

A. COMBINATION OF MULTIPLE WORKERS' COMPENSATION POLICIES

Employers with two or more workers' compensation and employers' liability insurance policies may be combined for the application of a retrospective rating plan, as permitted in Rule 3 of the New York Experience Rating Plan Manual.

B. COMBINATION OF INSURANCES

When a retrospective rating plan includes workers' compensation and employers' liability insurance and other commercial casualty insurance, the total retrospective rating premium, including the minimum and maximum retrospective premium, is determined on the basis of premium for all lines of insurance in a retrospective rating plan.

Retrospective rating may be applied to any of the following types of insurance alone or any combination of such insurance:

- Workers' compensation and employers' liability insurance
- Any other commercial casualty line(s) of insurance

For illustrations and examples of combinations, refer to the Retrospective Rating Plan Manual issued by the Insurance Services Office, Inc.

C. ONE-YEAR PLAN

An employer is eligible for a one-year plan if the estimated standard premium is at least \$25,000.

D. THREE-YEAR PLAN

An employer is eligible for a three-year plan if the estimated standard premium for three years is at least \$75,000.

E. LARGE RISK RATING OPTION (LRRO)

The New York Large Risk Rating Option is a flexible retrospective rating plan that is mutually agreed to by the employer and carrier. It is an available option for employers with an estimated standard premium of at least \$500,000 individually or in any combination with any other commercial casualty insurance (general liability, commercial automobile, hospital professional liability, crime, glass) and/or workers' compensation and employers' liability insurance.

F. WRAP-UP CONSTRUCTION PROJECTS

Two or more policies on a wrap-up construction project may be combined for the purpose of retrospective rating in accordance with Rule VI (M) of the New York Workers' Compensation and Employers' Liability Manual. Wrap-up construction projects may be written on a single or multi-state basis.

Steps to be followed in order to determine whether a wrap-up construction project may be eligible to be retrospectively rated:

1. Determine the sum of all wrap-up construction project standard premium for all states

2. Of the states' standard premiums included in (1), determine which state's wrap-up construction project retrospective rating premium eligibility threshold is greatest. Refer to NCCI's Retrospective Rating Plan Manual for premium eligibility in states other than New York.
3. An employer may be retrospectively rated if the sum of the states included in (1) meet the wrap-up construction project retrospective rating premium eligibility threshold for the state determined in Item (2) above.

G. CARRIER DEVIATIONS FROM RULES AND FACTORS CONTAINED IN THIS PLAN

Any carrier deviations from the rules and rating factors contained in this Plan must be filed for approval with the New York State Department of Financial Services.

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