

Effective October 1, 2016

PART THREE - LOSS COSTS (NOT RATES)

- (a) Loss Cost, etc., for each individual risk shall be obtained from the Rating Board. e Refer to Page 7 for Loss Costs.
c Refer to Page 5 for Loss Costs. F Loss Cost provides coverage under the United States
Longshore & Harbor Workers' Compensation Act.
D This classification may only be used upon the specific assignment of r Refer to Page 3 for Loss Costs.
the Board.

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
0005	3.26 .	1924	6.88 .	2402	3.41 .	2818 D	5.39 .	3146	2.72 .
0006	4.56 .	1925	8.87 .	2413	5.91 .	2835	3.84 .	3169	3.99 .
0007	3.84 .	2001	9.47 .	2416	2.95 .	2841	6.20 .	3179	3.22 .
0031	3.77 .	2002	8.59 .	2417	5.67 .	2881	4.68 .	3188	4.65 .
0034	4.55 .	2003	7.24 .	2501	1.00 .	2883	4.79 .	3190	4.18 .
0035	3.51 .	2014	8.34 .	2503	1.35 .	2913	3.87 .	3191	4.78 .
0042	7.76 .	2021	6.27 .	2534	6.50 .	2916	6.73 .	3200	4.24 .
0050	7.01 .	2039	7.32 .	2553	3.55 .	2923	2.83 .	3220	4.25 .
0106	11.97 .	2041	6.79 .	2570	6.82 .	2942 TT	3.16 .	3227	44.50 .
0251	12.75 .	2065	7.63 .	2571	5.32 .	3004	7.42 .	3241	6.67 .
0767 h, T	5.09 .	2070	8.03 .	2576	5.80 .	3018	12.43 .	3255 T	5.24 .
0771 i	6.11 .	2081	15.85 .	2578	4.27 .	3022	12.53 .	3257	5.39 .
0908	r .	2089	15.01 .	2590	3.00 .	3027	2.41 .	3270	2.96 .
0909	r .	2095	11.58 .	2591	6.19 .	3028	13.73 .	3300 T	5.20 .
0912	r .	2101	5.88 .	2593	6.81 .	3030	11.33 .	3303 T	6.02 .
0913	r .	2105	9.78 .	2594	7.77 .	3040	13.86 .	3307	6.20 .
0917	6.21 .	2111	5.90 .	2600	8.68 .	3041 D	7.90 .	3315	7.63 .
1170	6.84 .	2112	12.13 .	2623	6.38 .	3042	7.47 .	3336	2.72 .
1320	8.27 .	2114	8.36 .	2640	20.98 .	3060	21.55 .	3365	14.28 .
1430	6.77 .	2121	7.56 .	2660	4.34 .	3064	10.33 .	3372	5.39 .
1438	6.85 .	2143	6.34 .	2670	4.97 .	3066 D	4.56 .	3381	3.67 .
1439	7.63 .	2150	15.66 .	2683	6.70 .	3067 D	5.34 .	3383	1.02 .
1452	8.07 .	2157	16.43 .	2688	2.22 .	3076	4.08 .	3384	0.46 .
1463	9.27 .	2172	3.15 .	2689	1.29 .	3081	13.01 .	3385	1.58 .
1470	15.40 .	2211 T	5.84 .	2702	34.57 .	3085	9.27 .	3400	8.13 .
1624	5.42 .	2286 T	4.83 .	2710	9.69 .	3110	17.44 .	3507	4.47 .
1701	7.39 .	2288	11.87 .	2714	14.24 .	3111	7.83 .	3515	4.72 .
1710	7.17 .	2302	4.79 .	2731	7.13 .	3113	2.97 .	3548	4.43 .
1741	8.55 .	2303 T	5.40 .	2735 T	4.58 .	3114	3.26 .	3559	3.67 .
1747	28.72 .	2305 T	6.03 .	2737	8.97 .	3118	4.00 .	3561	3.46 .
1748	11.41 .	2362	2.75 .	2759	16.77 .	3122	6.86 .	3574	1.20 .
1809	14.71 .	2380	15.36 .	2790	3.56 .	3126	18.90 .	3581	2.34 .
1810	13.10 .	2383 T	4.43 .	2802	7.89 .	3129	5.44 .	3612	3.45 .
1853	6.08 .	2387	5.04 .	2816 D	5.83 .	3132	3.89 .	3620	7.12 .
1860	16.23 .	2388	4.44 .	2817 D	4.99 .	3145	3.07 .	3629	2.22 .

h Non-Ratable Code and Loss Cost (not Rate) to be used with: 4767
i Non-Ratable Code and Loss Cost (not Rate) to be used with: 4771
T Code is scheduled to be discontinued, effective October 1, 2017.
TT Code is scheduled to be discontinued, effective October 1, 2022.

Effective October 1, 2016

Original Printing

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
3632	4.30 .	4250	3.73 .	4710	5.07 .	5507	9.71 .	6874 F	73.39 .
3634	2.90 .	4251	4.77 .	4712	4.94 .	5508	8.70 .	6875 F	106.19 .
3635	4.16 .	4263	5.68 .	4720	6.43 .	5536	9.19 .	6882	5.52 .
3638	4.39 .	4273	3.30 .	4751	4.17 .	5538	11.90 .	6884	53.71 .
3642	3.35 .	4279	4.79 .	4767 g, T	6.94 .	5545	27.79 .	6885	77.15 .
3643	4.60 .	4282	0.77 .	4771 m	7.12 .	5547	14.90 .	7016	8.82 .
3647	7.58 .	4298	3.19 .	4825	1.22 .	5606	4.47 .	7024	9.80 .
3648	3.37 .	4299	3.46 .	4828	1.71 .	5610	11.56 .	7038	3.17 .
3681	2.12 .	4301	7.97 .	4829	3.51 .	5645	13.39 .	7046	4.61 .
3685	1.67 .	4304	9.66 .	4902	5.03 .	5648	23.27 .	7047	14.71 .
3686	2.67 .	4307	4.37 .	4923	2.23 .	5651	9.59 .	7050	5.25 .
3724	6.20 .	4310	4.54 .	5000	40.69 .	5701	21.86 .	7090	3.52 .
3726	18.16 .	4312	3.08 .	5022	20.91 .	5703	27.09 .	7098	5.12 .
3737	5.44 .	4351	2.67 .	5037	32.78 .	5709	23.62 .	7099	7.61 .
3807	7.21 .	4352	0.94 .	5040	32.29 .	5951	1.33 .	7133	5.75 .
3808	5.28 .	4360	0.43 .	5057	22.73 .	5954	5.84 .	7197	8.85 .
3821	13.75 .	4361	1.00 .	5059	38.22 .	6003	16.36 .	7201	6.80 .
3823	11.03 .	4362	0.68 .	5069	50.09 .	6005	8.41 .	7207	5.00 .
3824	6.53 .	4410	6.74 .	5102	17.37 .	6017	3.90 .	7219	14.02 .
3826	2.73 .	4420	14.94 .	5160	6.35 .	6018	22.51 .	7231	12.97 .
3827	9.26 .	4431	6.42 .	5183	8.63 .	6045	6.14 .	7242	27.99 .
3830	4.20 .	4432	2.66 .	5184	10.40 .	6204	10.64 .	7309 F	8.55 .
3832	3.91 .	4439 TT	2.72 .	5188	7.84 .	6216	10.68 .	7313 F	2.85 .
3865	3.35 .	4452	5.18 .	5190	6.63 .	6217	9.08 .	7317 FD	29.37 .
3881	(a) .	4459	5.20 .	5191	1.96 .	6229	7.22 .	7327 F	31.44 .
4000	7.05 .	4470	4.47 .	5192	5.74 .	6233	6.71 .	7333	9.16 .
4024	7.13 .	4475	3.87 .	5193	14.20 .	6235	10.29 .	7335	10.17 .
4034	13.25 .	4476	2.97 .	5213	19.07 .	6251	17.87 .	7337	15.14 .
4038	5.67 .	4479	3.69 .	5221	15.35 .	6252	5.53 .	7364	4.73 .
4053	9.62 .	4491 T	7.21 .	5222	13.03 .	6260	(a) .	7366 F	13.89 .
4061	7.98 .	4493	7.37 .	5223	12.33 .	6306	13.55 .	7367	10.81 .
4062	8.08 .	4511	0.77 .	5348	9.53 .	6319	9.65 .	7368	11.17 .
4101	4.54 .	4557	3.06 .	5402	13.31 .	6325	9.09 .	7370	(c) .
4111	4.97 .	4558	4.93 .	5403	16.89 .	6400	10.71 .	7377	11.24 .
4112	3.46 .	4561 T	5.14 .	5428	10.10 .	6504	6.07 .	7380 *	10.92 .
4114	3.47 .	4568	4.49 .	5429	9.43 .	6701	21.04 .	7390	14.62 .
4130	8.81 .	4583	12.25 .	5443	11.21 .	6801 FD	35.34 .	7394	5.77 .
4131	5.78 .	4597	4.36 .	5445	10.51 .	6811 D	8.60 .	7395	6.39 .
4133	2.37 .	4611	2.99 .	5462	12.76 .	6824 F	16.53 .	7398	9.49 .
4150	2.30 .	4628	2.54 .	5473	30.07 .	6826 F	4.49 .	7403	7.11 .
4207	1.93 .	4635	6.33 .	5474	12.15 .	6834	5.64 .	7405 h	2.24 .
4239	5.49 .	4653	4.09 .	5479	8.01 .	6836	4.66 .	7421	1.53 .
4240	6.23 .	4665	17.34 .	5480	9.73 .	6843 FD	6.46 .	7422	3.80 .
4243	4.90 .	4692	0.94 .	5491	4.86 .	6854 D	3.50 .	7431 i	1.16 .
4244	3.78 .	4693	3.74 .	5506	19.51 .	6872 F	27.39 .	7445 j	0.48 .

* 7380 - Ex-Medical Loss Cost (not Rate) for this classification is 7.98

g For Non-Ratable portion of Loss Cost (not Rate), refer to: 0767

m For Non-Ratable portion of Loss Cost (not Rate), refer to: 0771

h For Non-Ratable portion of Loss Cost (not Rate), refer to: 7445

i For Non-Ratable portion of Loss Cost (not Rate), refer to: 7453

J Non-Ratable Code and Loss Cost (not Rate) to be used with: 7405

T Code is scheduled to be discontinued, effective October 1, 2017.

TT Code is scheduled to be discontinued, effective October 1, 2022.

1st Reprint

Effective October 1, 2016

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
7453 k	0.46 .	8034	7.13 .	8382	2.68 .	8868	0.62 .	9157	5.52 .
7502	2.56 .	8039	3.10 .	8385	10.33 .	8869	0.96 .	9158	2.11 .
7515	2.12 .	8043	1.53 .	8391	4.53 .	8871	0.49 .	9159	1.62 .
7520	8.09 .	8044	4.33 .	8392	3.26 .	8901	0.23 .	9160	2.19 .
7536	10.55 .	8046	4.68 .	8394	7.09 .	9014	6.00 .	9178	3.21 .
7538	8.66 .	8047	2.57 .	8500	8.94 .	9015	2.61 .	9179	8.36 .
7539	1.95 .	8048	7.09 .	8601 D	0.63 .	9016	9.62 .	9180	2.97 .
7542	8.24 .	8068 ✕	0.73 .	8709 F	27.54 .	9019	3.56 .	9182	2.37 .
7570 T	1.90 .	8069 ↻	1.31 .	8719	3.35 .	9025	26.28 .	9186	13.98 .
7580	5.67 .	8072	1.34 .	8720	2.99 .	9026	5.36 .	9220	10.79 .
7590	6.55 .	8090	1.49 .	8726 F	4.59 .	9027	r .	9402	7.89 .
7600	7.83 .	8102	10.57 .	8731	3.33 .	9028	4.07 .	9403	16.05 .
7601	8.42 .	8103	5.74 .	8742	0.36 .	9029	5.86 .	9410	7.70 .
7610	0.32 .	8105	4.01 .	8745	8.75 .	9030	6.15 .	9501	2.50 .
7710	5.74 .	8106	8.62 .	8747	0.31 .	9040 #	6.23 .	9505	4.87 .
7711	(e) .	8107	5.07 .	8748	1.52 .	9044	7.42 .	9519	5.86 .
7716	(e) .	8111	5.65 .	8751	4.72 .	9048 §	3.61 .	9521	5.95 .
7720	2.30 .	8116	3.73 .	8755	0.90 .	9051	5.69 .	9522	2.81 .
7723	2.29 .	8199	4.88 .	8800	2.48 .	9052	4.40 .	9526	18.86 .
7855	7.56 .	8209	10.03 .	8802	1.56 .	9055	1.49 .	9527	33.92 .
7998	4.81 .	8215	12.91 .	8803	0.07 .	9058	3.30 .	9534	18.15 .
7999	2.49 .	8227 D	15.04 .	8809	0.23 .	9059	10.36 .	9539	15.30 .
8001	3.56 .	8232	8.71 .	8810 &	0.18 .	9060	2.03 .	9545	13.07 .
8006	2.29 .	8235	6.37 .	8820	0.18 .	9061	2.06 .	9549	4.12 .
8008	1.24 .	8263	11.31 .	8829	4.62 .	9063	1.49 .	9552	15.07 .
8012	1.88 .	8264	8.58 .	8831	1.73 .	9065	1.28 .	9553	10.90 .
8013	0.55 .	8265	12.18 .	8832	0.61 .	9071	2.29 .	9585	1.30 .
8016	0.55 .	8280	19.04 .	8833 @	1.90 .	9072	2.54 .	9586	0.76 .
8017	1.73 .	8288	6.27 .	8838	0.58 .	9074	1.56 .	9600	2.07 .
8018	4.68 .	8291	9.59 .	8840	0.63 .	9088	14.51 .	9610	1.03 .
8021	6.53 .	8292	6.90 .	8854	5.04 .	9089	0.61 .	9620	2.01 .
8025	2.86 .	8293	14.32 .	8857	3.03 .	9093	2.46 .		
8031	3.67 .	8350	11.35 .	8864	4.01 .	9101	4.31 .		
8032	1.14 .	8353	8.62 .	8865	4.24 .	9102	3.75 .		
8033	4.40 .	8381	4.12 .	8866	4.23 .	9149	2.47 .		

k Non-Ratable Code and Loss Cost (not Rate) to be used with: 7431

✕ 8068 - Class established effective October 1, 2011

↻ 8069 - Class established effective October 1, 2011

& 8810 - Ex-Medical Loss Cost (not Rate) for this classification is 0.13

@ 8833 - Ex-Medical Loss Cost (not Rate) for this classification is 1.48

9040 - Ex-Medical Loss Cost (not Rate) for this classification is 4.64

§ 9048 - Camps: Any adjustment in tuition fee made in consideration of services rendered shall not be considered as remuneration.

T Code is scheduled to be discontinued, effective October 1, 2017.

DOMESTIC WORKERS - RESIDENCES CLASSIFICATIONS

	Code No.	Per Capita Loss Cost
Domestic Workers - Inside	0913	428.63
Domestic Workers - Inside - Occasional	0908	147.80
Domestic Workers - Outside - including private chauffeurs	0912	1285.23
Domestic Workers - Outside - Occasional - including occasional private chauffeurs	0909	292.95

BUILDINGS

Code No.	Per Location Loss Cost
9027	23.89

RESERVED FOR FUTURE USE

Effective October 1, 2016

MISCELLANEOUS VALUES

Ambulance-Volunteer Service Company - Code 7370

Applicable in accordance with Manual Rule II-G3Ambulance - Loss Cost (NOT Rate)	\$6,192
	Each additional Ambulance - Loss Cost (NOT Rate)	\$3,096

For a group policy subject to the provisions of Section 32.2 of the Volunteer Ambulance Workers' Benefit Law, premium is determined based on a charge for the first ambulance plus the additional ambulance charge for each additional ambulance covered by the group policy.

See Manual rule regarding the application of this charge to antique ambulances.

Construction Employment Geographic Territories and Differentials #

Territory 1 - Counties of The Bronx, Kings, New York, Queens, and Richmond	0.0 %
Territory 2 - Counties of Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester	0.0 %
Territory 3 - All Other Counties	0.0 %

Location of work actually performed determines the territory for premium determination purposes. Territory Differentials are to be applied to each portion of an affected classification's manual premium corresponding to the payroll related to work performed in each territory. Refer to Rule VI.I.

Deductible Program - Deductible applies on a per occurrence basis.

Deductible	Percentage Loss Elimination Ratios (NOT Premium Credits) by Hazard Group						
	A	B	C	D	E	F	G
\$100	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
\$200	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
\$300	0.6%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%
\$400	0.7%	0.7%	0.5%	0.5%	0.4%	0.3%	0.3%
\$500	0.9%	0.8%	0.6%	0.6%	0.5%	0.4%	0.4%
\$1,000	1.7%	1.5%	1.2%	1.1%	1.0%	0.8%	0.7%
\$1,500	2.5%	2.2%	1.7%	1.6%	1.4%	1.1%	1.0%
\$2,000	3.2%	2.8%	2.2%	2.0%	1.8%	1.4%	1.2%
\$2,500	3.8%	3.4%	2.7%	2.4%	2.2%	1.7%	1.5%
\$5,000	6.8%	6.1%	4.9%	4.4%	4.0%	3.1%	2.8%

Expense Constant - an expense constant shall be charged for each policy, regardless of premium size, except for those policies that insure Per Capita classification operations only. Refer to Rule XIV-F for special instructions concerning policies insuring only Per Capita classifications. Expense constants are carrier specific.

Maximum Weekly Remuneration

Executive Officers

Non - Construction Employments - applicable in accordance with Manual Rule IX-A-6-a2.....	\$2,050.00
Construction Employments - refer to Manual Rule IX-A-6-a7	\$1,296.48 *

Non - Executive Officers - applicable in accordance with Manual Rule V-F for classifications with footnotes limiting the maximum remuneration.....

.....	\$5,475.00
Construction Employments - refer to Manual Rule V-G	\$1,296.48 *

Sole Proprietors and Partners

Non - Construction Employments - applicable in accordance with Manual Rule IX-B-4a	\$2,050.00
Construction Employments - refer to Manual Rule IX-B-4b	\$1,296.48 *

* effective July 1, 2016

Minimum Weekly Remuneration

Executive Officers - applicable in accordance with Manual Rule IX-A-6-a1

\$ 675.00

Executive Officers of not-for-profit unincorporated associations - applicable with Manual Rule IX-A-6-b.....

\$ 350.00

Sole Proprietors and Partners - applicable in accordance with Manual Rule IX-B-4a and 4b.....

\$ 675.00

Effective October 1, 2016

MISCELLANEOUS VALUES (continued)**New York State Assessment Charges**General Instructions and Information

Refer to Rule IX-L., Sections 1. and 2.

Applicable Standard Premium Assessment Rate12.9%

Premium Base

Refer to Rule IX-L., Section 3.

Standard premium is the only premium base to be used in calculating the New York State Assessment policyholder charge.

For policyholder assessment purposes, standard premium is defined as the premium determined on the basis of the insurer's approved rates, as modified by any experience modification or merit rating factor, any applicable territory differential premium, the minimum premium, any Construction Classification Premium Adjustment Program credits, any credit from return to work and/or drug and alcohol prevention programs, including credits under the Workplace Safety Loss Prevention Incentive Program (WSLPIP), any surcharge or credit from a workplace safety program, including credits under the Workplace Safety Loss Prevention Incentive Program (WSLPIP), any credit from independently-filed insurer specialty programs (for example, alternative dispute resolution, drug-free workplace, managed care or preferred provider organization programs), any charge for the waiver of subrogation, any charge for foreign voluntary coverage and the additional charge for terrorism, and the charge for natural disasters and catastrophic industrial accidents.

For purposes of determining standard premium, the insurer's expense constant, including the expense constant in the minimum premium, the insurer's premium discount and premium credits for participation in any deductible program, as well as any premiums providing federal coverage, and coverage under the volunteer firefighter benefit law and volunteer ambulance workers benefit law, shall be excluded from the premium base.

Terrorism and Catastrophe Loss Cost ChargesTerrorism

Applicable only in conjunction with Rule IX-N.1 of the Manual

Terrorism loss cost (**NOT RATE**) charge per \$100 of total policy payroll \$.045

For non-payroll based classes, charge is % of non-payroll class manual premium..... 3.4%

Natural Disasters and Catastrophic Industrial Accidents Applicable

only in conjunction with Rule IX-N.2 of the Manual

Catastrophe loss cost (**NOT RATE**) charge per \$100 of total policy payroll \$.008

For non-payroll based classes, charge is % of non-payroll class manual premium..... 0.7%

Workers Compensation Security Fund Surcharge

Applicable only in accordance with Rule IX - M of the Manual

Charge is % of total policy premium.....0.0%

United States Longshore and Harbor Workers' Compensation Coverage Percentage

Applicable only in connection with Rule XII-D of the Manual 48.8%

(Multiply a Non-F classification rate by a factor of 1.488 to adjust for differences in state and federal benefits and assessments)

Effective October 1, 2016

MISCELLANEOUS VALUES (continued)

LOSS COSTS (NOT RATES) FOR VOLUNTEER FIREFIGHTERS - Code 7711

<u>Population</u>	<u>Annual Loss Costs</u>	<u>Population</u>	<u>Annual Loss Costs</u>	<u>Population</u>	<u>Annual Loss Costs</u>
Up to 300	\$5,557	3,501 to 4,000	\$29,319	8,001 to 8,500	\$59,819
301 to 500	6,400	4,001 to 4,500	33,544	8,501 to 9,000	63,591
501 to 700	8,452	4,501 to 5,000	36,092	9,001 to 9,500	67,489
701 to 1,000	10,620	5,001 to 5,500	38,630	9,501 to 10,000	71,229
1,001 to 1,500	14,065	5,501 to 6,000	42,057	10,001 to 15,000	84,469
1,501 to 2,000	15,692	6,001 to 6,500	45,481	15,001 to 20,000	97,585
2,001 to 2,500	19,531	6,501 to 7,000	49,648	20,001 to 25,000	110,249
2,501 to 3,000	21,200	7,001 to 7,500	53,051	25,001 to 35,000	129,826
3,001 to 3,500	25,453	7,501 to 8,000	56,447	35,001 to 50,000	162,589

For populations over 50,000, the annual loss cost shall be \$162,589 plus \$25,510 for each 10,000 people or major part thereof.

For All Population Groups:

Minimum loss cost (NOT premium)..... \$5,557

- A. The premium charge for the "home area" shall be the sum of:
1. The premium charge corresponding to the population of the "home area,"
and
 2. A **loss cost (NOT premium)** charge of \$115 per fire protection contract where the "home area" has obligated itself to provide protection to another "home area" pursuant to a fire protection contract,
and
 3. The separate premium charges for each "outside area" corresponding to the population of each such "outside area" that is serviced by the "home area" under a fire protection contract.

However, when a "outside area" has more than one contract for fire protection, the additional premium charge for each "home area" providing fire protection to such "outside area" shall be a proportionate share of the total premium corresponding to the population of the "outside area," provided that the books and records of the "home area" are maintained so as to show separately its contract price as well as the total cost of all contracts being paid by the "outside area." The proportionate share shall be determined on the basis of the ratio that the contract price paid to the "home area" bears to the total contract price for all fire protection for such "outside area."

- B. The premium charge where a fire company or fire department operates in, or is maintained jointly by, two or more villages, towns, or fire districts, shall be the sum of the separate premium charges for each village, town, or fire district, corresponding to the population of each such village, town, or fire districts.
- C. Section 30 of the Volunteer Firefighters' Benefit Law makes a county, city, town, village, or fire district responsible for such benefits to volunteer firefighters of fire departments or companies in their area.

Employers Liability coverage is not automatically afforded under these circumstances to the fire departments or companies whose firefighters are covered by the municipality's policy. However, the municipality may elect to extend Employers Liability coverage for an additional 10% of that premium which is developed for the volunteer firefighters of these fire departments or companies. Use endorsement WC 31 06 07. This additional premium shall be assigned to Code 9850 "Premium for the Extension of Employers Liability Coverage to Additional Interests under a VBFL policy."

- D. The premium charge for a group policy subject to the provisions of Section 32.2 of the Volunteer Firefighters' Benefit Law is determined on the basis of the aggregate population of all entities insured under the group policy. Refer to Rule II.F.2 of the Manual.

The terms "home area" and "outside area" used in Rule A above are defined as follows:

"Home Area"

- a. Any city, village, or fire districts, having its own fire department, or protected pursuant to a fire protection contract with an incorporated fire company, located within the city, village, or district.
- b. Any town fire protection district or town fire alarm district protected pursuant to a fire protection contract with an incorporated fire company located within the town fire protection district or town fire alarm district.
- c. The territory of a town located outside of a city, village, fire district, town fire protection of town fire alarm district, included within the area of operating set forth in the certificate of incorporation of an incorporated fire company located in such territory.

"Outside Area"

Any city, village or fire district, town fire protection district or town fire alarm district which either does not have its own fire department or an incorporated fire company located within its boundaries, and is protected pursuant to a fire protection contract.

Firefighters - Volunteer, Including drivers - Elective Coverage for Assistance from individual Volunteer Firefighters.....

7716

Loss Cost (NOT Premium) Charge - \$53 per policy