

BULLETIN

April 6, 2016

Contact: *Richard Kaefer, Field Services Manager*
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R.C. 2411

To: The Members of the Board

RE: New York Workers Compensation
Payroll Limitation Law
Payroll Limitation as of July 1, 2016

Legislation enacted in 1998 established limitations on the payroll to be used in the calculation of workers compensation premiums for the construction industry beginning on October 1, 1999. Details of this law were published by the Rating Board in R.C. Bulletin 1917, dated August 3, 1999.

Beginning on July 1, 2010, and annually thereafter, the maximum workers compensation weekly benefit is two-thirds of the statewide average weekly wage, as determined by the New York State Department of Labor (DOL), in accordance with the provisions of the 2007 Workers Compensation Reform Act. This change in the maximum weekly benefit results in a corresponding increase in the payroll limitation amount, which is now the average weekly wage as calculated by the DOL.

Consequently, please be advised that, for policies with effective dates on and after July 1, 2016, the payroll limitation cap will be \$1,296.48 per week.

When subsequent changes in the workers compensation maximum weekly benefit occur, you will be notified of the appropriate payroll limitation.

Very truly yours,

Monte Almer

President

Effective October 1, 2015

MISCELLANEOUS VALUES

Ambulance-Volunteer Service Company - Code 7370

Applicable in accordance with Manual Rule II-G3	Ambulance - Loss Cost (NOT Rate)	\$7,060
	Each additional Ambulance - Loss Cost (NOT Rate)	\$3,530

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	\$2,000.00
Construction Employments - refer to Manual Rule IX-A-6-a7	\$1,296.48 *

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

Construction Employments - refer to Manual Rule V-G	\$5,350.00
	\$1,296.48 *

Sole Proprietors and Partners

Non - Construction Employments - applicable in accordance with Manual Rule IX-B-4a	\$2,000.00
Construction Employments - refer to Manual Rule IX-B-4b	\$1,296.48 *

* effective July 1, 2016

Minimum Weekly Remuneration

Executive Officers - applicable in accordance with Manual Rule IX-A-6-a1 \$ 675.00

Executive Officers of not-for-profit unincorporated associations - applicable with Manual Rule IX-A-6-b..... \$ 325.00

Sole Proprietors and Partners - applicable in accordance with Manual Rule IX-B-4a and 4b..... \$ 675.00