



**B U L L E T I N**

**October 14, 2008**

*Contact: Nancy Ojeda, Rating Division  
Ext. 163, nojeda@nycirb.org*

**R.C. 2188**

**To the Members of the Board**

**Re: New York Workers Compensation  
Expected Loss Rates - October 1, 2008**

Due to the complexities involved in the calculation of experience ratings for insureds with volunteer firefighters and volunteer ambulance workers exposures, together with the conversion to loss costs, it has become necessary to modify the October 1, 2008 expected loss rates for these classes that were previously published in R.C. 2176, dated July 22, 2008.

The modified expected loss rates are as follows:

<u>Classification</u>	<u>Code</u>	<u>Expected Loss Rate</u>
Volunteer Ambulance Workers	7370	35.2%
Volunteer Firefighters	7711, 7716	33.5%

All other expected loss rates and rating values that were contained in R.C. 2176 remain unchanged.

A reprinted manual page, containing the above values, is attached and will be published as soon as it is available.

Very truly yours,

Monte Almer

President

MH/ab  
Encl.

TABLE I - EXPECTED LOSS RATES AND D RATIOS

Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio
5429	3.39	0.13	6259	⌘ (a)	(a)	7317	F 9.22	0.18	7723	1.15	0.16
5443	6.49	0.12	6260	(a)	(a)	7327	F 13.55	0.13	7855	7.44	0.16
5445	4.13	0.12	6306	5.81	0.10	7333	3.67	0.16	7998	2.30	0.21
5462	5.71	0.15	6319	3.27	0.19	7335	4.07	0.10	7999	1.43	0.14
5473	12.07	0.15	6325	3.72	0.15	7337	8.33	0.13	8001	1.20	0.21
5474	5.50	0.09	6400	5.60	0.16	7366	F 7.09	0.11	8006	1.32	0.23
5479	3.73	0.17	6504	3.63	0.20	7367	3.52	0.24	8008	0.92	0.21
5480	4.21	0.12	6701	8.75	0.10	7368	4.41	0.20	8012	0.79	0.21
5491	2.23	0.10	6801	F 12.88	0.16	7370	35.2%	0.14	8013	0.30	0.19
5506	9.49	0.20	6811	3.86	0.17	7377	3.91	0.16	8016	0.22	0.18
5507	4.33	0.13	6824	F 3.86	0.19	7380	** 4.38	0.17	8017	1.02	0.19
5508	7.77	0.19	6826	F 1.51	0.12	7390	5.39	0.23	8018	2.40	0.18
5536	4.15	0.17	6834	2.28	0.17	7394	2.60	0.16	8021	3.27	0.14
5538	5.50	0.13	6836	2.10	0.16	7395	2.88	0.11	8031	1.64	0.20
5545	14.20	0.12	6843	F 2.00	0.19	7398	5.75	0.07	8032	0.82	0.18
5547	13.95	0.08	6854	1.26	0.16	7403	2.66	0.20	8033	1.63	0.20
5606	2.81	0.12	6872	F 14.63	0.27	7405	0.70	0.21	8034	6.55	0.19
5610	3.22	0.11	6874	F 25.15	0.28	7421	1.36	0.20	8039	2.13	0.29
5645	6.73	0.15	6875	F 35.30	0.12	7422	1.10	0.12	8043	0.99	0.18
5648	5.51	0.14	6882	3.23	0.14	7423	⌘ 4.30	0.18	8044	2.59	0.15
5651	7.96	0.15	6884	18.16	0.13	7431	0.50	0.14	8046	2.45	0.16
5701	5.51	0.12	6885	25.51	0.12	7445	-	-	8047	0.95	0.18
5703	8.93	0.13	7016	2.05	0.14	7453	-	-	8048	4.62	0.19
5709	(a)	(a)	7024	2.28	0.12	7502	0.79	0.22	8072	@ 1.02	0.16
5951	1.06	0.15	7038	1.44	0.12	7515	0.94	0.15	8090	0.49	0.15
5954	1.68	0.11	7046	2.02	0.14	7520	3.78	0.21	8102	5.37	0.12
6003	8.04	0.13	7047	4.64	0.14	7536	4.52	0.14	8103	2.89	0.24
6005	2.14	0.15	7050	3.16	0.12	7538	6.19	0.14	8105	2.88	0.15
6017	1.94	0.11	7090	1.61	0.16	7539	0.96	0.21	8106	4.47	0.16
6018	9.05	0.09	7098	2.24	0.10	7542	0.99	0.17	8107	3.17	0.21
6045	2.38	0.16	7099	4.59	0.13	7570	1.20	0.16	8111	3.83	0.16
6204	7.63	0.11	7133	3.01	0.18	7580	3.32	0.13	8116	1.34	0.16
6216	3.00	0.14	7197	3.89	0.20	7590	3.75	0.17	8199	2.59	0.11
6217	4.63	0.11	7201	2.63	0.20	7600	2.58	0.23	8204	& 12.10	0.16
6229	3.76	0.14	7207	1.83	0.18	7601	7.05	0.10	8209	3.45	0.19
6233	6.39	0.11	7219	6.19	0.18	7610	0.25	0.20	8215	5.31	0.13
6235	8.81	0.13	7231	4.32	0.15	7710	1.48	0.17	8227	5.48	0.10
6251	8.79	0.16	7242	4.94	0.20	7711	33.5%	0.19	8232	4.44	0.15
6252	4.19	0.13	7309	F 5.63	0.21	7716	33.5%	0.19	8235	4.93	0.12
6254	⌘ (a)	(a)	7313	F 1.02	0.09	7720	0.83	0.22	8263	5.48	0.16

& Class discontinued effective October 1, 2004.

@ Class established October 1, 2005.

⌘ Class discontinued effective October 1, 2007.

\*\* 7380 - Ex-medical multiplier for this classification is .65.