

Effective October 1, 2019

PART THREE - LOSS COSTS (NOT RATES)

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
0005	2.22 .	2021	3.61 .	2600	7.52	3085	7.14	3612	2.47 .
0006	2.79 .	2039	6.17 .	2623	3.97	3110	11.52	3620	5.01 .
0007	1.90 .	2041	4.36 .	2640	14.16	3111	5.05	3629	1.89 .
0031	2.26 .	2065	3.19 .	2660	2.54	3113	2.00	3632	3.73 .
0034	3.50 .	2070	5.63 .	2670	3.19	3114	2.91	3634	1.80 .
0035	2.63 .	2081	10.70 .	2683	5.08	3118	2.41	3635	2.41 .
0042	5.33 .	2089	7.70 .	2688	1.41	3122	5.02	3638	3.32 .
0050	4.11 .	2095	7.14 .	2689	0.96	3126	16.36	3642	1.79 .
0106	7.87 .	2101	5.47 .	2702	12.15	3129	4.19	3643	2.66 .
0251	16.59 .	2105	6.38 .	2710	5.93	3132	2.10	3647	4.63 .
0771 N	6.97 .	2111	2.54 .	2714	7.73 .	3145	2.39	3648	2.17 .
0908 PC	122.08 .	2112	7.82 .	2731	4.85 .	3146	1.77	3681	1.28 .
0909 PC	159.40 .	2114	6.37 .	2737	5.72 .	3169	4.42	3685	1.45 .
0912 PC	678.15 .	2121	3.87 .	2759	11.21 .	3179	2.33	3686	1.93 .
0913 PC	348.28 .	2143	3.88 .	2790	1.61 .	3188	3.25	3724	5.07 .
0917	4.40 .	2150	10.16 .	2802	7.14 .	3190	3.04 .	3726	8.35 .
1170	3.66 .	2157	11.89 .	2817	3.75 .	3191	3.60 .	3737	4.81 .
1320	5.06 .	2172	3.14 .	2835	2.55 .	3200	3.15 .	3807	5.67 .
1430	3.22 .	2288	7.45 .	2841	4.43 .	3220	2.67 .	3808	3.99 .
1438	9.05 .	2302	2.53 .	2881	2.96 .	3227	32.72 .	3821	7.29 .
1439	5.50 .	2362	2.13 .	2883	3.57 .	3241	4.74 .	3823	4.96 .
1452	7.29 .	2380	7.71 .	2913	5.36 .	3257	3.30 .	3824	4.80 .
1463	6.51 .	2387	3.98 .	2916	3.91 .	3270	2.55 .	3826	1.64 .
1470	11.13 .	2388	2.92 .	2923	2.16 .	3307	3.45 .	3827	5.32 .
1624	4.24 .	2402	2.45 .	2942 T	2.67 .	3315	9.98 .	3830	2.65 .
1701	4.70 .	2413	3.98 .	3004	4.90 .	3336	2.63 .	3832	2.95 .
1710	6.47 .	2416	2.63 .	3018	9.35 .	3365	7.71 .	3865	2.66 .
1741	6.48 .	2417	3.09 .	3022	7.58 .	3372	2.80 .	3881	(a) .
1747	20.12 .	2501	0.81 .	3027	2.85 .	3381	1.97 .	4000	6.51 .
1748	8.68 .	2503	1.16 .	3028	10.48 .	3383	0.52 .	4024	4.86 .
1809	10.87 .	2534	4.67 .	3030	10.03 .	3384	0.26 .	4034	9.56 .
1810	8.36 .	2553	2.33 .	3040	8.68 .	3385	1.04 .	4038	3.15 .
1853	5.34 .	2570	5.02 .	3041	4.96 .	3400	9.95 .	4053	4.47 .
1860	11.21 .	2571	3.42 .	3042	4.88 .	3507	3.61 .	4061	4.22 .
1924	5.19 .	2576	3.48 .	3060	11.33 .	3515	3.41 .	4062	6.45 .
1925	7.47 .	2578	3.01 .	3064	6.17 .	3548	2.18	4101	3.20 .
2001	4.83 .	2590	2.71 .	3066	3.17 .	3559	3.58	4111	2.67 .
2002	4.23 .	2591	5.24 .	3067	3.16 .	3561	3.00	4112	1.69 .
2003	5.54 .	2593	6.09 .	3076	3.37 .	3574	0.80	4114	2.71 .
2014	3.80 .	2594	6.01	3081	5.42 .	3581	1.77	4130	7.13 .

(a) Loss Cost for each individual risk shall be obtained from the Rating Board.

N Refer to Page 3 for explanation.

PC Loss Cost is per capita.

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

**NEW YORK WORKERS COMPENSATION
AND EMPLOYERS LIABILITY MANUAL**

Effective October 1, 2019

Original Printing

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
4131	4.77 .	4558	4.50 .	5223	7.98 .	6233	5.00 .	7309 F	4.50 .
4133	2.73 .	4568	2.79 .	5348	8.35 .	6235	7.16 .	7313 F	2.74 .
4150	1.82 .	4583	7.55 .	5402	7.81 .	6251	14.69 .	7317 F	28.44 .
4207	1.19 .	4597	2.53 .	5403	14.20 .	6252	3.00 .	7327 F	30.48 .
4239	3.10 .	4611	2.11 .	5428	6.38 .	6260	(a) .	7333	5.71 .
4240	5.06 .	4628	1.97 .	5429	7.09 .	6306	10.66 .	7335	6.34 .
4243	3.78 .	4635	6.01 .	5443	8.65 .	6319	5.75 .	7337	11.20 .
4244	2.86 .	4653	2.70 .	5445	9.02 .	6325	7.90 .	7364	1.35 .
4250	2.82 .	4665	11.33 .	5462	7.72 .	6400	5.94 .	7366 F	7.61 .
4251	2.44 .	4692	1.11 .	5473	26.26 .	6504	4.15 .	7367	7.53 .
4263	4.65 .	4693	2.31 .	5474	9.74 .	6701	17.80 .	7368	7.14 .
4273	3.44 .	4710	3.01 .	5479	7.13 .	6801 F	34.32 .	7370	(c) .
4279	4.46 .	4712	2.29 .	5480	12.09 .	6811	4.85 .	7377	8.19 .
4282	0.41 .	4720	3.77 .	5491	2.58 .	6824 F	11.65 .	7380 *	8.98 .
4298	2.26 .	4751	2.59 .	5506	14.03 .	6826 F	5.14 .	7390	16.62 .
4299	2.39 .	4771 N	3.55 .	5507	7.75 .	6834	4.30 .	7394	4.07 .
4301	7.57 .	4825	0.84 .	5508	5.87 .	6836	3.38 .	7395	4.52 .
4304	9.89 .	4828	2.09 .	5536	6.69 .	6843 F	9.94 .	7398	7.98 .
4307	3.31 .	4829	2.29 .	5538	6.96 .	6854	3.06 .	7403	5.89 .
4310	2.89 .	4902	3.45 .	5545	19.56 .	6872 F	18.50 .	7405 N	1.39 .
4312	2.92 .	4923	1.43 .	5547	11.40 .	6874 F	56.27 .	7421	0.64 .
4351	2.14 .	5000	17.41 .	5606	3.88 .	6875 F	105.30 .	7422	2.20 .
4352	0.70 .	5022	18.94 .	5610	9.58 .	6882	5.59 .	7431 N	0.48 .
4360	0.29 .	5037	31.39 .	5645	9.02 .	6884	46.60 .	7445 N	0.32 .
4361	0.65 .	5040	21.76 .	5648	16.90 .	6885	66.74 .	7453 N	0.31 .
4362	0.53 .	5057	15.59 .	5651	6.83 .	7016	7.85 .	7502	1.97 .
4410	5.52 .	5059	41.15 .	5701	16.91 .	7024	8.73 .	7515	2.01 .
4420	12.35 .	5069	34.28 .	5703	22.29 .	7038	2.89 .	7520	6.55 .
4431	4.74 .	5102	13.52 .	5709	22.05 .	7046	2.75 .	7536	7.20 .
4432	2.10 .	5160	4.99 .	5951	0.85 .	7047	15.52 .	7538	4.67 .
4439 T	3.52 .	5183	6.95 .	5954	4.96 .	7050	5.67 .	7539	1.60 .
4452	3.22 .	5184	8.62 .	6003	10.23 .	7090	3.21 .	7542	4.99 .
4459	4.23 .	5188	6.06 .	6005	4.32 .	7098	3.06 .	7580	4.98 .
4470	4.30 .	5190	4.90 .	6017	3.31 .	7099	5.40 .	7590	6.41 .
4475	2.43 .	5191	1.38 .	6018	11.06 .	7133	4.55 .	7600	6.74 .
4476	2.02 .	5192	4.35 .	6045	5.20 .	7197	8.60 .	7601	3.90 .
4479	2.55 .	5193	8.29 .	6204	8.07 .	7201	3.59 .	7610	0.23 .
4493	5.06 .	5213	17.62 .	6216	9.39 .	7207	4.52 .	7710	3.27 .
4511	0.67 .	5221	11.55 .	6217	7.01 .	7219	9.75 .	7711	(e) .
4557	1.47 .	5222	10.78 .	6229	4.63 .	7231	9.22 .	7716	(e) .

* 7380 - Ex-Medical Loss Cost for this classification is 6.20

(a) Loss Cost for each individual risk shall be obtained from the Rating Board.

(c) Refer to Page 5 for Loss Costs.

(e) Refer to Page 7 for Loss Costs.

F Loss Cost provides coverage under the United States Longshore & Harbor Workers' Compensation Act.

N Refer to Page 3 for explanation.

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

Original Printing *Effective October 1, 2019*

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
7720	2.41 .	8116	1.78 .	8751	3.87 .	9044	5.23 .	9519	4.09 .
7723	1.53 .	8199	3.29 .	8755	0.62 .	9048 §	2.31 .	9521	4.51 .
7855	4.36 .	8209	7.26 .	8800	1.84 .	9051	3.56 .	9522	1.49 .
7998	1.97 .	8215	5.39 .	8802	1.20 .	9052	3.13 .	9526	12.43 .
7999	2.30 .	8227	12.20 .	8803	0.05 .	9055	1.09 .	9527	29.51 .
8001	2.71 .	8232	5.61 .	8809 &	0.19 .	9058	4.33 .	9534	10.37 .
8006	1.71 .	8235	5.30 .	8810	0.13 .	9059	9.05 .	9539	9.74 .
8008	0.93 .	8263	8.19 .	8820	0.12 .	9060	1.47 .	9545	15.46 .
8012	1.69 .	8264	6.88 .	8829	3.31 .	9061	1.94 .	9549	3.48 .
8013	0.33 .	8265	8.33 .	8831	1.23 .	9063	0.94 .	9552	13.53 .
8016	0.59 .	8280	14.33 .	8832	0.40 .	9065	1.16 .	9553	6.03 .
8017	1.42 .	8288	4.05 .	8833 @	1.26 .	9071	1.84 .	9585	0.92 .
8018	3.44 .	8291	6.78 .	8838	0.56 .	9072	2.06 .	9586	0.56 .
8021	5.66 .	8292	4.94 .	8840	0.50 .	9074	1.17 .	9600	1.88 .
8025	1.18 .	8293	9.04 .	8854	4.54 .	9088	9.15 .	9610	0.93 .
8031	2.35 .	8350	8.61 .	8855	0.13 .	9089	0.40 .	9620	1.60 .
8032	1.03 .	8353	5.23 .	8857	2.81 .	9093	1.73 .		
8033	3.62 .	8381	2.14 .	8864	3.06 .	9101	2.91 .		
8034	4.87 .	8382	1.90 .	8865	3.22 .	9102	3.34 .		
8039	1.95 .	8385	9.47 .	8866	2.59 .	9149	1.35 .		
8043	1.27 .	8391	3.32 .	8868	0.43 .	9157	4.36 .		
8044	3.59 .	8392	2.57 .	8869	0.88 .	9158	2.05 .		
8046	3.22 .	8394	5.20 .	8871	0.19 .	9159	1.31 .		
8047	1.60 .	8500	7.05 .	8901	0.11 .	9160	1.54 .		
8048	5.24 .	8601	0.43 .	9014	4.95 .	9178	3.48 .		
8068	0.23 .	8709 F	28.73 .	9015	1.87 .	9179	6.79 .		
8069	0.58 .	8719	2.28 .	9016	4.10 .	9180	2.68 .		
8072	0.82 .	8720	2.03 .	9019	3.69 .	9182	1.41 .		
8090	0.63 .	8723	0.13 .	9025	16.97 .	9186	5.98 .		
8102	6.67 .	8726 F	2.80 .	9026	4.23 .	9220	7.29 .		
8103	5.06 .	8731	2.74 .	9027 PL	10.57 .	9402	6.35 .		
8105	2.35 .	8742	0.29 .	9028	3.16 .	9403	11.55 .		
8106	6.37 .	8745	6.02 .	9029	5.32 .	9410	7.38 .		
8107	3.49 .	8747	0.17 .	9030	5.15 .	9501	1.89 .		
8111	3.91 .	8748	1.08 .	9040 #	4.89 .	9505	4.72 .		

F Loss Cost provides coverage under the United States Longshore & Harbor Workers' Compensation Act.

PL Loss Cost is per location.

& 8810 - Ex-Medical Loss Cost for this classification is 0.09

@ 8833 - Ex-Medical Loss Cost for this classification is 0.91

9040 - Ex-Medical Loss Cost for this classification is 3.39

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

N The table below displays codes which have a corresponding non ratable element.

The ratable and non-ratable components should be considered jointly when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

RESERVED FOR FUTURE USE

Effective October 1, 2019

MISCELLANEOUS VALUES

Ambulance-Volunteer Service Company - Code 7370

Applicable in accordance with Manual Rule II-G3.....Ambulance - Loss Cost (Not Rate)	\$4,827
Each additional Ambulance - Loss Cost (Not Rate)	\$2,414

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 Co	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.

Percentage Loss Elimination Ratios by Hazard Group

Deductible	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
\$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	\$2,200.00
Construction Employments - refer to Manual Rule IX-A-6-a7.....	\$1,401.17 *

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

Construction Employments - refer to Manual Rule V-G

Sole Proprietors and Partners

Non - Construction Employments - applicable in accordance with Manual Rule IX-B-4a	\$2,200.00
Construction Employments - refer to Manual Rule IX-B-4b.....	\$1,401.17 *

* effective July 1, 2019

Minimum Weekly Remuneration

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

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

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

Effective October 1, 2019

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 Rate 12.6%

Premium Base

Refer to Rule IX-L., Section 3.

For policies with effective dates prior to January 1, 2014, 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.

For policies effective on or after January 1, 2014, refer to the Workers' Compensation Board at www.wcb.ny.gov for procedures to determine the New York State Assessment.

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 78.8%

(Multiply a Non-F classification rate by a factor of 1.788 to adjust for differences in state and federal benefits and assessments)

Effective October 1, 2019

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	\$5,001	3,501 to 4,000	\$26,387	8,001 to 8,500	\$53,839
301 to 500	5,760	4,001 to 4,500	30,191	8,501 to 9,000	57,234
501 to 700	7,606	4,501 to 5,000	32,484	9,001 to 9,500	60,742
701 to 1,000	9,558	5,001 to 5,500	34,768	9,501 to 10,000	64,109
1,001 to 1,500	12,659	5,501 to 6,000	37,852	10,001 to 15,000	76,024
1,501 to 2,000	14,123	6,001 to 6,500	40,935	15,001 to 20,000	87,829
2,001 to 2,500	17,579	6,501 to 7,000	44,685	20,001 to 25,000	99,228
2,501 to 3,000	19,080	7,001 to 7,500	47,747	25,001 to 35,000	116,848
3,001 to 3,500	22,909	7,501 to 8,000	50,804	35,001 to 50,000	146,336

For populations over 50,000, the annual loss cost shall be \$146,336 plus \$22,960 for each 10,000 people or major part thereof.

For All Population Groups:

Minimum loss cost \$5,001

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 - \$48 per policy