

## BULLETIN

August 5, 2010

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R.C. 2245

### To the Members of the Board

Re: **New York Workers Compensation**  
**a. Excess Loss Pure Premium Factors**  
**b. State Hazard Group Differentials**  
**c. Retrospective Rating Development Factors**  
**d. Loss Conversion Factor**  
**Effective October 1, 2010**

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The New York State Insurance Department has approved revised tables of Excess Loss Pure Premium Factors, State Hazard Group Differentials and Retrospective Rating Pure Premium Development Factors to be effective October 1, 2010 for new and renewal business. These revisions also apply to policies under Three-Year Plans and Long-Term Construction Projects as of the first normal anniversary date on or after October 1, 2010.

Furthermore, with respect to the Retrospective Rating Plan, the Rating Board calculated Loss Conversion Factor is 1.189, the derivation of which can be found on Exhibit F of the recently approved loss cost filing.

Revised Table E, Pages 1 and 2 of the New York Retrospective Rating Plan Manual, containing the approved rating factors, are attached.

The revised pages will shortly be updated in the on-line version of the Rating Board's 2010 Manual.

Very truly yours,

Monte Almer

President

MH/ab  
Encl.

★ EXCESS LOSS PURE PREMIUM FACTORS \*

Per Accident Limitation	Hazard Group						
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
\$ 25,000	.779	.801	.838	.854	.867	.893	.906
30,000	.751	.775	.816	.834	.849	.877	.892
35,000	.725	.751	.795	.815	.831	.863	.879
40,000	.701	.729	.776	.798	.815	.849	.866
50,000	.658	.688	.741	.766	.785	.823	.843
75,000	.573	.607	.670	.699	.723	.769	.793
100,000	.507	.543	.612	.645	.672	.724	.752
125,000	.454	.492	.565	.600	.629	.685	.716
150,000	.410	.449	.525	.562	.592	.651	.684
175,000	.373	.412	.490	.528	.559	.621	.656
200,000	.342	.380	.459	.498	.530	.594	.631
225,000	.314	.352	.431	.471	.504	.569	.607
250,000	.290	.328	.407	.447	.481	.547	.586
275,000	.269	.306	.385	.425	.459	.526	.566
300,000	.250	.287	.365	.405	.440	.507	.548
325,000	.234	.269	.347	.387	.421	.489	.531
350,000	.219	.253	.330	.370	.405	.473	.514
375,000	.205	.239	.314	.355	.389	.457	.499
400,000	.192	.225	.300	.340	.375	.443	.485
425,000	.181	.213	.287	.327	.361	.429	.472
450,000	.171	.202	.275	.314	.348	.416	.459
475,000	.161	.192	.263	.302	.336	.404	.447
500,000	.153	.182	.253	.291	.325	.392	.436
600,000	.124	.151	.216	.253	.286	.352	.395
700,000	.102	.126	.187	.223	.254	.318	.361
800,000	.086	.107	.164	.198	.228	.290	.332
900,000	.073	.092	.145	.177	.206	.265	.307
1,000,000	.063	.080	.129	.159	.187	.244	.285
2,000,000	.020	.028	.052	.070	.087	.126	.157
3,000,000	.011	.014	.028	.039	.051	.078	.101
4,000,000	.008	.009	.018	.025	.033	.053	.071
5,000,000	.006	.007	.012	.017	.023	.038	.053
6,000,000	.006	.006	.010	.013	.018	.029	.040
7,000,000	.005	.006	.008	.011	.014	.023	.032
8,000,000	.005	.005	.007	.009	.012	.018	.026
9,000,000	.005	.005	.006	.008	.010	.015	.022
10,000,000	.005	.005	.006	.007	.009	.013	.019

\* To be used in conjunction with Non-Federal classifications only

★ HAZARD GROUP DIFFERENTIALS

<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
1.562	1.318	1.167	1.054	.919	.714	.575

★ EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS \*

Per Accident Limitation	Hazard Group						
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>
\$ 25,000	.804	.824	.858	.870	.886	.904	.918
30,000	.777	.799	.838	.851	.869	.890	.905
35,000	.753	.777	.819	.834	.853	.876	.893
40,000	.731	.757	.802	.818	.839	.863	.882
50,000	.691	.719	.770	.788	.812	.839	.861
75,000	.609	.642	.704	.726	.755	.788	.815
100,000	.546	.581	.650	.675	.708	.746	.777
125,000	.494	.531	.604	.631	.668	.709	.743
150,000	.451	.489	.565	.594	.633	.676	.714
175,000	.414	.452	.531	.561	.602	.647	.687
200,000	.382	.420	.501	.532	.574	.621	.663
225,000	.354	.392	.474	.506	.549	.597	.641
250,000	.329	.367	.450	.482	.526	.575	.620
275,000	.307	.345	.428	.460	.505	.555	.601
300,000	.287	.325	.408	.440	.486	.536	.583
325,000	.270	.307	.389	.422	.468	.519	.566
350,000	.254	.290	.372	.405	.451	.502	.551
375,000	.239	.275	.356	.389	.436	.487	.536
400,000	.226	.261	.342	.374	.421	.472	.522
425,000	.213	.248	.328	.361	.407	.459	.509
450,000	.202	.236	.315	.348	.394	.446	.496
475,000	.192	.225	.303	.336	.382	.434	.485
500,000	.182	.215	.292	.324	.371	.422	.473
600,000	.150	.180	.253	.285	.330	.381	.433
700,000	.126	.153	.222	.252	.297	.347	.398
800,000	.107	.132	.197	.226	.269	.317	.369
900,000	.092	.114	.176	.204	.245	.292	.343
1,000,000	.080	.100	.158	.184	.225	.270	.320
2,000,000	.027	.036	.068	.085	.113	.145	.185
3,000,000	.014	.019	.037	.048	.068	.091	.123
4,000,000	.009	.012	.024	.031	.045	.063	.088
5,000,000	.007	.009	.017	.022	.032	.046	.066
6,000,000	.006	.007	.013	.016	.024	.035	.052
7,000,000	.006	.006	.010	.013	.019	.027	.041
8,000,000	.005	.006	.009	.011	.016	.022	.034
9,000,000	.005	.006	.008	.009	.013	.019	.028
10,000,000	.005	.005	.007	.008	.011	.016	.024

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★ RETROSPECTIVE RATING PURE PREMIUM DEVELOPMENT FACTORS

<u>With Loss Limit</u>			<u>Without Loss Limit</u>			
<u>1st Adj</u>	<u>2nd Adj</u>	<u>3rd Adj</u>	<u>1st Adj</u>	<u>2nd Adj</u>	<u>3rd Adj</u>	<u>4th and Subsequent Adjustment</u>
.28	.16	.09	.56	.38	.25	.00