess ratio multiplied by  $((1/(1+LAE)) * (1+ALAE))$ , a factor of 0.934