

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 10/1/22

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	0.680	0.689	0.707	0.717	0.749	0.761
30,000	0.638	0.660	0.670	0.689	0.700	0.736	0.749
35,000	0.619	0.641	0.651	0.672	0.684	0.723	0.737
40,000	0.600	0.623	0.634	0.657	0.669	0.711	0.727
50,000	0.568	0.591	0.602	0.628	0.642	0.689	0.707
75,000	0.502	0.526	0.539	0.568	0.584	0.641	0.663
100,000	0.453	0.477	0.489	0.521	0.538	0.601	0.626
125,000	0.413	0.437	0.449	0.482	0.500	0.567	0.595
150,000	0.381	0.403	0.415	0.450	0.467	0.538	0.567
175,000	0.352	0.374	0.386	0.422	0.439	0.512	0.542
200,000	0.328	0.349	0.360	0.397	0.414	0.489	0.521
225,000	0.306	0.327	0.338	0.375	0.392	0.468	0.501
250,000	0.287	0.307	0.318	0.355	0.372	0.449	0.482
275,000	0.270	0.290	0.300	0.337	0.354	0.432	0.466
300,000	0.255	0.274	0.284	0.321	0.338	0.416	0.450
325,000	0.241	0.259	0.269	0.306	0.323	0.401	0.436
350,000	0.229	0.246	0.256	0.292	0.309	0.388	0.422
375,000	0.217	0.234	0.243	0.279	0.296	0.375	0.410
400,000	0.207	0.223	0.232	0.268	0.284	0.363	0.398
425,000	0.198	0.213	0.222	0.257	0.273	0.351	0.387
450,000	0.189	0.204	0.212	0.247	0.263	0.340	0.376
475,000	0.181	0.195	0.203	0.237	0.253	0.330	0.366
500,000	0.173	0.187	0.195	0.229	0.244	0.321	0.357
600,000	0.148	0.160	0.167	0.199	0.213	0.287	0.323
700,000	0.128	0.139	0.146	0.175	0.189	0.259	0.295
800,000	0.112	0.122	0.128	0.156	0.169	0.236	0.271
900,000	0.100	0.109	0.114	0.140	0.153	0.217	0.251
1,000,000	0.089	0.098	0.102	0.127	0.139	0.200	0.234
2,000,000	0.042	0.045	0.047	0.062	0.069	0.109	0.135
3,000,000	0.027	0.028	0.030	0.039	0.045	0.072	0.093
4,000,000	0.020	0.021	0.021	0.029	0.033	0.054	0.071
5,000,000	0.016	0.016	0.017	0.023	0.026	0.043	0.057
6,000,000	0.013	0.013	0.014	0.019	0.022	0.035	0.048
7,000,000	0.011	0.011	0.012	0.016	0.018	0.030	0.041
8,000,000	0.009	0.009	0.010	0.013	0.016	0.026	0.036
9,000,000	0.008	0.008	0.008	0.011	0.014	0.023	0.032
10,000,000	0.007	0.007	0.007	0.010	0.012	0.020	0.028



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Excluding ALAE)

Hazard Group A
ELPPFs Effective 10/1/22

Loss Limit	Fatal Weight: 0.011		Permanent Total Weight: 0.046		Likely PP TT Weight: 0.395		Not Likely PP TT Weight: 0.502		Medical Only Weight: 0.047		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	0.0434	0.9591	0.0205	0.9800	0.1666	0.8815	0.5398	0.7383	17.1821	0.1461	0.781	0.782	0.782	0.660
30,000	0.0521	0.9511	0.0246	0.9760	0.1999	0.8618	0.6478	0.7045	20.6186	0.1290	0.756	0.757	0.757	0.639
35,000	0.0608	0.9432	0.0287	0.9720	0.2332	0.8431	0.7558	0.6739	24.0550	0.1158	0.732	0.733	0.733	0.619
40,000	0.0695	0.9353	0.0328	0.9680	0.2665	0.8251	0.8637	0.6460	27.4914	0.1050	0.710	0.711	0.711	0.600
50,000	0.0869	0.9198	0.0410	0.9600	0.3331	0.7913	1.0797	0.5971	34.3643	0.0884	0.671	0.673	0.673	0.568
75,000	0.1303	0.8827	0.0614	0.9405	0.4997	0.7171	1.6195	0.5054	51.5464	0.0630	0.593	0.596	0.595	0.502
100,000	0.1738	0.8483	0.0819	0.9212	0.6663	0.6545	2.1593	0.4408	68.7285	0.0486	0.534	0.537	0.537	0.453
125,000	0.2172	0.8175	0.1024	0.9023	0.8328	0.6006	2.6991	0.3920	85.9107	0.0395	0.486	0.490	0.490	0.413
150,000	0.2607	0.7887	0.1229	0.8837	0.9994	0.5536	3.2390	0.3533	103.0928	0.0331	0.447	0.451	0.451	0.381
175,000	0.3041	0.7615	0.1433	0.8656	1.1660	0.5121	3.7788	0.3215	120.2749	0.0285	0.413	0.418	0.418	0.352
200,000	0.3476	0.7357	0.1638	0.8478	1.3325	0.4753	4.3186	0.2945	137.4570	0.0251	0.384	0.389	0.389	0.328
225,000	0.3910	0.7113	0.1843	0.8303	1.4991	0.4426	4.8585	0.2713	154.6392	0.0224	0.358	0.363	0.363	0.306
250,000	0.4345	0.6884	0.2048	0.8134	1.6657	0.4132	5.3983	0.2511	171.8213	0.0202	0.335	0.341	0.341	0.287
275,000	0.4779	0.6668	0.2252	0.7969	1.8322	0.3869	5.9381	0.2333	189.0034	0.0184	0.315	0.321	0.320	0.270
300,000	0.5214	0.6463	0.2457	0.7809	1.9988	0.3632	6.4779	0.2176	206.1856	0.0168	0.297	0.303	0.302	0.255
325,000	0.5648	0.6269	0.2662	0.7653	2.1654	0.3418	7.0178	0.2036	223.3677	0.0155	0.280	0.286	0.286	0.241
350,000	0.6083	0.6083	0.2867	0.7500	2.3319	0.3223	7.5576	0.1911	240.5498	0.0144	0.265	0.272	0.271	0.229
375,000	0.6517	0.5908	0.3072	0.7353	2.4985	0.3046	8.0974	0.1798	257.7320	0.0135	0.251	0.258	0.258	0.217
400,000	0.6952	0.5742	0.3276	0.7210	2.6651	0.2883	8.6373	0.1695	274.9141	0.0126	0.239	0.246	0.245	0.207
425,000	0.7386	0.5584	0.3481	0.7072	2.8316	0.2735	9.1771	0.1602	292.0962	0.0119	0.228	0.234	0.234	0.198
450,000	0.7821	0.5435	0.3686	0.6938	2.9982	0.2598	9.7169	0.1517	309.2784	0.0112	0.217	0.224	0.224	0.189
475,000	0.8255	0.5295	0.3891	0.6808	3.1648	0.2471	10.2567	0.1439	326.4605	0.0106	0.207	0.214	0.214	0.181
500,000	0.8690	0.5161	0.4095	0.6683	3.3313	0.2355	10.7966	0.1367	343.6426	0.0100	0.199	0.205	0.205	0.173
600,000	1.0427	0.4699	0.4914	0.6220	3.9976	0.1962	12.9559	0.1130	412.3711	0.0082	0.168	0.175	0.175	0.148
700,000	1.2165	0.4319	0.5734	0.5815	4.6639	0.1660	15.1152	0.0951	481.0997	0.0071	0.145	0.152	0.152	0.128
800,000	1.3903	0.3998	0.6553	0.5460	5.3301	0.1423	17.2745	0.0813	549.8282	0.0062	0.127	0.134	0.133	0.113
900,000	1.5641	0.3716	0.7372	0.5148	5.9964	0.1232	19.4338	0.0703	618.5567	0.0056	0.112	0.119	0.118	0.100
1,000,000	1.7379	0.3468	0.8191	0.4873	6.6627	0.1077	21.5931	0.0614	687.2852	0.0051	0.100	0.106	0.106	0.090
2,000,000	3.4758	0.1998	1.6381	0.3239	13.3253	0.0395	43.1863	0.0231	1374.5704	0.0018	0.044	0.050	0.049	0.042
3,000,000	5.2137	0.1296	2.4572	0.2463	19.9880	0.0210	64.7794	0.0128	2061.8557	0.0008	0.027	0.032	0.032	0.027
4,000,000	6.9516	0.0874	3.2763	0.1967	26.6507	0.0136	86.3726	0.0087	2749.1409	0.0004	0.020	0.024	0.023	0.020
5,000,000	8.6895	0.0615	4.0954	0.1605	33.3133	0.0100	107.9657	0.0066	3436.4261	0.0002	0.015	0.019	0.018	0.016
6,000,000	10.4275	0.0451	4.9144	0.1316	39.9760	0.0079	129.5589	0.0053	4123.7113	0.0001	0.012	0.016	0.015	0.013
7,000,000	12.1654	0.0343	5.7335	0.1080	46.6387	0.0065	151.1520	0.0044	4810.9966	0.0001	0.010	0.013	0.013	0.011
8,000,000	13.9033	0.0270	6.5526	0.0888	53.3014	0.0056	172.7451	0.0038	5498.2818	0.0001	0.009	0.011	0.011	0.009
9,000,000	15.6412	0.0221	7.3717	0.0742	59.9640	0.0049	194.3383	0.0034	6185.5670	0.0000	0.007	0.010	0.009	0.008
10,000,000	17.3791	0.0183	8.1907	0.0622	66.6267	0.0044	215.9314	0.0030	6872.8522	0.0000	0.006	0.008	0.008	0.007

A

Fatality Average Cost Per Case	575,404
Permanent Total Average Cost Per Case	1,220,890
Likely Permanent Partial Temporary Total	150,090
Not Likely Permanent Partial Temporary Total	46,311
Medical Only Average Cost Per Case	1,455

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.844



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Excluding ALAE)

Hazard Group B
ELPPFs Effective 10/1/22

Loss Limit	Fatal Weight: 0.011		Permanent Total Weight: 0.042		Likely PP TT Weight: 0.434		Not Likely PP TT Weight: 0.482		Medical Only Weight: 0.031		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	0.0410	0.9614	0.0189	0.9815	0.1570	0.8873	0.4912	0.7546	17.1821	0.1461	0.805	0.806	0.806	0.680
30,000	0.0492	0.9538	0.0227	0.9778	0.1884	0.8685	0.5895	0.7223	20.6186	0.1290	0.781	0.782	0.782	0.660
35,000	0.0574	0.9462	0.0265	0.9741	0.2198	0.8505	0.6877	0.6929	24.0550	0.1158	0.758	0.759	0.759	0.641
40,000	0.0656	0.9388	0.0303	0.9704	0.2512	0.8333	0.7859	0.6658	27.4914	0.1050	0.737	0.738	0.738	0.623
50,000	0.0820	0.9241	0.0378	0.9631	0.3140	0.8007	0.9824	0.6181	34.3643	0.0884	0.699	0.700	0.700	0.591
75,000	0.1230	0.8888	0.0568	0.9449	0.4710	0.7290	1.4737	0.5268	51.5464	0.0630	0.622	0.624	0.624	0.526
100,000	0.1640	0.8557	0.0757	0.9270	0.6279	0.6681	1.9649	0.4619	68.7285	0.0486	0.562	0.565	0.565	0.477
125,000	0.2050	0.8259	0.0946	0.9095	0.7849	0.6153	2.4561	0.4125	85.9107	0.0395	0.514	0.518	0.518	0.437
150,000	0.2460	0.7983	0.1135	0.8922	0.9419	0.5691	2.9473	0.3732	103.0928	0.0331	0.474	0.478	0.478	0.403
175,000	0.2870	0.7720	0.1324	0.8753	1.0989	0.5282	3.4385	0.3409	120.2749	0.0285	0.440	0.444	0.444	0.374
200,000	0.3280	0.7471	0.1513	0.8586	1.2559	0.4917	3.9297	0.3135	137.4570	0.0251	0.410	0.414	0.414	0.349
225,000	0.3690	0.7235	0.1703	0.8422	1.4129	0.4590	4.4210	0.2898	154.6392	0.0224	0.383	0.388	0.388	0.327
250,000	0.4100	0.7012	0.1892	0.8262	1.5698	0.4297	4.9122	0.2691	171.8213	0.0202	0.359	0.365	0.364	0.307
275,000	0.4510	0.6800	0.2081	0.8107	1.7268	0.4032	5.4034	0.2509	189.0034	0.0184	0.338	0.344	0.343	0.290
300,000	0.4920	0.6601	0.2270	0.7955	1.8838	0.3793	5.8946	0.2346	206.1856	0.0168	0.319	0.325	0.324	0.274
325,000	0.5330	0.6411	0.2459	0.7807	2.0408	0.3576	6.3858	0.2201	223.3677	0.0155	0.302	0.308	0.307	0.259
350,000	0.5740	0.6229	0.2648	0.7663	2.1978	0.3379	6.8770	0.2071	240.5498	0.0144	0.286	0.292	0.292	0.246
375,000	0.6150	0.6056	0.2838	0.7522	2.3548	0.3198	7.3683	0.1953	257.7320	0.0135	0.272	0.278	0.277	0.234
400,000	0.6560	0.5891	0.3027	0.7385	2.5118	0.3032	7.8595	0.1846	274.9141	0.0126	0.258	0.265	0.265	0.223
425,000	0.6970	0.5735	0.3216	0.7252	2.6687	0.2880	8.3507	0.1748	292.0962	0.0119	0.246	0.253	0.253	0.213
450,000	0.7380	0.5587	0.3405	0.7123	2.8257	0.2740	8.8419	0.1659	309.2784	0.0112	0.235	0.242	0.241	0.204
475,000	0.7790	0.5446	0.3594	0.6997	2.9827	0.2610	9.3331	0.1577	326.4605	0.0106	0.225	0.232	0.231	0.195
500,000	0.8200	0.5312	0.3783	0.6876	3.1397	0.2490	9.8243	0.1501	343.6426	0.0100	0.215	0.222	0.222	0.187
600,000	0.9840	0.4844	0.4540	0.6424	3.7676	0.2086	11.7892	0.1249	412.3711	0.0082	0.183	0.190	0.190	0.160
700,000	1.1480	0.4460	0.5297	0.6024	4.3956	0.1773	13.7541	0.1058	481.0997	0.0071	0.158	0.165	0.165	0.139
800,000	1.3120	0.4137	0.6054	0.5671	5.0235	0.1525	15.7189	0.0909	549.8282	0.0062	0.139	0.145	0.145	0.122
900,000	1.4760	0.3855	0.6810	0.5357	5.6515	0.1326	17.6838	0.0790	618.5567	0.0056	0.123	0.129	0.129	0.109
1,000,000	1.6400	0.3604	0.7567	0.5079	6.2794	0.1163	19.6487	0.0693	687.2852	0.0051	0.109	0.116	0.116	0.098
2,000,000	3.2800	0.2109	1.5134	0.3407	12.5588	0.0433	39.2974	0.0265	1374.5704	0.0018	0.048	0.054	0.053	0.045
3,000,000	4.9200	0.1387	2.2701	0.2605	18.8382	0.0230	58.9460	0.0146	2061.8557	0.0008	0.030	0.034	0.034	0.028
4,000,000	6.5600	0.0954	3.0268	0.2101	25.1176	0.0148	78.5947	0.0098	2749.1409	0.0004	0.021	0.025	0.025	0.021
5,000,000	8.2000	0.0677	3.7835	0.1732	31.3970	0.0108	98.2434	0.0074	3436.4261	0.0002	0.016	0.020	0.019	0.016
6,000,000	9.8400	0.0498	4.5402	0.1441	37.6764	0.0085	117.8921	0.0059	4123.7113	0.0001	0.013	0.016	0.016	0.013
7,000,000	11.4801	0.0380	5.2969	0.1200	43.9558	0.0070	137.5408	0.0049	4810.9966	0.0001	0.011	0.014	0.013	0.011
8,000,000	13.1201	0.0298	6.0536	0.0999	50.2352	0.0059	157.1895	0.0043	5498.2818	0.0001	0.009	0.012	0.011	0.010
9,000,000	14.7601	0.0244	6.8103	0.0837	56.5146	0.0052	176.8381	0.0037	6185.5670	0.0000	0.008	0.010	0.010	0.008
10,000,000	16.4001	0.0203	7.5670	0.0712	62.7940	0.0047	196.4868	0.0033	6872.8522	0.0000	0.007	0.009	0.008	0.007

B

Fatality Average Cost Per Case	609,753
Permanent Total Average Cost Per Case	1,321,534
Likely Permanent Partial Temporary Total	159,251
Not Likely Permanent Partial Temporary Total	50,894
Medical Only Average Cost Per Case	1,455

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.844



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Excluding ALAE)

Hazard Group C
ELPPFs Effective 10/1/22

Loss Limit	Fatal Weight: 0.011		Permanent Total Weight: 0.04		Likely PP TT Weight: 0.443		Not Likely PP TT Weight: 0.478		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	0.0387	0.9635	0.0183	0.9821	0.1537	0.8894	0.4478	0.7698	16.0051	0.1531	0.816	0.817	0.817	0.689
30,000	0.0465	0.9563	0.0220	0.9785	0.1844	0.8709	0.5374	0.7390	19.2061	0.1355	0.793	0.794	0.793	0.670
35,000	0.0542	0.9492	0.0256	0.9750	0.2152	0.8531	0.6269	0.7108	22.4072	0.1218	0.771	0.772	0.772	0.651
40,000	0.0620	0.9421	0.0293	0.9714	0.2459	0.8361	0.7165	0.6847	25.6082	0.1106	0.750	0.751	0.751	0.634
50,000	0.0774	0.9282	0.0366	0.9643	0.3074	0.8040	0.8956	0.6382	32.0102	0.0935	0.713	0.714	0.714	0.602
75,000	0.1162	0.8945	0.0549	0.9467	0.4611	0.7331	1.3434	0.5478	48.0154	0.0670	0.636	0.638	0.638	0.539
100,000	0.1549	0.8628	0.0732	0.9293	0.6148	0.6728	1.7912	0.4827	64.0205	0.0519	0.577	0.580	0.579	0.489
125,000	0.1936	0.8339	0.0915	0.9123	0.7685	0.6205	2.2390	0.4328	80.0256	0.0422	0.529	0.532	0.532	0.449
150,000	0.2323	0.8073	0.1098	0.8956	0.9222	0.5746	2.6868	0.3930	96.0307	0.0355	0.488	0.492	0.492	0.415
175,000	0.2711	0.7820	0.1281	0.8791	1.0759	0.5339	3.1346	0.3602	112.0359	0.0305	0.453	0.457	0.457	0.386
200,000	0.3098	0.7580	0.1464	0.8629	1.2296	0.4975	3.5824	0.3324	128.0410	0.0268	0.423	0.427	0.427	0.360
225,000	0.3485	0.7352	0.1647	0.8470	1.3833	0.4649	4.0302	0.3084	144.0461	0.0240	0.396	0.401	0.400	0.338
250,000	0.3872	0.7134	0.1831	0.8313	1.5370	0.4356	4.4780	0.2873	160.0512	0.0217	0.372	0.377	0.377	0.318
275,000	0.4260	0.6928	0.2014	0.8161	1.6907	0.4091	4.9258	0.2686	176.0563	0.0197	0.350	0.356	0.355	0.300
300,000	0.4647	0.6733	0.2197	0.8013	1.8444	0.3851	5.3736	0.2519	192.0615	0.0181	0.331	0.337	0.336	0.284
325,000	0.5034	0.6547	0.2380	0.7869	1.9981	0.3633	5.8213	0.2369	208.0666	0.0167	0.313	0.319	0.319	0.269
350,000	0.5421	0.6370	0.2563	0.7728	2.1518	0.3435	6.2691	0.2234	224.0717	0.0155	0.297	0.303	0.303	0.256
375,000	0.5809	0.6199	0.2746	0.7590	2.3055	0.3253	6.7169	0.2112	240.0768	0.0144	0.283	0.289	0.288	0.243
400,000	0.6196	0.6037	0.2929	0.7455	2.4592	0.3086	7.1647	0.2000	256.0819	0.0135	0.269	0.276	0.275	0.232
425,000	0.6583	0.5882	0.3112	0.7325	2.6129	0.2932	7.6125	0.1899	272.0871	0.0128	0.257	0.263	0.263	0.222
450,000	0.6970	0.5735	0.3295	0.7197	2.7666	0.2791	8.0603	0.1805	288.0922	0.0120	0.245	0.252	0.252	0.212
475,000	0.7358	0.5594	0.3478	0.7074	2.9203	0.2660	8.5081	0.1719	304.0973	0.0114	0.235	0.241	0.241	0.203
500,000	0.7745	0.5461	0.3661	0.6954	3.0740	0.2539	8.9559	0.1639	320.1024	0.0108	0.225	0.232	0.231	0.195
600,000	0.9294	0.4988	0.4393	0.6508	3.6888	0.2130	10.7471	0.1374	384.1229	0.0089	0.192	0.199	0.198	0.167
700,000	1.0843	0.4601	0.5125	0.6110	4.3036	0.1814	12.5383	0.1171	448.1434	0.0076	0.166	0.173	0.173	0.146
800,000	1.2392	0.4274	0.5858	0.5758	4.9184	0.1563	14.3295	0.1011	512.1639	0.0067	0.145	0.152	0.152	0.128
900,000	1.3941	0.3991	0.6590	0.5445	5.5332	0.1360	16.1207	0.0883	576.1844	0.0060	0.129	0.136	0.135	0.114
1,000,000	1.5490	0.3739	0.7322	0.5166	6.1480	0.1194	17.9118	0.0778	640.2049	0.0054	0.115	0.122	0.121	0.102
2,000,000	3.0980	0.2222	1.4644	0.3478	12.2960	0.0447	35.8237	0.0304	1280.4097	0.0022	0.051	0.056	0.056	0.047
3,000,000	4.6469	0.1480	2.1966	0.2665	18.4441	0.0238	53.7355	0.0168	1920.6146	0.0009	0.031	0.036	0.035	0.030
4,000,000	6.1959	0.1036	2.9288	0.2157	24.5921	0.0153	71.6474	0.0111	2560.8195	0.0005	0.022	0.026	0.025	0.021
5,000,000	7.7449	0.0739	3.6610	0.1785	30.7401	0.0111	89.5592	0.0083	3201.0243	0.0003	0.017	0.021	0.020	0.017
6,000,000	9.2939	0.0549	4.3932	0.1493	36.8881	0.0087	107.4710	0.0066	3841.2292	0.0002	0.014	0.017	0.016	0.014
7,000,000	10.8429	0.0421	5.1255	0.1251	43.0361	0.0072	125.3829	0.0055	4481.4341	0.0001	0.011	0.014	0.014	0.012
8,000,000	12.3919	0.0332	5.8577	0.1047	49.1842	0.0061	143.2947	0.0047	5121.6389	0.0001	0.010	0.012	0.012	0.010
9,000,000	13.9408	0.0269	6.5899	0.0880	55.3322	0.0054	161.2065	0.0041	5761.8438	0.0000	0.008	0.011	0.010	0.008
10,000,000	15.4898	0.0225	7.3221	0.0749	61.4802	0.0048	179.1184	0.0037	6402.0487	0.0000	0.007	0.009	0.009	0.007

C

Fatality Average Cost Per Case	645,585
Permanent Total Average Cost Per Case	1,365,733
Likely Permanent Partial Temporary Total	162,654
Not Likely Permanent Partial Temporary Total	55,829
Medical Only Average Cost Per Case	1,562

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.844



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Excluding ALAE)

Hazard Group D
ELPPFs Effective 10/1/22

Loss Limit	Fatal Weight: 0.023		Permanent Total Weight: 0.05		Likely PP TT Weight: 0.422		Not Likely PP TT Weight: 0.481		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	0.0327	0.9691	0.0156	0.9847	0.1276	0.9058	0.3943	0.7896	14.4425	0.1637	0.837	0.838	0.838	0.707
30,000	0.0392	0.9630	0.0187	0.9817	0.1531	0.8897	0.4731	0.7609	17.3310	0.1452	0.816	0.817	0.817	0.689
35,000	0.0458	0.9569	0.0218	0.9787	0.1787	0.8742	0.5520	0.7343	20.2195	0.1308	0.796	0.797	0.797	0.673
40,000	0.0523	0.9509	0.0249	0.9757	0.2042	0.8594	0.6309	0.7096	23.1080	0.1191	0.778	0.779	0.778	0.657
50,000	0.0654	0.9390	0.0311	0.9696	0.2552	0.8311	0.7886	0.6651	28.8850	0.1012	0.743	0.744	0.744	0.628
75,000	0.0981	0.9100	0.0467	0.9545	0.3829	0.7677	1.1829	0.5766	43.3276	0.0731	0.672	0.674	0.673	0.568
100,000	0.1308	0.8823	0.0623	0.9396	0.5105	0.7128	1.5772	0.5114	57.7701	0.0568	0.615	0.618	0.618	0.521
125,000	0.1635	0.8561	0.0778	0.9250	0.6381	0.6644	1.9715	0.4611	72.2126	0.0465	0.569	0.572	0.572	0.482
150,000	0.1962	0.8320	0.0934	0.9106	0.7657	0.6214	2.3657	0.4207	86.6551	0.0392	0.530	0.533	0.533	0.450
175,000	0.2289	0.8096	0.1090	0.8963	0.8933	0.5828	2.7600	0.3872	101.0976	0.0337	0.496	0.500	0.500	0.422
200,000	0.2616	0.7881	0.1245	0.8823	1.0209	0.5479	3.1543	0.3589	115.5402	0.0296	0.467	0.471	0.470	0.397
225,000	0.2943	0.7675	0.1401	0.8684	1.1486	0.5162	3.5486	0.3344	129.9827	0.0265	0.440	0.445	0.444	0.375
250,000	0.3270	0.7477	0.1556	0.8549	1.2762	0.4873	3.9429	0.3128	144.4252	0.0240	0.417	0.421	0.421	0.355
275,000	0.3597	0.7287	0.1712	0.8414	1.4038	0.4608	4.3372	0.2936	158.8677	0.0219	0.395	0.400	0.399	0.337
300,000	0.3924	0.7106	0.1868	0.8282	1.5314	0.4366	4.7315	0.2764	173.3102	0.0200	0.375	0.381	0.380	0.321
325,000	0.4251	0.6933	0.2023	0.8154	1.6590	0.4144	5.1258	0.2609	187.7527	0.0185	0.357	0.363	0.362	0.306
350,000	0.4578	0.6766	0.2179	0.8028	1.7867	0.3938	5.5201	0.2468	202.1953	0.0172	0.341	0.347	0.346	0.292
375,000	0.4905	0.6608	0.2335	0.7904	1.9143	0.3749	5.9144	0.2340	216.6378	0.0160	0.326	0.332	0.331	0.279
400,000	0.5232	0.6455	0.2490	0.7784	2.0419	0.3575	6.3087	0.2223	231.0803	0.0150	0.312	0.318	0.317	0.268
425,000	0.5559	0.6308	0.2646	0.7665	2.1695	0.3413	6.7029	0.2116	245.5228	0.0141	0.299	0.305	0.304	0.257
450,000	0.5886	0.6166	0.2802	0.7548	2.2971	0.3262	7.0972	0.2017	259.9653	0.0133	0.287	0.293	0.292	0.247
475,000	0.6213	0.6030	0.2957	0.7435	2.4248	0.3122	7.4915	0.1925	274.4079	0.0126	0.276	0.282	0.281	0.237
500,000	0.6540	0.5899	0.3113	0.7324	2.5524	0.2991	7.8858	0.1841	288.8504	0.0120	0.265	0.272	0.271	0.229
600,000	0.7847	0.5427	0.3735	0.6906	3.0628	0.2547	9.4630	0.1556	346.6205	0.0099	0.230	0.236	0.236	0.199
700,000	0.9155	0.5027	0.4358	0.6528	3.5733	0.2199	11.0401	0.1337	404.3905	0.0084	0.202	0.208	0.208	0.175
800,000	1.0463	0.4690	0.4981	0.6185	4.0838	0.1919	12.6173	0.1163	462.1606	0.0073	0.179	0.186	0.185	0.156
900,000	1.1771	0.4399	0.5603	0.5876	4.5943	0.1688	14.1945	0.1022	519.9307	0.0066	0.160	0.167	0.166	0.140
1,000,000	1.3079	0.4144	0.6226	0.5596	5.1047	0.1497	15.7716	0.0905	577.7008	0.0060	0.144	0.151	0.151	0.127
2,000,000	2.6158	0.2566	1.2451	0.3841	10.2095	0.0593	31.5433	0.0365	1155.4015	0.0026	0.068	0.074	0.073	0.062
3,000,000	3.9237	0.1771	1.8677	0.2973	15.3142	0.0318	47.3149	0.0202	1733.1023	0.0011	0.042	0.047	0.047	0.039
4,000,000	5.2316	0.1291	2.4903	0.2439	20.4190	0.0203	63.0865	0.0133	2310.8030	0.0006	0.030	0.035	0.034	0.029
5,000,000	6.5395	0.0959	3.1129	0.2053	25.5237	0.0145	78.8581	0.0098	2888.5038	0.0004	0.023	0.028	0.027	0.023
6,000,000	7.8474	0.0724	3.7354	0.1753	30.6285	0.0112	94.6298	0.0077	3466.2045	0.0002	0.019	0.023	0.022	0.019
7,000,000	9.1554	0.0563	4.3580	0.1506	35.7332	0.0091	110.4014	0.0064	4043.9053	0.0001	0.016	0.019	0.019	0.016
8,000,000	10.4633	0.0448	4.9806	0.1296	40.8380	0.0077	126.1730	0.0055	4621.6060	0.0001	0.013	0.017	0.016	0.013
9,000,000	11.7712	0.0364	5.6032	0.1115	45.9427	0.0066	141.9446	0.0048	5199.3068	0.0001	0.011	0.015	0.014	0.012
10,000,000	13.0791	0.0300	6.2257	0.0958	51.0475	0.0058	157.7163	0.0042	5777.0075	0.0000	0.010	0.013	0.012	0.010

D

Fatality Average Cost Per Case	764,580
Permanent Total Average Cost Per Case	1,606,239
Likely Permanent Partial Temporary Total	195,896
Not Likely Permanent Partial Temporary Total	63,405
Medical Only Average Cost Per Case	1,731

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.844



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Excluding ALAE)

Hazard Group E
ELPPFs Effective 10/1/22

Loss Limit	Fatal Weight: 0.023		Permanent Total Weight: 0.066		Likely PP TT Weight: 0.445		Not Likely PP TT Weight: 0.443		Medical Only Weight: 0.022		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	0.0312	0.9705	0.0150	0.9853	0.1259	0.9069	0.3697	0.7991	13.0276	0.1750	0.849	0.849	0.849	0.717
30,000	0.0374	0.9647	0.0180	0.9824	0.1511	0.8910	0.4437	0.7713	15.6331	0.1555	0.829	0.829	0.829	0.700
35,000	0.0436	0.9590	0.0210	0.9795	0.1763	0.8757	0.5176	0.7456	18.2387	0.1403	0.810	0.811	0.810	0.684
40,000	0.0499	0.9531	0.0240	0.9765	0.2015	0.8609	0.5916	0.7216	20.8442	0.1281	0.792	0.793	0.793	0.669
50,000	0.0623	0.9418	0.0300	0.9707	0.2518	0.8329	0.7394	0.6783	26.0552	0.1093	0.759	0.761	0.760	0.642
75,000	0.0935	0.9140	0.0450	0.9562	0.3777	0.7701	1.1092	0.5911	39.0829	0.0796	0.690	0.692	0.692	0.584
100,000	0.1247	0.8874	0.0600	0.9418	0.5036	0.7155	1.4789	0.5260	52.1105	0.0623	0.635	0.638	0.637	0.538
125,000	0.1559	0.8620	0.0750	0.9277	0.6295	0.6675	1.8486	0.4756	65.1381	0.0511	0.590	0.592	0.592	0.500
150,000	0.1870	0.8386	0.0900	0.9137	0.7554	0.6247	2.2183	0.4349	78.1657	0.0432	0.551	0.554	0.554	0.467
175,000	0.2182	0.8168	0.1050	0.8999	0.8814	0.5862	2.5881	0.4011	91.1933	0.0373	0.518	0.521	0.520	0.439
200,000	0.2494	0.7960	0.1200	0.8864	1.0073	0.5515	2.9578	0.3725	104.2209	0.0328	0.488	0.492	0.491	0.414
225,000	0.2806	0.7760	0.1351	0.8729	1.1332	0.5199	3.3275	0.3477	117.2486	0.0292	0.461	0.465	0.465	0.392
250,000	0.3117	0.7569	0.1501	0.8597	1.2591	0.4910	3.6972	0.3259	130.2762	0.0264	0.438	0.442	0.441	0.372
275,000	0.3429	0.7384	0.1651	0.8466	1.3850	0.4646	4.0670	0.3065	143.3038	0.0241	0.416	0.420	0.420	0.354
300,000	0.3741	0.7206	0.1801	0.8339	1.5109	0.4404	4.4367	0.2891	156.3314	0.0222	0.396	0.401	0.400	0.338
325,000	0.4052	0.7037	0.1951	0.8213	1.6368	0.4181	4.8064	0.2734	169.3590	0.0205	0.378	0.383	0.382	0.323
350,000	0.4364	0.6874	0.2101	0.8091	1.7627	0.3976	5.1761	0.2591	182.3867	0.0190	0.361	0.367	0.366	0.309
375,000	0.4676	0.6718	0.2251	0.7970	1.8886	0.3786	5.5459	0.2460	195.4143	0.0178	0.346	0.351	0.351	0.296
400,000	0.4988	0.6568	0.2401	0.7852	2.0145	0.3611	5.9156	0.2340	208.4419	0.0166	0.332	0.337	0.337	0.284
425,000	0.5299	0.6425	0.2551	0.7737	2.1404	0.3449	6.2853	0.2230	221.4695	0.0156	0.318	0.324	0.323	0.273
450,000	0.5611	0.6285	0.2701	0.7623	2.2663	0.3298	6.6550	0.2128	234.4971	0.0148	0.306	0.312	0.311	0.263
475,000	0.5923	0.6151	0.2851	0.7512	2.3922	0.3157	7.0248	0.2034	247.5248	0.0140	0.295	0.301	0.300	0.253
500,000	0.6234	0.6021	0.3001	0.7403	2.5182	0.3026	7.3945	0.1947	260.5524	0.0133	0.284	0.290	0.289	0.244
600,000	0.7481	0.5551	0.3601	0.6993	3.0218	0.2579	8.8734	0.1653	312.6628	0.0111	0.247	0.254	0.253	0.213
700,000	0.8728	0.5150	0.4202	0.6619	3.5254	0.2229	10.3523	0.1426	364.7733	0.0094	0.218	0.225	0.224	0.189
800,000	0.9975	0.4810	0.4802	0.6280	4.0290	0.1946	11.8312	0.1245	416.8838	0.0081	0.194	0.201	0.201	0.169
900,000	1.1222	0.4516	0.5402	0.5972	4.5327	0.1714	13.3101	0.1097	468.9943	0.0072	0.175	0.182	0.181	0.153
1,000,000	1.2469	0.4260	0.6002	0.5693	5.0363	0.1521	14.7890	0.0975	521.1047	0.0066	0.158	0.165	0.165	0.139
2,000,000	2.4938	0.2665	1.2005	0.3926	10.0726	0.0605	29.5779	0.0400	1042.2095	0.0031	0.077	0.083	0.082	0.069
3,000,000	3.7407	0.1859	1.8007	0.3046	15.1089	0.0324	44.3669	0.0222	1563.3142	0.0013	0.049	0.054	0.053	0.045
4,000,000	4.9876	0.1365	2.4009	0.2504	20.1452	0.0207	59.1558	0.0146	2084.4190	0.0008	0.035	0.040	0.039	0.033
5,000,000	6.2345	0.1027	3.0012	0.2115	25.1816	0.0148	73.9448	0.0107	2605.5237	0.0005	0.028	0.032	0.031	0.026
6,000,000	7.4813	0.0780	3.6014	0.1812	30.2179	0.0114	88.7338	0.0084	3126.6285	0.0003	0.023	0.027	0.026	0.022
7,000,000	8.7282	0.0611	4.2016	0.1564	35.2542	0.0093	103.5227	0.0069	3647.7332	0.0002	0.019	0.023	0.022	0.019
8,000,000	9.9751	0.0486	4.8019	0.1353	40.2905	0.0078	118.3117	0.0059	4168.8379	0.0001	0.016	0.020	0.019	0.016
9,000,000	11.2220	0.0395	5.4021	0.1170	45.3268	0.0067	133.1007	0.0051	4689.9427	0.0001	0.014	0.017	0.016	0.014
10,000,000	12.4689	0.0328	6.0024	0.1011	50.3631	0.0059	147.8896	0.0046	5211.0474	0.0001	0.012	0.015	0.014	0.012

E

Fatality Average Cost Per Case	801,995
Permanent Total Average Cost Per Case	1,666,014
Likely Permanent Partial Temporary Total	198,558
Not Likely Permanent Partial Temporary Total	67,618
Medical Only Average Cost Per Case	1,919

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.844



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Excluding ALAE)

Hazard Group F
ELPPFs Effective 10/1/22

Loss Limit	Fatal Weight: 0.039		Permanent Total Weight: 0.081		Likely PP TT Weight: 0.414		Not Likely PP TT Weight: 0.451		Medical Only Weight: 0.014		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	0.0220	0.9791	0.0108	0.9894	0.0835	0.9354	0.2692	0.8407	12.0656	0.1836	0.887	0.888	0.888	0.749
30,000	0.0264	0.9750	0.0130	0.9873	0.1003	0.9238	0.3230	0.8178	14.4788	0.1635	0.872	0.872	0.872	0.736
35,000	0.0308	0.9709	0.0152	0.9851	0.1170	0.9127	0.3768	0.7963	16.8919	0.1477	0.857	0.857	0.857	0.723
40,000	0.0352	0.9668	0.0173	0.9831	0.1337	0.9019	0.4307	0.7760	19.3050	0.1350	0.843	0.843	0.843	0.711
50,000	0.0440	0.9586	0.0217	0.9788	0.1671	0.8812	0.5383	0.7387	24.1313	0.1155	0.816	0.817	0.817	0.689
75,000	0.0661	0.9384	0.0325	0.9683	0.2506	0.8336	0.8075	0.6602	36.1969	0.0848	0.759	0.760	0.760	0.641
100,000	0.0881	0.9187	0.0433	0.9578	0.3342	0.7908	1.0766	0.5978	48.2625	0.0667	0.711	0.713	0.712	0.601
125,000	0.1101	0.8997	0.0541	0.9474	0.4177	0.7520	1.3458	0.5474	60.3282	0.0547	0.671	0.673	0.672	0.567
150,000	0.1321	0.8812	0.0650	0.9371	0.5013	0.7165	1.6150	0.5060	72.3938	0.0464	0.636	0.638	0.637	0.538
175,000	0.1541	0.8634	0.0758	0.9269	0.5848	0.6839	1.8841	0.4713	84.4595	0.0401	0.605	0.608	0.607	0.512
200,000	0.1761	0.8466	0.0866	0.9168	0.6684	0.6538	2.1533	0.4414	96.5251	0.0353	0.578	0.580	0.579	0.489
225,000	0.1982	0.8306	0.0974	0.9069	0.7519	0.6258	2.4224	0.4155	108.5907	0.0315	0.553	0.556	0.555	0.468
250,000	0.2202	0.8155	0.1083	0.8969	0.8354	0.5998	2.6916	0.3926	120.6564	0.0284	0.530	0.533	0.532	0.449
275,000	0.2422	0.8008	0.1191	0.8872	0.9190	0.5755	2.9607	0.3722	132.7220	0.0259	0.510	0.513	0.512	0.432
300,000	0.2642	0.7864	0.1299	0.8775	1.0025	0.5528	3.2299	0.3539	144.7876	0.0239	0.491	0.494	0.493	0.416
325,000	0.2862	0.7725	0.1408	0.8678	1.0861	0.5314	3.4991	0.3373	156.8533	0.0221	0.473	0.477	0.476	0.401
350,000	0.3083	0.7589	0.1516	0.8583	1.1696	0.5113	3.7682	0.3220	168.9189	0.0206	0.456	0.460	0.459	0.388
375,000	0.3303	0.7457	0.1624	0.8490	1.2532	0.4923	4.0374	0.3080	180.9846	0.0192	0.441	0.445	0.444	0.375
400,000	0.3523	0.7330	0.1732	0.8397	1.3367	0.4745	4.3065	0.2950	193.0502	0.0180	0.426	0.431	0.430	0.363
425,000	0.3743	0.7205	0.1841	0.8305	1.4203	0.4576	4.5757	0.2830	205.1158	0.0169	0.413	0.417	0.416	0.351
450,000	0.3963	0.7085	0.1949	0.8215	1.5038	0.4417	4.8449	0.2718	217.1815	0.0160	0.400	0.405	0.403	0.340
475,000	0.4183	0.6968	0.2057	0.8126	1.5873	0.4266	5.1140	0.2614	229.2471	0.0151	0.388	0.393	0.391	0.330
500,000	0.4404	0.6854	0.2166	0.8038	1.6709	0.4124	5.3832	0.2516	241.3127	0.0144	0.376	0.381	0.380	0.321
600,000	0.5284	0.6431	0.2599	0.7700	2.0051	0.3624	6.4598	0.2181	289.5753	0.0120	0.336	0.342	0.340	0.287
700,000	0.6165	0.6049	0.3032	0.7381	2.3392	0.3215	7.5364	0.1915	337.8378	0.0102	0.303	0.309	0.307	0.259
800,000	0.7046	0.5707	0.3465	0.7083	2.6734	0.2875	8.6131	0.1699	386.1004	0.0088	0.275	0.282	0.280	0.236
900,000	0.7927	0.5400	0.3898	0.6804	3.0076	0.2590	9.6897	0.1521	434.3629	0.0078	0.252	0.259	0.257	0.217
1,000,000	0.8807	0.5126	0.4331	0.6543	3.3418	0.2347	10.7663	0.1371	482.6255	0.0070	0.232	0.239	0.237	0.200
2,000,000	1.7615	0.3437	0.8662	0.4729	6.6835	0.1073	21.5327	0.0616	965.2510	0.0034	0.124	0.131	0.129	0.109
3,000,000	2.6422	0.2545	1.2993	0.3744	10.0253	0.0609	32.2990	0.0353	1447.8764	0.0016	0.081	0.088	0.086	0.072
4,000,000	3.5229	0.1972	1.7324	0.3123	13.3671	0.0393	43.0654	0.0232	1930.5019	0.0009	0.060	0.066	0.064	0.054
5,000,000	4.4036	0.1570	2.1655	0.2691	16.7088	0.0277	53.8317	0.0167	2413.1274	0.0006	0.047	0.052	0.050	0.043
6,000,000	5.2844	0.1275	2.5987	0.2364	20.0506	0.0209	64.5981	0.0129	2895.7529	0.0004	0.039	0.044	0.042	0.035
7,000,000	6.1651	0.1044	3.0318	0.2098	23.3924	0.0165	75.3644	0.0104	3378.3784	0.0002	0.033	0.037	0.035	0.030
8,000,000	7.0458	0.0857	3.4649	0.1875	26.7341	0.0135	86.1308	0.0087	3861.0039	0.0002	0.028	0.033	0.031	0.026
9,000,000	7.9265	0.0713	3.8980	0.1684	30.0759	0.0115	96.8971	0.0075	4343.6293	0.0001	0.025	0.029	0.027	0.023
10,000,000	8.8073	0.0601	4.3311	0.1516	33.4177	0.0099	107.6635	0.0066	4826.2548	0.0001	0.022	0.026	0.024	0.020

F

Fatality Average Cost Per Case	1,135,428
Permanent Total Average Cost Per Case	2,308,890
Likely Permanent Partial Temporary Total	299,243
Not Likely Permanent Partial Temporary Total	92,882
Medical Only Average Cost Per Case	2,072

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.844



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Excluding ALAE)

Hazard Group G
ELPPFs Effective 10/1/22

Loss Limit	Fatal Weight: 0.059		Permanent Total Weight: 0.111		Likely PP TT Weight: 0.397		Not Likely PP TT Weight: 0.418		Medical Only Weight: 0.015		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	0.0193	0.9817	0.0092	0.9910	0.0783	0.9390	0.2396	0.8540	9.5712	0.2117	0.901	0.901	0.901	0.760
30,000	0.0232	0.9780	0.0111	0.9891	0.0939	0.9282	0.2875	0.8327	11.4855	0.1894	0.887	0.887	0.887	0.749
35,000	0.0271	0.9743	0.0129	0.9874	0.1096	0.9176	0.3354	0.8127	13.3997	0.1718	0.874	0.874	0.874	0.737
40,000	0.0310	0.9707	0.0148	0.9855	0.1253	0.9073	0.3834	0.7938	15.3139	0.1576	0.861	0.862	0.861	0.727
50,000	0.0387	0.9635	0.0185	0.9819	0.1566	0.8876	0.4792	0.7587	19.1424	0.1358	0.837	0.838	0.838	0.707
75,000	0.0580	0.9457	0.0277	0.9729	0.2349	0.8421	0.7188	0.6840	28.7136	0.1016	0.786	0.787	0.786	0.663
100,000	0.0774	0.9282	0.0370	0.9639	0.3131	0.8012	0.9584	0.6235	38.2848	0.0810	0.742	0.743	0.742	0.626
125,000	0.0967	0.9112	0.0462	0.9550	0.3914	0.7638	1.1980	0.5738	47.8560	0.0672	0.704	0.705	0.705	0.595
150,000	0.1161	0.8946	0.0555	0.9461	0.4697	0.7295	1.4376	0.5324	57.4273	0.0571	0.671	0.673	0.672	0.567
175,000	0.1354	0.8785	0.0647	0.9374	0.5480	0.6979	1.6772	0.4975	66.9985	0.0498	0.642	0.644	0.643	0.542
200,000	0.1548	0.8629	0.0739	0.9287	0.6263	0.6687	1.9168	0.4674	76.5697	0.0440	0.616	0.618	0.617	0.521
225,000	0.1741	0.8481	0.0832	0.9200	0.7046	0.6414	2.1565	0.4411	86.1409	0.0394	0.592	0.594	0.593	0.501
250,000	0.1935	0.8339	0.0924	0.9115	0.7829	0.6160	2.3961	0.4179	95.7121	0.0356	0.570	0.573	0.572	0.482
275,000	0.2128	0.8205	0.1017	0.9030	0.8612	0.5922	2.6357	0.3971	105.2833	0.0324	0.550	0.553	0.552	0.466
300,000	0.2322	0.8074	0.1109	0.8946	0.9394	0.5698	2.8753	0.3785	114.8545	0.0298	0.532	0.535	0.534	0.450
325,000	0.2515	0.7946	0.1201	0.8863	1.0177	0.5488	3.1149	0.3615	124.4257	0.0276	0.515	0.518	0.517	0.436
350,000	0.2708	0.7822	0.1294	0.8779	1.0960	0.5289	3.3545	0.3460	133.9969	0.0257	0.499	0.502	0.501	0.422
375,000	0.2902	0.7701	0.1386	0.8698	1.1743	0.5102	3.5941	0.3317	143.5681	0.0241	0.484	0.487	0.486	0.410
400,000	0.3095	0.7582	0.1479	0.8616	1.2526	0.4924	3.8337	0.3185	153.1394	0.0226	0.469	0.473	0.472	0.398
425,000	0.3289	0.7466	0.1571	0.8536	1.3309	0.4757	4.0733	0.3062	162.7106	0.0214	0.456	0.460	0.458	0.387
450,000	0.3482	0.7353	0.1664	0.8455	1.4092	0.4598	4.3129	0.2947	172.2818	0.0202	0.443	0.447	0.446	0.376
475,000	0.3676	0.7243	0.1756	0.8377	1.4874	0.4447	4.5525	0.2840	181.8530	0.0191	0.431	0.436	0.434	0.366
500,000	0.3869	0.7136	0.1848	0.8299	1.5657	0.4305	4.7921	0.2739	191.4242	0.0181	0.420	0.424	0.423	0.357
600,000	0.4643	0.6734	0.2218	0.7996	1.8789	0.3800	5.7505	0.2392	229.7090	0.0151	0.380	0.385	0.383	0.323
700,000	0.5417	0.6371	0.2588	0.7709	2.1920	0.3386	6.7090	0.2114	267.9939	0.0129	0.346	0.352	0.350	0.295
800,000	0.6191	0.6039	0.2957	0.7435	2.5052	0.3039	7.6674	0.1887	306.2787	0.0113	0.318	0.324	0.322	0.271
900,000	0.6965	0.5737	0.3327	0.7176	2.8183	0.2746	8.6258	0.1697	344.5636	0.0100	0.294	0.300	0.298	0.251
1,000,000	0.7739	0.5463	0.3697	0.6931	3.1315	0.2496	9.5842	0.1537	382.8484	0.0089	0.273	0.279	0.277	0.234
2,000,000	1.5477	0.3741	0.7393	0.5140	6.2629	0.1167	19.1685	0.0715	765.6968	0.0045	0.155	0.162	0.160	0.135
3,000,000	2.3216	0.2818	1.1090	0.4114	9.3944	0.0670	28.7527	0.0416	1148.5452	0.0026	0.106	0.113	0.110	0.093
4,000,000	3.0954	0.2224	1.4787	0.3457	12.5259	0.0434	38.3369	0.0275	1531.3936	0.0014	0.080	0.087	0.084	0.071
5,000,000	3.8693	0.1796	1.8484	0.2994	15.6573	0.0307	47.9212	0.0198	1914.2420	0.0009	0.064	0.070	0.067	0.057
6,000,000	4.6431	0.1482	2.2180	0.2647	18.7888	0.0231	57.5054	0.0152	2297.0904	0.0006	0.054	0.059	0.057	0.048
7,000,000	5.4170	0.1238	2.5877	0.2372	21.9203	0.0182	67.0897	0.0122	2679.9387	0.0004	0.046	0.051	0.049	0.041
8,000,000	6.1908	0.1038	2.9574	0.2141	25.0517	0.0149	76.6739	0.0102	3062.7871	0.0003	0.040	0.045	0.042	0.036
9,000,000	6.9647	0.0872	3.3270	0.1942	28.1832	0.0126	86.2581	0.0087	3445.6355	0.0002	0.035	0.040	0.037	0.032
10,000,000	7.7385	0.0740	3.6967	0.1770	31.3147	0.0108	95.8424	0.0076	3828.4839	0.0002	0.031	0.036	0.033	0.028

G

Fatality Average Cost Per Case	1,292,236
Permanent Total Average Cost Per Case	2,705,115
Likely Permanent Partial Temporary Total	319,339
Not Likely Permanent Partial Temporary Total	104,338
Medical Only Average Cost Per Case	2,612

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.844



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Including ALAE)

Summary of ELAEPFs Effective 10/1/22

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	0.745	0.766	0.775	0.793	0.804	0.837	0.847
30,000	0.723	0.745	0.755	0.774	0.786	0.823	0.835
35,000	0.703	0.726	0.736	0.757	0.770	0.811	0.825
40,000	0.684	0.707	0.719	0.741	0.755	0.799	0.814
50,000	0.650	0.675	0.686	0.712	0.727	0.776	0.793
75,000	0.581	0.607	0.619	0.649	0.667	0.727	0.749
100,000	0.529	0.554	0.567	0.600	0.619	0.685	0.711
125,000	0.485	0.511	0.523	0.558	0.578	0.650	0.678
150,000	0.449	0.474	0.486	0.523	0.543	0.618	0.649
175,000	0.418	0.442	0.454	0.492	0.512	0.591	0.623
200,000	0.390	0.414	0.426	0.465	0.485	0.566	0.599
225,000	0.366	0.389	0.401	0.440	0.461	0.544	0.578
250,000	0.344	0.367	0.378	0.418	0.439	0.523	0.558
275,000	0.325	0.347	0.358	0.398	0.418	0.504	0.540
300,000	0.307	0.328	0.339	0.379	0.399	0.486	0.523
325,000	0.291	0.312	0.322	0.362	0.382	0.470	0.507
350,000	0.276	0.296	0.307	0.346	0.366	0.455	0.492
375,000	0.263	0.282	0.292	0.332	0.352	0.440	0.478
400,000	0.250	0.269	0.279	0.318	0.338	0.426	0.465
425,000	0.239	0.257	0.267	0.306	0.325	0.413	0.452
450,000	0.228	0.246	0.256	0.294	0.313	0.401	0.440
475,000	0.219	0.236	0.245	0.283	0.302	0.390	0.429
500,000	0.210	0.226	0.235	0.273	0.291	0.379	0.418
600,000	0.179	0.193	0.202	0.237	0.255	0.340	0.380
700,000	0.155	0.168	0.175	0.209	0.226	0.308	0.347
800,000	0.136	0.148	0.154	0.186	0.202	0.281	0.319
900,000	0.121	0.131	0.137	0.167	0.182	0.258	0.296
1,000,000	0.108	0.117	0.123	0.151	0.165	0.238	0.275
2,000,000	0.050	0.053	0.056	0.072	0.082	0.128	0.157
3,000,000	0.031	0.033	0.035	0.046	0.052	0.085	0.107
4,000,000	0.023	0.024	0.025	0.033	0.038	0.062	0.081
5,000,000	0.018	0.019	0.019	0.026	0.030	0.049	0.064
6,000,000	0.015	0.015	0.016	0.021	0.025	0.040	0.054
7,000,000	0.012	0.013	0.013	0.018	0.021	0.034	0.046
8,000,000	0.010	0.011	0.011	0.015	0.018	0.029	0.040
9,000,000	0.009	0.009	0.009	0.013	0.016	0.026	0.035
10,000,000	0.008	0.008	0.008	0.012	0.014	0.023	0.031



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Including ALAE)

Hazard Group A
ELAEPFs Effective 10/1/22

Loss Limit	Fatal Weight: 0.0102		Permanent Total Weight: 0.0422		Likely PP TT Weight: 0.3911		Not Likely PP TT Weight: 0.504		Medical Only Weight: 0.0525		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	0.0420	0.9610	0.0198	0.9807	0.1502	0.8946	0.4802	0.7686	13.7137	0.1983	0.799	0.800	0.800	0.745
30,000	0.0504	0.9533	0.0237	0.9769	0.1802	0.8769	0.5762	0.7380	16.4564	0.1780	0.775	0.776	0.776	0.723
35,000	0.0588	0.9457	0.0277	0.9730	0.2102	0.8600	0.6723	0.7099	19.1991	0.1618	0.753	0.755	0.754	0.703
40,000	0.0672	0.9382	0.0317	0.9691	0.2402	0.8437	0.7683	0.6840	21.9419	0.1486	0.733	0.734	0.734	0.684
50,000	0.0840	0.9234	0.0396	0.9614	0.3003	0.8128	0.9604	0.6383	27.4273	0.1276	0.696	0.698	0.698	0.650
75,000	0.1259	0.8879	0.0594	0.9425	0.4505	0.7442	1.4406	0.5500	41.1410	0.0937	0.622	0.624	0.624	0.581
100,000	0.1679	0.8548	0.0791	0.9240	0.6006	0.6853	1.9208	0.4861	54.8546	0.0734	0.565	0.568	0.567	0.529
125,000	0.2099	0.8251	0.0989	0.9057	0.7508	0.6339	2.4010	0.4368	68.5683	0.0601	0.518	0.521	0.521	0.485
150,000	0.2519	0.7973	0.1187	0.8877	0.9009	0.5885	2.8812	0.3971	82.2820	0.0507	0.479	0.482	0.482	0.449
175,000	0.2938	0.7711	0.1385	0.8700	1.0511	0.5480	3.3614	0.3639	95.9956	0.0436	0.445	0.449	0.449	0.418
200,000	0.3358	0.7462	0.1583	0.8526	1.2012	0.5116	3.8416	0.3356	109.7093	0.0383	0.415	0.419	0.419	0.391
225,000	0.3778	0.7224	0.1781	0.8356	1.3514	0.4789	4.3218	0.3109	123.4229	0.0341	0.388	0.393	0.393	0.366
250,000	0.4198	0.7001	0.1978	0.8191	1.5015	0.4492	4.8020	0.2892	137.1366	0.0308	0.365	0.370	0.370	0.344
275,000	0.4617	0.6790	0.2176	0.8030	1.6517	0.4224	5.2822	0.2699	150.8502	0.0280	0.344	0.349	0.349	0.325
300,000	0.5037	0.6591	0.2374	0.7873	1.8018	0.3979	5.7624	0.2526	164.5639	0.0257	0.324	0.330	0.330	0.307
325,000	0.5457	0.6399	0.2572	0.7721	1.9520	0.3755	6.2426	0.2372	178.2776	0.0237	0.307	0.313	0.312	0.291
350,000	0.5877	0.6216	0.2770	0.7572	2.1021	0.3551	6.7228	0.2232	191.9912	0.0219	0.291	0.297	0.297	0.276
375,000	0.6297	0.6045	0.2968	0.7427	2.2523	0.3363	7.2030	0.2105	205.7049	0.0204	0.276	0.283	0.282	0.263
400,000	0.6716	0.5882	0.3165	0.7289	2.4024	0.3191	7.6831	0.1990	219.4185	0.0191	0.263	0.269	0.269	0.250
425,000	0.7136	0.5727	0.3363	0.7153	2.5526	0.3031	8.1633	0.1884	233.1322	0.0179	0.250	0.257	0.257	0.239
450,000	0.7556	0.5578	0.3561	0.7020	2.7027	0.2883	8.6435	0.1787	246.8459	0.0169	0.239	0.246	0.245	0.228
475,000	0.7976	0.5440	0.3759	0.6892	2.8529	0.2747	9.1237	0.1697	260.5595	0.0160	0.228	0.235	0.235	0.219
500,000	0.8395	0.5308	0.3957	0.6767	3.0030	0.2619	9.6039	0.1615	274.2732	0.0152	0.219	0.225	0.225	0.210
600,000	1.0075	0.4845	0.4748	0.6310	3.6036	0.2188	11.5247	0.1339	329.1278	0.0125	0.185	0.192	0.192	0.179
700,000	1.1754	0.4467	0.5539	0.5906	4.2043	0.1860	13.4455	0.1128	383.9824	0.0105	0.160	0.167	0.166	0.155
800,000	1.3433	0.4146	0.6331	0.5552	4.8049	0.1605	15.3663	0.0964	438.8371	0.0091	0.140	0.146	0.146	0.136
900,000	1.5112	0.3863	0.7122	0.5239	5.4055	0.1399	17.2871	0.0833	493.6917	0.0080	0.123	0.130	0.130	0.121
1,000,000	1.6791	0.3611	0.7914	0.4962	6.0061	0.1230	19.2079	0.0726	548.5464	0.0072	0.110	0.116	0.116	0.108
2,000,000	3.3582	0.2104	1.5827	0.3311	12.0122	0.0463	38.4157	0.0274	1097.0927	0.0032	0.048	0.054	0.053	0.050
3,000,000	5.0373	0.1377	2.3741	0.2524	18.0182	0.0246	57.6236	0.0151	1645.6391	0.0013	0.029	0.034	0.034	0.031
4,000,000	6.7163	0.0944	3.1654	0.2025	24.0243	0.0158	76.8315	0.0101	2194.1854	0.0007	0.021	0.025	0.024	0.023
5,000,000	8.3954	0.0669	3.9568	0.1660	30.0304	0.0115	96.0393	0.0076	2742.7318	0.0004	0.016	0.020	0.019	0.018
6,000,000	10.0745	0.0494	4.7481	0.1370	36.0365	0.0090	115.2472	0.0061	3291.2781	0.0003	0.013	0.016	0.016	0.015
7,000,000	11.7536	0.0378	5.5395	0.1132	42.0425	0.0074	134.4551	0.0051	3839.8245	0.0002	0.011	0.014	0.013	0.012
8,000,000	13.4327	0.0297	6.3308	0.0934	48.0486	0.0063	153.6629	0.0044	4388.3708	0.0001	0.009	0.012	0.011	0.010
9,000,000	15.1118	0.0249	7.1222	0.0781	54.0547	0.0055	172.8708	0.0038	4936.9172	0.0001	0.008	0.010	0.009	0.009
10,000,000	16.7908	0.0208	7.9135	0.0660	60.0608	0.0049	192.0787	0.0034	5485.4635	0.0001	0.007	0.009	0.008	0.008

A

Fatality Average Cost Per Case	595,563
Permanent Total Average Cost Per Case	1,263,663
Likely Permanent Partial Temporary Total	166,498
Not Likely Permanent Partial Temporary Total	52,062
Medical Only Average Cost Per Case	1,823

* Final ELAEPF is the adjusted excess ratio multiplied by $((1/(1+LAE)) * (1+ALAE))$, a factor of 0.932



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Including ALAE)

Hazard Group B
ELAEPFs Effective 10/1/22

Loss Limit	Fatal Weight: 0.0099		Permanent Total Weight: 0.0388		Likely PP TT Weight: 0.4319		Not Likely PP TT Weight: 0.4834		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	0.0400	0.9628	0.0184	0.9820	0.1421	0.8996	0.4408	0.7821	13.4989	0.2001	0.821	0.822	0.822	0.766
30,000	0.0480	0.9555	0.0220	0.9785	0.1706	0.8825	0.5290	0.7527	16.1987	0.1797	0.799	0.800	0.800	0.745
35,000	0.0560	0.9482	0.0257	0.9749	0.1990	0.8662	0.6172	0.7257	18.8985	0.1634	0.778	0.779	0.779	0.726
40,000	0.0640	0.9410	0.0294	0.9713	0.2274	0.8505	0.7053	0.7007	21.5983	0.1501	0.758	0.760	0.759	0.708
50,000	0.0800	0.9269	0.0367	0.9642	0.2843	0.8208	0.8817	0.6562	26.9978	0.1291	0.723	0.724	0.724	0.675
75,000	0.1200	0.8928	0.0551	0.9466	0.4264	0.7544	1.3225	0.5689	40.4968	0.0949	0.650	0.652	0.652	0.607
100,000	0.1600	0.8608	0.0735	0.9292	0.5686	0.6972	1.7634	0.5051	53.9957	0.0744	0.593	0.595	0.595	0.554
125,000	0.2000	0.8319	0.0918	0.9122	0.7107	0.6470	2.2042	0.4556	67.4946	0.0610	0.546	0.549	0.548	0.511
150,000	0.2400	0.8050	0.1102	0.8954	0.8529	0.6025	2.6450	0.4156	80.9935	0.0514	0.506	0.509	0.509	0.474
175,000	0.2800	0.7796	0.1286	0.8788	0.9950	0.5626	3.0859	0.3823	94.4924	0.0443	0.471	0.475	0.475	0.442
200,000	0.3200	0.7554	0.1469	0.8626	1.1372	0.5267	3.5267	0.3537	107.9914	0.0389	0.441	0.445	0.445	0.414
225,000	0.3600	0.7323	0.1653	0.8465	1.2793	0.4942	3.9676	0.3288	121.4903	0.0346	0.414	0.418	0.418	0.389
250,000	0.4000	0.7104	0.1836	0.8310	1.4215	0.4646	4.4084	0.3068	134.9892	0.0312	0.389	0.394	0.394	0.367
275,000	0.4399	0.6898	0.2020	0.8157	1.5636	0.4378	4.8492	0.2872	148.4881	0.0285	0.367	0.373	0.372	0.347
300,000	0.4799	0.6704	0.2204	0.8008	1.7058	0.4133	5.2901	0.2696	161.9870	0.0261	0.347	0.353	0.352	0.328
325,000	0.5199	0.6516	0.2387	0.7863	1.8479	0.3908	5.7309	0.2537	175.4860	0.0241	0.329	0.335	0.334	0.312
350,000	0.5599	0.6337	0.2571	0.7722	1.9901	0.3702	6.1718	0.2393	188.9849	0.0223	0.313	0.318	0.318	0.296
375,000	0.5999	0.6165	0.2755	0.7583	2.1322	0.3512	6.6126	0.2263	202.4838	0.0207	0.297	0.303	0.303	0.282
400,000	0.6399	0.6004	0.2938	0.7449	2.2744	0.3337	7.0534	0.2143	215.9827	0.0194	0.283	0.289	0.289	0.269
425,000	0.6799	0.5851	0.3122	0.7318	2.4165	0.3175	7.4943	0.2034	229.4816	0.0182	0.270	0.277	0.276	0.257
450,000	0.7199	0.5704	0.3306	0.7192	2.5587	0.3025	7.9351	0.1933	242.9806	0.0172	0.258	0.265	0.264	0.246
475,000	0.7599	0.5564	0.3489	0.7068	2.7008	0.2885	8.3759	0.1840	256.4795	0.0163	0.247	0.254	0.253	0.236
500,000	0.7999	0.5433	0.3673	0.6947	2.8430	0.2755	8.8168	0.1754	269.9784	0.0155	0.237	0.243	0.243	0.226
600,000	0.9599	0.4964	0.4408	0.6500	3.4116	0.2314	10.5801	0.1465	323.9741	0.0127	0.201	0.208	0.208	0.193
700,000	1.1199	0.4584	0.5142	0.6103	3.9802	0.1971	12.3435	0.1242	377.9698	0.0107	0.174	0.181	0.180	0.168
800,000	1.2798	0.4262	0.5877	0.5749	4.5488	0.1707	14.1069	0.1067	431.9654	0.0092	0.152	0.159	0.158	0.148
900,000	1.4398	0.3980	0.6611	0.5436	5.1174	0.1493	15.8702	0.0927	485.9611	0.0081	0.135	0.141	0.141	0.131
1,000,000	1.5998	0.3726	0.7346	0.5157	5.6860	0.1316	17.6336	0.0812	539.9568	0.0073	0.120	0.127	0.126	0.118
2,000,000	3.1996	0.2202	1.4692	0.3471	11.3719	0.0504	35.2671	0.0311	1079.9136	0.0033	0.053	0.058	0.057	0.053
3,000,000	4.7994	0.1457	2.2038	0.2659	17.0579	0.0268	52.9007	0.0171	1619.8704	0.0013	0.032	0.036	0.036	0.033
4,000,000	6.3992	0.1011	2.9384	0.2152	22.7438	0.0172	70.5343	0.0114	2159.8272	0.0007	0.022	0.027	0.026	0.024
5,000,000	7.9990	0.0722	3.6730	0.1780	28.4298	0.0124	88.1679	0.0085	2699.7840	0.0004	0.017	0.021	0.020	0.019
6,000,000	9.5988	0.0537	4.4076	0.1488	34.1157	0.0097	105.8014	0.0067	3239.7408	0.0003	0.014	0.017	0.016	0.015
7,000,000	11.1986	0.0411	5.1422	0.1245	39.8017	0.0079	123.4350	0.0056	3779.6976	0.0002	0.011	0.015	0.014	0.013
8,000,000	12.7984	0.0325	5.8768	0.1043	45.4876	0.0067	141.0686	0.0048	4319.6544	0.0001	0.010	0.012	0.012	0.011
9,000,000	14.3982	0.0271	6.6114	0.0876	51.1736	0.0058	158.7022	0.0042	4859.6112	0.0001	0.008	0.011	0.010	0.009
10,000,000	15.9981	0.0226	7.3460	0.0746	56.8595	0.0052	176.3357	0.0037	5399.5680	0.0001	0.007	0.009	0.009	0.008

B

Fatality Average Cost Per Case	625,076
Permanent Total Average Cost Per Case	1,361,289
Likely Permanent Partial Temporary Total	175,872
Not Likely Permanent Partial Temporary Total	56,710
Medical Only Average Cost Per Case	1,852

* Final ELAEPF is the adjusted excess ratio multiplied by $((1/(1+LAE)) * (1+ALAE))$, a factor of 0.932



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Including ALAE)

Hazard Group C
ELAEPFs Effective 10/1/22

Loss Limit	Fatal Weight: 0.0106		Permanent Total Weight: 0.0369		Likely PP TT Weight: 0.4414		Not Likely PP TT Weight: 0.4788		Medical Only Weight: 0.0323		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	0.0380	0.9646	0.0179	0.9825	0.1398	0.9010	0.4055	0.7945	12.5755	0.2084	0.831	0.832	0.832	0.775
30,000	0.0456	0.9577	0.0215	0.9790	0.1678	0.8842	0.4866	0.7665	15.0905	0.1875	0.810	0.810	0.810	0.755
35,000	0.0531	0.9508	0.0251	0.9755	0.1957	0.8681	0.5677	0.7406	17.6056	0.1708	0.789	0.790	0.790	0.736
40,000	0.0607	0.9440	0.0287	0.9720	0.2237	0.8525	0.6488	0.7165	20.1207	0.1571	0.770	0.772	0.771	0.719
50,000	0.0759	0.9305	0.0359	0.9650	0.2796	0.8231	0.8110	0.6732	25.1509	0.1356	0.736	0.737	0.737	0.686
75,000	0.1139	0.8978	0.0538	0.9478	0.4194	0.7575	1.2164	0.5873	37.7264	0.1005	0.663	0.665	0.665	0.619
100,000	0.1518	0.8671	0.0718	0.9308	0.5592	0.7007	1.6219	0.5237	50.3018	0.0792	0.606	0.609	0.608	0.567
125,000	0.1898	0.8390	0.0897	0.9142	0.6990	0.6509	2.0274	0.4741	62.8773	0.0650	0.559	0.562	0.562	0.523
150,000	0.2278	0.8131	0.1077	0.8977	0.8388	0.6067	2.4329	0.4339	75.4527	0.0550	0.519	0.522	0.522	0.486
175,000	0.2657	0.7885	0.1256	0.8815	0.9786	0.5670	2.8383	0.4003	88.0282	0.0475	0.484	0.488	0.488	0.454
200,000	0.3037	0.7650	0.1435	0.8656	1.1184	0.5312	3.2438	0.3716	100.6036	0.0417	0.454	0.458	0.457	0.426
225,000	0.3416	0.7428	0.1615	0.8498	1.2582	0.4988	3.6493	0.3465	113.1791	0.0371	0.426	0.431	0.430	0.401
250,000	0.3796	0.7214	0.1794	0.8345	1.3980	0.4693	4.0548	0.3242	125.7545	0.0335	0.402	0.407	0.406	0.378
275,000	0.4175	0.7012	0.1974	0.8195	1.5378	0.4425	4.4602	0.3044	138.3300	0.0305	0.380	0.385	0.384	0.358
300,000	0.4555	0.6820	0.2153	0.8049	1.6776	0.4180	4.8657	0.2865	150.9054	0.0280	0.359	0.365	0.364	0.339
325,000	0.4935	0.6639	0.2333	0.7906	1.8174	0.3954	5.2712	0.2703	163.4809	0.0259	0.341	0.346	0.346	0.322
350,000	0.5314	0.6463	0.2512	0.7767	1.9572	0.3748	5.6767	0.2556	176.0563	0.0240	0.324	0.330	0.329	0.307
375,000	0.5694	0.6295	0.2691	0.7631	2.0970	0.3558	6.0821	0.2422	188.6318	0.0223	0.309	0.314	0.314	0.292
400,000	0.6073	0.6135	0.2871	0.7498	2.2368	0.3382	6.4876	0.2299	201.2072	0.0209	0.294	0.300	0.300	0.279
425,000	0.6453	0.5983	0.3050	0.7369	2.3766	0.3219	6.8931	0.2186	213.7827	0.0196	0.281	0.287	0.287	0.267
450,000	0.6833	0.5838	0.3230	0.7244	2.5164	0.3069	7.2986	0.2081	226.3581	0.0185	0.269	0.275	0.274	0.256
475,000	0.7212	0.5699	0.3409	0.7122	2.6562	0.2928	7.7040	0.1985	238.9336	0.0175	0.257	0.264	0.263	0.245
500,000	0.7592	0.5566	0.3589	0.7002	2.7960	0.2797	8.1095	0.1895	251.5091	0.0166	0.246	0.253	0.252	0.235
600,000	0.9110	0.5098	0.4306	0.6560	3.3553	0.2353	9.7314	0.1594	301.8109	0.0137	0.210	0.217	0.216	0.202
700,000	1.0628	0.4712	0.5024	0.6164	3.9145	0.2005	11.3533	0.1360	352.1127	0.0116	0.182	0.189	0.188	0.175
800,000	1.2147	0.4388	0.5742	0.5811	4.4737	0.1739	12.9752	0.1175	402.4145	0.0100	0.159	0.166	0.166	0.154
900,000	1.3665	0.4105	0.6460	0.5498	5.0329	0.1522	14.5971	0.1025	452.7163	0.0088	0.141	0.148	0.147	0.137
1,000,000	1.5183	0.3852	0.7177	0.5219	5.5921	0.1343	16.2190	0.0902	503.0181	0.0079	0.126	0.133	0.132	0.123
2,000,000	3.0367	0.2307	1.4355	0.3521	11.1842	0.0517	32.4380	0.0351	1006.0362	0.0037	0.055	0.061	0.060	0.056
3,000,000	4.5550	0.1543	2.1532	0.2702	16.7763	0.0275	48.6571	0.0194	1509.0543	0.0016	0.033	0.038	0.037	0.035
4,000,000	6.0734	0.1089	2.8709	0.2192	22.3684	0.0176	64.8761	0.0128	2012.0724	0.0009	0.023	0.027	0.027	0.025
5,000,000	7.5917	0.0782	3.5886	0.1818	27.9605	0.0127	81.0951	0.0094	2515.0905	0.0005	0.018	0.022	0.021	0.019
6,000,000	9.1101	0.0586	4.3064	0.1525	33.5525	0.0099	97.3141	0.0075	3018.1087	0.0003	0.014	0.018	0.017	0.016
7,000,000	10.6284	0.0451	5.0241	0.1282	39.1446	0.0081	113.5332	0.0062	3521.1268	0.0002	0.012	0.015	0.014	0.013
8,000,000	12.1468	0.0357	5.7418	0.1077	44.7367	0.0068	129.7522	0.0053	4024.1449	0.0001	0.010	0.013	0.012	0.011
9,000,000	13.6651	0.0289	6.4595	0.0907	50.3288	0.0059	145.9712	0.0046	4527.1630	0.0001	0.008	0.011	0.010	0.010
10,000,000	15.1835	0.0247	7.1773	0.0772	55.9209	0.0053	162.1902	0.0041	5030.1811	0.0001	0.007	0.010	0.009	0.008

C

Fatality Average Cost Per Case	658,611
Permanent Total Average Cost Per Case	1,393,290
Likely Permanent Partial Temporary Total	178,824
Not Likely Permanent Partial Temporary Total	61,656
Medical Only Average Cost Per Case	1,988

* Final ELAEPF is the adjusted excess ratio multiplied by $((1/(1+LAE)) * (1+ALAE))$, a factor of 0.932



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Including ALAE)

Hazard Group D
ELAEPFs Effective 10/1/22

Loss Limit	Fatal Weight: 0.0215		Permanent Total Weight: 0.0461		Likely PP TT Weight: 0.4218		Not Likely PP TT Weight: 0.4824		Medical Only Weight: 0.0282		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	0.0321	0.9701	0.0153	0.9851	0.1166	0.9155	0.3586	0.8119	11.2613	0.2217	0.850	0.851	0.851	0.793
30,000	0.0385	0.9642	0.0183	0.9821	0.1399	0.9009	0.4304	0.7857	13.5135	0.2000	0.831	0.831	0.831	0.774
35,000	0.0449	0.9583	0.0214	0.9791	0.1632	0.8869	0.5021	0.7614	15.7658	0.1826	0.812	0.813	0.813	0.757
40,000	0.0513	0.9525	0.0244	0.9762	0.1866	0.8733	0.5738	0.7387	18.0180	0.1684	0.795	0.796	0.796	0.741
50,000	0.0641	0.9410	0.0305	0.9703	0.2332	0.8474	0.7173	0.6975	22.5225	0.1460	0.763	0.764	0.764	0.712
75,000	0.0962	0.9128	0.0458	0.9555	0.3498	0.7889	1.0759	0.6140	33.7838	0.1095	0.696	0.697	0.697	0.650
100,000	0.1282	0.8860	0.0610	0.9410	0.4664	0.7375	1.4346	0.5509	45.0450	0.0870	0.642	0.644	0.644	0.600
125,000	0.1603	0.8606	0.0763	0.9266	0.5830	0.6918	1.7932	0.5014	56.3063	0.0717	0.597	0.599	0.599	0.558
150,000	0.1923	0.8372	0.0915	0.9125	0.6996	0.6507	2.1518	0.4610	67.5676	0.0609	0.559	0.562	0.561	0.523
175,000	0.2244	0.8153	0.1068	0.8985	0.8162	0.6135	2.5105	0.4270	78.8288	0.0528	0.525	0.529	0.528	0.492
200,000	0.2564	0.7944	0.1221	0.8846	0.9328	0.5795	2.8691	0.3980	90.0901	0.0464	0.496	0.499	0.499	0.465
225,000	0.2885	0.7743	0.1373	0.8710	1.0494	0.5484	3.2278	0.3726	101.3514	0.0414	0.469	0.473	0.473	0.440
250,000	0.3205	0.7551	0.1526	0.8576	1.1660	0.5198	3.5864	0.3501	112.6126	0.0373	0.445	0.449	0.449	0.418
275,000	0.3526	0.7365	0.1678	0.8444	1.2826	0.4935	3.9450	0.3300	123.8739	0.0340	0.423	0.428	0.427	0.398
300,000	0.3846	0.7187	0.1831	0.8314	1.3992	0.4691	4.3037	0.3118	135.1351	0.0312	0.403	0.408	0.407	0.379
325,000	0.4167	0.7017	0.1983	0.8187	1.5159	0.4465	4.6623	0.2952	146.3964	0.0289	0.384	0.389	0.389	0.362
350,000	0.4487	0.6854	0.2136	0.8062	1.6325	0.4257	5.0209	0.2801	157.6577	0.0268	0.367	0.373	0.372	0.347
375,000	0.4808	0.6699	0.2288	0.7941	1.7491	0.4062	5.3796	0.2662	168.9189	0.0250	0.351	0.357	0.356	0.332
400,000	0.5128	0.6548	0.2441	0.7821	1.8657	0.3881	5.7382	0.2535	180.1802	0.0234	0.337	0.342	0.342	0.318
425,000	0.5449	0.6403	0.2594	0.7704	1.9823	0.3712	6.0969	0.2417	191.4414	0.0220	0.323	0.329	0.328	0.306
450,000	0.5769	0.6263	0.2746	0.7590	2.0989	0.3555	6.4555	0.2308	202.7027	0.0207	0.310	0.316	0.316	0.294
475,000	0.6090	0.6128	0.2899	0.7477	2.2155	0.3408	6.8141	0.2207	213.9640	0.0196	0.298	0.304	0.304	0.283
500,000	0.6410	0.5999	0.3051	0.7368	2.3321	0.3270	7.1728	0.2113	225.2252	0.0185	0.287	0.293	0.293	0.273
600,000	0.7692	0.5533	0.3662	0.6954	2.7985	0.2795	8.6073	0.1794	270.2703	0.0154	0.249	0.255	0.255	0.237
700,000	0.8974	0.5136	0.4272	0.6580	3.2649	0.2417	10.0419	0.1545	315.3153	0.0131	0.218	0.225	0.224	0.209
800,000	1.0256	0.4801	0.4882	0.6238	3.7313	0.2110	11.4764	0.1345	360.3604	0.0113	0.193	0.200	0.199	0.186
900,000	1.1538	0.4512	0.5492	0.5929	4.1977	0.1863	12.9110	0.1182	405.4054	0.0099	0.173	0.180	0.179	0.167
1,000,000	1.2820	0.4258	0.6103	0.5649	4.6642	0.1660	14.3456	0.1046	450.4505	0.0088	0.156	0.163	0.162	0.151
2,000,000	2.5641	0.2656	1.2205	0.3887	9.3283	0.0677	28.6911	0.0418	900.9009	0.0042	0.072	0.079	0.078	0.072
3,000,000	3.8461	0.1843	1.8308	0.3013	13.9925	0.0366	43.0367	0.0232	1351.3514	0.0021	0.045	0.050	0.049	0.046
4,000,000	5.1282	0.1348	2.4410	0.2475	18.6566	0.0233	57.3822	0.0152	1801.8018	0.0011	0.031	0.036	0.035	0.033
5,000,000	6.4102	0.1009	3.0513	0.2087	23.3208	0.0165	71.7278	0.0111	2252.2523	0.0007	0.024	0.029	0.028	0.026
6,000,000	7.6922	0.0766	3.6616	0.1785	27.9849	0.0127	86.0733	0.0087	2702.7027	0.0004	0.019	0.023	0.023	0.021
7,000,000	8.9743	0.0601	4.2718	0.1538	32.6491	0.0103	100.4189	0.0072	3153.1532	0.0003	0.016	0.020	0.019	0.018
8,000,000	10.2563	0.0479	4.8821	0.1327	37.3133	0.0086	114.7644	0.0061	3603.6036	0.0002	0.014	0.017	0.016	0.015
9,000,000	11.5384	0.0390	5.4923	0.1145	41.9774	0.0074	129.1100	0.0053	4054.0541	0.0001	0.012	0.015	0.014	0.013
10,000,000	12.8204	0.0324	6.1026	0.0987	46.6416	0.0065	143.4556	0.0047	4504.5045	0.0001	0.010	0.013	0.012	0.012

D

Fatality Average Cost Per Case	780,007
Permanent Total Average Cost Per Case	1,638,649
Likely Permanent Partial Temporary Total	214,401
Not Likely Permanent Partial Temporary Total	69,708
Medical Only Average Cost Per Case	2,220

* Final ELAEPF is the adjusted excess ratio multiplied by $((1/(1+LAE)) * (1+ALAE))$, a factor of 0.932



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Including ALAE)

Hazard Group E
ELAEPFs Effective 10/1/22

Loss Limit	Fatal Weight: 0.0213		Permanent Total Weight: 0.0617		Likely PP TT Weight: 0.4446		Not Likely PP TT Weight: 0.4467		Medical Only Weight: 0.0257		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	0.0306	0.9715	0.0146	0.9857	0.1145	0.9168	0.3333	0.8216	10.2375	0.2336	0.862	0.863	0.863	0.804
30,000	0.0367	0.9658	0.0176	0.9828	0.1374	0.9024	0.3999	0.7966	12.2850	0.2112	0.844	0.844	0.844	0.786
35,000	0.0428	0.9602	0.0205	0.9800	0.1603	0.8886	0.4666	0.7732	14.3325	0.1932	0.826	0.827	0.827	0.770
40,000	0.0489	0.9547	0.0234	0.9772	0.1832	0.8752	0.5333	0.7513	16.3800	0.1785	0.810	0.811	0.811	0.755
50,000	0.0611	0.9436	0.0293	0.9714	0.2290	0.8497	0.6666	0.7115	20.4750	0.1554	0.780	0.781	0.780	0.727
75,000	0.0917	0.9167	0.0439	0.9573	0.3436	0.7918	0.9999	0.6297	30.7125	0.1176	0.715	0.716	0.716	0.667
100,000	0.1222	0.8909	0.0586	0.9432	0.4581	0.7410	1.3332	0.5671	40.9500	0.0941	0.662	0.664	0.664	0.619
125,000	0.1528	0.8663	0.0732	0.9295	0.5726	0.6957	1.6664	0.5177	51.1876	0.0780	0.618	0.621	0.620	0.578
150,000	0.1833	0.8436	0.0878	0.9159	0.6871	0.6549	1.9997	0.4772	61.4251	0.0664	0.580	0.583	0.583	0.543
175,000	0.2139	0.8223	0.1025	0.9024	0.8017	0.6179	2.3330	0.4431	71.6626	0.0577	0.547	0.550	0.550	0.512
200,000	0.2444	0.8022	0.1171	0.8891	0.9162	0.5842	2.6663	0.4139	81.9001	0.0509	0.518	0.521	0.521	0.485
225,000	0.2750	0.7827	0.1317	0.8760	1.0307	0.5532	2.9996	0.3884	92.1376	0.0454	0.491	0.495	0.495	0.461
250,000	0.3056	0.7639	0.1464	0.8630	1.1452	0.5248	3.3329	0.3658	102.3751	0.0410	0.467	0.471	0.471	0.439
275,000	0.3361	0.7460	0.1610	0.8503	1.2597	0.4985	3.6662	0.3455	112.6126	0.0373	0.445	0.449	0.449	0.418
300,000	0.3667	0.7286	0.1757	0.8376	1.3743	0.4741	3.9995	0.3271	122.8501	0.0342	0.425	0.429	0.429	0.400
325,000	0.3972	0.7119	0.1903	0.8254	1.4888	0.4516	4.3328	0.3104	133.0876	0.0317	0.406	0.411	0.410	0.382
350,000	0.4278	0.6959	0.2049	0.8133	1.6033	0.4308	4.6660	0.2951	143.3251	0.0295	0.389	0.394	0.393	0.366
375,000	0.4583	0.6807	0.2196	0.8014	1.7178	0.4113	4.9993	0.2810	153.5627	0.0275	0.373	0.378	0.377	0.352
400,000	0.4889	0.6661	0.2342	0.7899	1.8324	0.3931	5.3326	0.2680	163.8002	0.0258	0.358	0.363	0.363	0.338
425,000	0.5194	0.6518	0.2488	0.7785	1.9469	0.3762	5.6659	0.2560	174.0377	0.0243	0.344	0.350	0.349	0.325
450,000	0.5500	0.6380	0.2635	0.7673	2.0614	0.3605	5.9992	0.2448	184.2752	0.0229	0.331	0.337	0.336	0.313
475,000	0.5806	0.6247	0.2781	0.7564	2.1759	0.3457	6.3325	0.2344	194.5127	0.0216	0.319	0.325	0.324	0.302
500,000	0.6111	0.6119	0.2928	0.7456	2.2904	0.3318	6.6658	0.2248	204.7502	0.0205	0.307	0.313	0.313	0.291
600,000	0.7333	0.5656	0.3513	0.7052	2.7485	0.2841	7.9989	0.1919	245.7002	0.0170	0.268	0.274	0.274	0.255
700,000	0.8556	0.5259	0.4099	0.6681	3.2066	0.2460	9.3321	0.1661	286.6503	0.0145	0.236	0.243	0.242	0.226
800,000	0.9778	0.4917	0.4684	0.6345	3.6647	0.2150	10.6652	0.1453	327.6003	0.0125	0.210	0.217	0.216	0.202
900,000	1.1000	0.4628	0.5270	0.6038	4.1228	0.1899	11.9984	0.1282	368.5504	0.0110	0.189	0.196	0.195	0.182
1,000,000	1.2222	0.4374	0.5855	0.5759	4.5809	0.1694	13.3316	0.1139	409.5004	0.0098	0.171	0.178	0.178	0.165
2,000,000	2.4445	0.2758	1.1710	0.3984	9.1618	0.0695	26.6631	0.0463	819.0008	0.0048	0.082	0.088	0.088	0.082
3,000,000	3.6667	0.1934	1.7566	0.3095	13.7427	0.0376	39.9947	0.0258	1228.5012	0.0026	0.052	0.057	0.056	0.053
4,000,000	4.8889	0.1426	2.3421	0.2548	18.3236	0.0240	53.3262	0.0169	1638.0016	0.0013	0.037	0.042	0.041	0.038
5,000,000	6.1111	0.1079	2.9276	0.2158	22.9045	0.0170	66.6578	0.0123	2047.5020	0.0008	0.029	0.033	0.032	0.030
6,000,000	7.3334	0.0826	3.5131	0.1853	27.4854	0.0130	79.9893	0.0096	2457.0025	0.0006	0.023	0.028	0.027	0.025
7,000,000	8.5556	0.0650	4.0986	0.1604	32.0663	0.0105	93.3209	0.0079	2866.5029	0.0004	0.019	0.024	0.023	0.021
8,000,000	9.7778	0.0520	4.6842	0.1392	36.6472	0.0088	106.6524	0.0067	3276.0033	0.0003	0.017	0.020	0.019	0.018
9,000,000	11.0001	0.0424	5.2697	0.1208	41.2280	0.0076	119.9840	0.0058	3685.5037	0.0002	0.014	0.018	0.017	0.016
10,000,000	12.2223	0.0353	5.8552	0.1048	45.8089	0.0066	133.3156	0.0051	4095.0041	0.0001	0.012	0.016	0.015	0.014

E

Fatality Average Cost Per Case	818,177
Permanent Total Average Cost Per Case	1,707,881
Likely Permanent Partial Temporary Total	218,298
Not Likely Permanent Partial Temporary Total	75,010
Medical Only Average Cost Per Case	2,442

* Final ELAEPF is the adjusted excess ratio multiplied by $((1/(1+LAE)) * (1+ALAE))$, a factor of 0.932



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Including ALAE)

Hazard Group F
ELAEPFFs Effective 10/1/22

Loss Limit	Fatal Weight: 0.0368		Permanent Total Weight: 0.0761		Likely PP TT Weight: 0.4134		Not Likely PP TT Weight: 0.4567		Medical Only Weight: 0.017		Per Claim Average Excess Ratio	Per Occurrence Excess Ratio	Adjusted for 50M Limit	Final ELAEPFF*
	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	0.0214	0.9800	0.0105	0.9897	0.0760	0.9424	0.2416	0.8595	9.1241	0.2484	0.898	0.898	0.898	0.837
30,000	0.0257	0.9760	0.0126	0.9877	0.0912	0.9321	0.2899	0.8390	10.9489	0.2252	0.883	0.884	0.884	0.823
35,000	0.0299	0.9721	0.0147	0.9856	0.1064	0.9220	0.3382	0.8197	12.7737	0.2066	0.870	0.870	0.870	0.811
40,000	0.0342	0.9681	0.0168	0.9836	0.1216	0.9123	0.3865	0.8015	14.5985	0.1912	0.857	0.857	0.857	0.799
50,000	0.0428	0.9602	0.0210	0.9795	0.1520	0.8936	0.4831	0.7677	18.2482	0.1670	0.833	0.833	0.833	0.776
75,000	0.0641	0.9410	0.0315	0.9693	0.2280	0.8502	0.7247	0.6955	27.3723	0.1278	0.780	0.781	0.780	0.727
100,000	0.0855	0.9221	0.0420	0.9591	0.3040	0.8109	0.9662	0.6370	36.4964	0.1031	0.735	0.736	0.736	0.685
125,000	0.1069	0.9037	0.0526	0.9490	0.3799	0.7750	1.2078	0.5888	45.6204	0.0861	0.696	0.698	0.697	0.650
150,000	0.1283	0.8859	0.0631	0.9390	0.4559	0.7419	1.4493	0.5487	54.7445	0.0735	0.663	0.665	0.664	0.618
175,000	0.1496	0.8688	0.0736	0.9291	0.5319	0.7112	1.6909	0.5145	63.8686	0.0641	0.633	0.635	0.634	0.591
200,000	0.1710	0.8525	0.0841	0.9193	0.6079	0.6827	1.9324	0.4848	72.9927	0.0567	0.606	0.608	0.608	0.566
225,000	0.1924	0.8372	0.0946	0.9097	0.6839	0.6560	2.1740	0.4587	82.1168	0.0508	0.582	0.584	0.583	0.544
250,000	0.2138	0.8224	0.1051	0.9000	0.7599	0.6310	2.4156	0.4355	91.2409	0.0458	0.559	0.562	0.561	0.523
275,000	0.2351	0.8082	0.1156	0.8905	0.8359	0.6076	2.6571	0.4146	100.3650	0.0418	0.539	0.542	0.541	0.504
300,000	0.2565	0.7944	0.1261	0.8810	0.9119	0.5854	2.8987	0.3958	109.4891	0.0383	0.520	0.523	0.522	0.486
325,000	0.2779	0.7809	0.1366	0.8717	0.9879	0.5645	3.1402	0.3785	118.6131	0.0354	0.502	0.505	0.504	0.470
350,000	0.2993	0.7677	0.1472	0.8623	1.0639	0.5448	3.3818	0.3626	127.7372	0.0330	0.485	0.489	0.488	0.455
375,000	0.3206	0.7550	0.1577	0.8531	1.1398	0.5261	3.6233	0.3480	136.8613	0.0308	0.470	0.474	0.472	0.440
400,000	0.3420	0.7426	0.1682	0.8440	1.2158	0.5083	3.8649	0.3343	145.9854	0.0290	0.455	0.459	0.458	0.426
425,000	0.3634	0.7304	0.1787	0.8351	1.2918	0.4915	4.1064	0.3216	155.1095	0.0273	0.441	0.445	0.444	0.414
450,000	0.3848	0.7186	0.1892	0.8263	1.3678	0.4755	4.3480	0.3096	164.2336	0.0258	0.428	0.432	0.431	0.401
475,000	0.4061	0.7072	0.1997	0.8176	1.4438	0.4603	4.5895	0.2985	173.3577	0.0244	0.415	0.420	0.419	0.390
500,000	0.4275	0.6961	0.2102	0.8090	1.5198	0.4458	4.8311	0.2879	182.4818	0.0231	0.403	0.408	0.407	0.379
600,000	0.5130	0.6547	0.2523	0.7758	1.8238	0.3945	5.7973	0.2515	218.9781	0.0191	0.361	0.367	0.365	0.340
700,000	0.5985	0.6171	0.2943	0.7445	2.1277	0.3518	6.7635	0.2221	255.4745	0.0163	0.327	0.332	0.331	0.308
800,000	0.6840	0.5836	0.3364	0.7152	2.4317	0.3159	7.7298	0.1979	291.9708	0.0142	0.297	0.303	0.302	0.281
900,000	0.7695	0.5532	0.3784	0.6876	2.7356	0.2853	8.6960	0.1777	328.4672	0.0125	0.272	0.278	0.277	0.258
1,000,000	0.8550	0.5260	0.4205	0.6619	3.0396	0.2589	9.6622	0.1605	364.9635	0.0111	0.250	0.257	0.255	0.238
2,000,000	1.7100	0.3569	0.8409	0.4805	6.0792	0.1211	19.3244	0.0720	729.9270	0.0054	0.133	0.140	0.138	0.128
3,000,000	2.5650	0.2655	1.2614	0.3811	9.1188	0.0699	28.9866	0.0412	1094.8905	0.0032	0.087	0.093	0.091	0.085
4,000,000	3.4200	0.2069	1.6818	0.3184	12.1584	0.0455	38.6488	0.0272	1459.8540	0.0018	0.063	0.069	0.067	0.062
5,000,000	4.2750	0.1651	2.1023	0.2746	15.1979	0.0321	48.3110	0.0196	1824.8175	0.0011	0.049	0.055	0.053	0.049
6,000,000	5.1300	0.1348	2.5228	0.2416	18.2375	0.0242	57.9733	0.0150	2189.7810	0.0007	0.040	0.045	0.043	0.040
7,000,000	5.9850	0.1111	2.9432	0.2149	21.2771	0.0190	67.6355	0.0121	2554.7445	0.0005	0.034	0.039	0.037	0.034
8,000,000	6.8400	0.0918	3.3637	0.1924	24.3167	0.0155	77.2977	0.0100	2919.7080	0.0004	0.029	0.034	0.032	0.029
9,000,000	7.6950	0.0765	3.7841	0.1731	27.3563	0.0131	86.9599	0.0086	3284.6715	0.0003	0.025	0.030	0.028	0.026
10,000,000	8.5500	0.0651	4.2046	0.1563	30.3959	0.0113	96.6221	0.0075	3649.6350	0.0002	0.022	0.027	0.025	0.023

F

Fatality Average Cost Per Case	1,169,584
Permanent Total Average Cost Per Case	2,378,347
Likely Permanent Partial Temporary Total	328,992
Not Likely Permanent Partial Temporary Total	103,496
Medical Only Average Cost Per Case	2,740

* Final ELAEPFF is the adjusted excess ratio multiplied by $((1/(1+LAE)) * (1+ALAE))$, a factor of 0.932



NEW YORK COMPENSATION INSURANCE RATING BOARD
Excess Loss Pure Premium Factor Calculation (Including ALAE)

Hazard Group G
ELAEPFs Effective 10/1/22

Loss Limit	Fatal Weight: 0.0548		Permanent Total Weight: 0.1028		Likely PP TT Weight: 0.3986		Not Likely PP TT Weight: 0.4254		Medical Only Weight: 0.0184		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	0.0187	0.9825	0.0090	0.9912	0.0703	0.9463	0.2122	0.8727	7.1839	0.2812	0.909	0.910	0.910	0.847
30,000	0.0224	0.9790	0.0108	0.9895	0.0843	0.9367	0.2546	0.8539	8.6207	0.2560	0.897	0.897	0.897	0.835
35,000	0.0262	0.9755	0.0126	0.9877	0.0984	0.9273	0.2971	0.8361	10.0575	0.2358	0.885	0.885	0.885	0.824
40,000	0.0299	0.9721	0.0144	0.9859	0.1124	0.9182	0.3395	0.8192	11.4943	0.2192	0.873	0.874	0.873	0.814
50,000	0.0374	0.9652	0.0179	0.9825	0.1405	0.9005	0.4244	0.7878	14.3678	0.1930	0.852	0.852	0.852	0.793
75,000	0.0561	0.9481	0.0269	0.9737	0.2108	0.8596	0.6366	0.7200	21.5517	0.1503	0.804	0.805	0.804	0.749
100,000	0.0748	0.9315	0.0359	0.9650	0.2810	0.8224	0.8488	0.6640	28.7356	0.1234	0.763	0.764	0.763	0.711
125,000	0.0935	0.9151	0.0449	0.9563	0.3513	0.7882	1.0610	0.6170	35.9195	0.1044	0.727	0.728	0.728	0.678
150,000	0.1121	0.8993	0.0538	0.9478	0.4215	0.7565	1.2732	0.5773	43.1034	0.0902	0.696	0.697	0.696	0.649
175,000	0.1308	0.8839	0.0628	0.9393	0.4918	0.7271	1.4854	0.5432	50.2874	0.0793	0.667	0.669	0.668	0.623
200,000	0.1495	0.8689	0.0718	0.9308	0.5621	0.6996	1.6976	0.5136	57.4713	0.0704	0.642	0.644	0.643	0.599
225,000	0.1682	0.8546	0.0807	0.9225	0.6323	0.6739	1.9098	0.4874	64.6552	0.0634	0.619	0.621	0.620	0.578
250,000	0.1869	0.8410	0.0897	0.9142	0.7026	0.6497	2.1220	0.4641	71.8391	0.0576	0.598	0.600	0.599	0.558
275,000	0.2056	0.8280	0.0987	0.9059	0.7728	0.6269	2.3342	0.4430	79.0230	0.0526	0.578	0.581	0.579	0.540
300,000	0.2243	0.8154	0.1077	0.8977	0.8431	0.6054	2.5465	0.4239	86.2069	0.0485	0.560	0.562	0.561	0.523
325,000	0.2430	0.8031	0.1166	0.8896	0.9134	0.5850	2.7587	0.4065	93.3908	0.0448	0.542	0.545	0.544	0.507
350,000	0.2617	0.7911	0.1256	0.8815	0.9836	0.5657	2.9709	0.3905	100.5747	0.0417	0.526	0.530	0.528	0.492
375,000	0.2804	0.7793	0.1346	0.8734	1.0539	0.5473	3.1831	0.3756	107.7586	0.0389	0.511	0.515	0.513	0.478
400,000	0.2991	0.7678	0.1435	0.8656	1.1241	0.5299	3.3953	0.3618	114.9425	0.0365	0.497	0.500	0.499	0.465
425,000	0.3178	0.7566	0.1525	0.8577	1.1944	0.5132	3.6075	0.3489	122.1264	0.0344	0.483	0.487	0.485	0.452
450,000	0.3364	0.7458	0.1615	0.8498	1.2646	0.4974	3.8197	0.3368	129.3103	0.0326	0.470	0.474	0.472	0.440
475,000	0.3551	0.7351	0.1705	0.8421	1.3349	0.4823	4.0319	0.3254	136.4943	0.0309	0.458	0.462	0.460	0.429
500,000	0.3738	0.7246	0.1794	0.8345	1.4052	0.4679	4.2441	0.3147	143.6782	0.0294	0.446	0.451	0.449	0.418
600,000	0.4486	0.6854	0.2153	0.8049	1.6862	0.4165	5.0929	0.2772	172.4138	0.0245	0.405	0.409	0.407	0.380
700,000	0.5234	0.6500	0.2512	0.7767	1.9672	0.3734	5.9417	0.2467	201.1494	0.0209	0.370	0.375	0.373	0.347
800,000	0.5981	0.6173	0.2871	0.7498	2.2483	0.3368	6.7905	0.2213	229.8851	0.0182	0.340	0.345	0.343	0.320
900,000	0.6729	0.5877	0.3230	0.7244	2.5293	0.3055	7.6394	0.2000	258.6207	0.0161	0.314	0.320	0.317	0.296
1,000,000	0.7477	0.5605	0.3589	0.7002	2.8103	0.2784	8.4882	0.1817	287.3563	0.0145	0.291	0.297	0.295	0.275
2,000,000	1.4953	0.3889	0.7177	0.5219	5.6207	0.1335	16.9763	0.0852	574.7126	0.0069	0.165	0.171	0.169	0.157
3,000,000	2.2430	0.2946	1.0766	0.4185	8.4310	0.0782	25.4645	0.0493	862.0690	0.0045	0.111	0.118	0.115	0.107
4,000,000	2.9906	0.2336	1.4355	0.3521	11.2413	0.0513	33.9527	0.0328	1149.4253	0.0030	0.084	0.090	0.087	0.081
5,000,000	3.7383	0.1897	1.7944	0.3053	14.0517	0.0363	42.4409	0.0237	1436.7816	0.0018	0.066	0.072	0.069	0.064
6,000,000	4.4860	0.1569	2.1532	0.2702	16.8620	0.0273	50.9290	0.0181	1724.1379	0.0012	0.055	0.061	0.058	0.054
7,000,000	5.2336	0.1317	2.5121	0.2424	19.6723	0.0215	59.4172	0.0145	2011.4943	0.0009	0.047	0.052	0.049	0.046
8,000,000	5.9813	0.1112	2.8710	0.2192	22.4826	0.0175	67.9054	0.0120	2298.8506	0.0006	0.041	0.046	0.043	0.040
9,000,000	6.7289	0.0941	3.2299	0.1991	25.2930	0.0147	76.3935	0.0102	2586.2069	0.0005	0.036	0.041	0.038	0.035
10,000,000	7.4766	0.0801	3.5887	0.1818	28.1033	0.0126	84.8817	0.0089	2873.5632	0.0004	0.032	0.037	0.033	0.031

G

Fatality Average Cost Per Case	1,337,509
Permanent Total Average Cost Per Case	2,786,491
Likely Permanent Partial Temporary Total	355,830
Not Likely Permanent Partial Temporary Total	117,811
Medical Only Average Cost Per Case	3,480

* Final ELAEPF is the adjusted excess ratio multiplied by $((1/(1+LAE)) * (1+ALAE))$, a factor of 0.932