



# COMPENSATION RATING AND INSPECTION BUREAU

60 PARK PLACE, NEWARK, NJ 07102

(973) 622-6014

GROVER E. CZECH, ESQ.  
Executive Director

FREDERICK A. HUBER  
Associate Executive Director

November 20, 2009

## MANUAL AMENDMENT BULLETIN #447

To All Bureau Members and Subscribers:

Re: **Experience Rating and Certain Other Manual Rules**  
**Effective January 1, 2010**

The Commissioner of Banking and Insurance has approved the following changes for use with the new Manual of Rates issued concurrently with Circular Letter #1793. The changes are effective January 1, 2010 on a new and renewal basis unless otherwise specified. Changes to Manual rules are indicated in *italics* and **bold**.

### RATES, MINIMUM PREMIUMS AND RATING VALUES

**Amend classification rates, excess elements, minimum premiums, and surcharges 2:1-1 through 2:1-7 and 3:6-8** as stipulated in Circular Letter #1793.

### EXPERIENCE RATING FACTORS AND TABLES

**Amend 2:5-1 and 2:5-2** to reflect the attached (Exhibit I) revised tables of experience rating factors and values identified as follows:

**2:5-1 Regular Table A:** Loss Modification Factors; Expected Loss Factor; Credibility and Loss Values.

**2:5-2 Longshore and Harbor Workers Table A1:** Loss Modification Factors; Expected Loss Factor; Credibility and Loss Values.

These changes reflect the updating of the loss modification factors, expected loss factor, credibility values and limiting loss values used in the experience rating process.

### FORMS

The "Index – Policy Forms and Endorsements" is **amended** to recognize the changes to the premium discount and the retrospective rating plan endorsements that are discussed and included in Manual Amendment Bulletin #448 issued concurrently with this Bulletin. The amended Index is attached as Exhibit II.

**Amend 3:2, page 12(b)**, with the attached Information Page Algorithm in Exhibit III. The change to this algorithm is necessary to reflect the amendment to the Manual rule governing the determination of the Plan Premium Adjustment Program premium charge in 3:14-8(13A).

### **PREPARATION AND AUDITING OF POLICIES**

**Amend 3:3-40, Executive Officers' Payroll**, to substitute a maximum weekly payroll of **\$2,210** in lieu of \$2,120 and to substitute a minimum weekly payroll of **\$550** in lieu of \$530.

**Amend 3:3-42 (a) & (b), Appointed or Elected Public Officers**, to change the minimum payroll for members of boards of education from \$5,510 per year to **\$5,720** per year and the minimum payroll for appointed or elected officers from \$1,100 to **\$1,140** per year.

The adjustments to the maximum and minimum payrolls are routine and consistent with the established practice.

### **EXPERIENCE RATING PLAN**

**Amend 3:11-44(b)** to read:

- (b) **Determination of "K" and "C" Values.** The "K" and "C" values are based on the following conditions, all on an average excess and normal premium split basis:
- (i) The maximum credit on a risk, which develops subject premium of \$4,500 and incurs no losses during the experience period shall be 3.0%.
  - (ii) The maximum charge on a risk, which develops subject premium of \$4,500 and incurs a single claim of \$4,200 indemnity and \$1,300 medical shall be **31.0%**.
  - (iii) The maximum charge on a risk, which develops subject premium of \$4,500 and incurs a single maximum claim of **\$160,000** indemnity and **\$150,000** medical shall be **61.0%**.
  - (iv) A total excess expected loss of **\$7,200,000** will produce an excess credibility of 1.000 and a total normal expected loss of **\$1,332,000** will produce a normal credibility of 1.000.

The values of "K" and "C" so determined are set forth in 2:5-1 and 2:5-2 of this Manual.

The changes are routine and necessary to update the various credibility criteria used in the experience rating process.

### **CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM**

**Amended 3:8-1** to read:

#### **PRESENT**

**1. Explanation.** The New Jersey Construction Classification Premium Adjustment Program (NJCCPAP) provides for an annual credit to premium for a policy which contains one or more of the following construction classifications:

#### **AMENDED**

**1. Explanation.** The New Jersey Construction Classification Premium Adjustment Program (NJCCPAP) provides for an annual credit to premium for a policy which contains one or more of the following construction classifications:

<u>PRESENT</u>				<u>AMENDED</u>			
1605	5190	5475	6204	1605	5190	5475	6204
3365	5200	5479	6217	3365	5200	5479	6217
3719	5213	5480	6229	3719	5213	5480	6229
3724	5215	5491	6233	3724	5215	5491	6233
3726	5222	5500	6235	3726	5222	5500	6235
5000	5223	5538	6237	5000	5223	5538	6251
5022	5348	5551	6251	5022	5348	5551	6252
5038	5402	5606	6252	5038	5402	5606	6306
5040	5403	5610	6306	5040	5403	5610	6319
5057	5409	5645	6319	5057	5409	5645	6325
5059	5437	5651	6325	5059	5437	5651	6400
5069	5443	5701	6400	5069	5443	5701	7536
5099	5445	5703	6701	5099	5445	5703	7538
5103	5458	5705	7536	5103	5458	5705	7601
5146	5459	6003	7538	5146	5459	6003	7855
5160	5462	6005	7601	5160	5462	6005	8227
5183	5466	6017	7855	5183	5466	6017	9529
5184	5473	6039	8227	5184	5473	6039	
5188	5474	6042	9529	5188	5474	6042	

A credit may be applicable to policies effective on a new and renewal basis with normal anniversary rating dates on or after April 1, 1996.

A credit may be applicable to policies effective on a new and renewal basis with normal anniversary rating dates on or after April 1, 1996.

The table of classifications to which the New Jersey Construction Classification Premium Adjustment Program applies is amended to remove classifications that were previously eliminated.

**Amend 3:8-2(b)** to read:

**2. Credit Determination.**

- b) The basis for determining the credit is the total payroll (excluding overtime premium pay) and hours worked for each construction classification. The payroll and time worked information is that which is included in form WR-30 and reported to the Department of Labor, Division of Employment Security Revenue, for any complete quarter during the fifteen month period immediately preceding the policy inception date. In every instance, the selected payroll quarter shall end at least three months prior to the renewal policy inception date and shall be consistent with the information included in the WR-30.

**2. Credit Determination.**

- b) The basis for determining the credit is the total payroll (excluding overtime premium pay) and hours worked for each construction classification. The payroll and time worked information is that which is included in form WR-30 and reported to the Department of Labor *and Workforce Development, Division of Employment Security Revenue, for any of the latest four complete quarters immediately preceding the due date of the application. In every instance, the selected payroll quarter* shall be consistent with the information included in the WR-30.

The Manual rule containing the procedure for determining the New Jersey Construction Classification Premium Adjustment Program (NJCCPAP) credit percentage is amended to provide for new directions for selecting the payroll quarter to be used in the NJCCPAP application. This change is necessary due to amendments to the NJCCPAP Time Schedule in 3:8-8 of the Manual.

**Amend 3:8-8** to include an amended “Application for New Jersey Construction Classification Premium Adjustment Program.” The application is amended to reflect changes to the NJCCPAP Time Schedule. Applications are now due at the Rating Bureau two months after their mailing. Further, because of the change to the due date, the applicable payroll quarters that can be used in the NJCCPAP application are also changed. It is expected that the change to the due date will improve the timeliness of the approval process. The amended NJCCPAP application is attached as Exhibit IV.

**NEW JERSEY WORKERS COMPENSATION INSURANCE PLAN**

Amend 3:14-8(13A) as follows:

**PRESENT**

- A) **Introduction** – The Plan Premium Adjustment Program shall be applied to all risks insured in the New Jersey Workers Compensation Insurance Plan except for those issued or audited at minimum premium. It shall be applied to each qualifying risk by use of a PPAP adjustment factor. The amount of the adjustment factor is determined in accordance with 3:14-8(13B) and 3:14-8(13C) of the Manual. The adjustment factor is to be applied to the standard premium to determine the PPAP premium charge. If multiple policies are written to insure a single risk in the Plan, the adjustment factor shall apply to all such policies.

The PPAP premium charge must be separately exhibited in Item 4 of the Policy Information Page under statistical code 0942. The PPAP premium charge is to be shown after the standard premium and is subject to change on audit.

**AMENDED**

- A) **Introduction** – The Plan Premium Adjustment Program shall be applied to all risks insured in the New Jersey Workers Compensation Insurance Plan except for those issued or audited at minimum premium. It shall be applied to each qualifying risk by use of a PPAP adjustment factor. The amount of the adjustment factor is determined in accordance with 3:14-8(13B) and 3:14-8(13C) of the Manual. The adjustment factor is to be applied to the standard premium, *exclusive of premium developed under classification codes 0910, 0912, 0913 and 0915*, to determine the PPAP premium charge. If multiple policies are written to insure a single risk in the Plan, the adjustment factor shall apply to all such policies.

The PPAP premium charge must be separately exhibited in Item 4 of the Policy Information Page under statistical code 0942. The PPAP premium charge is to be shown after the standard premium and is subject to change on audit.

The Manual rule in 3:14-8(13A) is amended to provide that the Plan Premium Adjustment Program (PPAP) adjustment factor is not applicable to premium developed under the private residence or estate classification codes 0910, 0912, 0913 and 0915. This amendment is necessary to provide for consistency in the determination of the PPAP premium charge.

**CLASSIFICATIONS**

**Amend 4:1** as follows:

**PRESENT**

**MACARONI MFG .....2002**

**AMENDED**

**PASTA OR NOODLE MFG.....2002**

*Code 2002 includes, but is not limited to, spaghetti, macaroni, noodles and other pasta products whose main ingredients are water and flour. Other ingredients, coloring, fillings, flavorings may be added to the mix to make a wide range of pasta that comes in many shapes and sizes. Noodles differ from other pasta products in that eggs are added to the mixture in their production.*

The phraseology for classification code 2002 is amended and a new explanatory footnote is added to provide for modernization of the classification.

**PRESENT**

**BAKERY & Drivers, Route Supervisors.....2003**

**AMENDED**

NO CHANGE

**BREAD DEALER or Delivery-& Route Supervisors, Drivers .....2003**

NO CHANGE

***CRACKER OR COOKIE MFG & Route Supervisors, Drivers.....2003***

A new cross-reference phraseology is included for classification code 2003. The operations suggested by the new cross-reference phraseology were previously classified under classification code 2001. Due to the similarity of raw materials, machinery and processes between codes 2001 and 2003, classification code 2001 is eliminated and the experience is reassigned to classification code 2003.

**PRESENT**

**FOOD SUNDRIES MFG NOC—no cereal milling .....6504**

*Includes cleaning, grinding, sorting or mixing of coffee, sugars, confections, pastry flours, spices or nuts.*

**AMENDED**

***FOOD PRODUCTS MFG NOC .....6504***

*All milling must be separately rated. Includes, but is not limited to, cleaning, grinding, sorting, or mixing coffee, sugars, pastry flours, spices or nuts; baking powder manufacturing; coconut shredding or drying; coffee cleaning, roasting or grinding; flour mixing and blending (no milling); malted milk mfg. (from powdered milk, sugar, malt, cocoa); mayonnaise mfg; nut cleaning or shelling; peanut butter mfg.; spice mills, and yeast mfg. Miso & Poi mfg. are also included.*

<u>PRESENT</u>	<u>AMENDED</u>
COCONUT SHREDDING OR DRYING .....6504	DELETE
COFFEE CLEANING, ROASTING OR GRINDING .....6504	DELETE
BAKING POWDER MFG .....6504 Mfg. of ingredients to be separately rated. If the ingredients are manufactured by the same concern, refer to risk to the Home Office for individual treatment. Can mfg. to be separately rated as 3220.	DELETE
NUT CLEANING OR SHELLING.....6504	DELETE
SPICE MILLS.....6504	DELETE

A new phraseology is included for classification code 6504 and a new descriptive footnote is added to provide for the consolidation of cross-references that had been applicable.

**Amend 4:1** Code **7370, TAXICAB CO**mpany & Drivers, to replace the upset payroll base of \$29,600 cited in the footnote with **\$30,800**.

The change recognizes the increase in the state average weekly wage since the last adjustment and is in accordance with the established practice.

**Amend 4:1** to change the footnotes attached to the following codes to substitute a maximum weekly wage of **\$2,210** or annual wage of **\$114,920** as the case may be, in lieu of \$2,120 or \$110,240 respectively:

**7610 - RADIO or Television BROADCASTING STATION** - etc.  
TELEVISION or Radio, BROADCASTING STATION - etc.

**8280 - RACING STABLE and Drivers**

**9156 - MUSICIANS, PLAYERS OR ENTERTAINERS**  
THEATER NOC PLAYERS, ENTERTAINERS OR MUSICIANS

**9178 - ATHLETIC SPORTS OR PARK: NON-CONTACT SPORTS**

**9179 - ATHLETIC SPORTS OR PARK: CONTACT SPORTS**

**9186 - CARNIVAL, Circus or Amusement Device Operator – TRAVELING - & Drivers**  
CIRCUS, Carnival or Amusement Device Operator - TRAVELING - & Drivers  
AMUSEMENT DEVICE OPERATOR, Carnival or Circus - TRAVELING - & Drivers

**9610 - MOTION PICTURE: PRODUCTION** in studios or outside - & Drivers

The changes update the present payroll amounts and follow the adjustments in 3:3-40 as heretofore noted.

**Amend 4:1** to eliminate the following classifications:

**1842 – ASBESTOS GOODS MFG – MOLDED PRODUCTS**

**2001 – CRACKER MFG.**

Classification code 1842 is eliminated due to the absence of experience during the latest five-year experience period. Classification code 2001 is eliminated and the experience reassigned to code 2003.



Grover E. Czech, Esq.  
Executive Director

GEC:njl  
Att.



**Exhibit I (Cont'd)**

2. Longshore and Harbor Workers Table A1.

Applicable January 1, 2010 as provided in the Experience Rating Plan 3:11 of this Manual.

Applicable to losses incurred under the Longshore and Harbor Workers Compensation Act.

LOSS MODIFICATION FACTORS

<u>Policy Year</u>	<u>Death</u>	<u>Permanent Total</u>	<u>Other Indemnity</u>	<u>Medical</u>
2005	1.01	1.03	1.00	1.00
2005	1.01	1.03	1.00	(For Losses Occurring 10-1-05 and Thereafter)
2006	1.01	1.03	1.00	1.00
2006	1.01	1.03	1.00	(For Losses Occurring 10-1-06 and Thereafter)
2007	1.01	1.03	1.00	1.00
2007	1.01	1.02	1.00	(For Losses Occurring 10-1-07 and Thereafter)
2008	1.01	1.02	1.00	1.00
2008	1.01	1.01	1.00	(For Losses Occurring 10-1-08 and Thereafter)
2009	1.01	1.01	1.00	1.00
2009	1.00	1.00	1.00	(For Losses Occurring 10-1-09 and Thereafter)

Expected Loss Factor--(All Years).....0.460

Credibility Values	$C_e = 0.883$	$K_e = 842,010$
	$C_n = 0.998$	$K_n = 2,610$

**LOSS VALUES - DISTRIBUTION AND LIMITS**

The following are the limiting indemnity values for all cases except catastrophes:

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Indemnity - All Policy Years	\$4,200	\$235,800	\$240,000

The following are the limiting medical values for all cases except catastrophes:

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Medical - All Policy Years	\$1,300	\$148,700	\$150,000

Catastrophes shall be limited in accordance with 3:11-40(c) of this Manual.

**EXHIBIT II**

INDEX  
POLICY FORMS AND ENDORSEMENTS  
APPLICABLE IN NEW JERSEY

	STANDARD IDENTIFIER	VERSION IDENTIFIER <sup>±</sup>
Workers Compensation and Employers Liability Insurance Policy.....	WC 00 00 00	A
Information Page (With New Jersey Requirements).....	WC 00 00 01	B
<b>FEDERAL COVERAGES AND EXCLUSIONS</b>		
Defense Base Act Coverage Endorsement .....	WC 00 01 01	A
Federal Employers' Liability Act Coverage Endorsement .....	WC 00 01 04	A
Longshore and Harbor Workers' Compensation Act Coverage Endorsement .....	WC 00 01 06	A
Outer Continental Shelf Lands Act Coverage Endorsement.....	WC 00 01 09	A
New Jersey Voluntary Compensation Federal Employers' Liability Act Coverage Endorsement.....	WC 29 01 01	
<b>MARITIME COVERAGES AND EXCLUSIONS</b>		
Maritime Coverage Endorsement .....	WC 00 02 01	A
Voluntary Compensation Maritime Coverage Endorsement .....	WC 00 02 03	
<b>OTHER COVERAGE AND EXCLUSIONS</b>		
Alternate Employer Endorsement.....	WC 00 03 01	A
Designated Workplaces Exclusion Endorsement.....	WC 00 03 02	
Insurance Company as Insured Endorsement.....	WC 00 03 04	
Joint Venture as Insured Endorsement .....	WC 00 03 05	
Rural Utilities Service Endorsement.....	WC 00 03 09	B
New Jersey Workers Compensation and Employers Liability Coverage for Residence Employees Endorsement .....	WC 29 03 02	A
New Jersey Employee Leasing Labor Contractor Endorsement.....	WC 29 03 03	
New Jersey Employee Leasing Client Exclusion Endorsement.....	WC 29 03 04	
New Jersey Employee Leasing Labor Contractor Exclusion Endorsement.....	WC 29 03 05	
New Jersey Part Two Employers Liability Endorsement.....	WC 29 03 06	B
New Jersey Sole Proprietor and Partners Coverage Endorsement.....	WC 29 03 07	
New Jersey Limited Other States Insurance Endorsement.....	WC 29 03 09	A
New Jersey Workers Compensation Insurance Plan Eligibility Endorsement.....	WC 29 03 10	
<b>PREMIUM</b>		
Anniversary Rating Date Endorsement .....	WC 00 04 02	
Experience Rating Modification Factor Endorsement .....	WC 00 04 03	
Pending Rate Change Endorsement.....	WC 00 04 04	
Policy Period Endorsement.....	WC 00 04 05	
Rate Change Endorsement.....	WC 00 04 07	
Premium Due Date Endorsement .....	WC 00 04 19	
Catastrophe (Other than Certified Acts of Terrorism) Premium Endorsement .....	WC 00 04 21	C
Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement.....	WC 00 04 22	A
New Jersey Premium Discount Endorsement: Schedule Y.....	±WC 29 04 06	W★
New Jersey Premium Discount Endorsement: Schedule X.....	±WC 29 04 07	
New Jersey Approved Managed Care Program Endorsement .....	WC 29 04 09	A
New Jersey Construction Classification Premium Adjustment Endorsement .....	WC 29 04 10	
<b>RETROSPECTIVE PREMIUM</b>		
Retrospective Rating Plan Premium Endorsement - One Year Plan.....	WC 00 05 03	B★
Retrospective Rating Plan Premium Endorsement - Three Year Plan.....	WC 00 05 04	B★
Retrospective Rating Plan Premium Endorsement - Wrap-Up Construction Project .....	WC 00 05 05	B★
Retrospective Premium Endorsement Aviation Exclusion .....	WC 00 05 08	
Retrospective Premium Endorsement Changes.....	WC 00 05 09	A
Retrospective Rating Plan Premium Endorsement Non-Ratable Catastrophe Element or Surcharge.....	WC 00 05 10	A★
Retrospective Premium Endorsement Short Form .....	WC 00 05 11	
Retrospective Rating Plan Premium Endorsement - Large Risk Alternative Rating Option (LRARO).....	WC 00 05 16	★
New Jersey Retrospective Premium Endorsement Part Two Employers Liability Insurance Excess Exclusion.....	WC 29 05 09	C
New Jersey Retrospective Premium Endorsement - Long Term Construction Project .....	WC 29 05 12	A
New Jersey Large Risk - Large Deductible Endorsement.....	WC 29 06 01	A
New Jersey Large Risk - Large Deductible Retrospective Adjustment Endorsement.....	WC 29 06 02	B
New Jersey Large Risk - Large Deductible Aggregate Limit Endorsement .....	WC 29 06 04	
New Jersey Large Risk - Large Deductible Retrospective - Per Person Basis.....	WC 29 06 05	
<b>OTHER</b>		
Policy Information Page Endorsement .....	WC 89 06 00	B
New Jersey Participating Provisions Endorsement .....	WC 29 06 03	
<b>NEW JERSEY NOTICES</b>		
New Jersey Notice of Cancellation.....	Form 116-B	
New Jersey Notice of Reinstatement.....	Form 117-A	
New Jersey Posting Notice .....	Form 16NJ	A
New Jersey Posting Notice (Spanish).....	Form 17NJ	
New Jersey Notice of Election - Proprietors and Partners Workers Compensation and Employers Liability Insurance.....	Form PP-1	B
New Jersey Transmittal Letter.....	Form TL-1	

± Absence of a version identifier denotes original printing  
 ±± The version identifier for these endorsements will be governed by revisions in verbiage or change in the Discount Percentages/Table of Rating Values forming a part of the endorsements  
 ★ New or revised forms



**EXHIBIT IV**

**APPLICATION  
FOR**

**NEW JERSEY CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM**

**GENERAL INSTRUCTIONS**

This application must contain all of the requested information, it must be signed and it must contain data on all of your operations, both contracting and non-contracting. Wages for ALL employees regardless of hourly wage must be included. The application of any Credit Factor is subject to audit. Therefore, please retain your payroll records to support the information provided in the Application. Data submitted on any form other than this application is NOT acceptable.

**The application must be received in accordance with the time schedule shown below. If we do not receive the completed Application within the time frame specified, your policy premium calculation will not reflect any premium credit.**

**SPECIFIC INSTRUCTIONS**

DATA PERIOD - May be any of the latest four complete calendar quarters preceding the due date of the application. The wages and hours worked for the selected quarter must be consistent with that included in Form WR-30 as reported to the New Jersey Department of Labor and Workforce Development, Division of Employment Security Revenue.

COLUMN 1 - Classification Code Numbers - Please show ALL classification code numbers (including brief wording), contracting and non-contracting, for all insured entities. Refer to Item 4 of the Information Page of your insurance policy(s) for these 4 digit numbers. Another source for this information is your latest payroll audit form. If you cannot locate this information, contact your insurance representative or insurance company. Except for executive officers (see below), list each code only once.

COLUMN 2 - New Jersey Wages - Show the total gross New Jersey wages paid under each code number for the quarter selected. Gross wages are the total amounts paid to your employees during the quarter. It includes wages paid to personnel no longer employed. It includes salaries, wages, commissions and bonuses. It excludes overtime premium wages. Overtime premium wage is the wage paid above the straight time hourly pay. For example, if an employee worked 40 hours @ \$6 an hour and 2 hours @ \$9 an hour, the employee should be included on the application for 42 hours @ \$6 per hours (\$252). The additional \$3 paid for the 2 hours of overtime is excluded provided your payroll records are properly maintained.

The actual wage and title of each executive officer is to be separately shown under the appropriate code number. The Rating Bureau will make any adjustment for minimum/maximum wages. Hours worked for each executive officer are to be stated as 520 per quarter.

Do not include payrolls for subcontractors and independent contractors.

All amounts should be rounded to the nearest dollar.

COLUMN 3 - New Jersey Hours Worked - Show the total number of hours worked for each classification code number for the selected quarter. In the absence of specific records, salaried employees should be assumed to each work forty (40) hours per week.

Note. The wages and hours worked must be consistent (except premium overtime pay) with that included in Form WR-30 and reported to the New Jersey Department of Labor and Workforce Development, Division of Employment Security Revenue.

The New Jersey Taxpayer Identification Number must be included. Your Application will not be processed if this Number is omitted.

To avoid illegible Applications, Fax transmittals will not be accepted.

**TIME SCHEDULE**

<u>For Policy Renewals During the Month of</u>		<u>The Date Employer Will Be Notified Is</u>		<u>The Completed Application Is Due At The Bureau By</u>		<u>You May Select Any Complete Payroll Quarter Between</u>	
Jan.	x	July	x-1	Sept. 10,	x-1	July	x-2 thru June x-1
Feb.	x	Aug.	x-1	Oct. 10,	x-1	Oct.	x-2 thru Sept. x-1
Mar.	x	Sept.	x-1	Nov. 10,	x-1	Oct.	x-2 thru Sept. x-1
Apr.	x	Oct.	x-1	Dec. 10,	x-1	Oct.	x-2 thru Sept. x-1
May	x	Nov.	x-1	Jan. 10,	x	Jan.	x-1 thru Dec. x-1
June	x	Dec.	x-1	Feb. 10,	x	Jan.	x-1 thru Dec. x-1
July	x	Jan.	x	Mar. 10,	x	Jan.	x-1 thru Dec. x-1
Aug.	x	Feb.	x	Apr. 10,	x	Apr.	x-1 thru Mar. x
Sept.	x	Mar.	x	May 10,	x	Apr.	x-1 thru Mar. x
Oct.	x	Apr.	x	June 10,	x	Apr.	x-1 thru Mar. x
Nov.	x	May	x	July 10,	x	July	x-1 thru June x
Dec.	x	June	x	Aug. 10,	x	July	x-1 thru June x

**EXHIBIT IV** (cont'd)

**APPLICATION  
FOR  
NEW JERSEY CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM**

This application will not be processed unless it is signed and completed in its entirety. Contact your insurance representative or insurance company if assistance is needed. Please review the instructions on the reverse before completing the application.

Insured \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Bureau File No. (See accompanying letter) \_\_\_\_\_

(1)	(2)	(3)
CLASSIFICATION CODE NUMBERS	NEW JERSEY WAGES PAID DURING DATA PERIOD	NEW JERSEY HOURS WORKED DURING DATA PERIOD
(You MUST list ALL codes both contracting and non-contracting in this column.)	(See specific instructions on the reverse.)	(See specific instructions on the reverse.)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
8810 Clerical	_____	_____
8742 Sales-outside	_____	_____

This application must include all classifications, wages and hours worked for all businesses commonly owned and included in your experience rating calculations.

The foregoing is based on actual **total wages (less overtime premium wages) and hours** worked by all employees as reflected in our payroll records. The information should be consistent with that **included in form WR-30 and reported to the New Jersey Department of Labor and Workforce Development, Division of Employment Security Revenue**, for the complete calendar quarter ending \_\_\_\_\_  
Month Year.

NAME \_\_\_\_\_ TITLE \_\_\_\_\_ DATE \_\_\_\_\_  
(Please Print or Type)

SIGNATURE \_\_\_\_\_ TELEPHONE NO. ( ) \_\_\_\_\_

**N.J. Taxpayer Identification No.** \_ \_ \_ \_ \_

Mail to: Compensation Rating and Inspection Bureau  
60 Park Place or Apply online  
Newark, New Jersey 07102 at  
Attention: Actuarial Division www.njcrib.com

You may reproduce this form if additional space is needed.

**Please retain a copy of this application for your records and for auditing purposes.**