COMPENSATION RATING AND INSPECTION BUREAU

60 PARK PLACE
NEWARK, NEW JERSEY 07102
(973) 622-6014

PAUL G. WITKO
Executive Director

November 21, 2019

CIRCULAR LETTER #1974

To: **All Bureau Members and Subscribers**

Re: **Revised Rates and Rating Values Effective January 1, 2020**

The Commissioner of Banking and Insurance ("Commissioner") has approved a **5.8% decrease** in rates and rating values applicable to New Jersey workers' compensation and employers' liability insurance effective January 1, 2020 on a new and renewal basis. The Rating Bureau filed for a decrease of 3.8% in rates and rating values; however, the Commissioner revised the overall change to the approved amount of -5.8%. The rating components of the approved decrease are summarized in this Circular Letter, issued concurrently with Manual Amendment Bulletin #493, Manual Amendment Bulletin #494 and Statistical Circular #126.

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 **0.958 (–4.2%)** due to **experience**.

A **trend factor** of **0.945 (–5.5%)** is included to recognize changing exposures and losses.

BENEFIT CHANGES

Effective January 1, 2020, the maximum weekly benefit with respect to all types of injuries, except permanent partial disabilities, will be changed from $921 to $945. The minimum weekly benefit will be changed from $246 to $252. In cases involving permanent partial disabilities, the present maximum weekly benefits ranging from $246 to $921, varying on the basis of duration of disability, will be changed to $252 and $945, 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 **1.009 (+0.9%)** 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 **1.025 (+2.5%)**.

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 **0.942**, or a **decrease** of **5.8%**.

PROPOSED CHANGES BY INDUSTRY GROUP

Industry Group	Average Rate Change	Minimum Change (-20%)	Maximum Change (+20%)
Manufacturing	-6.6%	-26.6%	13.4%
Contracting	-7.7%	-27.7%	12.3%
Office & Clerical	-4.5%	-24.5%	15.5%
Goods & Services	-4.8%	-24.8%	15.2%
Miscellaneous	-6.5%	-26.5%	13.5%
F-Class	-6.7%	-26.7%	13.3%
Maritime & FELA	-6.4%	-26.4%	13.6%
Statewide	-5.8%	-25.8%	14.2%

CLASSIFICATION RATES

The adjustment of classification **rate relativity** is based on the policy experience for 2012 through 2016, 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 551 classifications in the Manual effective January 1, 2020 including the codes to accommodate Admiralty and Federal employments. Seven classifications carry no rate assignment. Of the remainder, 156 will experience increased rates, the rates for 384 classes will decrease, and four are unchanged.

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 utilized by the Rating Bureau for the rates effective January 1, 2020 is based on the class ratemaking methodology developed by the National Council on Compensation Insurance (NCCI) in 2009. The Bureau implemented this method for the January 1, 2019 filing.

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 180 to 200. 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 2020 Fund requirements, the policyholder surcharge percentages effective January 1, 2020 on a new and renewal basis to be applied to the modified premium are:

Second Injury Fund	5.34%
Uninsured Employers' Fund	0.00%

EXPENSE RATIOS

Expense Items	Excluding Expense Constant
Production	19.00%
Taxes *	3.71
General	4.40
Profit and Contingency	2.50
Total Overhead	29.61
Loss and Loss Adjustment Expense	70.39%
Loss Adjustment Expense	1.214
General State Premium Tax	2.10%
Rate Supervision	0.25
Miscellaneous Federal Tax	0.30
Security Fund	0.59
Rating Bureau Expense	0.47
* Taxes	3.71

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, 2020 are attached.

Paul G. Witko
Executive Director

PGW:njl
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
0005	6.78	950.	4.56
0034	8.67	950.	5.83
0035	4.69	950.	3.15
0042	14.77	950.	11.42
0050	7.16	950.	5.53
0055	5.91	950.	3.97
0073	6.55	950.	4.40
0074	3.85	930.	2.59
0075	6.48	950.	4.35
0079	3.87	934.	2.60
0081	4.41	950.	2.96
0082	10.22	950.	6.87
0083	9.84	950.	6.61
0084	9.16	950.	6.16
0085	7.86	950.	5.28
0086	3.76	912.	2.53
0089	6.77	950.	4.55
0106	21.31	950.	15.64
0700	3.53	866.	2.44
0917	9.28	950.	6.24
1320F	1.98	556.	1.64
1438	11.81	950.	8.15
1452	7.62	950.	5.26
1463	12.15	950.	8.38
1624	5.56	950.	4.08
1699	4.56	950.	3.15
1701	7.50	950.	5.18
1710	9.59	950.	7.04
1741	3.60	880.	2.48
1747	3.23	806.	2.23
1754	5.91	950.	4.08
1814	16.50	950.	11.39
1853	6.98	950.	4.82
1924	3.40	840.	2.35
1925	9.98	950.	6.89
1937	7.55	950.	5.21
2002	7.05	950.	4.86
2003	6.95	950.	4.80
2014	6.78	950.	4.68
2039	7.48	950.	5.16
2041	5.13	950.	3.54
2070	8.17	950.	5.64
2081	6.27	950.	4.33
2089	6.31	950.	4.35
2095	6.40	950.	4.42
2110	4.50	950.	3.10
2111	4.66	950.	3.22
2112	5.77	950.	3.98
2114	4.89	950.	3.37
2121	1.76	512.	1.21
2130	4.53	950.	3.13
2131	3.62	884.	2.50
2143	4.50	950.	3.10
2150	9.17	950.	6.33
2157	18.54	950.	12.79
2173	9.44	950.	6.51
2211	8.09	950.	5.58
2286	5.19	950.	3.58
2302	2.48	656.	1.71
2303	4.50	950.	3.10

Code No.	Rate	Minimum Premium	Excess Element
2352	3.58	876.	2.47
2361	1.79	518.	1.24
2362	3.52	864.	2.43
2380	3.55	870.	2.45
2383	4.15	950.	2.86
2386	3.77	914.	2.60
2388	3.07	774.	2.12
2402	4.92	950.	3.39
2416	3.64	888.	2.51
2418	9.39	950.	6.48
2420	7.71	950.	5.32
2501	3.02	764.	2.08
2503	2.61	682.	1.80
2557	4.44	950.	3.06
2570	5.98	950.	4.13
2576	3.39	838.	2.34
2582	3.02	764.	2.08
2585	8.27	950.	5.71
2586	4.00	950.	2.76
2587	6.66	950.	4.48
2588	1.97	554.	1.32
2600	7.00	950.	4.83
2623	8.67	950.	5.98
2654	1.60	480.	1.10
2660	3.53	866.	2.44
2670	2.77	714.	1.91
2683	4.07	950.	2.81
2688	3.86	932.	2.66
2702	25.40	950.	18.64
2710	11.17	950.	7.71
2759	11.60	950.	8.00
2790	3.72	904.	2.57
2802	7.41	950.	5.11
2835	4.74	950.	3.27
2836	3.92	944.	2.70
2841	7.01	950.	4.84
2852	10.19	950.	7.03
2881	6.26	950.	4.32
2883	6.09	950.	4.20
2913	7.16	950.	4.94
2916	7.06	950.	4.87
2923	3.07	774.	2.12
2942	4.05	950.	2.79
2960	4.95	950.	3.42
3004	3.08	776.	2.13
3018	4.40	950.	3.04
3022	7.84	950.	5.41
3027	5.05	950.	3.48
3028	4.29	950.	2.96
3030	10.26	950.	7.08

Code No.	Rate	Minimum Premium	Excess Element
3040	14.93	950.	10.30
3041	4.54	950.	3.13
3042	6.35	950.	4.38
3045	9.86	950.	6.80
3060	5.60	950.	3.86
3061	4.93	950.	3.40
3062	5.63	950.	3.88
3066	5.76	950.	3.97
3075	5.60	950.	3.86
3076	5.32	950.	3.67
3081	16.54	950.	11.41
3085	6.29	950.	4.34
3110	5.33	950.	3.68
3111	3.26	812.	2.25
3113	2.15	590.	1.48
3114	4.22	950.	2.91
3118	2.14	588.	1.48
3122	6.07	950.	4.19
3131	6.30	950.	4.35
3132	4.82	950.	3.33
3145	2.49	658.	1.72
3146	4.79	950.	3.31
3169	5.35	950.	3.69
3179	2.97	754.	2.05
3188	5.26	950.	3.63
3192	3.38	836.	2.33
3193	4.24	950.	2.93
3194	5.75	950.	3.97
3220	4.45	950.	3.07
3227	4.91	950.	3.39
3228	6.11	950.	4.22
3241	6.01	950.	4.15
3255	4.09	950.	2.82
3257	4.35	950.	3.00
3270	2.43	646.	1.68
3307	7.62	950.	5.26
3315	4.80	950.	3.31
3336	3.07	774.	2.12
3339	2.92	744.	2.01
3365	12.71	950.	9.82
3372	5.34	950.	3.68
3373	5.70	950.	3.93
3381	5.42	950.	3.74
3383	1.48	456.	1.02
3384	0.63	286.	0.43
3385	1.89	538.	1.30
3400	5.55	950.	3.83
3507	4.53	950.	3.13
3548	2.48	656.	1.71
3561	3.90	940.	2.69

Code No.	Rate	Minimum Premium	Excess Element
3571	1.85	530.	1.28
3574	1.72	504.	1.19
3581	1.73	506.	1.19
3612	3.73	906.	2.57
3620	4.33	950.	2.99
3632	4.51	950.	3.11
3634	2.42	644.	1.67
3635	3.64	888.	2.51
3638	4.22	950.	2.91
3642	2.88	736.	1.99
3643	3.88	936.	2.68
3648	2.33	626.	1.61
3649	4.39	950.	3.03
3656	4.77	950.	3.29
3681	1.03	366.	0.71
3685	1.68	496.	1.16
3686	2.44	648.	1.68
3719	1.80	520.	1.39
3724	6.97	950.	5.39
3726	5.09	950.	3.93
3807	3.52	864.	2.43
3815	9.14	950.	6.31
3821	15.58	950.	10.47
3826	3.90	940.	2.69
3830	1.89	538.	1.30
3864	4.79	950.	3.31
3865	3.09	778.	2.13
3881	4.72	950.	3.26
4000	10.17	950.	7.46
4023	10.27	950.	7.09
4024	5.89	950.	4.06
4027	10.27	950.	7.09
4034	9.90	950.	6.83
4036	4.47	950.	3.08
4038	3.09	778.	2.13
4050	4.52	950.	3.12
4053	3.15	790.	2.17
4061	5.89	950.	4.06
4062	4.68	950.	3.23
4111	2.62	684.	1.81
4112	1.07	374.	0.74
4113	7.43	950.	5.13
4114	4.16	950.	2.87
4115	1.40	440.	0.97
4130	8.57	950.	5.91
4133	6.80	950.	4.69
4150	1.79	518.	1.24
4239	4.50	950.	3.10
4240	6.39	950.	4.41
4243	4.61	950.	3.18

Code No.	Rate	Minimum Premium	Excess Element
4244	3.43	846.	2.37
4245	3.86	932.	2.66
4250	4.97	950.	3.43
4251	5.36	950.	3.70
4273	5.92	950.	4.08
4279	5.12	950.	3.53
4282	2.67	694.	1.84
4283	2.54	668.	1.75
4299	2.73	706.	1.88
4301	6.76	950.	4.66
4307	2.42	644.	1.67
4313	4.47	950.	3.08
4351	3.34	828.	2.30
4352	4.09	950.	2.82
4353	1.94	548.	1.34
4360	1.22	404.	0.84
4361	1.69	498.	1.16
4410	4.48	950.	3.09
4431	6.87	950.	4.74
4432	1.64	488.	1.13
4439	4.75	950.	3.28
4452	5.18	950.	3.57
4459	5.32	950.	3.67
4470	2.86	732.	1.97
4479	4.19	950.	2.89
4484	3.62	884.	2.50
4491	3.85	930.	2.66
4493	7.57	950.	5.22
4557	3.79	918.	2.62
4558	2.96	752.	2.04
4561	2.96	752.	2.04
4571	A		
4572	1.10	380.	0.74
4583	5.59	950.	3.86
4597	2.97	754.	2.05
4598	7.52	950.	5.19
4611	1.65	490.	1.14
4627	4.73	950.	3.26
4628	2.17	594.	1.50
4635	6.94	950.	4.79
4653	2.25	610.	1.55
4665	11.28	950.	7.78
4683	5.89	950.	4.06
4692	1.03	366.	0.71
4693	1.38	436.	0.95
4703	2.22	604.	1.53
4707	3.60	880.	2.48
4710	3.11	782.	2.15
4712	2.38	636.	1.64
4720	1.98	556.	1.37

Code No.	Rate	Minimum Premium	Excess Element
4740	0.94	348.	0.65
4741	4.23	950.	2.92
4771	3.80	920.	2.62
4824	3.34	828.	2.30
4827	11.53	950.	7.96
4828	1.88	536.	1.30
4829	1.65	490.	1.14
4835	A		
4836	0.57	274.	0.39
4902	5.94	950.	4.10
4923	3.22	804.	2.22
5000	27.30	950.	21.10
5022	18.14	950.	14.02
5038	22.67	950.	17.52
5040	14.95	950.	11.56
5057	10.14	950.	7.84
5059	26.61	950.	20.57
5069	40.94	950.	31.65
5103	9.48	950.	7.33
5146	9.33	950.	7.21
5160	4.30	950.	3.32
5183	5.86	950.	4.53
5184	4.48	950.	3.46
5188	4.80	950.	3.71
5190	4.63	950.	3.58
5191	1.56	472.	1.05
5192	8.41	950.	5.65
5200	11.25	950.	8.70
5213	12.46	950.	9.63
5215	12.56	950.	9.71
5222	20.91	950.	16.16
5223	11.50	950.	8.89
5348	9.23	950.	7.13
5402	14.39	950.	11.12
5403	18.29	950.	14.14
5409	6.87	950.	5.31
5437	11.56	950.	8.94
5443	21.48	950.	16.60
5445	10.52	950.	8.13
5458	11.36	950.	8.78
5459	11.36	950.	8.78
5462	10.35	950.	8.00
5466	11.31	950.	8.74
5473	26.33	950.	20.35
5474	12.94	950.	10.00
5475	11.36	950.	8.78
5479	13.37	950.	10.34
5480	23.29	950.	18.00
5491	4.21	950.	3.25
5500	9.45	950.	7.30

Code No.	Rate	Minimum Premium	Excess Element
5509	10.08	950.	7.79
5538	7.69	950.	5.94
5551	29.46	950.	22.77
5606	2.72	704.	2.10
5610	13.50	950.	10.44
5645	18.29	950.	14.14
5701	19.79	950.	13.30
5703	29.86	950.	23.08
5951	0.40	240.	0.28
5954	3.63	886.	2.50
6003	10.17	950.	7.86
6005	8.33	950.	6.44
6039	7.58	950.	5.86
6042	7.73	950.	5.98
6204	9.78	950.	7.56
6217	7.54	950.	5.83
6229	7.57	950.	5.85
6233	3.92	944.	3.03
6235F	5.21	950.	4.31
6251	6.66	950.	5.15
6252	7.58	950.	5.86
6306	10.16	950.	7.85
6319	4.85	950.	3.75
6325	6.57	950.	5.08
6400	9.87	950.	7.63
6504	4.61	950.	3.18
6801F	4.94	950.	4.09
6811	4.55	950.	3.77
6824F	8.00	950.	5.87
6826F	11.63	950.	8.54
6834	5.33	950.	3.91
6836	7.75	950.	5.69
6872F	15.83	950.	13.11
6874F	16.84	950.	13.94
7133	3.75	910.	2.75
7196	10.92	950.	8.02
7201	9.47	950.	6.36
7207	9.47	950.	6.36
7219	16.62	950.	12.20
7230	A		
7231	13.44	950.	9.86
7309F	10.39	950.	8.60
7327F	14.52	950.	12.02
7350F	6.64	950.	5.50
7360	5.53	950.	4.58
7369	5.03	950.	3.69
7370	12.63	950.	9.27
7380	13.55	950.	9.95
7381	9.77	950.	7.17
7382	12.44	950.	9.13

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

Code No.	Rate	Minimum Premium	Excess Element
7384	8.07	950.	5.92
7390	17.69	950.	11.89
7403	7.28	950.	5.34
7405	2.06	572.	1.51
7424	0.69	298.	0.51
7425	2.71	702.	1.99
7426	11.35	950.	8.33
7427	11.35	950.	8.33
7428	5.13	950.	3.77
7431	1.78	516.	1.31
7435	5.13	950.	3.77
7502	5.55	950.	4.07
7515	1.62	484.	1.19
7520	5.85	950.	4.29
7536	9.06	950.	6.65
7538	6.07	950.	4.69
7539	2.06	572.	1.51
7540	2.63	686.	1.93
7580	7.22	950.	5.30
7590	10.08	950.	7.40
7600	9.03	950.	6.63
7601	10.14	950.	7.84
7605	3.24	808.	2.50
7610	0.46	252.	0.32
7710	6.47	950.	4.75
7711	41.03	*	30.12
7712	22.09	950.	14.84
7714	9.51	950.	6.98
7715	26.28	*	19.29
7720	4.35	950.	3.19
7723	3.59	878.	2.64
7728	4.35	950.	3.19
7855	7.82	950.	6.04
8001	4.30	950.	2.89
8006	2.90	740.	1.95
8008	2.62	684.	1.76
8010	4.76	950.	3.20
8013	0.89	338.	0.60
8017	3.44	848.	2.31
8018	6.10	950.	4.10
8021	6.83	950.	4.59
8031	5.18	950.	3.48
8032	4.03	950.	2.71
8033	5.63	950.	3.78
8034	16.63	950.	11.18
8039	3.81	922.	2.56
8044	6.06	950.	4.07
8045	1.21	402.	0.81
8046	4.76	950.	3.20
8047	2.72	704.	1.83

Code No.	Rate	Minimum Premium	Excess Element
8048	7.98	950.	5.36
8051	2.25	610.	1.51
8053	6.06	950.	4.07
8054	6.06	950.	4.07
8055	4.29	950.	2.88
8090	3.05	770.	2.05
8102	3.44	848.	2.31
8103	3.13	786.	2.10
8105	6.10	950.	4.10
8106	9.87	950.	6.63
8107	5.38	950.	3.62
8111	6.83	950.	4.59
8116	3.53	866.	2.37
8203	8.57	950.	5.91
8204	11.66	950.	7.84
8215	8.02	950.	5.39
8227	10.38	950.	8.02
8232	8.53	950.	5.73
8235	9.15	950.	6.15
8263	9.38	950.	6.30
8264	10.99	950.	7.39
8265	13.61	950.	9.15
8268	7.87	950.	5.29
8269	11.67	950.	7.84
8279	12.43	950.	8.35
8280	19.35	950.	13.00
8291	6.94	950.	4.66
8292	11.39	950.	7.65
8293	18.92	950.	12.71
8350	10.22	950.	6.87
8353	11.81	950.	7.94
8385	6.67	950.	4.48
8387	5.69	950.	3.82
8392	5.80	950.	3.90
8393	4.32	950.	2.90
8396	5.81	950.	3.90
8397	5.69	950.	3.82
8398	4.49	950.	3.02
8506	9.22	950.	6.20
8507	8.47	950.	5.69
8601	0.66	292.	0.45
8606	8.18	950.	5.50
8607	9.51	950.	6.39
8709F	4.47	950.	3.70
8711F	3.33	826.	2.76
8720	1.90	540.	1.28
8726F	1.63	486.	1.35
8731	1.90	540.	1.28
8742	0.42	244.	0.29
8745	7.79	950.	5.23

**7711 & 7715 - The "Minimum Earned Premium" for each separate fi re 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
8748	1.23	406.	0.84
8753	2.89	738.	1.94
8755	0.38	236.	0.26
8800	3.39	838.	2.33
8803	0.13	186.	0.09
8810	0.18	196.	0.12
8820	0.36	232.	0.25
8828	5.22	950.	3.51
8829	4.72	950.	3.17
8831	2.81	722.	1.89
8832	0.49	258.	0.34
8835	5.22	950.	3.51
8836	4.50	950.	3.02
8838	0.89	338.	0.61
8840	0.68	296.	0.47
8860	0.13	186.	0.09
8868	1.43	446.	0.98
8901	0.17	194.	0.12
9014	5.52	950.	3.71
9015	6.27	950.	4.21
9016	6.24	950.	4.19
9033	4.68	950.	3.14
9044	4.84	950.	3.25
9045	1.21	402.	0.81
9052	4.63	950.	3.11
9053	1.51	462.	1.01
9060	2.98	756.	2.00
9061	2.11	582.	1.42
9063	1.81	522.	1.22
9065	1.86	532.	1.25
9078	5.15	950.	3.46
9079	3.21	802.	2.16
9088	A		
9089	2.76	712.	1.85
9093	2.84	728.	1.91
9102	5.24	950.	3.85
9106	10.86	950.	7.30
9107	5.26	950.	3.53
9109	5.24	950.	3.85
9154	3.14	788.	2.30
9156	3.30	820.	2.26
9170	35.74	950.	24.02
9178	9.15	950.	6.72
9179	17.25	950.	12.66
9180	6.66	950.	4.89
9182	4.65	950.	3.41
9186	37.76	950.	27.72
9220	6.87	950.	4.62
9402	7.05	950.	5.17
9403	17.96	950.	13.18

Code No.	Rate	Minimum Premium	Excess Element
9410	7.10	950.	4.77
9421	0.95	350.	0.73
9423	3.71	902.	2.49
9501	4.98	950.	3.44
9519	8.17	950.	5.49
9521	6.31	950.	4.35
9522	3.59	878.	2.48
9529	A		
9530	5.79	950.	4.48
9538	10.35	950.	8.00
9554	10.07	950.	7.78
9555	10.07	950.	7.78
9556	10.07	950.	7.78
9557	2.86	732.	2.21
9586	0.73	306.	0.49
9600	3.36	832.	2.32
9610	0.71	302.	0.48
9620	1.77	514.	1.19
9720	0.57	274	0.42
9726	5.97	950	4.01
9728	6.23	950.	4.19

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 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 + 200 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: 5.34%

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..........$36,700

★ **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"..........$2640

★ **10. Minimum Weekly Payroll** applicable in accordance with **Manual (3:3-40) --** "Executive Officers"..........$660

★ **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" $137,280

★ **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 $2,640

Maximum Annual Payroll $137,280

★ **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 $6,860

Any other appointed or Elected officer $1,370

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 Standard Premium	By Schedule Y Carrier	By Schedule X Carrier
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 6. MARITIME OR FEDERAL EMPLOYMENTS

8. Table of Rates.

CLASSIFICATION	Coverage I Code	Coverage I Rate	Coverage I Excess Element	Coverage II Code	Coverage II Rate	Coverage II Excess Element
ADMIRALTY						
Diving—marine	7394	4.39	3.63	7395	4.88	4.04
Dredging—excavation by means of suction dredges only—including loading or unloading	7334	9.36	7.75	7335	10.40	8.61
Dredging N.O.C.	7334	9.36	7.75	7335	10.40	8.61
Vessels: Barges, Scows, Canal Boats or Lighters —not self-propelled	7046	4.21	3.49	7098	4.68	3.88

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."

CLASSIFICATION	Coverage I Code	Coverage I Rate	Coverage I Excess Element	Coverage II Code	Coverage II Rate	Coverage II Excess Element
Sailing Vessels N.O.C.	7038	6.29	5.21	7089	6.98	5.78
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	6.29	5.21	7089	6.98	5.78

Vessels of 15 tons or over shall be assigned to 7019 "Steamers—all kinds" or 7038 "Sailing Vessels N.O.C.".

CLASSIFICATION	Coverage I Code	Coverage I Rate	Coverage I Excess Element	Coverage II Code	Coverage II Rate	Coverage II Excess Element
Ferries—including dock employees	7019	4.15	3.44	7027	4.61	3.82
Fishing Vessels—seagoing—motor boats or tugs —including net fishing or lobster hauling	7019	4.15	3.44	7027	4.61	3.82
Fishing Vessels—pound fishing—including work on floats or shore or packing, curing or shipping fish or repairing nets or boats	7019	4.15	3.44	7027	4.61	3.82
Fishing Vessels—not seagoing— motor boats or tugs —including net fishing or lobster hauling	7019	4.15	3.44	7027	4.61	3.82
Fishing Vessels—Party or Charter Boats	7019	4.15	3.44	7027	4.61	3.82
Oystermen—Planting; Harvesting; or Operations of Boats	7019	4.15	3.44	7027	4.61	3.82
Steamers—all kinds	7019	4.15	3.44	7027	4.61	3.82
Supply Boats—Supplying Water or Gasoline for Shipping	7019	4.15	3.44	7027	4.61	3.82
Tugboats—all kinds	7019	4.15	3.44	7027	4.61	3.82
Yachts—Private—Sail or Power	7038	6.29	5.21	7089	6.98	5.78
Wrecking—Marine—including Salvage Operations	7394	4.39	3.63	7395	4.88	4.04
FEDERAL EMPLOYERS LIABILITY ACT						
Railroads—Operation—Including Drivers, Chauffeurs and their Helpers	7151	4.39	3.63	7152	4.88	4.04

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.

CLASSIFICATION	Coverage I Code	Coverage I Rate	Coverage I Excess Element	Coverage II Code	Coverage II Rate	Coverage II Excess Element
Railroads—Clerical Office Employees N.O.C.	8814	0.27	0.19	8815	0.30	0.21
Railroad—Salespersons, Collectors or Messengers—Outside	8737	0.63	0.43	8738	0.70	0.48
Railroad Construction—including Clerical Office Employees; Salespersons; Drivers, Chauffeurs and their Helpers	6702	A		6703	A	