

# Who's Taking Advantage of the New York Paid Family Leave Act?

## New York's Paid Family Leave Launched at the Beginning of 2018

### New York's Required Paid Family Leave Act

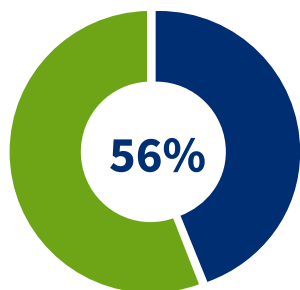
(PFL) went into effect at the beginning of 2018. This new law provides NY employees with job-protected, paid leave to:

- Bond with a newborn, adopted or foster child
- Care for a loved one with a serious illness
- Tend to family matters when a loved one is called to active military service

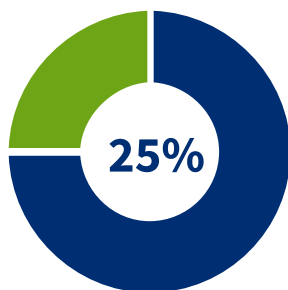


**Who is Taking it?**  
**19% of bonding claims were made by males**

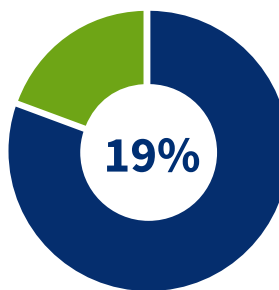
### Bonding is the #1 Claim



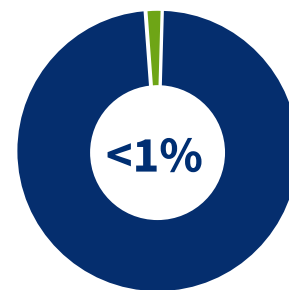
Female Bonding



Care for a Family Member



Male Bonding



Military Leave



**95%**  
**of pregnancy claimants also filed disability**

### How is Paid Family Leave Being Used in Conjunction with Disability Leave?

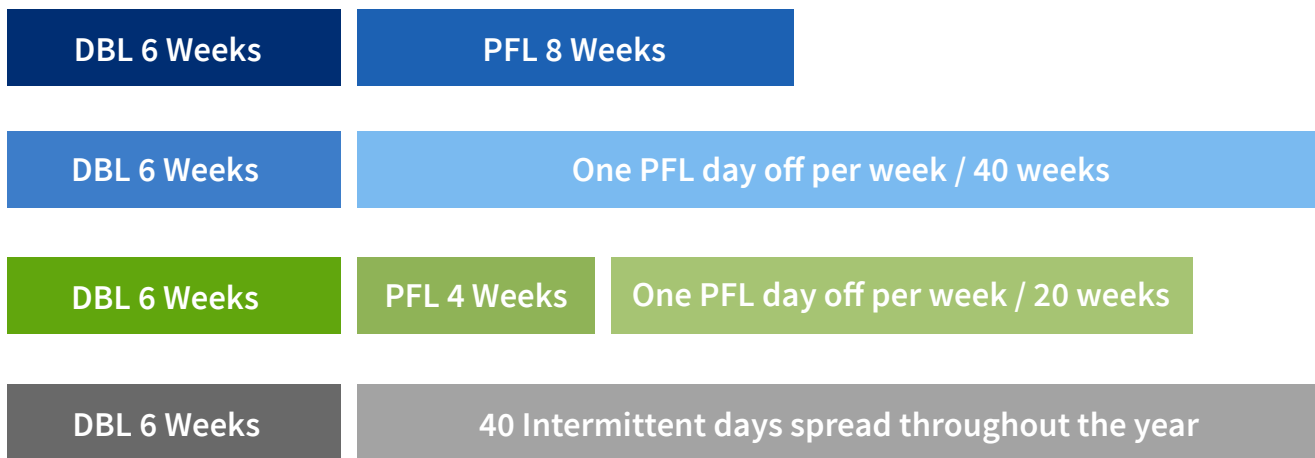
Employers need to be prepared to adjust to maternity leaves that could now be up to 14 weeks with the combination of Disability and Paid Family Leave.

# What Our Paid Family Leave Data Shows Us

## How Are They Taking It?

Data shows that not all claimants are taking PFL in one chunk of time, in the first half of the year about 60% of claimants took their leave intermittently.

Paid Family Bonding Leave can also be taken in increments of as little as 1 day at a time for up to a year after the date of the birth, adoption or foster care. Example of how a female employee who works a typical 5-day, 40-hour work week might take DBL\* (N.Y. Disability Benefits Law) and intermittent PFL for bonding leave: Note - DBL and PFL can only be used together for female bonding leave:



## AmTrust Financial's Disability Team

We analyzed our initial claims data from January through June, 2018 to better understand how paid family leave was used and what how that is meaningful to agents and policyholders.

- Who is taking advantage of the new law
- The size of the average claim by segment
- Which companies are most likely to report a PFL claim

## What Changed?

Paid Family Leave is based on a rolling 52-week period. You can use up to 8 weeks in 2018, 10 weeks in 2019 and 2020 and 12 weeks in 2021.

## Learn More

For more information including who's eligible, how to add PFL to your insurance coverage and advice for processing claims, visit AmTrust's New York's Paid Family Leave Act page:

[www.amtrustfinancial.com/agents/paid-family-leave](http://www.amtrustfinancial.com/agents/paid-family-leave).

\*DBL stands for "Disability Benefits Law" (Article 9 of the Workers' Compensation Law). This statutory disability insurance is mandated by the State of New York. Virtually all employers have to provide DBL coverage for their employees; and the State sets the benefit level.