



B U L L E T I N

July 27, 2009

Contact: *Rasa McKean, Actuarial Manager*
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R.C. 2207

To the Members of the Board

**Re: Workers Compensation – New York
Loss Cost Revision – October 1, 2009**

The New York State Insurance Department has approved an increase of 4.5% in workers compensation loss costs to become effective on policies with rating anniversaries October 1, 2009 and thereafter. The 4.5% increase is comprised of an average change in classification loss costs of +4.6% and no change in the catastrophe provisions for terrorism, natural disasters and catastrophic industrial accidents.

Concurrent with this change, please note the following:

- a. The New York State Assessment is changed from 13.4% to 14.2% of standard premium. Please note that carriers do not have to file to adopt this surcharge, effective October 1, 2009.
- b. The United States Longshore & Harbor Workers Coverage percentage is changed from 71.3% to 72.7%. Carriers do not have to file to adopt the new percentage.
- c. The construction employment territory premium differentials are reduced to reflect the current statutory wage limitation of \$900 per week.
- d. The Workers Compensation Security Fund surcharge is not changed and remains at 1.5%.

In addition, since the Rating Board is no longer producing manual rates or other factors that include expenses, the following information should be carefully noted:

- a. Carriers that have loss cost multipliers currently approved by the New York State Insurance Department do not have to refile their multipliers in order to utilize the October 1, 2009 loss costs. If a carrier opts to change either its loss cost multipliers or any other previously approved rating factor or value, it must file these changes for approval with the New York State Insurance Department prior to use.
- b. Manual pages, displaying the loss cost for each employment classification, are attached and will be published by the Rating Board; these are NOT rates – carriers must apply their approved loss cost multipliers to the loss costs in the manual in order to develop final rates.
- c. The manual pages display loss costs, NOT rates, for terrorism and for natural disasters and catastrophic industrial accidents; carriers must apply their loss cost multipliers to the approved loss costs in the manual in order to develop final rates for these exposures.

- d. **Deductible premium credits are expressed as loss elimination ratios; carriers must convert the published loss elimination ratios into premium credits. Please note that the loss elimination ratios included in the attached pages are those approved effective October 1, 2008. Revised values have been filed with the New York State Insurance Department, but are pending at this time. Once the new values are approved, a new manual page will be issued.**
- e. **Maximum and minimum remuneration amounts have been updated and are included in the attached pages.**
- f. **A comparison of the October 1, 2009 loss costs to the October 1, 2008 loss costs for each employment classification will be provided in a subsequent bulletin.**

The approved October 1, 2009 loss cost filing, the 2009 classification pure premium experience, a schedule of loss costs by classification and other information can be found in the loss cost section of the Rating Board's website, www.nycirb.org.

NOTE: Your attention is directed to Part One of the General Rules of the New York Manual for Workers Compensation and Employers Liability Insurance, which stipulates that canceled and rewritten policies must use the identical rates which applied to the canceled policy until one year after the anniversary rating date of the canceled policy. No policy may be canceled and rewritten for the purpose of avoiding this rule.

Manual pages, as described above, are attached for your use and reference and will be published in the manual as soon as they are available.

Very truly yours,

Monte Almer

President

Encl.

Effective October 1, 2009

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 the Board.

r Refer to Page 3 for Loss Costs.

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
0005	2.90 .	1924	7.15 .	2402	1.69 .	2818 D	3.56 .	3146	4.56 .
0006	4.60 .	1925	3.18 .	2413	4.49 .	2835	2.68 .	3169	2.11 .
0007	2.94 .	2001	5.71 .	2416	1.35 .	2841	5.57 .	3179	2.97 .
0031	3.95 .	2002	3.50 .	2417	3.59 .	2881	4.49 .	3188	4.12 .
0034	4.06 .	2003	5.71 .	2501	1.23 .	2883	4.79 .	3190	2.25 .
0035	1.91 .	2014	5.36 .	2503	0.72 .	2913	1.67 .	3191	1.69 .
0042	5.28 .	2021	3.38 .	2534	2.66 .	2916	3.65 .	3200	2.96 .
0050	3.80 .	2039	5.39 .	2553	2.34 .	2923	1.90 .	3220	3.38 .
0106	14.20 .	2041	3.33 .	2570	4.66 .	2942	1.62 .	3227	26.26 .
0251	5.38 .	2065	5.39 .	2571	2.09 .	3004	4.23 .	3241	5.21 .
0767 h	0.74 .	2070	5.87 .	2576	3.97 .	3018	5.52 .	3255	3.38 .
0771 i	2.51 .	2081	10.78 .	2578	2.64 .	3022	8.58 .	3257	3.38 .
0908	r .	2089	4.39 .	2590	2.47 .	3027	1.05 .	3270	2.14 .
0909	r .	2095	7.61 .	2591	4.46 .	3028	5.23 .	3300	3.56 .
0912	r .	2101	4.03 .	2593	4.89 .	3030	8.34 .	3303	7.46 .
0913	r .	2105	5.46 .	2594	4.58 .	3040	8.59 .	3307	2.50 .
0917	3.84 .	2111	8.73 .	2600	3.73 .	3041 D	5.31 .	3315	3.44 .
1170	5.33 .	2112	3.46 .	2623	3.67 .	3042	6.24 .	3336	1.87 .
1320	5.30 .	2114	3.72 .	2640	5.88 .	3060	11.43 .	3365	9.11 .
1430	6.10 .	2121	3.97 .	2660	3.00 .	3064	6.37 .	3372	3.57 .
1438	4.54 .	2143	3.46 .	2670	2.64 .	3066 D	4.71 .	3381	2.34 .
1439	7.49 .	2150	7.12 .	2683	3.20 .	3067 D	4.96 .	3383	0.73 .
1452	4.96 .	2157	5.99 .	2688	1.96 .	3076	3.94 .	3384	0.32 .
1463	5.49 .	2172	1.43 .	2689	0.63 .	3081	19.44 .	3385	0.86 .
1470	9.28 .	2211	10.52 .	2702	23.13 .	3085	7.29 .	3400	4.80 .
1624	3.70 .	2286	4.42 .	2710	6.15 .	3110	6.12 .	3507	2.24 .
1701	4.30 .	2288	7.55 .	2714	7.44 .	3111	3.82 .	3515	3.02 .
1710	6.89 .	2302	4.57 .	2731	4.64 .	3113	2.13 .	3548	2.40 .
1741	7.94 .	2303	4.60 .	2735	3.37 .	3114	1.67 .	3559	1.43 .
1747	9.64 .	2305	9.60 .	2737	6.17 .	3118	2.42 .	3561	1.75 .
1748	4.91 .	2362	2.19 .	2759	8.47 .	3122	5.65 .	3574	1.25 .
1809	6.91 .	2380	4.97 .	2790	2.70 .	3126	12.12 .	3581	1.58 .
1810	6.91 .	2383	2.71 .	2802	4.63 .	3129	3.08 .	3612	3.70 .
1853	3.13 .	2387	2.35 .	2816 D	2.94 .	3132	1.88 .	3620	7.19 .
1860	5.74 .	2388	2.37 .	2817 D	3.98 .	3145	2.63 .	3629	2.73 .

Non-Ratable Code and Loss Cost (not Rate) to be used with:
h 4767 i 4771

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

Effective October 1, 2009

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
3632	3.78 .	4250	4.70 .	4710	3.87 .	5507	7.55 .	6874 F	35.05 .
3634	3.06 .	4251	2.66 .	4712	2.05 .	5508	8.83 .	6875 F	52.23 .
3635	2.07 .	4263	2.98 .	4720	3.25 .	5536	5.69 .	6882	4.94 .
3638	2.22 .	4273	3.49 .	4751	2.91 .	5538	6.87 .	6884	30.84 .
3642	1.41 .	4279	4.91 .	4767 g	5.67 .	5545	23.66 .	6885	42.94 .
3643	2.97 .	4282	0.34 .	4771 m	9.60 .	5547	23.11 .	7016	5.21 .
3647	4.14 .	4298	1.58 .	4825	0.91 .	5606	3.48 .	7024	5.80 .
3648	3.31 .	4299	2.57 .	4828	2.40 .	5610	4.11 .	7038	2.13 .
3681	1.99 .	4301	3.90 .	4829	2.57 .	5645	9.95 .	7046	3.47 .
3685	1.29 .	4304	3.94 .	4902	2.89 .	5648	9.64 .	7047	10.99 .
3686	1.33 .	4307	2.40 .	4923	2.28 .	5651	11.08 .	7050	4.08 .
3724	5.46 .	4310	3.04 .	5000	30.40 .	5701	7.30 .	7090	2.37 .
3726	11.91 .	4312	2.50 .	5022	10.84 .	5703	10.43 .	7098	3.85 .
3737	3.93 .	4351	1.57 .	5037	17.10 .	5709	(a) .	7099	6.59 .
3807	4.66 .	4352	0.96 .	5040	19.13 .	5951	1.28 .	7133	3.49 .
3808	3.65 .	4360	0.27 .	5057	14.06 .	5954	2.45 .	7197	4.83 .
3821	15.41 .	4361	0.95 .	5059	36.21 .	6003	9.97 .	7201	3.73 .
3823	5.71 .	4362	0.27 .	5069	40.73 .	6005	2.76 .	7207	2.40 .
3824	4.06 .	4410	6.84 .	5102	9.70 .	6017	2.45 .	7219	7.48 .
3826	2.07 .	4420	9.34 .	5160	5.88 .	6018	12.49 .	7231	6.83 .
3827	5.46 .	4431	4.48 .	5183	5.56 .	6045	3.39 .	7242	8.20 .
3830	3.08 .	4432	1.50 .	5184	4.60 .	6204	11.90 .	7309 F	11.66 .
3832	3.62 .	4439	1.22 .	5188	3.75 .	6216	4.49 .	7313 F	1.40 .
3865	2.19 .	4452	3.46 .	5190	4.04 .	6217	6.82 .	7317 FD	13.41 .
3881	(a) .	4459	4.54 .	5191	1.21 .	6229	4.99 .	7327 F	16.01 .
4000	4.18 .	4470	5.20 .	5192	3.76 .	6233	7.50 .	7333	5.18 .
4024	3.14 .	4475	3.46 .	5193	11.14 .	6235	9.34 .	7335	5.75 .
4034	6.76 .	4476	2.24 .	5213	12.86 .	6251	12.87 .	7337	9.93 .
4038	2.55 .	4479	2.44 .	5221	9.50 .	6252	5.01 .	7366 F	10.12 .
4053	7.29 .	4491	5.57 .	5222	11.70 .	6260	(a) .	7367	6.90 .
4061	4.12 .	4493	3.75 .	5223	5.79 .	6306	9.67 .	7368	4.03 .
4062	4.64 .	4511	0.66 .	5348	4.90 .	6319	5.95 .	7370	c .
4101	2.96 .	4557	2.13 .	5402	9.53 .	6325	5.39 .	7377	4.00 .
4111	2.96 .	4558	3.11 .	5403	10.79 .	6400	8.98 .	7380 *	5.76 .
4112	2.01 .	4561	5.05 .	5428	6.45 .	6504	4.58 .	7390	6.30 .
4114	3.54 .	4568	3.83 .	5429	4.88 .	6701	11.38 .	7394	4.96 .
4130	6.40 .	4583	6.11 .	5443	8.35 .	6801 FD	20.41 .	7395	5.52 .
4131	2.94 .	4597	2.76 .	5445	6.59 .	6811 D	7.02 .	7398	8.56 .
4133	1.50 .	4611	1.84 .	5462	9.66 .	6824 F	6.62 .	7403	4.28 .
4150	1.58 .	4628	1.30 .	5473	19.44 .	6826 F	2.17 .	7405 h	1.16 .
4207	1.17 .	4635	2.82 .	5474	8.31 .	6834	3.54 .	7421	1.60 .
4239	4.01 .	4653	1.87 .	5479	5.10 .	6836	3.03 .	7422	1.26 .
4240	4.17 .	4665	7.94 .	5480	4.79 .	6843 FD	3.00 .	7431 i	0.67 .
4243	2.95 .	4692	0.74 .	5491	2.45 .	6854 D	2.18 .	7445 j	0.39 .
4244	4.17 .	4693	2.46 .	5506	10.60 .	6872 F	26.20 .	7453 k	0.37 .

* 7380 - Ex-Medical Loss Cost (not Rate) for this classification is 3.82

For Non-Ratable portion of Loss Cost (not Rate), refer to:
g 0767 m 0771

Non-Ratable Code and Loss Cost (not Rate) to be used with:
j 7405 k 7431

For Non-Ratable portion of Loss Cost (not Rate), refer to:
h 7445 i 7453

Effective October 1, 2009

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
7502	0.91 .	8043	1.26 .	8394	4.08 .	9014	3.79 .	9178	2.63 .
7515	1.20 .	8044	3.29 .	8500	5.85 .	9015	1.90 .	9179	3.06 .
7520	4.15 .	8046	3.53 .	8601 D	0.62 .	9016	5.37 .	9180	1.62 .
7536	6.42 .	8047	1.13 .	8709 F	9.75 .	9019	1.48 .	9182	1.50 .
7538	12.17 .	8048	5.80 .	8719	1.92 .	9025	15.04 .	9186	10.60 .
7539	1.35 .	8072	1.26 .	8720	1.39 .	9026	3.13 .	9220	4.87 .
7542	2.00 .	8090	0.64 .	8726 F	1.46 .	9027	r .	9402	4.38 .
7570	1.48 .	8102	6.66 .	8731	1.18 .	9028	2.69 .	9403	8.71 .
7580	3.17 .	8103	3.58 .	8742	0.31 .	9029	4.80 .	9410	1.93 .
7590	4.08 .	8105	3.26 .	8745	4.66 .	9030	3.52 .	9501	1.90 .
7600	3.92 .	8106	5.33 .	8747	0.31 .	9040 #	5.00 .	9505	2.21 .
7601	12.17 .	8107	4.09 .	8748	0.82 .	9044	1.89 .	9519	2.65 .
7610	0.35 .	8111	5.27 .	8751	3.51 .	9048 §	3.07 .	9521	3.55 .
7710	2.32 .	8116	1.72 .	8755	0.53 .	9051	2.36 .	9522	2.43 .
7711	e .	8199	2.91 .	8800	1.48 .	9052	2.92 .	9526	13.63 .
7716	e .	8209	4.40 .	8802	0.95 .	9055	0.80 .	9527	13.40 .
7720	1.03 .	8215	8.22 .	8803	0.12 .	9058	1.75 .	9534	14.51 .
7723	1.74 .	8227 D	8.00 .	8809	0.23 .	9059	3.83 .	9539	7.08 .
7855	8.35 .	8232	5.41 .	8810 &	0.20 .	9060	1.43 .	9545	11.15 .
7998	2.65 .	8235	7.16 .	8820	0.13 .	9061	1.64 .	9549	3.83 .
7999	1.86 .	8263	7.62 .	8829	2.69 .	9063	1.02 .	9552	14.24 .
8001	1.53 .	8264	9.00 .	8831	1.33 .	9065	0.56 .	9553	8.29 .
8006	1.41 .	8265	9.08 .	8832	0.42 .	9071	1.66 .	9585	0.78 .
8008	1.11 .	8280	6.49 .	8833 @	0.76 .	9072	1.89 .	9586	0.54 .
8012	0.76 .	8288	2.44 .	8838	0.34 .	9074	1.38 .	9600	1.04 .
8013	0.40 .	8291	7.26 .	8840	0.52 .	9088	5.68 .	9610	0.60 .
8016	0.25 .	8292	4.60 .	8854	1.75 .	9089	0.41 .	9620	0.76 .
8017	1.26 .	8293	6.82 .	8857	1.10 .	9093	1.36 .		
8018	2.92 .	8350	6.50 .	8864	2.09 .	9101	3.83 .		
8021	5.24 .	8353	3.30 .	8865	2.41 .	9102	2.61 .		
8031	2.42 .	8381	3.42 .	8866	3.05 .	9149	1.40 .		
8032	1.11 .	8382	2.66 .	8868	0.50 .	9157	3.11 .		
8033	2.40 .	8385	6.42 .	8869	0.50 .	9158	1.73 .		
8034	6.64 .	8391	3.35 .	8871	0.50 .	9159	0.82 .		
8039	2.91 .	8392	1.89 .	8901	0.41 .	9160	1.29 .		

& 8810 - Ex-Medical Loss Cost (not Rate) for this classification is .13

@ 8833 - Ex-Medical Loss Cost (not Rate) for this classification is .52

9040 - Ex-Medical Loss Cost (not Rate) for this classification is 3.42

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

DOMESTIC WORKERS - RESIDENCES CLASSIFICATIONS

	Code No.	Per Capita Loss Cost
Domestic Workers - Inside	0913	176.88 .
Domestic Workers - Inside - Occasional	0908	77.14 .
Domestic Workers - Outside - including private chauffeurs	0912	542.01 .
Domestic Workers - Outside - Occasional - including occasional private chauffeurs	0909	80.62 .

BUILDINGS

Code No.	Per Location Loss Cost
9027	9.83

RESERVED FOR FUTURE USE

MISCELLANEOUS VALUES

Ambulance-Volunteer Service Company - Code 7370

Applicable in accordance with Manual Rule II-G3	Ambulance - Loss Cost (NOT Rate)	\$8,446
	Each additional Ambulance - Loss Cost (NOT Rate)	\$4,223

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	0.5 %
Territory 2 - Counties of Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester	0.4 %
Territory 3 - All Other Counties	0.3 %

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	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%
\$200	0.8%	0.8%	0.7%	0.6%	0.5%	0.4%	0.3%
\$300	1.2%	1.1%	0.9%	0.8%	0.8%	0.5%	0.5%
\$400	1.5%	1.5%	1.2%	1.0%	1.0%	0.7%	0.6%
\$500	1.8%	1.8%	1.4%	1.2%	1.2%	0.8%	0.7%
\$1,000	3.2%	3.1%	2.5%	2.2%	2.1%	1.5%	1.3%
\$1,500	4.4%	4.3%	3.5%	3.0%	2.9%	2.0%	1.9%
\$2,000	5.5%	5.3%	4.4%	3.8%	3.7%	2.6%	2.3%
\$2,500	6.5%	6.3%	5.2%	4.5%	4.4%	3.1%	2.8%
\$5,000	10.7%	10.4%	8.7%	7.6%	7.3%	5.3%	4.8%

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 Remuneration

Executive Officers	
Non - Construction Employments - applicable in accordance with Manual Rule IX-A-6-a2	\$1,825
Construction Employments - refer to Manual Rule IX-A-6-a7	-----
Non - Executive Officers - applicable in accordance with Manual Rule V-F for classifications with footnotes limiting the maximum remuneration.....	\$4,900
Sole Proprietors and Partners	
Non - Construction Employments - applicable in accordance with Manual Rule IX-B-4a.....	\$1,825
Construction Employments - refer to Manual Rule IX-B-4b	-----

Minimum Remuneration

Executive Officers - applicable in accordance with Manual Rule IX-A-6-a1.....	\$600
Executive Officers of not-for-profit unincorporated associations - applicable with Manual Rule IX-A-6-b.....	\$300
Sole Proprietors and Partners - applicable in accordance with Manual Rule IX-B-4a and 4b.....	\$600

MISCELLANEOUS VALUES (continued)

New York State Assessment Charges

General Instructions and Information

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

<u>Assessment</u>	<u>Applicable Premium Charge</u>		
	<u>Volunteer Ambulance</u>	<u>Volunteer Firefighters</u>	<u>All Other Classes</u>
Workers' Compensation Board	3.6%	2.7%	2.5%
Reopened Case Fund	2.6%	2.6%	2.9%
Special Disability Fund	0.0%	0.0%	7.9%
Interdepartmental Expenses	0.0%	0.0%	0.8%
<u>Special Funds Conservation Committee</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.1%</u>
Total	6.2%	5.3%	14.2%

Premium Base

Refer to Rule IX-L., Section 3.

For all policies not retrospectively rated, premium is defined as premium determined on the basis of approved carrier rates, including any experience modification or merit rating factor, plus any applicable territory differential premium, minimum premium, Construction Classification Premium Adjustment Program credits, surcharges and credits from workplace safety programs, credits from return to work programs, credits from drug and alcohol prevention programs, credits from independently filed carrier specialty programs (for example, alternative dispute resolution, managed care or preferred provider organization programs), the charge for the waiver of subrogation, the charge for foreign voluntary coverage, the charge for terrorism and the charge for natural disasters and catastrophic industrial accidents. Any expense constant, including an expense constant in a minimum premium, the premium discount, and premium credits for participation in any Deductible Program are excluded from the determination of the assessment charge.

For retrospectively rated policies, premium is defined as the retrospective premium as determined by the applicable parameters of the Retrospective Rating Plan plus the implied premium discount determined on the basis of standard premium.

Passenger Seat Surcharge - Applicable in conjunction with Code 7421 "Aircraft or Helicopter Operation: Transportation of Personnel in Conduct of Employer's Business - Flying Crew"

in accordance with the classification footnote instructions..... \$100 per passenger seat
\$1,000 maximum per aircraft

Terrorism and Catastrophe Loss Cost Charges

Terrorism

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

Terrorism loss cost (**NOT RATE**) charge per \$100 of total policy payroll \$.038
For non-payroll based classes, charge is % of non-payroll class manual premium..... 2.9%

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, including the New York State Assessment..... 1.5%

United States Longshore and Harbor Workers' Compensation Coverage Percentage

Applicable only in connection with Rule XII-D of the Manual 72.7%
(Multiply a Non-F classification rate by a factor of 1.727 to adjust for differences in state and federal benefits and assessments)

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	\$6,005	3,501 to 4,000	\$31,680	8,001 to 8,500	\$64,639
301 to 500	6,915	4,001 to 4,500	36,248	8,501 to 9,000	68,714
501 to 700	9,133	4,501 to 5,000	38,998	9,001 to 9,500	72,927
701 to 1,000	11,475	5,001 to 5,500	41,743	9,501 to 10,000	76,967
1,001 to 1,500	15,198	5,501 to 6,000	45,446	10,001 to 15,000	91,273
1,501 to 2,000	16,958	6,001 to 6,500	49,145	15,001 to 20,000	105,445
2,001 to 2,500	21,104	6,501 to 7,000	53,648	20,001 to 25,000	119,132
2,501 to 3,000	22,907	7,001 to 7,500	57,324	25,001 to 35,000	140,285
3,001 to 3,500	27,505	7,501 to 8,000	60,994	35,001 to 50,000	175,688

For populations over 50,000, the annual **loss cost** shall be \$175,688 plus \$27,565 for each 10,000 people or major part thereof.

For All Population Groups:

Minimum **loss cost (NOT premium)**..... \$6,005

- 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.....

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Loss Cost (NOT Premium) Charge - \$57 per policy