

BULLETIN

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R.C. 2216

To the Members of the Board

**Re: New York Workers Compensation
Volunteer Firefighters & Ambulance Workers
Loss Costs Effective – October 1, 2009**

This is to advise you that the loss costs for volunteer firefighters (class codes 7711 & 7716) and volunteer ambulance workers (class code 7370), previously published and distributed with bulletin R.C. 2207, are being replaced by the loss costs contained in the attached manual pages.

With this amendment, the increase in loss costs for volunteer firefighters for 2009 is reduced to 6.4% and the increase in loss costs for volunteer ambulance workers is reduced to 12.2%.

The attached pages have been included in the on-line version of the New York Workers Compensation and Employers Liability Manual.

Our apologies for any inconvenience caused by this change.

Very truly yours,

Monte Almer

President

MH/ab
Encl.

MISCELLANEOUS VALUES

★ **Ambulance-Volunteer Service Company - Code 7370**

Applicable in accordance with Manual Rule II-G3	Ambulance - Loss Cost (NOT Rate)	\$8,120
	Each additional Ambulance - Loss Cost (NOT Rate)	\$4,060

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	0.2%	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%	0.3%	0.3%	0.3%	0.2%
\$400	0.8%	0.7%	0.5%	0.4%	0.4%	0.3%	0.3%
\$500	0.9%	0.8%	0.6%	0.5%	0.5%	0.4%	0.4%
\$1,000	1.8%	1.5%	1.1%	1.0%	0.9%	0.8%	0.7%
\$1,500	2.5%	2.2%	1.6%	1.5%	1.2%	1.1%	1.0%
\$2,000	3.2%	2.8%	2.1%	1.9%	1.6%	1.4%	1.3%
\$2,500	3.9%	3.4%	2.5%	2.3%	2.0%	1.7%	1.5%
\$5,000	7.0%	6.0%	4.6%	4.1%	3.5%	3.2%	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 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)

★ 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	\$5,177	3,501 to 4,000	\$27,316	8,001 to 8,500	\$55,734
301 to 500	5,963	4,001 to 4,500	31,254	8,501 to 9,000	59,248
501 to 700	7,875	4,501 to 5,000	33,626	9,001 to 9,500	62,880
701 to 1,000	9,894	5,001 to 5,500	35,992	9,501 to 10,000	66,364
1,001 to 1,500	13,104	5,501 to 6,000	39,185	10,001 to 15,000	78,699
1,501 to 2,000	14,621	6,001 to 6,500	42,375	15,001 to 20,000	90,919
2,001 to 2,500	18,197	6,501 to 7,000	46,257	20,001 to 25,000	102,720
2,501 to 3,000	19,751	7,001 to 7,500	49,427	25,001 to 35,000	120,959
3,001 to 3,500	23,715	7,501 to 8,000	52,591	35,001 to 50,000	151,485

For populations over 50,000, the annual **loss cost** shall be \$151,485 plus \$23,768 for each 10,000 people or major part thereof.

For All Population Groups:

- ★ **Minimum loss cost (NOT premium)**..... \$5,177
 - 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 - \$49 per policy**