

## INTRODUCTION

### A. JURISDICTION WHERE THIS PLAN APPLIES

This Experience Rating Plan applies exclusively to the New York Workers' Compensation and Employers' Liability Manual. All New York experience rating modifications will be developed in accordance with the rules and procedures described in this Plan and will be promulgated by the New York Compensation Insurance Rating Board ("Rating Board").

### B. ORGANIZATION OF THE NEW YORK EXPERIENCE RATING PLAN

This Manual contains rules and rating values that have been approved by the New York State Department of Financial Services ("DFS") pursuant to Article 23 of the New York State Insurance Law. The Manual is organized according to the following topics:

1. Introduction
2. Table of Contents
3. Rule 1 – General Explanations
4. Rule 2 – Experience Rating Elements and Formula
5. Rule 3 – Ownership Changes and Combination of Entities
6. Rule 4 – Application and Revision of Experience Rating Modifications
7. Rule 5 – Special Rating Conditions
8. Tables of Experience Rating Values