COMPENSATION RATING AND INSPECTION BUREAU

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

PAUL G. WITKO
Executive Director

November 17, 2020

CIRCULAR LETTER #1996

To: All Bureau Members and Subscribers

Re: Revised Rating Values Effective January 1, 2021

The Commissioner of Banking and Insurance ("Commissioner") has approved the revised rating values set forth in this Circular Letter, issued concurrently with Manual Amendment Bulletin #502 and Statistical Circular #129 effective January 1, 2021 on a new and renewal basis.

SURCHARGES

New Jersey law mandates application of separate policyholder surcharges to finance the Second Injury Fund and the Uninsured Employers' Fund. Based on the Department of Labor and Workforce Development's estimate of 2021 Fund requirements, the policyholder surcharge percentages effective January 1, 2021 on a new and renewal basis to be applied to the modified premium are:

Second Injury Fund 5.22%
Uninsured Employers' Fund 0.00%

RATING VALUES

The complete Table of Rates and Rating Values, found in Sections 2:1-1 through 2:1-8 and 2:2-3 of the Manual, applicable to new and renewal business effective January 1, 2021 are attached. As referenced in Manual Amendment Bulletin #502, two classifications have been discontinued and one classification has been added. All other rates remain unchanged per Advisory Bulletin #79.

Paul G. Witko
Executive Director

PGW:njl
Att.

Effective January 1, 2021

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

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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
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
3571	1.85	530.	1.28

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Code No.	Rate	Minimum Premium	Excess Element
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
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
4244	3.43	846.	2.37
4245	3.86	932.	2.66

Code No.	Rate	Minimum Premium	Excess Element
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
4740	0.94	348.	0.65
4741	4.23	950.	2.92

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Code No.	Rate	Minimum Premium	Excess Element
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
5509	10.08	950.	7.79
5538	7.69	950.	5.94

Code No.	Rate	Minimum Premium	Excess Element
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
7384	8.07	950.	5.92
7390	17.69	950.	11.89

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

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Code No.	Rate	Minimum Premium	Excess Element
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
8048	7.98	950.	5.36
8051	2.25	610.	1.51

Code No.	Rate	Minimum Premium	Excess Element
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
8748	1.23	406.	0.84
8753	2.89	738.	1.94

**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.

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Code No.	Rate	Minimum Premium	Excess Element
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
★ 8871	0.18	196.	0.12
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
9410	7.10	950.	4.77

Code No.	Rate	Minimum Premium	Excess Element
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: 5.22%

   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

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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%

Rated Risk -- An adjustment factor of 20% is applicable to all qualifying Plan risks that are experience rated and have expected losses of less than $10,000 in their experience modification calculation. The adjustment factor for risks with expected losses of $10,000 or greater is determined in accordance with the PPAP formula in 3:14-8 (13D) of the Manual. The minimum adjustment factor for risks subject to the PPAP formula is 20%. If the PPAP formula indicates an adjustment factor greater than 20%, that adjustment factor will be applicable subject to the maximum adjustment factors in 3:14-8 (13E) of the Manual.

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%

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PART 2
SECTION 2. PART TWO—EMPLOYERS LIABILITY LIMIT TABLE AND CHARGES

1. Table for increased limits percentages and minimum premiums applicable to all policies except those written exclusively to cover private residences.

Bodily Injury by Disease: Policy Limit ($000 Omitted)

The premium for higher limits shall be determined in accordance with the procedure described in 3:3-73 of this MANUAL.

	Loss Limit	Minimum Premium	500	1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
Bodily Injury by Accident Each Accident Limit AND Bodily Injury by Disease Each Employee Limit ($000 Omitted)	100	-	0.0%	0.2%	0.4%	0.6%	0.8%	1.0%	1.2%	1.4%	1.6%	1.8%	2.0%
	200	$100	0.4%	0.6%	0.8%	1.0%	1.2%	1.4%	1.6%	1.8%	2.0%	2.2%	2.4%
	300	$100	0.7%	0.9%	1.1%	1.3%	1.5%	1.7%	1.9%	2.1%	2.3%	2.5%	2.7%
	400	$100	0.9%	1.1%	1.3%	1.5%	1.7%	1.9%	2.1%	2.3%	2.5%	2.7%	2.9%
	500	$100	1.1%	1.3%	1.5%	1.7%	1.9%	2.1%	2.3%	2.5%	2.7%	2.9%	3.1%
	1,000	$150		1.4%	1.6%	1.8%	2.0%	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%
	2,000	$175			1.8%	2.0%	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%
	3,000	$200				2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%
	4,000	$225					2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%
	5,000	$250						3.0%	3.2%	3.4%	3.6%	3.8%	4.0%
	6,000	$260							3.4%	3.6%	3.8%	4.0%	4.2%
	7,000	$270								3.7%	3.9%	4.1%	4.3%
	8,000	$280									4.0%	4.2%	4.4%
	9,000	$290										4.3%	4.5%
	10,000	$300											4.6%

The charge is subject to experience rating.

Charges for limits other than those shown above shall be obtained from the Rating Bureau.

The same minimum premium applies for all Bodily Injury by Disease policy limits within the same row. For increased limits not displayed in the table, apply the minimum premium shown for the next highest limit published in the table.

At the request of the policyholder, the insurer shall provide limits of $500,000/$500,000/$500,000. Higher limits are available at the discretion of the insurer.

For special Table of Charges applicable to policies written to provide Maritime or Federal Employers' Liability Act Coverage, see 3:6-12, 13 and 14 of this Manual.

2. Minimum Charges Not Subject to Prorating. The minimum charges are not subject to prorating for periods less than one year.

★ **3. Table applicable to coverages written exclusively to cover Private Residences (0910 and 0913).** At the request of the policyholder, the insurer shall provide limits of $500,000/ $500,000/$500,000. The charge for such limits is as follows:

Limit of Liability	Charge
500,000/500,000/500,000	1.00

This charge is in addition to the basic policy charges included in 3:5-12 of the Manual.

Limits greater than the above are permitted under the Personal Liability Section of the policy affording the comprehensive personal liability coverage or under a Personal Umbrella Liability Policy.