 – Compensation Insurance Rating Board, NY

(c) The Committee was asked to determine how a minimum premium policy shall be adjusted which dates prior to September 1, 1935 and which insures under one or more classifications carrying specific O. D. rates.

Mr. Muller suggested that in such a situation the carrier is entitled to the original minimum premium shown on the policy plus an extra minimum premium equal to fifteen times the highest specific occupational disease rate for any classification used in the policy, prorated from September 1st to expiration of the contract.

Mr. Wiberg on the other hand contended that the carrier was entitled to the minimum premium corresponding to the highest specific occupational disease rate for any classification used in the policy, as listed in the appropriate O. D. table. He based his contention on the fact that the insurance carrier, regardless of whether it covers the risk for one day or several months after September 1st, is immediately confronted with an accrued liability and consequently is entitled to the highest minimum premium available.

The weakness in such a rule, however, is illustrated by a risk covered by two or more classifications, one of which carries a high basic rate but no specific O. D. rate and the others carry an O. D. rate and a minimum premium which is less than that applicable to the first classification. It would also be necessary in the event that the latter rule was adopted to calculate a new table of minimum premiums for use in connection with policies dating prior to July 1, 1935, the rates for which were subject to a flat increase of 4% on July 1st.

The Committee decided that the application of such a rule would be too complicated and expressed itself in favor of the rule suggested by Mr. Muller.

(d) The Committee was advised that the Board has had several applications for a reduction in the specific O. D. rate on individual risks on the ground that the proportion of employees exposed to the dust hazard responsible for the specific rate is less than normal or that the hazard is distinctly subnormal for some other reason. Shall any provision be made in the rules for reducing the specific O. D. rate in such instances?

The Committee expressed the opinion that it would be difficult to measure the value of the reduced hazard and to establish a rate which would provide both an adequate and reasonable premium. Conditions are apt to vary greatly from plant to plant and there would undoubtedly be difficulty in making an accurate appraisal of the occupational disease hazard in the particular plant as a basis for establishing the reduced rate. It was accordingly VOTED to make no provision in the rules for reducing the specific O. D. rate on an individual risk.

of the employees engaged in the manufacture of plaster of paris are subjected to a high conc[redacted] In the manufacture of craftex the employees are [redacted], received in bags, is ground before it is mixed with the other dry ingredients. The company states that the assured is in entire agreement with the proposed rate.

On motion, the Committee VOTED to approve a supplemental O. D. rate of $1. for this risk to be used in connection with Code 1703 "Plaster Mills".

FIREMEN-VOLUNTEER-INCLUDING DRIVERS, CHAUFFEURS AND THEIR HELPERS - CODE 7711
A member of the Committee suggested that the underwriting rule following the foregoing classification in the Manual be amended so as to make clear the scope of coverage afforded and to require also the attachment of an endorsement to the compensation policy clearly defining the limitations of the coverage. Below is shown in parallel columns the phraseology of the present classification and the proposed phraseology including the endorsement.

Present Phraseology	Proposed Phraseology
Firemen-Volunteer-Including Drivers, Chauffeurs and their Helpers ... 7711	Firemen-Volunteer-Including Drivers, Chauffeurs and their Helpers ... 7711
The premium for policies providing coverage under the foregoing classification shall be computed by extending the number of volunteer firemen duly and legally recorded as such at the appropriate per capita rate shown on the New York rate sheets.	The premium for policies providing coverage under this classification shall be computed by extending the number of volunteer firemen duly and legally recorded as members of the Volunteer Fire Department of the Municipality insured at the appropriate per capita rate shown on the New York rate sheets.
This classification contemplates coverage under Section 205 of the General Municipal Law plus any excess amount awarded under the Compensation Law. The election to bring volunteer firemen under the Compensation Law must be by appropriate action of the Municipality's legislative and governing body.	This classification contemplates coverage under Section 205 of the General Municipal Law plus any excess amount awarded under the Compensation Law, it being understood that the coverage afforded the Employer under Section 205 of the General Municipal Law shall exclude injuries sustained by a member of a Fire Company of a neighboring city, town, village or fire district, which is called by the Employer to assist in the subjugation of a fire occurring in the territory of the Employer. This classification is available only where the municipal corporation or other subdivision of the State has brought its volunteer firemen within the coverage of the Workmen's Compensation Act by appropriate action of the legislative or governing body of such municipal corporation or other subdivision.