



# Commercial Lines Bulletin

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**MUTUAL BENEFIT INSURANCE COMPANY, SELECT RISK INSURANCE COMPANY**

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TO: ALL AGENTS AUTHORIZED TO WRITE WORKERS' COMPENSATION IN PENNSYLVANIA

## **WORKERS' COMPENSATION IN NEW YORK**

Mutual Benefit and Select Risk Insurance Companies are not licensed in the state of New York (NY) to write workers' compensation coverage. Pennsylvania-based entities that do business in the state of NY need to purchase a separate New York workers' compensation policy.

The New York Workers' Compensation Board (<http://www.wcb.ny.gov/>) is clear on its requirements for out-of-state employers needing a full, statutory New York State workers' compensation policy. There is a list of criteria listed on its website that if an insured meets ANY, they must purchase a policy.

To be clear, effective 4/1/2022, Mutual Benefit Group's (MBG's) Declarations Page, Part 3C - Other States Insurance, specifically says, "*All states other than monopolistic fund states, Illinois, New York, Texas and states listed in Item 3A.*"

If an insured refuses to purchase a separate New York policy, MBG will not be able to provide any liability for the insured.

MBG encourages its agents to review the New York Workers' Compensation Board website and make sure that policyholders are properly covered.

If you have any questions regarding this topic, please contact your commercial lines underwriting team.

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