

BULLETIN

July 27, 2011

Contact: *Rasa McKean, Actuarial Manager*
Ext: 164, rmckean@nycirb.org

R.C. 2280

To the Members of the Board

Re: **October 1, 2011 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, 2011 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, 2011 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, 2011 LOSS COST REVISION

EXPLANATORY MEMORANDUM

An overall loss cost level increase of 9.1%, which includes an increase of 9.3% 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, 2011.

Loss Experience – The latest two policy years of experience produced a 4.6% increase in the overall loss cost level.

Legislative and Regulatory 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. In addition, changes promulgated by the Workers' Compensation Board in the inpatient hospital fee schedule and in the evaluation and management physician service fees are also contained in this revision. The overall impact of these changes is an increase of 3.3% in manual loss costs.

Future Trends – The latest analysis of New York claim severity and claim frequency indicates a continuing small decrease in claim frequency and an upward trend in both indemnity and medical claim costs. Combined with a projected wage trend, a 2.0% 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 9.3%, 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, 2011 TO OCTOBER 1, 2010

<u>Class Code</u>	<u>Oct. 2011</u>	<u>Oct. 2010</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2011</u>	<u>Oct. 2010</u>	<u>% Change</u>
0005	2.59	2.79	-7.2%	2070	5.48	5.91	-7.3%
0006	5.41	5.29	2.3%	2081	13.07	11.37	15.0%
0007	3.55	3.19	11.3%	2089	6.16	5.14	19.8%
0031	4.52	4.20	7.6%	2095	9.34	9.21	1.4%
0034	4.49	4.63	-3.0%	2101	5.20	4.94	5.3%
0035	2.29	1.99	15.1%	2105	6.35	5.86	8.4%
0042	6.87	6.32	8.7%	2111	6.49	7.74	-16.1%
0050	3.90	3.97	-1.8%	2112	4.98	3.99	24.8%
0106	13.35	13.24	0.8%	2114	4.80	4.60	4.3%
0251	6.42	5.96	7.7%	2121	4.09	4.40	-7.0%
0767	1.00	0.83	20.5%	2143	3.95	3.99	-1.0%
0771	3.38	2.83	19.4%	2150	7.43	7.44	-0.1%
0908	71.91	73.39	-2.0%	2157	8.03	6.95	15.5%
0909	130.60	99.37	31.4%	2172	1.56	1.45	7.6%
0912	728.73	633.24	15.1%	2211	10.06	9.69	3.8%
0913	284.79	218.03	30.6%	2286	4.97	4.58	8.5%
0917	4.63	3.80	21.8%	2288	10.00	8.43	18.6%
1170	5.60	5.07	10.5%	2302	5.59	4.99	12.0%
1320	5.94	5.63	5.5%	2303	7.85	5.71	37.5%
1430	7.86	6.66	18.0%	2305	10.97	9.98	9.9%
1438	4.81	5.14	-6.4%	2362	2.01	2.08	-3.4%
1439	6.92	5.59	23.8%	2380	7.61	6.03	26.2%
1452	5.39	5.11	5.5%	2383	3.07	2.86	7.3%
1463	8.13	5.92	37.3%	2387	2.79	2.55	9.4%
1470	9.97	9.95	0.2%	2388	3.37	2.95	14.2%
1624	4.04	4.20	-3.8%	2402	2.13	1.84	15.8%
1701	4.65	4.15	12.0%	2413	4.84	4.60	5.2%
1710	6.60	7.12	-7.3%	2416	1.62	1.45	11.7%
1741	7.78	7.77	0.1%	2417	4.49	3.74	20.1%
1747	13.82	11.34	21.9%	2501	1.15	1.16	-0.9%
1748	6.04	5.13	17.7%	2503	0.81	0.73	11.0%
1809	9.30	7.28	27.7%	2534	3.32	3.06	8.5%
1810	9.33	7.28	28.2%	2553	2.51	2.28	10.1%
1853	3.61	3.23	11.8%	2570	6.10	5.29	15.3%
1860	7.97	6.56	21.5%	2571	2.88	2.36	22.0%
1924	8.05	7.57	6.3%	2576	6.30	4.90	28.6%
1925	4.26	3.10	37.4%	2578	2.98	2.69	10.8%
2001	5.14	6.15	-16.4%	2590	2.67	2.55	4.7%
2002	4.38	3.80	15.3%	2591	5.11	4.60	11.1%
2003	6.30	6.15	2.4%	2593	5.37	5.98	-10.2%
2014	6.52	5.69	14.6%	2594	4.65	5.08	-8.5%
2021	3.63	3.99	-9.0%	2600	4.97	4.32	15.0%
2039	4.01	4.80	-16.5%	2623	4.37	3.73	17.2%
2041	3.73	3.82	-2.4%	2640	10.07	7.33	37.4%
2065	5.02	4.80	4.6%	2660	3.54	2.95	20.0%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2011 TO OCTOBER 1, 2010

<u>Class Code</u>	<u>Oct. 2011</u>	<u>Oct. 2010</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2011</u>	<u>Oct. 2010</u>	<u>% Change</u>
2670	3.51	2.77	26.7%	3122	7.35	7.04	4.4%
2683	3.70	3.36	10.1%	3126	11.66	12.84	-9.2%
2688	1.59	1.78	-10.7%	3129	5.28	3.84	37.5%
2689	0.68	0.63	7.9%	3132	2.65	2.09	26.8%
2702	39.60	30.59	29.5%	3145	2.87	2.68	7.1%
2710	8.18	6.83	19.8%	3146	3.42	3.79	-9.8%
2714	10.14	7.67	32.2%	3169	2.36	2.16	9.3%
2731	4.84	4.63	4.5%	3179	3.06	2.97	3.0%
2735	3.72	3.44	8.1%	3188	4.73	4.14	14.3%
2737	7.32	6.03	21.4%	3190	2.19	2.14	2.3%
2759	12.56	9.14	37.4%	3191	2.30	1.88	22.3%
2790	4.62	3.36	37.5%	3200	3.01	2.97	1.3%
2802	5.37	4.71	14.0%	3220	5.34	3.89	37.3%
2816	3.86	2.81	37.4%	3227	37.09	32.72	13.4%
2817	4.83	4.42	9.3%	3241	5.91	5.29	11.7%
2818	4.33	3.85	12.5%	3255	4.65	3.92	18.6%
2835	3.72	3.12	19.2%	3257	3.58	3.50	2.3%
2841	5.09	5.14	-1.0%	3270	2.25	2.22	1.4%
2881	3.84	3.98	-3.5%	3300	4.42	3.83	15.4%
2883	5.41	5.20	4.0%	3303	8.52	7.62	11.8%
2913	2.19	1.87	17.1%	3307	3.90	2.84	37.3%
2916	4.29	3.85	11.4%	3315	4.18	3.62	15.5%
2923	1.49	1.58	-5.7%	3336	2.64	2.07	27.5%
2942	1.88	1.70	10.6%	3365	9.56	10.32	-7.4%
3004	7.24	5.27	37.4%	3372	3.79	3.39	11.8%
3018	8.86	6.45	37.4%	3381	3.24	2.47	31.2%
3022	11.25	8.74	28.7%	3383	0.93	0.82	13.4%
3027	1.19	1.23	-3.3%	3384	0.32	0.31	3.2%
3028	6.59	5.90	11.7%	3385	1.11	1.07	3.7%
3030	8.05	7.76	3.7%	3400	6.38	5.23	22.0%
3040	9.22	9.35	-1.4%	3507	3.20	2.33	37.3%
3041	4.77	4.82	-1.0%	3515	3.21	3.09	3.9%
3042	7.51	6.84	9.8%	3548	2.80	2.51	11.6%
3060	19.51	14.20	37.4%	3559	1.77	1.44	22.9%
3064	6.31	7.04	-10.4%	3561	1.96	1.80	8.9%
3066	4.26	4.31	-1.2%	3574	1.70	1.44	18.1%
3067	7.02	5.82	20.6%	3581	1.78	1.65	7.9%
3076	4.82	3.72	29.6%	3612	3.40	3.41	-0.3%
3081	17.80	18.92	-5.9%	3620	6.38	6.13	4.1%
3085	9.47	8.00	18.4%	3629	3.17	3.15	0.6%
3110	8.94	7.00	27.7%	3632	4.31	3.75	14.9%
3111	6.47	4.71	37.4%	3634	3.64	3.19	14.1%
3113	2.40	2.29	4.8%	3635	2.40	2.11	13.7%
3114	1.77	1.60	10.6%	3638	2.43	2.24	8.5%
3118	3.03	2.70	12.2%	3642	1.61	1.46	10.3%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2011 TO OCTOBER 1, 2010

<u>Class Code</u>	<u>Oct. 2011</u>	<u>Oct. 2010</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2011</u>	<u>Oct. 2010</u>	<u>% Change</u>
3643	2.85	2.97	-4.0%	4282	0.49	0.38	28.9%
3647	4.56	4.54	0.4%	4298	1.69	1.55	9.0%
3648	3.68	3.22	14.3%	4299	3.05	2.68	13.8%
3681	1.81	1.73	4.6%	4301	4.57	4.09	11.7%
3685	1.54	1.36	13.2%	4304	4.85	4.17	16.3%
3686	1.46	1.37	6.6%	4307	2.53	2.47	2.4%
3724	7.15	6.43	11.2%	4310	3.17	3.04	4.3%
3726	14.97	13.53	10.6%	4312	2.19	2.32	-5.6%
3737	5.37	5.02	7.0%	4351	1.61	1.60	0.6%
3807	3.68	3.92	-6.1%	4352	0.91	0.96	-5.2%
3808	4.08	3.40	20.0%	4360	0.29	0.29	0.0%
3821	11.88	13.78	-13.8%	4361	0.96	0.86	11.6%
3823	7.98	6.05	31.9%	4362	0.49	0.36	36.1%
3824	4.00	3.93	1.8%	4410	8.48	7.88	7.6%
3826	2.43	2.21	10.0%	4420	11.91	9.96	19.6%
3827	6.31	5.65	11.7%	4431	4.47	4.33	3.2%
3830	3.54	2.93	20.8%	4432	1.61	1.47	9.5%
3832	3.49	3.72	-6.2%	4439	1.24	1.20	3.3%
3865	2.26	2.18	3.7%	4452	3.69	3.48	6.0%
3881	A	A	A	4459	4.23	4.71	-10.2%
4000	5.59	5.06	10.5%	4470	3.88	4.31	-10.0%
4024	4.22	3.44	22.7%	4475	4.37	3.48	25.6%
4034	11.57	8.42	37.4%	4476	2.40	1.86	29.0%
4038	3.31	2.87	15.3%	4479	2.62	2.49	5.2%
4053	12.48	9.08	37.4%	4491	6.56	5.88	11.6%
4061	7.05	5.13	37.4%	4493	4.78	4.00	19.5%
4062	5.58	5.02	11.2%	4511	0.72	0.62	16.1%
4101	2.96	2.74	8.0%	4557	2.47	2.32	6.5%
4111	3.45	2.72	26.8%	4558	4.08	3.33	22.5%
4112	2.77	2.02	37.1%	4561	6.00	5.91	1.5%
4114	3.95	3.64	8.5%	4568	3.90	3.88	0.5%
4130	7.29	6.50	12.2%	4583	11.50	8.44	36.3%
4131	3.42	3.06	11.8%	4597	3.03	2.93	3.4%
4133	1.59	1.52	4.6%	4611	2.49	2.28	9.2%
4150	1.57	1.46	7.5%	4628	1.38	1.28	7.8%
4207	1.27	1.22	4.1%	4635	4.30	3.71	15.9%
4239	3.99	3.60	10.8%	4653	2.27	1.91	18.8%
4240	4.34	3.94	10.2%	4665	9.04	8.22	10.0%
4243	4.43	3.52	25.9%	4692	0.87	0.74	17.6%
4244	4.34	3.94	10.2%	4693	3.25	2.37	37.1%
4250	3.60	4.00	-10.0%	4710	4.10	3.86	6.2%
4251	3.73	3.10	20.3%	4712	3.72	2.79	33.3%
4263	2.97	3.06	-2.9%	4720	3.70	3.22	14.9%
4273	3.97	3.46	14.7%	4751	3.21	2.98	7.7%
4279	5.02	4.81	4.4%	4767	6.23	5.96	4.5%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2011 TO OCTOBER 1, 2010

<u>Class Code</u>	<u>Oct. 2011</u>	<u>Oct. 2010</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2011</u>	<u>Oct. 2010</u>	<u>% Change</u>
4771	8.44	8.97	-5.9%	5547	23.01	21.55	6.8%
4825	1.44	1.17	23.1%	5606	4.12	4.11	0.2%
4828	2.19	2.54	-13.8%	5610	6.22	4.82	29.0%
4829	2.87	2.27	26.4%	5645	11.88	12.31	-3.5%
4902	3.22	2.92	10.3%	5648	16.83	13.07	28.8%
4923	2.14	2.23	-4.0%	5651	8.77	10.62	-17.4%
5000	28.68	30.11	-4.7%	5701	12.66	9.78	29.4%
5022	14.85	13.36	11.2%	5703	13.09	10.82	21.0%
5037	29.65	23.53	26.0%	5709	18.71	22.65	-17.4%
5040	24.66	22.64	8.9%	5951	1.34	1.26	6.3%
5057	13.34	13.65	-2.3%	5954	3.30	2.78	18.7%
5059	35.15	42.55	-17.4%	6003	14.08	13.70	2.8%
5069	60.61	56.59	7.1%	6005	4.56	3.52	29.5%
5102	13.46	11.70	15.0%	6017	2.71	2.66	1.9%
5160	8.53	7.63	11.8%	6018	15.32	14.26	7.4%
5183	7.57	6.46	17.2%	6045	3.99	3.71	7.5%
5184	6.93	5.79	19.7%	6204	14.15	14.63	-3.3%
5188	4.51	3.50	28.9%	6216	6.94	5.37	29.2%
5190	5.49	5.07	8.3%	6217	8.50	8.52	-0.2%
5191	1.35	1.27	6.3%	6229	6.71	6.78	-1.0%
5192	6.35	4.99	27.3%	6233	7.71	9.34	-17.5%
5193	13.88	11.15	24.5%	6235	9.81	9.13	7.4%
5213	16.58	16.02	3.5%	6251	17.13	16.21	5.7%
5221	11.99	10.93	9.7%	6252	4.22	4.67	-9.6%
5222	18.55	15.94	16.4%	6260	A	A	A
5223	8.10	6.55	23.7%	6306	12.93	10.00	29.3%
5348	7.24	6.13	18.1%	6319	8.33	7.69	8.3%
5402	12.49	10.63	17.5%	6325	7.60	7.17	6.0%
5403	13.90	13.00	6.9%	6400	11.19	10.68	4.8%
5428	10.07	7.78	29.4%	6504	5.31	4.45	19.3%
5429	7.51	6.02	24.8%	6701	13.85	12.88	7.5%
5443	8.99	8.45	6.4%	6801	24.04	22.58	6.5%
5445	8.91	7.81	14.1%	6811	8.31	8.25	0.7%
5462	13.09	12.99	0.8%	6824	8.26	8.28	-0.2%
5473	22.98	21.95	4.7%	6826	2.67	2.50	6.8%
5474	10.48	10.62	-1.3%	6834	3.76	3.72	1.1%
5479	7.61	6.35	19.8%	6836	3.74	3.36	11.3%
5480	7.01	5.42	29.3%	6843	3.64	3.41	6.7%
5491	3.06	3.03	1.0%	6854	2.59	2.43	6.6%
5506	13.94	13.83	0.8%	6872	32.22	33.26	-3.1%
5507	13.13	10.15	29.4%	6874	35.75	36.50	-2.1%
5508	6.80	8.23	-17.4%	6875	55.43	56.27	-1.5%
5536	7.41	7.32	1.2%	6882	5.07	5.09	-0.4%
5538	9.48	8.93	6.2%	6884	37.36	35.02	6.7%
5545	25.15	27.10	-7.2%	6885	52.46	49.18	6.7%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2011 TO OCTOBER 1, 2010

<u>Class Code</u>	<u>Oct. 2011</u>	<u>Oct. 2010</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2011</u>	<u>Oct. 2010</u>	<u>% Change</u>
7016	4.48	4.36	2.8%	7538	13.51	16.36	-17.4%
7024	4.97	4.86	2.3%	7539	1.56	1.41	10.6%
7038	2.63	2.60	1.2%	7542	3.45	2.65	30.2%
7046	4.06	3.93	3.3%	7570	1.69	1.61	5.0%
7047	7.73	9.21	-16.1%	7580	3.54	3.29	7.6%
7050	4.32	5.03	-14.1%	7590	3.73	4.32	-13.7%
7090	2.92	2.88	1.4%	7600	4.88	4.38	11.4%
7098	4.51	4.36	3.4%	7601	9.38	11.35	-17.4%
7099	6.68	7.62	-12.3%	7610	0.36	0.35	2.9%
7133	4.40	4.62	-4.8%	7710	3.70	3.07	20.5%
7197	5.78	5.20	11.2%	7711	E	E	5.7%
7201	4.81	3.71	29.6%	7716	E	E	5.7%
7207	3.50	2.93	19.5%	7720	1.44	1.12	28.6%
7219	10.05	8.46	18.8%	7723	2.02	1.93	4.7%
7231	10.04	7.37	36.2%	7855	6.43	7.79	-17.5%
7242	14.80	10.87	36.2%	7998	2.38	2.18	9.2%
7309	10.28	10.57	-2.7%	7999	2.10	2.00	5.0%
7313	1.53	1.49	2.7%	8001	1.64	1.54	6.5%
7317	14.03	14.41	-2.6%	8006	1.66	1.62	2.5%
7327	18.14	16.98	6.8%	8008	1.04	1.04	0.0%
7333	6.42	5.60	14.6%	8012	1.05	0.82	28.0%
7335	7.13	6.22	14.6%	8013	0.42	0.39	7.7%
7337	10.56	10.86	-2.8%	8016	0.26	0.23	13.0%
7364	3.29	2.92	12.7%	8017	1.30	1.25	4.0%
7366	12.50	11.70	6.8%	8018	3.38	3.16	7.0%
7367	9.81	8.07	21.6%	8021	5.11	5.64	-9.4%
7368	6.17	4.53	36.2%	8025	2.18	2.00	9.0%
7370	C	C	8.1%	8031	2.65	2.50	6.0%
7377	5.94	4.91	21.0%	8032	1.02	1.04	-1.9%
7380	7.74	6.55	18.2%	8033	3.08	2.80	10.0%
7390	6.07	5.73	5.9%	8034	7.63	7.08	7.8%
7394	3.83	4.15	-7.7%	8039	2.89	3.00	-3.7%
7395	4.25	4.62	-8.0%	8043	1.06	1.25	-15.2%
7398	6.30	7.17	-12.1%	8044	3.58	3.28	9.1%
7403	4.32	4.17	3.6%	8046	4.09	3.40	20.3%
7405	1.88	1.53	22.9%	8047	1.55	1.20	29.2%
7421	1.31	1.52	-13.8%	8048	5.08	5.81	-12.6%
7422	1.62	1.30	24.6%	8068	0.69	-	-
7431	0.98	0.76	28.9%	8069	1.04	-	-
7445	0.42	0.40	5.0%	8072	1.30	1.25	4.0%
7453	0.40	0.38	5.3%	8090	1.11	0.85	30.6%
7502	1.14	1.02	11.8%	8102	5.94	6.32	-6.0%
7515	1.15	1.14	0.9%	8103	4.02	3.79	6.1%
7520	6.18	4.95	24.8%	8105	3.09	3.16	-2.2%
7536	8.45	7.30	15.8%	8106	7.13	5.50	29.6%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2011 TO OCTOBER 1, 2010

<u>Class Code</u>	<u>Oct. 2011</u>	<u>Oct. 2010</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2011</u>	<u>Oct. 2010</u>	<u>% Change</u>
8107	3.74	4.16	-10.1%	8831	1.47	1.46	0.7%
8111	4.98	4.87	2.3%	8832	0.46	0.43	7.0%
8116	2.77	2.14	29.4%	8833	1.10	0.89	23.6%
8199	3.61	3.18	13.5%	8838	0.37	0.30	23.3%
8209	5.99	4.84	23.8%	8840	0.43	0.42	2.4%
8215	10.13	10.24	-1.1%	8854	2.72	2.16	25.9%
8227	11.05	9.91	11.5%	8857	1.36	1.00	36.0%
8232	5.48	5.12	7.0%	8864	2.73	2.22	23.0%
8235	8.72	7.98	9.3%	8865	2.81	2.47	13.8%
8263	8.80	9.22	-4.6%	8866	3.62	2.97	21.9%
8264	8.82	7.49	17.8%	8868	0.55	0.50	10.0%
8265	9.21	8.70	5.9%	8869	0.55	0.50	10.0%
8280	9.60	8.07	19.0%	8871	0.46	0.47	-2.1%
8288	2.61	2.53	3.2%	8901	0.36	0.41	-12.2%
8291	9.16	8.25	11.0%	9014	5.24	5.02	4.4%
8292	7.56	6.10	23.9%	9015	2.85	2.52	13.1%
8293	9.74	7.15	36.2%	9016	7.38	7.10	3.9%
8350	7.23	6.30	14.8%	9019	2.28	1.76	29.5%
8353	4.07	3.46	17.6%	9025	19.92	15.16	31.4%
8381	3.16	3.56	-11.2%	9026	3.42	3.28	4.3%
8382	3.00	2.94	2.0%	9027	12.17	9.70	25.5%
8385	8.20	7.87	4.2%	9028	3.17	2.95	7.5%
8391	3.97	3.65	8.8%	9029	6.96	5.53	25.9%
8392	2.22	1.80	23.3%	9030	4.55	4.11	10.7%
8394	5.04	4.58	10.0%	9040	5.65	5.43	4.1%
8500	8.35	7.29	14.5%	9044	3.22	2.50	28.8%
8601	0.69	0.54	27.8%	9048	3.60	3.66	-1.6%
8709	12.39	12.71	-2.5%	9051	2.91	2.81	3.6%
8719	2.29	2.17	5.5%	9052	3.38	3.17	6.6%
8720	2.19	1.70	28.8%	9055	0.89	0.78	14.1%
8726	2.19	1.95	12.3%	9058	2.15	1.91	12.6%
8731	1.82	1.56	16.7%	9059	4.63	4.26	8.7%
8742	0.39	0.36	8.3%	9060	1.98	1.62	22.2%
8745	6.06	4.67	29.8%	9061	1.71	1.53	11.8%
8747	0.33	0.36	-8.3%	9063	0.90	0.88	2.3%
8748	1.00	0.94	6.4%	9065	0.63	0.58	8.6%
8751	4.37	3.82	14.4%	9071	1.77	1.65	7.3%
8755	0.55	0.52	5.8%	9072	2.20	2.05	7.3%
8800	1.77	1.72	2.9%	9074	1.36	1.35	0.7%
8802	1.00	0.92	8.7%	9088	6.55	5.79	13.1%
8803	0.10	0.11	-9.1%	9089	0.46	0.44	4.5%
8809	0.20	0.19	5.3%	9093	1.89	1.44	31.3%
8810	0.18	0.17	5.9%	9101	4.63	4.26	8.7%
8820	0.15	0.13	15.4%	9102	2.87	3.45	-16.8%
8829	3.38	2.98	13.4%	9149	1.49	1.46	2.1%

New York Workers Compensation

LOSS COST COMPARISON - OCTOBER 1, 2011 TO OCTOBER 1, 2010

<u>Class Code</u>	<u>Oct. 2011</u>	<u>Oct. 2010</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2011</u>	<u>Oct. 2010</u>	<u>% Change</u>
9157	4.29	3.42	25.4%	9521	4.78	4.69	1.9%
9158	1.96	1.63	20.2%	9522	2.97	2.51	18.3%
9159	1.08	0.87	24.1%	9526	23.59	18.23	29.4%
9160	1.53	1.42	7.7%	9527	23.49	18.16	29.4%
9178	2.75	2.70	1.9%	9534	13.37	16.19	-17.4%
9179	4.85	3.73	30.0%	9539	11.24	9.39	19.7%
9180	2.05	1.89	8.5%	9545	10.79	11.43	-5.6%
9182	1.77	1.66	6.6%	9549	3.59	3.57	0.6%
9186	9.38	10.21	-8.1%	9552	19.07	20.40	-6.5%
9220	5.63	4.97	13.3%	9553	9.69	8.97	8.0%
9402	6.31	5.48	15.1%	9585	0.90	0.85	5.9%
9403	11.52	8.91	29.3%	9586	0.64	0.58	10.3%
9410	3.22	2.56	25.8%	9600	1.21	1.11	9.0%
9501	1.86	1.89	-1.6%	9610	0.66	0.79	-16.5%
9505	2.62	2.22	18.0%	9620	1.05	0.89	18.0%
9519	3.20	2.93	9.2%				

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.