



COMPENSATION RATING AND INSPECTION BUREAU

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November 22, 2023

MANUAL AMENDMENT BULLETIN #512

TO: All Bureau Members and Subscribers

RE: Manual Changes Effective January 1, 2024

Background

The Commissioner of Banking and Insurance has approved the changes set forth in this Manual Amendment Bulletin, issued concurrently with [Circular Letter #2058](#) effective January 1, 2024, 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 **\$9,500** to **\$10,000** and an increase of the State indemnity value, Federal indemnity value, and State and Federal medical values to **\$179,000**, **\$269,000**, and **\$257,000** 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 **\$3,240** in lieu of **\$3,150** and to substitute a minimum weekly payroll of **\$810** in lieu of **\$790**.

Amend 3:3-42 (a) and (b) (Appointed or Elected Public Officers) to change the minimum payroll for members of boards of education from **\$8,220** per year to **\$8,420** per year and the minimum payroll for appointed or elected officers from **\$1,640** to **\$1,680** 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 **1.3%**.
 - (ii) The maximum charge on a risk, which develops subject premium of **\$6,000** and incurs a single claim of **\$10,000** indemnity and **\$10,000** medical shall be **36.5%**.
 - (iii) The maximum charge on a risk, which develops subject premium of **\$6,000** and incurs a single maximum state claim of **\$179,000** indemnity and **\$257,000** medical shall be **72.2%**.
 - (iv) A total excess expected loss of **\$8,055,000** will produce an excess credibility of 1.000 and a total normal expected loss of **\$2,182,905** 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 2:6-1-3(b), and -5 thru -8(b) to reflect revised retrospective rating plan parameters.

Classifications

Amend 4:1 Code 7370 (TAXICAB COMPANY & DRIVERS) to replace the upset payroll base of **\$43,800** cited in the footnote with **\$45,100**.

Amend 4:1 to change the footnotes attached to the following codes to substitute a maximum weekly wage of **\$3,240** or annual wage of **\$168,480** as the case may be, in lieu of **\$3,150** or **\$163,800** 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.



Bonnie Piacentino
Executive Director

BP:cs
Att.

Effective January 1, 2024

PART 2
SECTION 5. EXPERIENCE RATING FACTORS AND TABLES

★ **1. Regular Table A.**

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
2019	1.11	1.11	1.20	1.00
2019	1.10	1.10	1.19	(For Losses Occurring 1-1-19 and Thereafter)
2020	1.10	1.10	1.19	1.00
2020	1.08	1.08	1.16	(For Losses Occurring 1-1-20 and Thereafter)
2021	1.08	1.08	1.16	1.00
2021	1.03	1.03	1.09	(For Losses Occurring 1-1-21 and Thereafter)
2022	1.03	1.03	1.09	1.00
2022	1.01	1.01	1.02	(For Losses Occurring 1-1-22 and Thereafter)
2023	1.01	1.01	1.02	1.00
2023	1.00	1.00	1.00	(For Losses Occurring 1-1-23 and Thereafter)

Expected Loss Factor—(All Years)0.388

Employers’ Liability Cases—Indemnity Modification Factor—(All Years) 1.12

Credibility Values $C_e = 0.895$ $K_e = 846,981$
 $C_n = 0.994$ $K_n = 13,714$

LOSS VALUES—DISTRIBUTION AND LIMITS

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

	Normal	Excess	Total
Indemnity—All Policy Years	\$10,000	\$169,000	\$179,000

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

	Normal	Excess	Total
Medical—All Policy Years	\$10,000	\$247,000	\$257,000

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

Effective January 1, 2024

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

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

LOSS MODIFICATION FACTORS

POLICY YEAR	DEATH	PERMANENT TOTAL	OTHER INDEMNITY	MEDICAL
2019	1.08	1.04	1.00	1.00
2019	1.07	1.04	1.00	(For Losses Occurring 10-1-18 and Thereafter)
2020	1.07	1.04	1.00	1.00
2020	1.06	1.03	1.00	(For Losses Occurring 10-1-19 and Thereafter)
2021	1.06	1.03	1.00	1.00
2021	1.04	1.02	1.00	(For Losses Occurring 10-1-20 and Thereafter)
2022	1.04	1.02	1.00	1.00
2022	1.02	1.01	1.00	(For Losses Occurring 10-1-21 and Thereafter)
2023	1.02	1.01	1.00	1.00
2023	1.00	1.00	1.00	(For Losses Occurring 10-1-22 and Thereafter)

Expected Loss Factor—(All Years)0.388

Credibility Values $C_e = 0.895$ $K_e = 846,981$
 $C_n = 0.994$ $K_n = 13,714$

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	\$10,000	\$259,000	\$269,000

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	\$10,000	\$247,000	\$257,000

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.

Effective January 1, 2024

PART TWO
SECTION 6. RETROSPECTIVE RATING VALUES

★ **1. Retrospective Development Factors**

1st Adjustment	0.14
2nd Adjustment	0.06
3rd Adjustment	0.03
Subsequent Adjustments	0.00

★ **2. Average Cost Per Case**

Group	Loss Only	Loss Including ALAE
A	8,582	10,085
B	12,755	14,960
C	14,947	17,518
D	17,732	20,770
E	23,679	27,705
F	31,595	36,938
G	38,206	44,551

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	0.288	0.335	0.346	0.368	0.390	0.412	0.427
30,000	0.267	0.314	0.326	0.348	0.371	0.395	0.411
40,000	0.235	0.280	0.292	0.316	0.340	0.366	0.384
50,000	0.211	0.254	0.266	0.290	0.315	0.341	0.361
75,000	0.168	0.207	0.219	0.243	0.267	0.295	0.317
100,000	0.140	0.176	0.188	0.210	0.234	0.261	0.284
125,000	0.120	0.153	0.164	0.186	0.209	0.235	0.259
150,000	0.105	0.135	0.146	0.167	0.189	0.214	0.239
175,000	0.093	0.121	0.132	0.151	0.173	0.197	0.222
200,000	0.084	0.110	0.120	0.138	0.160	0.183	0.207
250,000	0.069	0.092	0.102	0.118	0.138	0.160	0.184
300,000	0.059	0.079	0.088	0.103	0.122	0.143	0.166
350,000	0.051	0.069	0.078	0.092	0.109	0.129	0.152
400,000	0.045	0.062	0.069	0.082	0.099	0.117	0.140
450,000	0.040	0.055	0.063	0.075	0.091	0.108	0.130
500,000	0.036	0.050	0.057	0.068	0.083	0.100	0.121
600,000	0.030	0.042	0.049	0.058	0.072	0.087	0.107
700,000	0.026	0.036	0.042	0.051	0.063	0.077	0.096
800,000	0.022	0.032	0.037	0.045	0.056	0.069	0.087
900,000	0.020	0.028	0.033	0.040	0.051	0.062	0.080
1,000,000	0.017	0.025	0.030	0.037	0.046	0.057	0.074
2,000,000	0.008	0.012	0.015	0.019	0.025	0.031	0.043
3,000,000	0.005	0.008	0.010	0.012	0.017	0.021	0.031
4,000,000	0.003	0.005	0.007	0.009	0.012	0.016	0.024
5,000,000	0.003	0.004	0.005	0.007	0.010	0.012	0.020
6,000,000	0.002	0.003	0.004	0.006	0.008	0.010	0.016
7,000,000	0.002	0.003	0.004	0.005	0.007	0.009	0.014
8,000,000	0.001	0.002	0.003	0.004	0.006	0.007	0.012
9,000,000	0.001	0.002	0.003	0.003	0.005	0.006	0.010
10,000,000	0.001	0.002	0.002	0.003	0.004	0.006	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.

Effective January 1, 2024

★ 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	0.443	0.467	0.493	0.508
30,000	0.329	0.383	0.396	0.421	0.447	0.474	0.490
40,000	0.292	0.344	0.358	0.385	0.412	0.441	0.460
50,000	0.264	0.314	0.328	0.355	0.383	0.413	0.434
75,000	0.214	0.259	0.273	0.300	0.328	0.359	0.384
100,000	0.181	0.222	0.236	0.262	0.289	0.320	0.346
125,000	0.157	0.195	0.208	0.233	0.260	0.290	0.317
150,000	0.139	0.174	0.187	0.210	0.237	0.266	0.293
175,000	0.124	0.157	0.170	0.192	0.218	0.246	0.273
200,000	0.113	0.143	0.155	0.177	0.202	0.229	0.256
250,000	0.095	0.122	0.133	0.153	0.176	0.202	0.229
300,000	0.081	0.106	0.117	0.135	0.157	0.181	0.208
350,000	0.071	0.094	0.104	0.121	0.142	0.164	0.190
400,000	0.063	0.084	0.093	0.109	0.129	0.151	0.176
450,000	0.057	0.076	0.085	0.100	0.118	0.139	0.164
500,000	0.051	0.069	0.077	0.092	0.109	0.129	0.154
600,000	0.043	0.058	0.066	0.079	0.095	0.113	0.137
700,000	0.037	0.050	0.058	0.069	0.084	0.101	0.123
800,000	0.032	0.044	0.051	0.061	0.075	0.091	0.112
900,000	0.028	0.039	0.045	0.055	0.068	0.082	0.103
1,000,000	0.025	0.035	0.041	0.050	0.062	0.075	0.096
2,000,000	0.011	0.016	0.020	0.025	0.033	0.041	0.056
3,000,000	0.007	0.010	0.013	0.016	0.022	0.027	0.039
4,000,000	0.005	0.007	0.009	0.011	0.016	0.020	0.030
5,000,000	0.004	0.005	0.007	0.009	0.012	0.016	0.024
6,000,000	0.003	0.004	0.006	0.007	0.010	0.013	0.020
7,000,000	0.002	0.003	0.005	0.006	0.008	0.011	0.017
8,000,000	0.002	0.003	0.004	0.005	0.007	0.009	0.015
9,000,000	0.002	0.002	0.003	0.004	0.006	0.008	0.013
10,000,000	0.001	0.002	0.003	0.004	0.005	0.007	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 = 1.037

USL = 1.071

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

★ 6. Expected Loss Ratio = 0.558

Expected Loss Ratio and Allocated Expense Ratio = 0.639

Effective January 1, 2024

★ **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	0.406	\$ 19570 – 19999	0.363	\$ 225958 – 235999	0.320
10056 – 10167	0.405	20000 – 20449	0.362	236000 – 246976	0.319
10168 – 10282	0.404	20450 – 20919	0.361	246977 – 259024	0.318
10283 – 10399	0.403	20920 – 21411	0.360	259025 – 272307	0.317
10400 – 10520	0.402	21412 – 21927	0.359	272308 – 287027	0.316
10521 – 10643	0.401	21928 – 22469	0.358	287028 – 303428	0.315
10644 – 10769	0.401	22470 – 23037	0.357	303429 – 321818	0.314
10770 – 10898	0.400	23038 – 23636	0.356	321819 – 342580	0.313
10899 – 11030	0.399	23637 – 24266	0.355	342581 – 366206	0.312
11031 – 11165	0.398	24267 – 24931	0.354	366207 – 393333	0.311
11166 – 11304	0.397	24932 – 25633	0.353	393334 – 424799	0.310
11305 – 11446	0.396	25634 – 26376	0.352	424800 – 461739	0.309
11447 – 11592	0.395	26377 – 27164	0.351	461740 – 505714	0.308
11593 – 11741	0.394	27165 – 27999	0.350	505715 – 558947	0.307
11742 – 11895	0.393	28000 – 28888	0.349	558948 – 624705	0.306
11896 – 12052	0.392	28889 – 29836	0.348	624706 – 707999	0.305
12053 – 12214	0.391	29837 – 30847	0.347	708000 – 816923	0.304
12215 – 12380	0.390	30848 – 31929	0.347	816924 – 965454	0.303
12381 – 12551	0.389	31930 – 33090	0.346	965455 – 1179999	0.302
12552 – 12727	0.388	33091 – 34339	0.345	1180000 – 1517142	0.301
12728 – 12907	0.387	34340 – 35686	0.344	1517143 – 1824799	0.300
12908 – 13093	0.386	35687 – 37143	0.343	1824800 – 1983478	0.299
13094 – 13284	0.385	37143 – 38723	0.342	1983479 – 2172380	0.298
13285 – 13481	0.384	38724 – 40444	0.341	2172381 – 2401052	0.297
13482 – 13684	0.383	40445 – 42325	0.340	2401053 – 2683529	0.296
13685 – 13893	0.382	42326 – 44390	0.339	2683530 – 3041333	0.295
13894 – 14108	0.381	44391 – 46666	0.338	3041334 – 3509230	0.294
14109 – 14330	0.380	46667 – 49189	0.337	3509231 – 4147272	0.293
14331 – 14559	0.379	49190 – 51999	0.336	4147273 – 5068888	0.293
14560 – 14796	0.378	52000 – 55151	0.335	5068889 – 6517142	0.292
14797 – 15041	0.377	55152 – 58709	0.334	6517143 – 9123999	0.291
15042 – 15294	0.376	58710 – 62758	0.333	9124000 – 15206666	0.290
15295 – 15555	0.375	62759 – 67407	0.332	15206667 – 45619999	0.289
15556 – 15826	0.374	67408 – 72799	0.331	45620000 – & Over	0.288
15827 – 16106	0.374	72800 – 79130	0.330		
16107 – 16396	0.373	79131 – 86666	0.329		
16397 – 16697	0.372	86667 – 95789	0.328		
16698 – 17009	0.371	95790 – 107058	0.327		
17010 – 17333	0.370	107059 – 121333	0.326		
17334 – 17669	0.369	121334 – 139999	0.325		
17670 – 18019	0.368	140000 – 165454	0.324		
18020 – 18383	0.367	165455 – 200377	0.323		
18384 – 18762	0.366	200378 – 208235	0.322		
18763 – 19157	0.365	208236 – 216734	0.321		
19158 – 19569	0.364	216735 – 225957	0.320		

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

First	\$ 10,000.....	0.406
Next	190,000.....	0.318
Next	1,550,000.....	0.297
Over	1,750,000.....	0.287

Effective January 1, 2024

★ **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	0.325	\$ 19570 – 19999	0.282	\$ 225958 – 235999	0.239
10056 – 10167	0.324	20000 – 20449	0.281	236000 – 246976	0.238
10168 – 10282	0.323	20450 – 20919	0.280	246977 – 259024	0.237
10283 – 10399	0.322	20920 – 21411	0.279	259025 – 272307	0.236
10400 – 10520	0.321	21412 – 21927	0.278	272308 – 287027	0.235
10521 – 10643	0.320	21928 – 22469	0.277	287028 – 303428	0.234
10644 – 10769	0.320	22470 – 23037	0.276	303429 – 321818	0.233
10770 – 10898	0.319	23038 – 23636	0.275	321819 – 342580	0.232
10899 – 11030	0.318	23637 – 24266	0.274	342581 – 366206	0.231
11031 – 11165	0.317	24267 – 24931	0.273	366207 – 393333	0.230
11166 – 11304	0.316	24932 – 25633	0.272	393334 – 424799	0.229
11305 – 11446	0.315	25634 – 26376	0.271	424800 – 461739	0.228
11447 – 11592	0.314	26377 – 27164	0.270	461740 – 505714	0.227
11593 – 11741	0.313	27165 – 27999	0.269	505715 – 558947	0.226
11742 – 11895	0.312	28000 – 28888	0.268	558948 – 624705	0.225
11896 – 12052	0.311	28889 – 29836	0.267	624706 – 707999	0.224
12053 – 12214	0.310	29837 – 30847	0.266	708000 – 816923	0.223
12215 – 12380	0.309	30848 – 31929	0.266	816924 – 965454	0.222
12381 – 12551	0.308	31930 – 33090	0.265	965455 – 1179999	0.221
12552 – 12727	0.307	33091 – 34339	0.264	1180000 – 1517142	0.220
12728 – 12907	0.306	34340 – 35686	0.263	1517143 – 1824799	0.219
12908 – 13093	0.305	35687 – 37142	0.262	1824800 – 1983478	0.218
13094 – 13284	0.304	37143 – 38723	0.261	1983479 – 2172380	0.217
13285 – 13481	0.303	38724 – 40444	0.260	2172381 – 2401052	0.216
13482 – 13684	0.302	40445 – 42325	0.259	2401053 – 2683529	0.215
13685 – 13893	0.301	42326 – 44390	0.258	2683530 – 3041333	0.214
13894 – 14108	0.300	44391 – 46666	0.257	3041334 – 3509230	0.213
14109 – 14330	0.299	46667 – 49189	0.256	3509231 – 4147272	0.212
14331 – 14559	0.298	49190 – 51999	0.255	4147273 – 5068888	0.212
14560 – 14796	0.297	52000 – 55151	0.254	5068889 – 6517142	0.211
14797 – 15041	0.296	55152 – 58709	0.253	6517143 – 9123999	0.210
15042 – 15294	0.295	58710 – 62758	0.252	9124000 – 15206666	0.209
15295 – 15555	0.294	62759 – 67407	0.251	15206667 – 45619999	0.208
15556 – 15826	0.293	67408 – 72799	0.250	45620000 – & OVER	0.207
15827 – 16106	0.293	72800 – 79130	0.249		
16107 – 16396	0.292	79131 – 86666	0.248		
16397 – 16697	0.291	86667 – 95789	0.247		
16698 – 17009	0.290	95790 – 107058	0.246		
17010 – 17333	0.289	107059 – 121333	0.245		
17334 – 17669	0.288	121334 – 139999	0.244		
17670 – 18019	0.287	140000 – 165454	0.243		
18020 – 18383	0.286	165455 – 200377	0.242		
18384 – 18762	0.285	200378 – 208235	0.241		
18763 – 19157	0.284	208236 – 216734	0.240		
19158 – 19569	0.283	216735 – 225957	0.239		

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

First	\$ 10,000.....	0.325
Next	190,000.....	0.237
Next	1,550,000.....	0.216
Over	1,750,000.....	0.206

Effective January 1, 2024

★ **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	0.406	\$ 23721 – 24878	0.377	\$ 601819 – 735555	0.348
10100 – 10303	0.405	24879 – 26153	0.376	735556 – 945714	0.347
10304 – 10515	0.404	26154 – 27567	0.375	945715 – 1323999	0.347
10516 – 10736	0.403	27568 – 29142	0.374	1324000 – 1809565	0.346
10737 – 10967	0.402	29143 – 30909	0.374	1809566 – 1981904	0.345
10968 – 11208	0.401	30910 – 32903	0.373	1981905 – 2190526	0.344
11209 – 11460	0.401	32904 – 35172	0.372	2190527 – 2448235	0.343
11461 – 11724	0.400	35173 – 37777	0.371	2448236 – 2774666	0.342
11725 – 11999	0.399	37778 – 40799	0.370	2774667 – 3201538	0.341
12000 – 12289	0.398	40800 – 44347	0.369	3201539 – 3783636	0.340
12290 – 12592	0.397	44348 – 48571	0.368	3783637 – 4624444	0.339
12593 – 12911	0.396	48572 – 53684	0.367	4624445 – 5945714	0.338
12912 – 13246	0.395	53685 – 59999	0.366	5945715 – 8323999	0.337
13247 – 13599	0.394	60000 – 67999	0.365	8324000 – 13873333	0.336
13600 – 13972	0.393	68000 – 78461	0.364	13873334 – 41619999	0.335
13973 – 14366	0.392	78462 – 92727	0.363	41620000 – & OVER	0.334
14367 – 14782	0.391	92728 – 113333	0.362		
14783 – 15223	0.390	113334 – 145714	0.361		
15224 – 15692	0.389	145715 – 200606	0.360		
15693 – 16190	0.388	200607 – 213548	0.359		
16191 – 16721	0.387	213549 – 228275	0.358		
16722 – 17288	0.386	228276 – 245185	0.357		
17289 – 17894	0.385	245186 – 264799	0.356		
17895 – 18545	0.384	264800 – 287826	0.355		
18546 – 19245	0.383	287827 – 315238	0.354		
19246 – 19999	0.382	315239 – 348421	0.353		
20000 – 20816	0.381	348422 – 389411	0.352		
20817 – 21702	0.380	389412 – 441333	0.351		
21703 – 22666	0.379	441334 – 509230	0.350		
22667 – 23720	0.378	509231 – 601818	0.349		

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

First	\$ 10,000.....	0.406
Next	190,000.....	0.357
Next	1,550,000.....	0.343
Over	1,750,000.....	0.333

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★ **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	0.325	\$ 23721 – 24878	0.296	\$ 601819 – 735555	0.267
10100 – 10303	0.324	24879 – 26153	0.295	735556 – 945714	0.266
10304 – 10515	0.323	26154 – 27567	0.294	945715 – 1323999	0.266
10516 – 10736	0.322	27568 – 29142	0.293	1324000 – 1809565	0.265
10737 – 10967	0.321	29143 – 30909	0.293	1809566 – 1981904	0.264
10968 – 11208	0.320	30910 – 32903	0.292	1981905 – 2190526	0.263
11209 – 11460	0.320	32904 – 35172	0.291	2190527 – 2448235	0.262
11461 – 11724	0.319	35173 – 37777	0.290	2448236 – 2774666	0.261
11725 – 11999	0.318	37778 – 40799	0.289	2774667 – 3201538	0.260
12000 – 12289	0.317	40800 – 44347	0.288	3201539 – 3783636	0.259
12290 – 12592	0.316	44348 – 48571	0.287	3783637 – 4624444	0.258
12593 – 12911	0.315	48572 – 53684	0.286	4624445 – 5945714	0.257
12912 – 13246	0.314	53685 – 59999	0.285	5945715 – 8323999	0.256
13247 – 13599	0.313	60000 – 67999	0.284	8324000 – 13873333	0.255
13600 – 13972	0.312	68000 – 78461	0.283	13873334 – 41619999	0.254
13973 – 14366	0.311	78462 – 92727	0.282	41620000 – & OVER	0.253
14367 – 14782	0.310	92728 – 113333	0.281		
14783 – 15223	0.309	113334 – 145714	0.280		
15224 – 15692	0.308	145715 – 200606	0.279		
15693 – 16190	0.307	200607 – 213548	0.278		
16191 – 16721	0.306	213549 – 228275	0.277		
16722 – 17288	0.305	228276 – 245185	0.276		
17289 – 17894	0.304	245186 – 264799	0.275		
17895 – 18545	0.303	264800 – 287826	0.274		
18546 – 19245	0.302	287827 – 315238	0.273		
19246 – 19999	0.301	315239 – 348421	0.272		
20000 – 20816	0.300	348422 – 389411	0.271		
20817 – 21702	0.299	389412 – 441333	0.270		
21703 – 22666	0.298	441334 – 509230	0.269		
22667 – 23720	0.297	509231 – 601818	0.268		

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

First	\$ 10,000.....	0.325
Next	190,000.....	0.276
Next	1,550,000.....	0.262
Over	1,750,000.....	0.252

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- (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 two hundred forty dollars (\$3,240) per week and a minimum average of eight hundred ten dollars (\$810) 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:

- (a) For a member of a board of education, the minimum payroll shall be eight thousand four hundred twenty dollars (\$8,420) per year.
- (b) For any other insured appointed or elected officer, the minimum individual payroll shall be one thousand six hundred eighty dollars (\$1,680) per year.

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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	4.57	3.20	7395	5.51	3.86
Dredging—excavation by means of suction dredges only—including loading or unloading.....	7334	6.47	4.54	7335	7.18	5.03
Dredging N.O.C.....	7334	6.47	4.54	7335	7.18	5.03
Vessels:						
Barges, Scows, Canal Boats or Lighters— —not self-propelled	7046	2.92	2.05	7098	5.06	3.55
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	7.04	4.94	7089	7.83	5.49
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	7.04	4.94	7089	7.83	5.49
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	3.26	2.29	7027	6.42	4.50
Fishing Vessels—seagoing—motor boats or tugs—including net fishing or lobster hauling	7019	3.26	2.29	7027	6.42	4.50
Fishing Vessels—pound fishing—including work on floats or shore or packing, curing or shipping fish or repairing nets or boats.....	7019	3.26	2.29	7027	6.42	4.50
Fishing Vessels—not seagoing— motor boats or tugs—including net fishing or lobster hauling	7019	3.26	2.29	7027	6.42	4.50
Fishing Vessels—Party or Charter Boats.....	7019	3.26	2.29	7027	6.42	4.50
Oystermen—Planting; Harvesting; or Operations of Boats.....	7019	3.26	2.29	7027	6.42	4.50
Steamers—all kinds	7019	3.26	2.29	7027	6.42	4.50
Supply Boats—Supplying Water or Gasoline for Shipping	7019	3.26	2.29	7027	6.42	4.50
Tugboats—all kinds	7019	3.26	2.29	7027	6.42	4.50
Yachts—Private—Sail or Power.....	7038	7.04	4.94	7089	7.83	5.49
Wrecking—Marine—including Salvage Operations.....	7394	4.57	3.20	7395	5.51	3.86

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FEDERAL EMPLOYERS LIABILITY ACT

Railroads—Operation—including Drivers, Chauffeurs and their Helpers.....	7151	3.95	2.77	7152	4.39	3.08
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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	0.24	0.16	8815	0.27	0.18
Railroad—Salespersons, Collectors or Messengers—Outside	8737	0.57	0.39	8738	0.63	0.43
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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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 1.3%.
- ★ (ii) The maximum charge on a risk, which develops subject premium of \$6,000 and incurs a single claim of \$10,000 indemnity and \$10,000 medical shall be 36.5%.
- ★ (iii) The maximum charge on a risk, which develops subject premium of \$6,000 and incurs a single maximum claim of \$179,000 indemnity and \$257,000 medical shall be 72.2%.
- ★ (iv) A total excess expected loss of \$8,055,000 will produce an excess credibility of 1.000 and a total normal expected loss of \$2,182,905 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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- 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 \$3,240 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 \$3,240 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 \$168,480 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 \$3,240 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 \$3,240 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 \$3,240 per player and a maximum annual salary of \$168,480. 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 \$3,240 per player and a maximum annual salary of \$168,480. 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 \$3,240 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 \$3,240 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 \$3,240 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**

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- 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 \$3,240 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**