

## COMPENSATION RATING AND INSPECTION BUREAU

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*BONNIE PIACENTINO*

*Executive Director*

*KRYSTAL A. ROSS*

*Associate Executive Director*

*Chief Actuary*



October 25, 2024

### **MANUAL AMENDMENT BULLETIN #515**

**TO:** All Bureau Members and Subscribers

**RE:** Manual Changes Effective January 1, 2025

#### **Background**

The Commissioner of Banking and Insurance has approved the changes set forth in this Manual Amendment Bulletin, issued concurrently with [Circular Letter #2075](#) effective January 1, 2025, 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 **\$10,000** to **\$10,500** and an increase of the State indemnity value, Federal indemnity value, and State and Federal medical values to **\$183,000**, **\$275,000**, and **\$263,000** 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 **\$3,320** in lieu of **\$3,240** and to substitute a minimum weekly payroll of **\$830** in lieu of **\$810**.

**Amend 3:3-42 (a) and (b) (Appointed or Elected Public Officers)** to change the minimum payroll for members of boards of education from **\$8,420** per year to **\$8,630** per year and the minimum payroll for appointed or elected officers from **\$1,680** to **\$1,730** 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 **\$10,500** indemnity and **\$10,500** medical shall be **37.0%**.
  - (iii) The maximum charge on a risk, which develops subject premium of **\$6,000** and incurs a single maximum state claim of **\$183,000** indemnity and **\$263,000** medical shall be **73.9%**.
  - (iv) A total excess expected loss of **\$8,235,000** will produce an excess credibility of 1.000 and a total normal expected loss of **\$2,206,980** 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 **\$45,100** cited in the footnote with **\$46,200**.

**Amend 4:1** to change the footnotes attached to the following codes to substitute a maximum weekly wage of **\$3,320** or annual wage of **\$172,640** as the case may be, in lieu of **\$3,240** or **\$168,480** 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, 2025

**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
2020	1.11	1.11	1.21	1.00
2020	1.09	1.09	1.18	(For Losses Occurring 1-1-21 and Thereafter)
2021	1.09	1.09	1.18	1.00
2021	1.04	1.04	1.11	(For Losses Occurring 1-1-22 and Thereafter)
2022	1.04	1.04	1.11	1.00
2022	1.02	1.02	1.04	(For Losses Occurring 1-1-23 and Thereafter)
2023	1.02	1.02	1.04	1.00
2023	1.01	1.01	1.02	(For Losses Occurring 1-1-24 and Thereafter)
2024	1.01	1.01	1.02	1.00
2024	1.00	1.00	1.00	(For Losses Occurring 1-1-25 and Thereafter)

Expected Loss Factor—(All Years)..... 0.384

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

Credibility Values       $C_e = 0.898$        $K_e = 841,985$   
                                   $C_n = 0.994$        $K_n = 14,077$

**LOSS VALUES—DISTRIBUTION AND LIMITS**

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

	Normal	Excess	Total
Indemnity—All Policy Years	\$10,500	\$172,500	\$183,000

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

	Normal	Excess	Total
Medical—All Policy Years	\$10,500	\$252,500	\$263,000

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

Effective January 1, 2025

★ **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
2020	1.09	1.05	1.00	1.00
2020	1.08	1.04	1.00	(For Losses Occurring 10-1-20 and Thereafter)
2021	1.08	1.04	1.00	1.00
2021	1.06	1.03	1.00	(For Losses Occurring 10-1-21 and Thereafter)
2022	1.06	1.03	1.00	1.00
2022	1.04	1.02	1.00	(For Losses Occurring 10-1-22 and Thereafter)
2023	1.04	1.02	1.00	1.00
2023	1.02	1.01	1.00	(For Losses Occurring 10-1-23 and Thereafter)
2024	1.02	1.01	1.00	1.00
2024	1.00	1.00	1.00	(For Losses Occurring 10-1-24 and Thereafter)

Expected Loss Factor—(All Years) ..... 0.384

Credibility Values     $C_e = 0.898$        $K_e = 841,985$   
                                   $C_n = 0.994$        $K_n = 14,077$

**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	\$10,500	\$264,500	\$275,000

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	\$10,500	\$252,500	\$263,000

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, 2025

**PART TWO: SECTION 6  
RETROSPECTIVE RATING VALUES**

★ **1. Retrospective Development Factors**

1st Adjustment	0.14
2nd Adjustment	0.07
3rd Adjustment	0.03
Subsequent Adjustments	0.00

★ **2. Average Cost Per Case**

Group	Loss Only	Loss Including ALAE
A	8,499	9,996
B	12,616	14,810
C	14,766	17,321
D	17,567	20,596
E	23,439	27,450
F	30,974	36,247
G	37,729	44,036

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
<b>Loss Limit</b>							
\$ 25,000	0.282	0.327	0.338	0.359	0.381	0.403	0.418
30,000	0.261	0.306	0.318	0.340	0.363	0.386	0.402
40,000	0.230	0.273	0.285	0.308	0.332	0.356	0.375
50,000	0.205	0.247	0.259	0.282	0.306	0.332	0.352
75,000	0.164	0.201	0.213	0.235	0.260	0.286	0.308
100,000	0.136	0.170	0.181	0.203	0.227	0.252	0.276
125,000	0.117	0.148	0.159	0.179	0.202	0.227	0.251
150,000	0.102	0.131	0.141	0.161	0.183	0.207	0.231
175,000	0.090	0.117	0.127	0.146	0.167	0.190	0.214
200,000	0.081	0.106	0.115	0.133	0.154	0.176	0.200
250,000	0.067	0.088	0.097	0.114	0.133	0.154	0.177
300,000	0.057	0.076	0.084	0.099	0.117	0.137	0.159
350,000	0.049	0.066	0.074	0.088	0.105	0.123	0.145
400,000	0.043	0.059	0.066	0.079	0.094	0.112	0.133
450,000	0.038	0.053	0.060	0.071	0.086	0.103	0.123
500,000	0.034	0.048	0.054	0.065	0.079	0.095	0.115
600,000	0.029	0.040	0.046	0.055	0.068	0.082	0.101
700,000	0.024	0.034	0.040	0.048	0.060	0.072	0.091
800,000	0.021	0.030	0.035	0.042	0.053	0.065	0.082
900,000	0.018	0.026	0.031	0.038	0.048	0.058	0.075
1,000,000	0.016	0.024	0.028	0.034	0.043	0.053	0.069
2,000,000	0.007	0.011	0.014	0.017	0.022	0.028	0.039
3,000,000	0.004	0.007	0.009	0.011	0.015	0.019	0.028
4,000,000	0.003	0.005	0.006	0.008	0.011	0.014	0.021
5,000,000	0.002	0.004	0.005	0.006	0.008	0.011	0.017
6,000,000	0.002	0.003	0.004	0.005	0.007	0.009	0.014
7,000,000	0.001	0.002	0.003	0.004	0.006	0.007	0.012
8,000,000	0.001	0.002	0.003	0.003	0.005	0.006	0.010
9,000,000	0.001	0.002	0.002	0.003	0.004	0.005	0.009
10,000,000	0.001	0.001	0.002	0.002	0.004	0.005	0.008

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, 2025

RATES/RATING VALUES

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

Group	A	B	C	D	E	F	G
<b>Loss Limit</b>							
\$ 25,000	0.346	0.397	0.410	0.434	0.458	0.482	0.498
30,000	0.323	0.374	0.387	0.412	0.437	0.463	0.481
40,000	0.286	0.336	0.349	0.375	0.402	0.430	0.450
50,000	0.258	0.306	0.319	0.346	0.373	0.403	0.424
75,000	0.208	0.252	0.265	0.291	0.319	0.349	0.374
100,000	0.176	0.216	0.228	0.254	0.281	0.311	0.336
125,000	0.152	0.189	0.201	0.226	0.252	0.281	0.307
150,000	0.135	0.168	0.180	0.203	0.229	0.257	0.284
175,000	0.120	0.152	0.164	0.186	0.210	0.238	0.264
200,000	0.109	0.139	0.150	0.171	0.195	0.221	0.248
250,000	0.091	0.118	0.128	0.147	0.170	0.195	0.221
300,000	0.078	0.102	0.112	0.130	0.151	0.174	0.200
350,000	0.069	0.090	0.099	0.116	0.136	0.158	0.183
400,000	0.061	0.080	0.089	0.105	0.124	0.144	0.169
450,000	0.054	0.072	0.081	0.095	0.113	0.133	0.157
500,000	0.049	0.066	0.074	0.087	0.105	0.123	0.147
600,000	0.041	0.056	0.063	0.075	0.091	0.108	0.130
700,000	0.035	0.048	0.054	0.065	0.080	0.096	0.117
800,000	0.030	0.042	0.048	0.058	0.071	0.086	0.106
900,000	0.027	0.037	0.043	0.052	0.064	0.078	0.097
1,000,000	0.024	0.033	0.039	0.047	0.059	0.071	0.090
2,000,000	0.011	0.015	0.018	0.023	0.030	0.038	0.051
3,000,000	0.006	0.009	0.011	0.015	0.020	0.025	0.035
4,000,000	0.004	0.006	0.008	0.010	0.014	0.018	0.027
5,000,000	0.003	0.005	0.006	0.008	0.011	0.014	0.021
6,000,000	0.003	0.004	0.005	0.006	0.009	0.011	0.017
7,000,000	0.002	0.003	0.004	0.005	0.007	0.009	0.015
8,000,000	0.002	0.002	0.003	0.004	0.006	0.008	0.012
9,000,000	0.002	0.002	0.003	0.004	0.005	0.007	0.011
10,000,000	0.001	0.002	0.002	0.003	0.004	0.006	0.009

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 = 1.067

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

★ 6. Expected Loss Ratio = 0.549

Expected Loss Ratio and Allocated Expense Ratio = 0.629

Effective January 1, 2025

★ 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	0.415	\$ 19570 – 19999	0.372	\$ 225958 – 235999	0.329
10056 – 10167	0.414	20000 – 20449	0.371	236000 – 246976	0.328
10168 – 10282	0.413	20450 – 20919	0.370	246977 – 259024	0.327
10283 – 10399	0.412	20920 – 21411	0.369	259025 – 272307	0.326
10400 – 10520	0.411	21412 – 21927	0.368	272308 – 287027	0.325
10521 – 10643	0.410	21928 – 22469	0.367	287028 – 303428	0.324
10644 – 10769	0.410	22470 – 23037	0.366	303429 – 321818	0.323
10770 – 10898	0.409	23038 – 23636	0.365	321819 – 342580	0.322
10899 – 11030	0.408	23637 – 24266	0.364	342581 – 366206	0.321
11031 – 11165	0.407	24267 – 24931	0.363	366207 – 393333	0.320
11166 – 11304	0.406	24932 – 25633	0.362	393334 – 424799	0.319
11305 – 11446	0.405	25634 – 26376	0.361	424800 – 461739	0.318
11447 – 11592	0.404	26377 – 27164	0.360	461740 – 505714	0.317
11593 – 11741	0.403	27165 – 27999	0.359	505715 – 558947	0.316
11742 – 11895	0.402	28000 – 28888	0.358	558948 – 624705	0.315
11896 – 12052	0.401	28889 – 29836	0.357	624706 – 707999	0.314
12053 – 12214	0.400	29837 – 30847	0.356	708000 – 816923	0.313
12215 – 12380	0.399	30848 – 31929	0.356	816924 – 965454	0.312
12381 – 12551	0.398	31930 – 33090	0.355	965455 – 1179999	0.311
12552 – 12727	0.397	33091 – 34339	0.354	1180000 – 1517142	0.310
12728 – 12907	0.396	34340 – 35686	0.353	1517143 – 1824799	0.309
12908 – 13093	0.395	35687 – 37142	0.352	1824800 – 1983478	0.308
13094 – 13284	0.394	37143 – 38723	0.351	1983479 – 2172380	0.307
13285 – 13481	0.393	38724 – 40444	0.350	2172381 – 2401052	0.306
13482 – 13684	0.392	40445 – 42325	0.349	2401053 – 2683529	0.305
13685 – 13893	0.391	42326 – 44390	0.348	2683530 – 3041333	0.304
13894 – 14108	0.390	44391 – 46666	0.347	3041334 – 3509230	0.303
14109 – 14330	0.389	46667 – 49189	0.346	3509231 – 4147272	0.302
14331 – 14559	0.388	49190 – 51999	0.345	4147273 – 5068888	0.302
14560 – 14796	0.387	52000 – 55151	0.344	5068889 – 6517142	0.301
14797 – 15041	0.386	55152 – 58709	0.343	6517143 – 9123999	0.300
15042 – 15294	0.385	58710 – 62758	0.342	9124000 – 15206666	0.299
15295 – 15555	0.384	62759 – 67407	0.341	15206667 – 45619999	0.298
15556 – 15826	0.383	67408 – 72799	0.340	45620000 – & Over	0.297
15827 – 16106	0.383	72800 – 79130	0.339		
16107 – 16396	0.382	79131 – 86666	0.338		
16397 – 16697	0.381	86667 – 95789	0.337		
16698 – 17009	0.380	95790 – 107058	0.336		
17010 – 17333	0.379	107059 – 121333	0.335		
17334 – 17669	0.378	121334 – 139999	0.334		
17670 – 18019	0.377	140000 – 165454	0.333		
18020 – 18383	0.376	165455 – 200377	0.332		
18384 – 18762	0.375	200378 – 208235	0.331		
18763 – 19157	0.374	208236 – 216734	0.330		
19158 – 19569	0.373	216735 – 225957	0.329		

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

First	\$ 10,000.....	0.415
Next	190,000.....	0.327
Next	1,550,000.....	0.306
Over	1,750,000.....	0.296



Effective January 1, 2025

★ 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	0.335	\$ 19570 – 19999	0.292	\$ 225958 – 235999	0.249
10056 – 10167	0.334	20000 – 20449	0.291	236000 – 246976	0.248
10168 – 10282	0.333	20450 – 20919	0.290	246977 – 259024	0.247
10283 – 10399	0.332	20920 – 21411	0.289	259025 – 272307	0.246
10400 – 10520	0.331	21412 – 21927	0.288	272308 – 287027	0.245
10521 – 10643	0.330	21928 – 22469	0.287	287028 – 303428	0.244
10644 – 10769	0.330	22470 – 23037	0.286	303429 – 321818	0.243
10770 – 10898	0.329	23038 – 23636	0.285	321819 – 342580	0.242
10899 – 11030	0.328	23637 – 24266	0.284	342581 – 366206	0.241
11031 – 11165	0.327	24267 – 24931	0.283	366207 – 393333	0.240
11166 – 11304	0.326	24932 – 25633	0.282	393334 – 424799	0.239
11305 – 11446	0.325	25634 – 26376	0.281	424800 – 461739	0.238
11447 – 11592	0.324	26377 – 27164	0.280	461740 – 505714	0.237
11593 – 11741	0.323	27165 – 27999	0.279	505715 – 558947	0.236
11742 – 11895	0.322	28000 – 28888	0.278	558948 – 624705	0.235
11896 – 12052	0.321	28889 – 29836	0.277	624706 – 707999	0.234
12053 – 12214	0.320	29837 – 30847	0.276	708000 – 816923	0.233
12215 – 12380	0.319	30848 – 31929	0.276	816924 – 965454	0.232
12381 – 12551	0.318	31930 – 33090	0.275	965455 – 1179999	0.231
12552 – 12727	0.317	33091 – 34339	0.274	1180000 – 1517142	0.230
12728 – 12907	0.316	34340 – 35686	0.273	1517143 – 1824799	0.229
12908 – 13093	0.315	35687 – 37142	0.272	1824800 – 1983478	0.228
13094 – 13284	0.314	37143 – 38723	0.271	1983479 – 2172380	0.227
13285 – 13481	0.313	38724 – 40444	0.270	2172381 – 2401052	0.226
13482 – 13684	0.312	40445 – 42325	0.269	2401053 – 2683529	0.225
13685 – 13893	0.311	42326 – 44390	0.268	2683530 – 3041333	0.224
13894 – 14108	0.310	44391 – 46666	0.267	3041334 – 3509230	0.223
14109 – 14330	0.309	46667 – 49189	0.266	3509231 – 4147272	0.222
14331 – 14559	0.308	49190 – 51999	0.265	4147273 – 5068888	0.222
14560 – 14796	0.307	52000 – 55151	0.264	5068889 – 6517142	0.221
14797 – 15041	0.306	55152 – 58709	0.263	6517143 – 9123999	0.220
15042 – 15294	0.305	58710 – 62758	0.262	9124000 – 15206666	0.219
15295 – 15555	0.304	62759 – 67407	0.261	15206667 – 45619999	0.218
15556 – 15826	0.303	67408 – 72799	0.260	45620000 – & OVER	0.217
15827 – 16106	0.303	72800 – 79130	0.259		
16107 – 16396	0.302	79131 – 86666	0.258		
16397 – 16697	0.301	86667 – 95789	0.257		
16698 – 17009	0.300	95790 – 107058	0.256		
17010 – 17333	0.299	107059 – 121333	0.255		
17334 – 17669	0.298	121334 – 139999	0.254		
17670 – 18019	0.297	140000 – 165454	0.253		
18020 – 18383	0.296	165455 – 200377	0.252		
18384 – 18762	0.295	200378 – 208235	0.251		
18763 – 19157	0.294	208236 – 216734	0.250		
19158 – 19569	0.293	216735 – 225957	0.249		

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

First	\$ 10,000.....	0.335
Next	190,000.....	0.247
Next	1,550,000.....	0.226
Over	1,750,000.....	0.216

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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	0.415	\$ 23721 – 24878	0.386	\$ 601819 – 735555	0.357
10100 – 10303	0.414	24879 – 26153	0.385	735556 – 945714	0.356
10304 – 10515	0.413	26154 – 27567	0.384	945715 – 1323999	0.356
10516 – 10736	0.412	27568 – 29142	0.383	1324000 – 1809565	0.355
10737 – 10967	0.411	29143 – 30909	0.383	1809566 – 1981904	0.354
10968 – 11208	0.410	30910 – 32903	0.382	1981905 – 2190526	0.353
11209 – 11460	0.410	32904 – 35172	0.381	2190527 – 2448235	0.352
11461 – 11724	0.409	35173 – 37777	0.380	2448236 – 2774666	0.351
11725 – 11999	0.408	37778 – 40799	0.379	2774667 – 3201538	0.350
12000 – 12289	0.407	40800 – 44347	0.378	3201539 – 3783636	0.349
12290 – 12592	0.406	44348 – 48571	0.377	3783637 – 4624444	0.348
12593 – 12911	0.405	48572 – 53684	0.376	4624445 – 5945714	0.347
12912 – 13246	0.404	53685 – 59999	0.375	5945715 – 8323999	0.346
13247 – 13599	0.403	60000 – 67999	0.374	8324000 – 13873333	0.345
13600 – 13972	0.402	68000 – 78461	0.373	13873334 – 41619999	0.344
13973 – 14366	0.401	78462 – 92727	0.372	41620000 – & OVER	0.343
14367 – 14782	0.400	92728 – 113333	0.371		
14783 – 15223	0.399	113334 – 145714	0.370		
15224 – 15692	0.398	145715 – 200606	0.369		
15693 – 16190	0.397	200607 – 213548	0.368		
16191 – 16721	0.396	213549 – 228275	0.367		
16722 – 17288	0.395	228276 – 245185	0.366		
17289 – 17894	0.394	245186 – 264799	0.365		
17895 – 18545	0.393	264800 – 287826	0.364		
18546 – 19245	0.392	287827 – 315238	0.363		
19246 – 19999	0.391	315239 – 348421	0.362		
20000 – 20816	0.390	348422 – 389411	0.361		
20817 – 21702	0.389	389412 – 441333	0.360		
21703 – 22666	0.388	441334 – 509230	0.359		
22667 – 23720	0.387	509231 – 601818	0.358		

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

First	\$ 10,000.....	0.415
Next	190,000.....	0.366
Next	1,550,000.....	0.352
Over	1,750,000.....	0.342

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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	0.335	\$ 23721 – 24878	0.306	\$ 601819 – 735555	0.277
10100 – 10303	0.334	24879 – 26153	0.305	735556 – 945714	0.276
10304 – 10515	0.333	26154 – 27567	0.304	945715 – 1323999	0.276
10516 – 10736	0.332	27568 – 29142	0.303	1324000 – 1809565	0.275
10737 – 10967	0.331	29143 – 30909	0.303	1809566 – 1981904	0.274
10968 – 11208	0.330	30910 – 32903	0.302	1981905 – 2190526	0.273
11209 – 11460	0.330	32904 – 35172	0.301	2190527 – 2448235	0.272
11461 – 11724	0.329	35173 – 37777	0.300	2448236 – 2774666	0.271
11725 – 11999	0.328	37778 – 40799	0.299	2774667 – 3201538	0.270
12000 – 12289	0.327	40800 – 44347	0.298	3201539 – 3783636	0.269
12290 – 12592	0.326	44348 – 48571	0.297	3783637 – 4624444	0.268
12593 – 12911	0.325	48572 – 53684	0.296	4624445 – 5945714	0.267
12912 – 13246	0.324	53685 – 59999	0.295	5945715 – 8323999	0.266
13247 – 13599	0.323	60000 – 67999	0.294	8324000 – 13873333	0.265
13600 – 13972	0.322	68000 – 78461	0.293	13873334 – 41619999	0.264
13973 – 14366	0.321	78462 – 92727	0.292	41620000 – & OVER	0.263
14367 – 14782	0.320	92728 – 113333	0.291		
14783 – 15223	0.319	113334 – 145714	0.290		
15224 – 15692	0.318	145715 – 200606	0.289		
15693 – 16190	0.317	200607 – 213548	0.288		
16191 – 16721	0.316	213549 – 228275	0.287		
16722 – 17288	0.315	228276 – 245185	0.286		
17289 – 17894	0.314	245186 – 264799	0.285		
17895 – 18545	0.313	264800 – 287826	0.284		
18546 – 19245	0.312	287827 – 315238	0.283		
19246 – 19999	0.311	315239 – 348421	0.282		
20000 – 20816	0.310	348422 – 389411	0.281		
20817 – 21702	0.309	389412 – 441333	0.280		
21703 – 22666	0.308	441334 – 509230	0.279		
22667 – 23720	0.307	509231 – 601818	0.278		

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

First	\$ 10,000.....	0.335
Next	190,000.....	0.286
Next	1,550,000.....	0.272
Over	1,750,000.....	0.262

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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 three hundred twenty dollars (\$3,320) per week and a minimum average of eight hundred thirty dollars (\$830) 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 six hundred thirty dollars (\$8,630) per year.
- (b) For any other insured appointed or elected officer, the minimum individual payroll shall be one thousand seven hundred thirty dollars (\$1,730) 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

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liability imposed upon the insured arising from any obligation to provide transportation, wages, maintenance and cure.

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

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

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

★ **8. Table of Rates**

CLASSIFICATION	Coverage I			Coverage II		
	Code	Rate	Excess Element	Code	Rate	Excess Element
<b>ADMIRALTY</b>						
Diving—marine	7394	4.37	3.08	7395	6.24	4.40
Dredging—excavation by means of suction dredges only—including loading or unloading	7334	4.75	3.35	7335	5.27	3.72
Dredging N.O.C.	7334	4.75	3.35	7335	5.27	3.72
<b>Vessels:</b>						
Barges, Scows, Canal Boats, or Lighters —not self-propelled	7046	3.30	2.33	7098	5.73	4.04
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	6.74	4.75	7089	7.49	5.28
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	7038	6.74	4.75	7089	7.49	5.28
Vessels of 15 tons or over shall be assigned to 7019 "Steamers—all kinds" or 7038 "Sailing Vessels N.O.C."						
	7019	3.46	2.44	7027	5.64	3.98
Fishing Vessels—seagoing—motorboats or tugs—including net fishing or lobster hauling	7019	3.46	2.44	7027	5.64	3.98
Fishing Vessels—pound fishing—including work on floats or shore or packing, curing, or shipping fish or repairing nets or boats	7019	3.46	2.44	7027	5.64	3.98
Fishing Vessels—not seagoing— motorboats or tugs—including net fishing or lobster hauling	7019	3.46	2.44	7027	5.64	3.98
Fishing Vessels—Party or Charter Boats	7019	3.46	2.44	7027	5.64	3.98
Oystermen—Planting; Harvesting; or Operations of Boats	7019	3.46	2.44	7027	5.64	3.98
Steamers—all kinds	7019	3.46	2.44	7027	5.64	3.98
Supply Boats—supplying water or gasoline for shipping	7019	3.46	2.44	7027	5.64	3.98
Tugboats—all kinds	7019	3.46	2.44	7027	5.64	3.98
Yachts—Private—sail or power	7038	6.74	4.75	7089	7.49	5.28
Wrecking—Marine—including salvage operations	7394	4.37	3.08	7395	6.24	4.40



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**FEDERAL EMPLOYERS' LIABILITY ACT**

Railroads—Operation—including drivers, chauffeurs, and their helpers	7151	3.85	2.71	7152	4.28	3.02
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	0.21	0.14	8815	0.23	0.16
Railroad—Salespersons, Collectors or Messengers—Outside	8737	0.50	0.34	8738	0.55	0.37
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 \$10,500 indemnity and \$10,500 medical shall be 37.0%.
  - ★ (iii) The maximum charge on a risk, which develops subject premium of \$6,000 and incurs a single maximum claim of \$183,000 indemnity and \$263,000 medical shall be 73.9%.
  - ★ (iv) A total excess expected loss of \$8,235,000 will produce an excess credibility of 1.000 and a total normal expected loss of \$2,206,980 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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- 7350F REFRIGERATOR CAR LOADING OR UNLOADING** Includes caring for freight in cars during transit. Stevedoring to be separately rated. Drivers to be separately rated as 7219 trucking. May be used only upon specific approval of the Rating Bureau.
- 7360 FREIGHT HANDLER NOC FOR STATE ACT** Applies to packing, handling or shipping merchandise on docks or railroad platforms including freight checkers. Stevedoring to be separately rated; drivers to be separately rated as 7219 trucking NOC. May be used only upon specific approval of the Rating Bureau. Operations subject to USL&H exposure are assigned to code 7350F.
- 7369 AUTOMOBILE OR TRUCK RENTAL OR LEASING OR LIVERY COMPANY**
- 7369 LIVERY OR AUTOMOBILE OR TRUCK RENTAL OR LEASING COMPANY**
- ★ **7370 TAXICAB COMPANY & DRIVERS** The actual remuneration of all taxicab drivers shall be included in computing the premium for the risk. Where, however, the owner of taxicabs leases or rents such vehicles the premium charged the owner shall be determined on the basis of \$46,200 per vehicle per policy year. The payroll amount is in consideration of gratuities, downtime, vacation time, or for other periods during which the vehicle is not in operation. The amount shall be prorated only where a vehicle is owned by the insured for a portion of the policy period.
- 7380 DRIVERS, CHAUFFEURS AND THEIR HELPERS NOC—COMMERCIAL** Subject to the Standard Exceptions Manual Rule.
- 7380 AUTOMOBILE DELIVERY—DRIVEAWAY & DRIVERS**
- 7380 CHARCOAL DEALER & DRIVERS**
- 7380 CHAUFFEURS & HELPERS NOC—COMMERCIAL** Subject to the Standard Exceptions Manual Rule.
- 7380 CHAUFFEURS OF PRIVATE PASSENGER VEHICLES**
- 7380 SAWDUST DEALER & DRIVERS**
- 7381 BUS OPERATOR—SCHOOL & DRIVERS**
- 7381 SCHOOL BUS OPERATOR & DRIVERS**
- 7382 LIMOUSINE OR CAR SERVICE CO & DRIVERS** Premium basis shall not include Board, Lodging or Gratuities. Garage employees to be separately rated under Code 8385
- 7384 BUS COMPANY—FRANCHISED OR CHARTERED & DRIVERS**
- 7390 ALE OR BEER DEALER—WHOLESALE & DRIVERS** NPD with 2121 brewery.
- 7390 BEER OR ALE DEALER—WHOLESALE & DRIVERS** NPD with 2121 brewery.
- 7394 DIVING — MARINE** Classification subject to "Maritime or Federal Employments," 3:6 Of The Manual. Rate is Coverage I.
- 7394 WRECKING — MARINE — INCLUDING SALVAGE OPERATIONS** Classification subject to "Maritime or Federal Employments," 3:6 of ohe Manual. Rate is Coverage I.
- 7395 DIVING — MARINE** Classification subject to "Maritime or Federal Employments," 3:6 of the Manual. Rate is Coverage II.
- 7395 WRECKING — MARINE — INCLUDING SALVAGE OPERATIONS** Classification subject to "Maritime or Federal Employments," 3:6 of the Manual. Rate is Coverage II.

**AVIATION FLIGHT & GROUND OPERATION**

The classifications described under this capitalized heading apply to fixed wing and other aircraft. The phrase "member of flying crew" refers to all employees who constitute the normal complement of flying personnel or who are engaged in aviation operations or the care of passengers or cargo as such. It includes but is not limited to employees designated as: Pilots, Navigators, Flight Engineers, Hosts, Pursers, Co-Pilots, Radio Operators, Flight Attendants, Hostesses

Ticket sellers or information clerks in connection with any of the aviation classifications are to be separately rated as 8810-Clerical.

- 7403 AVIATION AIRLINE OPERATION—GROUND EMPLOYEES & DRIVERS** Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers and security personnel. Ticket sellers or information clerks away from airport locations to be separately rated as Code 8810- Clerical. Members of flying crew to be separately rated under the appropriate aviation classification.





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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 \$3,320 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 \$3,320 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 \$172,640 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 \$3,320 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 \$3,320 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 \$3,320 per player and a maximum annual salary of \$172,640. 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 \$3,320 per player and a maximum annual salary of \$172,640. 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 \$3,320 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 \$3,320 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 \$3,320 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 \$3,320 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**