



B U L L E T I N

July 27, 2009

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R.C. 2208

To the Members of the Board

Re: October 1, 2009 Loss Cost Revision
a. Explanatory Memorandum
b. Percentage Loss Cost Change by Classification

Section 2347(c) a of the New York Insurance Law requires every insurer to notify any insured whose premium is affected by a rate change, at least thirty days prior to billing, and to include in that notification an estimate of the change as well as the reasons contributing to the change.

In order to assist carriers with the fulfillment of the legislative requirement, the Rating Board is providing an explanatory memorandum that provides information regarding the October 1, 2009 loss cost revision and a listing of the percentage change in loss costs for each employment classification.

Please note that the attached listing of changes by classification reflects changes in loss costs, not rates. Since each carrier must apply its approved loss cost multiplier to the published loss costs in order to develop final rates, the percentage changes shown may not necessarily be indicative of a carrier's actual October 1, 2009 rates relative to the rates previously charged.

Please feel free to contact our office if you need further details regarding the loss cost revision.

Very truly yours,

Monte Almer

President

**MH/ab
Encl.**

NEW YORK WORKERS COMPENSATION

October 1, 2009 LOSS COST REVISION

EXPLANATORY MEMORANDUM

An overall loss cost level increase of 4.5%, which includes an increase of 4.6% in the average manual loss cost level and no change in the loss costs for terrorism and natural disasters and catastrophic industrial accidents, has been approved by the New York State Insurance Department to become effective on October 1, 2009.

Loss Experience – The latest two policy years of experience produced a 3.4% increase in the overall loss cost level.

Legislative Changes – This revision includes an estimate of the latest cost of the increases in the maximum weekly benefits that were set forth in the 2007 workers compensation reform legislation. The overall impact of the benefit changes that were quantified in the loss cost revision is an increase of 1.5% in manual loss costs. In addition, an increase in the hospital surcharge contributed a 0.1% increase in overall loss costs.

Future Trends – The latest analysis of New York claim severity and claim frequency indicates a continuing decrease in claim frequency and a slight lessening of the upward trend in claim costs. Combined with a modest increase in overall wage trends, a -1.2% net trend factor was approved.

Catastrophe Provision – This revision contains no changes in the loss cost for terrorism and in the loss cost for natural disasters and catastrophic industrial accidents.

Classification Loss Costs – Although the average manual loss cost level is increasing 4.6%, individual classification loss cost changes are based on the most recently available loss experience for each classification. Both increases and decreases from the current loss costs have been actuarially calculated for each class. This process ensures that each classification loss cost reflects the appropriate level relative to the experience of the other classifications.

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2009 TO OCTOBER 1, 2008

<u>Class Code</u>	<u>Oct. 2009</u>	<u>Oct. 2008</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2009</u>	<u>Oct. 2008</u>	<u>% Change</u>
0005	2.90	2.93	-1.0%	2070	5.87	5.92	-0.8%
0006	4.60	4.33	6.2%	2081	10.78	10.46	3.1%
0007	2.94	3.66	-19.7%	2089	4.39	4.41	-0.5%
0031	3.95	3.80	3.9%	2095	7.61	6.87	10.8%
0034	4.06	4.94	-17.8%	2101	4.03	3.34	20.7%
0035	1.91	1.92	-0.5%	2105	5.46	4.99	9.4%
0042	5.28	5.18	1.9%	2111	8.73	7.48	16.7%
0050	3.80	3.69	3.0%	2112	3.46	3.11	11.3%
0106	14.20	12.04	17.9%	2114	3.72	3.09	20.4%
0251	5.38	5.51	-2.4%	2121	3.97	3.91	1.5%
0767	0.74	0.65	13.8%	2143	3.46	3.11	11.3%
0771	2.51	2.19	14.6%	2150	7.12	7.08	0.6%
0908	77.14	61.68	25.1%	2157	5.99	5.97	0.3%
0909	80.62	64.46	25.1%	2172	1.43	1.38	3.6%
0912	542.01	456.53	18.7%	2211	10.52	9.18	14.6%
0913	176.88	181.92	-2.8%	2286	4.42	4.33	2.1%
0917	3.84	3.75	2.4%	2288	7.55	7.02	7.5%
1170	5.33	6.14	-13.2%	2302	4.57	4.03	13.4%
1320	5.30	4.92	7.7%	2303	4.60	3.92	17.3%
1430	6.10	5.60	8.9%	2305	9.60	9.31	3.1%
1438	4.54	3.83	18.5%	2362	2.19	2.04	7.4%
1439	7.49	5.92	26.5%	2380	4.97	3.97	25.2%
1452	4.96	5.49	-9.7%	2383	2.71	2.58	5.0%
1463	5.49	5.68	-3.3%	2387	2.35	2.07	13.5%
1470	9.28	8.58	8.2%	2388	2.37	1.89	25.4%
1624	3.70	3.30	12.1%	2402	1.69	1.54	9.7%
1701	4.30	3.44	25.0%	2413	4.49	4.30	4.4%
1710	6.89	8.25	-16.5%	2416	1.35	1.29	4.7%
1741	7.94	7.77	2.2%	2417	3.59	3.53	1.7%
1747	9.64	9.12	5.7%	2501	1.23	1.12	9.8%
1748	4.91	4.87	0.8%	2503	0.72	0.75	-4.0%
1809	6.91	7.24	-4.6%	2534	2.66	2.59	2.7%
1810	6.91	7.24	-4.6%	2553	2.34	2.21	5.9%
1853	3.13	3.03	3.3%	2570	4.66	4.15	12.3%
1860	5.74	5.53	3.8%	2571	2.09	1.93	8.3%
1924	7.15	7.23	-1.1%	2576	3.97	3.21	23.7%
1925	3.18	3.24	-1.9%	2578	2.64	2.68	-1.5%
2001	5.71	4.77	19.7%	2590	2.47	2.08	18.8%
2002	3.50	3.22	8.7%	2591	4.46	3.97	12.3%
2003	5.71	4.77	19.7%	2593	4.89	4.92	-0.6%
2014	5.36	6.08	-11.8%	2594	4.58	4.58	0.0%
2021	3.38	3.19	6.0%	2600	3.73	3.46	7.8%
2039	5.39	6.28	-14.2%	2623	3.67	3.83	-4.2%
2041	3.33	3.04	9.5%	2640	5.88	4.70	25.1%
2065	5.39	6.12	-11.9%	2660	3.00	3.29	-8.8%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2009 TO OCTOBER 1, 2008

<u>Class Code</u>	<u>Oct. 2009</u>	<u>Oct. 2008</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2009</u>	<u>Oct. 2008</u>	<u>% Change</u>
2670	2.64	2.52	4.8%	3122	5.65	4.53	24.7%
2683	3.20	2.65	20.8%	3126	12.12	10.75	12.7%
2688	1.96	2.05	-4.4%	3129	3.08	2.45	25.7%
2689	0.63	0.63	0.0%	3132	1.88	2.01	-6.5%
2702	23.13	23.50	-1.6%	3145	2.63	2.50	5.2%
2710	6.15	6.21	-1.0%	3146	4.56	3.97	14.9%
2714	7.44	7.25	2.6%	3169	2.11	2.08	1.4%
2731	4.64	4.07	14.0%	3179	2.97	2.55	16.5%
2735	3.37	3.31	1.8%	3188	4.12	4.24	-2.8%
2737	6.17	5.54	11.4%	3190	2.25	2.17	3.7%
2759	8.47	8.74	-3.1%	3191	1.69	1.88	-10.1%
2790	2.70	2.12	27.4%	3200	2.96	2.91	1.7%
2802	4.63	5.46	-15.2%	3220	3.38	2.90	16.6%
2816	2.94	3.20	-8.1%	3227	26.26	21.92	19.8%
2817	3.98	3.85	3.4%	3241	5.21	4.89	6.5%
2818	3.56	2.84	25.4%	3255	3.38	3.01	12.3%
2835	2.68	2.17	23.5%	3257	3.38	3.21	5.3%
2841	5.57	5.01	11.2%	3270	2.14	2.07	3.4%
2881	4.49	3.83	17.2%	3300	3.56	3.29	8.2%
2883	4.79	4.39	9.1%	3303	7.46	7.24	3.0%
2913	1.67	1.59	5.0%	3307	2.50	2.36	5.9%
2916	3.65	3.59	1.7%	3315	3.44	3.56	-3.4%
2923	1.90	2.29	-17.0%	3336	1.87	1.82	2.7%
2942	1.62	1.57	3.2%	3365	9.11	9.01	1.1%
3004	4.23	3.39	24.8%	3372	3.57	3.72	-4.0%
3018	5.52	5.06	9.1%	3381	2.34	2.25	4.0%
3022	8.58	6.89	24.5%	3383	0.73	0.74	-1.4%
3027	1.05	1.01	4.0%	3384	0.32	0.33	-3.0%
3028	5.23	6.28	-16.7%	3385	0.86	0.68	26.5%
3030	8.34	7.93	5.2%	3400	4.80	4.63	3.7%
3040	8.59	8.02	7.1%	3507	2.24	2.71	-17.3%
3041	5.31	6.32	-16.0%	3515	3.02	3.20	-5.6%
3042	6.24	6.31	-1.1%	3548	2.40	2.33	3.0%
3060	11.43	9.15	24.9%	3559	1.43	1.42	0.7%
3064	6.37	6.62	-3.8%	3561	1.75	1.77	-1.1%
3066	4.71	4.37	7.8%	3574	1.25	1.50	-16.7%
3067	4.96	5.52	-10.1%	3581	1.58	1.52	3.9%
3076	3.94	3.81	3.4%	3612	3.70	2.96	25.0%
3081	19.44	15.34	26.7%	3620	7.19	8.62	-16.6%
3085	7.29	6.18	18.0%	3629	2.73	2.91	-6.2%
3110	6.12	5.97	2.5%	3632	3.78	3.14	20.4%
3111	3.82	3.08	24.0%	3634	3.06	2.45	24.9%
3113	2.13	2.50	-14.8%	3635	2.07	2.00	3.5%
3114	1.67	1.73	-3.5%	3638	2.22	2.25	-1.3%
3118	2.42	2.21	9.5%	3642	1.41	1.26	11.9%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2009 TO OCTOBER 1, 2008

<u>Class Code</u>	<u>Oct. 2009</u>	<u>Oct. 2008</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2009</u>	<u>Oct. 2008</u>	<u>% Change</u>
3643	2.97	2.55	16.5%	4282	0.34	0.36	-5.6%
3647	4.14	3.80	8.9%	4298	1.58	1.66	-4.8%
3648	3.31	2.72	21.7%	4299	2.57	2.51	2.4%
3681	1.99	1.64	21.3%	4301	3.90	3.77	3.4%
3685	1.29	1.09	18.3%	4304	3.94	4.76	-17.2%
3686	1.33	1.29	3.1%	4307	2.40	2.64	-9.1%
3724	5.46	5.41	0.9%	4310	3.04	2.87	5.9%
3726	11.91	11.65	2.2%	4312	2.50	2.33	7.3%
3737	3.93	3.27	20.2%	4351	1.57	1.50	4.7%
3807	4.66	4.89	-4.7%	4352	0.96	0.78	23.1%
3808	3.65	3.90	-6.4%	4360	0.27	0.25	8.0%
3821	15.41	12.92	19.3%	4361	0.95	0.80	18.8%
3823	5.71	5.48	4.2%	4362	0.27	0.25	8.0%
3824	4.06	4.04	0.5%	4410	6.84	7.16	-4.5%
3826	2.07	1.98	4.5%	4420	9.34	7.44	25.5%
3827	5.46	5.28	3.4%	4431	4.48	4.59	-2.4%
3830	3.08	3.04	1.3%	4432	1.50	1.49	0.7%
3832	3.62	3.55	2.0%	4439	1.22	1.21	0.8%
3865	2.19	2.24	-2.2%	4452	3.46	3.31	4.5%
3881	A	A	A	4459	4.54	5.17	-12.2%
4000	4.18	4.97	-15.9%	4470	5.20	6.26	-16.9%
4024	3.14	3.77	-16.7%	4475	3.46	3.31	4.5%
4034	6.76	6.49	4.2%	4476	2.24	2.34	-4.3%
4038	2.55	2.17	17.5%	4479	2.44	2.46	-0.8%
4053	7.29	7.14	2.1%	4491	5.57	5.33	4.5%
4061	4.12	3.30	24.8%	4493	3.75	3.62	3.6%
4062	4.64	4.32	7.4%	4511	0.66	0.75	-12.0%
4101	2.96	3.04	-2.6%	4557	2.13	2.25	-5.3%
4111	2.96	3.26	-9.2%	4558	3.11	2.68	16.0%
4112	2.01	2.10	-4.3%	4561	5.05	3.87	30.5%
4114	3.54	4.24	-16.5%	4568	3.83	3.69	3.8%
4130	6.40	5.43	17.9%	4583	6.11	4.68	30.5%
4131	2.94	2.95	-0.3%	4597	2.76	2.44	13.1%
4133	1.50	1.53	-2.0%	4611	1.84	1.65	11.5%
4150	1.58	1.87	-15.5%	4628	1.30	1.13	15.0%
4207	1.17	1.06	10.4%	4635	2.82	2.26	24.8%
4239	4.01	4.16	-3.6%	4653	1.87	1.74	7.5%
4240	4.17	3.90	6.9%	4665	7.94	6.71	18.3%
4243	2.95	2.37	24.5%	4692	0.74	0.68	8.8%
4244	4.17	4.77	-12.6%	4693	2.46	2.35	4.7%
4250	4.70	4.61	2.0%	4710	3.87	3.96	-2.3%
4251	2.66	2.46	8.1%	4712	2.05	1.85	10.8%
4263	2.98	2.76	8.0%	4720	3.25	3.32	-2.1%
4273	3.49	3.13	11.5%	4751	2.91	2.81	3.6%
4279	4.91	3.91	25.6%	4767	5.67	5.23	8.4%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2009 TO OCTOBER 1, 2008

<u>Class Code</u>	<u>Oct. 2009</u>	<u>Oct. 2008</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2009</u>	<u>Oct. 2008</u>	<u>% Change</u>
4771	9.60	10.27	-6.5%	5547	23.11	18.01	28.3%
4825	0.91	0.95	-4.2%	5606	3.48	3.80	-8.4%
4828	2.40	2.02	18.8%	5610	4.11	4.08	0.7%
4829	2.57	2.78	-7.6%	5645	9.95	8.86	12.3%
4902	2.89	2.74	5.5%	5648	9.64	7.21	33.7%
4923	2.28	2.01	13.4%	5651	11.08	9.94	11.5%
5000	30.40	31.64	-3.9%	5701	7.30	6.20	17.7%
5022	10.84	11.12	-2.5%	5703	10.43	11.00	-5.2%
5037	17.10	12.69	34.7%	5709	A	A	A
5040	19.13	17.25	10.9%	5951	1.28	1.34	-4.5%
5057	14.06	10.61	32.5%	5954	2.45	1.93	26.9%
5059	36.21	34.93	3.7%	6003	9.97	9.38	6.3%
5069	40.73	30.23	34.7%	6005	2.76	2.67	3.4%
5102	9.70	7.28	33.2%	6017	2.45	2.33	5.2%
5160	5.88	5.58	5.4%	6018	12.49	11.21	11.4%
5183	5.56	4.86	14.4%	6045	3.39	3.10	9.4%
5184	4.60	4.59	0.2%	6204	11.90	10.20	16.7%
5188	3.75	3.08	21.8%	6216	4.49	3.97	13.1%
5190	4.04	4.01	0.7%	6217	6.82	6.10	11.8%
5191	1.21	1.00	21.0%	6229	4.99	4.91	1.6%
5192	3.76	3.65	3.0%	6233	7.50	8.00	-6.3%
5193	11.14	9.77	14.0%	6235	9.34	10.47	-10.8%
5213	12.86	10.61	21.2%	6251	12.87	11.08	16.2%
5221	9.50	7.96	19.3%	6252	5.01	5.53	-9.4%
5222	11.70	8.70	34.5%	6260	A	A	A
5223	5.79	6.44	-10.1%	6306	9.67	7.21	34.1%
5348	4.90	4.14	18.4%	6319	5.95	4.62	28.8%
5402	9.53	8.61	10.7%	6325	5.39	5.21	3.5%
5403	10.79	9.90	9.0%	6400	8.98	6.70	34.0%
5428	6.45	5.05	27.7%	6504	4.58	4.47	2.5%
5429	4.88	4.35	12.2%	6701	11.38	10.26	10.9%
5443	8.35	7.89	5.8%	6801	20.41	21.95	-7.0%
5445	6.59	5.37	22.7%	6811	7.02	6.84	2.6%
5462	9.66	7.27	32.9%	6824	6.62	6.35	4.3%
5473	19.44	15.52	25.3%	6826	2.17	2.34	-7.3%
5474	8.31	7.05	17.9%	6834	3.54	3.65	-3.0%
5479	5.10	4.86	4.9%	6836	3.03	3.19	-5.0%
5480	4.79	5.38	-11.0%	6843	3.00	3.16	-5.1%
5491	2.45	2.52	-2.8%	6854	2.18	2.32	-6.0%
5506	10.60	11.91	-11.0%	6872	26.20	20.35	28.8%
5507	7.55	5.68	32.9%	6874	35.05	38.77	-9.6%
5508	8.83	8.98	-1.7%	6875	52.23	55.31	-5.6%
5536	5.69	5.27	8.0%	6882	4.94	5.80	-14.8%
5538	6.87	6.87	0.0%	6884	30.84	32.40	-4.8%
5545	23.66	17.94	31.9%	6885	42.94	44.96	-4.5%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2009 TO OCTOBER 1, 2008

Class Code	Oct. 2009	Oct. 2008	% Change	Class Code	Oct. 2009	Oct. 2008	% Change
7016	5.21	3.97	31.2%	7539	1.35	1.20	12.5%
7024	5.80	4.42	31.2%	7542	2.00	1.71	17.0%
7038	2.13	2.55	-16.5%	7570	1.48	1.54	-3.9%
7046	3.47	3.66	-5.2%	7580	3.17	3.93	-19.3%
7047	10.99	8.38	31.2%	7590	4.08	4.73	-13.7%
7050	4.08	5.05	-19.1%	7600	3.92	3.35	17.0%
7090	2.37	2.84	-16.5%	7601	12.17	9.11	33.6%
7098	3.85	4.06	-5.2%	7610	0.35	0.39	-10.3%
7099	6.59	6.95	-5.2%	7710	2.32	1.96	18.4%
7133	3.49	3.76	-7.2%	7711	E	E	23.4%
7197	4.83	4.71	2.5%	7716	E	E	23.4%
7201	3.73	3.62	3.0%	7720	1.03	1.05	-1.9%
7207	2.40	2.40	0.0%	7723	1.74	1.49	16.8%
7219	7.48	7.63	-2.0%	7855	8.35	8.84	-5.5%
7231	6.83	5.25	30.0%	7998	2.65	2.79	-5.0%
7242	8.20	6.31	30.0%	7999	1.86	1.72	8.1%
7309	11.66	11.34	2.8%	8001	1.53	1.46	4.8%
7313	1.40	1.60	-12.5%	8006	1.41	1.60	-11.9%
7317	13.41	14.23	-5.8%	8008	1.11	1.09	1.8%
7327	16.01	19.72	-18.8%	8012	0.76	0.89	-14.6%
7333	5.18	6.14	-15.7%	8013	0.40	0.36	11.1%
7335	5.75	6.82	-15.6%	8016	0.25	0.26	-3.8%
7337	9.93	11.69	-15.0%	8017	1.26	1.22	3.3%
7366	10.12	10.55	-4.1%	8018	2.92	2.86	2.1%
7367	6.90	6.05	14.0%	8021	5.24	4.06	29.0%
7368	4.03	4.73	-14.8%	8031	2.42	1.93	25.4%
7370	C	C	16.7%	8032	1.11	0.95	16.8%
7377	4.00	4.57	-12.5%	8033	2.40	1.89	27.0%
7380	5.76	5.24	9.9%	8034	6.64	7.82	-15.1%
7390	6.30	6.40	-1.6%	8039	2.91	2.68	8.6%
7394	4.96	6.11	-18.8%	8043	1.26	1.22	3.3%
7395	5.52	6.80	-18.8%	8044	3.29	3.07	7.2%
7398	8.56	10.55	-18.8%	8046	3.53	3.01	17.3%
7403	4.28	3.64	17.6%	8047	1.13	1.10	2.7%
7405	1.16	0.99	17.2%	8048	5.80	5.12	13.3%
7421	1.60	1.99	-19.7%	8072	1.26	1.22	3.3%
7422	1.26	1.38	-8.7%	8090	0.64	0.60	6.7%
7431	0.67	0.66	1.5%	8102	6.66	6.22	7.1%
7445	0.39	0.39	0.0%	8103	3.58	3.68	-2.7%
7453	0.37	0.37	0.0%	8105	3.26	3.26	0.0%
7502	0.91	0.92	-1.1%	8106	5.33	5.28	0.9%
7515	1.20	1.30	-7.7%	8107	4.09	3.97	3.0%
7520	4.15	4.67	-11.1%	8111	5.27	4.46	18.2%
7536	6.42	5.90	8.8%	8116	1.72	1.58	8.9%
7538	12.17	9.11	33.6%	8199	2.91	2.83	2.8%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2009 TO OCTOBER 1, 2008

<u>Class Code</u>	<u>Oct. 2009</u>	<u>Oct. 2008</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2009</u>	<u>Oct. 2008</u>	<u>% Change</u>
8209	4.40	4.24	3.8%	8840	0.52	0.43	20.9%
8215	8.22	6.37	29.0%	8854	1.75	2.38	-26.5%
8227	8.00	6.00	33.3%	8857	1.10	1.10	0.0%
8232	5.41	5.13	5.5%	8864	2.09	2.84	-26.4%
8235	7.16	5.60	27.9%	8865	2.41	2.16	11.6%
8263	7.62	6.51	17.1%	8866	3.05	2.85	7.0%
8264	9.00	8.83	1.9%	8868	0.50	0.52	-3.8%
8265	9.08	7.04	29.0%	8869	0.50	0.52	-3.8%
8280	6.49	8.08	-19.7%	8871	0.50	0.56	-10.7%
8288	2.44	2.39	2.1%	8901	0.41	0.34	20.6%
8291	7.26	5.58	30.0%	9014	3.79	3.45	9.9%
8292	4.60	3.54	29.9%	9015	1.90	1.96	-3.1%
8293	6.82	6.32	7.9%	9016	5.37	4.56	17.8%
8350	6.50	6.16	5.5%	9019	1.48	1.61	-8.1%
8353	3.30	3.66	-9.8%	9025	15.04	17.15	-12.3%
8381	3.42	2.63	30.0%	9026	3.13	3.09	1.3%
8382	2.66	2.06	29.0%	9027	9.83	11.22	-12.4%
8385	6.42	4.94	30.0%	9028	2.69	2.48	8.5%
8391	3.35	3.10	8.1%	9029	4.80	3.69	30.0%
8392	1.89	1.92	-1.6%	9030	3.52	3.20	10.0%
8394	4.08	3.58	14.0%	9040	5.00	4.82	3.7%
8500	5.85	5.79	1.0%	9044	1.89	1.45	30.0%
8601	0.62	0.58	6.9%	9048	3.07	3.16	-2.8%
8709	9.75	8.53	14.3%	9051	2.36	2.01	17.4%
8719	1.92	2.08	-7.7%	9052	2.92	2.63	11.0%
8720	1.39	1.32	5.3%	9055	0.80	0.74	8.1%
8726	1.46	1.61	-9.3%	9058	1.75	1.89	-7.4%
8731	1.18	1.05	12.4%	9059	3.83	3.45	11.0%
8742	0.31	0.34	-8.8%	9060	1.43	1.66	-13.9%
8745	4.66	4.29	8.6%	9061	1.64	1.35	21.5%
8747	0.31	0.34	-8.8%	9063	1.02	0.86	18.6%
8748	0.82	0.73	12.3%	9065	0.56	0.59	-5.1%
8751	3.51	3.07	14.3%	9071	1.66	1.52	9.2%
8755	0.53	0.58	-8.6%	9072	1.89	1.52	24.3%
8800	1.48	1.35	9.6%	9074	1.38	1.52	-9.2%
8802	0.95	1.01	-5.9%	9088	5.68	6.27	-9.4%
8803	0.12	0.10	20.0%	9089	0.41	0.39	5.1%
8809	0.23	0.24	-4.2%	9093	1.36	1.31	3.8%
8810	0.20	0.20	0.0%	9101	3.83	3.45	11.0%
8820	0.13	0.13	0.0%	9102	2.61	2.24	16.5%
8829	2.69	2.72	-1.1%	9149	1.40	1.54	-9.1%
8831	1.33	1.30	2.3%	9157	3.11	3.21	-3.1%
8832	0.42	0.43	-2.3%	9158	1.73	1.70	1.8%
8833	0.76	1.03	-26.2%	9159	0.82	0.74	10.8%
8838	0.34	0.32	6.2%	9160	1.29	1.27	1.6%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2009 TO OCTOBER 1, 2008

<u>Class Code</u>	<u>Oct. 2009</u>	<u>Oct. 2008</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2009</u>	<u>Oct. 2008</u>	<u>% Change</u>
9178	2.63	2.97	-11.4%	9527	13.40	11.39	17.6%
9179	3.06	2.78	10.1%	9534	14.51	14.37	1.0%
9180	1.62	1.54	5.2%	9539	7.08	5.33	32.8%
9182	1.50	1.22	23.0%	9545	11.15	10.10	10.4%
9186	10.60	11.18	-5.2%	9549	3.83	4.29	-10.7%
9220	4.87	4.01	21.4%	9552	14.24	10.57	34.7%
9402	4.38	4.05	8.1%	9553	8.29	7.89	5.1%
9403	8.71	7.61	14.5%	9585	0.78	0.70	11.4%
9410	1.93	1.59	21.4%	9586	0.54	0.51	5.9%
9501	1.90	1.95	-2.6%	9600	1.04	0.97	7.2%
9505	2.21	2.22	-0.5%	9610	0.60	0.53	13.2%
9519	2.65	2.45	8.2%	9620	0.76	0.78	-2.6%
9521	3.55	3.61	-1.7%				
9522	2.43	2.32	4.7%				
9526	13.63	11.72	16.3%				

Legend:

A - Loss cost, etc., for each individual risk shall be obtained from the Rating Board.

C - Refer to Miscellaneous Values in the manual for loss costs.

E - Refer to Volunteer Firefighters schedule for loss costs. Loss cost change is the same for all population groups in this class.