



# COMPENSATION RATING AND INSPECTION BUREAU

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PAUL G. WITKO  
Executive Director

November 14, 2018

## CIRCULAR LETTER #1953

To: **All Bureau Members and Subscribers**

Re: **Revised Rates and Rating Values Effective January 1, 2019**

The Commissioner of Banking and Insurance (“Commissioner”) has approved a **5.3% decrease** in rates and rating values applicable to New Jersey workers’ compensation and employers’ liability insurance effective January 1, 2019 on a new and renewal basis. The rating components of the decrease are summarized in this Circular Letter, issued concurrently with [Manual Amendment Bulletin #484](#) and [Manual Amendment Bulletin #485](#).

### EXPERIENCE AND TREND

Analysis of data for the latest three complete policy years, following adjustment to present premium and benefit levels, using paid and incurred losses separately, indicates a premium level adjustment factor of **0.950 (-5.0%)** due to **experience**.

A **trend factor of 0.974 (-2.6%)** is included to recognize changing exposures and losses.

### BENEFIT CHANGES

Effective January 1, 2019, the maximum weekly benefit with respect to all types of injuries, except permanent partial disabilities, will be changed from \$903 to \$921. The minimum weekly benefit will be changed from \$241 to \$246. In cases involving permanent partial disabilities, the present maximum weekly benefits ranging from \$241 to \$903, varying on the basis of duration of disability, will be changed to \$246 and \$921, respectively. The minimum weekly benefit for permanent partial injuries will remain at \$35. The effect of the changes to the minimum and maximum weekly benefits results in a premium level adjustment factor of **1.008 (+0.8%)** due to **benefits**.

### EXPENSES

The provisions for Loss Adjustment Expense, General Expense, Production Expense, Security Fund, and the Rating Bureau require change. The combined effect of the changes to the **expense provisions** results in a premium level adjustment factor of **1.009 (+0.9%)**.

**ADJUSTMENT TO EXPENSES**

An **adjustment to expenses** is necessary because certain elements of the expense provisions will not be decreased in an amount equal to the premium level indication. Recognition of this adjustment requires a premium level adjustment factor of **1.006 (+0.6%)**.

**OVERALL CHANGE IN RATES AND RATING VALUES**

The **combined effect** of changes to the above rating components is an overall premium/rate level adjustment factor of **0.947**, or a decrease of **5.3%**.

**PROPOSED CHANGES BY INDUSTRY GROUP**

Industry Group	Average Rate Change	Minimum Change (-20%)	Maximum Change (+20%)
Manufacturing	-8.0%	-28.0%	12.0%
Contracting	-4.2%	-24.2%	15.8%
Office & Clerical	-7.5%	-27.5%	12.5%
Goods & Services	-5.0%	-25.0%	15.0%
Miscellaneous	-3.9%	-23.9%	16.1%
F-Class	-4.2%	-24.2%	15.8%
Maritime & FELA	-5.5%	-25.5%	14.5%
Statewide	-5.3%	-25.3%	14.7%

**CLASSIFICATION RATES**

The adjustment of classification **rate relativity** is based on the policy experience for 2011 through 2015, as reported through the Statistical Plan. The changes in the rates for the individual classifications are supported by, and derived from, the experience.

There are 564 classifications in the Manual effective January 1, 2019 including the codes to accommodate Admiralty and Federal employments. Eight classifications carry no rate assignment. Of the remainder, 176 will experience increased rates, the rates for 370 classes will decrease, and 10 are unchanged.

There are no changes to the annual policy charges for **private estate** or **residence employees** as set forth in Section 3:5-12 of the Manual.

The increase percentage applicable to **non "F" classifications** when coverage is provided under the United States Longshore and Harbor Workers' Compensation Act remains unchanged at 50%.

### **CLASSIFICATION PRICING METHODOLOGY**

The method of classification pricing implemented by the Rating Bureau for the rates effective January 1, 2019 is based on the class ratemaking methodology developed by the National Council on Compensation Insurance (NCCI) in 2009 and approved for use in all NCCI states and several independent jurisdictions. This new method increases the accuracy of classification pricing, provides for more year-to-year stability, and relies on newly collected data that will continue to be available in the future.

### **CATASTROPHE PROVISIONS**

There are no changes to the catastrophe provisions.

A **Terrorism Premium Charge** of \$0.03 per unit of exposure applies to all policies except for the exclusions in Sections 3:9-2 and 3:9-5 of the Manual. Upward deviation from the \$0.03 rate is permissible as provided in Section 3:9-7.

A **Catastrophe (Other than Certified Acts of Terrorism) Premium Charge** of \$0.01 per unit of exposure applies to all policies, except for the exclusions in Sections 3:9-9 and 3:9-12 of the Manual.

### **MINIMUM PREMIUM MULTIPLIER**

The **minimum premium multiplier** is increased from 170 to 180. The change to premium resulting from the new minimum premium multiplier is minimal and does not impact the overall rate level. Special minimum premiums applicable to private residence classifications and to classifications subject to Maritime or Federal Employers Liability Act coverage are not affected.

### **SURCHARGES**

New Jersey law mandates application of separate policyholder **surcharges** to finance the Second Injury Fund and Uninsured Employers' Fund. Based on the Department of Labor and Workforce Development's estimate of 2019 Fund requirements, the policyholder surcharge percentages effective January 1, 2019 on a new and renewal basis to be applied to the modified premium are:

Second Injury Fund	5.48%
Uninsured Employers' Fund	0.00%

**EXPENSE RATIOS**

<u>Expense Items</u>	<u>Excluding Expense Constant</u>
Production	18.20%
Taxes *	3.61
General	4.30
Profit and Contingency	2.50
Total Overhead	28.61
Loss and Loss Adjustment Expense	71.39%
Loss Adjustment Expense	1.20
General State Premium Tax	2.10%
Rate Supervision	0.25
Miscellaneous Federal Tax	0.30
Security Fund	0.49
<u>Rating Bureau Expense</u>	<u>0.47</u>
* Taxes	3.61

**RATES AND RATING VALUES**

The complete Table of Rates and Rating Values, found in Sections 2:1-1 through 2:1-15, 3:5-12 and 3:6-8 of the Manual, applicable to new and renewal business effective January 1, 2019 are attached.



Paul G. Witko  
Executive Director

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Att.

**PART 2**  
**SECTION 1. RATES AND RATING VALUES**

Applicable in accordance with the terms and conditions of approval set forth in 1:1 and the Rules, Classifications and Rating Plans of this Manual.

**1. Legend.**

- A Rate or Excess Element for each individual risk shall be obtained by the Home Office from the Rating Bureau.
- C The manual rate contains a catastrophe element, the amount of which is shown in Table C of the Experience Rating Plan in 2:5-4 of the Manual.
- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act. Rates for these classifications may be adjusted to provide for coverage under the New Jersey Workers Compensation Law exclusively, in accordance with the special rules contained in 3:6-3 of the Manual and the table of rates in 2:1-4 of this Manual.

**2. Workers Compensation Rates—Including Minimum Premiums and Excess Elements.**

CODE NO.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT	CODE NO.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
0005	6.73	950.	4.61	1747	2.85	673.	2.00
0034	11.51	950.	7.88	1754	5.61	950.	3.93
0035	4.36	945.	2.99	1814	17.29	950.	12.12
0042	16.36	950.	12.86	1815	17.29	950.	12.12
0050	7.98	950.	6.27	1853	8.04	950.	5.64
0055	5.13	950.	3.51	1924	3.55	799.	2.49
0073	6.93	950.	4.75	1925	9.63	950.	6.75
0074	3.49	788.	2.39	1937	7.60	950.	5.33
0075	5.97	950.	4.09	2002	7.96	950.	5.58
0079	3.55	799.	2.43	2003	7.41	950.	5.19
0081	3.83	849.	2.62	2014	8.25	950.	5.78
0082	11.28	950.	7.73	2039	6.60	950.	4.63
0083	10.75	950.	7.36	2041	5.24	950.	3.67
0084	10.18	950.	6.97	2070	9.27	950.	6.50
0085	9.28	950.	6.36	2081	6.85	950.	4.80
0086	3.27	749.	2.24	2089	6.91	950.	4.84
0089	5.88	950.	4.03	2095	6.91	950.	4.84
0106	21.47	950.	16.12	2110	4.76	950.	3.34
0700	3.53	795.	2.47	2111	5.57	950.	3.90
0917	10.40	950.	7.12	2112	5.56	950.	3.90
1320F	2.63	633.	2.16	2114	5.20	950.	3.65
1438	10.57	950.	7.41	2121	1.80	484.	1.26
1452	6.73	950.	4.72	2130	6.17	950.	4.33
1463	11.74	950.	8.23	2131	4.62	950.	3.24
1605	8.18	950.	6.43	2143	4.49	950.	3.15
1624	6.71	950.	5.04	2150	9.34	950.	6.55
1699	4.03	885.	2.83	2157	18.20	950.	12.76
1701	7.49	950.	5.25	2173	8.33	950.	5.84
1710	9.30	950.	6.98	2211	7.52	950.	5.27
1741	3.89	860.	2.73	2286	5.07	950.	3.55

CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2302	2.97	695.	2.08
2303	5.31	950.	3.72
2352	4.58	950.	3.21
2361	1.58	444.	1.11
2362	3.78	840.	2.65
2380	4.12	902.	2.89
2383	4.72	950.	3.31
2386	4.22	920.	2.96
2388	3.48	786.	2.44
2402	5.97	950.	4.18
2416	4.96	950.	3.48
2418	11.71	950.	8.21
2420	10.33	950.	7.24
2501	3.07	713.	2.15
2503	3.14	725.	2.20
2531	3.07	713.	2.15
2534	3.07	713.	2.15
2537	3.07	713.	2.15
2557	5.70	950.	4.00
2560	3.07	713.	2.15
2570	6.60	950.	4.63
2571	3.07	713.	2.15
2575	3.07	713.	2.15
2576	3.14	725.	2.20
2578	3.07	713.	2.15
2582	2.67	641.	1.87
2585	9.48	950.	6.65
2586	4.10	898.	2.87
2587	8.21	950.	5.62
2588	1.96	513.	1.34
2600	9.18	950.	6.44
2623	10.45	950.	7.33
2654	1.42	416.	1.00
2660	3.12	722.	2.19
2670	2.91	684.	2.04
2683	3.59	806.	2.52
2686	5.23	950.	3.67
2688	5.23	950.	3.67
2702	27.10	950.	20.35
2710	14.59	950.	10.23
2759	15.81	950.	11.08
2790	4.15	907.	2.91
2802	8.63	950.	6.05
2835	5.89	950.	4.13
2836	3.48	786.	2.44
2841	7.88	950.	5.52
2852	13.88	950.	9.73
2881	7.07	950.	4.96
2883	6.45	950.	4.52
2913	7.95	950.	5.57

CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2916	8.57	950.	6.01
2923	3.52	794.	2.47
2942	4.66	950.	3.27
2960	4.37	947.	3.06
3004	3.48	786.	2.44
3018	5.02	950.	3.52
3022	6.92	950.	4.85
3027	6.10	950.	4.28
3028	3.79	842.	2.66
3030	13.30	950.	9.32
3040	14.86	950.	10.42
3041	4.81	950.	3.37
3042	6.10	950.	4.28
3045	12.59	950.	8.83
3060	6.71	950.	4.70
3061	5.15	950.	3.61
3062	5.91	950.	4.14
3066	6.89	950.	4.83
3075	6.71	950.	4.70
3076	6.49	950.	4.55
3081	22.54	950.	15.80
3085	6.16	950.	4.32
3110	5.54	950.	3.88
3111	4.16	909.	2.92
3113	2.41	594.	1.69
3114	3.80	844.	2.66
3117	2.41	594.	1.69
3118	2.41	594.	1.69
3122	6.57	950.	4.61
3131	7.49	950.	5.25
3132	5.01	950.	3.51
3145	2.43	597.	1.70
3146	4.96	950.	3.48
3169	5.40	950.	3.79
3179	3.48	786.	2.44
3188	6.63	950.	4.65
3192	2.99	698.	2.10
3193	4.76	950.	3.34
3194	6.48	950.	4.54
3220	4.43	950.	3.11
3227	5.80	950.	4.07
3228	7.84	950.	5.50
3241	7.97	950.	5.59
3255	4.22	920.	2.96
3257	4.99	950.	3.50
3270	2.15	547.	1.51
3307	8.87	950.	6.22
3315	5.46	950.	3.83
3336	2.71	648.	1.90
3339	3.22	740.	2.26

CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3365	13.16	950.	10.34
3372	5.19	950.	3.64
3373	5.60	950.	3.93
3381	6.77	950.	4.75
3382	1.95	511.	1.37
3383	1.31	396.	0.92
3384	0.56	261.	0.39
3385	1.95	511.	1.37
3400	6.02	950.	4.22
3507	4.80	950.	3.36
3548	3.38	768.	2.37
3561	4.49	950.	3.15
3571	2.00	520.	1.40
3574	2.02	524.	1.42
3581	1.96	513.	1.37
3612	4.55	950.	3.19
3620	5.55	950.	3.89
3632	4.76	950.	3.34
3634	2.61	630.	1.83
3635	3.83	849.	2.68
3638	4.30	934.	3.01
3642	3.64	815.	2.55
3643	4.01	882.	2.81
3648	2.71	648.	1.90
3649	4.25	925.	2.98
3656	6.30	950.	4.42
3681	1.17	371.	0.82
3685	2.01	522.	1.41
3686	2.38	588.	1.67
3719	2.09	536.	1.64
3724	6.79	950.	5.34
3726	4.56	950.	3.58
3807	3.64	815.	2.55
3815	8.51	950.	5.97
3821	18.32	950.	12.55
3826	5.31	950.	3.72
3830	1.67	461.	1.17
3864	6.52	950.	4.57
3865	3.33	759.	2.33
3881	5.20	950.	3.65
4000	10.18	950.	7.65
4023	9.06	950.	6.35
4024	5.20	950.	3.65
4027	9.06	950.	6.35
4034	11.71	950.	8.21
4036	5.34	950.	3.74
4038	3.44	779.	2.41
4050	4.31	936.	3.02
4053	3.94	869.	2.76
4061	6.88	950.	4.82

CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4062	4.54	950.	3.18
4111	2.49	608.	1.75
4112	1.22	380.	0.86
4113	7.71	950.	5.40
4114	4.61	950.	3.23
4115	1.24	383.	0.87
4130	9.56	950.	6.70
4133	7.83	950.	5.49
4150	1.91	504.	1.34
4239	4.29	932.	3.01
4240	6.70	950.	4.70
4243	5.12	950.	3.59
4244	4.17	911.	2.92
4245	4.07	893.	2.85
4249	4.37	947.	3.06
4250	6.01	950.	4.21
4251	6.52	950.	4.57
4273	6.82	950.	4.78
4279	5.37	950.	3.76
4282	2.73	651.	1.91
4283	3.21	738.	2.25
4299	3.17	731.	2.22
4301	8.64	950.	6.06
4307	2.51	612.	1.76
4313	5.19	950.	3.64
4351	3.32	758.	2.33
4352	3.82	848.	2.68
4353	1.72	470.	1.21
4360	1.37	407.	0.96
4361	1.73	471.	1.20
4410	5.02	950.	3.52
4431	9.35	950.	6.55
4432	2.08	534.	1.46
4439	5.15	950.	3.61
4452	5.44	950.	3.81
4459	5.65	950.	3.96
4470	3.31	756.	2.32
4479	5.20	950.	3.65
4484	3.53	795.	2.47
4491	3.88	858.	2.72
4493	10.31	950.	7.23
4557	3.35	763.	2.35
4558	3.19	734.	2.24
4561	3.19	734.	2.24
4571	A		
4572	1.08	354.	0.74
4583	5.77	950.	4.04
4597	3.28	750.	2.30
4598	9.19	950.	6.44
4611	1.65	457.	1.16

CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4627	4.18	912.	2.93
4628	2.18	552.	1.53
4635	7.75	950.	5.43
4653	2.46	603.	1.72
4665	12.01	950.	8.42
4683	5.75	950.	4.03
4692	1.26	387.	0.88
4693	1.22	380.	0.86
4703	2.36	585.	1.65
4707	3.80	844.	2.66
4710	3.42	776.	2.40
4712	2.75	655.	1.93
4720	2.11	540.	1.48
4740	1.15	367.	0.81
4741	4.49	950.	3.15
4771	3.71	828.	2.60
4824	3.42	776.	2.40
4827	13.44	950.	9.42
4828	1.98	516.	1.39
4829	1.59	446.	1.11
4835	A		
4836	0.52	254.	0.36
4902	6.74	950.	4.72
4923	3.46	783.	2.43
5000	27.07	950.	21.28
5022	18.12	950.	14.24
5038	22.26	950.	17.50
5040	20.76	950.	16.32
5057	11.01	950.	8.65
5059	28.09	950.	22.08
5069	36.63	950.	28.79
5099	A		
5103	10.29	950.	8.09
5146	9.78	950.	7.69
5160	4.67	950.	3.67
5183	6.68	950.	5.25
5184	4.06	891.	3.19
5188	5.51	950.	4.33
5190	5.25	950.	4.13
5191	1.51	432.	1.03
5192	8.72	950.	5.97
5200	11.88	950.	9.34
5213	12.68	950.	9.97
5215	11.24	950.	8.83
5222	25.76	950.	20.25
5223	14.60	950.	11.48
5348	10.85	950.	8.53
5402	14.10	950.	11.08
5403	19.67	950.	15.46
5409	6.15	950.	4.83

CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
5437	12.35	950.	9.71
5443	21.46	950.	16.87
5445	10.94	950.	8.60
5458	14.85	950.	11.67
5459	14.85	950.	11.67
5462	12.15	950.	9.55
5466	10.39	950.	8.17
5473	24.50	950.	19.26
5474	14.38	950.	11.30
5475	14.85	950.	11.67
5479	16.46	950.	12.94
5480	21.93	950.	17.24
5491	4.17	911.	3.28
5500	9.59	950.	7.54
5509	11.32	950.	8.90
5538	8.85	950.	6.96
5551	38.36	950.	30.15
5606	2.81	666.	2.21
5610	15.74	950.	12.37
5645	19.67	950.	15.46
5701	21.36	950.	14.63
5703	29.16	950.	22.92
5951	0.47	245.	0.33
5954	3.68	822.	2.58
6003	10.01	950.	7.87
6005	9.86	950.	7.75
6039	9.23	950.	7.25
6042	8.49	950.	6.67
6204	11.23	950.	8.83
6217	7.86	950.	6.18
6229	9.20	950.	7.23
6233	3.88	858.	3.05
6235F	6.39	950.	5.26
6251	9.24	950.	7.26
6252	9.59	950.	7.54
6306	11.01	950.	8.65
6319	6.74	950.	5.30
6325	7.39	950.	5.81
6400	11.44	950.	8.99
6504	4.73	950.	3.32
*6801F	4.36	945.	3.59
6824	7.25	950.	5.44
6826	9.68	950.	7.27
6872F	18.31	950.	15.07
6874F	16.72	950.	13.76
7133	3.31	756.	2.49
7196	12.13	950.	9.11
7201	8.22	950.	5.63
7207	8.22	950.	5.63
7219	17.68	950.	13.28

\*6801F - See directional footnote under classification phraseology in 4:1 of the Manual.



CODE NO.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7230	A		
7231	16.44	950.	12.35
7309F	9.54	950.	7.85
7327F	15.31	950.	12.60
*7360F	7.34	950.	6.04
7369	5.99	950.	4.50
7370	13.71	950.	10.30
7380	14.70	950.	11.04
7381	10.96	950.	8.23
7382	16.00	950.	12.02
7384	8.78	950.	6.59
7390	20.80	950.	14.25
7403	7.48	950.	5.62
7405	2.20	556.	1.65
7424	0.76	297.	0.57
7425	2.39	590.	1.79
7426	10.57	950.	7.94
7427	10.57	950.	7.94
7428	5.16	950.	3.88
7431	1.57	443.	1.18
7435	5.16	950.	3.88
7502	6.77	950.	5.08
7515	1.71	468.	1.28
7520	6.42	950.	4.82
7536	10.42	950.	7.83
7538	5.54	950.	4.35
7539	2.45	601.	1.84
7540	2.65	637.	1.99
7580	7.93	950.	5.96
7590	10.66	950.	8.01
7600	10.85	950.	8.15
7601	9.57	950.	7.52
7605	3.73	831.	2.93
7610	0.47	245.	0.33
7710	6.54	950.	4.91
7711	45.96	**	34.52
7712	29.35	950.	20.10
7714	8.80	950.	6.61
7715	33.33	**	25.03
7720	4.46	950.	3.35
7723	3.54	797.	2.66
7728	4.46	950.	3.35
7855	9.38	950.	7.37
8001	4.71	950.	3.23
8006	3.21	738.	2.20
8008	2.75	655.	1.88
8010	5.10	950.	3.49
8013	0.97	335.	0.66
8017	3.54	797.	2.42
8018	6.59	950.	4.51

CODE NO.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8021	6.81	950.	4.66
8031	4.88	950.	3.34
8032	4.39	950.	3.01
8033	5.40	950.	3.70
8034	17.19	950.	11.78
8039	3.46	783.	2.37
8044	5.99	950.	4.10
8045	1.32	398.	0.90
8046	5.10	950.	3.49
8047	2.45	601.	1.68
8048	8.45	950.	5.79
8051	2.38	588.	1.63
8053	5.99	950.	4.10
8054	5.99	950.	4.10
8055	4.18	912.	2.86
8090	2.67	641.	1.83
8102	3.54	797.	2.42
8103	3.00	700.	2.06
8105	6.59	950.	4.51
8106	9.86	950.	6.75
8107	5.77	950.	3.95
8111	7.04	950.	4.82
8116	3.07	713.	2.10
8203	9.46	950.	6.63
8204	12.72	950.	8.71
8215	9.85	950.	6.75
8227	10.89	950.	8.56
8232	10.13	950.	6.94
8235	8.43	950.	5.77
8263	11.98	950.	8.21
8264	11.32	950.	7.75
8265	15.44	950.	10.58
8268	8.19	950.	5.61
8269	14.48	950.	9.92
8279	13.52	950.	9.26
8280	21.04	950.	14.41
8291	7.55	950.	5.17
8292	12.19	950.	8.35
8293	19.29	950.	13.21
8350	10.49	950.	7.19
8353	10.25	950.	7.02
8385	7.17	950.	4.91
8387	6.29	950.	4.31
8392	6.44	950.	4.41
8393	4.54	950.	3.11
8396	5.85	950.	4.01
8397	6.29	950.	4.31
8398	4.82	950.	3.30
8506	9.91	950.	6.79
8507	9.37	950.	6.42

\*7360F - See directional footnote under classification phraseology in 4:1 of the Manual.

\*\*7711 & 7715 - The "Minimum Earned Premium" for each separate fire company or first aid or rescue squad shall be \$125 for one piece of apparatus, \$150 for two pieces of apparatus plus \$50 for each piece of apparatus in excess of two. The Minimum Premium for the classification shall be the sum of the Minimum Earned Premium plus the Expense Constant. See directional footnote under classification phraseology in 4:1 of the Manual.

CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8601	0.71	288.	0.49
8606	10.87	950.	7.45
8607	11.62	950.	7.96
8709F	5.33	950.	4.39
8711F	2.94	689.	2.42
8720	1.79	482.	1.23
8726F	2.22	560.	1.83
8731	1.79	482.	1.23
8742	0.44	239.	0.31
8745	8.61	950.	5.90
8748	1.30	394.	0.90
8753	3.71	828.	2.54
8755	0.46	243.	0.32
8800	3.65	817.	2.54
8803	0.16	189.	0.11
8810	0.19	194.	0.13
8820	0.37	227.	0.26
8828	5.55	950.	3.80
8829	4.80	950.	3.29
8831	2.76	657.	1.89
8832	0.49	248.	0.34
8835	5.55	950.	3.80
8836	5.97	950.	4.09
8838	0.93	327.	0.65
8840	0.65	277.	0.45
8860	0.16	189.	0.11
8868	1.49	428.	1.04
8901	0.17	191.	0.12
9014	5.68	950.	3.89
9015	6.57	950.	4.50
9016	6.16	950.	4.22
9033	4.72	950.	3.23
9044	5.79	950.	3.97
9045	1.26	387.	0.86
9052	4.55	950.	3.12
9053	1.66	459.	1.14
9060	2.97	695.	2.03
9061	2.00	520.	1.37
9063	1.82	488.	1.25
9065	1.62	452.	1.11
9078	5.13	950.	3.51
9079	3.53	795.	2.42
9088	A		
9089	2.91	684.	1.99
9093	2.97	695.	2.03
9102	5.22	950.	3.92
9106	10.76	950.	7.37
9107	5.06	950.	3.47
9109	5.22	950.	3.92
9154	2.90	682.	2.18

CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9156	2.92	686.	2.03
9170	47.49	950.	32.53
9178	10.46	950.	7.86
9179	15.20	950.	11.42
9180	7.21	950.	5.41
9182	4.74	950.	3.56
9186	33.27	950.	24.99
9220	6.40	950.	4.38
9402	7.54	950.	5.66
9403	16.54	950.	12.42
9410	8.16	950.	5.59
9421	0.85	313.	0.67
9423	4.00	880.	2.74
9501	5.14	950.	3.60
9519	8.73	950.	5.98
9521	7.67	950.	5.38
9522	3.77	839.	2.64
9529	A		
9530	5.78	950.	4.54
9538	10.34	950.	8.13
9549	10.69	950.	8.40
9554	11.17	950.	8.78
9555	11.17	950.	8.78
9556	11.17	950.	8.78
9557	3.31	756.	2.60
9586	0.80	304.	0.55
9600	3.31	756.	2.32
9610	0.62	272.	0.42
9620	1.59	446.	1.09
9720	0.51	252.	0.38
9726	6.88	950.	4.71
9728	6.75	950.	4.62

**3. Catastrophe Provisions.**

- a) **Terrorism.** A rate of \$0.03 for each one hundred dollars of policy payroll is applicable as the premium charge for terrorism in accordance with the terms and conditions of 3:3-55 and 3:9-1 through 3:9-7 of this Manual. An upward deviation from the \$0.03 rate is allowed. See 3:9-7 of this Manual for further information.
- b) **Catastrophe (Other than Certified Acts of Terrorism).** A rate of \$0.01 for each one hundred dollars of policy payroll is applicable as the premium charge for catastrophe (other than certified acts of terrorism) in accordance with the terms and conditions of 3:3-55 and 3:9-8 through 3:9-13 of this Manual.

**4. Rates and Factors for Longshore and Harbor Workers Compensation Act Coverage when provided on the same policy as New Jersey Workers Compensation Law Coverage.**

- a) **Non-"F" Classes.** For classifications in this Manual whose code numbers are not followed by the letter "F" the rates do not provide for coverage under the United States Longshore and Harbor Workers Compensation Act. The manual rate and the minimum premium, exclusive of the expense constant, where applicable for any such classification which is used to cover operations subject to the United States Longshore and Harbor Workers Compensation Act shall be increased 50%. For such a classification the increased rate shall be applied to the entire payroll coming under the jurisdiction of the United States Longshore and Harbor Workers Compensation Act. This procedure is not applicable to the classifications for Admiralty or Federal Employers Liability Act employments included in 3:6 of this Manual.
- b) **Rates for "State Only" Coverage—"F" Classes.** When operations properly classified under Codes 6801F or 7360F are conducted at premises not under the jurisdiction of the United States Longshore and Harbor Workers Compensation Act, the following rates and rating values shall apply thereto:

CODE NO.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
6801	4.02	884.	3.31
7360	7.10	950.	5.84

When operations properly classified under any other classification accompanied by the letter "F" are conducted at a location where no employee is engaged in operations subject to the United States Longshore and Harbor Workers Compensation Act, the rates and rating values for each individual risk shall be obtained by the Home Office from the Rating Bureau.

- 5. **Expense Constant.** Expense constants are established and coded on the following basis and shall be applied in accordance with the provisions of 3:3-57 through 3:3-60 of this Manual.

	Code	Amount
All Classifications .....	0900	\$160.

- 6. **Minimum Premium Formula.** Standard Minimum Premiums are derived on the basis of the following formula: Minimum Premium = Expense Constant + 180 times the manual rate (rounded to the nearest dollar) subject to a maximum of \$950.

Special Minimum Premiums apply to Private Residence classifications and to classifications for Maritime or Federal Employers Liability Act coverage, which are shown in their respective sections of this Manual.

- 7. **Surcharges.** The following policyholder surcharge percentages are applicable to the modified premium as described in 3:3-56 of this Manual.

Second Injury Fund Surcharge percentage: 5.48%  
Uninsured Employers Fund Surcharge percentage: 0.00%

- 8. **Basis of Premiums** applicable in accordance with **Manual (4:1)** footnote instructions for code 7370—"Taxicab Company & Drivers".

The upset payroll base as per leased or rental vehicle.....\$36,000

- 9. **Maximum Weekly Payroll** applicable in accordance with **Manual (3:3-40)** -- "Executive Officers" and the **Manual (4:1)** -- footnote instructions for Code 7610 -- "Radio or Television Broadcasting Station- All Employees & Drivers", Code 8280 -- "Racing Stable and Drivers", Code 9156 -- "Theater Noc- Players, Entertainers or Musicians", Code 9186 -- "Carnival, Circus, or Amusement Device Operator - Traveling - & Drivers" and Code 9610 -- "Motion Picture' - Production- in Studios or Outside & Drivers"..... \$2,590

- 10. Minimum Weekly Payroll** applicable in accordance with **Manual (3:3-40)** -- "Executive Officers" .....\$650
- 11. Maximum Average Annual Wage** applicable in accordance with Manual (3:3-40) -- "Executive Officers" and Manual (4:1) -- footnote instructions for Code 7610 -- "Radio or Television Broadcasting Station- All Employees & Drivers", Code 8280 -- "Racing Stable and Drivers", Code 9156 -- "Theater Noc- Players, Entertainers or Musicians", 'Code 9186 -- "Carnival, Circus, or Amusement Device Operator - Traveling - & Drivers" and Code 9610 -- "Motion Picture' - Production- in Studios or Outside & Drivers" ..... \$134,680
- 12. Minimum and Maximum Annual Payroll** applicable in accordance with **Manual (3:3-40)** -- Code 9178 '-- "Athletic Sports or Park: Non-Contact Sports", Code 9179 -- "Athletic Sports or Park: Contact Sports"
  - Minimum Annual Payroll ..... \$2,590
  - Maximum Annual Payroll ..... \$134,680
- 13. Minimum Annual Payroll Base** applicable in accordance with **Manual (3:3-42) -- Appointed or Elected Public Officers**
  - Appointed or Elected member of a Board of Education..... \$6,760
  - Any other appointed or Elected officer ..... \$1,350
- 14. Plan Premium Adjustment Program (PPAP) -- PPAP Adjustment Factor for:**
  - Non-Rated Risk ..... 20%
- 15. Premium Discount Schedule** -Applicable as provided in Premium Discount Rules, **3:3-74 through 79** of **Manual**.

	Total		
	New Jersey	By Schedule	By Schedule
	Standard	Y	X
First	\$ 10,000	-	-
Next	190,000	9.1%	5.1%
Next	1,550,000	11.3%	6.5%
Over	1,750,000	12.3%	7.5%

**PART THREE**

**SECTION 5. PRIVATE RESIDENCES, ESTATES AND FARMS**

**12. Special Classifications and Charges.**

<b>Classification</b>	<b>Code</b>	<b>Annual Charge</b>
Private Residences:		
Inservants—full-time .....	0913	\$60/person
Outservants—full-time .....	0912	\$60/person
Private Estates:		
Inservants—full-time .....	0913	\$60/person
Outservants—full-time .....	0915	\$60/person
Occasional Servants.....	0910	\$1/policy

The annual policy charge of \$1 is applicable in every instance.

The above premium charges shall be applicable with a standard provisions Homeowners Policy or other policy however designated containing the standard provisions of the Comprehensive Personal Liability policy with respect to the insured premises of the insured.

When coverage for residence employees must be written upon a Standard Provision Workers Compensation and Employers Liability Insurance Policy, the above charges shall be applicable in addition to an annual expense constant charge of \$160 which shall constitute the minimum premium for the code.

Servants need not be named. If during the period additional full-time servants are employed or previously employed full-time servants released and not replaced, a statement shall be made to the company and pro rata premium adjustment made for such full-time servants.

**PART THREE**  
**SECTION 6. MARITIME OR FEDERAL EMPLOYMENTS**

**8. Table of Rates.**

CLASSIFICATION	Coverage I			Coverage II		
	Code	Rate	Excess Element	Code	Rate	Excess Element
<b>ADMIRALTY</b>						
Diving—marine.....	7394	5.30	4.36	7395	5.88	4.84
Dredging—excavation by means of suction dredges only—including loading or unloading .....	7334	8.87	7.30	7335	9.85	8.11
Dredging N.O.C. ....	7334	8.87	7.30	7335	9.85	8.11
Vessels:						
Barges, Scows, Canal Boats or Lighters —not self-propelled.....	7046	4.81	3.96	7098	5.34	4.39
A non-self-propelled barge, scow, canal boat or lighter having a regular master and a regular crew under his command, who are furnished living quarters aboard the same vessel, shall be assigned to 7038 "Sailing Vessels N.O.C.".						
Self-propelled barges, scows, canal boats or lighters shall be assigned to 7019 "Steamers—all kinds."						
Sailing Vessels N.O.C. ....	7038	5.54	4.56	7089	6.15	5.06
Boat Livery—power, sail or rowboats used for fishing or pleasure purposes, limited to boats under 15 tons— including laying up of boats and putting into commission .....	7038	5.54	4.56	7089	6.15	5.06
Vessels of 15 tons or over shall be assigned to 7019 "Steamers—all kinds" or 7038 "Sailing Vessels N.O.C.".						
Ferries—including dock employees .....	7019	4.98	4.10	7027	5.54	4.56
Fishing Vessels—seagoing—motor boats or tugs —including net fishing or lobster hauling.....	7019	4.98	4.10	7027	5.54	4.56
Fishing Vessels—pound fishing—including work on floats or shore or packing, curing or shipping fish or repairing nets or boats.....	7019	4.98	4.10	7027	5.54	4.56
Fishing Vessels—not seagoing— motor boats or tugs —including net fishing or lobster hauling.....	7019	4.98	4.10	7027	5.54	4.56
Fishing Vessels—Party or Charter Boats .....	7019	4.98	4.10	7027	5.54	4.56
Oystermen—Planting; Harvesting; or Operations of Boats .....	7019	4.98	4.10	7027	5.54	4.56
Steamers—all kinds .....	7019	4.98	4.10	7027	5.54	4.56
Supply Boats—Supplying Water or Gasoline for Shipping.....	7019	4.98	4.10	7027	5.54	4.56
Tugboats—all kinds .....	7019	4.98	4.10	7027	5.54	4.56
Yachts—Private—Sail or Power .....	7038	5.54	4.56	7089	6.15	5.06
Wrecking—Marine—including Salvage Operations.....	7394	5.30	4.36	7395	5.88	4.84

<b>CLASSIFICATION</b>	<b>Coverage I</b>			<b>Coverage II</b>		
	<b>Code</b>	<b>Rate</b>	<b>Excess Element</b>	<b>Code</b>	<b>Rate</b>	<b>Excess Element</b>
<b>FEDERAL EMPLOYERS LIABILITY ACT</b>						
Railroads—Operation—Including Drivers, Chauffeurs and their Helpers .....	7151	5.30	4.36	7152	5.88	4.84
This classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including such work as rebuilding of bridges, grade crossing elimination, laying or relaying of track and all new construction operations shall be classified as Codes 6702 or 6703.						
Railroads—Clerical Office Employees N.O.C. ....	8814	0.29	0.24	8815	0.32	0.26
Railroad—Salespersons, Collectors or Messengers—Outside.....	8737	0.66	0.54	8738	0.73	0.60
Railroad Construction—including Clerical Office Employees; Salespersons; Drivers, Chauffeurs and their Helpers.....	6702	A		6703	A	