



COMPENSATION RATING AND INSPECTION BUREAU

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November 5, 2022

MANUAL AMENDMENT BULLETIN #508

To: **All Bureau Members and Subscribers**

Re: **Manual Changes Effective January 1, 2023**

BACKGROUND

The Commissioner of Banking and Insurance has approved the changes set forth in this Manual Amendment Bulletin, issued concurrently with [Circular Letter #2039](#) effective January 1, 2023, on new and renewal policies. The revised Manual pages are attached.

EXPERIENCE RATING PARAMETERS

Amend Regular Table A (2:5-1) and Longshore and Harbor Worker's Table A1 (2:5-2) to reflect revised tables of experience rating factors and values. These changes include an increase to the normal loss values for both medical and indemnity from **\$9,000** to **\$9,500** and an increase of the State indemnity value, Federal indemnity value, and State and Federal medical values to **\$171,000**, **\$257,000**, and **\$243,000** respectively. The changes also include updates to the expected loss factor, credibility values, and limiting loss values in the experience rating process.

PREPARATION AND AUDITING OF POLICIES

Amend 3:3-40 (Executive Officers' Payroll) to substitute a maximum weekly payroll of **\$3,150** in lieu of **\$3,050** and to substitute a minimum weekly payroll of **\$790** in lieu of **\$760**.

Amend 3:3-42 (a) and (b) (Appointed or Elected Public Officers) to change the minimum payroll for members of boards of education from **\$7,900** per year to **\$8,220** per year and the minimum payroll for appointed or elected officers from **\$1,580** to **\$1,640** per year.

EXPERIENCE RATING PLAN

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

- (b) **Determination of "K" and "C" Values.** The "K" and "C" values are based on the following conditions, all on an average excess and normal premium split basis:
- (i) The maximum credit on a risk, which develops subject premium of **\$6,000** and incurs no losses during the experience period shall be **1.4%**.
 - (ii) The maximum charge on a risk, which develops subject premium of **\$6,000** and incurs a single claim of **\$9,500** indemnity and **\$9,500** medical shall be **36.2%**.
 - (iii) The maximum charge on a risk, which develops subject premium of **\$6,000** and incurs a single maximum state claim of **\$171,000** indemnity and **\$243,000** medical shall be **69.6%**.
 - (iv) A total excess expected loss of **\$7,695,000** will produce an excess credibility of 1.000 and a total normal expected loss of **\$2,131,515** will produce a normal credibility of 1.000.

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

RETROSPECTIVE RATING PLAN PARAMETERS

Amend 2:6-2, -3, and -5 thru -8 to reflect revised retrospective rating plan parameters.

CLASSIFICATIONS

Amend 4:1 Code **7370 (TAXICAB COMPANY & DRIVERS)** to replace the upset payroll base of **\$42,700** cited in the footnote with **\$43,800**.

Amend 4:1 to change the footnotes attached to the following codes to substitute a maximum weekly wage of **\$3,150** or annual wage of **\$163,800** as the case may be, in lieu of **\$3,050** or **\$158,600** respectively:

7610 – RADIO OR TELEVISION BROADCASTING STATION—ALL EMPLOYEES & DRIVERS
TELEVISION OR RADIO BROADCASTING STATION—ALL EMPLOYEES & DRIVERS

8280 – RACING STABLE AND DRIVERS

9156 – MUSICIANS, PLAYERS OR ENTERTAINERS
THEATER NOC PLAYERS, ENTERTAINERS OR MUSICIANS

9178 – ATHLETIC SPORTS OR PARK: NON-CONTACT SPORTS

9179 – ATHLETIC SPORTS OR PARK: CONTACT SPORTS

**9186 – CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR – TRAVELING – & DRIVERS
CIRCUS, CARNIVAL OR AMUSEMENT DEVICE OPERATOR – TRAVELING – & DRIVERS
AMUSEMENT DEVICE OPERATOR, CARNIVAL OR CIRCUS – TRAVELING – & DRIVERS**

9610 – MOTION PICTURE: PRODUCTION – IN STUDIOS OR OUTSIDE – & DRIVERS

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

A handwritten signature in black ink that reads "Paul G. Witko". The signature is written in a cursive, flowing style.

Paul G. Witko
Executive Director

PGW:cs
Att.

Effective January 1, 2023

PART 2
SECTION 5. EXPERIENCE RATING FACTORS AND TABLES

★ **1. Regular Table A.**

Applicable January 1, 2023 as provided in 3:11 of this Manual.

For Longshore and Harbor Workers Table A1, see 2:5-2 of this Manual.

For treatment of Maritime or Federal Employments—Vessel, Dredging, Marine Wrecking or Railroad Operations, see 3:11-32 of this Manual.

LOSS MODIFICATION FACTORS

POLICY YEAR	DEATH	PERMANENT TOTAL	OTHER INDEMNITY	MEDICAL
2018	1.10	1.10	1.19	1.00
2018	1.09	1.09	1.18	(For Losses Occurring 1-1-19 and Thereafter)
2019	1.09	1.09	1.18	1.00
2019	1.08	1.08	1.17	(For Losses Occurring 1-1-20 and Thereafter)
2020	1.08	1.08	1.17	1.00
2020	1.07	1.07	1.14	(For Losses Occurring 1-1-21 and Thereafter)
2021	1.07	1.07	1.14	1.00
2021	1.02	1.02	1.07	(For Losses Occurring 1-1-22 and Thereafter)
2022	1.02	1.02	1.07	1.00
2022	1.00	1.00	1.00	(For Losses Occurring 1-1-23 and Thereafter)

Expected Loss Factor—(All Years) 0.395

Employers' Liability Cases—Indemnity Modification Factor—(All Years) 1.120

Credibility Values $C_e = 0.889$ $K_e = 855,476$
 $C_n = 0.994$ $K_n = 13,305$

LOSS VALUES—DISTRIBUTION AND LIMITS

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

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Indemnity—All Policy Years	\$9,500	\$161,500	\$171,000

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

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Medical—All Policy Years	\$9,500	\$233,500	\$243,000

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

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★ **2. Longshore and Harbor Workers Table A1.**

Applicable January 1, 2023 as provided in 3:11 of this Manual.

Applicable to Losses Incurred under the Longshore and Harbor Workers Compensation Act.

LOSS MODIFICATION FACTORS

POLICY YEAR	DEATH	PERMANENT TOTAL	OTHER INDEMNITY	MEDICAL
2018	1.07	1.03	1.00	1.00
2018	1.06	1.03	1.00	(For Losses Occurring 10-1-18 and Thereafter)
2019	1.06	1.03	1.00	1.00
2019	1.05	1.03	1.00	(For Losses Occurring 10-1-19 and Thereafter)
2020	1.05	1.03	1.00	1.00
2020	1.04	1.02	1.00	(For Losses Occurring 10-1-20 and Thereafter)
2021	1.04	1.02	1.00	1.00
2021	1.02	1.01	1.00	(For Losses Occurring 10-1-21 and Thereafter)
2022	1.02	1.01	1.00	1.00
2022	1.00	1.00	1.00	(For Losses Occurring 10-1-22 and Thereafter)

Expected Loss Factor—(All Years)0.395

Credibility Values $C_e = 0.889$ $K_e = 855,476$
 $C_n = 0.994$ $K_n = 13,305$

LOSS VALUES—DISTRIBUTION AND LIMITS

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

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Indemnity—All Policy Years	\$9,500	\$247,500	\$257,000

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

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Medical—All Policy Years	\$9,500	\$233,500	\$243,000

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

3. Excess Elements Table B.

The Table B Excess Elements are set forth in the New Jersey rate pages in 2:1-2 of this Manual.

4. Catastrophe Elements Table C

Applicable as provided in the Experience Rating Plan 3:11 and the Retrospective Rating Plan 3:12 of this Manual.

<u>CODE NO.</u>	<u>CATASTROPHE ELEMENT</u>	<u>EXCESS ELEMENT</u>
9088	A	A

The procedure for the treatment of classifications involving catastrophe elements is set forth in 3:11-43 and 3:12-14(a) of this Manual.

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- (a) Remuneration, other than as provided in 3:3-30 (i) of this Manual, shall not include payments made by the employer (1) to a group insurance or pension plan or (2) to an employee directly in lieu of (1) foregoing because of the provisions of N.J.S.A. 34:11-56 et seq., Section 276A of Title 40 of the United States Code (Davis-Bacon Act), and amendments thereto.
- (b) Remuneration shall not include special reward for individual invention or discovery.
- (c) Dismissal or severance payments except for time worked or accrued vacation.
- (d) Payments made under a formal and established sickness or personal employee benefit program for unused time paid at retirement or termination of employment.
- (e) Payroll payments, consistent with a standard rate of pay, made to employees during a government-declared, stay-at-home emergency order when the employee is not rendering services during such emergency. These payments are assigned to code 0012, which shall apply during the time of such emergency order and, if appropriate, for such limited time thereafter as is necessary for the employer to return to standard business operations, which in no case shall extend beyond the date established by the Rating Bureau.

36. Estimated Payrolls. For each classification there shall be inserted in the policy an adequate estimate of payroll for the policy period, as hereinbefore defined. Estimated payroll shall approximate the actual expenditures as shown by previous records or by inspection.

37. Estimated Payrolls by a New Carrier. When a risk passes from one carrier to another the estimated payroll used by the new carrier shall in no case be less than the payroll shown on the expiring policy unless the carrier of the expiring policy shall concur upon such lesser estimate. The requirements of any carrier as to estimated payroll shall be subject to the approval of the Rating Bureau.

38. Division of Single Employee's Payroll. The payroll of any one employee shall not be divided between two or more classifications. The entire payroll of each employee shall be assigned to the highest rated classification representing any part of his work. This rule shall not apply in the case of construction, erection, stevedoring work or the operation of aircraft where the rules of this Manual permit division of payroll provided the original records of the employer disclose the proper allocation of the individual employee's time.

39. Executive Officers Defined. Executive Officers are defined as the active, regularly constituted officers of a corporation or unincorporated association and shall include those commonly known and styled as President, Vice President, Secretary or Treasurer.

In order to be considered a "regularly constituted" officer, all three of the following criteria must be met:

- (a) Those persons must be duly named in the Corporate or Business Charter as filed with the Secretary of State of the State of incorporation or the Governing body for the trade name filings;
- (b) Those persons must be duly elected or appointed as evidenced and verified in accordance with the By-Laws and shown in the minutes of the Board meeting; and
- (c) Those persons must have decision making authority in the day-to-day operations of the employer via regular and annual meetings of the officers and/ or Board of Directors.

Regularly constituted officers are "active" only if at least one of the following conditions are met:

- (a) They have regular duties; or
- (b) They receive remuneration for services rendered.

★ **40. Executive Officers' Payroll.** In every instance the payroll of all active executive officers shall be included in the statement of payroll and a premium charge thereon subject to a maximum average individual payroll of three thousand one hundred fifty dollars (\$3,150) per week and a minimum average of seven hundred ninety dollars (\$790) per week.

41. Adjustment of Executive Officer's Maximum and Minimum Payroll. Subject in each and every case to submission to and approval of the Rating Bureau upon the basis of a complete statement of facts, the maximum average and minimum average payroll required by this rule shall be subject to pro rata adjustment where the executive does not devote his entire business time to the risk subject to audit.

★ **42. Appointed or Elected Public Officers.** If the insured is the State, a county, a municipality or any board or commission, or any other governing body, including boards of education and governing bodies of service districts, the payroll of all insured appointed or elected officers shall be included in the statement of payroll and a premium charged thereon, subject to the following:

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- (a) For a member of a board of education, the minimum payroll shall be eight thousand two hundred twenty dollars (\$8,220) per year.
- (b) For any other insured appointed or elected officer, the minimum individual payroll shall be one thousand six hundred forty dollars (\$1,640) per year.
- (c) If a single individual holds more than one elective or appointive office, the minimum payroll specified above shall apply in connection with each such office.

43. Individual Employers and Partnerships. The New Jersey Workers' Compensation Law permits election, by which an individual proprietor or all partners of any partnership including all partners of a limited liability partnership and all members of a limited liability company may be considered employees for the purpose of receipt of benefits and payment of premiums. All partners or all members must agree to the election. This election does not affect the insurance obligations for employees other than the sole proprietor, partners or members.

The election must be made at the time the policy is purchased or renewed and must be effective at the inception date of the policy. The election cannot be rescinded during the policy period.

Insurers must provide the Notice of Election, Form PP- 1B, included in 3:2 of this Manual with each application for new and renewal coverage for entities not operated as corporations. Where election has been made, the policy shall include the New Jersey Sole Proprietors and Partners Coverage Endorsement, WC 29 03 07.

Where coverage has been elected, the remuneration of the individual proprietor or all partners or all members who provide service for financial consideration shall be included in the payroll upon which the policy premium is determined. For purposes of premium determination, such individuals, partners and members shall be treated in the same manner as corporate officers as provided in 3:3-39 through 41 of this Manual.

Where coverage has not been elected, the remuneration of the individual proprietor, partners or members shall not be included in the payroll upon which the policy premium is determined.

44. Reserved for Future Use

45. Subcontractors Employees. The Employers' Liability Insurance Law, N.J.S.A. 34:15-79, provides that if the employer is a contractor he shall be responsible for compensation to the employees of subcontractors. The proper rates based on the operations in which the contractor is engaged shall be applied to the entire payroll of employees of all subcontractors except for any such subcontractors who have furnished satisfactory evidence of such insurance.

If the contractor cannot furnish a true statement of the payroll of the employees of any subcontractor, the entire contract price of such subcontracted work shall be considered as the payroll of employees of that subcontractor.

For all piece work the entire amount paid under the contract for such piece work shall be included as payroll.

Information as to coverage for subcontractors will be furnished to the carrier of the general contractor upon written request to the Rating Bureau.

46. Hired Vehicles. If vehicles, including drivers, chauffeurs and helpers are employed under contract and if the owner of such vehicles has not insured its compensation obligation and furnished evidence of such insurance, the actual payroll of the drivers, chauffeurs and helpers shall be included in the payroll of the insured employer at the proper rate for the operations in which the insured employer is engaged. If such payroll cannot be obtained, one-third (1/3) of the total amount paid for the hire of such vehicles under contract shall be considered as the payroll of the drivers, chauffeurs and helpers. If the proprietor or partners who own the vehicles are also drivers, one-third (1/3) of the contract amount for the vehicles operated by such proprietor or partners shall be included in the payroll of the insured employer. Such amounts shall exclude fuel surcharge costs provided the employer's books and records are maintained to show such costs separately and in summary.

47. Travel Time. Payments made by an employer to an employee to reimburse him for time spent in traveling to or from work, or to or from a specific job, shall be considered as payroll in accordance with the provisions set forth in 3:3-30 of this Manual, and such payroll shall be assigned to the manual classification which applies to the work normally performed by such employee.

47.1 Travel Expense Reimbursements and Allowances. Reimbursed expenses or flat expense allowances paid to employees shall not be considered as payroll, provided such expenses or allowances:

- a) were incurred upon the business of the employer, and
- b) are shown separately in the records of the employer for each employee, and
- c) approximate the actual expenses incurred by each employee.

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44. Credibility. Credibility shall be based upon the expected losses divided into excess and normal parts.

- (a) **Credibility Formulae.** The credibility factor, limited to 100% (1.000), is determined separately for excess and normal from the following formulae:

$$Z_e = \frac{E_e}{C_e \times E_e + K_e} \quad Z_n = \frac{E_n}{C_n \times E_n + K_n}$$

Where: Z_e = Excess credibility

Z_n = Normal credibility

E_e = Excess expected loss

E_n = Normal expected loss

C_e & C_n , K_e & K_n are constants, determined as provided in (b) immediately below.

- (b) **Determination of "K" and "C" Values.** The "K" and "C" values are based on the following conditions, all on an average excess and normal premium split basis:

- ★ (i) The maximum credit on a risk, which develops subject premium of \$6,000 and incurs no losses during the experience period shall be 1.4%.
- ★ (ii) The maximum charge on a risk, which develops subject premium of \$6,000 and incurs a single claim of \$9,500 indemnity and \$9,500 medical shall be 36.2%.
- ★ (iii) The maximum charge on a risk, which develops subject premium of \$6,000 and incurs a single maximum claim of \$171,000 indemnity and \$243,000 medical shall be 69.6%.
- ★ (iv) A total excess expected loss of \$7,695,000 will produce an excess credibility of 1.000 and a total normal expected loss of \$2,131,515 will produce a normal credibility of 1.000.

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

45. Adjusted Loss. The total adjusted loss for the risk shall be the sum of the "adjusted incurred loss" and the "adjusted expected loss."

The formulae are:

- (a) The modified incurred losses, excess and normal, multiplied by the credibility factors, produce the "adjusted incurred loss" according to the following formula:

$$L_1 = A_e \times Z_e + A_n \times Z_n$$

- (b) The expected losses, excess and normal, multiplied by the complements of the credibility factors, produce the "adjusted expected loss" according to the following formula:

$$L_2 = E_e (1-Z_e) + E_n (1-Z_n)$$

Where L_1 = Adjusted incurred loss

A_e = Incurred excess modified loss

Z_e = Excess credibility factor

A_n = Incurred normal modified loss

Z_n = Normal credibility factor

L_2 = Adjusted expected loss

E_e = Excess expected loss

E_n = Normal expected loss

46. Experience Modification. The experience modification shall be determined by comparing the total adjusted loss with the total expected loss. The experience modification (M) is defined by the formulae:

$$M = \frac{L}{E} \text{ where } L = L_1 + L_2, \text{ and } E = E_e + E_n$$

as defined in paragraph 45 immediately above.

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PART TWO
SECTION 6. RETROSPECTIVE RATING VALUES

1. Retrospective Development Factors

1st Adjustment	0.14
2nd Adjustment	0.07
3rd Adjustment	0.04
Subsequent Adjustments	0.00

★ **2. Average Cost Per Case**

Group	Loss Only	Loss Including ALAE
A	8,370	9,865
B	12,078	14,207
C	14,207	16,699
D	17,072	20,055
E	22,674	26,608
F	30,703	36,003
G	36,826	43,074

The group to which each classification is assigned is shown in 2:6-10 of this Manual.

★ **3. (a) Excess Loss Premium Factors**

Group	A	B	C	D	E	F	G
Loss Limit							
\$ 25,000	0.286	0.333	0.345	0.367	0.389	0.412	0.427
30,000	0.266	0.312	0.324	0.348	0.370	0.395	0.411
40,000	0.233	0.278	0.290	0.315	0.339	0.365	0.383
50,000	0.208	0.251	0.264	0.288	0.313	0.340	0.360
75,000	0.166	0.204	0.216	0.240	0.265	0.292	0.314
100,000	0.138	0.173	0.184	0.207	0.231	0.257	0.281
125,000	0.118	0.150	0.161	0.182	0.206	0.231	0.255
150,000	0.103	0.132	0.143	0.163	0.186	0.210	0.234
175,000	0.091	0.118	0.129	0.148	0.169	0.193	0.217
200,000	0.081	0.107	0.117	0.135	0.156	0.179	0.203
250,000	0.067	0.089	0.099	0.115	0.135	0.156	0.180
300,000	0.057	0.077	0.085	0.100	0.118	0.138	0.162
350,000	0.049	0.067	0.075	0.089	0.106	0.125	0.147
400,000	0.043	0.059	0.067	0.080	0.096	0.113	0.135
450,000	0.038	0.053	0.060	0.072	0.087	0.104	0.125
500,000	0.035	0.048	0.055	0.066	0.080	0.096	0.117
600,000	0.029	0.040	0.046	0.056	0.069	0.083	0.103
700,000	0.024	0.034	0.040	0.049	0.060	0.073	0.092
800,000	0.021	0.030	0.035	0.043	0.054	0.065	0.084
900,000	0.019	0.027	0.031	0.038	0.048	0.059	0.077
1,000,000	0.016	0.024	0.028	0.035	0.044	0.054	0.071
2,000,000	0.007	0.011	0.014	0.017	0.023	0.029	0.041
3,000,000	0.005	0.007	0.009	0.011	0.016	0.020	0.029
4,000,000	0.003	0.005	0.007	0.008	0.012	0.015	0.023
5,000,000	0.002	0.004	0.005	0.006	0.009	0.012	0.018
6,000,000	0.002	0.003	0.004	0.005	0.007	0.009	0.015
7,000,000	0.002	0.003	0.003	0.004	0.006	0.008	0.013
8,000,000	0.001	0.002	0.003	0.004	0.005	0.007	0.011
9,000,000	0.001	0.002	0.002	0.003	0.005	0.006	0.010
10,000,000	0.001	0.002	0.002	0.003	0.004	0.005	0.009

The group to which each classification is assigned is shown in 2:6-10 of this Manual.

The rules that pertain to the election of loss limitation in retrospective rating agreements are found in 3:12-20(e) of this Manual.

The Excess Loss Premium Factors in 2:6-3 apply to all classifications, including those that contemplate coverage under the United States Longshore and Harbor Workers Compensation Act.

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★ **3. (b) Excess Loss Premium Factors—ALAE Option**

Group	A	B	C	D	E	F	G
Loss Limit							
\$ 25,000	0.353	0.406	0.419	0.445	0.468	0.494	0.510
30,000	0.329	0.382	0.396	0.422	0.448	0.475	0.492
40,000	0.291	0.343	0.357	0.385	0.412	0.441	0.461
50,000	0.262	0.312	0.326	0.355	0.382	0.413	0.434
75,000	0.212	0.257	0.271	0.298	0.327	0.358	0.382
100,000	0.178	0.219	0.233	0.259	0.287	0.318	0.344
125,000	0.155	0.192	0.205	0.230	0.257	0.287	0.314
150,000	0.136	0.171	0.184	0.208	0.234	0.263	0.289
175,000	0.122	0.154	0.167	0.189	0.214	0.242	0.269
200,000	0.110	0.141	0.152	0.174	0.198	0.225	0.252
250,000	0.092	0.119	0.130	0.150	0.173	0.198	0.225
300,000	0.079	0.104	0.114	0.132	0.153	0.177	0.203
350,000	0.069	0.091	0.101	0.118	0.138	0.161	0.186
400,000	0.061	0.081	0.091	0.106	0.125	0.147	0.172
450,000	0.055	0.073	0.082	0.097	0.115	0.135	0.160
500,000	0.050	0.067	0.075	0.089	0.106	0.125	0.149
600,000	0.042	0.056	0.064	0.076	0.092	0.109	0.132
700,000	0.036	0.049	0.055	0.066	0.081	0.097	0.119
800,000	0.031	0.042	0.049	0.059	0.072	0.087	0.108
900,000	0.027	0.038	0.044	0.053	0.065	0.079	0.099
1,000,000	0.024	0.034	0.039	0.048	0.060	0.072	0.092
2,000,000	0.011	0.016	0.019	0.024	0.031	0.039	0.053
3,000,000	0.007	0.010	0.012	0.015	0.020	0.026	0.037
4,000,000	0.005	0.007	0.009	0.011	0.015	0.019	0.029
5,000,000	0.003	0.005	0.007	0.008	0.012	0.015	0.023
6,000,000	0.003	0.004	0.005	0.007	0.009	0.012	0.019
7,000,000	0.002	0.003	0.004	0.005	0.008	0.010	0.016
8,000,000	0.002	0.003	0.004	0.005	0.007	0.008	0.014
9,000,000	0.002	0.002	0.003	0.004	0.006	0.007	0.012
10,000,000	0.001	0.002	0.003	0.003	0.005	0.006	0.011

4. Loss Conversion Factor

Schedule X Carriers—max. of 1.45

Schedule Y Carriers—max. of 1.25

★ **5. Tax Multiplier**

New Jersey = 1.040

USL = 1.093

Applicable in accordance with the Retrospective Rating Rules and Formulae set forth in 3:12 of this Manual.

★ **6. Expected Loss Ratio = 0.560**

Expected Loss Ratio and Allocated Expense Ratio = 0.643

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★ **7. (a) Expense Ratios (Excluding Taxes—Including Profit & Contingency) - Schedule Y***

Total Standard Premium			Expense Ratio	Total Standard Premium			Expense Ratio	Total Standard Premium			Expense Ratio
\$	0 –	10055	0.402	\$	19570 –	19999	0.358	\$	225958 –	235999	0.315
	10056 –	10167	0.401		20000 –	20449	0.357		236000 –	246976	0.314
	10168 –	10282	0.400		20450 –	20919	0.356		246977 –	259024	0.313
	10283 –	10399	0.399		20920 –	21411	0.355		259025 –	272307	0.312
	10400 –	10520	0.398		21412 –	21927	0.354		272308 –	287027	0.311
	10521 –	10643	0.397		21928 –	22469	0.353		287028 –	303428	0.310
	10644 –	10769	0.396		22470 –	23037	0.353		303429 –	321818	0.309
	10770 –	10898	0.395		23038 –	23636	0.352		321819 –	342580	0.308
	10899 –	11030	0.394		23637 –	24266	0.351		342581 –	366206	0.307
	11031 –	11165	0.393		24267 –	24931	0.350		366207 –	393333	0.306
	11166 –	11304	0.392		24932 –	25633	0.349		393334 –	424799	0.305
	11305 –	11446	0.391		25634 –	26376	0.348		424800 –	461739	0.304
	11447 –	11592	0.390		26377 –	27164	0.347		461740 –	505714	0.303
	11593 –	11741	0.389		27165 –	27999	0.346		505715 –	558947	0.303
	11742 –	11895	0.388		28000 –	28888	0.345		558948 –	624705	0.302
	11896 –	12052	0.387		28889 –	29836	0.344		624706 –	707999	0.301
	12053 –	12214	0.386		29837 –	30847	0.343		708000 –	816923	0.300
	12215 –	12380	0.385		30848 –	31929	0.342		816924 –	965454	0.299
	12381 –	12551	0.384		31930 –	33090	0.341		965455 –	1179999	0.298
	12552 –	12727	0.383		33091 –	34339	0.340		1180000 –	1517142	0.297
	12728 –	12907	0.382		34340 –	35686	0.339		1517143 –	1824799	0.296
	12908 –	13093	0.381		35687 –	37142	0.338		1824800 –	1983478	0.295
	13094 –	13284	0.380		37143 –	38723	0.337		1983479 –	2172380	0.294
	13285 –	13481	0.379		38724 –	40444	0.336		2172381 –	2401052	0.293
	13482 –	13684	0.378		40445 –	42325	0.335		2401053 –	2683529	0.292
	13685 –	13893	0.378		42326 –	44390	0.334		2683530 –	3041333	0.291
	13894 –	14108	0.377		44391 –	46666	0.333		3041334 –	3509230	0.290
	14109 –	14330	0.376		46667 –	49189	0.332		3509231 –	4147272	0.289
	14331 –	14559	0.375		49190 –	51999	0.331		4147273 –	5068888	0.288
	14560 –	14796	0.374		52000 –	55151	0.330		5068889 –	6517142	0.287
	14797 –	15041	0.373		55152 –	58709	0.329		6517143 –	9123999	0.286
	15042 –	15294	0.372		58710 –	62758	0.328		9124000 –	15206666	0.285
	15295 –	15555	0.371		62759 –	67407	0.328		15206667 –	45619999	0.284
	15556 –	15826	0.370		67408 –	72799	0.327		45620000 –	& OVER	0.283
	15827 –	16106	0.369		72800 –	79130	0.326				
	16107 –	16396	0.368		79131 –	86666	0.325				
	16397 –	16697	0.367		86667 –	95789	0.324				
	16698 –	17009	0.366		95790 –	107058	0.323				
	17010 –	17333	0.365		107059 –	121333	0.322				
	17334 –	17669	0.364		121334 –	139999	0.321				
	17670 –	18019	0.363		140000 –	165454	0.320				
	18020 –	18383	0.362		165455 –	200377	0.319				
	18384 –	18762	0.361		200378 –	208235	0.318				
	18763 –	19157	0.360		208236 –	216734	0.317				
	19158 –	19569	0.359		216735 –	225957	0.316				

* These expense ratios are based on the following expense provisions:

First	\$	10,000.....	0.402
Next		190,000.....	0.314
Next		1,550,000.....	0.293
Over		1,750,000.....	0.283

Effective January 1, 2023

★ **7. (b) Expense Ratios (Excluding Taxes and ALAE—Including Profit & Contingency) - Schedule Y***

Total Standard Premium	Expense Ratio	Total Standard Premium	Expense Ratio	Total Standard Premium	Expense Ratio
\$ 0 – 10055	0.319	\$ 19570 – 19999	0.275	\$ 225958 – 235999	0.232
10056 – 10167	0.318	20000 – 20449	0.274	236000 – 246976	0.231
10168 – 10282	0.317	20450 – 20919	0.273	246977 – 259024	0.230
10283 – 10399	0.316	20920 – 21411	0.272	259025 – 272307	0.229
10400 – 10520	0.315	21412 – 21927	0.271	272308 – 287027	0.228
10521 – 10643	0.314	21928 – 22469	0.270	287028 – 303428	0.227
10644 – 10769	0.313	22470 – 23037	0.270	303429 – 321818	0.226
10770 – 10898	0.312	23038 – 23636	0.269	321819 – 342580	0.225
10899 – 11030	0.311	23637 – 24266	0.268	342581 – 366206	0.224
11031 – 11165	0.310	24267 – 24931	0.267	366207 – 393333	0.223
11166 – 11304	0.309	24932 – 25633	0.266	393334 – 424799	0.222
11305 – 11446	0.308	25634 – 26376	0.265	424800 – 461739	0.221
11447 – 11592	0.307	26377 – 27164	0.264	461740 – 505714	0.220
11593 – 11741	0.306	27165 – 27999	0.263	505715 – 558947	0.220
11742 – 11895	0.305	28000 – 28888	0.262	558948 – 624705	0.219
11896 – 12052	0.304	28889 – 29836	0.261	624706 – 707999	0.218
12053 – 12214	0.303	29837 – 30847	0.260	708000 – 816923	0.217
12215 – 12380	0.302	30848 – 31929	0.259	816924 – 965454	0.216
12381 – 12551	0.301	31930 – 33090	0.258	965455 – 1179999	0.215
12552 – 12727	0.300	33091 – 34339	0.257	1180000 – 1517142	0.214
12728 – 12907	0.299	34340 – 35686	0.256	1517143 – 1824799	0.213
12908 – 13093	0.298	35687 – 37142	0.255	1824800 – 1983478	0.212
13094 – 13284	0.297	37143 – 38723	0.254	1983479 – 2172380	0.211
13285 – 13481	0.296	38724 – 40444	0.253	2172381 – 2401052	0.210
13482 – 13684	0.295	40445 – 42325	0.252	2401053 – 2683529	0.209
13685 – 13893	0.295	42326 – 44390	0.251	2683530 – 3041333	0.208
13894 – 14108	0.294	44391 – 46666	0.250	3041334 – 3509230	0.207
14109 – 14330	0.293	46667 – 49189	0.249	3509231 – 4147272	0.206
14331 – 14559	0.292	49190 – 51999	0.248	4147273 – 5068888	0.205
14560 – 14796	0.291	52000 – 55151	0.247	5068889 – 6517142	0.204
14797 – 15041	0.290	55152 – 58709	0.246	6517143 – 9123999	0.203
15042 – 15294	0.289	58710 – 62758	0.245	9124000 – 15206666	0.202
15295 – 15555	0.288	62759 – 67407	0.245	15206667 – 45619999	0.201
15556 – 15826	0.287	67408 – 72799	0.244	45620000 – & OVER	0.200
15827 – 16106	0.286	72800 – 79130	0.243		
16107 – 16396	0.285	79131 – 86666	0.242		
16397 – 16697	0.284	86667 – 95789	0.241		
16698 – 17009	0.283	95790 – 107058	0.240		
17010 – 17333	0.282	107059 – 121333	0.239		
17334 – 17669	0.281	121334 – 139999	0.238		
17670 – 18019	0.280	140000 – 165454	0.237		
18020 – 18383	0.279	165455 – 200377	0.236		
18384 – 18762	0.278	200378 – 208235	0.235		
18763 – 19157	0.277	208236 – 216734	0.234		
19158 – 19569	0.276	216735 – 225957	0.233		

* These expense ratios are based on the following expense provisions:

First	\$ 10,000.....	0.319
Next	190,000.....	0.231
Next	1,550,000.....	0.210
Over	1,750,000.....	0.200

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★ **8. (a) Expense Ratios (Excluding Taxes—Including Profit & Contingency) - Schedule X***

Total Standard Premium	Expense Ratio	Total Standard Premium	Expense Ratio	Total Standard Premium	Expense Ratio
\$ 0 – 10099	0.402	\$ 23721 – 24878	0.373	\$ 601819 – 735555	0.344
10100 – 10303	0.401	24879 – 26153	0.372	735556 – 945714	0.343
10304 – 10515	0.400	26154 – 27567	0.371	945715 – 1323999	0.342
10516 – 10736	0.399	27568 – 29142	0.370	1324000 – 1809565	0.341
10737 – 10967	0.398	29143 – 30909	0.369	1809566 – 1981904	0.340
10968 – 11208	0.397	30910 – 32903	0.368	1981905 – 2190526	0.339
11209 – 11460	0.396	32904 – 35172	0.367	2190527 – 2448235	0.338
11461 – 11724	0.395	35173 – 37777	0.366	2448236 – 2774666	0.337
11725 – 11999	0.394	37778 – 40799	0.365	2774667 – 3201538	0.336
12000 – 12289	0.393	40800 – 44347	0.364	3201539 – 3783636	0.335
12290 – 12592	0.392	44348 – 48571	0.363	3783637 – 4624444	0.334
12593 – 12911	0.391	48572 – 53684	0.362	4624445 – 5945714	0.333
12912 – 13246	0.390	53685 – 59999	0.361	5945715 – 8323999	0.332
13247 – 13599	0.389	60000 – 67999	0.360	8324000 – 13873333	0.331
13600 – 13972	0.388	68000 – 78461	0.359	13873334 – 41619999	0.330
13973 – 14366	0.387	78462 – 92727	0.358	41620000 – & OVER	0.329
14367 – 14782	0.386	92728 – 113333	0.357		
14783 – 15223	0.385	113334 – 145714	0.356		
15224 – 15692	0.384	145715 – 200606	0.355		
15693 – 16190	0.383	200607 – 213548	0.354		
16191 – 16721	0.382	213549 – 228275	0.353		
16722 – 17288	0.381	228276 – 245185	0.353		
17289 – 17894	0.380	245186 – 264799	0.352		
17895 – 18545	0.379	264800 – 287826	0.351		
18546 – 19245	0.378	287827 – 315238	0.350		
19246 – 19999	0.378	315239 – 348421	0.349		
20000 – 20816	0.377	348422 – 389411	0.348		
20817 – 21702	0.376	389412 – 441333	0.347		
21703 – 22666	0.375	441334 – 509230	0.346		
22667 – 23720	0.374	509231 – 601818	0.345		

* These expense ratios are based on the following expense provisions:

First	\$ 10,000.....	0.402
Next	190,000.....	0.353
Next	1,550,000.....	0.340
Over	1,750,000.....	0.329

Effective January 1, 2023

★ **8. (b) Expense Ratios (Excluding Taxes and ALAE—Including Profit & Contingency) - Schedule X***

Total Standard Premium	Expense Ratio	Total Standard Premium	Expense Ratio	Total Standard Premium	Expense Ratio
\$ 0 – 10099	0.319	\$ 23721 – 24878	0.290	\$ 601819 – 735555	0.261
10100 – 10303	0.318	24879 – 26153	0.289	735556 – 945714	0.260
10304 – 10515	0.317	26154 – 27567	0.288	945715 – 1323999	0.259
10516 – 10736	0.316	27568 – 29142	0.287	1324000 – 1809565	0.258
10737 – 10967	0.315	29143 – 30909	0.286	1809566 – 1981904	0.257
10968 – 11208	0.314	30910 – 32903	0.285	1981905 – 2190526	0.256
11209 – 11460	0.313	32904 – 35172	0.284	2190527 – 2448235	0.255
11461 – 11724	0.312	35173 – 37777	0.283	2448236 – 2774666	0.254
11725 – 11999	0.311	37778 – 40799	0.282	2774667 – 3201538	0.253
12000 – 12289	0.310	40800 – 44347	0.281	3201539 – 3783636	0.252
12290 – 12592	0.309	44348 – 48571	0.280	3783637 – 4624444	0.251
12593 – 12911	0.308	48572 – 53684	0.279	4624445 – 5945714	0.250
12912 – 13246	0.307	53685 – 59999	0.278	5945715 – 8323999	0.249
13247 – 13599	0.306	60000 – 67999	0.277	8324000 – 13873333	0.248
13600 – 13972	0.305	68000 – 78461	0.276	13873334 – 41619999	0.247
13973 – 14366	0.304	78462 – 92727	0.275	41620000 – & OVER	0.246
14367 – 14782	0.303	92728 – 113333	0.274		
14783 – 15223	0.302	113334 – 145714	0.273		
15224 – 15692	0.301	145715 – 200606	0.272		
15693 – 16190	0.300	200607 – 213548	0.271		
16191 – 16721	0.299	213549 – 228275	0.270		
16722 – 17288	0.298	228276 – 245185	0.270		
17289 – 17894	0.297	245186 – 264799	0.269		
17895 – 18545	0.296	264800 – 287826	0.268		
18546 – 19245	0.295	287827 – 315238	0.267		
19246 – 19999	0.295	315239 – 348421	0.266		
20000 – 20816	0.294	348422 – 389411	0.265		
20817 – 21702	0.293	389412 – 441333	0.264		
21703 – 22666	0.292	441334 – 509230	0.263		
22667 – 23720	0.291	509231 – 601818	0.262		

* These expense ratios are based on the following expense provisions:

First	\$ 10,000.....	0.319
Next	190,000.....	0.270
Next	1,550,000.....	0.257
Over	1,750,000.....	0.246

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- 7540 ELECTRIC LIGHT OR POWER COOPERATIVE REA PROJECT ONLY & DRIVERS** Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated. Superintendents, easement solicitors and project coordinators from the time of project initiation to the energizing of any portion of the system shall be assigned to 8742 real estate agency.
- 7580 SEWERAGE DISPOSAL PLANT OPERATION & DRIVERS**
- 7590 GARBAGE WORKS** Applies to reduction or incineration. Drivers to be separately rated as 9403 garbage collection.
- 7600 CABLE TV OR CABLEVISION INSTALLATION & DRIVERS** Applies to customer service connections, maintenance and repair.
- 7600 TELEPHONE OR TELEGRAPH CO & DRIVERS** Includes operation, maintenance, extension of lines and making or service connection.
- 7601 TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS** NPD with 7600 telephone or telegraph company.
- 7601 FIRE ALARM, TELEPHONE OR TELEGRAPH LINE CONSTRUCTION & DRIVERS** NPD with 7600 telephone or telegraph co.
- 7601 LIGHTNING ROD INSTALLATION & DRIVERS** Installation of lightning rods on industrial smokestacks and chimneys to be separately rated.
- 7605 BURGLAR ALARM INSTALLATION OR REPAIR & DRIVERS**
- 7605 FIRE ALARM INSTALLATION OR REPAIR & DRIVERS**
- 7605 INTERCOMMUNICATION SYSTEMS INSTALLATION OR REPAIR & DRIVERS**
- 7605 SOUND SYSTEMS INSTALLATION OR REPAIR & DRIVERS**
- 7610 RADIO OR TELEVISION BROADCASTING STATION—ALL EMPLOYEES & DRIVERS** Includes entertainers and musicians. The actual remuneration of players, entertainers or musicians shall be included in basis of premium, subject, however, to a maximum average individual payroll of \$3,150 per week.
- ★ **7610 TELEVISION OR RADIO BROADCASTING STATION—ALL EMPLOYEES & DRIVERS** Includes entertainers and musicians. The actual remuneration of players, entertainers or musicians shall be included in basis of premium, subject, however, to a maximum average individual payroll of \$3,150 per week.
- 7710 FIREMEN—PAID & DRIVERS**

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- 8269 STEEL DRUM OR STEEL BARREL DEALER—SECONDHAND & DRIVERS** Includes the reconditioning of steel drums or barrels.
- 8279 BREEDING FARM & DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD LODGING OR GRATUITIES) This classification is applicable to employees engaged in the breeding and raising of horses. Employees engaged in operations related to the racing of horses are to be separately classified under classification code 8280.
- ★ **8280 RACING STABLES & DRIVERS** This classification is applicable to employees engaged in operations related to the racing of horses and includes, jockeys, trainers, exercise riders, drivers, and other related employments. The actual remuneration of jockeys and trainers shall be included in the basis of premium subject, however to a maximum of \$163,800 annually. The minimum premium shall not be subject to pro rata adjustment.
- 8291 STORAGE WAREHOUSE—COLD**
- 8291 WAREHOUSING—COLD STORAGE**
- 8292 STORAGE WAREHOUSE NOC** Applies to the storage of non-owned goods, for periods of time, at a fee. Storage of owned merchandise to be separately rated under the appropriate "Store, Dealer" or "Merchant" classification. Drivers to be separately rated as 7219 trucking.
- 8292 WAREHOUSING NOC** Applies to general merchandise. Drivers to be separately rated as 7219 trucking. Applies to the storage of non-owned goods, for periods of time, at a fee. Storage of owned merchandise to be separately rated under the appropriate "Store, Dealer" or "Merchant" classification.
- 8293 FURNITURE MOVING & STORAGE, DRIVERS**
- 8293 STORAGE WAREHOUSE—FURNITURE & DRIVERS** Includes packing or handling household goods away from insured's premises.
- 8293 WAREHOUSING—FURNITURE & DRIVERS** Includes packing or handling household goods away from insured's premises.
- 8350 GASOLINE OR OIL DEALER & DRIVERS** Retail gasoline stations to be separately rated as 8387 gasoline station.
- 8350 OIL OR GASOLINE DEALER & DRIVERS** Operating of retail gasoline stations to be separately rated as 8387 gasoline station.
- 8353 GAS COMPANY - GAS DEALER—L.P.G. & DRIVERS** Applies to all operations including store employees; installation, servicing or repair of customers' equipment or appliances.
- 8385 BUS COMPANY: GARAGE EMPLOYEES**
- 8385 LIMOUSINE OR CAR SERVICE COMPANY: GARAGE EMPLOYEES**
- 8385 SCHOOL BUS OPERATOR: GARAGE EMPLOYEES**
- 8385 TAXI COMPANY: GARAGE EMPLOYEES**
- 8387 AUTOMOBILE SERVICE STATION—& DRIVERS** Applies to automobile accessories. NPD with 8392 automobile storage garages or parking station, 8396 automobile car wash, 8397 automobile garage or repair shop, or 8398 automobile sales or service agency. The following phraseologies are cross referenced to this classification; gasoline station—retail—& drivers, rubber tire dealer—retail—& drivers and storage battery service station—& drivers, brake service or muffler installation, or repair station & drivers 8387.
- 8387 BRAKE SERVICE OR MUFFLER INSTALLATION OR REPAIR STATION & DRIVERS**
- 8387 GASOLINE STATION—RETAIL & DRIVERS** Applies to retail gasoline or diesel station. NPD with 8392 automobile storage garage or parking station, 8396 automobile car wash, 8397 automobile repair shop or garage, or 8398 automobile sales or service agency. Separately rate under Code 8006 Grocery Store—Retail, a convenience store that is physically separate from the station and with a separate work force that does not interchange between the store and the station. For list of cross-references to Code 8387, see automobile service station & drivers.
- 8387 RUBBER TIRE DEALER—RETAIL—DRIVERS** Includes repairing, vulcanizing, and the adjustment of tires to vehicles away from the premises of insured. NPD with 8392 automobile storage garages or parking station, 8396 automobile carwash, 8397 automobile repair shop garages or 8398 automobile sales or service agency.
For list of cross-references to code 8387, see automobile service stations-& drivers.
- 8387 STORAGE BATTERY SERVICE STATION & DRIVERS** NPD with 8392 automobile storage garages or parking station, 8396 automobile car wash, 8397 automobile repair shop or garage or 8398 automobile sales or service agency.
For list of cross-references to code 8387, see automobile service station—& drivers.

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- 9063 YMCA, YWCA, YMHA OR YWHA, INSTITUTION—CLERICAL** Includes teachers and instructors. Camp operation to be separately rated as 9015. This classification is applicable to amateur, youth, or recreational sports in which the athletes are generally not paid. It is assigned to coaches, managers, trainers, equipment managers, and sports officials. For professional and semi-professional sports, refer to Code 9178 or Code 9179.
- 9065 CLUB—TENNIS & CLERICAL** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)
- 9078 COMMISSARY WORK** Applies only in connection with construction, erection, lumbering or mining operations and includes cooks, waiters and other employees engaged in furnishing board or lodging.
- 9079 RESTAURANT** (PREMIUM SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Musicians, players or entertainers to be separately rated as 9156 musicians. Hotel or motel operations to be separately rated under Code 9052.
- 9079 AMUSEMENT PARK, PLACE OR BOARDWALK—PURVEYORS OF FOOD OR DRINK** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes "hot dogs," orangeade, ice cream, peanuts, popcorn, candy, waffles, custards and similar articles of food and drink.
- 9079 BAR, LOUNGE OR TAVERN** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Musicians, players or entertainers to be separately rated as 9156 musicians.
- 9079 CATERER** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Musicians, players or entertainers to be separately rated as 9156.
- 9088 FIREWORKS EXHIBITION & DRIVERS**
- 9089 BILLIARD HALL NPD** No bowling lanes.
- 9093 BOWLING LANE & DRIVERS** Includes bowling lanes with billiard halls.
- 9093 SKATING RINK OPERATION & DRIVERS** Applies to the operation of ice or roller skating rinks by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180 amusement device operation NOC.
- 9102 PARK NOC & DRIVERS** Separately rate operation, care and maintenance of amusement devices. This classification does not apply to a risk whose principal business is tree pruning, tree spraying or exterminating. Landscaping to be separately rated as 0042.
- 9102 LAWN MAINTENANCE—COMMERCIAL OR DOMESTIC & DRIVERS** Includes grass cutting, weed control and lawn spraying. This classification does not apply to a risk whose principal business is tree pruning, tree spraying or exterminating. Landscaping to be separated rated as 0042.
- 9106 COLLEGE - NON-PROFESSIONAL EMPLOYEES & DRIVERS**
- 9106 LIBRARY—PUBLIC—NON-PROFESSIONAL EMPLOYEES & DRIVERS**
- 9106 MUSEUMS—PUBLIC—NON-PROFESSIONAL EMPLOYEES & DRIVERS**
- 9106 SCHOOL: NON-PROFESSIONAL EMPLOYEES & DRIVERS**
- 9107 RELIGIOUS ORGANIZATION - NON-PROFESSIONAL EMPLOYEES & DRIVERS**
- 9109 PARK WORKERS—VOLUNTEER & DRIVERS** Applicable to persons under the general supervision of the Palisades Interstate Park Commission in volunteer programs in that part of the Palisades Interstate Park located in New Jersey.

Applicable to persons doing volunteer work for the Division of Parks and Forestry, the Division of Fish, Game and Wildlife, the New Jersey Natural Lands Trust or the New Jersey Historic Trust as authorized by the Commissioner of Environmental Protection. The annual payroll shall be determined by applying \$500 to each volunteer.
- 9154 THEATER NOC** Includes managers, stage hands, box office employees, ushers or motion picture operators.
- ★ **9156 THEATER NOC PLAYERS, ENTERTAINERS OR MUSICIANS** The actual remuneration of directors, players, entertainers or musicians shall be included in the basis of premium, subject, however, to a maximum average individual payroll of \$3,150 per week.
- ★ **9156 MUSICIANS, PLAYERS OR ENTERTAINERS** The actual remuneration of directors, players, entertainers or musicians shall be included in the basis of premium, subject, however, to a maximum average individual payroll of \$3,150 per week.
- 9170 WINDOW CLEANING & DRIVERS** Operations 2 stories or less from ground level, involving no mechanical or protective devices, to be separately rated under code 9014.

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- ★ **9178 ATHLETIC SPORTS OF PARK - NON-CONTACT SPORTS** Applies to players, coaches, managers, trainers, equipment managers or sports officials and includes all players on salary list of insured, whether regularly played or not. Non-contact sports include, but not limited to, baseball, basketball and soccer.
The actual remuneration of players shall be included in the basis of premium, subject, however, to minimum annual salary of \$3,150 per player and a maximum annual salary of \$163,800. This classification is not applicable for amateur, youth, or recreational sports, in which the athletes are generally not paid. Refer to Code 9063 for these risks.
- ★ **9179 ATHLETIC SPORTS OF PARK - CONTACT SPORTS** Applies to players, coaches, managers, trainers, equipment managers or sports officials and includes all players on salary list of insured, whether regularly played or not. Contact sports include, but are not limited to, football, hockey and roller derbies.
The actual remuneration of players shall be included in the basis of premium, subject, however, to minimum annual salary of \$3,150 per player and a maximum annual salary of \$163,800. This classification is not applicable for amateur, youth, or recreational sports, in which the athletes are generally not paid. Refer to code 9063 for these risks.
- 9180 AMUSEMENT DEVICE OPERATION NOC—NOT TRAVELING—DRIVERS** Includes ticket sellers or collectors and applies to the operation and maintenance of merry-go-rounds, swings, roller coasters and similar amusement devices not otherwise classified.
- 9180 CLUB—SHOOTING & DRIVERS**
- 9180 SHOOTING GALLERY & DRIVERS**
- 9182 ATHLETIC SPORTS OR PARK - OPERATION & DRIVERS** Applies to all employees other than players, coaches, managers, trainers, equipment managers or sport officials.
- 9182 GOLF COURSE—PUBLIC & DRIVERS** The actual remuneration of all caddies shall be included with the payroll of the regular employees in computing the premium for this risk. In case the actual remuneration is not available, the payroll for caddies shall be taken at \$22,500.
- 9182 GOLF DRIVING RANGE & DRIVERS**
- 9186 CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR—TRAVELING & DRIVERS** The actual remuneration of directors, players, entertainers or musicians shall be included in the basis of premium, subject, however, to a maximum of \$3,150 per week per person.
- ★ **9186 AMUSEMENT DEVICE OPERATOR, CARNIVAL OR CIRCUS—TRAVELING & DRIVERS** The actual remuneration of directors, players, entertainers, or musicians shall be included in the basis of premium, subject, however, to a maximum of \$3,150 per week per person.
- ★ **9186 CIRCUS, CARNIVAL OR AMUSEMENT DEVICE OPERATION—TRAVELING & DRIVERS** The actual remuneration of directors, players, entertainers or musicians shall be included in the basis of premium, subject, however, to a maximum of \$3,150 per week per person.
- 9220 CEMETERY OPERATION & DRIVERS**
- 9402 STREET CLEANING & DRIVERS**
- 9402 SEWER CLEANING & DRIVERS**
- 9402 SNOW REMOVAL—& DRIVERS NPD WITH 5509 STREET OR ROAD MAINTENANCE**
- 9403 GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS** Reduction, rendering or fertilizer plants to be separately rated.
- 9403 ASHES, GARBAGE OR REFUSE COLLECTION & DRIVERS** Reduction, rendering or fertilizer plants to be separately rated.
- 9403 MANURE DEALER & DRIVERS**
- 9403 REFUSE, ASHES OR GARBAGE COLLECTION & DRIVERS** Reduction, rendering or fertilizer plants to be separately rated.
- 9410 MUNICIPAL, TOWNSHIP, COUNTY STATE EMPLOYEES NOC** Includes employees engaged in laboratory work, inspectors of the Board of Health, electrical inspectors, building inspectors and similar operations. Workers, mechanics or others engaged in manual labor or supervisors of construction work to be separately rated.
- 9421 WELFARE BOARD—COUNTY & CLERICAL, SALESMEN, DRIVERS** Operation of a hospital to be separately rated as 9045; nursing home as 8829.
- 9423 MOSQUITO EXTERMINATION COMMISSION & CLERICAL, DRIVERS**

Effective January 1, 2023

- 9586 BARBER SHOP OR BEAUTY PARLOR** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)
- 9586 BEAUTY PARLOR, OR BARBER SHOP** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)
- 9600 TAXIDERMIST**
- ★ **9610 MOTION PICTURE - PRODUCTION—IN STUDIOS OR OUTSIDE & DRIVERS** Applies to all operations up to the development of negatives. The actual remuneration of directors, players, entertainers, or musicians shall be included in the basis of premium, subject, however, to a maximum average individual payroll of \$3,150 per week.
- 9620 FUNERAL DIRECTOR & DRIVERS**
- 9620 CREMATORY OPERATION & DRIVERS**
- 9620 UNDERTAKER & DRIVERS**
- 9720 ROLLING CHAIR OPERATION**
- 9726 ANIMAL SHELTER & DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes dog wardens and animal control, humane societies, local or county units, the Society for the Prevention of Cruelty to Animals
- 9726 ANIMAL SHELTER & DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes dog wardens and animal control, humane societies, local or county units, the Society for the Prevention of Cruelty to Animals.
- 9728 DOG KENNEL OR DOG BREEDING & DRIVERS** (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) Includes grooming, obedience training, boarding of cats and incidental sale of pet supplies.
- 9728 DOG SHOW - KENNELMEN & DRIVERS**