

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 10/1/23

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	0.655	0.677	0.687	0.704	0.716	0.749	0.761
30,000	0.633	0.657	0.668	0.686	0.699	0.735	0.749
35,000	0.613	0.638	0.649	0.669	0.683	0.723	0.738
40,000	0.594	0.620	0.632	0.653	0.668	0.711	0.728
50,000	0.561	0.588	0.600	0.624	0.641	0.689	0.709
75,000	0.496	0.523	0.536	0.564	0.583	0.641	0.666
100,000	0.446	0.473	0.486	0.517	0.537	0.602	0.630
125,000	0.406	0.433	0.446	0.478	0.499	0.567	0.598
150,000	0.374	0.399	0.412	0.445	0.466	0.538	0.571
175,000	0.346	0.371	0.383	0.417	0.438	0.512	0.546
200,000	0.321	0.346	0.357	0.392	0.413	0.489	0.525
225,000	0.300	0.323	0.335	0.370	0.391	0.468	0.505
250,000	0.281	0.304	0.315	0.350	0.371	0.449	0.487
275,000	0.264	0.286	0.297	0.332	0.353	0.432	0.470
300,000	0.249	0.270	0.281	0.316	0.337	0.416	0.454
325,000	0.235	0.256	0.266	0.301	0.322	0.401	0.440
350,000	0.223	0.243	0.253	0.287	0.308	0.387	0.426
375,000	0.212	0.231	0.240	0.274	0.295	0.374	0.414
400,000	0.201	0.220	0.229	0.263	0.283	0.362	0.402
425,000	0.192	0.210	0.219	0.252	0.272	0.351	0.390
450,000	0.183	0.201	0.209	0.242	0.261	0.340	0.380
475,000	0.175	0.192	0.200	0.233	0.252	0.330	0.370
500,000	0.168	0.184	0.192	0.224	0.243	0.320	0.360
600,000	0.143	0.157	0.165	0.194	0.212	0.286	0.326
700,000	0.124	0.136	0.143	0.171	0.188	0.259	0.297
800,000	0.108	0.120	0.126	0.152	0.168	0.235	0.273
900,000	0.096	0.106	0.112	0.136	0.152	0.216	0.253
1,000,000	0.086	0.095	0.100	0.123	0.138	0.199	0.235
2,000,000	0.040	0.044	0.046	0.059	0.068	0.107	0.135
3,000,000	0.025	0.028	0.029	0.037	0.044	0.071	0.092
4,000,000	0.019	0.020	0.021	0.027	0.032	0.053	0.069
5,000,000	0.015	0.016	0.016	0.021	0.026	0.042	0.056
6,000,000	0.012	0.013	0.013	0.017	0.021	0.034	0.046
7,000,000	0.010	0.011	0.011	0.015	0.018	0.029	0.040
8,000,000	0.008	0.009	0.009	0.013	0.015	0.025	0.034
9,000,000	0.007	0.008	0.008	0.011	0.013	0.022	0.030
10,000,000	0.006	0.007	0.007	0.010	0.012	0.020	0.027



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

Hazard Group A
ELPPFs Effective 10/1/23

Loss Limit	Fatal Weight: 0.011		Permanent Total Weight: 0.042		Likely PP TT Weight: 0.392		Not Likely PP TT Weight: 0.507		Medical Only Weight: 0.048		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	0.0435	0.9591	0.0207	0.9798	0.1709	0.8789	0.5451	0.7365	17.0184	0.1470	0.777	0.778	0.778	0.655
30,000	0.0522	0.9510	0.0249	0.9757	0.2051	0.8589	0.6542	0.7026	20.4221	0.1299	0.751	0.752	0.752	0.633
35,000	0.0609	0.9431	0.0290	0.9717	0.2392	0.8398	0.7632	0.6719	23.8257	0.1166	0.727	0.728	0.728	0.613
40,000	0.0696	0.9352	0.0332	0.9676	0.2734	0.8215	0.8722	0.6439	27.2294	0.1058	0.704	0.706	0.706	0.594
50,000	0.0870	0.9197	0.0415	0.9595	0.3418	0.7871	1.0903	0.5950	34.0368	0.0891	0.665	0.667	0.667	0.561
75,000	0.1304	0.8826	0.0622	0.9397	0.5127	0.7119	1.6354	0.5032	51.0551	0.0635	0.586	0.589	0.589	0.496
100,000	0.1739	0.8482	0.0829	0.9203	0.6836	0.6485	2.1805	0.4387	68.0735	0.0491	0.527	0.530	0.530	0.446
125,000	0.2174	0.8174	0.1037	0.9011	0.8544	0.5942	2.7257	0.3899	85.0919	0.0399	0.479	0.483	0.483	0.407
150,000	0.2609	0.7885	0.1244	0.8824	1.0253	0.5468	3.2708	0.3513	102.1103	0.0334	0.440	0.444	0.444	0.374
175,000	0.3043	0.7614	0.1451	0.8640	1.1962	0.5051	3.8160	0.3195	119.1287	0.0288	0.406	0.411	0.411	0.346
200,000	0.3478	0.7356	0.1658	0.8460	1.3671	0.4682	4.3611	0.2925	136.1470	0.0253	0.377	0.382	0.382	0.321
225,000	0.3913	0.7112	0.1866	0.8284	1.5380	0.4354	4.9062	0.2694	153.1654	0.0226	0.351	0.356	0.356	0.300
250,000	0.4348	0.6883	0.2073	0.8113	1.7089	0.4061	5.4514	0.2492	170.1838	0.0204	0.328	0.334	0.334	0.281
275,000	0.4782	0.6667	0.2280	0.7947	1.8798	0.3799	5.9965	0.2315	187.2022	0.0186	0.308	0.314	0.314	0.264
300,000	0.5217	0.6462	0.2488	0.7785	2.0507	0.3563	6.5416	0.2158	204.2206	0.0170	0.290	0.296	0.296	0.249
325,000	0.5652	0.6267	0.2695	0.7628	2.2215	0.3350	7.0868	0.2019	221.2389	0.0157	0.273	0.280	0.280	0.235
350,000	0.6087	0.6082	0.2902	0.7475	2.3924	0.3157	7.6319	0.1894	238.2573	0.0145	0.259	0.265	0.265	0.223
375,000	0.6521	0.5906	0.3110	0.7326	2.5633	0.2981	8.1771	0.1782	255.2757	0.0136	0.245	0.252	0.252	0.212
400,000	0.6956	0.5740	0.3317	0.7182	2.7342	0.2820	8.7222	0.1680	272.2941	0.0127	0.233	0.239	0.239	0.201
425,000	0.7391	0.5583	0.3524	0.7043	2.9051	0.2673	9.2673	0.1587	289.3125	0.0120	0.222	0.228	0.228	0.192
450,000	0.7826	0.5434	0.3732	0.6908	3.0760	0.2537	9.8125	0.1503	306.3308	0.0113	0.211	0.218	0.218	0.183
475,000	0.8260	0.5293	0.3939	0.6778	3.2469	0.2413	10.3576	0.1425	323.3492	0.0107	0.202	0.209	0.208	0.175
500,000	0.8695	0.5159	0.4146	0.6652	3.4178	0.2297	10.9027	0.1354	340.3676	0.0101	0.193	0.200	0.200	0.168
600,000	1.0434	0.4697	0.4975	0.6188	4.1013	0.1910	13.0833	0.1118	408.4411	0.0083	0.163	0.170	0.170	0.143
700,000	1.2173	0.4318	0.5805	0.5782	4.7849	0.1613	15.2638	0.0941	476.5146	0.0071	0.140	0.147	0.147	0.124
800,000	1.3912	0.3996	0.6634	0.5427	5.4684	0.1380	17.4444	0.0803	544.5882	0.0063	0.122	0.129	0.129	0.108
900,000	1.5651	0.3715	0.7463	0.5116	6.1520	0.1193	19.6249	0.0694	612.6617	0.0057	0.108	0.115	0.114	0.096
1,000,000	1.7390	0.3467	0.8292	0.4841	6.8355	0.1042	21.8055	0.0606	680.7352	0.0051	0.096	0.102	0.102	0.086
2,000,000	3.4780	0.1996	1.6585	0.3213	13.6710	0.0379	43.6110	0.0227	1361.4704	0.0019	0.042	0.048	0.047	0.040
3,000,000	5.2171	0.1295	2.4877	0.2441	20.5065	0.0201	65.4165	0.0126	2042.2056	0.0008	0.026	0.030	0.030	0.025
4,000,000	6.9561	0.0873	3.3170	0.1947	27.3420	0.0131	87.2220	0.0086	2722.9408	0.0004	0.019	0.023	0.022	0.019
5,000,000	8.6951	0.0615	4.1462	0.1586	34.1775	0.0097	109.0275	0.0065	3403.6760	0.0002	0.014	0.018	0.018	0.015
6,000,000	10.4341	0.0450	4.9755	0.1297	41.0130	0.0076	130.8330	0.0052	4084.4112	0.0001	0.012	0.015	0.014	0.012
7,000,000	12.1731	0.0343	5.8047	0.1061	47.8485	0.0063	152.6385	0.0044	4765.1464	0.0001	0.010	0.012	0.012	0.010
8,000,000	13.9121	0.0270	6.6339	0.0871	54.6840	0.0054	174.4440	0.0038	5445.8816	0.0001	0.008	0.010	0.010	0.009
9,000,000	15.6512	0.0221	7.4632	0.0727	61.5195	0.0048	196.2495	0.0033	6126.6167	0.0000	0.007	0.009	0.009	0.007
10,000,000	17.3902	0.0183	8.2924	0.0608	68.3550	0.0043	218.0549	0.0029	6807.3519	0.0000	0.006	0.008	0.007	0.006

A

Fatality Average Cost Per Case	575,037
Permanent Total Average Cost Per Case	1,205,920
Likely Permanent Partial Temporary Total	146,295
Not Likely Permanent Partial Temporary Total	45,860
Medical Only Average Cost Per Case	1,469

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.842



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

Hazard Group B
ELPPFs Effective 10/1/23

Loss Limit	Fatal Weight: 0.011		Permanent Total Weight: 0.039		Likely PP TT Weight: 0.434		Not Likely PP TT Weight: 0.485		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	0.0412	0.9612	0.0192	0.9812	0.1596	0.8858	0.4899	0.7550	17.0184	0.1470	0.804	0.805	0.805	0.677
30,000	0.0494	0.9536	0.0230	0.9775	0.1915	0.8667	0.5879	0.7228	20.4221	0.1299	0.779	0.780	0.780	0.657
35,000	0.0577	0.9460	0.0268	0.9738	0.2234	0.8485	0.6858	0.6934	23.8257	0.1166	0.757	0.758	0.758	0.638
40,000	0.0659	0.9385	0.0306	0.9701	0.2553	0.8311	0.7838	0.6664	27.2294	0.1058	0.735	0.737	0.737	0.620
50,000	0.0824	0.9238	0.0383	0.9626	0.3191	0.7982	0.9798	0.6187	34.0368	0.0891	0.697	0.699	0.699	0.588
75,000	0.1236	0.8883	0.0575	0.9442	0.4787	0.7258	1.4697	0.5274	51.0551	0.0635	0.619	0.622	0.622	0.523
100,000	0.1648	0.8551	0.0766	0.9262	0.6383	0.6644	1.9596	0.4625	68.0735	0.0491	0.560	0.563	0.562	0.473
125,000	0.2059	0.8252	0.0958	0.9084	0.7979	0.6113	2.4494	0.4131	85.0919	0.0399	0.511	0.515	0.515	0.433
150,000	0.2471	0.7975	0.1149	0.8910	0.9574	0.5649	2.9393	0.3738	102.1103	0.0334	0.471	0.475	0.475	0.400
175,000	0.2883	0.7712	0.1341	0.8738	1.1170	0.5238	3.4292	0.3414	119.1287	0.0288	0.436	0.441	0.440	0.371
200,000	0.3295	0.7462	0.1532	0.8569	1.2766	0.4872	3.9191	0.3140	136.1470	0.0253	0.406	0.411	0.411	0.346
225,000	0.3707	0.7225	0.1724	0.8404	1.4361	0.4545	4.4090	0.2904	153.1654	0.0226	0.380	0.385	0.384	0.324
250,000	0.4119	0.7002	0.1915	0.8243	1.5957	0.4252	4.8989	0.2697	170.1838	0.0204	0.356	0.361	0.361	0.304
275,000	0.4531	0.6790	0.2107	0.8086	1.7553	0.3987	5.3888	0.2514	187.2022	0.0186	0.335	0.340	0.340	0.286
300,000	0.4943	0.6590	0.2298	0.7933	1.9149	0.3749	5.8787	0.2351	204.2206	0.0170	0.315	0.321	0.321	0.270
325,000	0.5355	0.6399	0.2490	0.7784	2.0744	0.3533	6.3686	0.2206	221.2389	0.0157	0.298	0.304	0.304	0.256
350,000	0.5767	0.6217	0.2682	0.7637	2.2340	0.3336	6.8584	0.2076	238.2573	0.0145	0.283	0.289	0.288	0.243
375,000	0.6178	0.6044	0.2873	0.7496	2.3936	0.3155	7.3483	0.1958	255.2757	0.0136	0.268	0.275	0.274	0.231
400,000	0.6590	0.5880	0.3065	0.7358	2.5532	0.2991	7.8382	0.1850	272.2941	0.0127	0.255	0.262	0.261	0.220
425,000	0.7002	0.5723	0.3256	0.7224	2.7127	0.2839	8.3281	0.1753	289.3125	0.0120	0.243	0.250	0.249	0.210
450,000	0.7414	0.5575	0.3448	0.7094	2.8723	0.2700	8.8180	0.1663	306.3308	0.0113	0.232	0.239	0.238	0.201
475,000	0.7826	0.5434	0.3639	0.6968	3.0319	0.2571	9.3079	0.1581	323.3492	0.0107	0.222	0.228	0.228	0.192
500,000	0.8238	0.5300	0.3831	0.6845	3.1914	0.2452	9.7978	0.1505	340.3676	0.0101	0.212	0.219	0.219	0.184
600,000	0.9886	0.4833	0.4597	0.6392	3.8297	0.2051	11.7573	0.1253	408.4411	0.0083	0.180	0.187	0.187	0.157
700,000	1.1533	0.4449	0.5363	0.5991	4.4680	0.1741	13.7169	0.1062	476.5146	0.0071	0.156	0.162	0.162	0.136
800,000	1.3181	0.4126	0.6129	0.5638	5.1063	0.1496	15.6764	0.0912	544.5882	0.0063	0.136	0.143	0.143	0.120
900,000	1.4828	0.3844	0.6895	0.5324	5.7446	0.1299	17.6360	0.0792	612.6617	0.0057	0.120	0.127	0.127	0.107
1,000,000	1.6476	0.3593	0.7661	0.5047	6.3829	0.1139	19.5955	0.0695	680.7352	0.0051	0.107	0.114	0.113	0.095
2,000,000	3.2952	0.2100	1.5323	0.3380	12.7658	0.0422	39.1911	0.0266	1361.4704	0.0019	0.047	0.052	0.052	0.044
3,000,000	4.9428	0.1380	2.2984	0.2582	19.1487	0.0224	58.7866	0.0147	2042.2056	0.0008	0.028	0.033	0.033	0.028
4,000,000	6.5904	0.0948	3.0646	0.2080	25.5315	0.0145	78.3822	0.0099	2722.9408	0.0004	0.020	0.024	0.024	0.020
5,000,000	8.2380	0.0672	3.8307	0.1712	31.9144	0.0106	97.9777	0.0074	3403.6760	0.0002	0.016	0.019	0.019	0.016
6,000,000	9.8856	0.0494	4.5969	0.1421	38.2973	0.0083	117.5733	0.0059	4084.4112	0.0001	0.013	0.016	0.015	0.013
7,000,000	11.5332	0.0377	5.3630	0.1181	44.6802	0.0068	137.1688	0.0050	4765.1464	0.0001	0.010	0.013	0.013	0.011
8,000,000	13.1808	0.0295	6.1292	0.0981	51.0631	0.0058	156.7644	0.0043	5445.8816	0.0001	0.009	0.011	0.011	0.009
9,000,000	14.8284	0.0242	6.8953	0.0820	57.4460	0.0052	176.3599	0.0037	6126.6167	0.0000	0.008	0.010	0.009	0.008
10,000,000	16.4760	0.0201	7.6615	0.0697	63.8288	0.0046	195.9555	0.0033	6807.3519	0.0000	0.007	0.009	0.008	0.007

B	
Fatality Average Cost Per Case	606,945
Permanent Total Average Cost Per Case	1,305,230
Likely Permanent Partial Temporary Total	156,669
Not Likely Permanent Partial Temporary Total	51,032
Medical Only Average Cost Per Case	1,469

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.842

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

Hazard Group C
ELPPFs Effective 10/1/23

Loss Limit	Fatal Weight: 0.012		Permanent Total Weight: 0.038		Likely PP TT Weight: 0.446		Not Likely PP TT Weight: 0.477		Medical Only Weight: 0.027		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	0.0392	0.9630	0.0188	0.9816	0.1573	0.8872	0.4469	0.7702	15.9439	0.1535	0.816	0.817	0.817	0.688
30,000	0.0470	0.9558	0.0226	0.9779	0.1888	0.8683	0.5363	0.7394	19.1327	0.1358	0.792	0.793	0.793	0.668
35,000	0.0548	0.9486	0.0263	0.9743	0.2202	0.8503	0.6257	0.7111	22.3214	0.1221	0.770	0.771	0.771	0.649
40,000	0.0627	0.9414	0.0301	0.9706	0.2517	0.8330	0.7151	0.6851	25.5102	0.1110	0.749	0.751	0.751	0.632
50,000	0.0783	0.9274	0.0376	0.9633	0.3146	0.8004	0.8939	0.6386	31.8878	0.0938	0.712	0.713	0.713	0.600
75,000	0.1175	0.8934	0.0564	0.9452	0.4719	0.7286	1.3408	0.5482	47.8316	0.0672	0.635	0.637	0.637	0.536
100,000	0.1567	0.8614	0.0753	0.9274	0.6292	0.6676	1.7877	0.4831	63.7755	0.0521	0.575	0.578	0.578	0.486
125,000	0.1958	0.8323	0.0941	0.9099	0.7865	0.6148	2.2347	0.4332	79.7194	0.0424	0.527	0.530	0.530	0.446
150,000	0.2350	0.8055	0.1129	0.8928	0.9438	0.5686	2.6816	0.3934	95.6633	0.0356	0.486	0.490	0.489	0.412
175,000	0.2741	0.7801	0.1317	0.8759	1.1011	0.5277	3.1285	0.3606	111.6071	0.0306	0.451	0.455	0.455	0.383
200,000	0.3133	0.7559	0.1505	0.8593	1.2584	0.4912	3.5755	0.3328	127.5510	0.0269	0.420	0.425	0.424	0.357
225,000	0.3525	0.7329	0.1693	0.8430	1.4157	0.4585	4.0224	0.3088	143.4949	0.0241	0.393	0.398	0.398	0.335
250,000	0.3916	0.7110	0.1881	0.8271	1.5730	0.4292	4.4693	0.2877	159.4388	0.0218	0.369	0.374	0.374	0.315
275,000	0.4308	0.6903	0.2070	0.8116	1.7303	0.4027	4.9162	0.2690	175.3827	0.0198	0.348	0.353	0.353	0.297
300,000	0.4700	0.6707	0.2258	0.7965	1.8876	0.3788	5.3632	0.2523	191.3265	0.0181	0.328	0.334	0.333	0.281
325,000	0.5091	0.6520	0.2446	0.7818	2.0448	0.3571	5.8101	0.2373	207.2704	0.0167	0.310	0.316	0.316	0.266
350,000	0.5483	0.6342	0.2634	0.7674	2.2021	0.3374	6.2570	0.2238	223.2143	0.0155	0.294	0.300	0.300	0.253
375,000	0.5875	0.6171	0.2822	0.7533	2.3594	0.3193	6.7040	0.2115	239.1582	0.0145	0.280	0.286	0.286	0.240
400,000	0.6266	0.6008	0.3010	0.7397	2.5167	0.3027	7.1509	0.2004	255.1020	0.0136	0.266	0.273	0.272	0.229
425,000	0.6658	0.5853	0.3198	0.7264	2.6740	0.2875	7.5978	0.1902	271.0459	0.0128	0.254	0.260	0.260	0.219
450,000	0.7050	0.5706	0.3386	0.7136	2.8313	0.2735	8.0448	0.1808	286.9898	0.0121	0.242	0.249	0.249	0.209
475,000	0.7441	0.5565	0.3575	0.7010	2.9886	0.2605	8.4917	0.1722	302.9337	0.0114	0.232	0.239	0.238	0.200
500,000	0.7833	0.5431	0.3763	0.6888	3.1459	0.2485	8.9386	0.1642	318.8776	0.0108	0.222	0.229	0.228	0.192
600,000	0.9399	0.4960	0.4515	0.6438	3.7751	0.2081	10.7264	0.1376	382.6531	0.0089	0.189	0.196	0.196	0.165
700,000	1.0966	0.4573	0.5268	0.6038	4.4043	0.1769	12.5141	0.1173	446.4286	0.0076	0.163	0.170	0.170	0.143
800,000	1.2533	0.4247	0.6020	0.5686	5.0335	0.1522	14.3018	0.1013	510.2041	0.0067	0.143	0.150	0.150	0.126
900,000	1.4099	0.3965	0.6773	0.5372	5.6627	0.1323	16.0895	0.0885	573.9796	0.0060	0.127	0.133	0.133	0.112
1,000,000	1.5666	0.3712	0.7526	0.5093	6.2918	0.1160	17.8773	0.0779	637.7551	0.0054	0.113	0.120	0.119	0.100
2,000,000	3.1331	0.2200	1.5051	0.3418	12.5837	0.0431	35.7545	0.0305	1275.5102	0.0022	0.049	0.055	0.054	0.046
3,000,000	4.6997	0.1462	2.2577	0.2615	18.8755	0.0229	53.6318	0.0168	1913.2653	0.0009	0.030	0.035	0.034	0.029
4,000,000	6.2663	0.1020	3.0102	0.2110	25.1674	0.0148	71.5090	0.0112	2551.0204	0.0005	0.021	0.025	0.025	0.021
5,000,000	7.8329	0.0726	3.7628	0.1741	31.4592	0.0108	89.3863	0.0083	3188.7755	0.0003	0.016	0.020	0.019	0.016
6,000,000	9.3994	0.0538	4.5153	0.1450	37.7510	0.0085	107.2635	0.0066	3826.5306	0.0002	0.013	0.016	0.016	0.013
7,000,000	10.9660	0.0412	5.2679	0.1208	44.0429	0.0070	125.1408	0.0055	4464.2857	0.0001	0.011	0.014	0.013	0.011
8,000,000	12.5326	0.0325	6.0204	0.1007	50.3347	0.0059	143.0180	0.0047	5102.0408	0.0001	0.009	0.012	0.011	0.009
9,000,000	14.0991	0.0264	6.7730	0.0844	56.6266	0.0052	160.8953	0.0041	5739.7959	0.0000	0.008	0.010	0.010	0.008
10,000,000	15.6657	0.0220	7.5255	0.0718	62.9184	0.0047	178.7725	0.0037	6377.5510	0.0000	0.007	0.009	0.008	0.007

C

Fatality Average Cost Per Case	638,337
Permanent Total Average Cost Per Case	1,328,815
Likely Permanent Partial Temporary Total	158,936
Not Likely Permanent Partial Temporary Total	55,937
Medical Only Average Cost Per Case	1,568

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.842



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

Hazard Group D
ELPPFs Effective 10/1/23

Loss Limit	Fatal Weight: 0.022		Permanent Total Weight: 0.044		Likely PP TT Weight: 0.425		Not Likely PP TT Weight: 0.485		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	0.0330	0.9688	0.0157	0.9846	0.1292	0.9048	0.3950	0.7893	14.1965	0.1656	0.836	0.837	0.837	0.704
30,000	0.0395	0.9628	0.0188	0.9816	0.1551	0.8885	0.4740	0.7605	17.0358	0.1469	0.814	0.815	0.815	0.686
35,000	0.0461	0.9566	0.0220	0.9785	0.1809	0.8729	0.5529	0.7340	19.8751	0.1323	0.794	0.795	0.795	0.669
40,000	0.0527	0.9506	0.0251	0.9755	0.2068	0.8579	0.6319	0.7093	22.7144	0.1206	0.775	0.776	0.776	0.653
50,000	0.0659	0.9385	0.0314	0.9693	0.2585	0.8294	0.7899	0.6648	28.3930	0.1025	0.741	0.742	0.742	0.624
75,000	0.0989	0.9093	0.0471	0.9541	0.3877	0.7655	1.1849	0.5762	42.5894	0.0742	0.669	0.671	0.670	0.564
100,000	0.1318	0.8815	0.0627	0.9392	0.5170	0.7101	1.5799	0.5110	56.7859	0.0577	0.612	0.614	0.614	0.517
125,000	0.1648	0.8551	0.0784	0.9245	0.6462	0.6616	1.9748	0.4607	70.9824	0.0472	0.565	0.568	0.568	0.478
150,000	0.1977	0.8310	0.0941	0.9099	0.7755	0.6183	2.3698	0.4203	85.1789	0.0398	0.526	0.529	0.529	0.445
175,000	0.2307	0.8084	0.1098	0.8956	0.9047	0.5796	2.7647	0.3869	99.3754	0.0343	0.492	0.496	0.495	0.417
200,000	0.2636	0.7868	0.1255	0.8814	1.0340	0.5445	3.1597	0.3585	113.5718	0.0301	0.462	0.466	0.466	0.392
225,000	0.2966	0.7661	0.1412	0.8675	1.1632	0.5128	3.5547	0.3340	127.7683	0.0269	0.436	0.440	0.439	0.370
250,000	0.3296	0.7462	0.1568	0.8538	1.2925	0.4838	3.9496	0.3125	141.9648	0.0243	0.412	0.416	0.416	0.350
275,000	0.3625	0.7272	0.1725	0.8403	1.4217	0.4573	4.3446	0.2933	156.1613	0.0222	0.390	0.395	0.394	0.332
300,000	0.3955	0.7089	0.1882	0.8271	1.5509	0.4331	4.7396	0.2761	170.3578	0.0204	0.370	0.376	0.375	0.316
325,000	0.4284	0.6916	0.2039	0.8141	1.6802	0.4108	5.1345	0.2606	184.5542	0.0188	0.353	0.358	0.357	0.301
350,000	0.4614	0.6749	0.2196	0.8014	1.8094	0.3904	5.5295	0.2465	198.7507	0.0175	0.336	0.342	0.341	0.287
375,000	0.4943	0.6590	0.2353	0.7890	1.9387	0.3715	5.9245	0.2337	212.9472	0.0163	0.321	0.327	0.326	0.274
400,000	0.5273	0.6436	0.2509	0.7769	2.0679	0.3541	6.3194	0.2220	227.1437	0.0152	0.307	0.313	0.312	0.263
425,000	0.5602	0.6289	0.2666	0.7650	2.1972	0.3380	6.7144	0.2113	241.3401	0.0144	0.294	0.300	0.299	0.252
450,000	0.5932	0.6147	0.2823	0.7533	2.3264	0.3229	7.1093	0.2014	255.5366	0.0136	0.282	0.288	0.287	0.242
475,000	0.6262	0.6010	0.2980	0.7418	2.4557	0.3090	7.5043	0.1922	269.7331	0.0129	0.271	0.277	0.276	0.233
500,000	0.6591	0.5879	0.3137	0.7307	2.5849	0.2960	7.8993	0.1838	283.9296	0.0122	0.260	0.267	0.266	0.224
600,000	0.7909	0.5406	0.3764	0.6888	3.1019	0.2518	9.4791	0.1553	340.7155	0.0101	0.225	0.231	0.231	0.194
700,000	0.9228	0.5007	0.4392	0.6508	3.6189	0.2172	11.0590	0.1335	397.5014	0.0086	0.197	0.204	0.203	0.171
800,000	1.0546	0.4670	0.5019	0.6165	4.1358	0.1893	12.6388	0.1161	454.2873	0.0075	0.174	0.181	0.181	0.152
900,000	1.1864	0.4380	0.5646	0.5856	4.6528	0.1665	14.2187	0.1020	511.0733	0.0067	0.156	0.163	0.162	0.136
1,000,000	1.3182	0.4125	0.6274	0.5576	5.1698	0.1475	15.7985	0.0904	567.8592	0.0061	0.140	0.147	0.146	0.123
2,000,000	2.6364	0.2550	1.2547	0.3823	10.3396	0.0581	31.5971	0.0364	1135.7183	0.0027	0.065	0.071	0.070	0.059
3,000,000	3.9547	0.1756	1.8821	0.2958	15.5094	0.0311	47.3956	0.0201	1703.5775	0.0011	0.040	0.045	0.044	0.037
4,000,000	5.2729	0.1279	2.5095	0.2426	20.6792	0.0199	63.1941	0.0133	2271.4367	0.0006	0.028	0.033	0.032	0.027
5,000,000	6.5911	0.0948	3.1369	0.2040	25.8490	0.0142	78.9927	0.0098	2839.2959	0.0004	0.022	0.026	0.025	0.021
6,000,000	7.9093	0.0716	3.7642	0.1740	31.0188	0.0110	94.7912	0.0077	3407.1550	0.0002	0.018	0.021	0.021	0.017
7,000,000	9.2276	0.0556	4.3916	0.1494	36.1886	0.0090	110.5898	0.0064	3975.0142	0.0001	0.015	0.018	0.017	0.015
8,000,000	10.5458	0.0442	5.0190	0.1283	41.3584	0.0075	126.3883	0.0054	4542.8734	0.0001	0.012	0.016	0.015	0.013
9,000,000	11.8640	0.0359	5.6464	0.1103	46.5282	0.0065	142.1868	0.0048	5110.7325	0.0001	0.011	0.014	0.013	0.011
10,000,000	13.1822	0.0295	6.2737	0.0947	51.6980	0.0058	157.9854	0.0042	5678.5917	0.0000	0.009	0.012	0.011	0.010

D

Fatality Average Cost Per Case	758,597
Permanent Total Average Cost Per Case	1,593,945
Likely Permanent Partial Temporary Total	193,431
Not Likely Permanent Partial Temporary Total	63,297
Medical Only Average Cost Per Case	1,761

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.842



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

Hazard Group E
ELPPFs Effective 10/1/23

Loss Limit	Fatal Weight: 0.022		Permanent Total Weight: 0.063		Likely PP TT Weight: 0.448		Not Likely PP TT Weight: 0.445		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	0.0305	0.9712	0.0152	0.9851	0.1260	0.9068	0.3652	0.8008	12.8074	0.1769	0.850	0.851	0.851	0.716
30,000	0.0366	0.9655	0.0182	0.9822	0.1512	0.8909	0.4383	0.7733	15.3689	0.1572	0.830	0.831	0.830	0.699
35,000	0.0427	0.9598	0.0213	0.9792	0.1764	0.8756	0.5113	0.7477	17.9303	0.1419	0.811	0.812	0.812	0.683
40,000	0.0488	0.9541	0.0243	0.9762	0.2016	0.8609	0.5843	0.7239	20.4918	0.1296	0.793	0.794	0.794	0.668
50,000	0.0610	0.9430	0.0304	0.9703	0.2519	0.8329	0.7304	0.6808	25.6148	0.1106	0.760	0.762	0.761	0.641
75,000	0.0916	0.9156	0.0456	0.9556	0.3779	0.7700	1.0956	0.5939	38.4221	0.0808	0.691	0.693	0.693	0.583
100,000	0.1221	0.8895	0.0608	0.9410	0.5039	0.7154	1.4609	0.5288	51.2295	0.0633	0.636	0.638	0.638	0.537
125,000	0.1526	0.8646	0.0760	0.9267	0.6298	0.6674	1.8261	0.4783	64.0369	0.0519	0.590	0.593	0.593	0.499
150,000	0.1831	0.8414	0.0912	0.9126	0.7558	0.6246	2.1913	0.4376	76.8443	0.0439	0.552	0.555	0.554	0.466
175,000	0.2136	0.8199	0.1064	0.8987	0.8818	0.5861	2.5565	0.4037	89.6516	0.0379	0.518	0.521	0.521	0.438
200,000	0.2441	0.7995	0.1216	0.8849	1.0078	0.5514	2.9217	0.3751	102.4590	0.0333	0.488	0.492	0.491	0.413
225,000	0.2747	0.7798	0.1368	0.8714	1.1337	0.5198	3.2869	0.3503	115.2664	0.0297	0.461	0.465	0.465	0.391
250,000	0.3052	0.7608	0.1520	0.8580	1.2597	0.4909	3.6521	0.3284	128.0738	0.0268	0.437	0.442	0.441	0.371
275,000	0.3357	0.7426	0.1672	0.8448	1.3857	0.4644	4.0174	0.3090	140.8811	0.0245	0.416	0.420	0.420	0.353
300,000	0.3662	0.7251	0.1824	0.8319	1.5116	0.4403	4.3826	0.2915	153.6885	0.0226	0.396	0.401	0.400	0.337
325,000	0.3967	0.7083	0.1976	0.8193	1.6376	0.4180	4.7478	0.2758	166.4959	0.0209	0.378	0.383	0.382	0.322
350,000	0.4273	0.6921	0.2128	0.8069	1.7636	0.3974	5.1130	0.2614	179.3033	0.0194	0.361	0.366	0.365	0.308
375,000	0.4578	0.6766	0.2280	0.7947	1.8895	0.3785	5.4782	0.2483	192.1107	0.0181	0.345	0.351	0.350	0.295
400,000	0.4883	0.6618	0.2432	0.7828	2.0155	0.3610	5.8434	0.2362	204.9180	0.0169	0.331	0.337	0.336	0.283
425,000	0.5188	0.6475	0.2584	0.7712	2.1415	0.3448	6.2086	0.2252	217.7254	0.0159	0.318	0.324	0.323	0.272
450,000	0.5493	0.6337	0.2736	0.7597	2.2675	0.3296	6.5739	0.2150	230.5328	0.0150	0.305	0.311	0.311	0.261
475,000	0.5798	0.6204	0.2888	0.7485	2.3934	0.3156	6.9391	0.2055	243.3402	0.0142	0.294	0.300	0.299	0.252
500,000	0.6104	0.6075	0.3040	0.7376	2.5194	0.3024	7.3043	0.1968	256.1475	0.0135	0.283	0.289	0.289	0.243
600,000	0.7324	0.5606	0.3649	0.6962	3.0233	0.2578	8.7651	0.1672	307.3770	0.0113	0.246	0.253	0.252	0.212
700,000	0.8545	0.5204	0.4257	0.6586	3.5272	0.2227	10.2260	0.1443	358.6066	0.0096	0.217	0.224	0.223	0.188
800,000	0.9766	0.4863	0.4865	0.6246	4.0310	0.1945	11.6869	0.1261	409.8361	0.0083	0.193	0.200	0.200	0.168
900,000	1.0986	0.4569	0.5473	0.5938	4.5349	0.1713	13.1477	0.1112	461.0656	0.0074	0.174	0.181	0.180	0.152
1,000,000	1.2207	0.4311	0.6081	0.5659	5.0388	0.1520	14.6086	0.0989	512.2951	0.0067	0.157	0.164	0.164	0.138
2,000,000	2.4414	0.2710	1.2162	0.3896	10.0776	0.0604	29.2171	0.0407	1024.5902	0.0031	0.076	0.082	0.081	0.068
3,000,000	3.6622	0.1899	1.8243	0.3020	15.1164	0.0324	43.8257	0.0226	1536.8852	0.0014	0.048	0.053	0.052	0.044
4,000,000	4.8829	0.1399	2.4324	0.2481	20.1552	0.0207	58.4343	0.0148	2049.1803	0.0008	0.035	0.040	0.039	0.032
5,000,000	6.1036	0.1059	3.0405	0.2093	25.1940	0.0147	73.0428	0.0109	2561.4754	0.0005	0.027	0.032	0.031	0.026
6,000,000	7.3243	0.0807	3.6486	0.1791	30.2328	0.0114	87.6514	0.0085	3073.7705	0.0003	0.022	0.026	0.025	0.021
7,000,000	8.5450	0.0633	4.2567	0.1544	35.2716	0.0093	102.2599	0.0070	3586.0656	0.0002	0.018	0.022	0.021	0.018
8,000,000	9.7658	0.0505	4.8647	0.1332	40.3104	0.0078	116.8685	0.0060	4098.3607	0.0001	0.016	0.019	0.018	0.015
9,000,000	10.9865	0.0411	5.4728	0.1150	45.3492	0.0067	131.4771	0.0052	4610.6557	0.0001	0.013	0.017	0.016	0.013
10,000,000	12.2072	0.0341	6.0809	0.0992	50.3880	0.0059	146.0856	0.0046	5122.9508	0.0001	0.012	0.015	0.014	0.012

E	
Fatality Average Cost Per Case	819,188
Permanent Total Average Cost Per Case	1,644,485
Likely Permanent Partial Temporary Total	198,460
Not Likely Permanent Partial Temporary Total	68,453
Medical Only Average Cost Per Case	1,952

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.842



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

Hazard Group F
ELPPFs Effective 10/1/23

Loss Limit	Fatal Weight: 0.036		Permanent Total Weight: 0.078		Likely PP TT Weight: 0.423		Not Likely PP TT Weight: 0.449		Medical Only Weight: 0.013		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	0.0218	0.9793	0.0111	0.9891	0.0837	0.9352	0.2633	0.8433	11.9732	0.1845	0.889	0.890	0.889	0.749
30,000	0.0262	0.9752	0.0133	0.9870	0.1004	0.9237	0.3159	0.8207	14.3678	0.1643	0.873	0.874	0.874	0.735
35,000	0.0305	0.9712	0.0155	0.9848	0.1171	0.9126	0.3686	0.7995	16.7625	0.1485	0.859	0.859	0.859	0.723
40,000	0.0349	0.9670	0.0177	0.9827	0.1338	0.9018	0.4212	0.7795	19.1571	0.1357	0.845	0.845	0.845	0.711
50,000	0.0436	0.9590	0.0222	0.9783	0.1673	0.8811	0.5265	0.7426	23.9464	0.1161	0.818	0.819	0.819	0.689
75,000	0.0655	0.9389	0.0333	0.9675	0.2510	0.8334	0.7898	0.6648	35.9195	0.0853	0.761	0.763	0.762	0.641
100,000	0.0873	0.9194	0.0444	0.9567	0.3346	0.7906	1.0531	0.6027	47.8927	0.0672	0.714	0.715	0.715	0.602
125,000	0.1091	0.9005	0.0554	0.9462	0.4183	0.7517	1.3164	0.5524	59.8659	0.0551	0.673	0.675	0.674	0.567
150,000	0.1309	0.8822	0.0665	0.9357	0.5019	0.7162	1.5796	0.5111	71.8391	0.0467	0.638	0.640	0.639	0.538
175,000	0.1527	0.8645	0.0776	0.9252	0.5856	0.6836	1.8429	0.4763	83.8123	0.0404	0.607	0.609	0.609	0.512
200,000	0.1746	0.8477	0.0887	0.9149	0.6692	0.6535	2.1062	0.4464	95.7854	0.0355	0.579	0.582	0.581	0.489
225,000	0.1964	0.8319	0.0998	0.9047	0.7529	0.6255	2.3695	0.4203	107.7586	0.0317	0.554	0.557	0.556	0.468
250,000	0.2182	0.8168	0.1109	0.8946	0.8365	0.5995	2.6327	0.3974	119.7318	0.0286	0.532	0.535	0.534	0.449
275,000	0.2400	0.8022	0.1220	0.8846	0.9202	0.5752	2.8960	0.3769	131.7050	0.0261	0.511	0.514	0.513	0.432
300,000	0.2618	0.7880	0.1331	0.8746	1.0038	0.5524	3.1593	0.3586	143.6782	0.0241	0.492	0.495	0.494	0.416
325,000	0.2837	0.7741	0.1442	0.8648	1.0875	0.5310	3.4226	0.3418	155.6513	0.0223	0.474	0.478	0.477	0.401
350,000	0.3055	0.7606	0.1552	0.8552	1.1711	0.5109	3.6858	0.3266	167.6245	0.0207	0.457	0.461	0.460	0.387
375,000	0.3273	0.7475	0.1663	0.8456	1.2548	0.4920	3.9491	0.3125	179.5977	0.0193	0.442	0.446	0.445	0.374
400,000	0.3491	0.7348	0.1774	0.8361	1.3385	0.4741	4.2124	0.2995	191.5709	0.0181	0.427	0.431	0.430	0.362
425,000	0.3709	0.7224	0.1885	0.8268	1.4221	0.4572	4.4757	0.2874	203.5441	0.0171	0.413	0.418	0.417	0.351
450,000	0.3928	0.7104	0.1996	0.8176	1.5058	0.4413	4.7389	0.2761	215.5172	0.0161	0.400	0.405	0.404	0.340
475,000	0.4146	0.6988	0.2107	0.8086	1.5894	0.4263	5.0022	0.2656	227.4904	0.0152	0.388	0.393	0.392	0.330
500,000	0.4364	0.6874	0.2218	0.7996	1.6731	0.4120	5.2655	0.2558	239.4636	0.0145	0.376	0.382	0.380	0.320
600,000	0.5237	0.6453	0.2661	0.7653	2.0077	0.3620	6.3186	0.2220	287.3563	0.0121	0.336	0.342	0.340	0.286
700,000	0.6110	0.6072	0.3105	0.7330	2.3423	0.3212	7.3717	0.1952	335.2490	0.0103	0.303	0.309	0.307	0.259
800,000	0.6982	0.5731	0.3548	0.7028	2.6769	0.2872	8.4248	0.1734	383.1418	0.0089	0.275	0.281	0.280	0.235
900,000	0.7855	0.5424	0.3992	0.6745	3.0115	0.2587	9.4779	0.1554	431.0345	0.0079	0.251	0.258	0.257	0.216
1,000,000	0.8728	0.5150	0.4435	0.6483	3.3461	0.2345	10.5310	0.1402	478.9272	0.0071	0.231	0.238	0.237	0.199
2,000,000	1.7456	0.3458	0.8871	0.4668	6.6923	0.1071	21.0619	0.0634	957.8544	0.0035	0.123	0.129	0.128	0.108
3,000,000	2.6184	0.2564	1.3306	0.3690	10.0384	0.0608	31.5929	0.0364	1436.7816	0.0017	0.080	0.086	0.085	0.071
4,000,000	3.4912	0.1989	1.7742	0.3075	13.3845	0.0392	42.1239	0.0239	1915.7088	0.0009	0.058	0.064	0.063	0.053
5,000,000	4.3640	0.1585	2.2177	0.2647	16.7306	0.0277	52.6549	0.0173	2394.6360	0.0006	0.046	0.051	0.049	0.042
6,000,000	5.2368	0.1289	2.6613	0.2323	20.0768	0.0208	63.1858	0.0133	2873.5632	0.0004	0.038	0.043	0.041	0.034
7,000,000	6.1096	0.1057	3.1048	0.2057	23.4229	0.0164	73.7168	0.0107	3352.4904	0.0002	0.032	0.036	0.035	0.029
8,000,000	6.9824	0.0869	3.5484	0.1836	26.7690	0.0135	84.2478	0.0090	3831.4176	0.0002	0.027	0.032	0.030	0.025
9,000,000	7.8552	0.0723	3.9919	0.1646	30.1151	0.0114	94.7787	0.0077	4310.3448	0.0001	0.024	0.028	0.026	0.022
10,000,000	8.7280	0.0611	4.4354	0.1478	33.4613	0.0099	105.3097	0.0068	4789.2720	0.0001	0.021	0.025	0.023	0.020

F	
Fatality Average Cost Per Case	1,145,733
Permanent Total Average Cost Per Case	2,254,565
Likely Permanent Partial Temporary Total	298,853
Not Likely Permanent Partial Temporary Total	94,958
Medical Only Average Cost Per Case	2,088

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.842



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

Hazard Group G
ELPPFs Effective 10/1/23

Loss Limit	Fatal Weight: 0.056		Permanent Total Weight: 0.105		Likely PP TT Weight: 0.42		Not Likely PP TT Weight: 0.404		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	0.0193	0.9817	0.0095	0.9907	0.0756	0.9410	0.2321	0.8575	9.1946	0.2168	0.904	0.904	0.904	0.761
30,000	0.0232	0.9780	0.0114	0.9889	0.0907	0.9304	0.2785	0.8366	11.0335	0.1942	0.890	0.890	0.890	0.749
35,000	0.0271	0.9743	0.0133	0.9870	0.1058	0.9201	0.3249	0.8170	12.8724	0.1763	0.877	0.878	0.877	0.739
40,000	0.0309	0.9708	0.0152	0.9851	0.1210	0.9101	0.3713	0.7984	14.7113	0.1618	0.865	0.865	0.865	0.728
50,000	0.0387	0.9635	0.0190	0.9814	0.1512	0.8909	0.4641	0.7640	18.3891	0.1395	0.842	0.843	0.842	0.709
75,000	0.0580	0.9457	0.0286	0.9721	0.2268	0.8466	0.6962	0.6904	27.5837	0.1047	0.791	0.792	0.791	0.666
100,000	0.0773	0.9283	0.0381	0.9628	0.3024	0.8065	0.9282	0.6305	36.7782	0.0837	0.748	0.749	0.748	0.630
125,000	0.0967	0.9112	0.0476	0.9537	0.3780	0.7700	1.1603	0.5810	45.9728	0.0696	0.710	0.712	0.711	0.598
150,000	0.1160	0.8947	0.0571	0.9446	0.4536	0.7363	1.3923	0.5397	55.1673	0.0592	0.677	0.679	0.678	0.571
175,000	0.1353	0.8786	0.0666	0.9356	0.5292	0.7053	1.6244	0.5047	64.3619	0.0516	0.648	0.650	0.649	0.547
200,000	0.1546	0.8630	0.0762	0.9265	0.6048	0.6765	1.8565	0.4746	73.5565	0.0457	0.622	0.624	0.623	0.525
225,000	0.1740	0.8481	0.0857	0.9177	0.6804	0.6496	2.0885	0.4482	82.7510	0.0409	0.598	0.601	0.600	0.505
250,000	0.1933	0.8341	0.0952	0.9089	0.7560	0.6245	2.3206	0.4249	91.9456	0.0370	0.577	0.579	0.578	0.487
275,000	0.2126	0.8206	0.1047	0.9002	0.8316	0.6010	2.5526	0.4041	101.1401	0.0337	0.557	0.560	0.558	0.470
300,000	0.2320	0.8075	0.1142	0.8916	0.9072	0.5788	2.7847	0.3853	110.3347	0.0310	0.538	0.541	0.540	0.454
325,000	0.2513	0.7948	0.1238	0.8829	0.9828	0.5580	3.0167	0.3683	119.5292	0.0287	0.521	0.524	0.523	0.440
350,000	0.2706	0.7823	0.1333	0.8745	1.0584	0.5383	3.2488	0.3527	128.7238	0.0267	0.505	0.508	0.507	0.426
375,000	0.2900	0.7702	0.1428	0.8661	1.1340	0.5197	3.4809	0.3383	137.9184	0.0250	0.489	0.493	0.492	0.414
400,000	0.3093	0.7583	0.1523	0.8577	1.2096	0.5020	3.7129	0.3251	147.1129	0.0235	0.475	0.479	0.477	0.402
425,000	0.3286	0.7468	0.1618	0.8495	1.2852	0.4853	3.9450	0.3127	156.3075	0.0222	0.461	0.465	0.464	0.390
450,000	0.3480	0.7354	0.1714	0.8413	1.3608	0.4695	4.1770	0.3011	165.5020	0.0210	0.449	0.453	0.451	0.380
475,000	0.3673	0.7244	0.1809	0.8332	1.4364	0.4544	4.4091	0.2904	174.6966	0.0199	0.437	0.441	0.439	0.370
500,000	0.3866	0.7137	0.1904	0.8252	1.5120	0.4402	4.6411	0.2802	183.8911	0.0189	0.425	0.429	0.428	0.360
600,000	0.4639	0.6736	0.2285	0.7943	1.8144	0.3896	5.5694	0.2452	220.6694	0.0157	0.384	0.389	0.387	0.326
700,000	0.5413	0.6373	0.2666	0.7650	2.1169	0.3478	6.4976	0.2170	257.4476	0.0135	0.350	0.355	0.353	0.298
800,000	0.6186	0.6041	0.3047	0.7371	2.4193	0.3128	7.4258	0.1940	294.2258	0.0118	0.321	0.327	0.325	0.274
900,000	0.6959	0.5739	0.3427	0.7108	2.7217	0.2831	8.3541	0.1748	331.0040	0.0104	0.296	0.302	0.300	0.253
1,000,000	0.7732	0.5465	0.3808	0.6860	3.0241	0.2577	9.2823	0.1585	367.7823	0.0093	0.275	0.281	0.279	0.235
2,000,000	1.5465	0.3743	0.7616	0.5062	6.0482	0.1219	18.5646	0.0744	735.5645	0.0047	0.155	0.162	0.160	0.135
3,000,000	2.3197	0.2819	1.1424	0.4043	9.0722	0.0705	27.8469	0.0435	1103.3468	0.0028	0.105	0.112	0.109	0.092
4,000,000	3.0930	0.2225	1.5233	0.3393	12.0963	0.0458	37.1292	0.0288	1471.1291	0.0016	0.079	0.085	0.082	0.069
5,000,000	3.8662	0.1798	1.9041	0.2935	15.1204	0.0324	46.4115	0.0208	1838.9114	0.0010	0.063	0.069	0.066	0.056
6,000,000	4.6395	0.1483	2.2849	0.2593	18.1445	0.0244	55.6938	0.0159	2206.6936	0.0007	0.052	0.058	0.055	0.046
7,000,000	5.4127	0.1239	2.6657	0.2320	21.1686	0.0192	64.9761	0.0128	2574.4759	0.0005	0.045	0.050	0.047	0.040
8,000,000	6.1859	0.1039	3.0465	0.2090	24.1926	0.0156	74.2583	0.0106	2942.2582	0.0003	0.039	0.044	0.041	0.034
9,000,000	6.9592	0.0873	3.4273	0.1893	27.2167	0.0132	83.5406	0.0091	3310.0405	0.0003	0.034	0.039	0.036	0.030
10,000,000	7.7324	0.0741	3.8081	0.1721	30.2408	0.0114	92.8229	0.0079	3677.8227	0.0002	0.030	0.035	0.032	0.027

G

Fatality Average Cost Per Case	1,293,256
Permanent Total Average Cost Per Case	2,625,960
Likely Permanent Partial Temporary Total	330,679
Not Likely Permanent Partial Temporary Total	107,732
Medical Only Average Cost Per Case	2,719

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.842



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

Summary of ELAEPFs Effective 10/1/23

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	0.768	0.777	0.795	0.807	0.841	0.853
30,000	0.723	0.747	0.757	0.776	0.790	0.828	0.842
35,000	0.702	0.727	0.738	0.759	0.774	0.815	0.831
40,000	0.683	0.709	0.720	0.743	0.759	0.803	0.820
50,000	0.649	0.676	0.688	0.713	0.731	0.781	0.801
75,000	0.580	0.608	0.620	0.650	0.671	0.732	0.758
100,000	0.526	0.554	0.567	0.600	0.622	0.690	0.720
125,000	0.483	0.511	0.523	0.558	0.581	0.655	0.687
150,000	0.446	0.474	0.486	0.522	0.546	0.623	0.658
175,000	0.415	0.442	0.454	0.491	0.515	0.595	0.633
200,000	0.387	0.414	0.425	0.464	0.488	0.570	0.609
225,000	0.363	0.388	0.400	0.439	0.463	0.548	0.588
250,000	0.341	0.366	0.377	0.417	0.441	0.527	0.568
275,000	0.322	0.346	0.357	0.396	0.420	0.508	0.550
300,000	0.304	0.327	0.338	0.378	0.401	0.490	0.532
325,000	0.288	0.310	0.321	0.360	0.384	0.474	0.517
350,000	0.273	0.295	0.305	0.345	0.368	0.458	0.502
375,000	0.260	0.281	0.291	0.330	0.353	0.444	0.488
400,000	0.247	0.268	0.278	0.316	0.340	0.430	0.474
425,000	0.236	0.256	0.265	0.304	0.327	0.417	0.461
450,000	0.225	0.245	0.254	0.292	0.315	0.405	0.449
475,000	0.216	0.234	0.243	0.281	0.303	0.393	0.438
500,000	0.207	0.225	0.233	0.271	0.293	0.382	0.427
600,000	0.176	0.192	0.200	0.235	0.256	0.343	0.388
700,000	0.152	0.166	0.174	0.207	0.226	0.310	0.355
800,000	0.134	0.146	0.153	0.184	0.202	0.283	0.327
900,000	0.118	0.130	0.136	0.165	0.182	0.259	0.303
1,000,000	0.106	0.116	0.122	0.149	0.166	0.239	0.281
2,000,000	0.048	0.053	0.055	0.071	0.081	0.129	0.160
3,000,000	0.030	0.033	0.034	0.044	0.052	0.084	0.109
4,000,000	0.022	0.023	0.024	0.032	0.038	0.062	0.082
5,000,000	0.017	0.018	0.019	0.025	0.030	0.048	0.065
6,000,000	0.014	0.015	0.015	0.020	0.024	0.040	0.054
7,000,000	0.012	0.012	0.013	0.017	0.020	0.034	0.046
8,000,000	0.010	0.010	0.011	0.014	0.017	0.029	0.040
9,000,000	0.008	0.009	0.009	0.012	0.015	0.025	0.035
10,000,000	0.007	0.008	0.008	0.011	0.013	0.022	0.031



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

Hazard Group A
ELAEPFs Effective 10/1/23

Loss Limit	Fatal Weight: 0.0101		Permanent Total Weight: 0.0391		Likely PP TT Weight: 0.3887		Not Likely PP TT Weight: 0.5082		Medical Only Weight: 0.0539		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	0.0419	0.9611	0.0199	0.9806	0.1524	0.8933	0.4819	0.7681	13.3476	0.2014	0.797	0.797	0.797	0.745
30,000	0.0503	0.9534	0.0239	0.9767	0.1829	0.8754	0.5783	0.7373	16.0171	0.1809	0.773	0.774	0.774	0.723
35,000	0.0587	0.9458	0.0279	0.9728	0.2134	0.8582	0.6747	0.7092	18.6866	0.1646	0.750	0.752	0.752	0.702
40,000	0.0671	0.9383	0.0318	0.9690	0.2439	0.8417	0.7711	0.6833	21.3561	0.1512	0.730	0.731	0.731	0.683
50,000	0.0839	0.9235	0.0398	0.9612	0.3048	0.8105	0.9639	0.6375	26.6951	0.1301	0.693	0.695	0.694	0.649
75,000	0.1258	0.8880	0.0597	0.9422	0.4573	0.7413	1.4458	0.5492	40.0427	0.0958	0.618	0.621	0.620	0.580
100,000	0.1677	0.8549	0.0796	0.9235	0.6097	0.6820	1.9278	0.4853	53.3903	0.0752	0.561	0.564	0.563	0.526
125,000	0.2097	0.8252	0.0995	0.9052	0.7621	0.6303	2.4097	0.4360	66.7379	0.0616	0.514	0.517	0.517	0.483
150,000	0.2516	0.7975	0.1194	0.8871	0.9145	0.5847	2.8917	0.3963	80.0854	0.0520	0.474	0.478	0.478	0.446
175,000	0.2935	0.7713	0.1393	0.8693	1.0669	0.5440	3.3736	0.3632	93.4330	0.0448	0.440	0.444	0.444	0.415
200,000	0.3354	0.7464	0.1592	0.8518	1.2193	0.5075	3.8556	0.3348	106.7806	0.0393	0.410	0.415	0.415	0.387
225,000	0.3774	0.7226	0.1791	0.8348	1.3718	0.4746	4.3375	0.3102	120.1281	0.0350	0.384	0.389	0.389	0.363
250,000	0.4193	0.7003	0.1990	0.8181	1.5242	0.4450	4.8195	0.2884	133.4757	0.0316	0.360	0.366	0.365	0.341
275,000	0.4612	0.6793	0.2189	0.8020	1.6766	0.4181	5.3014	0.2692	146.8233	0.0288	0.339	0.345	0.344	0.322
300,000	0.5032	0.6593	0.2388	0.7863	1.8290	0.3937	5.7834	0.2519	160.1708	0.0264	0.320	0.326	0.325	0.304
325,000	0.5451	0.6402	0.2587	0.7710	1.9814	0.3714	6.2653	0.2365	173.5184	0.0243	0.302	0.308	0.308	0.288
350,000	0.5870	0.6219	0.2786	0.7560	2.1338	0.3510	6.7472	0.2225	186.8660	0.0225	0.287	0.293	0.292	0.273
375,000	0.6290	0.6047	0.2985	0.7415	2.2863	0.3323	7.2292	0.2099	200.2136	0.0210	0.272	0.278	0.278	0.260
400,000	0.6709	0.5885	0.3184	0.7276	2.4387	0.3151	7.7111	0.1983	213.5611	0.0196	0.259	0.265	0.265	0.247
425,000	0.7128	0.5730	0.3383	0.7139	2.5911	0.2992	8.1931	0.1878	226.9087	0.0184	0.246	0.253	0.253	0.236
450,000	0.7547	0.5581	0.3582	0.7006	2.7435	0.2845	8.6750	0.1781	240.2563	0.0174	0.235	0.242	0.241	0.225
475,000	0.7967	0.5443	0.3781	0.6878	2.8959	0.2709	9.1570	0.1691	253.6038	0.0165	0.225	0.231	0.231	0.216
500,000	0.8386	0.5311	0.3980	0.6753	3.0483	0.2582	9.6389	0.1609	266.9514	0.0156	0.215	0.222	0.221	0.207
600,000	1.0063	0.4848	0.4776	0.6295	3.6580	0.2155	11.5667	0.1334	320.3417	0.0129	0.182	0.189	0.188	0.176
700,000	1.1740	0.4470	0.5572	0.5890	4.2677	0.1830	13.4945	0.1124	373.7320	0.0108	0.156	0.163	0.163	0.152
800,000	1.3418	0.4148	0.6368	0.5536	4.8773	0.1578	15.4223	0.0960	427.1223	0.0093	0.136	0.143	0.143	0.134
900,000	1.5095	0.3866	0.7164	0.5223	5.4870	0.1374	17.3501	0.0829	480.5125	0.0082	0.120	0.127	0.127	0.118
1,000,000	1.6772	0.3614	0.7960	0.4947	6.0967	0.1207	19.2779	0.0723	533.9028	0.0074	0.107	0.114	0.113	0.106
2,000,000	3.3544	0.2107	1.5919	0.3299	12.1933	0.0453	38.5557	0.0273	1067.8057	0.0033	0.047	0.052	0.052	0.048
3,000,000	5.0316	0.1379	2.3879	0.2514	18.2900	0.0241	57.8336	0.0151	1601.7085	0.0014	0.028	0.033	0.033	0.030
4,000,000	6.7089	0.0945	3.1838	0.2015	24.3867	0.0155	77.1114	0.0101	2135.6113	0.0008	0.020	0.024	0.024	0.022
5,000,000	8.3861	0.0671	3.9798	0.1651	30.4833	0.0113	96.3893	0.0075	2669.5141	0.0004	0.015	0.019	0.018	0.017
6,000,000	10.0633	0.0495	4.7758	0.1361	36.5800	0.0088	115.6671	0.0060	3203.4170	0.0003	0.012	0.016	0.015	0.014
7,000,000	11.7405	0.0379	5.5717	0.1123	42.6767	0.0072	134.9450	0.0051	3737.3198	0.0002	0.010	0.013	0.013	0.012
8,000,000	13.4177	0.0297	6.3677	0.0926	48.7734	0.0062	154.2228	0.0044	4271.2226	0.0001	0.009	0.011	0.011	0.010
9,000,000	15.0949	0.0250	7.1637	0.0775	54.8700	0.0054	173.5007	0.0038	4805.1255	0.0001	0.007	0.010	0.009	0.008
10,000,000	16.7721	0.0208	7.9596	0.0654	60.9667	0.0049	192.7785	0.0034	5339.0283	0.0001	0.006	0.008	0.008	0.007

A

Fatality Average Cost Per Case	596,227
Permanent Total Average Cost Per Case	1,256,341
Likely Permanent Partial Temporary Total	164,024
Not Likely Permanent Partial Temporary Total	51,873
Medical Only Average Cost Per Case	1,873

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



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

Hazard Group B
ELAEPFs Effective 10/1/23

Loss Limit	Fatal Weight: 0.0101		Permanent Total Weight: 0.036		Likely PP TT Weight: 0.4326		Not Likely PP TT Weight: 0.4851		Medical Only Weight: 0.0362		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	0.0401	0.9627	0.0185	0.9819	0.1436	0.8986	0.4389	0.7827	13.2415	0.2024	0.821	0.822	0.822	0.768
30,000	0.0481	0.9554	0.0222	0.9783	0.1723	0.8815	0.5267	0.7534	15.8898	0.1818	0.798	0.799	0.799	0.747
35,000	0.0562	0.9480	0.0259	0.9747	0.2010	0.8651	0.6144	0.7265	18.5381	0.1654	0.777	0.778	0.778	0.727
40,000	0.0642	0.9409	0.0296	0.9711	0.2298	0.8492	0.7022	0.7016	21.1864	0.1520	0.758	0.759	0.759	0.709
50,000	0.0802	0.9267	0.0369	0.9640	0.2872	0.8193	0.8778	0.6571	26.4831	0.1308	0.722	0.723	0.723	0.676
75,000	0.1203	0.8925	0.0554	0.9463	0.4308	0.7525	1.3166	0.5699	39.7246	0.0964	0.649	0.651	0.650	0.608
100,000	0.1604	0.8605	0.0739	0.9288	0.5744	0.6950	1.7555	0.5061	52.9661	0.0757	0.591	0.594	0.593	0.554
125,000	0.2005	0.8315	0.0924	0.9117	0.7180	0.6446	2.1944	0.4566	66.2076	0.0621	0.544	0.547	0.546	0.511
150,000	0.2407	0.8046	0.1108	0.8949	0.8616	0.5999	2.6333	0.4166	79.4492	0.0524	0.504	0.507	0.507	0.474
175,000	0.2808	0.7791	0.1293	0.8782	1.0052	0.5599	3.0722	0.3832	92.6907	0.0451	0.469	0.473	0.473	0.442
200,000	0.3209	0.7548	0.1478	0.8618	1.1488	0.5239	3.5111	0.3547	105.9322	0.0396	0.439	0.443	0.443	0.414
225,000	0.3610	0.7318	0.1663	0.8457	1.2924	0.4913	3.9499	0.3297	119.1737	0.0353	0.412	0.416	0.416	0.388
250,000	0.4011	0.7098	0.1847	0.8300	1.4359	0.4618	4.3888	0.3077	132.4153	0.0318	0.387	0.392	0.392	0.366
275,000	0.4412	0.6891	0.2032	0.8147	1.5795	0.4350	4.8277	0.2881	145.6568	0.0290	0.365	0.371	0.370	0.346
300,000	0.4813	0.6697	0.2217	0.7997	1.7231	0.4104	5.2666	0.2705	158.8983	0.0266	0.345	0.351	0.350	0.327
325,000	0.5214	0.6509	0.2401	0.7852	1.8667	0.3880	5.7055	0.2546	172.1398	0.0245	0.327	0.333	0.332	0.310
350,000	0.5615	0.6330	0.2586	0.7710	2.0103	0.3674	6.1443	0.2402	185.3814	0.0227	0.310	0.316	0.316	0.295
375,000	0.6016	0.6158	0.2771	0.7571	2.1539	0.3485	6.5832	0.2271	198.6229	0.0212	0.295	0.301	0.301	0.281
400,000	0.6418	0.5996	0.2956	0.7436	2.2975	0.3310	7.0221	0.2152	211.8644	0.0198	0.281	0.287	0.287	0.268
425,000	0.6819	0.5843	0.3140	0.7306	2.4411	0.3149	7.4610	0.2042	225.1059	0.0186	0.268	0.275	0.274	0.256
450,000	0.7220	0.5696	0.3325	0.7179	2.5847	0.2998	7.8999	0.1941	238.3475	0.0175	0.256	0.263	0.262	0.245
475,000	0.7621	0.5556	0.3510	0.7054	2.7283	0.2859	8.3387	0.1847	251.5890	0.0166	0.245	0.252	0.251	0.234
500,000	0.8022	0.5425	0.3695	0.6933	2.8719	0.2730	8.7776	0.1761	264.8305	0.0158	0.235	0.241	0.241	0.225
600,000	0.9626	0.4957	0.4434	0.6485	3.4463	0.2290	10.5332	0.1471	317.7966	0.0130	0.199	0.206	0.206	0.192
700,000	1.1231	0.4577	0.5172	0.6087	4.0207	0.1950	12.2887	0.1249	370.7627	0.0109	0.172	0.179	0.178	0.166
800,000	1.2835	0.4255	0.5911	0.5734	4.5950	0.1688	14.0442	0.1073	423.7288	0.0094	0.150	0.157	0.157	0.146
900,000	1.4440	0.3973	0.6650	0.5421	5.1694	0.1475	15.7997	0.0932	476.6949	0.0083	0.133	0.140	0.139	0.130
1,000,000	1.6044	0.3719	0.7389	0.5142	5.7438	0.1300	17.5553	0.0816	529.6610	0.0075	0.118	0.125	0.125	0.116
2,000,000	3.2088	0.2196	1.4778	0.3458	11.4876	0.0496	35.1105	0.0313	1059.3220	0.0034	0.051	0.057	0.056	0.053
3,000,000	4.8132	0.1452	2.2168	0.2648	17.2314	0.0264	52.6658	0.0172	1588.9831	0.0014	0.031	0.036	0.035	0.033
4,000,000	6.4176	0.1007	2.9557	0.2142	22.9752	0.0169	70.2210	0.0115	2118.6441	0.0008	0.022	0.026	0.025	0.023
5,000,000	8.0220	0.0719	3.6946	0.1771	28.7190	0.0122	87.7763	0.0085	2648.3051	0.0005	0.017	0.020	0.019	0.018
6,000,000	9.6264	0.0534	4.4335	0.1479	34.4628	0.0095	105.3315	0.0068	3177.9661	0.0003	0.013	0.017	0.016	0.015
7,000,000	11.2307	0.0409	5.1724	0.1236	40.2065	0.0078	122.8868	0.0056	3707.6271	0.0002	0.011	0.014	0.013	0.012
8,000,000	12.8351	0.0323	5.9114	0.1034	45.9503	0.0066	140.4420	0.0048	4237.2881	0.0001	0.009	0.012	0.011	0.011
9,000,000	14.4395	0.0269	6.6503	0.0868	51.6941	0.0058	157.9973	0.0042	4766.9492	0.0001	0.008	0.010	0.010	0.009
10,000,000	16.0439	0.0225	7.3892	0.0739	57.4379	0.0052	175.5526	0.0038	5296.6102	0.0001	0.007	0.009	0.008	0.008

B

Fatality Average Cost Per Case	623,289
Permanent Total Average Cost Per Case	1,353,328
Likely Permanent Partial Temporary Total	174,101
Not Likely Permanent Partial Temporary Total	56,963
Medical Only Average Cost Per Case	1,888

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



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

Hazard Group C
ELAEPFs Effective 10/1/23

Loss Limit	Fatal Weight: 0.0107		Permanent Total Weight: 0.0351		Likely PP TT Weight: 0.4434		Not Likely PP TT Weight: 0.4789		Medical Only Weight: 0.0318		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	0.0383	0.9644	0.0183	0.9821	0.1428	0.8991	0.4022	0.7957	12.4069	0.2100	0.831	0.832	0.832	0.777
30,000	0.0460	0.9573	0.0220	0.9785	0.1714	0.8821	0.4826	0.7678	14.8883	0.1890	0.809	0.810	0.810	0.757
35,000	0.0537	0.9503	0.0256	0.9750	0.2000	0.8657	0.5631	0.7420	17.3697	0.1722	0.789	0.790	0.790	0.738
40,000	0.0613	0.9435	0.0293	0.9714	0.2285	0.8499	0.6435	0.7180	19.8511	0.1584	0.770	0.771	0.771	0.720
50,000	0.0766	0.9299	0.0366	0.9643	0.2856	0.8201	0.8044	0.6749	24.8139	0.1368	0.735	0.736	0.736	0.688
75,000	0.1150	0.8969	0.0550	0.9467	0.4285	0.7535	1.2065	0.5891	37.2208	0.1015	0.662	0.664	0.664	0.620
100,000	0.1533	0.8659	0.0733	0.9294	0.5713	0.6962	1.6087	0.5255	49.6278	0.0802	0.605	0.607	0.607	0.567
125,000	0.1916	0.8377	0.0916	0.9124	0.7141	0.6459	2.0109	0.4760	62.0347	0.0658	0.557	0.560	0.560	0.523
150,000	0.2299	0.8117	0.1099	0.8957	0.8569	0.6013	2.4131	0.4357	74.4417	0.0557	0.517	0.521	0.520	0.486
175,000	0.2683	0.7869	0.1282	0.8791	0.9998	0.5613	2.8153	0.4021	86.8486	0.0481	0.482	0.486	0.486	0.454
200,000	0.3066	0.7633	0.1466	0.8628	1.1426	0.5254	3.2175	0.3733	99.2556	0.0422	0.452	0.456	0.455	0.425
225,000	0.3449	0.7409	0.1649	0.8469	1.2854	0.4928	3.6196	0.3482	111.6625	0.0376	0.424	0.429	0.428	0.400
250,000	0.3832	0.7195	0.1832	0.8313	1.4282	0.4633	4.0218	0.3259	124.0695	0.0339	0.400	0.404	0.404	0.377
275,000	0.4215	0.6992	0.2015	0.8161	1.5710	0.4365	4.4240	0.3061	136.4764	0.0309	0.377	0.382	0.382	0.357
300,000	0.4599	0.6799	0.2198	0.8012	1.7139	0.4119	4.8262	0.2882	148.8834	0.0284	0.357	0.362	0.362	0.338
325,000	0.4982	0.6616	0.2382	0.7867	1.8567	0.3895	5.2284	0.2719	161.2903	0.0262	0.338	0.344	0.343	0.321
350,000	0.5365	0.6440	0.2565	0.7726	1.9995	0.3689	5.6305	0.2572	173.6973	0.0243	0.322	0.327	0.327	0.305
375,000	0.5748	0.6272	0.2748	0.7588	2.1423	0.3500	6.0327	0.2437	186.1042	0.0226	0.306	0.312	0.311	0.291
400,000	0.6132	0.6111	0.2931	0.7454	2.2852	0.3324	6.4349	0.2314	198.5112	0.0212	0.292	0.298	0.297	0.278
425,000	0.6515	0.5958	0.3114	0.7324	2.4280	0.3163	6.8371	0.2201	210.9181	0.0199	0.278	0.285	0.284	0.265
450,000	0.6898	0.5815	0.3298	0.7197	2.5708	0.3012	7.2393	0.2096	223.3251	0.0187	0.266	0.272	0.272	0.254
475,000	0.7281	0.5675	0.3481	0.7074	2.7136	0.2873	7.6414	0.1999	235.7320	0.0177	0.255	0.261	0.261	0.243
500,000	0.7664	0.5542	0.3664	0.6953	2.8564	0.2744	8.0436	0.1909	248.1390	0.0168	0.244	0.251	0.250	0.234
600,000	0.9197	0.5073	0.4397	0.6507	3.4277	0.2303	9.6524	0.1607	297.7667	0.0139	0.208	0.215	0.214	0.200
700,000	1.0730	0.4689	0.5130	0.6109	3.9990	0.1961	11.2611	0.1372	347.3945	0.0118	0.180	0.187	0.186	0.174
800,000	1.2263	0.4366	0.5863	0.5756	4.5703	0.1698	12.8698	0.1186	397.0223	0.0101	0.157	0.164	0.164	0.153
900,000	1.3796	0.4082	0.6595	0.5443	5.1416	0.1484	14.4785	0.1035	446.6501	0.0089	0.139	0.146	0.145	0.136
1,000,000	1.5329	0.3829	0.7328	0.5164	5.7129	0.1308	16.0873	0.0911	496.2779	0.0080	0.124	0.131	0.130	0.122
2,000,000	3.0658	0.2288	1.4656	0.3476	11.4258	0.0500	32.1745	0.0355	992.5558	0.0037	0.054	0.060	0.059	0.055
3,000,000	4.5987	0.1527	2.1985	0.2663	17.1386	0.0266	48.2618	0.0196	1488.8337	0.0017	0.032	0.037	0.036	0.034
4,000,000	6.1316	0.1074	2.9313	0.2156	22.8515	0.0171	64.3490	0.0129	1985.1117	0.0009	0.022	0.027	0.026	0.024
5,000,000	7.6645	0.0770	3.6641	0.1784	28.5644	0.0123	80.4363	0.0095	2481.3896	0.0005	0.017	0.021	0.020	0.019
6,000,000	9.1974	0.0577	4.3969	0.1492	34.2773	0.0096	96.5235	0.0075	2977.6675	0.0003	0.014	0.017	0.016	0.015
7,000,000	10.7303	0.0444	5.1297	0.1249	39.9902	0.0079	112.6108	0.0062	3473.9454	0.0002	0.011	0.015	0.014	0.013
8,000,000	12.2632	0.0351	5.8625	0.1046	45.7031	0.0066	128.6981	0.0053	3970.2233	0.0002	0.010	0.012	0.012	0.011
9,000,000	13.7961	0.0285	6.5954	0.0879	51.4159	0.0058	144.7853	0.0047	4466.5012	0.0001	0.008	0.011	0.010	0.009
10,000,000	15.3290	0.0243	7.3282	0.0748	57.1288	0.0052	160.8726	0.0042	4962.7792	0.0001	0.007	0.009	0.009	0.008

C

Fatality Average Cost Per Case	652,359
Permanent Total Average Cost Per Case	1,364,597
Likely Permanent Partial Temporary Total	175,043
Not Likely Permanent Partial Temporary Total	62,161
Medical Only Average Cost Per Case	2,015

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



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

Hazard Group D
ELAEPFs Effective 10/1/23

Loss Limit	Fatal Weight: 0.0203		Permanent Total Weight: 0.041		Likely PP TT Weight: 0.4247		Not Likely PP TT Weight: 0.4861		Medical Only Weight: 0.0278		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	0.0324	0.9698	0.0153	0.9851	0.1174	0.9150	0.3570	0.8125	10.9649	0.2250	0.850	0.851	0.851	0.795
30,000	0.0389	0.9638	0.0183	0.9821	0.1408	0.9004	0.4284	0.7864	13.1579	0.2031	0.830	0.831	0.831	0.776
35,000	0.0454	0.9579	0.0214	0.9791	0.1643	0.8862	0.4998	0.7621	15.3509	0.1856	0.812	0.813	0.812	0.759
40,000	0.0518	0.9520	0.0244	0.9762	0.1878	0.8726	0.5712	0.7395	17.5439	0.1712	0.794	0.795	0.795	0.743
50,000	0.0648	0.9403	0.0305	0.9703	0.2347	0.8466	0.7140	0.6984	21.9298	0.1486	0.762	0.763	0.763	0.713
75,000	0.0972	0.9119	0.0458	0.9555	0.3521	0.7878	1.0710	0.6150	32.8947	0.1117	0.694	0.696	0.696	0.650
100,000	0.1296	0.8848	0.0611	0.9409	0.4694	0.7363	1.4280	0.5519	43.8596	0.0890	0.640	0.642	0.642	0.600
125,000	0.1620	0.8593	0.0764	0.9265	0.5868	0.6904	1.7851	0.5024	54.8246	0.0734	0.595	0.598	0.597	0.558
150,000	0.1944	0.8358	0.0916	0.9124	0.7041	0.6492	2.1421	0.4620	65.7895	0.0624	0.556	0.559	0.559	0.522
175,000	0.2268	0.8137	0.1069	0.8984	0.8215	0.6119	2.4991	0.4280	76.7544	0.0541	0.523	0.526	0.526	0.491
200,000	0.2592	0.7926	0.1222	0.8845	0.9388	0.5779	2.8561	0.3990	87.7193	0.0476	0.493	0.497	0.496	0.464
225,000	0.2916	0.7724	0.1375	0.8709	1.0562	0.5467	3.2131	0.3736	98.6842	0.0424	0.466	0.470	0.470	0.439
250,000	0.3240	0.7530	0.1527	0.8575	1.1735	0.5181	3.5701	0.3511	109.6491	0.0383	0.442	0.447	0.446	0.417
275,000	0.3564	0.7344	0.1680	0.8442	1.2909	0.4917	3.9271	0.3309	120.6140	0.0349	0.420	0.425	0.424	0.396
300,000	0.3889	0.7164	0.1833	0.8312	1.4082	0.4673	4.2841	0.3127	131.5789	0.0320	0.400	0.405	0.404	0.378
325,000	0.4213	0.6993	0.1986	0.8185	1.5256	0.4447	4.6411	0.2962	142.5439	0.0296	0.381	0.386	0.386	0.361
350,000	0.4537	0.6829	0.2138	0.8061	1.6429	0.4239	4.9981	0.2810	153.5088	0.0275	0.364	0.370	0.369	0.345
375,000	0.4861	0.6674	0.2291	0.7939	1.7603	0.4044	5.3552	0.2671	164.4737	0.0257	0.348	0.354	0.353	0.330
400,000	0.5185	0.6522	0.2444	0.7819	1.8776	0.3863	5.7122	0.2544	175.4386	0.0241	0.334	0.339	0.339	0.317
425,000	0.5509	0.6376	0.2596	0.7703	1.9950	0.3695	6.0692	0.2426	186.4035	0.0226	0.320	0.326	0.325	0.304
450,000	0.5833	0.6235	0.2749	0.7588	2.1123	0.3538	6.4262	0.2316	197.3684	0.0213	0.307	0.313	0.313	0.292
475,000	0.6157	0.6101	0.2902	0.7475	2.2297	0.3391	6.7832	0.2215	208.3333	0.0201	0.295	0.301	0.301	0.281
500,000	0.6481	0.5972	0.3055	0.7365	2.3470	0.3253	7.1402	0.2121	219.2982	0.0191	0.284	0.290	0.290	0.271
600,000	0.7777	0.5505	0.3666	0.6952	2.8165	0.2779	8.5682	0.1801	263.1579	0.0159	0.246	0.252	0.252	0.235
700,000	0.9073	0.5108	0.4276	0.6577	3.2859	0.2402	9.9963	0.1552	307.0175	0.0135	0.215	0.222	0.221	0.207
800,000	1.0369	0.4774	0.4887	0.6235	3.7553	0.2096	11.4243	0.1351	350.8772	0.0116	0.190	0.197	0.197	0.184
900,000	1.1666	0.4485	0.5498	0.5926	4.2247	0.1851	12.8524	0.1188	394.7368	0.0102	0.170	0.177	0.176	0.165
1,000,000	1.2962	0.4232	0.6109	0.5647	4.6941	0.1648	14.2804	0.1052	438.5965	0.0091	0.153	0.160	0.159	0.149
2,000,000	2.5924	0.2633	1.2218	0.3885	9.3882	0.0670	28.5608	0.0420	877.1930	0.0044	0.070	0.076	0.076	0.071
3,000,000	3.8885	0.1822	1.8328	0.3010	14.0823	0.0362	42.8412	0.0234	1315.7895	0.0023	0.043	0.048	0.047	0.044
4,000,000	5.1847	0.1331	2.4437	0.2473	18.7763	0.0231	57.1216	0.0153	1754.3860	0.0012	0.030	0.035	0.034	0.032
5,000,000	6.4809	0.0993	3.0546	0.2085	23.4704	0.0164	71.4021	0.0112	2192.9825	0.0007	0.023	0.027	0.026	0.025
6,000,000	7.7771	0.0753	3.6655	0.1783	28.1645	0.0126	85.6825	0.0088	2631.5789	0.0005	0.018	0.022	0.021	0.020
7,000,000	9.0733	0.0590	4.2765	0.1536	32.8586	0.0102	99.9629	0.0072	3070.1754	0.0003	0.015	0.019	0.018	0.017
8,000,000	10.3694	0.0470	4.8874	0.1325	37.5527	0.0085	114.2433	0.0061	3508.7719	0.0002	0.013	0.016	0.015	0.014
9,000,000	11.6656	0.0383	5.4983	0.1143	42.2468	0.0073	128.5237	0.0053	3947.3684	0.0002	0.011	0.014	0.013	0.013
10,000,000	12.9618	0.0317	6.1092	0.0985	46.9409	0.0064	142.8041	0.0047	4385.9649	0.0001	0.010	0.013	0.012	0.011

D

Fatality Average Cost Per Case	771,498
Permanent Total Average Cost Per Case	1,636,867
Likely Permanent Partial Temporary Total	213,034
Not Likely Permanent Partial Temporary Total	70,026
Medical Only Average Cost Per Case	2,280

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



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

Hazard Group E
ELAEPFs Effective 10/1/23

Loss Limit	Fatal Weight: 0.0204		Permanent Total Weight: 0.0582		Likely PP TT Weight: 0.4479		Not Likely PP TT Weight: 0.4482		Medical Only Weight: 0.0252		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	0.0300	0.9720	0.0148	0.9855	0.1139	0.9172	0.3272	0.8240	9.9681	0.2370	0.863	0.864	0.864	0.807
30,000	0.0360	0.9665	0.0178	0.9826	0.1366	0.9029	0.3926	0.7992	11.9617	0.2144	0.845	0.846	0.845	0.790
35,000	0.0420	0.9610	0.0207	0.9798	0.1594	0.8891	0.4581	0.7761	13.9553	0.1963	0.828	0.829	0.828	0.774
40,000	0.0480	0.9555	0.0237	0.9769	0.1822	0.8758	0.5235	0.7544	15.9490	0.1814	0.811	0.812	0.812	0.759
50,000	0.0600	0.9446	0.0296	0.9711	0.2277	0.8504	0.6544	0.7149	19.9362	0.1580	0.781	0.782	0.782	0.731
75,000	0.0900	0.9182	0.0444	0.9568	0.3416	0.7927	0.9816	0.6337	29.9043	0.1199	0.717	0.718	0.718	0.671
100,000	0.1200	0.8928	0.0592	0.9427	0.4555	0.7421	1.3087	0.5712	39.8724	0.0961	0.664	0.666	0.666	0.622
125,000	0.1500	0.8685	0.0740	0.9287	0.5693	0.6969	1.6359	0.5218	49.8405	0.0799	0.620	0.622	0.622	0.581
150,000	0.1800	0.8459	0.0888	0.9150	0.6832	0.6562	1.9631	0.4813	59.8086	0.0679	0.582	0.585	0.584	0.546
175,000	0.2101	0.8249	0.1036	0.9014	0.7971	0.6194	2.2903	0.4472	69.7767	0.0592	0.549	0.552	0.551	0.515
200,000	0.2401	0.8050	0.1184	0.8880	0.9109	0.5857	2.6175	0.4179	79.7448	0.0522	0.519	0.522	0.522	0.488
225,000	0.2701	0.7857	0.1332	0.8747	1.0248	0.5548	2.9447	0.3924	89.7129	0.0466	0.493	0.496	0.496	0.463
250,000	0.3001	0.7672	0.1480	0.8616	1.1387	0.5263	3.2719	0.3697	99.6810	0.0420	0.468	0.472	0.472	0.441
275,000	0.3301	0.7495	0.1628	0.8487	1.2525	0.5001	3.5991	0.3494	109.6491	0.0383	0.446	0.450	0.450	0.420
300,000	0.3601	0.7323	0.1776	0.8360	1.3664	0.4758	3.9262	0.3310	119.6172	0.0351	0.426	0.430	0.430	0.402
325,000	0.3901	0.7157	0.1924	0.8236	1.4803	0.4533	4.2534	0.3142	129.5853	0.0325	0.407	0.412	0.411	0.384
350,000	0.4201	0.6999	0.2073	0.8113	1.5941	0.4324	4.5806	0.2989	139.5534	0.0302	0.390	0.395	0.394	0.368
375,000	0.4501	0.6847	0.2221	0.7994	1.7080	0.4129	4.9078	0.2847	149.5215	0.0283	0.374	0.379	0.378	0.353
400,000	0.4801	0.6703	0.2369	0.7877	1.8219	0.3948	5.2350	0.2717	159.4896	0.0265	0.359	0.364	0.364	0.340
425,000	0.5101	0.6561	0.2517	0.7763	1.9357	0.3778	5.5622	0.2596	169.4577	0.0250	0.345	0.350	0.350	0.327
450,000	0.5401	0.6424	0.2665	0.7651	2.0496	0.3621	5.8894	0.2484	179.4258	0.0235	0.332	0.337	0.337	0.315
475,000	0.5701	0.6292	0.2813	0.7540	2.1634	0.3473	6.2165	0.2380	189.3939	0.0222	0.320	0.325	0.325	0.303
500,000	0.6002	0.6164	0.2961	0.7432	2.2773	0.3333	6.5437	0.2282	199.3620	0.0211	0.308	0.314	0.313	0.293
600,000	0.7202	0.5703	0.3553	0.7026	2.7328	0.2855	7.8525	0.1951	239.2344	0.0175	0.268	0.275	0.274	0.256
700,000	0.8402	0.5306	0.4145	0.6654	3.1882	0.2474	9.1612	0.1691	279.1069	0.0149	0.237	0.243	0.242	0.226
800,000	0.9602	0.4963	0.4737	0.6316	3.6437	0.2163	10.4700	0.1480	318.9793	0.0129	0.210	0.217	0.216	0.202
900,000	1.0803	0.4672	0.5329	0.6008	4.0992	0.1911	11.7787	0.1308	358.8517	0.0113	0.189	0.196	0.195	0.182
1,000,000	1.2003	0.4417	0.5921	0.5730	4.5546	0.1705	13.0875	0.1164	398.7241	0.0101	0.171	0.178	0.177	0.166
2,000,000	2.4006	0.2797	1.1843	0.3958	9.1093	0.0700	26.1749	0.0475	797.4482	0.0049	0.081	0.088	0.087	0.081
3,000,000	3.6009	0.1969	1.7764	0.3073	13.6639	0.0379	39.2624	0.0265	1196.1722	0.0028	0.051	0.057	0.056	0.052
4,000,000	4.8012	0.1456	2.3686	0.2528	18.2185	0.0242	52.3499	0.0174	1594.8963	0.0014	0.036	0.041	0.040	0.038
5,000,000	6.0015	0.1107	2.9607	0.2139	22.7731	0.0171	65.4373	0.0126	1993.6204	0.0009	0.028	0.033	0.032	0.030
6,000,000	7.2019	0.0850	3.5529	0.1834	27.3278	0.0131	78.5248	0.0098	2392.3445	0.0006	0.023	0.027	0.026	0.024
7,000,000	8.4022	0.0669	4.1450	0.1586	31.8824	0.0106	91.6122	0.0080	2791.0686	0.0004	0.019	0.023	0.022	0.021
8,000,000	9.6025	0.0537	4.7372	0.1374	36.4370	0.0089	104.6997	0.0068	3189.7927	0.0003	0.016	0.020	0.019	0.018
9,000,000	10.8028	0.0438	5.3293	0.1190	40.9916	0.0076	117.7872	0.0059	3588.5167	0.0002	0.014	0.017	0.016	0.015
10,000,000	12.0031	0.0365	5.9215	0.1031	45.5463	0.0067	130.8746	0.0052	3987.2408	0.0001	0.012	0.015	0.014	0.013

E	
Fatality Average Cost Per Case	833,119
Permanent Total Average Cost Per Case	1,688,768
Likely Permanent Partial Temporary Total	219,557
Not Likely Permanent Partial Temporary Total	76,409
Medical Only Average Cost Per Case	2,508

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



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

Hazard Group F
ELAEPFs Effective 10/1/23

Loss Limit	Fatal Weight: 0.0338		Permanent Total Weight: 0.0735		Likely PP TT Weight: 0.4221		Not Likely PP TT Weight: 0.4547		Medical Only Weight: 0.016		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	0.0212	0.9802	0.0107	0.9896	0.0756	0.9427	0.2348	0.8625	9.0058	0.2502	0.900	0.900	0.900	0.841
30,000	0.0255	0.9762	0.0128	0.9875	0.0907	0.9324	0.2818	0.8424	10.8069	0.2268	0.886	0.886	0.886	0.828
35,000	0.0297	0.9723	0.0150	0.9854	0.1059	0.9224	0.3287	0.8234	12.6081	0.2081	0.872	0.873	0.872	0.815
40,000	0.0340	0.9683	0.0171	0.9833	0.1210	0.9127	0.3757	0.8055	14.4092	0.1926	0.859	0.860	0.860	0.803
50,000	0.0425	0.9605	0.0214	0.9791	0.1512	0.8940	0.4696	0.7722	18.0115	0.1684	0.836	0.836	0.836	0.781
75,000	0.0637	0.9413	0.0321	0.9687	0.2268	0.8509	0.7045	0.7009	27.0173	0.1290	0.783	0.784	0.783	0.732
100,000	0.0850	0.9225	0.0428	0.9584	0.3025	0.8117	0.9393	0.6430	36.0231	0.1042	0.738	0.740	0.739	0.690
125,000	0.1062	0.9043	0.0535	0.9481	0.3781	0.7758	1.1741	0.5950	45.0288	0.0871	0.700	0.701	0.701	0.655
150,000	0.1275	0.8866	0.0642	0.9379	0.4537	0.7428	1.4089	0.5549	54.0346	0.0744	0.666	0.668	0.667	0.623
175,000	0.1487	0.8695	0.0749	0.9279	0.5293	0.7123	1.6437	0.5208	63.0403	0.0649	0.636	0.638	0.637	0.596
200,000	0.1700	0.8532	0.0856	0.9179	0.6049	0.6838	1.8785	0.4911	72.0461	0.0574	0.609	0.611	0.611	0.570
225,000	0.1912	0.8380	0.0963	0.9081	0.6805	0.6572	2.1134	0.4650	81.0519	0.0514	0.585	0.587	0.586	0.548
250,000	0.2125	0.8233	0.1069	0.8984	0.7562	0.6322	2.3482	0.4417	90.0576	0.0464	0.562	0.565	0.564	0.527
275,000	0.2337	0.8092	0.1176	0.8887	0.8318	0.6088	2.5830	0.4208	99.0634	0.0423	0.542	0.545	0.544	0.508
300,000	0.2550	0.7953	0.1283	0.8791	0.9074	0.5867	2.8178	0.4019	108.0692	0.0388	0.522	0.526	0.525	0.490
325,000	0.2762	0.7819	0.1390	0.8695	0.9830	0.5658	3.0526	0.3846	117.0749	0.0359	0.505	0.508	0.507	0.474
350,000	0.2975	0.7688	0.1497	0.8601	1.0586	0.5461	3.2874	0.3687	126.0807	0.0334	0.488	0.491	0.490	0.458
375,000	0.3187	0.7561	0.1604	0.8508	1.1342	0.5274	3.5223	0.3540	135.0865	0.0312	0.472	0.476	0.475	0.444
400,000	0.3400	0.7438	0.1711	0.8416	1.2098	0.5097	3.7571	0.3403	144.0922	0.0293	0.457	0.461	0.460	0.430
425,000	0.3612	0.7317	0.1818	0.8325	1.2855	0.4928	3.9919	0.3275	153.0980	0.0276	0.443	0.447	0.446	0.417
450,000	0.3825	0.7199	0.1925	0.8235	1.3611	0.4768	4.2267	0.3155	162.1037	0.0261	0.430	0.434	0.433	0.405
475,000	0.4037	0.7085	0.2032	0.8147	1.4367	0.4617	4.4615	0.3043	171.1095	0.0247	0.417	0.422	0.421	0.393
500,000	0.4250	0.6974	0.2139	0.8060	1.5123	0.4472	4.6963	0.2937	180.1153	0.0234	0.405	0.410	0.409	0.382
600,000	0.5100	0.6561	0.2567	0.7725	1.8148	0.3959	5.6356	0.2570	216.1383	0.0194	0.363	0.368	0.367	0.343
700,000	0.5949	0.6186	0.2994	0.7409	2.1172	0.3532	6.5749	0.2273	252.1614	0.0166	0.328	0.334	0.332	0.310
800,000	0.6799	0.5851	0.3422	0.7113	2.4197	0.3172	7.5141	0.2029	288.1844	0.0144	0.298	0.304	0.303	0.283
900,000	0.7649	0.5547	0.3850	0.6834	2.7221	0.2865	8.4534	0.1824	324.2075	0.0127	0.273	0.279	0.278	0.260
1,000,000	0.8499	0.5276	0.4278	0.6576	3.0246	0.2601	9.3927	0.1650	360.2305	0.0113	0.251	0.258	0.256	0.239
2,000,000	1.6998	0.3582	0.8556	0.4761	6.0492	0.1219	18.7853	0.0748	720.4611	0.0055	0.133	0.140	0.138	0.129
3,000,000	2.5498	0.2668	1.2833	0.3772	9.0738	0.0704	28.1780	0.0428	1080.6916	0.0033	0.086	0.092	0.090	0.085
4,000,000	3.3997	0.2080	1.7111	0.3148	12.0984	0.0458	37.5707	0.0283	1440.9222	0.0018	0.062	0.068	0.066	0.062
5,000,000	4.2496	0.1662	2.1389	0.2714	15.1230	0.0324	46.9633	0.0204	1801.1527	0.0011	0.049	0.054	0.052	0.049
6,000,000	5.0995	0.1357	2.5667	0.2386	18.1476	0.0244	56.3560	0.0156	2161.3833	0.0007	0.040	0.045	0.043	0.040
7,000,000	5.9494	0.1120	2.9945	0.2119	21.1722	0.0192	65.7487	0.0125	2521.6138	0.0005	0.033	0.038	0.036	0.034
8,000,000	6.7993	0.0926	3.4222	0.1896	24.1968	0.0156	75.1414	0.0104	2881.8444	0.0004	0.028	0.033	0.031	0.029
9,000,000	7.6493	0.0773	3.8500	0.1704	27.2214	0.0132	84.5340	0.0089	3242.0749	0.0003	0.025	0.029	0.027	0.025
10,000,000	8.4992	0.0656	4.2778	0.1536	30.2460	0.0114	93.9267	0.0078	3602.3055	0.0002	0.022	0.026	0.024	0.022

F	
Fatality Average Cost Per Case	1,176,585
Permanent Total Average Cost Per Case	2,337,646
Likely Permanent Partial Temporary Total	330,622
Not Likely Permanent Partial Temporary Total	106,466
Medical Only Average Cost Per Case	2,776

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



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

Hazard Group G
ELAEPFs Effective 10/1/23

Loss Limit	Fatal Weight: 0.0526		Permanent Total Weight: 0.0989		Likely PP TT Weight: 0.4216		Not Likely PP TT Weight: 0.4094		Medical Only Weight: 0.0175		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	0.0186	0.9826	0.0091	0.9911	0.0674	0.9484	0.2052	0.8760	6.8138	0.2888	0.913	0.914	0.913	0.853
30,000	0.0223	0.9791	0.0109	0.9894	0.0809	0.9390	0.2462	0.8575	8.1766	0.2632	0.901	0.901	0.901	0.842
35,000	0.0260	0.9757	0.0127	0.9876	0.0944	0.9299	0.2872	0.8401	9.5394	0.2426	0.889	0.890	0.889	0.831
40,000	0.0297	0.9723	0.0146	0.9857	0.1079	0.9211	0.3283	0.8236	10.9022	0.2258	0.878	0.879	0.878	0.820
50,000	0.0371	0.9655	0.0182	0.9822	0.1349	0.9040	0.4103	0.7928	13.6277	0.1990	0.857	0.858	0.857	0.801
75,000	0.0557	0.9485	0.0273	0.9734	0.2023	0.8644	0.6155	0.7262	20.4415	0.1555	0.811	0.811	0.811	0.758
100,000	0.0742	0.9320	0.0364	0.9645	0.2697	0.8320	0.8206	0.6708	27.2554	0.1282	0.770	0.772	0.771	0.720
125,000	0.0928	0.9157	0.0455	0.9558	0.3372	0.7948	1.0258	0.6243	34.0692	0.1088	0.735	0.737	0.736	0.687
150,000	0.1113	0.9000	0.0546	0.9471	0.4046	0.7639	1.2310	0.5847	40.8831	0.0942	0.704	0.706	0.705	0.658
175,000	0.1299	0.8846	0.0637	0.9384	0.4720	0.7352	1.4361	0.5507	47.6969	0.0830	0.676	0.678	0.677	0.633
200,000	0.1484	0.8697	0.0728	0.9299	0.5394	0.7083	1.6413	0.5211	54.5108	0.0738	0.651	0.653	0.652	0.609
225,000	0.1670	0.8555	0.0819	0.9214	0.6069	0.6830	1.8464	0.4949	61.3246	0.0665	0.628	0.630	0.629	0.588
250,000	0.1856	0.8419	0.0909	0.9131	0.6743	0.6593	2.0516	0.4715	68.1385	0.0605	0.607	0.609	0.608	0.568
275,000	0.2041	0.8290	0.1000	0.9047	0.7417	0.6369	2.2567	0.4504	74.9523	0.0554	0.587	0.590	0.588	0.550
300,000	0.2227	0.8165	0.1091	0.8964	0.8092	0.6156	2.4619	0.4313	81.7661	0.0510	0.569	0.571	0.570	0.533
325,000	0.2412	0.8043	0.1182	0.8881	0.8766	0.5955	2.6671	0.4138	88.5800	0.0472	0.551	0.554	0.553	0.517
350,000	0.2598	0.7923	0.1273	0.8800	0.9440	0.5764	2.8722	0.3978	95.3938	0.0439	0.535	0.539	0.537	0.502
375,000	0.2783	0.7806	0.1364	0.8718	1.0115	0.5583	3.0774	0.3829	102.2077	0.0410	0.520	0.523	0.522	0.488
400,000	0.2969	0.7692	0.1455	0.8638	1.0789	0.5410	3.2825	0.3690	109.0215	0.0385	0.506	0.509	0.508	0.474
425,000	0.3154	0.7580	0.1546	0.8558	1.1463	0.5245	3.4877	0.3561	115.8354	0.0363	0.492	0.496	0.494	0.462
450,000	0.3340	0.7472	0.1637	0.8479	1.2137	0.5088	3.6929	0.3439	122.6492	0.0343	0.479	0.483	0.481	0.449
475,000	0.3525	0.7366	0.1728	0.8401	1.2812	0.4938	3.8980	0.3325	129.4631	0.0325	0.467	0.471	0.469	0.438
500,000	0.3711	0.7261	0.1819	0.8324	1.3486	0.4794	4.1032	0.3217	136.2769	0.0310	0.455	0.459	0.457	0.427
600,000	0.4453	0.6871	0.2183	0.8024	1.6183	0.4281	4.9238	0.2841	163.5323	0.0259	0.413	0.417	0.415	0.388
700,000	0.5195	0.6518	0.2547	0.7740	1.8880	0.3848	5.7444	0.2533	190.7877	0.0221	0.377	0.382	0.380	0.355
800,000	0.5938	0.6191	0.2910	0.7469	2.1578	0.3480	6.5651	0.2276	218.0431	0.0192	0.347	0.352	0.350	0.327
900,000	0.6680	0.5896	0.3274	0.7213	2.4275	0.3163	7.3857	0.2060	245.2984	0.0170	0.320	0.326	0.324	0.303
1,000,000	0.7422	0.5625	0.3638	0.6970	2.6972	0.2889	8.2063	0.1875	272.5538	0.0153	0.297	0.303	0.301	0.281
2,000,000	1.4844	0.3907	0.7276	0.5182	5.3944	0.1402	16.4127	0.0889	545.1077	0.0073	0.167	0.174	0.172	0.160
3,000,000	2.2266	0.2962	1.0914	0.4152	8.0916	0.0829	24.6190	0.0516	817.6615	0.0048	0.113	0.120	0.117	0.109
4,000,000	2.9688	0.2351	1.4552	0.3492	10.7889	0.0546	32.8254	0.0345	1090.2153	0.0032	0.084	0.090	0.087	0.082
5,000,000	3.7110	0.1911	1.8190	0.3025	13.4861	0.0387	41.0317	0.0249	1362.7691	0.0021	0.066	0.073	0.069	0.065
6,000,000	4.4533	0.1581	2.1828	0.2677	16.1833	0.0291	49.2380	0.0190	1635.3230	0.0013	0.055	0.061	0.057	0.054
7,000,000	5.1955	0.1328	2.5466	0.2400	18.8805	0.0229	57.4444	0.0152	1907.8768	0.0010	0.047	0.052	0.049	0.046
8,000,000	5.9377	0.1123	2.9104	0.2168	21.5777	0.0186	65.6507	0.0126	2180.4306	0.0007	0.040	0.046	0.042	0.040
9,000,000	6.6799	0.0951	3.2742	0.1968	24.2749	0.0156	73.8571	0.0107	2452.9845	0.0006	0.035	0.040	0.037	0.035
10,000,000	7.4221	0.0811	3.6380	0.1796	26.9721	0.0134	82.0634	0.0093	2725.5383	0.0004	0.031	0.036	0.033	0.031

G

Fatality Average Cost Per Case	1,347,328
Permanent Total Average Cost Per Case	2,748,781
Likely Permanent Partial Temporary Total	370,753
Not Likely Permanent Partial Temporary Total	121,857
Medical Only Average Cost Per Case	3,669

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