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Manual Amendment Bulletin #519

To: All Bureau Members and Subscribers
Re: New Jersey Construction Classification Premium Adjustment Program – Updated Wage Scale

BACKGROUND

The Commissioner of Banking and Insurance has approved an amendment to the New Jersey Workers Compensation and Employers Liability Insurance Manual ("Manual") to increase the minimum eligible hourly wage from $36.00 to $38.00 to receive a Construction Classification Premium Adjustment Program premium credit. All other hourly wage intervals will be revised accordingly. The changes are effective January 1, 2026, for new and renewal policies.

MANUAL CHANGES

Part 3, Section 8-2(e) of the Manual is updated to include the revised wage scale. The Manual changes are attached.

Bonnie Piacentino
Executive Director

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Effective January 1, 2026

PART THREE: SECTION 8
CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM

1. Explanation. The New Jersey Construction Average Credit From Classification Premium Adjustment Program (NJCCPAP) provides for an annual credit to premium for a policy Hourly Wage Manual Premium which contains one or more of the following construction classifications:

3365	5069	5215	5458	5500	6039	6319
3719	5103	5222	5459	5538	6042	6325
3724	5146	5223	5462	5551	6204	6400
3726	5160	5348	5466	5606	6217	7536
5000	5183	5402	5473	5610	6229	7538
5022	5184	5403	5474	5645	6233	7601
5038	5188	5409	5475	5701	6235	7855
5040	5190	5437	5479	5703	6251	8227
5057	5200	5443	5480	6003	6252	9529
5059	5213	5445	5491	6005	6306	

2. Credit Determination.

a) The insured shall submit the required payroll and hours worked to the Compensation Rating and Inspection Bureau for calculation of any applicable credit via the online application at ccpap.njcrib.com. The general instructions are included in 3:8-8 of this Manual.

b) The basis for determining the credit is the total payroll (excluding overtime premium pay) and hours worked for each construction classification. The payroll and time worked information is that which is included in form WR-30 and reported to the Department of Labor and Workforce Development, Division of Employment Security Revenue, for any of the latest four complete quarters immediately preceding the due date of the application. In every instance, the selected payroll quarter shall be consistent with the information included in the WR-30.

c) A credit percentage may be determined for each construction classification by dividing the payroll, excluding overtime premium pay, by the number of hours worked to arrive at the average hourly wage for the classification.

d) In the absence of specific records for salaried employees, it will be assumed each such individual worked forty (40) hours per week.

★ e) The average hourly wage required for NJCCPAP eligibility is $38.00. The credit percentages for average hourly wages for construction classifications are listed in the Table below:

Average Hourly Wage Credit From Manual Premium

Under 38.00	0%	45.50-46.24	15%
38.00-38.74	5%	46.25-46.99	16%
38.75-39.49	6%	47.00-47.74	17%
39.50-40.24	7%	47.75-48.49	18%
40.25-40.99	8%	48.50-49.24	19%
41.00-41.74	9%	49.25-49.99	20%
41.75-42.49	10%	50.00-50.74	21%
42.50-43.24	11%	50.75-51.49	22%
43.25-43.99	12%	51.50-51.24	23%
44.00-44.74	13%	51.25-51.99	24%
44.75-45.49	14%	53.00 & Over	25%

The average hourly wages in the above Table will be reviewed annually and adjusted (if necessary) based on the change in the state average weekly wage of workers covered under the New Jersey Unemployment Compensation Law. The state average weekly wage is promulgated by the Commissioner of Labor and Workforce Development on or before September 1 in each year based on the average weekly wages as of the preceding calendar year.

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