



# COMPENSATION RATING AND INSPECTION BUREAU

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## CIRCULAR LETTER #1795

Re: **NEW JERSEY WORKERS COMPENSATION INSURANCE PLAN EXPIRATIONS  
APRIL 2010**

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Detailed data for Residual Market policies can be accessed on our web site at [www.njcrb.com](http://www.njcrb.com). This information is published each month to facilitate the depopulation of the Plan.

The data provides sufficient information to identify the employer, nature of the business and current estimated annual premium. Such premium includes the expense constant and the Plan Premium Adjustment Program. The Second Injury and Uninsured Employers Funds surcharges are excluded.

Experience rating data will be furnished upon written request in accordance with "Special Service Charges", 1:7 of the Manual.

The distribution of the April 2010 expirations by premium size is:

Size	Number of Policies	Premium
Less than - \$499	409	\$117,275
\$500 - \$999	758	\$593,540
\$1,000 - \$4,999	1,164	\$2,962,787
\$5,000 & OVER	566	\$11,950,453
TOTAL	2,897	\$15,624,055

The activity during December 2009 included 648 new Plan policies and 1,118 withdrawals. As of December 31, 2009 there were 32,808 Plan Risks with an estimated premium of \$156,740,035. The number of Plan risks represents a decrease of 405 from the total number of Plan risks as of November 30, 2009. This represents a decrease of 1.22%.

Grover E. Czech, Esq.  
Executive Director

## PLAN RISKS, CREDITS TOTALS AND QUOTAS – December 31, 2009

**The quota base is the 2008 Mid-Year Report of experience with Voluntary Written Premium  
\$2,316,522,156**

Company*	Co No	Plan Risks		Credits		Totals		Quota †	Factor ††
		Number	Premium	Number	Premium	Number	Premium		
N - American Zurich Insurance Company	039	7,370	32,805,579	723	6,847,263	8,093	39,652,842	49,024,682	0.809
P - Companion Prop & Casualty Ins. Co.	674	1,616	7,002,231	None	***	1,616	7,002,231	6,874,794	1.019
N- Continental Insurance Company of NJ	559	1,003	3,995,463	815	10,106,646	1,818	14,102,109	14,459,855	0.975
N- Hartford Underwriters Insurance Co.	273	1,018	4,682,728	8,199	59,517,086	9,217	64,199,814	47,833,003	1.342
N- P- Liberty Insurance Corporation	630	7,045	36,567,623	None	***	7,045	36,567,623	37,811,366	0.967
N-New Jersey Casualty Insurance Co.	437	11,342	46,508,326	810	34,826,047	12,152	81,334,373	100,064,161	0.813
P- Travelers Indemnity Company	202	3,414	25,178,085	None	***	3,414	25,178,085	24,061,779	1.046
All Non-Servicing Pool Companies**				<u>24,569</u>	<u>346,230,330</u>	<u>24,569</u>	<u>346,230,330</u>		
Total		32,808	156,740,035	35,116	457,527,372	67,924	614,267,407		

\* Including Companies under the same management

N Non-Pool Company

P Servicing Pool Company

\*\* Includes policies written by non-pool carrier in 2008 to be reassigned in 2009

\*\*\* Included with All Non-Servicing Pool Companies

† For all Servicing Pool Companies (Companies designated as "P")  
Company Bid Percentage x Plan Premium for all Servicing Pool Companies

For all Non-Pool Companies (Companies designated as "N")  
Company Premium Writing % x Total Plan & Credit Premium

†† For all Servicing Pool Companies (Companies designated as "P")  
Company Quota ÷ Company Plan Premium

For all Non-Pool Companies (Companies designated as "N")  
Company Quota ÷ Company Plan & Credit Premium