

NOTICE OF RATE REVISION

After an outcry from the fire service over the proposed 23.4% increase in VFBL rates, the NYS Insurance rating board has now reduced the rates for policies renewed after October 1, 2009 to a 6.4% increase:

Class Code	Description	Percentage Change
7711	Volunteer Fire-fighters (VFBL Coverage)	+ 6.4%
	Workers' Compensation Classes	
7710	Paid Firefighters	+ 18.4%
8394	Paid Ambulance Workers	+ 14%
8391	Mechanics	+ 8.1 %
8810	Clerical Office employees	0%
9026	Custodial	1.3%
7520	Waterworks Operations & Drivers	- 11.1%
8720	Inspectors	+ 5.3%
8820	Attorneys	0 %

Note that there are other factors that will affect your final renewal premium besides the rate change. Those factors include: Experience Modification Factor, Foreign and Domestic Terrorism, NY State Assessment and the company your policy is written with.