

## BULLETIN

July 30, 2010

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R.C. 2241

### To the Members of the Board

Re: **October 1, 2010 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, 2010 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, 2010 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, 2010 LOSS COST REVISION

### EXPLANATORY MEMORANDUM

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An overall loss cost level increase of 7.7%, which includes an increase of 7.9% 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, 2010.

**Loss Experience** – The latest two policy years of experience produced a 2.9% 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 4.5% in manual loss costs.

**Future Trends** – The latest analysis of New York claim severity and claim frequency indicates a continuing decrease in claim frequency and an upward trend in claim costs. Combined with a modest increase in overall wage trends, as well as consideration of potential savings as a result of the anticipated implementation of the Medical Treatment Guidelines on a mandatory basis, a 0.0% 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 by 7.9%, 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, 2010 TO OCTOBER 1, 2009

<u>Class Code</u>	<u>Oct. 2010</u>	<u>Oct. 2009</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2010</u>	<u>Oct. 2009</u>	<u>% Change</u>
0005	2.79	2.90	-3.8%	2070	5.91	5.87	0.7%
0006	5.29	4.60	15.0%	2081	11.37	10.78	5.5%
0007	3.19	2.94	8.5%	2089	5.14	4.39	17.1%
0031	4.20	3.95	6.3%	2095	9.21	7.61	21.0%
0034	4.63	4.06	14.0%	2101	4.94	4.03	22.6%
0035	1.99	1.91	4.2%	2105	5.86	5.46	7.3%
0042	6.32	5.28	19.7%	2111	7.74	8.73	-11.3%
0050	3.97	3.80	4.5%	2112	3.99	3.46	15.3%
0106	13.24	14.20	-6.7%	2114	4.60	3.72	23.7%
0251	5.96	5.38	10.8%	2121	4.40	3.97	10.8%
0767	0.83	0.74	12.2%	2143	3.99	3.46	15.3%
0771	2.83	2.51	12.7%	2150	7.44	7.12	4.5%
0908	73.39	77.14	-4.9%	2157	6.95	5.99	16.0%
0909	99.37	80.62	23.3%	2172	1.45	1.43	1.4%
0912	633.24	542.01	16.8%	2211	9.69	10.52	-7.9%
0913	218.03	176.88	23.3%	2286	4.58	4.42	3.6%
0917	3.80	3.84	-1.0%	2288	8.43	7.55	11.7%
1170	5.07	5.33	-4.9%	2302	4.99	4.57	9.2%
1320	5.63	5.30	6.2%	2303	5.71	4.60	24.1%
1430	6.66	6.10	9.2%	2305	9.98	9.60	4.0%
1438	5.14	4.54	13.2%	2362	2.08	2.19	-5.0%
1439	5.59	7.49	-25.4%	2380	6.03	4.97	21.3%
1452	5.11	4.96	3.0%	2383	2.86	2.71	5.5%
1463	5.92	5.49	7.8%	2387	2.55	2.35	8.5%
1470	9.95	9.28	7.2%	2388	2.95	2.37	24.5%
1624	4.20	3.70	13.5%	2402	1.84	1.69	8.9%
1701	4.15	4.30	-3.5%	2413	4.60	4.49	2.4%
1710	7.12	6.89	3.3%	2416	1.45	1.35	7.4%
1741	7.77	7.94	-2.1%	2417	3.74	3.59	4.2%
1747	11.34	9.64	17.6%	2501	1.16	1.23	-5.7%
1748	5.13	4.91	4.5%	2503	0.73	0.72	1.4%
1809	7.28	6.91	5.4%	2534	3.06	2.66	15.0%
1810	7.28	6.91	5.4%	2553	2.28	2.34	-2.6%
1853	3.23	3.13	3.2%	2570	5.29	4.66	13.5%
1860	6.56	5.74	14.3%	2571	2.36	2.09	12.9%
1924	7.57	7.15	5.9%	2576	4.90	3.97	23.4%
1925	3.10	3.18	-2.5%	2578	2.69	2.64	1.9%
2001	6.15	5.71	7.7%	2590	2.55	2.47	3.2%
2002	3.80	3.50	8.6%	2591	4.60	4.46	3.1%
2003	6.15	5.71	7.7%	2593	5.98	4.89	22.3%
2014	5.69	5.36	6.2%	2594	5.08	4.58	10.9%
2021	3.99	3.38	18.0%	2600	4.32	3.73	15.8%
2039	4.80	5.39	-10.9%	2623	3.73	3.67	1.6%
2041	3.82	3.33	14.7%	2640	7.33	5.88	24.6%
2065	4.80	5.39	-10.9%	2660	2.95	3.00	-1.7%

## New York Workers Compensation

### LOSS COST COMPARISON - OCTOBER 1, 2010 TO OCTOBER 1, 2009

Class Code	Oct. 2010	Oct. 2009	% Change	Class Code	Oct. 2010	Oct. 2009	% Change
2670	2.77	2.64	4.9%	3122	7.04	5.65	24.6%
2683	3.36	3.20	5.0%	3126	12.84	12.12	5.9%
2688	1.78	1.96	-9.2%	3129	3.84	3.08	24.6%
2689	0.63	0.63	0.0%	3132	2.09	1.88	11.2%
2702	30.59	23.13	32.3%	3145	2.68	2.63	1.9%
2710	6.83	6.15	11.1%	3146	3.79	4.56	-16.9%
2714	7.67	7.44	3.1%	3169	2.16	2.11	2.4%
2731	4.63	4.64	-0.2%	3179	2.97	2.97	0.0%
2735	3.44	3.37	2.1%	3188	4.14	4.12	0.5%
2737	6.03	6.17	-2.3%	3190	2.14	2.25	-4.9%
2759	9.14	8.47	7.9%	3191	1.88	1.69	11.2%
2790	3.36	2.70	24.4%	3200	2.97	2.96	0.3%
2802	4.71	4.63	1.7%	3220	3.89	3.38	15.1%
2816	2.81	2.94	-4.4%	3227	32.72	26.26	24.6%
2817	4.42	3.98	11.1%	3241	5.29	5.21	1.5%
2818	3.85	3.56	8.1%	3255	3.92	3.38	16.0%
2835	3.12	2.68	16.4%	3257	3.50	3.38	3.6%
2841	5.14	5.57	-7.7%	3270	2.22	2.14	3.7%
2881	3.98	4.49	-11.4%	3300	3.83	3.56	7.6%
2883	5.20	4.79	8.6%	3303	7.62	7.46	2.1%
2913	1.87	1.67	12.0%	3307	2.84	2.50	13.6%
2916	3.85	3.65	5.5%	3315	3.62	3.44	5.2%
2923	1.58	1.90	-16.8%	3336	2.07	1.87	10.7%
2942	1.70	1.62	4.9%	3365	10.32	9.11	13.3%
3004	5.27	4.23	24.6%	3372	3.39	3.57	-5.0%
3018	6.45	5.52	16.8%	3381	2.47	2.34	5.6%
3022	8.74	8.58	1.9%	3383	0.82	0.73	12.3%
3027	1.23	1.05	17.1%	3384	0.31	0.32	-3.1%
3028	5.90	5.23	12.8%	3385	1.07	0.86	24.4%
3030	7.76	8.34	-7.0%	3400	5.23	4.80	9.0%
3040	9.35	8.59	8.8%	3507	2.33	2.24	4.0%
3041	4.82	5.31	-9.2%	3515	3.09	3.02	2.3%
3042	6.84	6.24	9.6%	3548	2.51	2.40	4.6%
3060	14.20	11.43	24.2%	3559	1.44	1.43	0.7%
3064	7.04	6.37	10.5%	3561	1.80	1.75	2.9%
3066	4.31	4.71	-8.5%	3574	1.44	1.25	15.2%
3067	5.82	4.96	17.3%	3581	1.65	1.58	4.4%
3076	3.72	3.94	-5.6%	3612	3.41	3.70	-7.8%
3081	18.92	19.44	-2.7%	3620	6.13	7.19	-14.7%
3085	8.00	7.29	9.7%	3629	3.15	2.73	15.4%
3110	7.00	6.12	14.4%	3632	3.75	3.78	-0.8%
3111	4.71	3.82	23.3%	3634	3.19	3.06	4.2%
3113	2.29	2.13	7.5%	3635	2.11	2.07	1.9%
3114	1.60	1.67	-4.2%	3638	2.24	2.22	0.9%
3118	2.70	2.42	11.6%	3642	1.46	1.41	3.5%

## New York Workers Compensation

### LOSS COST COMPARISON - OCTOBER 1, 2010 TO OCTOBER 1, 2009

Class Code	Oct. 2010	Oct. 2009	% Change	Class Code	Oct. 2010	Oct. 2009	% Change
3643	2.97	2.97	0.0%	4282	0.38	0.34	11.8%
3647	4.54	4.14	9.7%	4298	1.55	1.58	-1.9%
3648	3.22	3.31	-2.7%	4299	2.68	2.57	4.3%
3681	1.73	1.99	-13.1%	4301	4.09	3.90	4.9%
3685	1.36	1.29	5.4%	4304	4.17	3.94	5.8%
3686	1.37	1.33	3.0%	4307	2.47	2.40	2.9%
3724	6.43	5.46	17.8%	4310	3.04	3.04	0.0%
3726	13.53	11.91	13.6%	4312	2.32	2.50	-7.2%
3737	5.02	3.93	27.7%	4351	1.60	1.57	1.9%
3807	3.92	4.66	-15.9%	4352	0.96	0.96	0.0%
3808	3.40	3.65	-6.8%	4360	0.29	0.27	7.4%
3821	13.78	15.41	-10.6%	4361	0.86	0.95	-9.5%
3823	6.05	5.71	6.0%	4362	0.36	0.27	32.6%
3824	3.93	4.06	-3.2%	4410	7.88	6.84	15.2%
3826	2.21	2.07	6.8%	4420	9.96	9.34	6.6%
3827	5.65	5.46	3.5%	4431	4.33	4.48	-3.3%
3830	2.93	3.08	-4.9%	4432	1.47	1.50	-2.0%
3832	3.72	3.62	2.8%	4439	1.20	1.22	-1.6%
3865	2.18	2.19	-0.5%	4452	3.48	3.46	0.6%
3881	A	A	A	4459	4.71	4.54	3.7%
4000	5.06	4.18	21.1%	4470	4.31	5.20	-17.1%
4024	3.44	3.14	9.6%	4475	3.48	3.46	0.6%
4034	8.42	6.76	24.6%	4476	1.86	2.24	-17.0%
4038	2.87	2.55	12.5%	4479	2.49	2.44	2.0%
4053	9.08	7.29	24.6%	4491	5.88	5.57	5.6%
4061	5.13	4.12	24.5%	4493	4.00	3.75	6.7%
4062	5.02	4.64	8.2%	4511	0.62	0.66	-6.1%
4101	2.74	2.96	-7.4%	4557	2.32	2.13	8.9%
4111	2.72	2.96	-8.1%	4558	3.33	3.11	7.1%
4112	2.02	2.01	0.5%	4561	5.91	5.05	17.0%
4114	3.64	3.54	2.8%	4568	3.88	3.83	1.3%
4130	6.50	6.40	1.6%	4583	8.44	6.11	38.2%
4131	3.06	2.94	4.1%	4597	2.93	2.76	6.2%
4133	1.52	1.50	1.3%	4611	2.28	1.84	23.9%
4150	1.46	1.58	-7.6%	4628	1.28	1.30	-1.5%
4207	1.22	1.17	4.3%	4635	3.71	2.82	31.6%
4239	3.60	4.01	-10.2%	4653	1.91	1.87	2.1%
4240	3.94	4.17	-5.5%	4665	8.22	7.94	3.5%
4243	3.52	2.95	19.3%	4692	0.74	0.74	0.0%
4244	3.94	4.17	-5.5%	4693	2.37	2.46	-3.7%
4250	4.00	4.70	-14.9%	4710	3.86	3.87	-0.3%
4251	3.10	2.66	16.5%	4712	2.79	2.05	36.1%
4263	3.06	2.98	2.7%	4720	3.22	3.25	-0.9%
4273	3.46	3.49	-0.9%	4751	2.98	2.91	2.4%
4279	4.81	4.91	-2.0%	4767	5.96	5.67	5.1%

## New York Workers Compensation

### LOSS COST COMPARISON - OCTOBER 1, 2010 TO OCTOBER 1, 2009

<u>Class Code</u>	<u>Oct. 2010</u>	<u>Oct. 2009</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2010</u>	<u>Oct. 2009</u>	<u>% Change</u>
4771	8.97	9.60	-6.6%	5547	21.55	23.11	-6.7%
4825	1.17	0.91	28.6%	5606	4.11	3.48	18.1%
4828	2.54	2.40	5.8%	5610	4.82	4.11	17.3%
4829	2.27	2.57	-11.7%	5645	12.31	9.95	23.7%
4902	2.92	2.89	1.0%	5648	13.07	9.64	35.6%
4923	2.23	2.28	-2.2%	5651	10.62	11.08	-4.2%
5000	30.11	30.40	-1.0%	5701	9.78	7.30	34.0%
5022	13.36	10.84	23.2%	5703	10.82	10.43	3.7%
5037	23.53	17.10	37.6%	5709	22.65	A	N/A
5040	22.64	19.13	18.3%	5951	1.26	1.28	-1.6%
5057	13.65	14.06	-2.9%	5954	2.78	2.45	13.5%
5059	42.55	36.21	17.5%	6003	13.70	9.97	37.4%
5069	56.59	40.73	38.9%	6005	3.52	2.76	27.5%
5102	11.70	9.70	20.6%	6017	2.66	2.45	8.6%
5160	7.63	5.88	29.8%	6018	14.26	12.49	14.2%
5183	6.46	5.56	16.2%	6045	3.71	3.39	9.4%
5184	5.79	4.60	25.9%	6204	14.63	11.90	22.9%
5188	3.50	3.75	-6.7%	6216	5.37	4.49	19.6%
5190	5.07	4.04	25.5%	6217	8.52	6.82	24.9%
5191	1.27	1.21	5.0%	6229	6.78	4.99	35.9%
5192	4.99	3.76	32.6%	6233	9.34	7.50	24.5%
5193	11.15	11.14	0.1%	6235	9.13	9.34	-2.2%
5213	16.02	12.86	24.6%	6251	16.21	12.87	26.0%
5221	10.93	9.50	15.1%	6252	4.67	5.01	-6.7%
5222	15.94	11.70	36.2%	6260	A	A	A
5223	6.55	5.79	13.1%	6306	10.00	9.67	3.4%
5348	6.13	4.90	25.1%	6319	7.69	5.95	29.2%
5402	10.63	9.53	11.5%	6325	7.17	5.39	33.0%
5403	13.00	10.79	20.5%	6400	10.68	8.98	18.9%
5428	7.78	6.45	20.6%	6504	4.45	4.58	-2.8%
5429	6.02	4.88	23.4%	6701	12.88	11.38	13.2%
5443	8.45	8.35	1.2%	6801	22.58	20.41	10.6%
5445	7.81	6.59	18.5%	6811	8.25	7.02	17.5%
5462	12.99	9.66	34.5%	6824	8.28	6.62	25.1%
5473	21.95	19.44	12.9%	6826	2.50	2.17	15.2%
5474	10.62	8.31	27.8%	6834	3.72	3.54	5.1%
5479	6.35	5.10	24.5%	6836	3.36	3.03	10.9%
5480	5.42	4.79	13.2%	6843	3.41	3.00	13.7%
5491	3.03	2.45	23.7%	6854	2.43	2.18	11.5%
5506	13.83	10.60	30.5%	6872	33.26	26.20	26.9%
5507	10.15	7.55	34.4%	6874	36.50	35.05	4.1%
5508	8.23	8.83	-6.7%	6875	56.27	52.23	7.7%
5536	7.32	5.69	28.6%	6882	5.09	4.94	3.0%
5538	8.93	6.87	30.0%	6884	35.02	30.84	13.6%
5545	27.10	23.66	14.5%	6885	49.18	42.94	14.5%

## New York Workers Compensation

### LOSS COST COMPARISON - OCTOBER 1, 2010 TO OCTOBER 1, 2009

Class Code	Oct. 2010	Oct. 2009	% Change	Class Code	Oct. 2010	Oct. 2009	% Change
7016	4.36	5.21	-16.2%	7538	16.36	12.17	34.4%
7024	4.86	5.80	-16.2%	7539	1.41	1.35	4.4%
7038	2.60	2.13	22.0%	7542	2.65	2.00	32.3%
7046	3.93	3.47	13.2%	7570	1.61	1.48	8.8%
7047	9.21	10.99	-16.2%	7580	3.29	3.17	3.8%
7050	5.03	4.08	23.3%	7590	4.32	4.08	5.9%
7090	2.88	2.37	21.7%	7600	4.38	3.92	11.7%
7098	4.36	3.85	13.4%	7601	11.35	12.17	-6.7%
7099	7.62	6.59	15.6%	7610	0.35	0.35	0.0%
7133	4.62	3.49	32.3%	7710	3.07	2.32	32.3%
7197	5.20	4.83	7.7%	7711	E	E	-8.7%
7201	3.71	3.73	-0.5%	7716	E	E	-8.7%
7207	2.93	2.40	22.1%	7720	1.12	1.03	8.7%
7219	8.46	7.48	13.1%	7723	1.93	1.74	10.9%
7231	7.37	6.83	8.0%	7855	7.79	8.35	-6.7%
7242	10.87	8.20	32.6%	7998	2.18	2.65	-17.7%
7309	10.57	11.66	-9.3%	7999	2.00	1.86	7.5%
7313	1.49	1.40	6.4%	8001	1.54	1.53	0.7%
7317	14.41	13.41	7.5%	8006	1.62	1.41	14.9%
7327	16.98	16.01	6.1%	8008	1.04	1.11	-6.3%
7333	5.60	5.18	8.1%	8012	0.82	0.76	7.9%
7335	6.22	5.75	8.1%	8013	0.39	0.40	-2.5%
7337	10.86	9.93	9.4%	8016	0.23	0.25	-8.0%
7364	2.92	2.70	8.1%	8017	1.25	1.26	-0.8%
7366	11.70	10.12	15.6%	8018	3.16	2.92	8.2%
7367	8.07	6.90	17.0%	8021	5.64	5.24	7.7%
7368	4.53	4.03	12.4%	8025	2.00	N/A	N/A
7370	C	C	10.8%	8031	2.50	2.42	3.3%
7377	4.91	4.00	22.8%	8032	1.04	1.11	-6.3%
7380	6.55	5.76	13.7%	8033	2.80	2.40	16.7%
7390	5.73	6.30	-9.0%	8034	7.08	6.64	6.6%
7394	4.15	4.96	-16.2%	8039	3.00	2.91	3.1%
7395	4.62	5.52	-16.2%	8043	1.25	1.26	-0.8%
7398	7.17	8.56	-16.2%	8044	3.28	3.29	-0.3%
7403	4.17	4.28	-2.6%	8046	3.40	3.53	-3.7%
7405	1.53	1.16	31.9%	8047	1.20	1.13	6.2%
7421	1.52	1.60	-4.9%	8048	5.81	5.80	0.2%
7422	1.30	1.26	3.2%	8072	1.25	1.26	-0.8%
7431	0.76	0.67	13.4%	8090	0.85	0.64	32.6%
7445	0.40	0.39	2.6%	8102	6.32	6.66	-5.1%
7453	0.38	0.37	2.7%	8103	3.79	3.58	5.9%
7502	1.02	0.91	12.1%	8105	3.16	3.26	-3.1%
7515	1.14	1.20	-5.0%	8106	5.50	5.33	3.2%
7520	4.95	4.15	19.3%	8107	4.16	4.09	1.7%
7536	7.30	6.42	13.7%	8111	4.87	5.27	-7.6%

## New York Workers Compensation

### LOSS COST COMPARISON - OCTOBER 1, 2010 TO OCTOBER 1, 2009

Class Code	Oct. 2010	Oct. 2009	% Change	Class Code	Oct. 2010	Oct. 2009	% Change
8116	2.14	1.72	24.4%	8833	0.89	0.76	17.1%
8199	3.18	2.91	9.3%	8838	0.30	0.34	-11.8%
8209	4.84	4.40	10.0%	8840	0.42	0.52	-19.2%
8215	10.24	8.22	24.6%	8854	2.16	1.75	23.4%
8227	9.91	8.00	23.9%	8857	1.00	1.10	-9.1%
8232	5.12	5.41	-5.4%	8864	2.22	2.09	6.2%
8235	7.98	7.16	11.5%	8865	2.47	2.41	2.5%
8263	9.22	7.62	21.0%	8866	2.97	3.05	-2.6%
8264	7.49	9.00	-16.8%	8868	0.50	0.50	0.0%
8265	8.70	9.08	-4.2%	8869	0.50	0.50	0.0%
8280	8.07	6.49	24.3%	8871	0.47	0.50	-6.0%
8288	2.53	2.44	3.7%	8901	0.41	0.41	0.0%
8291	8.25	7.26	13.7%	9014	5.02	3.79	32.5%
8292	6.10	4.60	32.6%	9015	2.52	1.90	32.6%
8293	7.15	6.82	4.8%	9016	7.10	5.37	32.2%
8350	6.30	6.50	-3.1%	9019	1.76	1.48	18.9%
8353	3.46	3.30	4.8%	9025	15.16	15.04	0.8%
8381	3.56	3.42	4.1%	9026	3.28	3.13	4.8%
8382	2.94	2.66	10.7%	9027	9.70	9.83	-1.3%
8385	7.87	6.42	22.6%	9028	2.95	2.69	9.7%
8391	3.65	3.35	9.0%	9029	5.53	4.80	15.3%
8392	1.80	1.89	-4.8%	9030	4.11	3.52	16.8%
8394	4.58	4.08	12.3%	9040	5.43	5.00	8.6%
8500	7.29	5.85	24.6%	9044	2.50	1.89	32.6%
8601	0.54	0.62	-12.9%	9048	3.66	3.07	19.2%
8709	12.71	9.75	30.4%	9051	2.81	2.36	19.1%
8719	2.17	1.92	13.0%	9052	3.17	2.92	8.6%
8720	1.70	1.39	22.3%	9055	0.78	0.80	-2.5%
8726	1.95	1.46	33.6%	9058	1.91	1.75	9.1%
8731	1.56	1.18	32.2%	9059	4.26	3.83	11.2%
8742	0.36	0.31	16.1%	9060	1.62	1.43	13.3%
8745	4.67	4.66	0.2%	9061	1.53	1.64	-6.7%
8747	0.36	0.31	16.1%	9063	0.88	1.02	-13.7%
8748	0.94	0.82	14.6%	9065	0.58	0.56	3.6%
8751	3.82	3.51	8.8%	9071	1.65	1.66	-0.6%
8755	0.52	0.53	-1.9%	9072	2.05	1.89	8.5%
8800	1.72	1.48	16.2%	9074	1.35	1.38	-2.2%
8802	0.92	0.95	-3.2%	9088	5.79	5.68	1.9%
8803	0.11	0.12	-8.3%	9089	0.44	0.41	7.3%
8809	0.19	0.23	-17.4%	9093	1.44	1.36	5.9%
8810	0.17	0.20	-15.0%	9101	4.26	3.83	11.2%
8820	0.13	0.13	0.0%	9102	3.45	2.61	32.2%
8829	2.98	2.69	10.8%	9149	1.46	1.40	4.3%
8831	1.46	1.33	9.8%	9157	3.42	3.11	10.0%
8832	0.43	0.42	2.4%	9158	1.63	1.73	-5.8%

## New York Workers Compensation

### LOSS COST COMPARISON - OCTOBER 1, 2010 TO OCTOBER 1, 2009

<u>Class Code</u>	<u>Oct. 2010</u>	<u>Oct. 2009</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2010</u>	<u>Oct. 2009</u>	<u>% Change</u>
9159	0.87	0.82	6.1%	9522	2.51	2.43	3.3%
9160	1.42	1.29	10.1%	9526	18.23	13.63	33.7%
9178	2.70	2.63	2.7%	9527	18.16	13.40	35.5%
9179	3.73	3.06	21.9%	9534	16.19	14.51	11.6%
9180	1.89	1.62	16.7%	9539	9.39	7.08	32.6%
9182	1.66	1.50	10.7%	9545	11.43	11.15	2.5%
9186	10.21	10.60	-3.7%	9549	3.57	3.83	-6.7%
9220	4.97	4.87	2.1%	9552	20.40	14.24	43.2%
9402	5.48	4.38	25.1%	9553	8.97	8.29	8.2%
9403	8.91	8.71	2.3%	9585	0.85	0.78	9.0%
9410	2.56	1.93	32.6%	9586	0.58	0.54	7.4%
9501	1.89	1.90	-0.5%	9600	1.11	1.04	6.7%
9505	2.22	2.21	0.5%	9610	0.79	0.60	31.7%
9519	2.93	2.65	10.6%	9620	0.89	0.76	17.1%
9521	4.69	3.55	32.1%				

**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.