

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 (ELAEPFs), 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.

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

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 ELAEPFs reflect those differences with Hazard Group A having the lowest ELPPFs and Hazard Group G the highest.

Within Hazard Groups ELPPFs and ELAEPFs 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 ELAEPFs.

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

Summary of ELPPFs Effective 6/1/17

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	0.672	0.691	0.707	0.723	0.735	0.766	0.775
30,000	0.651	0.669	0.687	0.705	0.718	0.752	0.762
35,000	0.631	0.649	0.668	0.687	0.701	0.739	0.750
40,000	0.614	0.631	0.651	0.671	0.686	0.726	0.739
50,000	0.581	0.600	0.620	0.642	0.659	0.703	0.717
75,000	0.518	0.534	0.558	0.583	0.601	0.653	0.671
100,000	0.470	0.485	0.510	0.536	0.555	0.614	0.633
125,000	0.432	0.445	0.471	0.499	0.518	0.579	0.601
150,000	0.400	0.413	0.438	0.467	0.486	0.550	0.573
175,000	0.373	0.386	0.411	0.440	0.458	0.524	0.549
200,000	0.352	0.363	0.386	0.416	0.436	0.503	0.526
225,000	0.332	0.342	0.366	0.395	0.413	0.482	0.507
250,000	0.315	0.325	0.348	0.377	0.394	0.464	0.489
275,000	0.299	0.308	0.332	0.360	0.378	0.447	0.472
300,000	0.286	0.295	0.317	0.346	0.363	0.432	0.458
325,000	0.274	0.282	0.304	0.332	0.349	0.417	0.444
350,000	0.263	0.270	0.292	0.320	0.336	0.404	0.431
375,000	0.252	0.260	0.281	0.308	0.325	0.392	0.419
400,000	0.243	0.250	0.271	0.297	0.314	0.380	0.407
425,000	0.233	0.241	0.262	0.288	0.303	0.370	0.396
450,000	0.225	0.232	0.252	0.279	0.295	0.361	0.386
475,000	0.218	0.224	0.244	0.270	0.286	0.352	0.377
500,000	0.211	0.218	0.237	0.263	0.277	0.343	0.368
600,000	0.187	0.193	0.211	0.234	0.250	0.312	0.337
700,000	0.168	0.173	0.191	0.213	0.226	0.287	0.311
800,000	0.153	0.158	0.173	0.194	0.208	0.266	0.289
900,000	0.140	0.144	0.159	0.179	0.192	0.247	0.270
1,000,000	0.128	0.133	0.146	0.166	0.178	0.231	0.254
2,000,000	0.068	0.071	0.080	0.094	0.101	0.138	0.154
3,000,000	0.044	0.048	0.054	0.062	0.068	0.096	0.107
4,000,000	0.032	0.034	0.039	0.045	0.050	0.071	0.080
5,000,000	0.024	0.025	0.030	0.036	0.038	0.055	0.062
6,000,000	0.019	0.020	0.023	0.029	0.031	0.045	0.050
7,000,000	0.016	0.017	0.020	0.023	0.025	0.036	0.041
8,000,000	0.013	0.014	0.016	0.020	0.021	0.031	0.035
9,000,000	0.011	0.011	0.014	0.017	0.018	0.027	0.029
10,000,000	0.010	0.010	0.012	0.014	0.016	0.023	0.026

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

**Hazard Group A
ELPPFs Effective 6/1/17**

Loss Limit	Death Weight: 0.007		Permanent Total Weight: 0.0463		Likely PP TT Weight: 0.4607		Not Likely PP TT Weight: 0.4413		Medical Only Weight: 0.0447		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	0.0436	0.9580	0.0232	0.9768	0.1262	0.8913	0.5105	0.7016	17.4055	0.0700	0.775	0.776	0.776	0.672
30,000	0.0524	0.9500	0.0278	0.9722	0.1514	0.8731	0.6126	0.6650	20.8865	0.0638	0.750	0.751	0.751	0.651
35,000	0.0611	0.9420	0.0324	0.9676	0.1766	0.8558	0.7147	0.6323	24.3676	0.0593	0.727	0.728	0.728	0.631
40,000	0.0698	0.9341	0.0371	0.9630	0.2018	0.8393	0.8167	0.6030	27.8487	0.0559	0.706	0.708	0.708	0.614
50,000	0.0873	0.9186	0.0463	0.9538	0.2523	0.8084	1.0209	0.5525	34.8109	0.0509	0.669	0.671	0.671	0.581
75,000	0.1309	0.8806	0.0695	0.9310	0.3785	0.7412	1.5314	0.4590	52.2164	0.0432	0.595	0.598	0.598	0.518
100,000	0.1746	0.8439	0.0927	0.9085	0.5046	0.6852	2.0419	0.3944	69.6218	0.0385	0.539	0.542	0.542	0.470
125,000	0.2182	0.8084	0.1158	0.8864	0.6308	0.6376	2.5523	0.3468	87.0273	0.0351	0.495	0.499	0.498	0.432
150,000	0.2619	0.7740	0.1390	0.8648	0.7569	0.5968	3.0628	0.3100	104.4327	0.0325	0.459	0.463	0.462	0.400
175,000	0.3055	0.7408	0.1622	0.8437	0.8831	0.5612	3.5733	0.2807	121.8382	0.0304	0.428	0.432	0.431	0.373
200,000	0.3491	0.7088	0.1853	0.8231	1.0092	0.5300	4.0837	0.2567	139.2437	0.0286	0.402	0.407	0.406	0.352
225,000	0.3928	0.6781	0.2085	0.8031	1.1354	0.5024	4.5942	0.2367	156.6491	0.0270	0.379	0.384	0.383	0.332
250,000	0.4364	0.6488	0.2317	0.7835	1.2615	0.4777	5.1047	0.2196	174.0546	0.0257	0.359	0.364	0.363	0.315
275,000	0.4801	0.6207	0.2548	0.7645	1.3877	0.4555	5.6152	0.2049	191.4600	0.0245	0.341	0.346	0.345	0.299
300,000	0.5237	0.5938	0.2780	0.7461	1.5138	0.4355	6.1256	0.1920	208.8655	0.0235	0.325	0.331	0.330	0.286
325,000	0.5674	0.5683	0.3012	0.7281	1.6400	0.4173	6.6361	0.1807	226.2710	0.0225	0.311	0.317	0.316	0.274
350,000	0.6110	0.5439	0.3243	0.7107	1.7661	0.4006	7.1466	0.1706	243.6764	0.0217	0.298	0.304	0.303	0.263
375,000	0.6546	0.5207	0.3475	0.6938	1.8923	0.3854	7.6570	0.1616	261.0819	0.0209	0.286	0.292	0.291	0.252
400,000	0.6983	0.4987	0.3707	0.6774	2.0184	0.3713	8.1675	0.1534	278.4873	0.0202	0.275	0.281	0.280	0.243
425,000	0.7419	0.4777	0.3938	0.6615	2.1446	0.3583	8.6780	0.1460	295.8928	0.0195	0.264	0.270	0.269	0.233
450,000	0.7856	0.4577	0.4170	0.6460	2.2707	0.3462	9.1884	0.1393	313.2982	0.0189	0.255	0.261	0.260	0.225
475,000	0.8292	0.4388	0.4402	0.6310	2.3969	0.3349	9.6989	0.1331	330.7037	0.0184	0.246	0.253	0.252	0.218
500,000	0.8729	0.4208	0.4633	0.6165	2.5230	0.3244	10.2094	0.1275	348.1092	0.0178	0.238	0.245	0.244	0.211
600,000	1.0474	0.3572	0.5560	0.5625	3.0276	0.2884	12.2512	0.1087	417.7310	0.0160	0.210	0.217	0.216	0.187
700,000	1.2220	0.3053	0.6487	0.5145	3.5322	0.2598	14.2931	0.0944	487.3528	0.0146	0.188	0.195	0.194	0.168
800,000	1.3966	0.2626	0.7413	0.4718	4.0368	0.2363	16.3350	0.0832	556.9747	0.0134	0.170	0.177	0.176	0.153
900,000	1.5711	0.2274	0.8340	0.4337	4.5414	0.2166	18.3769	0.0742	626.5965	0.0125	0.155	0.162	0.161	0.140
1,000,000	1.7457	0.1981	0.9267	0.3997	5.0460	0.1999	20.4187	0.0667	696.2183	0.0116	0.142	0.149	0.148	0.128
2,000,000	3.4914	0.0668	1.8533	0.1958	10.0921	0.1101	40.8375	0.0309	1392.4367	0.0069	0.074	0.080	0.079	0.068
3,000,000	5.2371	0.0328	2.7800	0.1097	15.1381	0.0731	61.2562	0.0185	2088.6550	0.0049	0.047	0.052	0.051	0.044
4,000,000	6.9828	0.0202	3.7067	0.0670	20.1842	0.0531	81.6750	0.0125	2784.8733	0.0038	0.033	0.038	0.037	0.032
5,000,000	8.7285	0.0140	4.6333	0.0435	25.2302	0.0407	102.0937	0.0091	3481.0916	0.0031	0.025	0.029	0.028	0.024
6,000,000	10.4742	0.0104	5.5600	0.0295	30.2763	0.0323	122.5124	0.0069	4177.3100	0.0026	0.019	0.023	0.022	0.019
7,000,000	12.2199	0.0082	6.4867	0.0208	35.3223	0.0264	142.9312	0.0055	4873.5283	0.0022	0.016	0.020	0.019	0.016
8,000,000	13.9656	0.0066	7.4133	0.0154	40.3684	0.0220	163.3499	0.0044	5569.7466	0.0020	0.013	0.016	0.015	0.013
9,000,000	15.7113	0.0055	8.3400	0.0120	45.4144	0.0187	183.7686	0.0036	6265.9649	0.0017	0.011	0.014	0.013	0.011
10,000,000	17.4570	0.0047	9.2667	0.0098	50.4605	0.0161	204.1874	0.0030	6962.1833	0.0016	0.009	0.012	0.011	0.010

	A
Fatality Average Cost Per Case	572,835
Permanent Total Average Cost Per Case	1,079,135
Likely Permanent Partial Temporary Total	198,175
Not Likely Permanent Partial Temporary Total	48,975
Medical Only Average Cost Per Case	1,436

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.86655

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

**Hazard Group B
ELPPFs Effective 6/1/17**

Loss Limit	Death Weight: 0.01		Permanent Total Weight: 0.0399		Likely PP TT Weight: 0.4614		Not Likely PP TT Weight: 0.4585		Medical Only Weight: 0.0302		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	0.0400	0.9614	0.0212	0.9788	0.1259	0.8915	0.4463	0.7271	16.7895	0.0713	0.796	0.797	0.797	0.691
30,000	0.0480	0.9540	0.0255	0.9745	0.1511	0.8733	0.5356	0.6922	20.1474	0.0649	0.771	0.772	0.772	0.669
35,000	0.0560	0.9467	0.0297	0.9703	0.1763	0.8561	0.6248	0.6608	23.5053	0.0603	0.748	0.749	0.749	0.649
40,000	0.0640	0.9394	0.0340	0.9661	0.2015	0.8396	0.7141	0.6325	26.8631	0.0568	0.727	0.728	0.728	0.631
50,000	0.0800	0.9251	0.0425	0.9576	0.2519	0.8087	0.8926	0.5831	33.5789	0.0516	0.690	0.692	0.692	0.600
75,000	0.1200	0.8900	0.0637	0.9366	0.3778	0.7415	1.3389	0.4900	50.3684	0.0438	0.614	0.616	0.616	0.534
100,000	0.1600	0.8561	0.0850	0.9159	0.5037	0.6855	1.7853	0.4242	67.1579	0.0391	0.557	0.560	0.560	0.485
125,000	0.2000	0.8231	0.1062	0.8955	0.6296	0.6380	2.2316	0.3751	83.9473	0.0357	0.511	0.514	0.514	0.445
150,000	0.2400	0.7911	0.1275	0.8755	0.7556	0.5972	2.6779	0.3369	100.7368	0.0330	0.474	0.478	0.477	0.413
175,000	0.2800	0.7600	0.1487	0.8559	0.8815	0.5616	3.1242	0.3062	117.5263	0.0308	0.442	0.446	0.445	0.386
200,000	0.3200	0.7300	0.1699	0.8367	1.0074	0.5304	3.5705	0.2809	134.3157	0.0290	0.415	0.420	0.419	0.363
225,000	0.3600	0.7011	0.1912	0.8180	1.1333	0.5028	4.0168	0.2596	151.1052	0.0275	0.391	0.396	0.395	0.342
250,000	0.3999	0.6732	0.2124	0.7997	1.2593	0.4781	4.4631	0.2415	167.8947	0.0261	0.371	0.376	0.375	0.325
275,000	0.4399	0.6465	0.2337	0.7819	1.3852	0.4559	4.9095	0.2258	184.6841	0.0250	0.352	0.357	0.356	0.308
300,000	0.4799	0.6208	0.2549	0.7645	1.5111	0.4359	5.3558	0.2121	201.4736	0.0239	0.336	0.342	0.341	0.295
325,000	0.5199	0.5961	0.2762	0.7475	1.6370	0.4177	5.8021	0.2000	218.2631	0.0229	0.321	0.327	0.326	0.282
350,000	0.5599	0.5725	0.2974	0.7310	1.7630	0.4010	6.2484	0.1892	235.0525	0.0221	0.307	0.313	0.312	0.270
375,000	0.5999	0.5500	0.3187	0.7149	1.8889	0.3858	6.6947	0.1795	251.8420	0.0213	0.295	0.301	0.300	0.260
400,000	0.6399	0.5284	0.3399	0.6993	2.0148	0.3717	7.1410	0.1707	268.6315	0.0206	0.284	0.290	0.289	0.250
425,000	0.6799	0.5078	0.3611	0.6841	2.1407	0.3586	7.5873	0.1628	285.4209	0.0199	0.273	0.279	0.278	0.241
450,000	0.7199	0.4881	0.3824	0.6693	2.2667	0.3466	8.0337	0.1555	302.2104	0.0193	0.263	0.269	0.268	0.232
475,000	0.7599	0.4693	0.4036	0.6549	2.3926	0.3353	8.4800	0.1488	318.9999	0.0187	0.254	0.260	0.259	0.224
500,000	0.7999	0.4514	0.4249	0.6409	2.5185	0.3248	8.9263	0.1427	335.7893	0.0182	0.246	0.253	0.252	0.218
600,000	0.9599	0.3875	0.5098	0.5886	3.0222	0.2888	10.7115	0.1223	402.9472	0.0164	0.217	0.224	0.223	0.193
700,000	1.1198	0.3344	0.5948	0.5417	3.5259	0.2601	12.4968	0.1068	470.1051	0.0149	0.194	0.201	0.200	0.173
800,000	1.2798	0.2902	0.6798	0.4996	4.0296	0.2366	14.2821	0.0945	537.2629	0.0137	0.176	0.183	0.182	0.158
900,000	1.4398	0.2532	0.7648	0.4618	4.5333	0.2169	16.0673	0.0846	604.4208	0.0128	0.160	0.167	0.166	0.144
1,000,000	1.5998	0.2222	0.8497	0.4277	5.0370	0.2002	17.8526	0.0763	671.5786	0.0119	0.147	0.154	0.153	0.133
2,000,000	3.1996	0.0776	1.6995	0.2180	10.0740	0.1103	35.7051	0.0363	1343.1573	0.0071	0.077	0.083	0.082	0.071
3,000,000	4.7994	0.0382	2.5492	0.1255	15.1110	0.0733	53.5577	0.0221	2014.7359	0.0051	0.050	0.056	0.055	0.048
4,000,000	6.3991	0.0233	3.3989	0.0783	20.1480	0.0532	71.4103	0.0151	2686.3146	0.0039	0.035	0.040	0.039	0.034
5,000,000	7.9989	0.0161	4.2487	0.0517	25.1851	0.0408	89.2628	0.0111	3357.8932	0.0032	0.026	0.030	0.029	0.025
6,000,000	9.5987	0.0120	5.0984	0.0356	30.2221	0.0324	107.1154	0.0085	4029.4719	0.0027	0.020	0.024	0.023	0.020
7,000,000	11.1985	0.0094	5.9481	0.0254	35.2591	0.0265	124.9680	0.0067	4701.0505	0.0023	0.017	0.021	0.020	0.017
8,000,000	12.7983	0.0076	6.7979	0.0187	40.2961	0.0221	142.8206	0.0055	5372.6292	0.0020	0.014	0.017	0.016	0.014
9,000,000	14.3981	0.0063	7.6476	0.0144	45.3331	0.0187	160.6731	0.0045	6044.2078	0.0018	0.011	0.014	0.013	0.011
10,000,000	15.9978	0.0054	8.4974	0.0116	50.3701	0.0161	178.5257	0.0038	6715.7865	0.0016	0.010	0.013	0.012	0.010

	B
Fatality Average Cost Per Case	625,084
Permanent Total Average Cost Per Case	1,176,837
Likely Permanent Partial Temporary Total	198,530
Not Likely Permanent Partial Temporary Total	56,014
Medical Only Average Cost Per Case	1,489

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.86655

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

**Hazard Group C
ELPPFs Effective 6/1/17**

Loss Limit	Death Weight: 0.0113		Permanent Total Weight: 0.0399		Likely PP TT Weight: 0.4923		Not Likely PP TT Weight: 0.4298		Medical Only Weight: 0.0268		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	0.0366	0.9646	0.0198	0.9802	0.1144	0.9001	0.4074	0.7435	15.0035	0.0759	0.815	0.816	0.816	0.707
30,000	0.0439	0.9578	0.0237	0.9763	0.1372	0.8832	0.4889	0.7099	18.0042	0.0688	0.792	0.793	0.793	0.687
35,000	0.0512	0.9511	0.0277	0.9723	0.1601	0.8671	0.5704	0.6796	21.0049	0.0636	0.770	0.771	0.771	0.668
40,000	0.0585	0.9444	0.0316	0.9684	0.1830	0.8516	0.6519	0.6520	24.0056	0.0597	0.750	0.751	0.751	0.651
50,000	0.0731	0.9312	0.0395	0.9605	0.2287	0.8225	0.8149	0.6035	30.0070	0.0541	0.715	0.716	0.716	0.620
75,000	0.1097	0.8989	0.0593	0.9410	0.3431	0.7588	1.2223	0.5110	45.0105	0.0458	0.642	0.644	0.644	0.558
100,000	0.1463	0.8676	0.0791	0.9217	0.4575	0.7050	1.6297	0.4448	60.0139	0.0409	0.586	0.589	0.589	0.510
125,000	0.1829	0.8371	0.0988	0.9026	0.5719	0.6589	2.0372	0.3949	75.0174	0.0374	0.541	0.544	0.544	0.471
150,000	0.2194	0.8074	0.1186	0.8838	0.6862	0.6189	2.4446	0.3557	90.0209	0.0346	0.503	0.506	0.506	0.438
175,000	0.2560	0.7785	0.1384	0.8654	0.8006	0.5839	2.8520	0.3241	105.0244	0.0324	0.471	0.475	0.474	0.411
200,000	0.2926	0.7505	0.1581	0.8474	0.9150	0.5529	3.2595	0.2980	120.0279	0.0306	0.443	0.447	0.446	0.386
225,000	0.3291	0.7233	0.1779	0.8297	1.0293	0.5254	3.6669	0.2760	135.0314	0.0290	0.419	0.423	0.422	0.366
250,000	0.3657	0.6970	0.1977	0.8124	1.1437	0.5006	4.0743	0.2571	150.0349	0.0276	0.398	0.403	0.402	0.348
275,000	0.4023	0.6716	0.2174	0.7955	1.2581	0.4783	4.4818	0.2408	165.0384	0.0264	0.379	0.384	0.383	0.332
300,000	0.4388	0.6472	0.2372	0.7790	1.3725	0.4581	4.8892	0.2265	180.0418	0.0253	0.362	0.367	0.366	0.317
325,000	0.4754	0.6236	0.2569	0.7628	1.4868	0.4396	5.2966	0.2138	195.0453	0.0243	0.347	0.352	0.351	0.304
350,000	0.5120	0.6009	0.2767	0.7471	1.6012	0.4227	5.7041	0.2025	210.0488	0.0234	0.332	0.338	0.337	0.292
375,000	0.5486	0.5791	0.2965	0.7317	1.7156	0.4071	6.1115	0.1924	225.0523	0.0226	0.319	0.325	0.324	0.281
400,000	0.5851	0.5582	0.3162	0.7167	1.8299	0.3927	6.5189	0.1832	240.0558	0.0218	0.308	0.314	0.313	0.271
425,000	0.6217	0.5381	0.3360	0.7021	1.9443	0.3794	6.9264	0.1748	255.0593	0.0212	0.297	0.303	0.302	0.262
450,000	0.6583	0.5188	0.3558	0.6879	2.0587	0.3670	7.3338	0.1672	270.0628	0.0205	0.286	0.292	0.291	0.252
475,000	0.6948	0.5004	0.3755	0.6740	2.1731	0.3555	7.7412	0.1602	285.0662	0.0199	0.277	0.283	0.282	0.244
500,000	0.7314	0.4826	0.3953	0.6605	2.2874	0.3446	8.1487	0.1537	300.0697	0.0194	0.268	0.274	0.273	0.237
600,000	0.8777	0.4188	0.4744	0.6097	2.7449	0.3075	9.7784	0.1322	360.0837	0.0175	0.238	0.245	0.244	0.211
700,000	1.0240	0.3650	0.5534	0.5639	3.2024	0.2778	11.4082	0.1158	420.0976	0.0160	0.214	0.221	0.220	0.191
800,000	1.1702	0.3196	0.6325	0.5225	3.6599	0.2534	13.0379	0.1028	480.1116	0.0147	0.194	0.201	0.200	0.173
900,000	1.3165	0.2811	0.7115	0.4850	4.1174	0.2329	14.6676	0.0922	540.1255	0.0137	0.177	0.184	0.183	0.159
1,000,000	1.4628	0.2484	0.7906	0.4510	4.5749	0.2155	16.2974	0.0834	600.1395	0.0128	0.163	0.170	0.169	0.146
2,000,000	2.9256	0.0903	1.5812	0.2374	9.1497	0.1208	32.5947	0.0403	1200.2789	0.0078	0.087	0.093	0.092	0.080
3,000,000	4.3884	0.0447	2.3718	0.1398	13.7246	0.0811	48.8921	0.0248	1800.4184	0.0056	0.057	0.063	0.062	0.054
4,000,000	5.8512	0.0271	3.1624	0.0887	18.2994	0.0594	65.1895	0.0171	2400.5579	0.0043	0.041	0.046	0.045	0.039
5,000,000	7.3141	0.0187	3.9530	0.0594	22.8743	0.0458	81.4868	0.0126	3000.6974	0.0035	0.031	0.036	0.035	0.030
6,000,000	8.7769	0.0139	4.7437	0.0414	27.4492	0.0366	97.7842	0.0097	3600.8368	0.0030	0.024	0.028	0.027	0.023
7,000,000	10.2397	0.0108	5.5343	0.0298	32.0240	0.0301	114.0816	0.0077	4200.9763	0.0026	0.020	0.024	0.023	0.020
8,000,000	11.7025	0.0088	6.3249	0.0221	36.5989	0.0252	130.3789	0.0063	4801.1158	0.0023	0.016	0.020	0.019	0.016
9,000,000	13.1653	0.0073	7.1155	0.0168	41.1737	0.0215	146.6763	0.0052	5401.2553	0.0020	0.014	0.017	0.016	0.014
10,000,000	14.6281	0.0062	7.9061	0.0134	45.7486	0.0185	162.9737	0.0044	6001.3947	0.0018	0.012	0.015	0.014	0.012

	C
Fatality Average Cost Per Case	683,615
Permanent Total Average Cost Per Case	1,264,849
Likely Permanent Partial Temporary Total	218,586
Not Likely Permanent Partial Temporary Total	61,360
Medical Only Average Cost Per Case	1,666

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.86655

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

**Hazard Group D
ELPPFs Effective 6/1/17**

Loss Limit	Death Weight: 0.0221		Permanent Total Weight: 0.0489		Likely PP TT Weight: 0.4817		Not Likely PP TT Weight: 0.4246		Medical Only Weight: 0.0227		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	0.0325	0.9685	0.0173	0.9827	0.0987	0.9122	0.3709	0.7598	13.9284	0.0792	0.833	0.834	0.834	0.723
30,000	0.0389	0.9624	0.0207	0.9793	0.1185	0.8971	0.4450	0.7276	16.7141	0.0715	0.812	0.813	0.813	0.705
35,000	0.0454	0.9564	0.0242	0.9759	0.1382	0.8825	0.5192	0.6983	19.4998	0.0660	0.792	0.793	0.793	0.687
40,000	0.0519	0.9504	0.0276	0.9724	0.1579	0.8686	0.5934	0.6715	22.2855	0.0618	0.773	0.774	0.774	0.671
50,000	0.0649	0.9386	0.0345	0.9655	0.1974	0.8422	0.7417	0.6243	27.8569	0.0559	0.740	0.741	0.741	0.642
75,000	0.0974	0.9097	0.0518	0.9484	0.2961	0.7836	1.1126	0.5328	41.7853	0.0472	0.671	0.673	0.673	0.583
100,000	0.1298	0.8816	0.0690	0.9314	0.3949	0.7333	1.4834	0.4663	55.7137	0.0421	0.617	0.619	0.619	0.536
125,000	0.1623	0.8542	0.0863	0.9147	0.4936	0.6897	1.8543	0.4157	69.6421	0.0385	0.573	0.576	0.576	0.499
150,000	0.1947	0.8274	0.1035	0.8981	0.5923	0.6513	2.2251	0.3757	83.5706	0.0357	0.536	0.539	0.539	0.467
175,000	0.2272	0.8012	0.1208	0.8818	0.6910	0.6174	2.5960	0.3432	97.4990	0.0335	0.505	0.508	0.508	0.440
200,000	0.2596	0.7757	0.1381	0.8657	0.7897	0.5870	2.9668	0.3163	111.4274	0.0316	0.477	0.481	0.480	0.416
225,000	0.2921	0.7508	0.1553	0.8499	0.8884	0.5598	3.3377	0.2935	125.3558	0.0300	0.453	0.457	0.456	0.395
250,000	0.3245	0.7267	0.1726	0.8344	0.9872	0.5352	3.7085	0.2739	139.2843	0.0286	0.432	0.436	0.435	0.377
275,000	0.3570	0.7032	0.1898	0.8192	1.0859	0.5128	4.0794	0.2569	153.2127	0.0273	0.412	0.417	0.416	0.360
300,000	0.3894	0.6805	0.2071	0.8043	1.1846	0.4924	4.4503	0.2420	167.1411	0.0262	0.395	0.400	0.399	0.346
325,000	0.4219	0.6584	0.2244	0.7896	1.2833	0.4737	4.8211	0.2288	181.0695	0.0252	0.379	0.384	0.383	0.332
350,000	0.4543	0.6371	0.2416	0.7753	1.3820	0.4565	5.1920	0.2169	194.9980	0.0243	0.365	0.370	0.369	0.320
375,000	0.4868	0.6165	0.2589	0.7613	1.4807	0.4406	5.5628	0.2063	208.9264	0.0235	0.351	0.356	0.355	0.308
400,000	0.5192	0.5965	0.2761	0.7475	1.5794	0.4258	5.9337	0.1967	222.8548	0.0227	0.339	0.344	0.343	0.297
425,000	0.5517	0.5773	0.2934	0.7341	1.6782	0.4121	6.3045	0.1879	236.7832	0.0220	0.327	0.333	0.332	0.288
450,000	0.5841	0.5588	0.3106	0.7209	1.7769	0.3993	6.6754	0.1799	250.7117	0.0214	0.317	0.323	0.322	0.279
475,000	0.6166	0.5409	0.3279	0.7081	1.8756	0.3873	7.0462	0.1725	264.6401	0.0207	0.307	0.313	0.312	0.270
500,000	0.6490	0.5236	0.3452	0.6955	1.9743	0.3761	7.4171	0.1657	278.5685	0.0202	0.298	0.304	0.303	0.263
600,000	0.7788	0.4608	0.4142	0.6479	2.3692	0.3373	8.9005	0.1430	334.2822	0.0182	0.265	0.271	0.270	0.234
700,000	0.9086	0.4067	0.4832	0.6043	2.7640	0.3061	10.3839	0.1256	389.9959	0.0167	0.240	0.247	0.246	0.213
800,000	1.0385	0.3602	0.5523	0.5645	3.1589	0.2804	11.8673	0.1118	445.7096	0.0154	0.218	0.225	0.224	0.194
900,000	1.1683	0.3202	0.6213	0.5281	3.5538	0.2587	13.3508	0.1006	501.4233	0.0143	0.200	0.207	0.206	0.179
1,000,000	1.2981	0.2856	0.6903	0.4947	3.9486	0.2401	14.8342	0.0912	557.1370	0.0134	0.185	0.192	0.191	0.166
2,000,000	2.5961	0.1099	1.3806	0.2758	7.8972	0.1380	29.6684	0.0448	1114.2740	0.0083	0.102	0.109	0.108	0.094
3,000,000	3.8942	0.0552	2.0709	0.1692	11.8459	0.0942	44.5025	0.0279	1671.4110	0.0059	0.067	0.073	0.072	0.062
4,000,000	5.1923	0.0333	2.7613	0.1108	15.7945	0.0699	59.3367	0.0193	2228.5480	0.0046	0.048	0.053	0.052	0.045
5,000,000	6.4904	0.0228	3.4516	0.0762	19.7431	0.0544	74.1709	0.0143	2785.6851	0.0038	0.037	0.042	0.041	0.036
6,000,000	7.7884	0.0169	4.1419	0.0543	23.6917	0.0439	89.0051	0.0111	3342.8221	0.0032	0.029	0.034	0.033	0.029
7,000,000	9.0865	0.0131	4.8322	0.0399	27.6403	0.0363	103.8392	0.0089	3899.9591	0.0028	0.024	0.028	0.027	0.023
8,000,000	10.3846	0.0106	5.5225	0.0300	31.5889	0.0306	118.6734	0.0073	4457.0961	0.0024	0.020	0.024	0.023	0.020
9,000,000	11.6826	0.0088	6.2128	0.0230	35.5376	0.0262	133.5076	0.0061	5014.2331	0.0022	0.017	0.021	0.020	0.017
10,000,000	12.9807	0.0074	6.9031	0.0180	39.4862	0.0227	148.3418	0.0051	5571.3701	0.0020	0.014	0.017	0.016	0.014

	D
Fatality Average Cost Per Case	770,374
Permanent Total Average Cost Per Case	1,448,618
Likely Permanent Partial Temporary Total	253,253
Not Likely Permanent Partial Temporary Total	67,412
Medical Only Average Cost Per Case	1,795

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.86655

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

**Hazard Group E
ELPPFs Effective 6/1/17**

Loss Limit	Death Weight: 0.0207		Permanent Total Weight: 0.0618		Likely PP TT Weight: 0.4962		Not Likely PP TT Weight: 0.401		Medical Only Weight: 0.0203		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	0.0302	0.9707	0.0157	0.9843	0.0985	0.9123	0.3313	0.7784	13.1156	0.0821	0.847	0.848	0.848	0.735
30,000	0.0362	0.9650	0.0188	0.9812	0.1182	0.8972	0.3975	0.7479	15.7387	0.0739	0.827	0.828	0.828	0.718
35,000	0.0422	0.9594	0.0220	0.9780	0.1380	0.8827	0.4638	0.7199	18.3618	0.0681	0.808	0.809	0.809	0.701
40,000	0.0483	0.9538	0.0251	0.9749	0.1577	0.8688	0.5300	0.6942	20.9849	0.0637	0.791	0.792	0.792	0.686
50,000	0.0603	0.9427	0.0314	0.9686	0.1971	0.8424	0.6625	0.6485	26.2311	0.0574	0.759	0.760	0.760	0.659
75,000	0.0905	0.9157	0.0471	0.9531	0.2956	0.7838	0.9938	0.5587	39.3467	0.0484	0.692	0.694	0.694	0.601
100,000	0.1207	0.8894	0.0628	0.9376	0.3942	0.7337	1.3251	0.4924	52.4622	0.0431	0.639	0.641	0.641	0.555
125,000	0.1508	0.8638	0.0785	0.9222	0.4927	0.6901	1.6564	0.4411	65.5778	0.0394	0.595	0.598	0.598	0.518
150,000	0.1810	0.8386	0.0942	0.9071	0.5912	0.6517	1.9876	0.4003	78.6933	0.0366	0.558	0.561	0.561	0.486
175,000	0.2112	0.8140	0.1098	0.8921	0.6898	0.6178	2.3189	0.3669	91.8089	0.0343	0.526	0.529	0.529	0.458
200,000	0.2413	0.7900	0.1255	0.8773	0.7883	0.5874	2.6502	0.3390	104.9244	0.0324	0.499	0.503	0.503	0.436
225,000	0.2715	0.7665	0.1412	0.8628	0.8869	0.5602	2.9814	0.3153	118.0400	0.0308	0.474	0.478	0.477	0.413
250,000	0.3017	0.7436	0.1569	0.8485	0.9854	0.5356	3.3127	0.2949	131.1555	0.0294	0.452	0.456	0.455	0.394
275,000	0.3318	0.7213	0.1726	0.8344	1.0840	0.5132	3.6440	0.2771	144.2711	0.0281	0.433	0.437	0.436	0.378
300,000	0.3620	0.6997	0.1883	0.8205	1.1825	0.4928	3.9753	0.2615	157.3867	0.0270	0.415	0.420	0.419	0.363
325,000	0.3921	0.6786	0.2040	0.8069	1.2810	0.4741	4.3065	0.2476	170.5022	0.0260	0.399	0.404	0.403	0.349
350,000	0.4223	0.6581	0.2197	0.7936	1.3796	0.4569	4.6378	0.2351	183.6178	0.0250	0.384	0.389	0.388	0.336
375,000	0.4525	0.6383	0.2354	0.7804	1.4781	0.4410	4.9691	0.2239	196.7333	0.0242	0.371	0.376	0.375	0.325
400,000	0.4826	0.6191	0.2511	0.7676	1.5767	0.4262	5.3003	0.2137	209.8489	0.0234	0.358	0.363	0.362	0.314
425,000	0.5128	0.6004	0.2668	0.7550	1.6752	0.4125	5.6316	0.2044	222.9644	0.0227	0.346	0.351	0.350	0.303
450,000	0.5430	0.5824	0.2825	0.7426	1.7737	0.3997	5.9629	0.1959	236.0800	0.0220	0.335	0.341	0.340	0.295
475,000	0.5731	0.5650	0.2981	0.7304	1.8723	0.3877	6.2942	0.1881	249.1955	0.0214	0.325	0.331	0.330	0.286
500,000	0.6033	0.5481	0.3138	0.7185	1.9708	0.3765	6.6254	0.1809	262.3111	0.0208	0.315	0.321	0.320	0.277
600,000	0.7240	0.4862	0.3766	0.6733	2.3650	0.3377	7.9505	0.1568	314.7733	0.0189	0.283	0.289	0.288	0.250
700,000	0.8446	0.4323	0.4394	0.6315	2.7592	0.3065	9.2756	0.1382	367.2355	0.0173	0.256	0.262	0.261	0.226
800,000	0.9653	0.3855	0.5021	0.5931	3.1533	0.2807	10.6007	0.1234	419.6977	0.0160	0.234	0.241	0.240	0.208
900,000	1.0859	0.3448	0.5649	0.5576	3.5475	0.2590	11.9258	0.1113	472.1600	0.0149	0.215	0.222	0.221	0.192
1,000,000	1.2066	0.3094	0.6277	0.5249	3.9417	0.2404	13.2509	0.1013	524.6222	0.0140	0.199	0.206	0.205	0.178
2,000,000	2.4132	0.1234	1.2553	0.3042	7.8833	0.1382	26.5017	0.0507	1049.2444	0.0087	0.110	0.117	0.116	0.101
3,000,000	3.6198	0.0627	1.8830	0.1918	11.8250	0.0944	39.7526	0.0319	1573.8665	0.0062	0.073	0.079	0.078	0.068
4,000,000	4.8264	0.0378	2.5107	0.1284	15.7666	0.0700	53.0034	0.0224	2098.4887	0.0049	0.053	0.059	0.058	0.050
5,000,000	6.0330	0.0258	3.1384	0.0899	19.7083	0.0546	66.2543	0.0167	2623.1109	0.0040	0.040	0.045	0.044	0.038
6,000,000	7.2396	0.0190	3.7660	0.0650	23.6500	0.0440	79.5051	0.0130	3147.7331	0.0034	0.032	0.037	0.036	0.031
7,000,000	8.4462	0.0148	4.3937	0.0484	27.5916	0.0364	92.7560	0.0105	3672.3552	0.0029	0.026	0.030	0.029	0.025
8,000,000	9.6528	0.0119	5.0214	0.0368	31.5333	0.0307	106.0068	0.0086	4196.9774	0.0026	0.021	0.025	0.024	0.021
9,000,000	10.8594	0.0099	5.6490	0.0285	35.4749	0.0263	119.2577	0.0072	4721.5996	0.0023	0.018	0.022	0.021	0.018
10,000,000	12.0660	0.0083	6.2767	0.0224	39.4166	0.0228	132.5085	0.0061	5246.2218	0.0021	0.015	0.019	0.018	0.016

	E
Fatality Average Cost Per Case	828,772
Permanent Total Average Cost Per Case	1,593,192
Likely Permanent Partial Temporary Total	253,700
Not Likely Permanent Partial Temporary Total	75,467
Medical Only Average Cost Per Case	1,906

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.86655

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

**Hazard Group F
ELPPFs Effective 6/1/17**

Loss Limit	Death Weight: 0.0356		Permanent Total Weight: 0.0913		Likely PP TT Weight: 0.4453		Not Likely PP TT Weight: 0.415		Medical Only Weight: 0.0129		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	0.0224	0.9781	0.0120	0.9880	0.0669	0.9381	0.2516	0.8194	12.8945	0.0830	0.884	0.884	0.884	0.766
30,000	0.0269	0.9738	0.0144	0.9856	0.0803	0.9269	0.3019	0.7929	15.4733	0.0746	0.867	0.868	0.868	0.752
35,000	0.0313	0.9695	0.0168	0.9832	0.0937	0.9162	0.3522	0.7685	18.0522	0.0687	0.852	0.853	0.853	0.739
40,000	0.0358	0.9653	0.0192	0.9808	0.1071	0.9057	0.4025	0.7457	20.6311	0.0642	0.837	0.838	0.838	0.726
50,000	0.0448	0.9570	0.0240	0.9760	0.1338	0.8857	0.5031	0.7044	25.7889	0.0578	0.811	0.812	0.811	0.703
75,000	0.0672	0.9365	0.0361	0.9640	0.2008	0.8400	0.7547	0.6205	38.6834	0.0487	0.754	0.755	0.754	0.653
100,000	0.0896	0.9166	0.0481	0.9520	0.2677	0.7995	1.0062	0.5559	51.5778	0.0434	0.707	0.709	0.708	0.614
125,000	0.1119	0.8970	0.0601	0.9402	0.3346	0.7631	1.2578	0.5044	64.4723	0.0397	0.667	0.669	0.668	0.579
150,000	0.1343	0.8777	0.0721	0.9284	0.4015	0.7302	1.5094	0.4624	77.3667	0.0369	0.634	0.636	0.635	0.550
175,000	0.1567	0.8588	0.0842	0.9167	0.4685	0.7002	1.7609	0.4273	90.2612	0.0346	0.604	0.606	0.605	0.524
200,000	0.1791	0.8402	0.0962	0.9051	0.5354	0.6729	2.0125	0.3976	103.1557	0.0327	0.578	0.581	0.580	0.503
225,000	0.2015	0.8219	0.1082	0.8936	0.6023	0.6477	2.2641	0.3720	116.0501	0.0310	0.554	0.557	0.556	0.482
250,000	0.2239	0.8038	0.1202	0.8823	0.6692	0.6245	2.5156	0.3498	128.9446	0.0296	0.533	0.536	0.535	0.464
275,000	0.2463	0.7861	0.1323	0.8711	0.7362	0.6031	2.7672	0.3302	141.8390	0.0283	0.514	0.517	0.516	0.447
300,000	0.2687	0.7687	0.1443	0.8600	0.8031	0.5832	3.0187	0.3129	154.7335	0.0272	0.496	0.500	0.498	0.432
325,000	0.2910	0.7516	0.1563	0.8490	0.8700	0.5647	3.2703	0.2974	167.6279	0.0262	0.479	0.483	0.481	0.417
350,000	0.3134	0.7349	0.1683	0.8382	0.9369	0.5474	3.5219	0.2834	180.5224	0.0252	0.464	0.468	0.466	0.404
375,000	0.3358	0.7184	0.1804	0.8275	1.0039	0.5313	3.7734	0.2708	193.4168	0.0244	0.450	0.454	0.452	0.392
400,000	0.3582	0.7023	0.1924	0.8170	1.0708	0.5161	4.0250	0.2593	206.3113	0.0236	0.437	0.441	0.439	0.380
425,000	0.3806	0.6866	0.2044	0.8066	1.1377	0.5019	4.2766	0.2488	219.2058	0.0229	0.425	0.429	0.427	0.370
450,000	0.4030	0.6712	0.2164	0.7963	1.2046	0.4885	4.5281	0.2391	232.1002	0.0222	0.414	0.419	0.417	0.361
475,000	0.4254	0.6561	0.2285	0.7862	1.2716	0.4758	4.7797	0.2302	244.9947	0.0216	0.403	0.408	0.406	0.352
500,000	0.4478	0.6413	0.2405	0.7762	1.3385	0.4639	5.0312	0.2219	257.8891	0.0210	0.393	0.398	0.396	0.343
600,000	0.5373	0.5858	0.2886	0.7378	1.6062	0.4220	6.0375	0.1941	309.4670	0.0190	0.357	0.362	0.360	0.312
700,000	0.6269	0.5354	0.3367	0.7016	1.8739	0.3875	7.0437	0.1725	361.0448	0.0175	0.327	0.333	0.331	0.287
800,000	0.7164	0.4898	0.3848	0.6676	2.1416	0.3586	8.0500	0.1552	412.6226	0.0161	0.303	0.309	0.307	0.266
900,000	0.8060	0.4488	0.4329	0.6357	2.4093	0.3339	9.0562	0.1410	464.2004	0.0150	0.281	0.287	0.285	0.247
1,000,000	0.8955	0.4118	0.4810	0.6057	2.6770	0.3125	10.0625	0.1291	515.7783	0.0141	0.263	0.269	0.267	0.231
2,000,000	1.7910	0.1913	0.9620	0.3876	5.3539	0.1909	20.1250	0.0677	1031.5565	0.0088	0.155	0.162	0.159	0.138
3,000,000	2.6865	0.1039	1.4429	0.2630	8.0309	0.1359	30.1875	0.0439	1547.3348	0.0063	0.107	0.114	0.111	0.096
4,000,000	3.5820	0.0639	1.9239	0.1866	10.7079	0.1041	40.2500	0.0315	2063.1130	0.0050	0.079	0.085	0.082	0.071
5,000,000	4.4775	0.0432	2.4049	0.1369	13.3849	0.0832	50.3125	0.0239	2578.8913	0.0041	0.061	0.067	0.064	0.055
6,000,000	5.3730	0.0314	2.8859	0.1033	16.0618	0.0686	60.3750	0.0189	3094.6695	0.0034	0.049	0.055	0.052	0.045
7,000,000	6.2685	0.0242	3.3669	0.0796	18.7388	0.0578	70.4375	0.0154	3610.4478	0.0030	0.040	0.045	0.042	0.036
8,000,000	7.1640	0.0194	3.8478	0.0625	21.4158	0.0495	80.5000	0.0128	4126.2260	0.0026	0.034	0.039	0.036	0.031
9,000,000	8.0595	0.0159	4.3288	0.0498	24.0928	0.0430	90.5625	0.0108	4642.0043	0.0023	0.029	0.034	0.031	0.027
10,000,000	8.9551	0.0134	4.8098	0.0403	26.7697	0.0378	100.6250	0.0093	5157.7825	0.0021	0.025	0.029	0.026	0.023

	F
Fatality Average Cost Per Case	1,116,688
Permanent Total Average Cost Per Case	2,079,087
Likely Permanent Partial Temporary Total	373,556
Not Likely Permanent Partial Temporary Total	99,379
Medical Only Average Cost Per Case	1,939

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.86655

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Excluding ALAE)

**Hazard Group G
ELPPFs Effective 6/1/17**

Loss Limit	Death Weight: 0.056		Permanent Total Weight: 0.1092		Likely PP TT Weight: 0.4199		Not Likely PP TT Weight: 0.4009		Medical Only Weight: 0.0139		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	0.0201	0.9803	0.0108	0.9892	0.0627	0.9417	0.2244	0.8345	11.3779	0.0897	0.894	0.894	0.894	0.775
30,000	0.0241	0.9764	0.0129	0.9871	0.0752	0.9311	0.2693	0.8098	13.6535	0.0802	0.879	0.879	0.879	0.762
35,000	0.0281	0.9726	0.0151	0.9849	0.0878	0.9209	0.3142	0.7868	15.9291	0.0734	0.865	0.866	0.866	0.750
40,000	0.0321	0.9688	0.0172	0.9828	0.1003	0.9109	0.3591	0.7653	18.2047	0.0684	0.852	0.853	0.853	0.739
50,000	0.0402	0.9613	0.0215	0.9785	0.1254	0.8919	0.4488	0.7260	22.7559	0.0612	0.827	0.828	0.827	0.717
75,000	0.0602	0.9428	0.0323	0.9678	0.1881	0.8482	0.6733	0.6451	34.1338	0.0513	0.774	0.775	0.774	0.671
100,000	0.0803	0.9248	0.0430	0.9571	0.2508	0.8093	0.8977	0.5818	45.5117	0.0456	0.730	0.731	0.730	0.633
125,000	0.1004	0.9071	0.0538	0.9464	0.3135	0.7742	1.1221	0.5308	56.8896	0.0418	0.693	0.695	0.694	0.601
150,000	0.1205	0.8896	0.0646	0.9358	0.3762	0.7423	1.3465	0.4886	68.2676	0.0388	0.660	0.662	0.661	0.573
175,000	0.1405	0.8725	0.0753	0.9253	0.4389	0.7131	1.5710	0.4532	79.6455	0.0364	0.632	0.634	0.633	0.549
200,000	0.1606	0.8556	0.0861	0.9149	0.5016	0.6864	1.7954	0.4229	91.0234	0.0345	0.606	0.608	0.607	0.526
225,000	0.1807	0.8389	0.0968	0.9045	0.5643	0.6617	2.0198	0.3968	102.4014	0.0328	0.583	0.586	0.585	0.507
250,000	0.2008	0.8224	0.1076	0.8942	0.6270	0.6389	2.2442	0.3739	113.7793	0.0313	0.562	0.565	0.564	0.489
275,000	0.2208	0.8063	0.1184	0.8841	0.6897	0.6178	2.4687	0.3537	125.1572	0.0300	0.543	0.546	0.545	0.472
300,000	0.2409	0.7903	0.1291	0.8740	0.7524	0.5981	2.6931	0.3357	136.5352	0.0288	0.526	0.529	0.528	0.458
325,000	0.2610	0.7746	0.1399	0.8640	0.8152	0.5798	2.9175	0.3196	147.9131	0.0278	0.510	0.513	0.512	0.444
350,000	0.2811	0.7592	0.1506	0.8542	0.8779	0.5626	3.1419	0.3051	159.2910	0.0268	0.495	0.499	0.497	0.431
375,000	0.3011	0.7440	0.1614	0.8444	0.9406	0.5465	3.3663	0.2919	170.6689	0.0259	0.481	0.485	0.483	0.419
400,000	0.3212	0.7291	0.1722	0.8348	1.0033	0.5314	3.5908	0.2798	182.0469	0.0251	0.468	0.472	0.470	0.407
425,000	0.3413	0.7145	0.1829	0.8252	1.0660	0.5172	3.8152	0.2688	193.4248	0.0244	0.455	0.459	0.457	0.396
450,000	0.3614	0.7001	0.1937	0.8158	1.1287	0.5038	4.0396	0.2586	204.8027	0.0237	0.444	0.448	0.446	0.386
475,000	0.3814	0.6860	0.2044	0.8065	1.1914	0.4911	4.2640	0.2493	216.1807	0.0231	0.433	0.437	0.435	0.377
500,000	0.4015	0.6722	0.2152	0.7973	1.2541	0.4791	4.4885	0.2406	227.5586	0.0225	0.423	0.427	0.425	0.368
600,000	0.4818	0.6196	0.2583	0.7618	1.5049	0.4368	5.3862	0.2112	273.0703	0.0204	0.386	0.391	0.389	0.337
700,000	0.5621	0.5713	0.3013	0.7280	1.7557	0.4020	6.2838	0.1884	318.5820	0.0187	0.356	0.361	0.359	0.311
800,000	0.6424	0.5271	0.3443	0.6961	2.0065	0.3726	7.1815	0.1700	364.0938	0.0174	0.330	0.336	0.334	0.289
900,000	0.7227	0.4868	0.3874	0.6659	2.2573	0.3474	8.0792	0.1548	409.6055	0.0162	0.308	0.314	0.312	0.270
1,000,000	0.8030	0.4500	0.4304	0.6373	2.5082	0.3256	8.9769	0.1420	455.1172	0.0152	0.289	0.295	0.293	0.254
2,000,000	1.6060	0.2211	0.8608	0.4235	5.0163	0.2009	17.9538	0.0759	910.2344	0.0096	0.173	0.180	0.178	0.154
3,000,000	2.4091	0.1237	1.2913	0.2957	7.5245	0.1440	26.9308	0.0499	1365.3516	0.0070	0.120	0.127	0.124	0.107
4,000,000	3.2121	0.0771	1.7217	0.2146	10.0326	0.1108	35.9077	0.0360	1820.4688	0.0055	0.089	0.095	0.092	0.080
5,000,000	4.0151	0.0523	2.1521	0.1605	12.5408	0.0890	44.8846	0.0276	2275.5860	0.0045	0.069	0.075	0.072	0.062
6,000,000	4.8181	0.0380	2.5825	0.1230	15.0490	0.0736	53.8615	0.0219	2730.7032	0.0039	0.055	0.061	0.058	0.050
7,000,000	5.6212	0.0291	3.0129	0.0962	17.5571	0.0622	62.8385	0.0179	3185.8204	0.0033	0.045	0.050	0.047	0.041
8,000,000	6.4242	0.0232	3.4433	0.0765	20.0653	0.0534	71.8154	0.0150	3640.9376	0.0029	0.038	0.043	0.040	0.035
9,000,000	7.2272	0.0191	3.8738	0.0617	22.5734	0.0465	80.7923	0.0127	4096.0548	0.0026	0.032	0.037	0.034	0.029
10,000,000	8.0302	0.0160	4.3042	0.0504	25.0816	0.0410	89.7692	0.0110	4551.1719	0.0024	0.028	0.033	0.030	0.026

	G
Fatality Average Cost Per Case	1,245,294
Permanent Total Average Cost Per Case	2,323,329
Likely Permanent Partial Temporary Total	398,698
Not Likely Permanent Partial Temporary Total	111,397
Medical Only Average Cost Per Case	2,197

* Final ELPPF is the adjusted excess ratio multiplied by 1/(1+LAE), a factor of 0.86655

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

Summary of ELAEPFs Effective 6/1/17

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	0.763	0.780	0.797	0.811	0.843	0.852
30,000	0.722	0.741	0.760	0.779	0.793	0.827	0.839
35,000	0.701	0.720	0.741	0.760	0.776	0.814	0.825
40,000	0.682	0.701	0.722	0.743	0.760	0.800	0.814
50,000	0.648	0.667	0.690	0.712	0.729	0.776	0.792
75,000	0.581	0.598	0.623	0.649	0.669	0.724	0.743
100,000	0.529	0.546	0.571	0.599	0.619	0.681	0.703
125,000	0.489	0.504	0.530	0.560	0.579	0.645	0.669
150,000	0.456	0.469	0.495	0.525	0.546	0.614	0.638
175,000	0.427	0.439	0.466	0.496	0.516	0.585	0.613
200,000	0.403	0.414	0.440	0.472	0.491	0.562	0.588
225,000	0.383	0.393	0.418	0.449	0.469	0.540	0.566
250,000	0.364	0.374	0.399	0.429	0.449	0.521	0.548
275,000	0.348	0.356	0.382	0.411	0.431	0.503	0.530
300,000	0.332	0.341	0.366	0.396	0.414	0.486	0.514
325,000	0.320	0.327	0.351	0.381	0.399	0.472	0.499
350,000	0.308	0.315	0.338	0.367	0.386	0.458	0.486
375,000	0.296	0.303	0.326	0.355	0.373	0.445	0.474
400,000	0.286	0.293	0.315	0.343	0.362	0.433	0.461
425,000	0.277	0.282	0.305	0.332	0.350	0.421	0.450
450,000	0.267	0.274	0.296	0.323	0.340	0.411	0.439
475,000	0.259	0.264	0.286	0.314	0.331	0.401	0.429
500,000	0.251	0.257	0.278	0.305	0.323	0.392	0.420
600,000	0.225	0.230	0.249	0.275	0.291	0.359	0.386
700,000	0.204	0.207	0.226	0.250	0.265	0.330	0.358
800,000	0.186	0.189	0.207	0.230	0.243	0.308	0.332
900,000	0.171	0.174	0.191	0.213	0.226	0.287	0.313
1,000,000	0.158	0.161	0.177	0.198	0.211	0.269	0.294
2,000,000	0.088	0.089	0.101	0.114	0.123	0.166	0.184
3,000,000	0.060	0.061	0.068	0.077	0.083	0.116	0.130
4,000,000	0.044	0.044	0.051	0.058	0.062	0.086	0.098
5,000,000	0.034	0.034	0.039	0.045	0.047	0.068	0.076
6,000,000	0.027	0.027	0.032	0.036	0.039	0.056	0.063
7,000,000	0.022	0.023	0.026	0.030	0.032	0.045	0.052
8,000,000	0.019	0.019	0.022	0.025	0.027	0.039	0.044
9,000,000	0.017	0.017	0.019	0.022	0.023	0.033	0.037
10,000,000	0.014	0.014	0.017	0.019	0.020	0.029	0.032

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

**Hazard Group A
ELAEPFFs Effective 6/1/17**

Loss Limit	Death Weight: 0.0067		Permanent Total Weight: 0.0452		Likely PP TT Weight: 0.4622		Not Likely PP TT Weight: 0.4394		Medical Only Weight: 0.0465		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	0.0418	0.9595	0.0218	0.9782	0.1156	0.8987	0.4713	0.7168	15.3967	0.0937	0.785	0.786	0.786	0.744
30,000	0.0501	0.9517	0.0262	0.9738	0.1387	0.8814	0.5655	0.6812	18.4760	0.0861	0.761	0.762	0.762	0.722
35,000	0.0585	0.9440	0.0306	0.9695	0.1618	0.8650	0.6598	0.6493	21.5554	0.0806	0.739	0.740	0.740	0.701
40,000	0.0668	0.9363	0.0349	0.9651	0.1850	0.8492	0.7540	0.6206	24.6347	0.0763	0.719	0.720	0.720	0.682
50,000	0.0835	0.9211	0.0437	0.9565	0.2312	0.8196	0.9425	0.5710	30.7934	0.0700	0.682	0.684	0.684	0.648
75,000	0.1253	0.8842	0.0655	0.9349	0.3468	0.7550	1.4138	0.4789	46.1901	0.0603	0.610	0.612	0.612	0.580
100,000	0.1670	0.8484	0.0873	0.9137	0.4624	0.7010	1.8851	0.4149	61.5868	0.0544	0.556	0.559	0.559	0.529
125,000	0.2088	0.8137	0.1091	0.8928	0.5780	0.6551	2.3564	0.3676	76.9835	0.0501	0.512	0.515	0.515	0.488
150,000	0.2505	0.7800	0.1310	0.8722	0.6936	0.6156	2.8276	0.3310	92.3802	0.0467	0.477	0.481	0.480	0.455
175,000	0.2923	0.7475	0.1528	0.8521	0.8092	0.5812	3.2989	0.3017	107.7769	0.0439	0.447	0.451	0.450	0.426
200,000	0.3340	0.7162	0.1746	0.8323	0.9249	0.5509	3.7702	0.2776	123.1736	0.0416	0.421	0.425	0.424	0.402
225,000	0.3758	0.6861	0.1964	0.8130	1.0405	0.5240	4.2415	0.2574	138.5703	0.0396	0.398	0.403	0.402	0.381
250,000	0.4175	0.6572	0.2183	0.7941	1.1561	0.5000	4.7127	0.2401	153.9670	0.0378	0.379	0.384	0.383	0.363
275,000	0.4593	0.6296	0.2401	0.7757	1.2717	0.4784	5.1840	0.2251	169.3637	0.0363	0.361	0.366	0.365	0.346
300,000	0.5010	0.6031	0.2619	0.7577	1.3873	0.4587	5.6553	0.2120	184.7604	0.0349	0.345	0.350	0.349	0.331
325,000	0.5428	0.5779	0.2838	0.7401	1.5029	0.4409	6.1266	0.2005	200.1571	0.0336	0.331	0.337	0.336	0.318
350,000	0.5845	0.5538	0.3056	0.7230	1.6185	0.4245	6.5978	0.1901	215.5539	0.0325	0.318	0.324	0.323	0.306
375,000	0.6263	0.5308	0.3274	0.7064	1.7341	0.4094	7.0691	0.1808	230.9506	0.0314	0.306	0.312	0.311	0.295
400,000	0.6680	0.5089	0.3492	0.6901	1.8497	0.3955	7.5404	0.1724	246.3473	0.0305	0.295	0.301	0.300	0.284
425,000	0.7098	0.4880	0.3711	0.6743	1.9653	0.3826	8.0117	0.1647	261.7440	0.0296	0.284	0.289	0.289	0.274
450,000	0.7515	0.4682	0.3929	0.6590	2.0809	0.3706	8.4829	0.1577	277.1407	0.0288	0.275	0.281	0.280	0.265
475,000	0.7933	0.4493	0.4147	0.6440	2.1965	0.3594	8.9542	0.1513	292.5374	0.0280	0.266	0.272	0.271	0.257
500,000	0.8350	0.4313	0.4366	0.6295	2.3121	0.3488	9.4255	0.1453	307.9341	0.0273	0.258	0.264	0.263	0.249
600,000	1.0020	0.3676	0.5239	0.5752	2.7746	0.3127	11.3106	0.1255	369.5209	0.0248	0.229	0.236	0.235	0.223
700,000	1.1690	0.3152	0.6112	0.5266	3.2370	0.2836	13.1957	0.1103	431.1077	0.0228	0.207	0.214	0.213	0.202
800,000	1.3360	0.2720	0.6985	0.4831	3.6994	0.2596	15.0808	0.0982	492.6945	0.0212	0.188	0.195	0.194	0.184
900,000	1.5030	0.2361	0.7858	0.4441	4.1619	0.2393	16.9659	0.0883	554.2813	0.0198	0.172	0.179	0.178	0.169
1,000,000	1.6701	0.2062	0.8731	0.4090	4.6243	0.2220	18.8510	0.0801	615.8681	0.0186	0.159	0.166	0.165	0.156
2,000,000	3.3401	0.0700	1.7462	0.1976	9.2486	0.1267	37.7020	0.0395	1231.7363	0.0118	0.086	0.092	0.091	0.086
3,000,000	5.0102	0.0341	2.6193	0.1086	13.8728	0.0860	56.5530	0.0246	1847.6044	0.0087	0.056	0.062	0.061	0.058
4,000,000	6.6802	0.0207	3.4924	0.0651	18.4971	0.0635	75.4040	0.0172	2463.4726	0.0068	0.040	0.045	0.044	0.042
5,000,000	8.3503	0.0142	4.3655	0.0415	23.1214	0.0493	94.2550	0.0128	3079.3407	0.0056	0.031	0.036	0.035	0.033
6,000,000	10.0203	0.0106	5.2386	0.0278	27.7457	0.0397	113.1059	0.0099	3695.2089	0.0048	0.024	0.028	0.027	0.026
7,000,000	11.6904	0.0082	6.1117	0.0196	32.3699	0.0328	131.9569	0.0080	4311.0770	0.0041	0.020	0.024	0.023	0.022
8,000,000	13.3604	0.0067	6.9848	0.0145	36.9942	0.0276	150.8079	0.0065	4926.9452	0.0037	0.017	0.021	0.020	0.019
9,000,000	15.0305	0.0055	7.8579	0.0113	41.6185	0.0236	169.6589	0.0055	5542.8133	0.0033	0.014	0.017	0.016	0.015
10,000,000	16.7005	0.0047	8.7310	0.0092	46.2428	0.0204	188.5099	0.0046	6158.6815	0.0030	0.012	0.015	0.014	0.013

A	
Fatality Average Cost Per Case	598,784
Permanent Total Average Cost Per Case	1,145,343
Likely Permanent Partial Temporary Total	216,250
Not Likely Permanent Partial Temporary Total	53,048
Medical Only Average Cost Per Case	1,624

*Excess Loss and ALAE Ratios were 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 the excess.

** Final ELAEPFF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of .9471

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

**Hazard Group B
ELAEPFs Effective 6/1/17**

Loss Limit	Death Weight: 0.0096		Permanent Total Weight: 0.0389		Likely PP TT Weight: 0.463		Not Likely PP TT Weight: 0.4564		Medical Only Weight: 0.0321		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	0.9628	0.0200	0.9800	0.1154	0.8988	0.4124	0.7414	14.5412	0.0964	0.805	0.806	0.806	0.763
30,000	0.0459	0.9556	0.0240	0.9760	0.1385	0.8816	0.4949	0.7075	17.4494	0.0884	0.781	0.782	0.782	0.741
35,000	0.0536	0.9485	0.0280	0.9720	0.1616	0.8652	0.5774	0.6770	20.3576	0.0825	0.759	0.760	0.760	0.720
40,000	0.0612	0.9414	0.0320	0.9680	0.1847	0.8494	0.6599	0.6493	23.2659	0.0781	0.739	0.740	0.740	0.701
50,000	0.0765	0.9275	0.0400	0.9601	0.2308	0.8199	0.82049	0.6009	29.0823	0.0715	0.702	0.704	0.704	0.667
75,000	0.1148	0.8934	0.0601	0.9403	0.3462	0.7553	1.2373	0.5092	43.6235	0.0616	0.629	0.631	0.631	0.598
100,000	0.1530	0.8603	0.0801	0.9207	0.4616	0.7013	1.6497	0.4442	58.1646	0.0555	0.573	0.576	0.576	0.546
125,000	0.1913	0.8281	0.1001	0.9014	0.5770	0.6555	2.0621	0.3956	72.7058	0.0511	0.529	0.532	0.532	0.504
150,000	0.2295	0.7968	0.1201	0.8824	0.6924	0.6160	2.4746	0.3575	87.2469	0.0477	0.492	0.496	0.495	0.469
175,000	0.2678	0.7665	0.1401	0.8637	0.8078	0.5815	2.8870	0.3269	101.7881	0.0449	0.461	0.465	0.464	0.439
200,000	0.3060	0.7371	0.1601	0.8454	0.9233	0.5513	3.2994	0.3016	116.3293	0.0426	0.434	0.437	0.437	0.414
225,000	0.3443	0.7087	0.1802	0.8274	1.0387	0.5244	3.7118	0.2803	130.8704	0.0406	0.411	0.416	0.415	0.393
250,000	0.3825	0.6814	0.2002	0.8097	1.1541	0.5004	4.1243	0.2621	145.4116	0.0388	0.391	0.396	0.395	0.374
275,000	0.4208	0.6550	0.2202	0.7925	1.2695	0.4788	4.5367	0.2462	159.9527	0.0372	0.372	0.377	0.376	0.356
300,000	0.4590	0.6297	0.2402	0.7756	1.3849	0.4591	4.9491	0.2323	174.4939	0.0358	0.356	0.361	0.360	0.341
325,000	0.4973	0.6055	0.2602	0.7590	1.5003	0.4413	5.3615	0.2200	189.0351	0.0345	0.341	0.346	0.345	0.327
350,000	0.5355	0.5822	0.2802	0.7429	1.6157	0.4249	5.7740	0.2090	203.5762	0.0334	0.328	0.334	0.333	0.315
375,000	0.5738	0.5599	0.3003	0.7271	1.7311	0.4098	6.1864	0.1991	218.1174	0.0323	0.315	0.321	0.320	0.303
400,000	0.6120	0.5385	0.3203	0.7118	1.8465	0.3959	6.5988	0.1901	232.6585	0.0313	0.304	0.310	0.309	0.293
425,000	0.6503	0.5181	0.3403	0.6967	1.9619	0.3830	7.0112	0.1819	247.1997	0.0304	0.293	0.299	0.298	0.282
450,000	0.6885	0.4985	0.3603	0.6821	2.0773	0.3709	7.4237	0.1744	261.7408	0.0296	0.284	0.290	0.289	0.274
475,000	0.7268	0.4798	0.3803	0.6678	2.1927	0.3597	7.8361	0.1675	276.2820	0.0288	0.274	0.280	0.279	0.264
500,000	0.7650	0.4619	0.4003	0.6538	2.3081	0.3492	8.2485	0.1611	290.8232	0.0281	0.266	0.272	0.271	0.257
600,000	0.9181	0.3980	0.4804	0.6015	2.7698	0.3130	9.8982	0.1398	348.9878	0.0256	0.237	0.244	0.243	0.230
700,000	1.0711	0.3447	0.5605	0.5541	3.2314	0.2839	11.5479	0.1234	407.1524	0.0235	0.213	0.220	0.219	0.207
800,000	1.2241	0.3000	0.6405	0.5114	3.6930	0.2599	13.1976	0.1103	465.3171	0.0219	0.194	0.201	0.200	0.189
900,000	1.3771	0.2625	0.7206	0.4728	4.1546	0.2396	14.8473	0.0995	523.4817	0.0204	0.178	0.185	0.184	0.174
1,000,000	1.5301	0.2309	0.8007	0.4378	4.6163	0.2223	16.4970	0.0906	581.6463	0.0192	0.164	0.171	0.170	0.161
2,000,000	3.0602	0.0815	1.6014	0.2207	9.2325	0.1269	32.9941	0.0457	1163.2927	0.0123	0.089	0.095	0.094	0.089
3,000,000	4.5903	0.0398	2.4020	0.1249	13.8488	0.0862	49.4911	0.0289	1744.9390	0.0091	0.059	0.065	0.064	0.061
4,000,000	6.1204	0.0240	3.2027	0.0765	18.4651	0.0636	65.9881	0.0204	2326.5853	0.0072	0.042	0.047	0.046	0.044
5,000,000	7.6505	0.0165	4.0034	0.0497	23.0814	0.0494	82.4852	0.0153	2908.2316	0.0059	0.032	0.037	0.036	0.034
6,000,000	9.1806	0.0122	4.8041	0.0337	27.6976	0.0398	98.9822	0.0119	3489.8780	0.0050	0.025	0.029	0.028	0.027
7,000,000	10.7107	0.0095	5.6048	0.0239	32.3139	0.0328	115.4793	0.0096	4071.5243	0.0044	0.021	0.025	0.024	0.023
8,000,000	12.2408	0.0076	6.4054	0.0176	36.9302	0.0276	131.9763	0.0080	4653.1706	0.0039	0.017	0.021	0.020	0.019
9,000,000	13.7709	0.0063	7.2061	0.0136	41.5465	0.0236	148.4733	0.0067	5234.8169	0.0035	0.015	0.019	0.018	0.017
10,000,000	15.3010	0.0054	8.0068	0.0109	46.1627	0.0205	164.9704	0.0057	5816.4633	0.0031	0.013	0.016	0.015	0.014

B	
Fatality Average Cost Per Case	653,554
Permanent Total Average Cost Per Case	1,248,940
Likely Permanent Partial Temporary Total	216,625
Not Likely Permanent Partial Temporary Total	60,617
Medical Only Average Cost Per Case	1,719

*Excess Loss and ALAE Ratios were 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 the excess.

** Final ELAEPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of .9471

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

**Hazard Group C
ELAEPFs Effective 6/1/17**

Loss Limit	Death Weight: 0.0108		Permanent Total Weight: 0.0389		Likely PP TT Weight: 0.4941		Not Likely PP TT Weight: 0.4277		Medical Only Weight: 0.0285		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	0.0350	0.9659	0.0186	0.9814	0.1049	0.9070	0.3768	0.7572	12.9771	0.1021	0.823	0.824	0.824	0.780
30,000	0.0420	0.9592	0.0224	0.9776	0.1259	0.8909	0.4522	0.7246	15.5725	0.0932	0.801	0.802	0.802	0.760
35,000	0.0491	0.9527	0.0261	0.9739	0.1468	0.8756	0.5275	0.6951	18.1680	0.0868	0.781	0.782	0.782	0.741
40,000	0.0561	0.9462	0.0298	0.9702	0.1678	0.8608	0.6029	0.6681	20.7634	0.0819	0.761	0.762	0.762	0.722
50,000	0.0701	0.9333	0.0373	0.9628	0.2098	0.8330	0.7536	0.6207	25.9542	0.0747	0.727	0.727	0.728	0.690
75,000	0.1051	0.9019	0.0559	0.9443	0.3146	0.7718	1.1304	0.5298	38.9314	0.0642	0.656	0.658	0.658	0.623
100,000	0.1401	0.8713	0.0746	0.9261	0.4195	0.7200	1.5072	0.4644	51.9085	0.0579	0.601	0.603	0.603	0.571
125,000	0.1752	0.8415	0.0932	0.9080	0.5244	0.6755	1.8840	0.4150	64.8856	0.0533	0.557	0.560	0.560	0.530
150,000	0.2102	0.8125	0.1118	0.8902	0.6293	0.6369	2.2608	0.3762	77.8627	0.0498	0.520	0.523	0.523	0.495
175,000	0.2453	0.7842	0.1305	0.8727	0.7342	0.6030	2.6376	0.3447	90.8398	0.0470	0.489	0.493	0.492	0.466
200,000	0.2803	0.7567	0.1491	0.8554	0.8390	0.5730	3.0144	0.3186	103.8170	0.0446	0.462	0.466	0.465	0.440
225,000	0.3153	0.7301	0.1678	0.8385	0.9439	0.5462	3.3912	0.2966	116.7941	0.0425	0.438	0.442	0.441	0.418
250,000	0.3504	0.7043	0.1864	0.8218	1.0488	0.5222	3.7680	0.2777	129.7712	0.0407	0.418	0.422	0.421	0.399
275,000	0.3854	0.6793	0.2050	0.8055	1.1537	0.5005	4.1448	0.2612	142.7483	0.0391	0.399	0.404	0.403	0.382
300,000	0.4204	0.6553	0.2237	0.7895	1.2586	0.4807	4.5215	0.2468	155.7254	0.0377	0.382	0.387	0.386	0.366
325,000	0.4555	0.6320	0.2423	0.7738	1.3634	0.4626	4.8983	0.2340	168.7026	0.0363	0.367	0.372	0.371	0.351
350,000	0.4905	0.6097	0.2610	0.7584	1.4683	0.4460	5.2751	0.2225	181.6797	0.0352	0.353	0.358	0.357	0.338
375,000	0.5256	0.5881	0.2796	0.7434	1.5732	0.4307	5.6519	0.2121	194.6568	0.0341	0.340	0.345	0.344	0.326
400,000	0.5606	0.5674	0.2982	0.7287	1.6781	0.4166	6.0287	0.2027	207.6339	0.0331	0.328	0.334	0.333	0.315
425,000	0.5956	0.5475	0.3169	0.7143	1.7830	0.4034	6.4055	0.1942	220.6110	0.0321	0.317	0.322	0.322	0.305
450,000	0.6307	0.5284	0.3355	0.7003	1.8878	0.3911	6.7823	0.1863	233.5882	0.0313	0.307	0.313	0.312	0.296
475,000	0.6657	0.5101	0.3542	0.6865	1.9927	0.3797	7.1591	0.1791	246.5653	0.0305	0.297	0.303	0.302	0.286
500,000	0.7007	0.4925	0.3728	0.6731	2.0976	0.3689	7.5359	0.1725	259.5424	0.0297	0.288	0.294	0.293	0.278
600,000	0.8409	0.4288	0.4474	0.6224	2.5171	0.3318	9.0431	0.1501	311.4509	0.0271	0.258	0.264	0.263	0.249
700,000	0.9810	0.3749	0.5219	0.5763	2.9366	0.3018	10.5503	0.1328	363.3594	0.0250	0.233	0.240	0.239	0.226
800,000	1.1212	0.3292	0.5965	0.5344	3.3561	0.2770	12.0575	0.1190	415.2678	0.0233	0.213	0.220	0.219	0.207
900,000	1.2613	0.2903	0.6711	0.4962	3.7757	0.2560	13.5646	0.1077	467.1763	0.0218	0.196	0.203	0.202	0.191
1,000,000	1.4015	0.2571	0.7456	0.4615	4.1952	0.2380	15.0718	0.0982	519.0848	0.0205	0.181	0.188	0.187	0.177
2,000,000	2.8030	0.0945	1.4912	0.2406	8.3904	0.1381	30.1437	0.0503	1038.1696	0.0133	0.101	0.108	0.107	0.101
3,000,000	4.2044	0.0466	2.2369	0.1394	12.5856	0.0948	45.2155	0.0321	1557.2544	0.0099	0.067	0.073	0.072	0.068
4,000,000	5.6059	0.0280	2.9825	0.0870	16.7807	0.0706	60.2873	0.0228	2076.3391	0.0079	0.049	0.055	0.054	0.051
5,000,000	7.0074	0.0191	3.7281	0.0573	20.9759	0.0552	75.3592	0.0172	2595.4239	0.0065	0.037	0.042	0.041	0.039
6,000,000	8.4089	0.0141	4.4737	0.0393	25.1711	0.0446	90.4310	0.0135	3114.5087	0.0056	0.030	0.035	0.034	0.032
7,000,000	9.8103	0.0109	5.2194	0.0281	29.3663	0.0370	105.5028	0.0109	3633.5935	0.0049	0.024	0.028	0.027	0.026
8,000,000	11.2118	0.0088	5.9650	0.0208	33.5615	0.0313	120.5747	0.0091	4152.6783	0.0043	0.020	0.024	0.023	0.022
9,000,000	12.6133	0.0073	6.7106	0.0159	37.7567	0.0268	135.6465	0.0077	4671.7631	0.0038	0.017	0.021	0.020	0.019
10,000,000	14.0148	0.0062	7.4562	0.0127	41.9518	0.0233	150.7183	0.0065	5190.8479	0.0035	0.015	0.019	0.018	0.017

C	
Fatality Average Cost Per Case	713,532
Permanent Total Average Cost Per Case	1,341,158
Likely Permanent Partial Temporary Total	238,369
Not Likely Permanent Partial Temporary Total	66,349
Medical Only Average Cost Per Case	1,926

*Excess Loss and ALAE Ratios were 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 the excess.

** Final ELAEPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of .9471

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

**Hazard Group D
ELAEPFs Effective 6/1/17**

Loss Limit	Death Weight: 0.0213		Permanent Total Weight: 0.0478		Likely PP TT Weight: 0.4843		Not Likely PP TT Weight: 0.4226		Medical Only Weight: 0.0241		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	0.0312	0.9695	0.0163	0.9837	0.0908	0.9182	0.3444	0.7723	12.1201	0.1058	0.841	0.842	0.842	0.797
30,000	0.0374	0.9636	0.0196	0.9804	0.1089	0.9038	0.4133	0.7410	14.5441	0.0963	0.821	0.822	0.822	0.779
35,000	0.0437	0.9577	0.0228	0.9772	0.1271	0.8900	0.4822	0.7125	16.9682	0.0895	0.801	0.802	0.802	0.760
40,000	0.0499	0.9519	0.0261	0.9739	0.1452	0.8768	0.5511	0.6864	19.3922	0.0843	0.783	0.784	0.784	0.743
50,000	0.0624	0.9404	0.0326	0.9674	0.1815	0.8515	0.6889	0.6401	24.2402	0.0768	0.751	0.752	0.752	0.712
75,000	0.0935	0.9121	0.0490	0.9512	0.2723	0.7953	1.0333	0.5502	36.3603	0.0658	0.684	0.686	0.685	0.649
100,000	0.1247	0.8846	0.0653	0.9351	0.3630	0.7469	1.3777	0.4847	48.4804	0.0593	0.631	0.633	0.632	0.599
125,000	0.1559	0.8578	0.0816	0.9192	0.4538	0.7047	1.7221	0.4347	60.6006	0.0547	0.589	0.592	0.591	0.560
150,000	0.1871	0.8315	0.0979	0.9035	0.5445	0.6677	2.0666	0.3951	72.7207	0.0511	0.552	0.555	0.554	0.525
175,000	0.2183	0.8059	0.1142	0.8880	0.6353	0.6348	2.4110	0.3629	84.8408	0.0482	0.522	0.525	0.524	0.496
200,000	0.2495	0.7809	0.1306	0.8726	0.7260	0.6055	2.7554	0.3360	96.9609	0.0458	0.495	0.499	0.498	0.472
225,000	0.2806	0.7565	0.1469	0.8575	0.8168	0.5791	3.0999	0.3133	109.0810	0.0437	0.471	0.475	0.474	0.449
250,000	0.3118	0.7327	0.1632	0.8426	0.9075	0.5552	3.4443	0.2937	121.2011	0.0419	0.450	0.454	0.453	0.429
275,000	0.3430	0.7096	0.1795	0.8279	0.9983	0.5335	3.7887	0.2767	133.3212	0.0402	0.431	0.435	0.434	0.411
300,000	0.3742	0.6872	0.1958	0.8135	1.0890	0.5136	4.1331	0.2617	145.4413	0.0388	0.414	0.419	0.418	0.396
325,000	0.4054	0.6655	0.2121	0.7994	1.1798	0.4954	4.4776	0.2484	157.5615	0.0375	0.398	0.403	0.402	0.381
350,000	0.4365	0.6445	0.2285	0.7854	1.2705	0.4786	4.8220	0.2364	169.6816	0.0363	0.384	0.389	0.388	0.367
375,000	0.4677	0.6241	0.2448	0.7718	1.3613	0.4630	5.1664	0.2257	181.8017	0.0352	0.371	0.376	0.375	0.355
400,000	0.4989	0.6044	0.2611	0.7583	1.4520	0.4485	5.5109	0.2159	193.9218	0.0341	0.358	0.363	0.362	0.343
425,000	0.5301	0.5854	0.2774	0.7452	1.5428	0.4351	5.8553	0.2070	206.0419	0.0332	0.347	0.352	0.351	0.332
450,000	0.5613	0.5671	0.2937	0.7322	1.6335	0.4225	6.1997	0.1988	218.1620	0.0323	0.336	0.342	0.341	0.323
475,000	0.5924	0.5493	0.3101	0.7196	1.7243	0.4107	6.5441	0.1912	230.2821	0.0315	0.327	0.333	0.332	0.314
500,000	0.6236	0.5322	0.3264	0.7071	1.8150	0.3996	6.8886	0.1843	242.4022	0.0307	0.317	0.323	0.322	0.305
600,000	0.7484	0.4696	0.3917	0.6598	2.1780	0.3611	8.2663	0.1609	290.8827	0.0281	0.285	0.291	0.290	0.275
700,000	0.8731	0.4156	0.4569	0.6163	2.5410	0.3299	9.6440	0.1427	339.3631	0.0259	0.259	0.265	0.264	0.250
800,000	0.9978	0.3690	0.5222	0.5762	2.9041	0.3039	11.0217	0.1282	387.8436	0.0242	0.237	0.244	0.243	0.230
900,000	1.1225	0.3288	0.5875	0.5392	3.2671	0.2819	12.3994	0.1163	436.3240	0.0227	0.219	0.226	0.225	0.213
1,000,000	1.2473	0.2939	0.6528	0.5053	3.6301	0.2629	13.7772	0.1063	484.8045	0.0214	0.203	0.210	0.209	0.198
2,000,000	2.4945	0.1143	1.3055	0.2797	7.2601	0.1563	27.5543	0.0552	969.6090	0.0140	0.115	0.122	0.120	0.114
3,000,000	3.7418	0.0574	1.9583	0.1692	10.8902	0.1090	41.3315	0.0356	1454.4135	0.0105	0.077	0.083	0.081	0.077
4,000,000	4.9890	0.0343	2.6111	0.1092	14.5203	0.0821	55.1086	0.0254	1939.2180	0.0083	0.057	0.063	0.061	0.058
5,000,000	6.2363	0.0233	3.2638	0.0739	18.1503	0.0649	68.8858	0.0193	2424.0225	0.0069	0.044	0.049	0.047	0.045
6,000,000	7.4835	0.0171	3.9166	0.0519	21.7804	0.0529	82.6629	0.0152	2908.8270	0.0059	0.035	0.040	0.038	0.036
7,000,000	8.7308	0.0132	4.5694	0.0377	25.4105	0.0441	96.4401	0.0124	3393.6315	0.0052	0.029	0.034	0.032	0.030
8,000,000	9.9780	0.0106	5.2222	0.0283	29.0405	0.0375	110.2172	0.0103	3878.4360	0.0046	0.024	0.028	0.026	0.025
9,000,000	11.2253	0.0088	5.8749	0.0217	32.6706	0.0324	123.9944	0.0087	4363.2405	0.0041	0.021	0.025	0.023	0.022
10,000,000	12.4725	0.0074	6.5277	0.0170	36.3007	0.0283	137.7716	0.0075	4848.0450	0.0037	0.018	0.022	0.020	0.019

	D
Fatality Average Cost Per Case	801,761
Permanent Total Average Cost Per Case	1,531,936
Likely Permanent Partial Temporary Total	275,477
Not Likely Permanent Partial Temporary Total	72,584
Medical Only Average Cost Per Case	2,063

*Excess Loss and ALAE Ratios were 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 the excess.

** Final ELAEPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of .9471

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

**Hazard Group E
ELAEPFs Effective 6/1/17**

Loss Limit	Death Weight: 0.0199		Permanent Total Weight: 0.0604		Likely PP TT Weight: 0.4989		Not Likely PP TT Weight: 0.3993		Medical Only Weight: 0.0216		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	0.0289	0.9717	0.0148	0.9852	0.0904	0.9185	0.3068	0.7907	11.4181	0.1093	0.855	0.856	0.856	0.811
30,000	0.0347	0.9662	0.0178	0.9822	0.1085	0.9042	0.3682	0.7611	13.7017	0.0993	0.836	0.837	0.837	0.793
35,000	0.0405	0.9607	0.0207	0.9793	0.1266	0.8904	0.4296	0.7340	15.9853	0.0920	0.818	0.819	0.819	0.776
40,000	0.0463	0.9553	0.0237	0.9763	0.1446	0.8772	0.4909	0.7090	18.2689	0.0866	0.801	0.802	0.802	0.760
50,000	0.0578	0.9445	0.0296	0.9704	0.1808	0.8520	0.6137	0.6644	22.8362	0.0787	0.769	0.770	0.770	0.729
75,000	0.0868	0.9182	0.0445	0.9557	0.2712	0.7959	0.9205	0.5764	34.2543	0.0673	0.705	0.707	0.706	0.669
100,000	0.1157	0.8926	0.0593	0.9410	0.3616	0.7476	1.2274	0.5110	45.6724	0.0606	0.653	0.655	0.654	0.619
125,000	0.1446	0.8675	0.0741	0.9265	0.4520	0.7055	1.5342	0.4605	57.0904	0.0559	0.610	0.612	0.611	0.579
150,000	0.1735	0.8429	0.0889	0.9121	0.5424	0.6685	1.8410	0.4200	68.5085	0.0523	0.574	0.577	0.576	0.546
175,000	0.2024	0.8188	0.1037	0.8979	0.6328	0.6357	2.1479	0.3869	79.9266	0.0494	0.543	0.546	0.545	0.516
200,000	0.2314	0.7953	0.1186	0.8839	0.7232	0.6063	2.4547	0.3592	91.3447	0.0469	0.516	0.519	0.518	0.491
225,000	0.2603	0.7723	0.1334	0.8700	0.8136	0.5799	2.7615	0.3356	102.7628	0.0448	0.492	0.496	0.495	0.469
250,000	0.2892	0.7499	0.1482	0.8563	0.9040	0.5561	3.0684	0.3152	114.1809	0.0429	0.471	0.475	0.474	0.449
275,000	0.3181	0.7280	0.1630	0.8427	0.9944	0.5344	3.3752	0.2974	125.5990	0.0413	0.452	0.455	0.455	0.431
300,000	0.3470	0.7067	0.1779	0.8294	1.0848	0.5145	3.6821	0.2817	137.0171	0.0398	0.434	0.438	0.437	0.414
325,000	0.3760	0.6860	0.1927	0.8163	1.1752	0.4963	3.9889	0.2678	148.4351	0.0384	0.418	0.422	0.421	0.399
350,000	0.4049	0.6659	0.2075	0.8034	1.2656	0.4794	4.2957	0.2552	159.8532	0.0372	0.404	0.409	0.408	0.386
375,000	0.4338	0.6463	0.2223	0.7906	1.3560	0.4639	4.6026	0.2439	171.2713	0.0361	0.390	0.395	0.394	0.373
400,000	0.4627	0.6274	0.2371	0.7781	1.4464	0.4494	4.9094	0.2336	182.6894	0.0351	0.378	0.383	0.382	0.362
425,000	0.4916	0.6090	0.2520	0.7658	1.5368	0.4359	5.2163	0.2242	194.1075	0.0341	0.366	0.371	0.370	0.350
450,000	0.5206	0.5912	0.2668	0.7537	1.6272	0.4233	5.5231	0.2156	205.5256	0.0332	0.355	0.360	0.359	0.340
475,000	0.5495	0.5739	0.2816	0.7418	1.7176	0.4115	5.8299	0.2076	216.9437	0.0324	0.345	0.350	0.349	0.331
500,000	0.5784	0.5572	0.2964	0.7301	1.8080	0.4004	6.1368	0.2002	228.3618	0.0316	0.336	0.342	0.341	0.323
600,000	0.6941	0.4957	0.3557	0.6854	2.1696	0.3619	7.3641	0.1754	274.0341	0.0289	0.302	0.308	0.307	0.291
700,000	0.8098	0.4421	0.4150	0.6438	2.5312	0.3306	8.5915	0.1562	319.7065	0.0268	0.276	0.282	0.280	0.265
800,000	0.9254	0.3952	0.4743	0.6053	2.8928	0.3046	9.8188	0.1407	365.3788	0.0249	0.253	0.259	0.257	0.243
900,000	1.0411	0.3544	0.5336	0.5695	3.2544	0.2826	11.0462	0.1280	411.0512	0.0234	0.234	0.241	0.239	0.226
1,000,000	1.1568	0.3187	0.5929	0.5363	3.6160	0.2636	12.2735	0.1173	456.7235	0.0221	0.218	0.225	0.223	0.211
2,000,000	2.3136	0.1288	1.1857	0.3094	7.2321	0.1568	24.5471	0.0621	913.4470	0.0145	0.125	0.132	0.130	0.123
3,000,000	3.4704	0.0655	1.7786	0.1929	10.8481	0.1094	36.8206	0.0405	1370.1706	0.0109	0.084	0.090	0.088	0.083
4,000,000	4.6272	0.0393	2.3714	0.1274	14.4642	0.0825	49.0941	0.0292	1826.8941	0.0088	0.061	0.067	0.065	0.062
5,000,000	5.7840	0.0265	2.9643	0.0879	18.0802	0.0651	61.3677	0.0223	2283.6176	0.0073	0.047	0.052	0.050	0.047
6,000,000	6.9408	0.0194	3.5571	0.0628	21.6963	0.0531	73.6412	0.0177	2740.3411	0.0062	0.038	0.043	0.041	0.039
7,000,000	8.0977	0.0150	4.1500	0.0461	25.3123	0.0443	85.9147	0.0145	3197.0646	0.0054	0.031	0.036	0.034	0.032
8,000,000	9.2545	0.0120	4.7428	0.0347	28.9283	0.0377	98.1883	0.0121	3653.7882	0.0048	0.026	0.030	0.028	0.027
9,000,000	10.4113	0.0099	5.3357	0.0269	32.5444	0.0325	110.4618	0.0103	4110.5117	0.0043	0.022	0.026	0.024	0.023
10,000,000	11.5681	0.0084	5.9285	0.0212	36.1604	0.0284	122.7354	0.0088	4567.2352	0.0039	0.019	0.023	0.021	0.020

	E
Fatality Average Cost Per Case	864,448
Permanent Total Average Cost Per Case	1,686,759
Likely Permanent Partial Temporary Total	276,545
Not Likely Permanent Partial Temporary Total	81,476
Medical Only Average Cost Per Case	2,190

*Excess Loss and ALAE Ratios were 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 the excess.

** Final ELAEPF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of .9471

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

**Hazard Group F
ELAEPFFs Effective 6/1/17**

Loss Limit	Death Weight: 0.0343		Permanent Total Weight: 0.0894		Likely PP TT Weight: 0.4479		Not Likely PP TT Weight: 0.4145		Medical Only Weight: 0.014		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	0.0215	0.9788	0.0114	0.9886	0.0615	0.9425	0.2329	0.8301	10.9829	0.1117	0.890	0.890	0.890	0.843
30,000	0.0258	0.9747	0.0136	0.9864	0.0738	0.9321	0.2795	0.8048	13.1794	0.1013	0.874	0.874	0.874	0.827
35,000	0.0301	0.9706	0.0159	0.9841	0.0861	0.9219	0.3260	0.7812	15.3760	0.0938	0.859	0.860	0.859	0.814
40,000	0.0344	0.9665	0.0182	0.9818	0.0984	0.9120	0.3726	0.7591	17.5726	0.0881	0.845	0.846	0.845	0.800
50,000	0.0430	0.9584	0.0227	0.9773	0.1231	0.8930	0.4658	0.7191	21.9657	0.0799	0.819	0.820	0.819	0.776
75,000	0.0644	0.9385	0.0341	0.9660	0.1846	0.8495	0.6986	0.6371	32.9486	0.0682	0.764	0.765	0.764	0.724
100,000	0.0859	0.9190	0.0454	0.9547	0.2461	0.8106	0.9315	0.5737	43.9314	0.0614	0.719	0.720	0.719	0.681
125,000	0.1074	0.8999	0.0568	0.9435	0.3076	0.7755	1.1644	0.5230	54.9143	0.0567	0.680	0.680	0.680	0.645
150,000	0.1289	0.8811	0.0681	0.9323	0.3692	0.7438	1.3973	0.4815	65.8971	0.0530	0.647	0.649	0.648	0.614
175,000	0.1503	0.8625	0.0795	0.9213	0.4307	0.7149	1.6302	0.4469	76.8800	0.0501	0.618	0.620	0.618	0.585
200,000	0.1718	0.8443	0.0908	0.9103	0.4922	0.6884	1.8631	0.4174	87.8628	0.0476	0.592	0.592	0.592	0.562
225,000	0.1933	0.8264	0.1022	0.8994	0.5538	0.6641	2.0959	0.3921	98.8457	0.0455	0.569	0.572	0.570	0.540
250,000	0.2148	0.8088	0.1136	0.8886	0.6153	0.6417	2.3288	0.3700	109.8285	0.0436	0.549	0.552	0.550	0.521
275,000	0.2362	0.7914	0.1249	0.8779	0.6768	0.6210	2.5617	0.3505	120.8114	0.0419	0.530	0.533	0.531	0.503
300,000	0.2577	0.7743	0.1363	0.8673	0.7383	0.6017	2.7946	0.3333	131.7942	0.0404	0.512	0.515	0.513	0.486
325,000	0.2792	0.7576	0.1476	0.8568	0.7999	0.5838	3.0275	0.3178	142.7771	0.0391	0.496	0.500	0.498	0.472
350,000	0.3007	0.7411	0.1590	0.8464	0.8614	0.5670	3.2604	0.3038	153.7599	0.0379	0.482	0.486	0.484	0.458
375,000	0.3221	0.7250	0.1703	0.8362	0.9229	0.5514	3.4932	0.2912	164.7428	0.0367	0.468	0.472	0.470	0.445
400,000	0.3436	0.7092	0.1817	0.8260	0.9845	0.5367	3.7261	0.2796	175.7256	0.0357	0.455	0.459	0.457	0.433
425,000	0.3651	0.6937	0.1930	0.8160	1.0460	0.5228	3.9590	0.2691	186.7085	0.0347	0.443	0.447	0.445	0.421
450,000	0.3866	0.6785	0.2044	0.8060	1.1075	0.5098	4.1919	0.2593	197.6913	0.0338	0.432	0.436	0.434	0.411
475,000	0.4080	0.6637	0.2158	0.7962	1.1691	0.4975	4.4248	0.2503	208.6742	0.0330	0.421	0.425	0.423	0.401
500,000	0.4295	0.6492	0.2271	0.7866	1.2306	0.4858	4.6577	0.2420	219.6570	0.0322	0.411	0.416	0.414	0.392
600,000	0.5154	0.5943	0.2725	0.7491	1.4767	0.4448	5.5892	0.2138	263.5884	0.0295	0.376	0.381	0.379	0.359
700,000	0.6013	0.5444	0.3180	0.7135	1.7228	0.4108	6.5207	0.1917	307.5198	0.0273	0.346	0.351	0.348	0.330
800,000	0.6872	0.4992	0.3634	0.6799	1.9689	0.3822	7.4522	0.1739	351.4512	0.0255	0.322	0.325	0.325	0.308
900,000	0.7731	0.4583	0.4088	0.6480	2.2150	0.3576	8.3838	0.1591	395.3826	0.0239	0.300	0.306	0.303	0.287
1,000,000	0.8590	0.4213	0.4542	0.6180	2.4612	0.3362	9.3153	0.1467	439.3140	0.0226	0.281	0.287	0.284	0.269
2,000,000	1.7180	0.1985	0.9085	0.3958	4.9223	0.2121	18.6306	0.0810	878.6280	0.0149	0.171	0.178	0.175	0.166
3,000,000	2.5771	0.1085	1.3627	0.2668	7.3835	0.1541	27.9459	0.0544	1317.9421	0.0113	0.119	0.126	0.122	0.116
4,000,000	3.4361	0.0667	1.8169	0.1875	9.8447	0.1198	37.2612	0.0400	1757.2561	0.0090	0.089	0.095	0.091	0.086
5,000,000	4.2951	0.0449	2.2712	0.1362	12.3058	0.0970	46.5765	0.0310	2196.5701	0.0075	0.070	0.076	0.072	0.068
6,000,000	5.1541	0.0324	2.7254	0.1017	14.7670	0.0807	55.8918	0.0250	2635.8841	0.0064	0.057	0.063	0.059	0.056
7,000,000	6.0131	0.0248	3.1796	0.0775	17.2282	0.0686	65.2071	0.0207	3075.1981	0.0056	0.047	0.052	0.048	0.045
8,000,000	6.8722	0.0197	3.6339	0.0603	19.6893	0.0593	74.5224	0.0174	3514.5122	0.0050	0.040	0.045	0.041	0.039
9,000,000	7.7312	0.0162	4.0881	0.0476	22.1505	0.0519	83.8377	0.0149	3953.8262	0.0045	0.034	0.039	0.035	0.033
10,000,000	8.5902	0.0136	4.5423	0.0381	24.6116	0.0459	93.1531	0.0130	4393.1402	0.0041	0.030	0.035	0.031	0.029

	F	
Fatality Average Cost Per Case	1,164,118	
Permanent Total Average Cost Per Case	2,201,514	
Likely Permanent Partial Temporary Total	406,312	
Not Likely Permanent Partial Temporary Total	107,350	
Medical Only Average Cost Per Case	2,276	

*Excess Loss and ALAE Ratios were 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 the excess.

** Final ELAEPFF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of .9471

NEW YORK COMPENSATION INSURANCE RATING BOARD

Excess Loss and Pure Premium Factor Calculation (Including ALAE)

**Hazard Group G
ELAEPFFs Effective 6/1/17**

Loss Limit	Death Weight: 0.0541		Permanent Total Weight: 0.1069		Likely PP TT Weight: 0.4231		Not Likely PP TT Weight: 0.4011		Medical Only Weight: 0.0148		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	0.0192	0.9811	0.0101	0.9899	0.0574	0.9461	0.2070	0.8451	9.8787	0.1186	0.900	0.900	0.900	0.852
30,000	0.0230	0.9773	0.0122	0.9878	0.0689	0.9362	0.2484	0.8215	11.8544	0.1071	0.886	0.886	0.886	0.839
35,000	0.0269	0.9737	0.0142	0.9858	0.0804	0.9266	0.2898	0.7994	13.8301	0.0988	0.872	0.872	0.871	0.825
40,000	0.0307	0.9700	0.0162	0.9838	0.0919	0.9173	0.3311	0.7787	15.8058	0.0925	0.859	0.860	0.859	0.814
50,000	0.0384	0.9627	0.0203	0.9797	0.1148	0.8993	0.4139	0.7407	19.7573	0.0836	0.836	0.837	0.836	0.792
75,000	0.0576	0.9448	0.0304	0.9696	0.1722	0.8578	0.6209	0.6620	29.6360	0.0710	0.784	0.785	0.784	0.743
100,000	0.0767	0.9272	0.0406	0.9595	0.2296	0.8206	0.8279	0.6001	39.5146	0.0638	0.742	0.743	0.742	0.703
125,000	0.0959	0.9100	0.0507	0.9495	0.2871	0.7869	1.0348	0.5499	49.3933	0.0589	0.705	0.707	0.706	0.669
150,000	0.1151	0.8931	0.0608	0.9395	0.3445	0.7562	1.2418	0.5084	59.2719	0.0551	0.673	0.675	0.674	0.638
175,000	0.1343	0.8763	0.0710	0.9296	0.4019	0.7281	1.4488	0.4734	69.1506	0.0521	0.646	0.648	0.647	0.613
200,000	0.1535	0.8599	0.0811	0.9197	0.4593	0.7023	1.6557	0.4434	79.0292	0.0496	0.621	0.623	0.621	0.588
225,000	0.1727	0.8436	0.0913	0.9099	0.5167	0.6785	1.8627	0.4175	88.9079	0.0474	0.598	0.600	0.598	0.566
250,000	0.1919	0.8276	0.1014	0.9001	0.5741	0.6565	2.0696	0.3948	98.7866	0.0455	0.578	0.581	0.579	0.548
275,000	0.2110	0.8118	0.1116	0.8905	0.6315	0.6361	2.2766	0.3747	108.6652	0.0438	0.559	0.562	0.560	0.530
300,000	0.2302	0.7962	0.1217	0.8809	0.6889	0.6171	2.4836	0.3568	118.5439	0.0423	0.542	0.545	0.543	0.514
325,000	0.2494	0.7809	0.1318	0.8714	0.7463	0.5993	2.6905	0.3407	128.4225	0.0409	0.526	0.529	0.527	0.499
350,000	0.2686	0.7658	0.1420	0.8620	0.8037	0.5827	2.8975	0.3262	138.3012	0.0396	0.512	0.515	0.513	0.486
375,000	0.2878	0.7510	0.1521	0.8527	0.8612	0.5671	3.1045	0.3130	148.1798	0.0385	0.498	0.502	0.500	0.474
400,000	0.3070	0.7364	0.1623	0.8434	0.9186	0.5524	3.3114	0.3010	158.0585	0.0374	0.485	0.489	0.487	0.461
425,000	0.3262	0.7220	0.1724	0.8343	0.9760	0.5386	3.5184	0.2899	167.9371	0.0364	0.473	0.477	0.475	0.450
450,000	0.3453	0.7079	0.1825	0.8252	1.0334	0.5256	3.7254	0.2797	177.8158	0.0355	0.462	0.466	0.464	0.439
475,000	0.3645	0.6941	0.1927	0.8163	1.0908	0.5132	3.9323	0.2702	187.6945	0.0346	0.451	0.455	0.453	0.429
500,000	0.3837	0.6805	0.2028	0.8074	1.1482	0.5016	4.1393	0.2615	197.5731	0.0338	0.441	0.445	0.443	0.420
600,000	0.4605	0.6288	0.2434	0.7729	1.3778	0.4603	4.9671	0.2318	237.0877	0.0311	0.405	0.410	0.408	0.386
700,000	0.5372	0.5812	0.2840	0.7399	1.6075	0.4260	5.7950	0.2085	276.6023	0.0288	0.375	0.380	0.378	0.358
800,000	0.6139	0.5375	0.3245	0.7085	1.8371	0.3970	6.6229	0.1896	316.1170	0.0269	0.349	0.354	0.351	0.332
900,000	0.6907	0.4974	0.3651	0.6786	2.0668	0.3720	7.4507	0.1739	355.6316	0.0253	0.327	0.333	0.330	0.313
1,000,000	0.7674	0.4609	0.4057	0.6502	2.2964	0.3502	8.2786	0.1607	395.1462	0.0239	0.307	0.313	0.310	0.294
2,000,000	1.5349	0.2300	0.8113	0.4334	4.5928	0.2231	16.5571	0.0903	790.2924	0.0160	0.190	0.197	0.194	0.184
3,000,000	2.3023	0.1298	1.2170	0.3013	6.8892	0.1632	24.8357	0.0613	1185.4386	0.0122	0.133	0.140	0.137	0.130
4,000,000	3.0697	0.0810	1.6226	0.2171	9.1856	0.1275	33.1143	0.0455	1580.5849	0.0098	0.100	0.107	0.103	0.098
5,000,000	3.8372	0.0549	2.0283	0.1610	11.4820	0.1037	41.3929	0.0355	1975.7311	0.0082	0.078	0.084	0.080	0.076
6,000,000	4.6046	0.0396	2.4339	0.1223	13.7784	0.0866	49.6714	0.0288	2370.8773	0.0071	0.064	0.070	0.066	0.063
7,000,000	5.3720	0.0301	2.8396	0.0948	16.0748	0.0739	57.9500	0.0239	2766.0235	0.0062	0.053	0.059	0.055	0.052
8,000,000	6.1395	0.0239	3.2453	0.0747	18.3712	0.0640	66.2286	0.0203	3161.1697	0.0055	0.045	0.050	0.046	0.044
9,000,000	6.9069	0.0195	3.6509	0.0597	20.6676	0.0561	74.5072	0.0174	3556.3159	0.0049	0.038	0.043	0.039	0.037
10,000,000	7.6743	0.0164	4.0566	0.0483	22.9640	0.0497	82.7857	0.0152	3951.4621	0.0045	0.033	0.038	0.034	0.032

G	
Fatality Average Cost Per Case	1,303,047
Permanent Total Average Cost Per Case	2,465,138
Likely Permanent Partial Temporary Total	435,464
Not Likely Permanent Partial Temporary Total	120,794
Medical Only Average Cost Per Case	2,531

*Excess Loss and ALAE Ratios were 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 the excess.

** Final ELAEPFF is the adjusted excess ratio multiplied by ((1/(1+LAE)) * (1+ALAE)), a factor of .9471