



B U L L E T I N

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R.C. 2180

To the Members of the Board

**RE: New York Workers Compensation
'2008 Edition' WC & EL Manual
Effective October 1, 2008**

The Underwriting Committee of the New York Compensation Insurance Rating Board (NYCIRB) has recommended, and the New York State Insurance Department has approved, amendments to various manual pages in the New York Workers Compensation and Employers Liability Manual. These changes predominantly reflect the removal of references to the Rating Board's manual rates and other editorial corrections resulting from the establishment and publication of 'loss costs'. The issue date of this manual is October 1, 2008 and coincides with the effective date of the use of 'loss costs' in New York State.

Due to the extensiveness of the changes and edits, this update is a new edition of the manual to be referred to as the '2008 Edition'. The previous '2000 Edition' will remain available for reference via the NYCIRB website as an archived version.

The following listing outlines selective noteworthy items or sections which have changed due to the loss cost implementation. Please note that this listing is not inclusive of all the manual changes contained in the new edition of the manual:

- Reference to "Carrier Approved Rates" and Loss Costs, in lieu of rates – Page P-1, and several pages of the 'Rules' Section of the Manual
- Appeal Process – January 31, 2008 effective date, Page P-6
- Rewritten Policies – Rule I, page R-2
- Expense Constant – Rule VI, page R-38
- Minimum Premiums - Rule VI, page R-39
- Premium Discount – Rule VII, pages R-46 & R-47
- CPAP – Rule I, and Rule IX - pages R-64 through R-67; Digest Section I
- Payroll Limitation – July 1, 2008 effective date; Rule V, pages R-34 to R-36; and Digest page D-10

- **Volunteer Firefighters Benefit – Rule II, page R-5 & R-6**
- **WC Security Fund Surcharge – Rule IX, page R-70 (note: this refers to a pending item that was filed with the Department on May 19, 2008)**
- **Catastrophe Provisions – Rule IX, page R-71**
- **Anniversary Rating Date – Rule I, page R2 & R2a (includes new examples)**
- **Three Year Fixed Rate Policies – Rule XI, page R-77; and Digest pages D-23 & D-24**
- **A-Rates- Rule VI, page R-37**
- **Loss Cost Transition Program – Rule IX, page R-67**
- **TRIPRA – The changes provided reflect previously approved manual revisions regarding these endorsements. Updates to Rules I, II and IX shown respectively on pages R-1, R-5, R-6 and R-71.**
- **Loss Cost Pages (introduces ‘Loss Costs’ vs. previously provided Rates) – Part III, pages 1-4.**
- **Miscellaneous Values Pages - updated values (rates removed) – Part III, pages 5-7.**

The PDF version of the 2008 Edition of the NYCIRB WC & EL Manual is made available for review or download via the following link: [NYCIRB WC & EL Manual - 2008 Edition](#). Please note that due to the size of the file, it may take some time to download this material.

Very truly yours,

Monte Almer

President

WVT:tg
Encl.