

Effective October 1, 2011

PART THREE - LOSS COSTS (NOT RATES)

(a) Loss Cost, etc., for each individual risk shall be obtained from the Rating Board.

e Refer to Page 7 for Loss Costs.

c Refer to Page 5 for Loss Costs.

F Loss Cost provides coverage under the United States Longshore & Harbor Workers' Compensation Act.

D This classification may only be used upon the specific assignment of the Board.

r Refer to Page 3 for Loss Costs.

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
0005	2.59 .	1924	8.05 .	2402	2.13 .	2818 D	4.33 .	3146	3.42 .
0006	5.41 .	1925	4.26 .	2413	4.84 .	2835	3.72 .	3169	2.36 .
0007	3.55 .	2001	5.14 .	2416	1.62 .	2841	5.09 .	3179	3.06 .
0031	4.52 .	2002	4.38 .	2417	4.49 .	2881	3.84 .	3188	4.73 .
0034	4.49 .	2003	6.30 .	2501	1.15 .	2883	5.41 .	3190	2.19 .
0035	2.29 .	2014	6.52 .	2503	0.81 .	2913	2.19 .	3191	2.30 .
0042	6.87 .	2021	3.63 .	2534	3.32 .	2916	4.29 .	3200	3.01 .
0050	3.90 .	2039	4.01 .	2553	2.51 .	2923	1.49 .	3220	5.34 .
0106	13.35 .	2041	3.73 .	2570	6.10 .	2942	1.88 .	3227	37.09 .
0251	6.42 .	2065	5.02 .	2571	2.88 .	3004	7.24 .	3241	5.91 .
0767 h	1.00 .	2070	5.48 .	2576	6.30 .	3018	8.86 .	3255	4.65 .
0771 i	3.38 .	2081	13.07 .	2578	2.98 .	3022	11.25 .	3257	3.58 .
0908	r .	2089	6.16 .	2590	2.67 .	3027	1.19 .	3270	2.25 .
0909	r .	2095	9.34 .	2591	5.11 .	3028	6.59 .	3300	4.42 .
0912	r .	2101	5.20 .	2593	5.37 .	3030	8.05 .	3303	8.52 .
0913	r .	2105	6.35 .	2594	4.65 .	3040	9.22 .	3307	3.90 .
0917	4.63 .	2111	6.49 .	2600	4.97 .	3041 D	4.77 .	3315	4.18 .
1170	5.60 .	2112	4.98 .	2623	4.37 .	3042	7.51 .	3336	2.64 .
1320	5.94 .	2114	4.80 .	2640	10.07 .	3060	19.51 .	3365	9.56 .
1430	7.86 .	2121	4.09 .	2660	3.54 .	3064	6.31 .	3372	3.79 .
1438	4.81 .	2143	3.95 .	2670	3.51 .	3066 D	4.26 .	3381	3.24 .
1439	6.92 .	2150	7.43 .	2683	3.70 .	3067 D	7.02 .	3383	0.93 .
1452	5.39 .	2157	8.03 .	2688	1.59 .	3076	4.82 .	3384	0.32 .
1463	8.13 .	2172	1.56 .	2689	0.68 .	3081	17.80 .	3385	1.11 .
1470	9.97 .	2211	10.06 .	2702	39.60 .	3085	9.47 .	3400	6.38 .
1624	4.04 .	2286	4.97 .	2710	8.18 .	3110	8.94 .	3507	3.20 .
1701	4.65 .	2288	10.00 .	2714	10.14 .	3111	6.47 .	3515	3.21 .
1710	6.60 .	2302	5.59 .	2731	4.84 .	3113	2.40 .	3548	2.80 .
1741	7.78 .	2303	7.85 .	2735	3.72 .	3114	1.77 .	3559	1.77 .
1747	13.82 .	2305	10.97 .	2737	7.32 .	3118	3.03 .	3561	1.96 .
1748	6.04 .	2362	2.01 .	2759	12.56 .	3122	7.35 .	3574	1.70 .
1809	9.30 .	2380	7.61 .	2790	4.62 .	3126	11.66 .	3581	1.78 .
1810	9.33 .	2383	3.07 .	2802	5.37 .	3129	5.28 .	3612	3.40 .
1853	3.61 .	2387	2.79 .	2816 D	3.86 .	3132	2.65 .	3620	6.38 .
1860	7.97 .	2388	3.37 .	2817 D	4.83 .	3145	2.87 .	3629	3.17 .

Non-Ratable Code and Loss Cost (not Rate) to be used with:  
h 4767 i 4771

Effective October 1, 2011

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
3632	4.31 .	4250	3.60 .	4710	4.10 .	5507	13.13 .	6874 F	35.75 .
3634	3.64 .	4251	3.73 .	4712	3.72 .	5508	6.80 .	6875 F	55.43 .
3635	2.40 .	4263	2.97 .	4720	3.70 .	5536	7.41 .	6882	5.07 .
3638	2.43 .	4273	3.97 .	4751	3.21 .	5538	9.48 .	6884	37.36 .
3642	1.61 .	4279	5.02 .	4767 g	6.23 .	5545	25.15 .	6885	52.46 .
3643	2.85 .	4282	0.49 .	4771 m	8.44 .	5547	23.01 .	7016	4.48 .
3647	4.56 .	4298	1.69 .	4825	1.44 .	5606	4.12 .	7024	4.97 .
3648	3.68 .	4299	3.05 .	4828	2.19 .	5610	6.22 .	7038	2.63 .
3681	1.81 .	4301	4.57 .	4829	2.87 .	5645	11.88 .	7046	4.06 .
3685	1.54 .	4304	4.85 .	4902	3.22 .	5648	16.83 .	7047	7.73 .
3686	1.46 .	4307	2.53 .	4923	2.14 .	5651	8.77 .	7050	4.32 .
3724	7.15 .	4310	3.17 .	5000	28.68 .	5701	12.66 .	7090	2.92 .
3726	14.97 .	4312	2.19 .	5022	14.85 .	5703	13.09 .	7098	4.51 .
3737	5.37 .	4351	1.61 .	5037	29.65 .	5709	18.71 .	7099	6.68 .
3807	3.68 .	4352	0.91 .	5040	24.66 .	5951	1.34 .	7133	4.40 .
3808	4.08 .	4360	0.29 .	5057	13.34 .	5954	3.30 .	7197	5.78 .
3821	11.88 .	4361	0.96 .	5059	35.15 .	6003	14.08 .	7201	4.81 .
3823	7.98 .	4362	0.49 .	5069	60.61 .	6005	4.56 .	7207	3.50 .
3824	4.00 .	4410	8.48 .	5102	13.46 .	6017	2.71 .	7219	10.05 .
3826	2.43 .	4420	11.91 .	5160	8.53 .	6018	15.32 .	7231	10.04 .
3827	6.31 .	4431	4.47 .	5183	7.57 .	6045	3.99 .	7242	14.80 .
3830	3.54 .	4432	1.61 .	5184	6.93 .	6204	14.15 .	7309 F	10.28 .
3832	3.49 .	4439	1.24 .	5188	4.51 .	6216	6.94 .	7313 F	1.53 .
3865	2.26 .	4452	3.69 .	5190	5.49 .	6217	8.50 .	7317 FD	14.03 .
3881	(a) .	4459	4.23 .	5191	1.35 .	6229	6.71 .	7327 F	18.14 .
4000	5.59 .	4470	3.88 .	5192	6.35 .	6233	7.71 .	7333	6.42 .
4024	4.22 .	4475	4.37 .	5193	13.88 .	6235	9.81 .	7335	7.13 .
4034	11.57 .	4476	2.40 .	5213	16.58 .	6251	17.13 .	7337	10.56 .
4038	3.31 .	4479	2.62 .	5221	11.99 .	6252	4.22 .	7364	3.29 .
4053	12.48 .	4491	6.56 .	5222	18.55 .	6260	(a) .	7366 F	12.50 .
4061	7.05 .	4493	4.78 .	5223	8.10 .	6306	12.93 .	7367	9.81 .
4062	5.58 .	4511	0.72 .	5348	7.24 .	6319	8.33 .	7368	6.17 .
4101	2.96 .	4557	2.47 .	5402	12.49 .	6325	7.60 .	7370	c .
4111	3.45 .	4558	4.08 .	5403	13.90 .	6400	11.19 .	7377	5.94 .
4112	2.77 .	4561	6.00 .	5428	10.07 .	6504	5.31 .	7380 *	7.74 .
4114	3.95 .	4568	3.90 .	5429	7.51 .	6701	13.85 .	7390	6.07 .
4130	7.29 .	4583	11.50 .	5443	8.99 .	6801 FD	24.04 .	7394	3.83 .
4131	3.42 .	4597	3.03 .	5445	8.91 .	6811 D	8.31 .	7395	4.25 .
4133	1.59 .	4611	2.49 .	5462	13.09 .	6824 F	8.26 .	7398	6.30 .
4150	1.57 .	4628	1.38 .	5473	22.98 .	6826 F	2.67 .	7403	4.32 .
4207	1.27 .	4635	4.30 .	5474	10.48 .	6834	3.76 .	7405 h	1.88 .
4239	3.99 .	4653	2.27 .	5479	7.61 .	6836	3.74 .	7421	1.31 .
4240	4.34 .	4665	9.04 .	5480	7.01 .	6843 FD	3.64 .	7422	1.62 .
4243	4.43 .	4692	0.87 .	5491	3.06 .	6854 D	2.59 .	7431 i	0.98 .
4244	4.34 .	4693	3.25 .	5506	13.94 .	6872 F	32.22 .	7445 j	0.42 .

\* 7380 - Ex-Medical Loss Cost (not Rate) for this classification is 5.72

For Non-Ratable portion of Loss Cost (not Rate), refer to:  
g 0767 m 0771

Non-Ratable Code and Loss Cost (not Rate) to be used with:  
j 7405 k 7431

For Non-Ratable portion of Loss Cost (not Rate), refer to:  
h 7445 i 7453

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
7453 k	0.40 .	8034	7.63 .	8382	3.00 .	8868	0.55 .	9157	4.29 .
7502	1.14 .	8039	2.89 .	8385	8.20 .	8869	0.55 .	9158	1.96 .
7515	1.15 .	8043	1.06 .	8391	3.97 .	8871	0.46 .	9159	1.08 .
7520	6.18 .	8044	3.58 .	8392	2.22 .	8901	0.36 .	9160	1.53 .
7536	8.45 .	8046	4.09 .	8394	5.04 .	9014	5.24 .	9178	2.75 .
7538	13.51 .	8047	1.55 .	8500	8.35 .	9015	2.85 .	9179	4.85 .
7539	1.56 .	8048	5.08 .	8601 D	0.69 .	9016	7.38 .	9180	2.05 .
7542	3.45 .	8068 ✕	0.69 .	8709 F	12.39 .	9019	2.28 .	9182	1.77 .
7570	1.69 .	8069 ⇄	1.04 .	8719	2.29 .	9025	19.92 .	9186	9.38 .
7580	3.54 .	8072	1.30 .	8720	2.19 .	9026	3.42 .	9220	5.63 .
7590	3.73 .	8090	1.11 .	8726 F	2.19 .	9027	r .	9402	6.31 .
7600	4.88 .	8102	5.94 .	8731	1.82 .	9028	3.17 .	9403	11.52 .
7601	9.38 .	8103	4.02 .	8742	0.39 .	9029	6.96 .	9410	3.22 .
7610	0.36 .	8105	3.09 .	8745	6.06 .	9030	4.55 .	9501	1.86 .
7710	3.70 .	8106	7.13 .	8747	0.33 .	9040 #	5.65 .	9505	2.62 .
7711	e .	8107	3.74 .	8748	1.00 .	9044	3.22 .	9519	3.20 .
7716	e .	8111	4.98 .	8751	4.37 .	9048 §	3.60 .	9521	4.78 .
7720	1.44 .	8116	2.77 .	8755	0.55 .	9051	2.91 .	9522	2.97 .
7723	2.02 .	8199	3.61 .	8800	1.77 .	9052	3.38 .	9526	23.59 .
7855	6.43 .	8209	5.99 .	8802	1.00 .	9055	0.89 .	9527	23.49 .
7998	2.38 .	8215	10.13 .	8803	0.10 .	9058	2.15 .	9534	13.37 .
7999	2.10 .	8227 D	11.05 .	8809	0.20 .	9059	4.63 .	9539	11.24 .
8001	1.64 .	8232	5.48 .	8810 &	0.18 .	9060	1.98 .	9545	10.79 .
8006	1.66 .	8235	8.72 .	8820	0.15 .	9061	1.71 .	9549	3.59 .
8008	1.04 .	8263	8.80 .	8829	3.38 .	9063	0.90 .	9552	19.07 .
8012	1.05 .	8264	8.82 .	8831	1.47 .	9065	0.63 .	9553	9.69 .
8013	0.42 .	8265	9.21 .	8832	0.46 .	9071	1.77 .	9585	0.90 .
8016	0.26 .	8280	9.60 .	8833 @	1.10 .	9072	2.20 .	9586	0.64 .
8017	1.30 .	8288	2.61 .	8838	0.37 .	9074	1.36 .	9600	1.21 .
8018	3.38 .	8291	9.16 .	8840	0.43 .	9088	6.55 .	9610	0.66 .
8021	5.11 .	8292	7.56 .	8854	2.72 .	9089	0.46 .	9620	1.05 .
8025	2.18 .	8293	9.74 .	8857	1.36 .	9093	1.89 .		
8031	2.65 .	8350	7.23 .	8864	2.73 .	9101	4.63 .		
8032	1.02 .	8353	4.07 .	8865	2.81 .	9102	2.87 .		
8033	3.08 .	8381	3.16 .	8866	3.62 .	9149	1.49 .		

★ 8068 - Class established effective October 1, 2011

⇄ 8069 - Class established effective October 1, 2011

& 8810 - Ex-Medical Loss Cost (not Rate) for this classification is .13

@ 8833 - Ex-Medical Loss Cost (not Rate) for this classification is .85

# 9040 - Ex-Medical Loss Cost (not Rate) for this classification is 4.16

§ 9048 - Camps: Any adjustment in tuition fee made in consideration of services rendered shall not be considered as remuneration.

**DOMESTIC WORKERS - RESIDENCES CLASSIFICATIONS**

	Code No.	Per Capita Loss Cost
Domestic Workers - Inside .....	0913	284.79
Domestic Workers - Inside - Occasional .....	0908	71.91
Domestic Workers - Outside - including private chauffeurs .....	0912	728.73
Domestic Workers - Outside - Occasional - including occasional private chauffeurs .....	0909	130.60

**BUILDINGS**

Code No.	Per Location Loss Cost
9027	12.17

RESERVED FOR FUTURE USE

Effective October 1, 2011

MISCELLANEOUS VALUES

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

Applicable in accordance with Manual Rule II-G3 .....	Ambulance - <b>Loss Cost (NOT Rate)</b>	\$9,726
	Each additional Ambulance - <b>Loss Cost (NOT Rate)</b>	\$4,863

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	0.0 %
Territory 2 - Counties of Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester	0.0 %
Territory 3 - All Other Counties	0.0 %

# 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%	0.4%	0.3%	0.3%	0.2%
\$400	0.7%	0.7%	0.5%	0.5%	0.4%	0.3%	0.3%
\$500	0.9%	0.8%	0.6%	0.6%	0.5%	0.4%	0.4%
\$1,000	1.7%	1.5%	1.2%	1.1%	1.0%	0.8%	0.7%
\$1,500	2.5%	2.2%	1.7%	1.6%	1.4%	1.1%	1.0%
\$2,000	3.2%	2.8%	2.2%	2.0%	1.8%	1.4%	1.2%
\$2,500	3.8%	3.4%	2.7%	2.4%	2.2%	1.7%	1.5%
\$5,000	6.8%	6.1%	4.9%	4.4%	4.0%	3.1%	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 Weekly Remuneration**

Executive Officers

Non - Construction Employments - applicable in accordance with Manual Rule IX-A-6-a2 .....	\$1,825.00
Construction Employments - refer to Manual Rule IX-A-6-a7 .....	\$1,159.44 *

Non - Executive Officers - applicable in accordance with Manual Rule V-F for classifications with footnotes limiting the

maximum remuneration .....	\$4,900.00
Construction Employments - refer to Manual Rule V-G .....	\$1,159.44 *

Sole Proprietors and Partners

Non - Construction Employments - applicable in accordance with Manual Rule IX-B-4a .....	\$1,825.00
Construction Employments - refer to Manual Rule IX-B-4b .....	\$1,159.44 *

\* effective July 1, 2011

**Minimum Weekly Remuneration**

Executive Officers - applicable in accordance with Manual Rule IX-A-6-a1 ..... \$ 600.00

Executive Officers of not-for-profit unincorporated associations - applicable with Manual Rule IX-A-6-b..... \$ 300.00

Sole Proprietors and Partners - applicable in accordance with Manual Rule IX-B-4a and 4b..... \$ 600.00

Effective October 1, 2011

## MISCELLANEOUS VALUES (continued)

## New York State Assessment Charges

General Instructions and Information

Refer to Rule IX-L., Sections 1. and 2.

★ Assessment

	<u>Applicable Standard Premium Charge</u>		
	<u>Volunteer Ambulance</u>	<u>Volunteer Firefighters</u>	<u>All Other Classes</u>
Workers' Compensation Board	1.6%	2.8%	3.2%
Reopened Case Fund	5.7%	5.7%	5.7%
Special Disability Fund	0.0%	0.0%	10.1%
Interdepartmental Expenses	0.0%	0.0%	1.0%
<u>Special Funds Conservation Committee</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.2%</u>
Total	7.3%	8.5%	20.2%

Premium Base

Refer to Rule IX-L., Section 3.

Standard premium is the only premium base to be used in calculating the New York State Assessment policyholder charge.

For policyholder assessment purposes, standard premium is defined as the premium determined on the basis of the insurer's approved rates, as modified by any experience modification or merit rating factor, any applicable territory differential premium, the minimum premium, any Construction Classification Premium Adjustment Program credits, any credit from return to work and/or drug and alcohol prevention programs, including credits under the Workplace Safety Loss Prevention Incentive Program (WSLPIP), any surcharge or credit from a workplace safety program, including credits under the Workplace Safety Loss Prevention Incentive Program (WSLPIP), any credit from independently-filed insurer specialty programs (for example, alternative dispute resolution, drug-free workplace, managed care or preferred provider organization programs), any charge for the waiver of subrogation, any charge for foreign voluntary coverage and the additional charge for terrorism, and the charge for natural disasters and catastrophic industrial accidents.

For purposes of determining standard premium, the insurer's expense constant, including the expense constant in the minimum premium, the insurer's premium discount and premium credits for participation in any deductible program shall be excluded from the premium base.

**Passenger Seat Surcharge** - Applicable in conjunction with Code 7421 "Aircraft or Helicopter Operation:

Transportation of Personnel in Conduct of Employer's Business - Flying Crew"

in accordance with the classification footnote instructions .....	\$100 per passenger seat \$1,000 maximum per aircraft
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**Terrorism and Catastrophe Loss Cost Charges**Terrorism

Applicable only in conjunction with Rule IX-N.1 of the Manual

Terrorism loss cost (**NOT RATE**) charge per \$100 of total policy payroll..... \$ .038

For non-payroll based classes, charge is % of non-payroll class manual premium ..... 2.9%

Natural Disasters and Catastrophic Industrial Accidents

Applicable only in conjunction with Rule IX-N.2 of the Manual

Catastrophe loss cost (**NOT RATE**) charge per \$100 of total policy payroll ..... \$ .008

For non-payroll based classes, charge is % of non-payroll class manual premium ..... 0.7%

**Workers Compensation Security Fund Surcharge**

Applicable only in accordance with Rule IX - M of the Manual

Charge is % of total policy premium, including the New York State Assessment (effective January 1, 2011)..... 0.0%

**United States Longshore and Harbor Workers' Compensation Coverage Percentage**

Applicable only in connection with Rule XII-D of the Manual ..... 48.2%

(Multiply a Non-F classification rate by a factor of 1.482 to adjust for differences in state and federal benefits and assessments)

*Effective October 1, 2011*

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	\$4,996	3,501 to 4,000	\$26,362	8,001 to 8,500	\$53,785
301 to 500	5,754	4,001 to 4,500	30,161	8,501 to 9,000	57,176
501 to 700	7,600	4,501 to 5,000	32,451	9,001 to 9,500	60,681
701 to 1,000	9,548	5,001 to 5,500	34,734	9,501 to 10,000	64,044
1,001 to 1,500	12,646	5,501 to 6,000	37,815	10,001 to 15,000	75,948
1,501 to 2,000	14,110	6,001 to 6,500	40,893	15,001 to 20,000	87,741
2,001 to 2,500	17,561	6,501 to 7,000	44,640	20,001 to 25,000	99,129
2,501 to 3,000	19,061	7,001 to 7,500	47,699	25,001 to 35,000	116,731
3,001 to 3,500	22,886	7,501 to 8,000	50,753	35,001 to 50,000	146,189

For populations over 50,000, the annual loss cost shall be \$146,189 plus \$22,937 for each 10,000 people or major part thereof.

**For All Population Groups:**

Minimum loss cost (NOT premium) ..... \$4,996

- 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 - \$48 per policy**