

Construction Employment Geographic Territories and Differentials

Percentage of Residential work performed	%
Percentage of Commercial work performed	%

Percentage of **Commercial** work performed in each Territory:

Territory 1 – Counties of The Bronx, Kings, New York, Queens and Richmond	%
Territory 2 – Counties of Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk and Westchester	%
Territory 3 – All Other Counties	%

The 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.

The Insured must keep detailed and accurate records regarding this information. If they are unable to show proof of the above information, they could be charged with the highest Territory Differential for 100% of their work.