



NYCIRB

New York Compensation
Insurance Rating Board
875 Third Avenue
New York, NY 10022
Tel: (212) 697-3535

April 19, 2024

R.C. 2600

Re: Amendment to the 2023 Class Loss Costs; Effective October 1, 2023

Members of the Rating Board:

I write to inform you that the Rating Board's Actuarial Department has identified a computational error in the derivation of the October 1, 2022 and October 1, 2023 classification loss costs, which has caused a misallocation of premium between classification codes.

Transparency and professional integrity are paramount at the Rating Board and these values only have meaning if we stay true to them during challenging times. Consistent with our values and upon discovery of the error, the Rating Board immediately informed the New York State Department of Financial Services ("DFS") and our Public Actuary and worked collaboratively with them to appropriately resolve the issue.

As described herein, the October 1, 2022 loss costs remain reasonable, appropriate for use, and are not being revised. However, the Rating Board's Board of Governors has unanimously approved, and the Rating Board has filed, a revision to the previously approved October 1, 2023 loss costs that were published by the Rating Board in R.C. Bulletin 2584. The revision to the October 1, 2023 loss costs has been approved by DFS, effective October 1, 2023.

Manual pages displaying the October 1, 2023 loss cost for each employment classification are attached hereto as Exhibit A. Class loss costs are also published in the digital version of the New York Workers' Compensation and Employers' Liability Manual ("Manual") and have been made available on the Rating Board's website in Microsoft Excel and WCRATE format.

I. Premium Allocation Impact.

Please know that the October 1, 2022 and October 1, 2023 aggregate loss cost level changes were accurately derived, and the aggregate premium level in the State as approved is appropriate.

The computational error in the derivation of the October 1, 2022 classification loss cost values resulted in 0.2% of statewide premium being misallocated among classification codes for policies with effective dates of October 1, 2022 through September 30, 2023. In light of the very small premium impact, the October 1, 2022 class loss cost values remain reasonable, appropriate for use, and no change is required.



The Rating Board estimates that the computational error in the derivation of the October 1, 2023 classification loss cost values will result in 1% of statewide premium being misallocated among classification codes for policies with effective dates of October 1, 2023 through September 30, 2024. Half of the misallocated premium (0.5%) represents excess charges to policyholders and the other half of the misallocated premium (0.5%) represents undercharges to policyholders.

II. Resolution.

As noted above, the October 1, 2022 class loss cost values remain reasonable, appropriate for use, and no change is required.

However, DFS has approved the Rating Board's revision to the October 1, 2023 class loss cost values. The revision is limited to class loss cost values that cause excess charges to policyholders. Experience rating values remain appropriate and no change is warranted.

While the computational error was premium neutral in the aggregate, the resolution to revise only the class loss cost values that cause excess charges to policyholders will impact the statewide premium level, effectively reducing the aggregate October 1, 2023 loss cost level revision by 0.5%, from -2.6% to -3.1%.

III. Implementation of Resolution.

Member insurers are required to utilize the revised October 1, 2023 class loss cost values on all policies with effective dates of October 1, 2023 through September 30, 2024. Member insurers will be required to issue Rate Change Endorsement WC 00 04 07 on all impacted policies with effective dates on and after October 1, 2023 issued with the original October 1, 2023 class loss cost values.

As a reminder, the published values, including the loss costs by classification and the provisions for terrorism, natural disasters, and catastrophic industrial accidents are not rates. Therefore, insurers must apply their approved loss cost multipliers to the loss costs in the Manual to develop final rates. The revised loss costs are effective for all insurers as of October 1, 2023, and accordingly insurers do not have to (i) file to adopt the new loss costs, or (ii) refile loss cost multipliers that are currently approved by DFS in order to utilize the October 1, 2023 loss costs. However, if an insurer seeks to change either its loss cost multiplier(s) or any other previously approved independently filed rating factor or value, it must do so by filing these changes with DFS for approval prior to use.

Please find attached hereto as Exhibit B an explanatory memorandum containing information relating to the October 1, 2023 loss cost revision and a listing of the percentage



change in loss costs for each employment classification from the October 1, 2022 class loss costs to the revised October 1, 2023 class loss costs. Exhibit B may be used to comply with the notice requirements contained within section 2347(c) of the New York State Insurance Law.

Please note that the enclosed Exhibit B reflects changes in loss costs, not rates. Accordingly, since each insurer develops final rates by applying its approved loss cost multiplier(s) to the published loss costs, the percentage change from previous rates shown in Exhibit B may differ from the rate that an insurer may charge as of October 1, 2023.

Rest assured that the Rating Board has taken corrective action with respect to internal processes, procedures, checking protocols, and controls, to ensure that such errors will not recur. If you have any questions or concerns relating to the issues described in this bulletin, please contact Mr. Ziv Kimmel, Sr. Vice President and Chief Actuary, at actuary@nycirb.org.

Very truly yours,

A handwritten signature in blue ink, appearing to read "JA", is written over a light blue horizontal line.

Jeremy Attie
President and CEO

Enclosures

Exhibit A

1st Reprint

Effective October 1, 2023

PART THREE – LOSS COSTS (NOT RATES)

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
0005	1.29	2039	6.22	2640	11.90	3113	1.79	3635	1.19
0006	1.81	2041	2.72	2660	1.75	3114	1.65	3638	1.81
0007	1.27	2065	2.98	2670 T5	3.20	3118	1.94	3642	0.86
0031	1.54	2070	4.45	2683	3.81	3122	5.06	3643	2.29
0034	3.14	2081	5.29	2688	1.27	3129	3.42	3647	3.85
0035	2.09	2089	4.92	2689 T5	0.87	3132	1.66	3648	2.12
0042	3.82	2095	4.62	2702	8.85	3145	2.04	3681	0.96
0050	1.71	2101	6.04	2710	2.94	3146	1.32	3685	1.27
0106	4.83	2105	3.22	2714	5.16	3169	3.40	3686	1.36
0251	11.66	2111	1.77	2731	3.33	3179	1.71	3724	3.65
0771 N	8.53	2112	4.95	2737	5.30	3188	2.53	3726	3.45
0908 PC	131.06	2114	7.14	2759	6.07	3190	2.52	3737	3.94
0909 PC	193.30	2121	4.51	2790	1.03	3191	1.72	3807	3.44
0912 PC	1083.12	2143	2.63	2802	4.11	3200	2.35	3808	3.34
0913 PC	453.91	2150	8.60	2817	3.11	3220	2.19	3821	4.92
0917	3.25	2157	9.83	2835	1.83	3227	23.66	3823	3.59
1170	2.64	2172	3.86	2841	3.71	3241	5.10	3824	4.50
1320	3.36	2288	4.33	2881	2.45	3257	2.38	3826	1.25
1430	2.15	2302	2.66	2883	2.60	3270	1.52	3827	2.98
1438	10.31	2362	1.93	2913 T5	4.84	3307	2.01	3830	1.13
1439	3.14	2380	4.32	2916	2.92	3315	13.50	3832	1.97
1452	7.68	2387	3.49	2923	3.40	3336	1.71	3865	2.26
1463	4.50	2388	2.14	3004	3.34	3365	6.47	3881	2.54
1470	6.72	2402	1.69	3018	7.56	3372	2.93	4000	4.36
1624	3.07	2413	2.85	3022	4.57	3381 T5	1.13	4024	6.50
1701	4.08	2417	2.13	3027	1.71	3383	0.42	4034	6.48
1710	5.84	2501	0.74	3028	5.32	3384 T5	0.29	4038	2.06
1741	8.28	2503	0.68	3030	7.56	3385 T5	0.64	4053	2.33
1747	9.33	2534 T4	1.63	3040	7.25	3400	7.20	4061	2.15
1748	7.17	2553	1.77	3041	4.44	3507	3.35	4062	6.26
1809	10.05	2570	2.87	3042	3.60	3515	2.63	4101	2.46
1810	5.19	2571	2.72	3060	5.73	3548	1.89	4111	2.17
1860	3.87	2576	3.14	3064	3.85	3559	3.80	4112	0.91
1924	2.57	2578 T4	1.39	3066	3.19	3574	0.93	4114	1.95
1925	5.14	2590	2.03	3067	2.93	3581	1.38	4130	4.15
2001	2.60	2591	4.17	3076	2.49	3612	2.59	4133	2.93
2002	4.12	2593	4.41	3081	4.00	3620	3.76	4150	1.11
2003	4.82	2594	5.03	3085	5.49	3629	1.32		
2014	4.33	2600	6.03	3110	4.95	3632	2.33		
2021	3.45	2623	2.49	3111	2.67	3634	1.56		

N	Refer to Page 3 for explanation.	T4	Code is scheduled to be discontinued, effective October 1, 2024.
PC	Loss Cost is per capita.	T5	Code is scheduled to be discontinued, effective October 1, 2025.

1st Reprint

Effective October 1, 2023

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
4207	0.77	4665	9.71	5473	27.82	6801 F	23.74	7370	(c)
4239	2.64	4692	0.80	5474	10.23	6811	4.04	7377	4.85
4240	2.76	4693	1.94	5479	5.12	6824 F	9.25	7380 *	7.77
4243	2.84	4710	1.43	5480	10.07	6826 F	2.57	7390	12.36
4244	2.82	4712	2.35	5491	1.85	6834	2.74	7394	3.65
4250	2.44	4720	2.06	5506	12.94	6836	2.54	7395	4.05
4251	1.72	4751	1.61	5507	6.86	6843 F	8.07	7398	7.52
4263	3.50	4771 N	2.24	5508	2.96	6854	2.46	7403	5.68
4273	2.90	4825	0.63	5536	4.98	6872 F	8.63	7405 N	1.16
4279	3.31	4828	2.34	5538	6.68	6874 F	33.21	7421	0.43
4282	0.27	4829	2.03	5545	17.18	6875 F	72.37	7422	1.12
4299	1.90	4902	1.76	5547	7.55	6882	11.34	7431 N	0.51
4304	9.18	4923	1.00	5606	3.15	6884	37.65	7445 N	0.22
4307	2.36	5000	8.20	5610	9.36	6885	54.06	7453 N	0.21
4312	2.63	5022	16.47	5645	6.60	7016	11.59	7502	2.39
4351	2.06	5037	26.28	5648	12.40	7024	12.87	7515	1.84
4352	0.51	5040	17.55	5651	6.50	7038	2.90	7520	5.03
4360	0.30	5057	8.65	5701	13.59	7046	2.42	7536	9.78
4361	0.44	5059	16.26	5703	9.98	7047	24.51	7538	3.16
4362	0.32	5102	11.43	5709	22.35	7050	6.14	7539	1.15
4410	4.39	5160	4.28	5951	0.47	7090	3.23	7542	2.74
4420	8.58	5183	5.66	6003	8.30	7098	2.69	7580	2.50
4431	3.44	5184	5.70	6005	4.42	7099	5.12	7590	7.01
4432	1.62	5188	4.66	6017	3.51	7133	3.68	7600	6.43
4452	2.49	5190	4.39	6018	7.31	7197	6.54	7601	3.78
4459	3.18	5191	1.14	6045	3.95	7201	2.28	7610	0.20
4470	3.76	5192	4.66	6204	6.17	7207	2.85	7710	4.17
4475	2.01	5193	6.28	6216	6.41	7219	9.38	7711	(e)
4476	1.83	5213	19.15	6217	5.23	7231	9.08	7716	(e)
4493	3.28	5221	11.37	6229	3.42	7309 F	3.44	7720	2.84
4511	0.66	5222	10.31	6233	3.08	7313 F	1.91	7723	1.32
4557	1.01	5223	5.51	6235	5.66	7317 F	18.01	7855	6.65
4558	2.73	5348	7.12	6251	14.94	7327 F	20.66	7998	1.88
4568	2.11	5402	3.66	6252	2.15	7333	5.36	7999	1.87
4583	6.34	5403	13.26	6306	6.17	7335	5.95	8001	1.82
4597 T5	1.30	5428	7.32	6319	3.75	7337	11.33	8006	1.40
4611	1.69	5429	6.11	6325	4.58	7364	0.40	8008	0.84
4628	1.63	5443	9.56	6400	6.26	7366 F	4.41	8012	1.59
4635	6.26	5445	9.11	6504	3.40	7367	5.78		
4653	4.46	5462	6.47	6701	13.66	7368	5.39		

*	7380 – Refer to NYCIRB for Ex-Medical Loss Cost for this classification	F	Loss Cost provides coverage under the United States Longshore & Harbor Workers' Compensation Act.
(c)	Refer to Page 5 for Loss Costs.	T5	Code is scheduled to be discontinued, effective October 1, 2025.
N	Refer to Page 3 for explanation.	(e)	For Loss Costs for Class 7711 refer to Pages 8 through 10. For Loss Costs for Class 7716 refer to Page 10.

1st Reprint

Effective October 1, 2023

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
8013	0.23	8265	5.76	8831	1.02	9063	0.82	9552	8.04
8016	0.50	8280	11.08	8832	0.38	9065	0.87	9553	3.78
8017	1.11	8288	3.62	8833 @	1.14	9071	1.30	9585	0.57
8018	3.30	8291	6.18	8838	0.45	9072	1.34	9586	0.53
8021	4.94	8292	4.33	8840	0.39	9074	0.81	9600	2.67
8025	0.92	8293	7.02	8854	3.20	9088	6.73	9610	0.86
8031	1.69	8350	9.01	8855	0.10	9089	0.26	9620	1.27
8032	0.82	8353	5.74	8857	1.82	9093	0.79		
8033	2.87	8381	1.45	8864	2.59	9101	2.33		
8034	4.40	8382	1.35	8865	2.53	9102	2.61		
8039	1.83	8385	10.20	8866	2.25	9149	0.88		
8043	0.97	8391	2.38	8868	0.34	9157	3.88		
8044	2.98	8392	2.29	8869	0.67	9158	1.85		
8046	2.34	8394	4.41	8871	0.08	9159	1.18		
8047	1.44	8500	4.89	8901	0.20	9160	1.37		
8048	3.77	8601	0.40	9014	3.69	9178	3.08		
8068	0.11	8709 F	19.51	9015	1.47	9179	5.28		
8069	0.26	8719	1.68	9016	3.41	9180	2.33		
8072	0.57	8720	1.46	9019	1.87	9182	1.87		
8090	0.63	8723	0.10	9025	12.95	9186	3.65		
8102	4.07	8726 F	1.50	9026	3.48	9220	6.59		
8103	3.27	8731	1.54	9027 PL	17.38	9402	4.24		
8105	1.64	8742	0.22	9028	2.78	9403	8.78		
8106	5.53	8745	3.64	9029	3.44	9410	6.01		
8107	2.81	8747	0.18	9030	4.31	9501	1.73		
8111	3.52	8748	0.75	9040 #	4.02	9505	2.91		
8116	1.41	8751	2.92	9044	2.57	9519	3.39		
8199	3.72	8755	0.72	9048 §	2.23	9521	3.14		
8209	4.05	8800	1.78	9051	1.86	9522	1.51		
8215	2.78	8802	0.93	9052	2.98	9526	8.92		
8227	9.05	8803	0.03	9055	0.72	9527	25.79		
8232	5.02	8809	0.14	9058	3.95	9534	8.94		
8235	3.94	8810 &	0.10	9059	7.90	9539	7.66		
8263	4.54	8820	0.09	9060	1.16	9545	8.59		
8264	5.17	8829	3.22	9061	1.52	9549	2.78		

F	Loss Cost provides coverage under the United States Longshore & Harbor Workers' Compensation Act.	#	9040 – Refer to NYCIRB for Ex-Medical Loss Cost for this classification
PL	Loss Cost is per location.	§	9048 – Camps: Any adjustment in tuition fee made in consideration of services rendered shall not be considered as remuneration.
&	8810 – Refer to NYCIRB for Ex-Medical Loss Cost for this classification	N	The table below displays codes which have a corresponding non-ratable element. The ratable and non-ratable components should be considered jointly when determining premium.
@	8833 – Refer to NYCIRB for Ex-Medical Loss Cost for this classification		

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

Original Printing

Effective October 1, 2023

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Exhibit B

NEW YORK WORKERS' COMPENSATION

OCTOBER 1, 2023 LOSS COST REVISION

EXPLANATORY MEMORANDUM

An overall loss cost decrease of 3.1% has been approved by the New York State Department of Financial Services to become effective on October 1, 2023. The overall change includes (i) a decrease of 2.9% in the average manual class loss cost level and (ii) a decrease of 0.2% resulting from changes in the loss cost provisions for terrorism, natural disasters and catastrophic industrial accidents.

The following is a description of the various components of the approved change:

Loss Experience – The latest two policy years of experience produced a decrease of 2.2% in the overall loss cost level.

Legislative Changes – This revision includes an estimate of the cost impact of the latest increases in the maximum weekly benefits that were set forth in the 2007 workers' compensation reform legislation. This component contributed an increase of 0.4% to the overall change.

Loss Adjustment Expenses – A review of the latest data available resulted in an increase of 1.1% in the Loss Adjustment Expense provision.

Future Trends – The latest analysis of New York claim severity and claim frequency indicates a slight increase in claim frequency, an upward trend in indemnity claim costs and a mild upward trend in medical claim costs. Combined with a projected wage trend, the final selected net trend factor is -1.7%.

Catastrophe Provision – This revision changes the loss cost for terrorism to \$0.029 per \$100 of total policy payroll (2.2% of premium for non-payroll classifications), representing a decrease of 3.3% from the previous provision. This revision also changes the loss cost for natural disasters and catastrophic industrial accidents to \$0.003 per \$100 of total policy payroll (0.2% of premium for non-payroll classifications), representing a decrease of 40.0% from the previous provision. These changes contribute a decrease of 0.2% to the overall change.

Additional Adjustment – This adjustment further reduces the loss costs for certain classification as approved by the New York State Department of Financial Services. This change contributes an additional decrease of 0.5% to the overall indication.

Classification Loss Costs – Although the average manual loss cost level is decreasing by 2.9%, 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.

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2022 to October 1, 2023

<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>
0005	1.29	1.47	-12.2%	2089	4.92	5.33	-7.7%
0006	1.81	1.96	-7.7%	2095	4.62	4.80	-3.8%
0007	1.27	1.42	-10.6%	2101	6.04	6.49	-6.9%
0031	1.54	1.54	0.0%	2105	3.22	3.85	-16.4%
0034	3.14	3.39	-7.4%	2111	1.77	1.78	-0.6%
0035	2.09	2.06	1.5%	2112	4.95	5.53	-10.5%
0042	3.82	4.19	-8.8%	2114	7.14	7.21	-1.0%
0050	1.71	2.07	-17.4%	2121	4.51	4.25	6.1%
0106	4.83	5.24	-7.8%	2143	2.63	2.81	-6.4%
0251	11.66	11.74	-0.7%	2150	8.60	7.06	21.8%
0771	8.53	8.02	6.4%	2157	9.83	10.16	-3.2%
0908	131.06	150.82	-13.1%	2172	3.86	3.81	1.3%
0909	193.30	206.16	-6.2%	2288	4.33	4.85	-10.7%
0912	1083.12	1151.30	-5.9%	2302	2.66	2.43	9.5%
0913	453.91	514.93	-11.9%	2362	1.93	1.81	6.6%
0917	3.25	3.32	-2.1%	2380	4.32	4.80	-10.0%
1170	2.64	2.66	-0.8%	2387	3.49	3.64	-4.1%
1320	3.36	3.77	-10.9%	2388	2.14	2.40	-10.8%
1430	2.15	2.17	-0.9%	2402	1.69	1.80	-6.1%
1438	10.31	9.33	10.5%	2413	2.85	3.02	-5.6%
1439	3.14	3.33	-5.7%	2417	2.13	2.14	-0.5%
1452	7.68	7.84	-2.0%	2501	0.74	0.83	-10.8%
1463	4.50	4.60	-2.2%	2503	0.68	0.82	-17.1%
1470	6.72	7.56	-11.1%	2534	1.63	2.54	-35.8%
1624	3.07	2.96	3.7%	2553	1.77	1.78	-0.6%
1701	4.08	3.90	4.6%	2570	2.87	3.43	-16.3%
1710	5.84	5.36	9.0%	2571	2.72	2.92	-6.8%
1741	8.28	7.80	6.2%	2576	3.14	3.14	0.0%
1747	9.33	11.75	-20.6%	2578	1.39	2.07	-32.9%
1748	7.17	7.03	2.0%	2590	2.03	2.21	-8.1%
1809	10.05	9.23	8.9%	2591	4.17	4.42	-5.7%
1810	5.19	5.66	-8.3%	2593	4.41	4.70	-6.2%
1860	3.87	4.75	-18.5%	2594	5.03	5.41	-7.0%
1924	2.57	3.09	-16.8%	2600	6.03	6.06	-0.5%
1925	5.14	5.74	-10.5%	2623	2.49	2.74	-9.1%
2001	2.60	3.06	-15.0%	2640	11.90	11.66	2.1%
2002	4.12	4.40	-6.4%	2660	1.75	1.91	-8.4%
2003	4.82	4.78	0.8%	2670	3.20	4.16	-23.1%
2014	4.33	4.21	2.9%	2683	3.81	4.25	-10.4%
2021	3.45	3.53	-2.3%	2688	1.27	1.30	-2.3%
2039	6.22	7.00	-11.1%	2689	0.87	0.67	29.9%
2041	2.72	2.91	-6.5%	2702	8.85	8.80	0.6%
2065	2.98	2.48	20.2%	2710	2.94	3.46	-15.0%
2070	4.45	4.97	-10.5%	2714	5.16	5.31	-2.8%
2081	5.29	6.55	-19.2%	2731	3.33	3.29	1.2%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2022 to October 1, 2023

<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>
2737	5.30	5.25	1.0%	3227	23.66	26.32	-10.1%
2759	6.07	7.06	-14.0%	3241	5.10	5.15	-1.0%
2790	1.03	1.05	-1.9%	3257	2.38	2.50	-4.8%
2802	4.11	4.10	0.2%	3270	1.52	1.51	0.7%
2817	3.11	3.23	-3.7%	3307	2.01	2.19	-8.2%
2835	1.83	2.00	-8.5%	3315	13.50	13.46	0.3%
2841	3.71	4.00	-7.3%	3336	1.71	1.96	-12.8%
2881	2.45	2.90	-15.5%	3365	6.47	6.56	-1.4%
2883	2.60	2.46	5.7%	3372	2.93	2.81	4.3%
2913	4.84	5.96	-18.8%	3381	1.13	1.48	-23.6%
2916	2.92	2.98	-2.0%	3383	0.42	0.43	-2.3%
2923	3.40	3.19	6.6%	3384	0.29	0.22	31.8%
3004	3.34	3.75	-10.9%	3385	0.64	0.75	-14.7%
3018	7.56	7.40	2.2%	3400	7.20	9.30	-22.6%
3022	4.57	5.29	-13.6%	3507	3.35	3.46	-3.2%
3027	1.71	1.80	-5.0%	3515	2.63	2.89	-9.0%
3028	5.32	6.02	-11.6%	3548	1.89	1.91	-1.0%
3030	7.56	8.01	-5.6%	3559	3.80	4.07	-6.6%
3040	7.25	8.25	-12.1%	3574	0.93	0.95	-2.1%
3041	4.44	4.38	1.4%	3581	1.38	1.45	-4.8%
3042	3.60	3.96	-9.1%	3612	2.59	2.56	1.2%
3060	5.73	6.84	-16.2%	3620	3.76	3.84	-2.1%
3064	3.85	3.99	-3.5%	3629	1.32	1.48	-10.8%
3066	3.19	3.41	-6.5%	3632	2.33	2.60	-10.4%
3067	2.93	2.90	1.0%	3634	1.56	1.51	3.3%
3076	2.49	2.78	-10.4%	3635	1.19	1.43	-16.8%
3081	4.00	3.76	6.4%	3638	1.81	2.02	-10.4%
3085	5.49	6.07	-9.6%	3642	0.86	0.91	-5.5%
3110	4.95	6.12	-19.1%	3643	2.29	2.42	-5.4%
3111	2.67	3.06	-12.7%	3647	3.85	4.14	-7.0%
3113	1.79	1.87	-4.3%	3648	2.12	2.08	1.9%
3114	1.65	1.86	-11.3%	3681	0.96	1.05	-8.6%
3118	1.94	2.03	-4.4%	3685	1.27	1.33	-4.5%
3122	5.06	5.20	-2.7%	3686	1.36	1.41	-3.5%
3129	3.42	3.48	-1.7%	3724	3.65	3.88	-5.9%
3132	1.66	1.64	1.2%	3726	3.45	3.52	-2.0%
3145	2.04	2.09	-2.4%	3737	3.94	4.17	-5.5%
3146	1.32	1.43	-7.7%	3807	3.44	3.68	-6.5%
3169	3.40	3.81	-10.8%	3808	3.34	3.70	-9.7%
3179	1.71	1.94	-11.9%	3821	4.92	6.01	-18.1%
3188	2.53	2.58	-1.9%	3823	3.59	3.57	0.6%
3190	2.52	2.74	-8.0%	3824	4.50	4.20	7.1%
3191	1.72	2.03	-15.3%	3826	1.25	1.36	-8.1%
3200	2.35	2.76	-14.9%	3827	2.98	3.37	-11.6%
3220	2.19	2.25	-2.7%	3830	1.13	1.29	-12.4%

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3832	1.97	2.01	-2.0%	4476	1.83	1.91	-4.2%
3865	2.26	2.39	-5.4%	4493	3.28	3.49	-6.0%
3881	2.54	2.76	-8.0%	4511	0.66	0.59	11.9%
4000	4.36	4.35	0.2%	4557	1.01	0.99	2.0%
4024	6.50	6.51	-0.2%	4558	2.73	3.25	-16.0%
4034	6.48	6.98	-7.2%	4568	2.11	1.91	10.5%
4038	2.06	2.26	-8.8%	4583	6.34	6.65	-4.7%
4053	2.33	2.65	-12.1%	4597	1.30	1.44	-9.7%
4061	2.15	2.44	-11.9%	4611	1.69	1.84	-8.2%
4062	6.26	6.75	-7.3%	4628	1.63	1.82	-10.4%
4101	2.46	2.34	5.1%	4635	6.26	6.00	4.3%
4111	2.17	2.06	5.3%	4653	4.46	3.70	20.5%
4112	0.91	1.01	-9.9%	4665	9.71	9.32	4.2%
4114	1.95	2.11	-7.6%	4692	0.80	0.88	-9.1%
4130	4.15	4.25	-2.4%	4693	1.94	2.03	-4.4%
4133	2.93	2.92	0.3%	4710	1.43	1.62	-11.7%
4150	1.11	1.26	-11.9%	4712	2.35	1.95	20.5%
4207	0.77	0.75	2.7%	4720	2.06	2.19	-5.9%
4239	2.64	2.67	-1.1%	4751	1.61	1.75	-8.0%
4240	2.76	3.23	-14.6%	4771	2.24	2.07	8.2%
4243	2.84	2.97	-4.4%	4825	0.63	0.70	-10.0%
4244	2.82	2.88	-2.1%	4828	2.34	2.38	-1.7%
4250	2.44	2.51	-2.8%	4829	2.03	2.06	-1.5%
4251	1.72	1.86	-7.5%	4902	1.76	2.08	-15.4%
4263	3.50	3.22	8.7%	4923	1.00	0.99	1.0%
4273	2.90	3.17	-8.5%	5000	8.20	9.49	-13.6%
4279	3.31	3.48	-4.9%	5022	16.47	16.56	-0.5%
4282	0.27	0.27	0.0%	5037	26.28	29.28	-10.2%
4299	1.90	2.09	-9.1%	5040	17.55	18.57	-5.5%
4304	9.18	10.48	-12.4%	5057	8.65	9.17	-5.7%
4307	2.36	2.58	-8.5%	5059	16.26	22.09	-26.4%
4312	2.63	2.82	-6.7%	5102	11.43	11.74	-2.6%
4351	2.06	2.15	-4.2%	5160	4.28	4.32	-0.9%
4352	0.51	0.55	-7.3%	5183	5.66	5.98	-5.4%
4360	0.30	0.31	-3.2%	5184	5.70	6.46	-11.8%
4361	0.44	0.48	-8.3%	5188	4.66	4.85	-3.9%
4362	0.32	0.33	-3.0%	5190	4.39	4.39	0.0%
4410	4.39	4.60	-4.6%	5191	1.14	1.20	-5.0%
4420	8.58	10.47	-18.1%	5192	4.66	4.92	-5.3%
4431	3.44	3.48	-1.1%	5193	6.28	6.46	-2.8%
4432	1.62	1.78	-9.0%	5213	19.15	18.94	1.1%
4452	2.49	2.46	1.2%	5221	11.37	10.17	11.8%
4459	3.18	3.53	-9.9%	5222	10.31	10.53	-2.1%
4470	3.76	3.81	-1.3%	5223	5.51	5.66	-2.7%
4475	2.01	2.12	-5.2%	5348	7.12	7.82	-9.0%

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5402	3.66	4.40	-16.8%	6504	3.40	3.79	-10.3%
5403	13.26	13.30	-0.3%	6701	13.66	14.06	-2.8%
5428	7.32	7.21	1.5%	6801	23.74	27.08	-12.3%
5429	6.11	6.46	-5.4%	6811	4.04	3.97	1.8%
5443	9.56	8.67	10.3%	6824	9.25	10.12	-8.6%
5445	9.11	9.09	0.2%	6826	2.57	3.23	-20.4%
5462	6.47	6.54	-1.1%	6834	2.74	2.68	2.2%
5473	27.82	28.24	-1.5%	6836	2.54	2.83	-10.2%
5474	10.23	9.61	6.5%	6843	8.07	9.16	-11.9%
5479	5.12	4.99	2.6%	6854	2.46	2.45	0.4%
5480	10.07	10.52	-4.3%	6872	8.63	9.99	-13.6%
5491	1.85	1.71	8.2%	6874	33.21	38.18	-13.0%
5506	12.94	12.83	0.9%	6875	72.37	83.26	-13.1%
5507	6.86	6.76	1.5%	6882	11.34	9.27	22.3%
5508	2.96	3.24	-8.6%	6884	37.65	37.31	0.9%
5536	4.98	5.17	-3.7%	6885	54.06	53.49	1.1%
5538	6.68	7.20	-7.2%	7016	11.59	11.16	3.9%
5545	17.18	14.93	15.1%	7024	12.87	12.40	3.8%
5547	7.55	8.70	-13.2%	7038	2.90	2.80	3.6%
5606	3.15	3.46	-9.0%	7046	2.42	2.29	5.7%
5610	9.36	8.82	6.1%	7047	24.51	21.90	11.9%
5645	6.60	7.13	-7.4%	7050	6.14	5.49	11.8%
5648	12.40	11.97	3.6%	7090	3.23	3.11	3.9%
5651	6.50	7.27	-10.6%	7098	2.69	2.55	5.5%
5701	13.59	13.23	2.7%	7099	5.12	4.50	13.8%
5703	9.98	11.23	-11.1%	7133	3.68	4.00	-8.0%
5709	22.35	22.30	0.2%	7197	6.54	7.11	-8.0%
5951	0.47	0.53	-11.3%	7201	2.28	2.42	-5.8%
6003	8.30	9.31	-10.8%	7207	2.85	3.36	-15.2%
6005	4.42	4.42	0.0%	7219	9.38	9.63	-2.6%
6017	3.51	3.82	-8.1%	7231	9.08	8.20	10.7%
6018	7.31	7.53	-2.9%	7309	3.44	3.70	-7.0%
6045	3.95	4.09	-3.4%	7313	1.91	2.17	-12.0%
6204	6.17	6.80	-9.3%	7317	18.01	22.47	-19.8%
6216	6.41	7.47	-14.2%	7327	20.66	24.08	-14.2%
6217	5.23	5.32	-1.7%	7333	5.36	5.11	4.9%
6229	3.42	3.51	-2.6%	7335	5.95	5.67	4.9%
6233	3.08	3.46	-11.0%	7337	11.33	10.02	13.1%
6235	5.66	6.06	-6.6%	7364	0.40	0.46	-13.0%
6251	14.94	14.66	1.9%	7366	4.41	4.49	-1.8%
6252	2.15	2.16	-0.5%	7367	5.78	5.75	0.5%
6306	6.17	7.27	-15.1%	7368	5.39	5.68	-5.1%
6319	3.75	3.85	-2.6%	7370	(c)	(c)	0.1%
6325	4.58	5.94	-22.9%	7377	4.85	5.07	-4.3%
6400	6.26	5.88	6.5%	7380	7.77	7.84	-0.9%

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<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>
7390	12.36	12.46	-0.8%	8039	1.83	1.85	-1.1%
7394	3.65	3.14	16.2%	8043	0.97	0.95	2.1%
7395	4.05	3.48	16.4%	8044	2.98	3.07	-2.9%
7398	7.52	6.15	22.3%	8046	2.34	2.33	0.4%
7403	5.68	5.73	-0.9%	8047	1.44	1.24	16.1%
7405	1.16	1.26	-7.9%	8048	3.77	3.73	1.1%
7421	0.43	0.52	-17.3%	8068	0.11	0.13	-15.4%
7422	1.12	1.21	-7.4%	8069	0.26	0.30	-13.3%
7431	0.51	0.51	0.0%	8072	0.57	0.61	-6.6%
7445	0.22	0.23	-4.3%	8090	0.63	0.63	0.0%
7453	0.21	0.22	-4.5%	8102	4.07	4.21	-3.3%
7502	2.39	2.26	5.8%	8103	3.27	3.28	-0.3%
7515	1.84	2.00	-8.0%	8105	1.64	1.74	-5.7%
7520	5.03	5.14	-2.1%	8106	5.53	5.57	-0.7%
7536	9.78	7.91	23.6%	8107	2.81	2.71	3.7%
7538	3.16	3.66	-13.7%	8111	3.52	3.80	-7.4%
7539	1.15	1.18	-2.5%	8116	1.41	1.43	-1.4%
7542	2.74	3.10	-11.6%	8199	3.72	3.61	3.0%
7580	2.50	2.85	-12.3%	8209	4.05	4.79	-15.4%
7590	7.01	7.98	-12.2%	8215	2.78	3.29	-15.5%
7600	6.43	6.30	2.1%	8227	9.05	9.64	-6.1%
7601	3.78	3.81	-0.8%	8232	5.02	4.81	4.4%
7610	0.20	0.20	0.0%	8235	3.94	4.40	-10.5%
7710	4.17	4.10	1.7%	8263	4.54	5.20	-12.7%
7711	(e)	(e)	-5.7%	8264	5.17	5.42	-4.6%
7716	(e)	(e)	-5.7%	8265	5.76	5.98	-3.7%
7720	2.84	3.32	-14.5%	8280	11.08	11.54	-4.0%
7723	1.32	1.39	-5.0%	8288	3.62	3.79	-4.5%
7855	6.65	6.05	9.9%	8291	6.18	5.53	11.8%
7998	1.88	1.71	9.9%	8292	4.33	4.45	-2.7%
7999	1.87	1.84	1.6%	8293	7.02	8.04	-12.7%
8001	1.82	1.93	-5.7%	8350	9.01	8.44	6.8%
8006	1.40	1.43	-2.1%	8353	5.74	5.19	10.6%
8008	0.84	0.87	-3.4%	8381	1.45	1.41	2.8%
8012	1.59	1.66	-4.2%	8382	1.35	1.32	2.3%
8013	0.23	0.24	-4.2%	8385	10.20	11.26	-9.4%
8016	0.50	0.61	-18.0%	8391	2.38	2.58	-7.8%
8017	1.11	1.14	-2.6%	8392	2.29	2.29	0.0%
8018	3.30	3.26	1.2%	8394	4.41	4.69	-6.0%
8021	4.94	5.08	-2.8%	8500	4.89	5.25	-6.9%
8025	0.92	0.83	10.8%	8601	0.40	0.37	8.1%
8031	1.69	1.82	-7.1%	8709	19.51	22.71	-14.1%
8032	0.82	0.92	-10.9%	8719	1.68	1.65	1.8%
8033	2.87	3.08	-6.8%	8720	1.46	1.66	-12.0%
8034	4.40	4.15	6.0%	8723	0.10	0.10	0.0%

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8726	1.50	1.75	-14.3%	9055	0.72	0.82	-12.2%
8731	1.54	1.84	-16.3%	9058	3.95	4.35	-9.2%
8742	0.22	0.24	-8.3%	9059	7.90	8.10	-2.5%
8745	3.64	4.45	-18.2%	9060	1.16	1.23	-5.7%
8747	0.18	0.17	5.9%	9061	1.52	1.62	-6.2%
8748	0.75	0.78	-3.8%	9063	0.82	0.87	-5.7%
8751	2.92	3.22	-9.3%	9065	0.87	0.91	-4.4%
8755	0.72	0.71	1.4%	9071	1.30	1.42	-8.5%
8800	1.78	1.74	2.3%	9072	1.34	1.48	-9.5%
8802	0.93	0.85	9.4%	9074	0.81	0.97	-16.5%
8803	0.03	0.04	-25.0%	9088	6.73	7.10	-5.2%
8809	0.14	0.14	0.0%	9089	0.26	0.30	-13.3%
8810	0.10	0.10	0.0%	9093	0.79	0.92	-14.1%
8820	0.09	0.10	-10.0%	9101	2.33	2.41	-3.3%
8829	3.22	3.06	5.2%	9102	2.61	2.49	4.8%
8831	1.02	1.10	-7.3%	9149	0.88	0.88	0.0%
8832	0.38	0.37	2.7%	9157	3.88	4.11	-5.6%
8833	1.14	1.11	2.7%	9158	1.85	1.89	-2.1%
8838	0.45	0.50	-10.0%	9159	1.18	1.17	0.9%
8840	0.39	0.42	-7.1%	9160	1.37	1.34	2.2%
8854	3.20	3.42	-6.4%	9178	3.08	3.36	-8.3%
8855	0.10	0.10	0.0%	9179	5.28	6.04	-12.6%
8857	1.82	2.09	-12.9%	9180	2.33	2.58	-9.7%
8864	2.59	2.81	-7.8%	9182	1.87	1.85	1.1%
8865	2.53	2.65	-4.5%	9186	3.65	4.00	-8.8%
8866	2.25	2.20	2.3%	9220	6.59	6.27	5.1%
8868	0.34	0.37	-8.1%	9402	4.24	4.35	-2.5%
8869	0.67	0.70	-4.3%	9403	8.78	9.23	-4.9%
8871	0.08	0.11	-27.3%	9410	6.01	6.54	-8.1%
8901	0.20	0.17	17.6%	9501	1.73	1.89	-8.5%
9014	3.69	4.05	-8.9%	9505	2.91	2.98	-2.3%
9015	1.47	1.69	-13.0%	9519	3.39	3.32	2.1%
9016	3.41	3.38	0.9%	9521	3.14	3.15	-0.3%
9019	1.87	2.14	-12.6%	9522	1.51	1.56	-3.2%
9025	12.95	14.49	-10.6%	9526	8.92	9.21	-3.1%
9026	3.48	3.66	-4.9%	9527	25.79	25.84	-0.2%
9027	17.38	14.35	21.1%	9534	8.94	10.14	-11.8%
9028	2.78	2.76	0.7%	9539	7.66	8.36	-8.4%
9029	3.44	3.71	-7.3%	9545	8.59	10.82	-20.6%
9030	4.31	4.46	-3.4%	9549	2.78	2.89	-3.8%
9040	4.02	3.99	0.8%	9552	8.04	9.83	-18.2%
9044	2.57	2.83	-9.2%	9553	3.78	3.91	-3.3%
9048	2.23	2.13	4.7%	9585	0.57	0.67	-14.9%
9051	1.86	2.13	-12.7%	9586	0.53	0.55	-3.6%
9052	2.98	3.03	-1.7%	9600	2.67	2.37	12.7%

Workers' Compensation - New York

Loss Cost Comparison - October 1, 2022 to October 1, 2023

<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>	<u>Class Code</u>	<u>Oct. 2023</u>	<u>Oct. 2022</u>	<u>% Change</u>
9610	0.86	0.90	-4.4%				
9620	1.27	1.38	-8.0%				

Legend:

- (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.