



COMPENSATION RATING AND INSPECTION BUREAU

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November 17, 2021

CIRCULAR LETTER #2019

To: All Bureau Members and Subscribers

Re: Revised Rates and Rating Values Effective January 1, 2022

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, 2022 on new and renewal policies. The Rating Bureau filed for a decrease of 4.9% in rates and rating values; however, the Commissioner revised the overall change to the approved amount of -5.3%. The rating components of the decrease are summarized in this Circular Letter, issued concurrently with [Manual Amendment Bulletin #504](#).

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 **0.976 (-2.4%)** due to **experience**.

A **trend factor of 0.895 (-10.5%)** is included to recognize changing exposures and losses.

BENEFIT CHANGES

Effective January 1, 2022, the maximum weekly benefit with respect to all types of injuries, except permanent partial disabilities, will be changed from \$969 to \$1065. The minimum weekly benefit will be changed from \$258 to \$284. In cases involving permanent partial disabilities, the present maximum weekly benefits ranging from \$258 to \$969, varying on the basis of duration of disability, will be changed to \$284 and \$1065, 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 **1.046 (+4.6%)** 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 **1.031 (+3.1%)**.

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 **1.005 (+0.5%)**.

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%**.

RATE CHANGES BY INDUSTRY GROUP

Industry Group	Average Rate Change	Minimum Change (-20%)	Maximum Change (+20%)
Manufacturing	-2.6%	-22.6%	15.0%*
Contracting	-5.7%	-25.7%	14.3%
Office & Clerical	-4.3%	-24.3%	15.0%*
Goods & Services	-5.4%	-25.4%	14.6%
Miscellaneous	-7.1%	-27.1%	12.9%
F-Class	-4.3%	-24.3%	15.0%*
Maritime & FELA	-6.2%	-26.2%	13.8%
Statewide	-5.3%	-25.3%	14.7%

* By order of the Commissioner, the Rating Bureau is limiting the individual rate impacts to +15%.

CLASSIFICATION RATES

The adjustment of classification **rate relativity** is based on the policy experience for 2014 through 2018, 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 550 classifications in the Manual effective January 1, 2022 including the codes to accommodate Admiralty and Federal employments. Seven classifications carry no rate assignment. Of the remainder, 202 will experience increased rates, the rates for 333 classes will decrease, and eight 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%.

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 PARAMETERS

Minimum Premium Multiplier

The **minimum premium multiplier** is increased from 200 to 240 effective January 1, 2022. 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.

Maximum Minimum Premium

The **maximum minimum premium** is increased from \$950 to \$1,000 effective January 1, 2022. The change to premium resulting from the application of the new maximum minimum premium is minimal and does not impact the overall rate level. Special maximum minimum premium amounts 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 2022 Fund requirements, the policyholder surcharge percentages effective January 1, 2022 on a new and renewal basis to be applied to the modified premium are:

Second Injury Fund	5.33%
Uninsured Employers' Fund	0.00%

EXPENSE RATIOS

<u>Expense Items</u>	<u>Excluding Expense Constant</u>
Production	18.70%
Taxes *	3.94
General	4.70
Profit and Contingency	2.50
Total Overhead	29.84
Loss and Loss Adjustment Expense	70.16%
Loss Adjustment Expense	1.248
General State Premium Tax	2.10%
Rate Supervision	0.25
Miscellaneous Federal Tax	0.30
Security Fund	0.89
<u>Rating Bureau Expense</u>	<u>0.40</u>
* Taxes	3.94

RATES AND RATING VALUES

The complete Table of Rates and Rating Values, found in Sections 2:1-2,6,7,8-13, 3:5-12 and 3:6-8 of the Manual, applicable to new and renewal business effective January 1, 2022 are attached.



Paul G. Witko
Executive Director

PGW:njl
Att.

Effective January 1, 2022

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	5.38	1000.	3.58	1754	6.79	1000.	4.64
0034	6.47	1000.	4.30	1814	16.49	1000.	11.26
0035	4.31	1000.	2.87	1853	5.69	1000.	3.89
0042	13.09	1000.	10.12	1924	3.23	935.	2.21
0050	7.25	1000.	5.60	1925	7.73	1000.	5.28
0055	6.77	1000.	4.50	1937	8.17	1000.	5.58
0073	6.81	1000.	4.53	2002	8.10	1000.	5.53
0074	3.53	1000.	2.35	2003	6.53	1000.	4.46
0075	6.24	1000.	4.15	2014	5.96	1000.	4.07
0079	3.70	1000.	2.46	2039	8.60	1000.	5.87
0081	5.05	1000.	3.36	2041	4.85	1000.	3.31
0082	8.87	1000.	5.90	2070	7.73	1000.	5.28
0083	7.35	1000.	4.89	2081	6.94	1000.	4.74
0084	6.84	1000.	4.55	2089	6.95	1000.	4.75
0085	5.87	1000.	3.90	2095	7.09	1000.	4.84
0086	3.38	971.	2.25	2110	5.17	1000.	3.53
0089	7.24	1000.	4.81	2111	5.35	1000.	3.65
0106	18.65	1000.	13.65	2112	6.51	1000.	4.45
0700	3.80	1000.	2.60	2114	4.91	1000.	3.35
0917	9.53	1000.	6.34	2121	2.02	645.	1.38
1320F	2.27	705.	1.62	2130	3.51	1000.	2.40
1438	9.15	1000.	6.25	2131	3.00	880.	2.05
1452	8.76	1000.	5.98	2143	4.87	1000.	3.33
1463	9.89	1000.	6.75	2150	10.54	1000.	7.20
1624	4.21	1000.	3.08	2157	15.56	1000.	10.63
1699	4.66	1000.	3.18	2173	10.85	1000.	7.41
1701	5.81	1000.	3.97	2211	8.38	1000.	5.72
1710	10.83	1000.	7.93	2286	5.96	1000.	4.07
1741	3.43	983.	2.34	2302	2.85	844.	1.95
1747	3.33	959.	2.27	2303	3.52	1000.	2.40

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CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT	CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2352	3.65	1000.	2.49	3040	11.86	1000.	8.10
2361	2.05	652.	1.40	3041	4.18	1000.	2.85
2362	3.54	1000.	2.42	3042	6.77	1000.	4.62
2380	2.98	875.	2.04	3045	10.09	1000.	6.89
2383	4.77	1000.	3.26	3060	5.30	1000.	3.62
2386	3.36	966.	2.29	3061	4.52	1000.	3.09
2388	2.38	731.	1.63	3062	5.47	1000.	3.74
2402	4.29	1000.	2.93	3066	5.30	1000.	3.62
2416	3.72	1000.	2.54	3075	5.30	1000.	3.62
2418	7.28	1000.	4.97	3076	5.16	1000.	3.52
2420	5.97	1000.	4.08	3081	12.81	1000.	8.75
2501	2.97	873.	2.03	3085	7.12	1000.	4.86
2503	2.43	743.	1.66	3110	4.66	1000.	3.18
2557	3.86	1000.	2.64	3111	2.68	803.	1.83
2570	5.89	1000.	4.02	3113	2.05	652.	1.40
2576	2.76	822.	1.89	3114	4.19	1000.	2.86
2582	3.47	993.	2.37	3118	1.87	609.	1.28
2585	7.55	1000.	5.16	3122	6.98	1000.	4.77
2586	3.49	998.	2.38	3131	5.46	1000.	3.73
2587	6.02	1000.	4.00	3132	4.56	1000.	3.11
2588	2.25	700.	1.50	3145	2.78	827.	1.90
2600	7.60	1000.	5.19	3146	4.87	1000.	3.33
2623	6.72	1000.	4.59	3169	4.49	1000.	3.07
2654	1.84	602.	1.26	3179	2.64	794.	1.80
2660	3.80	1000.	2.60	3188	4.21	1000.	2.88
2670	2.50	760.	1.71	3192	3.50	1000.	2.39
2683	4.34	1000.	2.96	3193	4.87	1000.	3.33
2688	4.43	1000.	3.03	3194	4.84	1000.	3.31
2702	26.81	1000.	19.62	3220	4.52	1000.	3.09
2710	10.45	1000.	7.14	3227	4.45	1000.	3.04
2759	11.47	1000.	7.83	3241	6.35	1000.	4.34
2790	3.76	1000.	2.57	3255	4.50	1000.	3.07
2802	7.54	1000.	5.15	3257	4.16	1000.	2.84
2835	5.27	1000.	3.60	3270	2.44	746.	1.67
2836	4.50	1000.	3.07	3307	7.01	1000.	4.79
2841	5.98	1000.	4.08	3315	4.64	1000.	3.17
2852	7.89	1000.	5.39	3336	3.37	969.	2.30
2881	6.35	1000.	4.34	3339	2.53	767.	1.73
2883	5.31	1000.	3.63	3365	12.58	1000.	9.72
2913	6.63	1000.	4.53	3372	5.38	1000.	3.67
2916	7.13	1000.	4.87	3373	6.14	1000.	4.19
2923	2.38	731.	1.63	3381	4.20	1000.	2.87
2942	3.14	914.	2.14	3383	1.70	568.	1.16
2960	5.69	1000.	3.89	3384	0.72	333.	0.49
3004	3.54	1000.	2.42	3385	2.12	669.	1.45
3018	4.00	1000.	2.73	3400	5.29	1000.	3.61
3022	8.53	1000.	5.83	3507	3.90	1000.	2.66
3027	3.91	1000.	2.67	3548	2.09	662.	1.43
3028	4.93	1000.	3.37	3561	3.02	885.	2.06
3030	9.77	1000.	6.67	3571	1.78	587.	1.22

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CODE No.	RATE	MINIMUM	EXCESS ELEMENT	CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3574	1.49	518.	1.02	4250	4.18	1000.	2.85
3581	1.40	496.	0.96	4251	6.16	1000.	4.21
3612	3.99	1000.	2.73	4273	5.83	1000.	3.98
3620	4.25	1000.	2.90	4279	5.47	1000.	3.74
3632	4.14	1000.	2.83	4282	2.97	873.	2.03
3634	2.20	688.	1.50	4283	2.34	722.	1.60
3635	2.98	875.	2.04	4299	3.06	894.	2.09
3638	4.69	1000.	3.20	4301	5.24	1000.	3.58
3642	2.50	760.	1.71	4307	2.29	710.	1.56
3643	3.50	1000.	2.39	4313	4.89	1000.	3.34
3648	2.16	678.	1.48	4351	3.66	1000.	2.50
3649	4.72	1000.	3.22	4352	3.94	1000.	2.69
3656	4.40	1000.	3.01	4353	2.16	678.	1.48
3681	1.18	443.	0.81	4360	1.05	412.	0.72
3685	1.36	486.	0.93	4361	1.49	518.	1.01
3686	2.34	722.	1.60	4410	3.91	1000.	2.67
3719	1.41	498.	1.09	4431	5.32	1000.	3.63
3724	6.60	1000.	5.10	4432	1.60	544.	1.09
3726	5.55	1000.	4.29	4439	4.26	1000.	2.91
3807	3.60	1000.	2.46	4452	5.33	1000.	3.64
3815	8.55	1000.	5.84	4459	5.22	1000.	3.57
3821	13.22	1000.	8.79	4470	2.76	822.	1.89
3826	3.02	885.	2.06	4479	3.49	998.	2.38
3830	2.17	681.	1.48	4484	3.97	1000.	2.71
3864	5.50	1000.	3.76	4491	4.42	1000.	3.02
3865	3.55	1000.	2.42	4493	5.87	1000.	4.01
3881	4.21	1000.	2.88	4557	3.22	933.	2.20
4000	11.38	1000.	8.33	4558	3.13	911.	2.14
4023	11.81	1000.	8.07	4561	3.13	911.	2.14
4024	6.64	1000.	4.54	4571	A		
4027	11.81	1000.	8.07	4572	1.04	410.	0.69
4034	8.37	1000.	5.72	4583	5.29	1000.	3.61
4036	3.52	1000.	2.40	4597	3.41	978.	2.33
4038	3.04	890.	2.08	4598	5.83	1000.	3.98
4050	4.10	1000.	2.80	4611	1.68	563.	1.15
4053	3.62	1000.	2.47	4627	5.43	1000.	3.71
4062	4.40	1000.	3.01	4628	1.75	580.	1.20
4111	3.01	882.	2.06	4635	5.80	1000.	3.96
4112	1.23	455.	0.84	4653	2.58	779.	1.76
4113	5.76	1000.	3.93	4665	11.73	1000.	8.01
4114	4.77	1000.	3.26	4683	4.75	1000.	3.24
4115	1.61	546.	1.10	4692	1.00	400.	0.68
4130	7.76	1000.	5.30	4693	1.45	508.	0.99
4133	6.52	1000.	4.45	4703	2.16	678.	1.48
4150	1.67	561.	1.14	4707	3.26	942.	2.23
4239	4.84	1000.	3.31	4710	3.57	1000.	2.44
4240	4.95	1000.	3.38	4712	2.73	815.	1.86
4243	4.70	1000.	3.21	4720	2.03	647.	1.39
4244	3.88	1000.	2.65	4740	0.85	364.	0.58
4245	3.28	947.	2.24	4741	4.63	1000.	3.16

Effective January 1, 2022

CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT	CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4771	3.52	1000.	2.40	5551	26.67	1000.	20.62
4824	3.31	954.	2.26	5606	2.68	803.	2.07
4827	10.44	1000.	7.13	5610	11.08	1000.	8.56
4828	2.09	662.	1.43	5645	17.20	1000.	13.30
4829	1.89	614.	1.29	5701	15.55	1000.	10.34
4835	A			5703	34.12	1000.	26.37
4836	0.56	294.	0.38	5951	0.45	268.	0.31
4902	4.60	1000.	3.14	5954	4.17	1000.	2.85
4923	2.50	760.	1.71	6003	9.81	1000.	7.58
5000	20.29	1000.	15.68	6005	8.36	1000.	6.46
5022	16.15	1000.	12.48	6039	7.95	1000.	6.15
5038	16.84	1000.	13.02	6042	5.96	1000.	4.61
5040	12.97	1000.	10.03	6204	8.24	1000.	6.37
5057	10.36	1000.	8.01	6217	7.63	1000.	5.90
5059	19.77	1000.	15.28	6229	7.96	1000.	6.15
5069	37.18	1000.	28.74	6233	4.47	1000.	3.46
5103	8.56	1000.	6.62	6235F	5.46	1000.	3.90
5146	8.52	1000.	6.59	6251	6.53	1000.	5.05
5160	3.87	1000.	2.99	6252	5.64	1000.	4.36
5183	6.11	1000.	4.72	6306	9.35	1000.	7.23
5184	4.63	1000.	3.58	6319	4.62	1000.	3.57
5188	4.79	1000.	3.70	6325	5.46	1000.	4.22
5190	5.01	1000.	3.87	6400	9.60	1000.	7.42
5191	1.65	556.	1.10	6504	5.16	1000.	3.52
5192	6.28	1000.	4.18	6801F	5.68	1000.	4.06
5200	9.53	1000.	7.37	6811	5.23	1000.	3.74
5213	12.67	1000.	9.79	6824F	6.72	1000.	4.92
5215	12.74	1000.	9.85	6826F	11.53	1000.	8.44
5222	16.14	1000.	12.48	6834	4.48	1000.	3.28
5223	9.46	1000.	7.31	6836	7.69	1000.	5.63
5348	8.25	1000.	6.38	6872F	13.26	1000.	9.48
5402	14.04	1000.	10.85	6874F	16.68	1000.	11.93
5403	17.20	1000.	13.30	7133	4.23	1000.	3.10
5409	7.46	1000.	5.77	7196	11.16	1000.	8.17
5437	11.51	1000.	8.90	7201	10.85	1000.	7.22
5443	15.96	1000.	12.34	7207	10.85	1000.	7.22
5445	8.89	1000.	6.87	7219	14.35	1000.	10.50
5458	8.64	1000.	6.68	7230	A		
5459	8.64	1000.	6.68	7231	14.89	1000.	10.90
5462	8.35	1000.	6.45	7309F	8.18	1000.	5.85
5466	11.50	1000.	8.89	7327F	12.99	1000.	9.29
5473	23.36	1000.	18.06	7350F	7.21	1000.	5.16
5474	12.67	1000.	9.79	7360	6.01	1000.	4.30
5475	8.64	1000.	6.68	7369	3.68	1000.	2.69
5479	12.79	1000.	9.89	7370	10.16	1000.	7.44
5480	17.31	1000.	13.38	7380	13.25	1000.	9.70
5491	3.72	1000.	2.88	7381	8.30	1000.	6.08
5500	8.08	1000.	6.25	7382	13.32	1000.	9.75
5509	9.99	1000.	7.72	7384	7.47	1000.	5.47
5538	6.91	1000.	5.34	7390	16.66	1000.	11.08

Effective January 1, 2022

CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT	CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7403	5.37	1000.	3.93	8053	6.53	1000.	4.34
7405	1.94	626.	1.42	8054	6.53	1000.	4.34
7424	0.72	333.	0.53	8055	4.56	1000.	3.03
7425	2.63	791.	1.93	8090	3.31	954.	2.20
7426	8.91	1000.	6.52	8102	3.20	928.	2.13
7427	8.91	1000.	6.52	8103	3.58	1000.	2.38
7428	4.60	1000.	3.37	8105	5.61	1000.	3.73
7431	1.51	522.	1.11	8106	10.23	1000.	6.80
7435	4.60	1000.	3.37	8107	4.56	1000.	3.03
7502	4.41	1000.	3.23	8111	6.87	1000.	4.57
7515	1.60	544.	1.17	8116	4.04	1000.	2.69
7520	5.07	1000.	3.71	8203	9.85	1000.	6.73
7536	10.23	1000.	7.49	8204	9.89	1000.	6.58
7538	4.94	1000.	3.82	8215	5.99	1000.	3.98
7539	1.59	542.	1.16	8227	9.67	1000.	7.47
7540	2.30	712.	1.68	8232	7.89	1000.	5.25
7580	6.47	1000.	4.74	8235	9.30	1000.	6.18
7590	9.62	1000.	7.04	8263	8.60	1000.	5.72
7600	8.40	1000.	6.15	8264	8.80	1000.	5.85
7601	7.54	1000.	5.83	8265	10.57	1000.	7.03
7605	3.40	976.	2.63	8268	7.26	1000.	4.83
7610	0.52	285.	0.35	8269	12.06	1000.	8.02
7710	7.04	1000.	5.15	8279	12.40	1000.	8.25
7711	44.85	*	32.83	8280	14.44	1000.	9.60
7712	16.48	1000.	10.96	8291	6.01	1000.	4.00
7714	10.34	1000.	7.57	8292	9.91	1000.	6.59
7715	19.18	*	14.04	8293	16.49	1000.	10.97
7720	4.79	1000.	3.51	8350	9.85	1000.	6.55
7723	3.33	959.	2.44	8353	10.38	1000.	6.90
7728	4.79	1000.	3.51	8385	6.41	1000.	4.26
7855	7.24	1000.	5.60	8387	5.49	1000.	3.65
8001	3.93	1000.	2.61	8392	5.24	1000.	3.48
8006	2.69	806.	1.79	8393	4.18	1000.	2.78
8008	2.59	782.	1.72	8396	5.32	1000.	3.54
8010	4.61	1000.	3.07	8397	5.49	1000.	3.65
8013	0.83	359.	0.55	8398	4.14	1000.	2.75
8017	3.20	928.	2.13	8506	8.80	1000.	5.85
8018	5.61	1000.	3.73	8507	9.32	1000.	6.20
8021	6.20	1000.	4.12	8601	0.65	316.	0.44
8031	5.93	1000.	3.94	8606	6.11	1000.	4.06
8032	4.22	1000.	2.81	8607	7.10	1000.	4.72
8033	5.63	1000.	3.74	8709F	3.39	974.	2.42
8034	12.94	1000.	8.61	8711F	2.75	820.	1.97
8039	4.13	1000.	2.75	8720	2.17	681.	1.44
8044	6.53	1000.	4.34	8726F	1.87	609.	1.34
8045	0.97	393.	0.65	8731	2.17	681.	1.44
8046	4.61	1000.	3.07	8742	0.42	261.	0.28
8047	2.91	858.	1.94	8745	5.82	1000.	3.87
8048	8.06	1000.	5.36	8748	1.06	414.	0.72
8051	2.21	690.	1.47	8753	2.69	806.	1.79

**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.

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CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT	CODE No.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8755	0.43	263.	0.29	9106	12.44	1000.	8.27
8800	2.99	878.	2.02	9107	4.72	1000.	3.14
8803	0.10	184.	0.07	9109	5.27	1000.	3.86
8810	0.17	201.	0.12	9154	3.10	904.	2.27
8820	0.33	239.	0.22	9156	3.70	1000.	2.50
8828	4.39	1000.	2.92	9170	26.66	1000.	17.73
8829	4.60	1000.	3.06	9178	8.69	1000.	6.36
8831	2.33	719.	1.55	9179	17.93	1000.	13.12
8832	0.48	275.	0.32	9180	6.97	1000.	5.10
8835	4.39	1000.	2.92	9182	4.27	1000.	3.13
8836	3.62	1000.	2.41	9186	41.04	1000.	30.04
8838	0.68	323.	0.46	9220	6.60	1000.	4.39
8840	0.52	285.	0.35	9402	6.76	1000.	4.95
8860	0.10	184.	0.07	9403	17.60	1000.	12.88
8868	1.36	486.	0.92	9410	6.40	1000.	4.26
8871	0.17	201.	0.12	9421	1.08	419.	0.83
8901	0.18	203.	0.12	9423	3.45	988.	2.29
9014	5.37	1000.	3.57	9501	5.42	1000.	3.70
9015	6.11	1000.	4.06	9519	7.17	1000.	4.77
9016	5.52	1000.	3.67	9521	7.21	1000.	4.92
9033	4.68	1000.	3.11	9522	3.61	1000.	2.47
9044	5.01	1000.	3.33	9529	A		
9045	1.19	446.	0.79	9530	5.34	1000.	4.13
9052	4.54	1000.	3.02	9538	11.64	1000.	9.00
9053	1.53	527.	1.02	9554	8.11	1000.	6.27
9060	2.94	866.	1.96	9555	8.11	1000.	6.27
9061	1.99	638.	1.32	9556	8.11	1000.	6.27
9063	1.58	539.	1.05	9557	3.05	892.	2.36
9065	1.91	618.	1.27	9586	0.73	335.	0.49
9078	5.16	1000.	3.43	9600	2.88	851.	1.97
9079	2.90	856.	1.93	9610	0.81	354.	0.54
9088	A			9620	2.02	645.	1.34
9089	2.06	654.	1.37	9720	0.64	314.	0.47
9093	2.28	707.	1.52	9726	5.01	1000.	3.33
9102	5.27	1000.	3.86	9728	4.65	1000.	3.09

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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.

	<u>Code</u>	<u>Amount</u>
All Classifications	0900	\$160.

★ **6. Minimum Premium Formula.** Standard Minimum Premiums are derived on the basis of the following formula: Minimum Premium = Expense Constant + 240 times the manual rate (rounded to the nearest dollar) subject to a maximum of \$1,000.

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: 5.33%
- 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.....\$42,400

★ **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"..... \$3,050

★ **10. Minimum Weekly Payroll** applicable in accordance with **Manual (3:3-40)** -- "Executive Officers" \$760

★ **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",

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'Code 9186 -- "Carnival, Circus, or Amusement Device Operator - Traveling - & Drivers" and Code 9610 -- "Motion Picture' - Production- in Studios or Outside & Drivers" \$158,600

- ★ **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 \$3,050

Maximum Annual Payroll \$158,600

- ★ **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..... \$7,900

Any other appointed or Elected officer \$1,580

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 THREE

SECTION 6. MARITIME OR FEDERAL EMPLOYMENTS

1. Application of the Manual. The General Rules of this Manual shall apply, except as may otherwise be provided or supplemented in this Section.

United States Longshore and Harbor Workers' Compensation Act

2. Policy Forms. To provide insurance for liability under the United States Longshore and Harbor Workers' Compensation Act, the Standard Provisions Workers Compensation and Employers Liability Policy shall be used with the United States Longshore and Harbor Workers' Compensation Act Endorsement attached.

3. Rates. The rates on the New Jersey Rate Pages for those classifications whose code numbers on the rate pages are followed by the letter "F" include coverage under the United States Longshore and Harbor Workers' Compensation Act. Subject to the approval of the Rating Bureau, the rates for such classifications may be adjusted to provide for coverage under the New Jersey Workers' Compensation Law exclusively in accordance with the rates and rating values set forth in 2:1-4(b) of this Manual.

The rates and minimum premiums for classifications whose code numbers are not followed by the letter "F" provide coverage under the New Jersey Workers' Compensation Law and such rates and minimum premiums shall be adjusted for operations within the jurisdiction of the United States Longshore and Harbor Workers' Compensation Act in accordance with the provisions of 2:1-4(a) of this Manual.

Admiralty or Federal Employers' Liability Act

4. Policy Forms—Admiralty. To provide under a policy, which also affords coverage under the New Jersey Workers' Compensation Law, the insurance for employers liability under Admiralty jurisdiction, the Standard Provisions Workers Compensation and Employers Liability Policy shall be used with one or both of the following endorsements:

Maritime Coverage Endorsement (WC 00 02 01 B)

Voluntary Compensation Maritime Coverage Endorsement (WC 00 02 03)

The Maritime Coverage Endorsement specifically excludes coverage for bodily injury covered by a Protection and Indemnity Policy or similar policy. The exclusion applies even if the other policy does not apply because of another insurance clause, deductible limitation clause or any similar clause.

The purchaser of Admiralty Coverage should select coverage either under a Standard Workers Compensation Policy or a Protection and Indemnity Policy.

5. Policy Forms—Federal Employers' Liability Act. To provide under a policy, which also affords coverage under the New Jersey Workers' Compensation Law, the insurance for employers liability under the Federal Employers' Liability Act, the Standard Provisions Workers Compensation and Employers Liability Policy shall be used with one or both of the following endorsements:

Federal Employers' Liability Act Coverage Endorsement (WC 00 01 04 A)

New Jersey Voluntary Compensation Federal Employers' Liability Act Coverage Endorsement (WC 29 01 01)

6. Forms of Coverage. Two alternative forms of coverage are available as follows:

(a) **Coverage I.** A Standard Provisions Workers Compensation and Employers Liability Policy shall be used with limitation of the liability for damages to specified amounts. This form of policy provides coverage for the following obligations:

Such legal liability as may exist to pay Workers Compensation.

Liability to pay damages under the various laws of negligence restricted by limits as specified in the policy, excluding any liability imposed upon the insured arising from any obligation to provide transportation, wages, maintenance and cure.

(b) **Coverage II.** A Standard Provisions Workers Compensation and Employers Liability Policy shall be used with provision for "Voluntary Compensation" under a single designated workers compensation law and with

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limitation of the liability for damages under the various laws of negligence restricted as specified in the policy, including any liability imposed upon the insured arising from any obligation to provide transportation, wages, maintenance and cure.

This form of policy provides coverage which goes beyond Coverage I in that it obligates the company to offer a settlement based strictly upon the statutory benefit provisions of the designated workers compensation law to the same extent as if claims were subject to adjustment under such workers compensation law rather than negligence liability.

In addition to the designation of a single workers compensation law in the "Voluntary Compensation" endorsement as the basis upon which voluntary compensation settlement shall be offered, it is permissible to extend the policy to cover such legal liability as may exist under the same or any other workers compensation law or laws.

7. Classifications and Rates. Premium charges shall be determined in accordance with the following table of Admiralty or Federal Employers Liability classifications and rates. The payroll of all employees engaged in stevedoring operations who are not members of the crew of the vessel shall be assigned to the appropriate stevedoring classification.

★ **8. Table of Rates.**

CLASSIFICATION	Coverage I			Coverage II		
	Code	Rate	Excess Element	Code	Rate	Excess Element
ADMIRALTY						
Diving—marine	7394	4.12	2.95	7395	4.90	3.50
Dredging—excavation by means of suction dredges only—including loading or unloading.....	7334	9.21	6.59	7335	10.24	7.32
Dredging N.O.C.....	7334	9.21	6.59	7335	10.24	7.32
Vessels:						
Barges, Scows, Canal Boats or Lighters —not self-propelled	7046	4.37	3.12	7098	4.86	3.47
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	5.31	3.80	7089	5.90	4.22
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	5.31	3.80	7089	5.90	4.22
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	3.76	2.69	7027	4.99	3.57
Fishing Vessels—seagoing—motor boats or tugs —including net fishing or lobster hauling	7019	3.76	2.69	7027	4.99	3.57
Fishing Vessels—pound fishing—including work on floats or shore or packing, curing or shipping fish or repairing nets or boats.....	7019	3.76	2.69	7027	4.99	3.57
Fishing Vessels—not seagoing— motor boats or tugs —including net fishing or lobster hauling	7019	3.76	2.69	7027	4.99	3.57
Fishing Vessels—Party or Charter Boats.....	7019	3.76	2.69	7027	4.99	3.57
Oystermen—Planting; Harvesting; or Operations of Boats.....	7019	3.76	2.69	7027	4.99	3.57
Steamers—all kinds	7019	3.76	2.69	7027	4.99	3.57
Supply Boats—Supplying Water or Gasoline for Shipping	7019	3.76	2.69	7027	4.99	3.57
Tugboats—all kinds	7019	3.76	2.69	7027	4.99	3.57
Yachts—Private—Sail or Power.....	7038	5.31	3.80	7089	5.90	4.22
Wrecking—Marine—including Salvage Operations.....	7394	4.12	2.95	7395	4.90	3.50

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FEDERAL EMPLOYERS LIABILITY ACT

Railroads—Operation—including Drivers, Chauffeurs and their Helpers.....	7151	3.25	2.32	7152	3.61	2.58
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	0.26	0.17	8815	0.28	0.19
Railroad—Salespersons, Collectors or Messengers—Outside	8737	0.63	0.43	8738	0.70	0.47
Railroad Construction—including Clerical Office Employees; Salespersons; Drivers, Chauffeurs and their Helpers	6702	A		6703	A	

9. Expense Constant. The expense constant for the classifications in the above table shall be that stipulated in 2:1-5 (b) of this Manual. The expense constant shall apply in addition to the minimum charge shown in Paragraph 14, below.

10. Minimum Charges. The separate minimum charges shown in the Admiralty and Federal Liability Limit Table in 3:6-14 below apply to a policy which includes classifications for operations subject to Admiralty Law or the FELA. The minimum charge is the lowest premium for insuring Admiralty or FELA operations and it shall apply to the Admiralty/FELA classifications. Such minimum charge shall apply in addition to any applicable policy minimum premium or premiums for other classifications on the policy. In the event there are no other classifications in the policy, the policy minimum premium shall not be less than the sum of the minimum charge and the expense constant. The minimum charge and minimum premium shall not be subject to experience rating.

11. Transportation, Wages, Maintenance and Cure. If a policy issued to afford Coverage I is endorsed to include the liability imposed upon the insured arising from any obligation to provide transportation, wages, maintenance and cure, the rates in the above table shall be increased by \$.03.

12. Standard Limits of Liability. The rates in the table above provide for a standard limit of \$100,000 for all damages because of bodily injury by accident, including death at any time resulting therefrom, sustained by one or more employees in any one accident. The rates also provide for a standard limit of \$100,000 for all damages because of bodily injury by disease, including death at any time resulting therefrom, sustained by employees in operations in New Jersey or in operations necessary or incidental thereto. No policy shall be written with limits less than the standard limits.

13. Charges for Higher Limits of Liability. The charge for higher limits for Coverage I or Coverage II shall be determined by applying the percentage indicated in the following Limit Table to the manual premium for the classifications involved. The charge is subject to experience rating.

Charges for limits other than shown above shall be obtained by the Home Office from the Rating Bureau.

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14. Admiralty and Federal Liability Limit Table. Limits apply by bodily injury by accident/accident and bodily injury by disease/aggregate.

Limit Per Accident	FACTOR		MINIMUM PREMIUM	
	Program I	Program II	Program I	Program II
\$ 100,000	1.00	1.00	\$ 0	\$ 0
200,000	1.31	1.26	75	100
300,000	1.47	1.41	75	100
400,000	1.56	1.50	75	100
500,000	1.60	1.54	75	100
1,000,000	1.77	1.70	120	150
2,000,000	1.96	1.88	140	175
3,000,000	2.05	1.97	160	200
4,000,000	2.10	2.02	180	225
5,000,000	2.13	2.04	200	250
6,000,000	2.15	2.06	210	260
7,000,000	2.17	2.08	220	270
8,000,000	2.18	2.09	230	280
9,000,000	2.19	2.10	240	290
10,000,000	2.20	2.11	250	300

15. Coverage on Waters Not Under Admiralty Jurisdiction. To provide coverage for vessels, dredging or marine wrecking operations on waters not under admiralty jurisdiction, the Standard Provisions Workers Compensation and Employers Liability Policy (without any of the special maritime endorsements) shall be used. The rates applied shall be the Coverage II rates appropriate to the operations. The minimum premium charge for such coverage shall be \$50.