COMPENSATION RATING AND INSPECTION BUREAU
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October 29, 2025

Circular No. 2510

To: All Bureau Members and Subscribers
Re: Revised Rates, Rating Values and Manual Changes Effective January 1, 2026

The Department of Banking and Insurance has approved a 4.3% decrease in rates and rating values applicable to New Jersey workers' compensation and employers' liability insurance effective January 1, 2026, on new and renewal policies. The approved rate change is based on the latest financial and statistical data reported to the Rating Bureau, which includes losses resulting from the COVID-19 pandemic. The rating components of the decrease are summarized in this Circular Letter. The revised Manual pages are also attached.

Rating Components

Experience and Trend

Analysis of data for the latest three complete policy years, following adjustment to present premium and benefit levels, using paid and incurred losses separately, indicates a premium level adjustment factor of 1.120 (+12.0%) due to experience.

A trend factor of 0.845 (–15.5%) is included to recognize changing exposures and losses.

Benefit Changes

Effective January 1, 2026, the maximum weekly benefit with respect to all types of injuries, except permanent partial disabilities, will be changed from $1,159 to $1,199. The minimum weekly benefit will be changed from $309 to $320. In cases involving permanent partial disabilities, the present maximum weekly benefits ranging from $309 to $1,159, varying on the basis of duration of disability, will be changed to $320 and $1,199, respectively. The minimum weekly benefit for permanent partial injuries will remain at $35. The effect of the changes to the minimum and maximum weekly benefits results in a premium level adjustment factor of 1.012 (+1.2%) due to benefits.

Expenses

The provisions for Loss Adjustment Expense, General Expense, Production Expense, Security Fund, and the Rating Bureau require change. The combined effect of the changes to the expense provisions results in a premium level adjustment factor of 0.994 (-0.6%).

Expense Items	Excluding Expense Constant
Production	19.60%
General	5.30
Taxes *	3.82
Profit and Contingency	2.50
Total Overhead	31.22
Loss and Loss Adjustment Expense	68.78%
Loss Adjustment Expense	1.245
*General State Premium Tax	2.10%
*Rate Supervision	0.25%
*Miscellaneous Federal Tax	0.30%
*Security Fund	0.68%
*Rating Bureau Expense	0.49%
* Taxes	3.82%

Adjustment To Expenses

An adjustment to expenses is necessary because certain elements of the expense provisions will not be decreased to an amount equal to the premium level indication. Recognition of this adjustment requires a premium level adjustment factor of 1.005 (+0.5%).

Overall Change in Rates and Rating Values

The combined effect of changes to the above rating components is an overall premium/rate level adjustment factor of 0.957, or a decrease of 4.3%.

Rate Changes By Industry Group

Industry Group	Average Rate Change	Minimum Change (-20%)	Maximum Change (+20%)
Manufacturing	-4.4%	-24.4%	15.6%
Contracting	-3.8%	-23.8%	16.2%
Office & Clerical	-6.4%	-26.4%	13.6%
Goods & Services	-2.8%	-22.8%	17.2%
Miscellaneous	-6.7%	-26.7%	13.3%
F-Class*	-10.6%	-20.0%	20.0%
Maritime & FELA	-4.6%	-24.6%	15.4%
Statewide	-4.3%	-24.3%	15.7%

* F-Class is priced separately and is not subject to the overall -4.3% statewide change.

Rates and Rating Values

Classification Rates

The adjustment of classification rate relativity is based on the policy experience for 2018 through 2022, as reported through the Statistical Plan. The changes in the rates for the individual classifications are supported by, and derived from, the experience.

There are 550 classifications in the Manual effective January 1, 2026, including the codes to accommodate Admiralty and Federal employments. Six classifications carry no rate assignment. Of the remainder, 141 will experience increased rates, two will experience no change, and 401 classes will experience decreased rates.

Classification Code 8871 (Clerical Telecommuting Employees) was introduced effective January 1, 2021, with an initial rate equal to that of Classification Code 8810 (Clerical Office Employees). Effective January 1, 2026, Class 8871 will begin transitioning to a rate structure based on its own experience. The rate for Class 8871 used the National Pure Premium and credibility derived from its own exposure while continuing to use Class 8810 experience for the Indicated and Present Rate Pure Premiums.

The increase percentage applicable to non "F" classifications when coverage is provided under the United States Longshore and Harbor Workers' Compensation Act remains unchanged at 50%.

Minimum Premium Parameters

The Minimum Premium Multiplier increased from 280 to 290 and the Maximum Minimum Premium increased from $1,150 to $1,200. The change to premium resulting from the new minimum premium parameters is minimal and has no impact on the overall rate level. Special minimum premiums applicable to private residence classifications and to classifications subject to Maritime or Federal Employers Liability Act coverage are not affected.

Catastrophe Provisions

There are no changes to the catastrophe provisions.

A Terrorism Premium Charge of $0.03 per unit of exposure applies to all policies except for the exclusions in Sections 3:9-2 and 3:9-5 of the Manual. Upward deviation from the $0.03 rate is permissible as provided in Section 3:9-7.

A Catastrophe (Other than Certified Acts of Terrorism) Premium Charge of $0.01 per unit of exposure applies to all policies, except for the exclusions in Sections 3:9-9 and 3:9-12 of the Manual.

Surcharges

New Jersey law mandates application of separate policyholder surcharges to finance the Second Injury Fund and Uninsured Employers' Fund. Based on the Department of Labor and Workforce Development's estimate of 2026 Fund requirements, the policyholder surcharge percentages effective January 1, 2026, on a new and renewal basis to be applied to the modified premium are:

Second Injury Fund	3.75%
Uninsured Employers’ Fund	0.00%

Manual Updates

Table of Rates and Rating Values
The complete Table of Rates and Rating Values, found in **Sections 2:1-2, -6 through -13 and 3:6-8** of the Manual, applicable to new and renewal business effective January 1, 2026, are attached.

The Rates and Excess Elements have been expanded to reflect three decimal places (x.xxx) as opposed to two (x.xx) as previously announced in Circular Letter #2068.

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 $10,500 to $10,750 a decrease of the State indemnity and Federal indemnity values to $179,000 and $269,000, respectively, and an increase of the State and Federal medical values to $271,000. The changes also include updates to the expected loss factor, credibility values, and limiting loss values in the experience rating process.

Retrospective Rating Plan Parameters
Amend 2:6-1-3(b), and -5 thru -8(b) to reflect revised retrospective rating plan parameters

Preparation and Auditing of Policies
Amend 3:3-40 (Executive Officers’ Payroll) to substitute a maximum weekly payroll of $3,430 in lieu of $3,320 and to substitute a minimum weekly payroll of $860 in lieu of $830.

Amend 3:3-42 (a) and (b) (Appointed or Elected Public Officers) to change the minimum payroll for members of boards of education from $8,630 per year to $8,940 per year and the minimum payroll for appointed or elected officers from $1,730 to $1,790 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 1.2%.

(ii) The maximum charge on a risk, which develops subject premium of $6,000 and incurs a single claim of $10,750 indemnity and $10,750 medical shall be 36.9%.

(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 $271,000 medical shall be 74.0%.

(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 $2,166,795 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.

Classifications

Amend 4:1 Code 7370 (Taxicab Company & Drivers) to replace the upset payroll base of $46,200 cited in the footnote with $47,800.

Amend 4:1 to change the footnotes attached to the following codes to substitute a maximum weekly wage of $3,430 or annual wage of $178,360 as the case may be, in lieu of $3,320 or $172,640 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, 2026

PART 2: SECTION 1
RATES AND RATING VALUES

Applicable in accordance with the terms and conditions of approval set forth in 1:1 and the Rules, Classifications and Rating Plans of this Manual.

1. Legend.

A Rate or Excess Element for each individual risk shall be obtained by the Home Office from the Rating Bureau.

C The manual rate contains a catastrophe element, the amount of which is shown in Table C of the Experience Rating Plan in 2:5-4 of the Manual.

F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act. Rates for these classifications may be adjusted to provide for coverage under the New Jersey Workers Compensation Law exclusively, in accordance with the special rules contained in 3:6-3 of the Manual and the table of rates in 2:1-4 of this Manual.

★ **2. Workers Compensation Rates—Including Minimum Premiums and Excess Elements.**

Code No.	Rate	Minimum Premium	Excess Element
0005	3.074	1051.	2.063
0034	4.511	1200.	3.027
0035	2.947	1015.	1.977
0042	8.973	1200.	6.909
0050	5.914	1200.	4.554
0055	4.269	1200.	2.864
0073	4.500	1200.	3.020
0074	2.733	953.	1.834
0075	3.860	1200.	2.590
0079	2.715	947.	1.822
0081	7.476	1200.	5.016
0082	7.627	1200.	5.118
0083	6.149	1200.	4.126
0084	5.752	1200.	3.860
0085	4.014	1200.	2.693
0086	2.594	912.	1.741
0089	4.520	1200.	3.033
0106	13.779	1200.	9.852
0700	2.971	1022.	2.026
0917	5.871	1200.	3.939
1320F	4.290	1200.	3.012
1438	4.170	1200.	2.844
1452	6.386	1200.	4.355
1463	6.665	1200.	4.546
1624	4.027	1200.	2.879
1699	3.162	1077.	2.156
1701	4.441	1200.	3.029
1710	8.251	1200.	5.899
1741	2.076	762.	1.416
1747	3.225	1095.	2.199

Code No.	Rate	Minimum Premium	Excess Element
1754	3.747	1200.	2.555
1814	8.783	1200.	5.990
1853	3.690	1200.	2.517
1924	2.757	960.	1.880
1925	4.121	1200.	2.811
1937	4.532	1200.	3.091
2002	5.338	1200.	3.641
2003	4.701	1200.	3.206
2014	4.976	1200.	3.394
2039	7.322	1200.	4.994
2041	4.102	1200.	2.798
2070	8.474	1200.	5.779
2081	5.827	1200.	3.974
2089	5.840	1200.	3.983
2095	5.892	1200.	4.018
2110	5.554	1200.	3.788
2111	5.676	1200.	3.871
2112	5.548	1200.	3.784
2114	4.616	1200.	3.148
2121	2.006	742.	1.368
2130	2.326	835.	1.586
2131	2.319	833.	1.582
2143	5.127	1200.	3.497
2150	11.276	1200.	7.690
2157	10.052	1200.	6.855
2173	4.278	1200.	2.918
2211	11.934	1200.	8.139
2286	10.002	1200.	6.821
2302	2.593	912.	1.768
2303	2.887	997.	1.969

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Code No.	Rate	Minimum Premium	Excess Element
2352	3.227	1096.	2.201
2361	2.757	960.	1.880
2362	3.618	1200.	2.467
2380	3.166	1078.	2.159
2383	3.678	1200.	2.508
2386	3.241	1100.	2.210
2388	2.380	850.	1.623
2402	5.115	1200.	3.488
2416	3.030	1039.	2.066
2418	2.752	958.	1.877
2420	3.820	1200.	2.605
2501	2.809	975.	1.916
2503	2.472	877.	1.686
2557	2.831	981.	1.931
2570	7.188	1200.	4.902
2576	2.690	940.	1.835
2582	2.422	862.	1.652
2585	7.936	1200.	5.412
2586	3.766	1200.	2.568
2587	4.339	1200.	2.911
2588	2.338	838.	1.569
2600	3.778	1200.	2.577
2623	4.531	1200.	3.090
2654	1.734	663.	1.183
2660	2.030	749.	1.384
2670	2.646	927.	1.805
2683	3.214	1092.	2.192
2688	3.182	1083.	2.170
2702	21.445	1200.	15.333
2710	6.918	1200.	4.718
2759	8.925	1200.	6.087
2790	4.260	1200.	2.905
2802	5.781	1200.	3.943
2835	2.832	981.	1.931
2836	3.328	1125.	2.270
2841	4.507	1200.	3.074
2852	2.908	1003.	1.983
2881	5.893	1200.	4.019
2883	4.129	1200.	2.816
2913	6.016	1200.	4.103
2916	5.649	1200.	3.853
2923	2.497	884.	1.703
2942	2.160	786.	1.473
2960	5.767	1200.	3.933
3004	4.071	1200.	2.776
3018	3.462	1164.	2.361
3022	5.064	1200.	3.454
3027	3.423	1153.	2.334
3028	4.049	1200.	2.761
3030	8.063	1200.	5.499

Code No.	Rate	Minimum Premium	Excess Element
3040	7.191	1200.	4.904
3041	2.900	1001.	1.978
3042	3.280	1111.	2.237
3045	7.905	1200.	5.391
3060	4.359	1200.	2.973
3061	3.482	1170.	2.375
3062	3.465	1165.	2.363
3066	4.359	1200.	2.973
3075	4.359	1200.	2.973
3076	5.719	1200.	3.900
3081	6.134	1200.	4.183
3085	5.851	1200.	3.990
3110	3.795	1200.	2.588
3111	2.847	986.	1.942
3113	1.924	718.	1.312
3114	3.506	1177.	2.391
3118	2.139	780.	1.459
3122	4.316	1200.	2.944
3131	3.468	1166.	2.365
3132	2.650	929.	1.807
3145	2.299	827.	1.568
3146	3.371	1138.	2.299
3169	3.119	1065.	2.127
3179	2.469	876.	1.684
3188	3.133	1069.	2.137
3192	2.614	918.	1.783
3193	2.679	937.	1.827
3194	3.072	1051.	2.095
3220	3.275	1110.	2.234
3227	3.656	1200.	2.493
3241	4.923	1200.	3.357
3255	2.992	1028.	2.041
3257	3.871	1200.	2.640
3270	2.159	786.	1.472
3307	3.821	1200.	2.606
3315	3.908	1200.	2.665
3336	2.985	1026.	2.036
3339	2.610	917.	1.780
3365	7.480	1200.	5.760
3372	3.038	1041.	2.072
3373	6.293	1200.	4.292
3381	2.622	920.	1.788
3383	1.604	625.	1.094
3384	1.225	515.	0.835
3385	1.564	614.	1.067
3400	4.508	1200.	3.074
3507	3.504	1176.	2.390
3548	1.494	593.	1.019
3561	1.319	543.	0.900
3571	1.321	543.	0.901

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CODE NO.	RATE	MINIMUM	EXCESS ELEMENT
3574	1.186	504.	0.809
3581	1.218	513.	0.831
3612	2.245	811.	1.531
3620	3.062	1048.	2.088
3632	2.702	944.	1.843
3634	1.987	736.	1.355
3635	1.923	718.	1.311
3638	3.803	1200.	2.594
3642	2.003	741.	1.366
3643	3.152	1074.	2.150
3648	1.366	556.	0.932
3649	3.617	1200.	2.467
3656	3.359	1134.	2.291
3681	1.010	453.	0.689
3685	1.156	495.	0.788
3686	1.758	670.	1.199
3719	1.374	558.	1.058
3724	5.636	1200.	4.340
3726	5.463	1200.	4.207
3807	3.047	1044.	2.078
3815	6.051	1200.	4.127
3821	18.074	1200.	12.128
3826	1.182	503.	0.806
3830	1.982	735.	1.352
3864	4.583	1200.	3.126
3865	4.161	1200.	2.838
3881	3.461	1164.	2.360
4000	8.880	1200.	6.349
4023	5.678	1200.	3.872
4024	4.090	1200.	2.789
4027	5.678	1200.	3.872
4034	7.131	1200.	4.863
4036	3.484	1170.	2.376
4038	3.859	1200.	2.632
4050	2.108	771.	1.438
4053	2.495	884.	1.702
4062	2.922	1007.	1.993
4111	3.912	1200.	2.668
4112	0.853	407.	0.582
4113	3.141	1071.	2.142
4114	3.909	1200.	2.666
4115	1.390	563.	0.948
4130	6.318	1200.	4.309
4133	3.859	1200.	2.632
4150	1.327	545.	0.905
4239	3.373	1138.	2.300
4240	3.009	1033.	2.052
4243	3.953	1200.	2.696
4244	5.459	1200.	3.723
4245	2.820	978.	1.923

CODE NO.	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4250	4.051	1200.	2.763
4251	4.023	1200.	2.744
4273	5.748	1200.	3.920
4279	4.935	1200.	3.366
4282	3.032	1039.	2.068
4283	1.917	716.	1.307
4299	2.082	764.	1.420
4301	4.506	1200.	3.073
4307	1.723	660.	1.175
4313	4.603	1200.	3.139
4351	1.831	691.	1.249
4352	1.897	710.	1.294
4353	1.457	583.	0.994
4360	0.534	315.	0.364
4361	0.982	445.	0.655
4410	3.754	1200.	2.560
4431	1.740	665.	1.187
4432	2.429	864.	1.657
4439	4.361	1200.	2.974
4452	4.218	1200.	2.877
4459	4.315	1200.	2.943
4470	2.144	782.	1.462
4479	2.414	860.	1.646
4484	2.640	926.	1.800
4491	4.745	1200.	3.236
4493	2.724	950.	1.858
4557	2.723	950.	1.857
4558	2.713	947.	1.850
4561	2.713	947.	1.850
4571	A		
4572	0.774	384.	0.519
4583	4.755	1200.	3.243
4597	5.223	1200.	3.562
4598	3.165	1078.	2.159
4611	1.412	569.	0.963
4627	4.074	1200.	2.778
4628	1.613	628.	1.100
4635	4.848	1200.	3.306
4653	2.763	961.	1.884
4665	10.683	1200.	7.286
4683	4.147	1200.	2.828
4692	1.030	459.	0.702
4693	1.051	465.	0.717
4703	1.973	732.	1.346
4707	1.973	732.	1.346
4710	4.891	1200.	3.336
4712	2.824	979.	1.926
4720	1.931	720.	1.317
4740	0.708	365.	0.483
4741	6.937	1200.	4.731

RATES/RATING VALUES

Workers Compensation and Employers Liability Insurance Manual

Effective January 1, 2026

Code No.	Rate	Minimum Premium	Excess Element
4771	4.146	1200.	2.828
4824	2.907	1003.	1.983
4827	4.110	1200.	2.803
4828	2.601	914.	1.774
4829	1.539	606.	1.050
4835	A		
4836	0.597	333.	0.407
4902	3.161	1077.	2.156
4923	1.864	701.	1.271
5000	8.851	1200.	6.815
5022	13.163	1200.	10.136
5038	9.422	1200.	7.255
5040	10.501	1200.	8.086
5057	6.363	1200.	4.900
5059	13.121	1200.	10.103
5069	16.446	1200.	12.663
5103	6.331	1200.	4.875
5146	6.959	1200.	5.358
5160	3.777	1200.	2.908
5183	4.457	1200.	3.432
5184	3.550	1190.	2.734
5188	5.203	1200.	4.006
5190	3.843	1200.	2.959
5191	1.687	649.	1.132
5192	4.260	1200.	2.858
5200	7.091	1200.	5.460
5213	8.829	1200.	6.798
5215	8.412	1200.	6.477
5222	10.451	1200.	8.047
5223	8.531	1200.	6.569
5348	6.784	1200.	5.224
5402	8.751	1200.	6.738
5403	14.946	1200.	11.508
5409	4.688	1200.	3.610
5437	8.711	1200.	6.707
5443	10.541	1200.	8.117
5445	6.906	1200.	5.318
5458	6.298	1200.	4.849
5459	6.298	1200.	4.849
5462	7.218	1200.	5.558
5466	12.915	1200.	9.945
5473	17.962	1200.	13.831
5474	8.883	1200.	6.840
5475	6.298	1200.	4.849
5479	7.720	1200.	5.944
5480	13.603	1200.	10.474
5491	4.636	1200.	3.570
5500	5.712	1200.	4.398
5509	7.278	1200.	5.604
5538	5.949	1200.	4.581

Code No.	Rate	Minimum Premium	Excess Element
5551	25.334	1200.	19.507
5606	2.431	865.	1.872
5610	8.755	1200.	6.741
5645	14.946	1200.	11.508
5701	12.483	1200.	8.376
5703	31.953	1200.	24.604
5951	0.427	284.	0.291
5954	2.749	957.	1.875
6003	6.856	1200.	5.279
6005	5.960	1200.	4.589
6039	5.151	1200.	3.966
6042	7.513	1200.	5.785
6204	6.956	1200.	5.356
6217	6.161	1200.	4.744
6229	5.043	1200.	3.883
6233	3.917	1200.	3.016
6235F	6.160	1200.	4.324
6251	6.160	1200.	4.743
6252	5.873	1200.	4.522
6306	7.529	1200.	5.797
6319	4.053	1200.	3.121
6325	5.699	1200.	4.388
6400	6.348	1200.	4.888
6504	4.040	1200.	2.755
6801F*	5.890	1200.	4.135
6811	4.164	1200.	2.977
6824F	6.370	1200.	4.472
6826F	7.080	1200.	4.970
6834	3.689	1200.	2.638
6836	4.711	1200.	3.368
6872F	7.860	1200.	5.518
6874F	7.900	1200.	5.546
7133	2.896	1000.	2.071
7196	7.927	1200.	5.668
7201	8.229	1200.	5.522
7207	8.229	1200.	5.522
7219	10.120	1200.	7.236
7230	A		
7231	12.202	1200.	8.724
7309F	7.860	1200.	5.518
7327F	10.620	1200.	7.455
7350F	6.750	1200.	4.739
7360	6.459	1200.	4.618
7369	3.159	1076.	2.259
7370	11.155	1200.	7.976
7380	11.204	1200.	8.011
7381	5.979	1200.	4.275
7382	9.046	1200.	6.468
7384	5.888	1200.	4.210
7390	16.677	1200.	11.190

*6801F - See directional footnote under classification phraseology in 4:1 of the Manual.

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Code No.	Rate	Minimum Premium	Excess Element
7403	3.750	1200.	2.681
7405	1.530	604.	1.094
7424	0.804	393.	0.575
7425	2.648	928.	1.893
7426	8.325	1200.	5.952
7427	8.325	1200.	5.952
7428	3.007	1032.	2.150
7431	0.900	421.	0.644
7435	3.007	1032.	2.150
7502	4.021	1200.	2.875
7515	1.154	495.	0.825
7520	3.487	1171.	2.493
7536	6.190	1200.	4.426
7538	2.763	961.	2.128
7539	1.392	564.	0.995
7540	2.236	808.	1.599
7580	4.369	1200.	3.124
7590	14.441	1200.	10.325
7600	5.643	1200.	4.035
7601	7.373	1200.	5.677
7605	2.785	968.	2.144
7610	0.586	330.	0.391
7710	7.033	1200.	5.029
7711	42.083	**	30.089
7712	5.186	1200.	3.480
7714	8.906	1200.	6.368
7715	14.724	**	10.528
7720	4.644	1200.	3.320
7723	2.062	758.	1.474
7728	4.644	1200.	3.320
7855	7.847	1200.	6.042
8001	3.636	1200.	2.440
8006	2.208	800.	1.482
8008	1.976	733.	1.326
8010	3.892	1200.	2.612
8013	0.501	305.	0.336
8017	2.390	853.	1.604
8018	4.201	1200.	2.819
8021	6.149	1200.	4.126
8031	5.879	1200.	3.945
8032	3.294	1115.	2.210
8033	4.554	1200.	3.056
8034	6.927	1200.	4.648
8039	3.449	1160.	2.314
8044	5.663	1200.	3.800
8045	0.996	449.	0.668
8046	3.892	1200.	2.612
8047	1.354	553.	0.909
8048	5.885	1200.	3.949
8051	1.870	702.	1.255
8053	5.663	1200.	3.800
8054	5.663	1200.	3.800
8055	3.384	1141.	2.271
8090	3.584	1199.	2.405
8102	2.390	853.	1.604
8103	6.186	1200.	4.151
8105	4.201	1200.	2.819
8106	6.790	1200.	4.556
8107	4.456	1200.	2.990
8111	5.253	1200.	3.525
8116	4.810	1200.	3.228
8203	9.380	1200.	6.397
8204	5.583	1200.	3.746
8215	4.495	1200.	3.016
8227	7.136	1200.	5.495
8232	8.404	1200.	5.639
8235	8.553	1200.	5.739
8263	7.613	1200.	5.108
8264	6.336	1200.	4.251
8265	6.742	1200.	4.524
8268	6.959	1200.	4.669
8269	8.627	1200.	5.789
8279	8.784	1200.	5.894
8280	10.067	1200.	6.755
8291	5.893	1200.	3.954
8292	6.122	1200.	4.108
8293	12.748	1200.	8.554
8350	8.385	1200.	5.626
8353	8.889	1200.	5.965
8385	4.709	1200.	3.160
8387	4.688	1200.	3.146
8392	3.586	1200.	2.406
8393	2.889	998.	1.939
8396	3.807	1200.	2.554
8397	4.688	1200.	3.146
8398	3.457	1163.	2.320
8506	5.434	1200.	3.646
8507	7.094	1200.	4.760
8601	0.446	289.	0.297
8606	1.930	720.	1.295
8607	2.238	809.	1.502
8709F	2.150	784.	1.509
8711F	5.230	1200.	3.671
8720	1.590	621.	1.067
8726F	1.270	528.	0.892
8731	1.590	621.	1.067
8742	0.293	245.	0.195
8745	5.833	1200.	3.914
8748	0.591	331.	0.394
8753	2.208	800.	1.482

**7711 & 7715 - The "Minimum Earned Premium" for each separate fi re company or first aid or rescue squad shall be $125 for one piece of apparatus, $150 for two pieces of apparatus plus $50 for each piece of apparatus in excess of two. The Minimum Premium for the classification shall be the sum of the Minimum Earned Premium plus the Expense Constant. See directional footnote under classification phraseology in 4:1 of the Manual.

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Code No.	Rate	Minimum Premium	Excess Element
8755	0.380	270.	0.253
8800	3.136	1069.	2.092
8803	0.038	171.	0.025
8810	0.136	199.	0.091
8820	0.198	217.	0.132
8828	3.623	1200.	2.431
8829	4.165	1200.	2.795
8831	1.932	720.	1.296
8832	0.435	286.	0.290
8835	3.623	1200.	2.431
8836	3.616	1200.	2.426
8838	0.403	277.	0.269
8840	0.338	258.	0.225
8860	0.059	177.	0.039
8868	1.156	495.	0.771
8871	0.113	193.	0.075
8901	0.147	203.	0.098
9014	4.478	1200.	3.005
9015	5.401	1200.	3.624
9016	3.859	1200.	2.589
9033	3.070	1050.	2.060
9044	4.340	1200.	2.912
9045	1.127	487.	0.756
9052	3.301	1117.	2.215
9053	1.247	522.	0.837
9060	2.461	874.	1.651
9061	1.701	653.	1.141
9063	1.191	505.	0.799
9065	1.558	612.	1.045
9078	3.591	1200.	2.410
9079	2.131	778.	1.430
9088	A		
9089	2.343	839.	1.572
9093	2.291	824.	1.537
9102	4.436	1200.	3.172

Code No.	Rate	Minimum Premium	Excess Element
9106	8.585	1200.	5.761
9107	3.315	1121.	2.224
9109	4.436	1200.	3.172
9154	2.394	854.	1.712
9156	2.394	854.	1.597
9170	13.340	1200.	8.951
9178	5.247	1200.	3.752
9179	14.971	1200.	10.704
9180	3.922	1200.	2.804
9182	3.910	1200.	2.796
9186	16.733	1200.	11.964
9220	5.708	1200.	3.830
9402	4.950	1200.	3.539
9403	13.560	1200.	9.695
9410	6.060	1200.	4.066
9421	1.836	692.	1.414
9423	3.323	1124.	2.230
9501	3.920	1200.	2.673
9519	6.178	1200.	4.145
9521	3.398	1145.	2.317
9522	2.651	929.	1.808
9529	A		
9530	4.678	1200.	3.602
9538	7.544	1200.	5.809
9554	6.982	1200.	5.376
9555	6.982	1200.	5.376
9556	6.982	1200.	5.376
9557	1.544	608.	1.189
9586	0.465	295.	0.312
9600	2.618	919.	1.785
9610	1.382	561.	0.927
9620	2.007	742.	1.347
9720	1.042	462.	0.745
9726	6.154	1200.	4.129
9728	3.210	1091.	2.154

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3. Catastrophe Provisions.

a) Terrorism. A rate of $0.03 for each one hundred dollars of policy payroll is applicable as the premium charge for terrorism in accordance with the terms and conditions of 3:3-55 and 3:9-1 through 3:9-7 of this Manual. An upward deviation from the $0.03 rate is allowed. See 3:9-7 of this Manual for further information.

b) Catastrophe (Other than Certified Acts of Terrorism). A rate of $0.01 for each one hundred dollars of policy payroll is applicable as the premium charge for catastrophe (other than certified acts of terrorism) in accordance with the terms and conditions of 3:3-55 and 3:9-8 through 3:9-13 of this Manual.

4. Rates and Factors for Longshore and Harbor Workers Compensation Act Coverage when provided on the same policy as New Jersey Workers Compensation Law Coverage.

a) Non-"F" Classes. For classifications in this Manual whose code numbers are not followed by the letter "F" the rates do not provide for coverage under the United States Longshore and Harbor Workers Compensation Act. The manual rate and the minimum premium, exclusive of the expense constant, where applicable for any such classification which is used to cover operations subject to the United States Longshore and Harbor Workers Compensation Act shall be increased 50%. For such a classification the increased rate shall be applied to the entire payroll coming under the jurisdiction of the United States Longshore and Harbor Workers Compensation Act. This procedure is not applicable to the classifications for Admiralty or Federal Employers Liability Act employments included in 3:6 of this Manual.

b) **Rates for "State Only" Coverage—"F" Classes.** When operations properly classified under any other classification accompanied by the letter "F" are conducted at a location where no employee is engaged in operations subject to the United States Longshore and Harbor Workers Compensation Act, the rates and rating values for each individual risk shall be obtained by the Home Office from the Rating Bureau.

5. Expense Constant. Expense constants are established and coded on the following basis and shall be applied in accordance with the provisions of 3:3-57 through 3:3-60 of this Manual.

	Code	Amount
All Classifications	0900	$160.

★ **6. Minimum Premium Formula.** Standard Minimum Premiums are derived on the basis of the following formula: Minimum Premium = Expense Constant + 290 times the manual rate (rounded to the nearest dollar) subject to a maximum of $1,200.

Special Minimum Premiums apply to Private Residence classifications and to classifications for Maritime or Federal Employers Liability Act coverage, which are shown in their respective sections of this Manual.

★ **7. Surcharges.** The following policyholder surcharge percentages are applicable to the modified premium as described in 3:3-56 of this Manual.

Second Injury Fund Surcharge percentage: 3.75%

Uninsured Employers Fund Surcharge percentage: 0.00%

★ **8. Basis of Premiums** applicable in accordance with **Manual (4:1)** footnote instructions for code 7370—"Taxicab Company & Drivers".

The upset payroll base as per leased or rental vehicle $47,800

★ **9. Maximum Weekly Payroll** applicable in accordance with **Manual (3:3-40) --** "Executive Officers" and the Manual (4:1) -- footnote instructions for Code 7610 -- "Radio or Television Broadcasting Station - All Employees & Drivers", Code 8280 -- "Racing Stable and Drivers", Code 9156 -- "Theater NOC- Players, Entertainers or Musicians", Code 9186 -- "Carnival, Circus, or Amusement Device Operator - Traveling - & Drivers" and Code 9610 -- "Motion Picture: Production-in Studios or Outside & Drivers" $3,430

★ **10. Minimum Weekly Payroll** applicable in accordance with **Manual (3:3-40) --** "Executive Officers" $860

★ **11. Maximum Average Annual Wage** applicable in accordance with **Manual (3:3-40)** -- "Executive Officers" and the Manual (4:1) -- footnote instructions for Code 7610 -- "Radio or Television Broadcasting Station - All Employees & Drivers", Code 8280 -- "Racing Stable and Drivers", Code 9156 -- "Theater NOC- Players, Entertainers or Musicians",

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Code 9186 -- "Carnival, Circus, or Amusement Device Operator - Traveling - & Drivers" and Code 9610 -- "Motion Picture: Production-in Studios or Outside & Drivers" $178,360

★ **12. Minimum and Maximum Annual Payroll** applicable in accordance with **Manual (3:3-40)** -- Code 9178 --"Athletic Sports or Park: Non-Contact Sports", Code 9179 -- "Athletic Sports or Park: Contact Sports"

Minimum Annual Payroll $3,430

Maximum Annual Payroll $178,360

★ **13. Minimum Annual Payroll Base** applicable in accordance with **Manual (3:3-42) -- Appointed or Elected Public Officers**

Appointed or Elected member of a Board of Education $8,940

Any other appointed or Elected officer $1,790

14. Plan Premium Adjustment Program (PPAP) -- PPAP Adjustment Factor for:

Non-Rated Risk 20%

Rated Risk -- An adjustment factor of 20% is applicable to all qualifying Plan risks that are experience rated and have expected losses of less than $10,000 in their experience modification calculation. The adjustment factor for risks with expected losses of $10,000 or greater is determined in accordance with the PPAP formula in 3:14-8 (13D) of the Manual. The minimum adjustment factor for risks subject to the PPAP formula is 20%. If the PPAP formula indicates an adjustment factor greater than 20%, that adjustment factor will be applicable subject to the maximum adjustment factors in 3:14-8 (13E) of the Manual.

15. Premium Discount Schedule -Applicable as provided in Premium Discount Rules, **3:3-74 through 79** of **Manual.**

	Total New Jersey Standard Premium	By Schedule Y Carrier	By Schedule X Carrier
First	$ 10,000	-	-
Next	190,000	9.1%	5.1%
Next	1,550,000	11.3%	6.5%
Over	1,750,000	12.3%	7.5%

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PART 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
2021	1.11	1.11	1.21	1.00
2021	1.06	1.06	1.14	(For Losses Occurring 1-1-22 and Thereafter)
2022	1.06	1.06	1.14	1.00
2022	1.04	1.04	1.06	(For Losses Occurring 1-1-23 and Thereafter)
2023	1.04	1.04	1.06	1.00
2023	1.03	1.03	1.04	(For Losses Occurring 1-1-24 and Thereafter)
2024	1.03	1.03	1.04	1.00
2024	1.02	1.02	1.02	(For Losses Occurring 1-1-25 and Thereafter)
2025	1.02	1.02	1.02	1.00
2025	1.00	1.00	1.00	(For Losses Occurring 1-1-26 and Thereafter)

Expected Loss Factor—(All Years)......................... 0.385

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

Credibility Values C_e = 0.895 K_e = 842,988
C_n = 0.993 K_n = 14,530

Loss Values—Distribution and Limits

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

	Normal	Excess	Total
Indemnity—All Policy Years	$10,750	$168,250	$179,000

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

	Normal	Excess	Total
Medical—All Policy Years	$10,750	$260,250	$271,000

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

★ **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
2021	1.09	1.05	1.00	1.00
2021	1.07	1.04	1.00	(For Losses Occurring 10-1-21 and Thereafter)
2022	1.07	1.04	1.00	1.00
2022	1.05	1.03	1.00	(For Losses Occurring 10-1-22 and Thereafter)
2023	1.05	1.03	1.00	1.00
2023	1.03	1.02	1.00	(For Losses Occurring 10-1-23 and Thereafter)
2024	1.03	1.02	1.00	1.00
2024	1.01	1.01	1.00	(For Losses Occurring 10-1-24 and Thereafter)
2025	1.01	1.01	1.00	1.00
2025	1.00	1.00	1.00	(For Losses Occurring 10-1-25 and Thereafter)

Expected Loss Factor—(All Years) 0.385

Credibility Values C_e = 0.895 K_e = 842,988
C_n = 0.993 K_n = 14,530

Loss Values—Distribution and Limits

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

	Normal	Excess	Total
Indemnity—All Policy Years	$10,750	$258,250	$269,000

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

	Normal	Excess	Total
Medical—All Policy Years	$10,750	$260,250	$271,000

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.

Code No.	Catastrophe Element	Excess Element
9088	A	A

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

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PART TWO: SECTION 6
RETROSPECTIVE RATING VALUES

★ **1. Retrospective Development Factors**

1st Adjustment	0.160
2nd Adjustment	0.080
3rd Adjustment	0.030
Subsequent Adjustments	0.000

★ **2. Average Cost Per Case**

Group	Loss Only	Loss Including ALAE
A	8,601	10,094
B	12,631	14,796
C	14,789	17,310
D	17,643	20,639
E	23,487	27,444
F	30,732	35,881
G	38,185	44,452

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

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

Group Loss Limit	A	B	C	D	E	F	G
$ 25,000	0.282	0.327	0.338	0.360	0.382	0.403	0.420
30,000	0.262	0.306	0.317	0.340	0.363	0.386	0.404
40,000	0.229	0.272	0.284	0.308	0.332	0.356	0.376
50,000	0.205	0.246	0.258	0.282	0.306	0.332	0.353
75,000	0.163	0.200	0.211	0.235	0.259	0.285	0.309
100,000	0.135	0.169	0.180	0.202	0.226	0.252	0.276
125,000	0.116	0.146	0.157	0.178	0.201	0.226	0.251
150,000	0.101	0.129	0.140	0.160	0.182	0.206	0.231
175,000	0.089	0.115	0.126	0.145	0.166	0.189	0.214
200,000	0.080	0.104	0.114	0.132	0.153	0.175	0.200
250,000	0.066	0.087	0.096	0.113	0.132	0.153	0.178
300,000	0.056	0.075	0.083	0.098	0.116	0.136	0.160
350,000	0.048	0.065	0.073	0.087	0.104	0.122	0.146
400,000	0.042	0.058	0.065	0.078	0.094	0.111	0.134
450,000	0.038	0.052	0.059	0.071	0.086	0.102	0.124
500,000	0.034	0.047	0.054	0.064	0.079	0.094	0.115
600,000	0.028	0.039	0.045	0.055	0.068	0.082	0.102
700,000	0.024	0.034	0.039	0.048	0.059	0.072	0.091
800,000	0.021	0.029	0.034	0.042	0.053	0.064	0.083
900,000	0.018	0.026	0.031	0.038	0.048	0.058	0.076
1,000,000	0.016	0.023	0.028	0.034	0.043	0.053	0.070
2,000,000	0.007	0.011	0.013	0.017	0.022	0.028	0.040
3,000,000	0.004	0.007	0.008	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.

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

Group Loss Limit	A	B	C	D	E	F	G
$ 25,000	0.346	0.397	0.409	0.434	0.458	0.482	0.499
30,000	0.322	0.373	0.386	0.412	0.437	0.463	0.482
40,000	0.285	0.334	0.348	0.375	0.402	0.429	0.451
50,000	0.256	0.304	0.317	0.345	0.372	0.401	0.425
75,000	0.207	0.250	0.263	0.290	0.318	0.348	0.374
100,000	0.174	0.213	0.226	0.252	0.280	0.309	0.336
125,000	0.151	0.187	0.199	0.224	0.251	0.279	0.307
150,000	0.133	0.166	0.179	0.202	0.228	0.256	0.284
175,000	0.119	0.150	0.162	0.184	0.209	0.236	0.264
200,000	0.107	0.136	0.148	0.169	0.193	0.220	0.247
250,000	0.090	0.116	0.126	0.146	0.169	0.193	0.221
300,000	0.077	0.100	0.110	0.128	0.150	0.173	0.200
350,000	0.067	0.088	0.098	0.114	0.135	0.156	0.183
400,000	0.059	0.079	0.088	0.103	0.122	0.143	0.169
450,000	0.053	0.071	0.079	0.094	0.112	0.132	0.157
500,000	0.048	0.065	0.073	0.086	0.103	0.122	0.147
600,000	0.040	0.054	0.062	0.074	0.090	0.107	0.130
700,000	0.034	0.047	0.054	0.064	0.079	0.095	0.117
800,000	0.030	0.041	0.047	0.057	0.070	0.085	0.106
900,000	0.026	0.036	0.042	0.051	0.064	0.077	0.097
1,000,000	0.023	0.032	0.038	0.046	0.058	0.070	0.090
2,000,000	0.010	0.015	0.018	0.023	0.030	0.037	0.051
3,000,000	0.006	0.009	0.011	0.014	0.019	0.024	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	0.002	0.004	0.005	0.006	0.008	0.011	0.017
7,000,000	0.002	0.003	0.004	0.005	0.007	0.009	0.014
8,000,000	0.002	0.002	0.003	0.004	0.006	0.008	0.012
9,000,000	0.001	0.002	0.003	0.003	0.005	0.006	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 = 1.040
USL = 1.075

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

★ **6. Expected Loss Ratio** = 0.552
Expected Loss Ratio and Allocated Expense Ratio = 0.633

Effective January 1, 2026

★ 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	0.410	$ 19570 -	19999	0.366	$ 225958 -	235999	0.323
10056 -	10167	0.409	20000 -	20449	0.365	236000 -	246976	0.322
10168 -	10282	0.408	20450 -	20919	0.364	246977 -	259024	0.321
10283 -	10399	0.407	20920 -	21411	0.363	259025 -	272307	0.320
10400 -	10520	0.406	21412 -	21927	0.362	272308 -	287027	0.319
10521 -	10643	0.405	21928 -	22469	0.361	287028 -	303428	0.318
10644 -	10769	0.404	22470 -	23037	0.361	303429 -	321818	0.317
10770 -	10898	0.403	23038 -	23636	0.360	321819 -	342580	0.316
10899 -	11030	0.402	23637 -	24266	0.359	342581 -	366206	0.315
11031 -	11165	0.401	24267 -	24931	0.358	366207 -	393333	0.314
11166 -	11304	0.400	24932 -	25633	0.357	393334 -	424799	0.313
11305 -	11446	0.399	25634 -	26376	0.356	424800 -	461739	0.312
11447 -	11592	0.398	26377 -	27164	0.355	461740 -	505714	0.311
11593 -	11741	0.397	27165 -	27999	0.354	505715 -	558947	0.311
11742 -	11895	0.396	28000 -	28888	0.353	558948 -	624705	0.310
11896 -	12052	0.395	28889 -	29836	0.352	624706 -	707999	0.309
12053 -	12214	0.394	29837 -	30847	0.351	708000 -	816923	0.308
12215 -	12380	0.393	30848 -	31929	0.350	816924 -	965454	0.307
12381 -	12551	0.392	31930 -	33090	0.349	965455 -	117999	0.306
12552 -	12727	0.391	33091 -	34339	0.348	1180000 -	151714	0.305
12728 -	12907	0.390	34340 -	35686	0.347	1517143 -	182479	0.304
12908 -	13093	0.389	35687 -	37142	0.346	1824800 -	198347	0.303
13094 -	13284	0.388	37143 -	38723	0.345	1983479 -	217238	0.302
13285 -	13481	0.387	38724 -	40444	0.344	2172381 -	240105	0.301
13482 -	13684	0.386	40445 -	42325	0.343	2401053 -	268352	0.300
13685 -	13893	0.386	42326 -	44390	0.342	2683530 -	304133	0.299
13894 -	14108	0.385	44391 -	46666	0.341	3041334 -	350923	0.298
14109 -	14330	0.384	46667 -	49189	0.340	3509231 -	414727	0.297
14331 -	14559	0.383	49190 -	51999	0.339	4147273 -	506888	0.296
14560 -	14796	0.382	52000 -	55151	0.338	5068889 -	651714	0.295
14797 -	15041	0.381	55152 -	58709	0.337	6517143	912399	0.294
15042 -	15294	0.380	58710 -	62758	0.336	9124000	152066	0.293
15295 -	15555	0.379	62759 -	67407	0.336	1520666	456199	0.292
15556 -	15826	0.378	67408 -	72799	0.335	4562000	& Over	0.291
15827 -	16106	0.377	72800 -	79130	0.334			
16107 -	16396	0.376	79131 -	86666	0.333			
16397 -	16697	0.375	86667 -	95789	0.332			
16698 -	17009	0.374	95790 -	10705	0.331			
17010 -	17333	0.373	10705 -	12133	0.330			
17334 -	17669	0.372	12133 -	13999	0.329			
17670 -	18019	0.371	14000 -	16545	0.328			
18020 -	18383	0.370	16545 -	20037	0.327			
18384 -	18762	0.369	20037 -	20823	0.326			
18763 -	19157	0.368	20823 -	21673	0.325			
19158 -	19569	0.367	21673 -	22595	0.324			

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

First	$	10,000.................0.410
Next		190,000.................0.322
Next		1,550,000.................0.301
Over		1,750,000.................0.291

RATES/RATING VALUES

Workers Compensation and Employers Liability Insurance Manual

PART TWO
Section 6
Page 4

Effective January 1, 2026

★ **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	0.329	$ 19570 -	19999	0.285	$ 225958 -	235999	0.242
10056 -	10167	0.328	20000 -	20449	0.284	236000 -	246976	0.241
10168 -	10282	0.327	20450 -	20919	0.283	246977 -	259024	0.240
10283 -	10399	0.326	20920 -	21411	0.282	259025 -	272307	0.239
10400 -	10520	0.325	21412 -	21927	0.281	272308 -	287027	0.238
10521 -	10643	0.324	21928 -	22469	0.280	287028 -	303428	0.237
10644 -	10769	0.323	22470 -	23037	0.280	303429 -	321818	0.236
10770 -	10898	0.322	23038 -	23636	0.279	321819 -	342580	0.235
10899 -	11030	0.321	23637 -	24266	0.278	342581 -	366206	0.234
11031 -	11165	0.320	24267 -	24931	0.277	366207 -	393333	0.233
11166 -	11304	0.319	24932 -	25633	0.276	393334 -	424799	0.232
11305 -	11446	0.318	25634 -	26376	0.275	424800 -	461739	0.231
11447 -	11592	0.317	26377 -	27164	0.274	461740 -	505714	0.230
11593 -	11741	0.316	27165 -	27999	0.273	505715 -	558947	0.230
11742 -	11895	0.315	28000 -	28888	0.272	558948 -	624705	0.229
11896 -	12052	0.314	28889 -	29836	0.271	624706 -	707999	0.228
12053 -	12214	0.313	29837 -	30847	0.270	708000 -	816923	0.227
12215 -	12380	0.312	30848 -	31929	0.269	816924 -	965454	0.226
12381 -	12551	0.311	31930 -	33090	0.268	965455 -	1179999	0.225
12552 -	12727	0.310	33091 -	34339	0.267	1180000 -	1517142	0.224
12728 -	12907	0.309	34340 -	35686	0.266	1517143 -	1824799	0.223
12908 -	13093	0.308	35687 -	37142	0.265	1824800 -	1983478	0.222
13094 -	13284	0.307	37143 -	38723	0.264	1983479 -	2172380	0.221
13285 -	13481	0.306	38724 -	40444	0.263	2172381 -	2401052	0.220
13482 -	13684	0.305	40445 -	42325	0.262	2401053 -	2683529	0.219
13685 -	13893	0.305	42326 -	44390	0.261	2683530 -	3041333	0.218
13894 -	14108	0.304	44391 -	46666	0.260	3041334 -	3509230	0.217
14109 -	14330	0.303	46667 -	49189	0.259	3509231 -	4147272	0.216
14331 -	14559	0.302	49190 -	51999	0.258	4147273 -	5068888	0.215
14560 -	14796	0.301	52000 -	55151	0.257	5068889 -	6517142	0.214
14797 -	15041	0.300	55152 -	58709	0.256	6517143	9123999	0.213
15042 -	15294	0.299	58710 -	62758	0.255	9124000	1520666	0.212
15295 -	15555	0.298	62759 -	67407	0.255	15206667	4561999	0.211
15556 -	15826	0.297	67408 -	72799	0.254	45620000	& Over	0.210
15827 -	16106	0.296	72800 -	79130	0.253			
16107 -	16396	0.295	79131 -	86666	0.252			
16397 -	16697	0.294	86667 -	95789	0.251			
16698 -	17009	0.293	95790 -	10705	0.250			
17010 -	17333	0.292	10705 -	12133	0.249			
17334 -	17669	0.291	12133 -	13999	0.248			
17670 -	18019	0.290	14000 -	16545	0.247			
18020 -	18383	0.289	16545 -	20037	0.246			
18384 -	18762	0.288	20037 -	20823	0.245			
18763 -	19157	0.287	20823 -	21673	0.244			
19158 -	19569	0.286	21673 -	22595	0.243			

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

First	$	10,000................0.329
Next		190,000................0.241
Next		1,550,000................0.220
Over		1,750,000................0.210

Effective January 1, 2026

★ **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	0.410	$	23721 24878	0.381	$ 601819 -	735555	0.352
	10100 -	10303	0.409		24879 26153	0.380	735556 -	945714	0.351
	10304 -	10515	0.408		26154 27567	0.379	945715 -	1323999	0.350
	10516 -	10736	0.407		27568 29142	0.378	1324000 -	1809565	0.349
	10737 -	10967	0.406		29143 30909	0.377	1809566 -	1981904	0.348
	10968 -	11208	0.405		30910 32903	0.376	1981905 -	2190526	0.347
	11209 -	11460	0.404		32904 35172	0.375	2190527 -	2448235	0.346
	11461 -	11724	0.403		35173 37777	0.374	2448236 -	2774666	0.345
	11725 -	11999	0.402		37778 40799	0.373	2774667 -	3201538	0.344
	12000 -	12289	0.401		40800 44347	0.372	3201539 -	3783636	0.343
	12290 -	12592	0.400		44348 48571	0.371	3783637 -	4624444	0.342
	12593 -	12911	0.399		48572 53684	0.370	4624445 -	5945714	0.341
	12912 -	13246	0.398		53685 59999	0.369	5945715 -	8323999	0.340
	13247 -	13599	0.397		60000 67999	0.368	8324000 -	1387333	0.339
	13600 -	13972	0.396		68000 78461	0.367	13873334 -	4161999	0.338
	13973 -	14366	0.395		78462 92727	0.366	41620000 -	& Over	0.337
	14367 -	14782	0.394		92728 11333	0.365			
	14783 -	15223	0.393		11333 14571	0.364			
	15224 -	15692	0.392		14571 20060	0.363			
	15693 -	16190	0.391		20060 21354	0.362			
	16191 -	16721	0.390		21354 22827	0.361			
	16722 -	17288	0.389		22827 24518	0.361			
	17289 -	17894	0.388		24518 26479	0.360			
	17895 -	18545	0.387		26480 28782	0.359			
	18546 -	19245	0.386		28782 31523	0.358			
	19246 -	19999	0.386		31523 34842	0.357			
	20000 -	20816	0.385		34842 38941	0.356			
	20817 -	21702	0.384		38941 44133	0.355			
	21703 -	22666	0.383		44133 50923	0.354			
	22667 -	23720	0.382		50923 60181	0.353			

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

First	$	10,000.................0.410
Next		190,000.................0.361
Next		1,550,000.................0.348
Over		1,750,000.................0.337

Effective January 1, 2026

★ **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	0.329	$ $ 23721 24878	0.300	$ 601819 - 735555	0.271
10100 - 10303	0.328	24879 26153	0.299	735556 - 945714	0.270
10304 - 10515	0.327	26154 27567	0.298	945715 - 1323999	0.269
10516 - 10736	0.326	27568 29142	0.297	1324000 - 1809565	0.268
10737 - 10967	0.325	29143 30909	0.296	1809566 - 1981904	0.267
10968 - 11208	0.324	30910 32903	0.295	1981905 - 2190526	0.266
11209 - 11460	0.323	32904 35172	0.294	2190527 - 2448235	0.265
11461 - 11724	0.322	35173 37777	0.293	2448236 - 2774666	0.264
11725 - 11999	0.321	37778 40799	0.292	2774667 - 3201538	0.263
12000 - 12289	0.320	40800 44347	0.291	3201539 - 3783636	0.262
12290 - 12592	0.319	44348 48571	0.290	3783637 - 4624444	0.261
12593 - 12911	0.318	48572 53684	0.289	4624445 - 5945714	0.260
12912 - 13246	0.317	53685 59999	0.288	5945715 - 8323999	0.259
13247 - 13599	0.316	60000 67999	0.287	8324000 - 1387333	0.258
13600 - 13972	0.315	68000 78461	0.286	13873334 - 4161999	0.257
13973 - 14366	0.314	78462 92727	0.285	41620000 - & Over	0.256
14367 - 14782	0.313	92728 11333	0.284		
14783 - 15223	0.312	11333 14571	0.283		
15224 - 15692	0.311	14571 20060	0.282		
15693 - 16190	0.310	20060 21354	0.281		
16191 - 16721	0.309	21354 22827	0.280		
16722 - 17288	0.308	22827 24518	0.280		
17289 - 17894	0.307	24518 26479	0.279		
17895 - 18545	0.306	26480 28782	0.278		
18546 - 19245	0.305	28782 31523	0.277		
19246 - 19999	0.305	31523 34842	0.276		
20000 - 20816	0.304	34842 38941	0.275		
20817 - 21702	0.303	38941 44133	0.274		
21703 - 22666	0.302	44133 50923	0.273		
22667 - 23720	0.301	50923 60181	0.272		

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

First	$ 10,000	.................0.329
Next	190,000	.................0.280
Next	1,550,000	.................0.267
Over	1,750,000	.................0.256

Effective January 1, 2026

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 four hundred thirty dollars ($3,430) per week and a minimum average of eight hundred sixty dollars ($860) 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 nine hundred forty dollars ($8,940) per year.

(b) For any other insured appointed or elected officer, the minimum individual payroll shall be one thousand seven hundred ninety dollars ($1,790) 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 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**

	Coverage I			**Coverage II**		
CLASSIFICATION	Code	Rate	Excess Element	Code	Rate	Excess Element
			ADMIRALTY			
Diving—marine	7394	4.674	3.281	7395	6.843	4.804
Dredging—excavation by means of suction dredges only—including loading or unloading	7334	3.584	2.516	7335	3.976	2.791
Dredging N.O.C.	7334	3.584	2.516	7335	3.976	2.791
Vessels:						
Barges, Scows, Canal Boats, or Lighters —not self-propelled	7046	3.809	2.674	7098	4.467	3.136
A non-self-propelled barge, scow, canal boat or lighter having a regular master and a regular crew under his command, who are furnished living quarters aboard the same vessel, shall be assigned to 7038 "Sailing Vessels N.O.C.".						
Self-propelled barges, scows, canal boats or lighters shall be assigned to 7019 "Steamers—all kinds."						
Sailing Vessels N.O.C.	7038	5.596	3.928	7089	6.218	4.365
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	5.596	3.928	7089	6.218	4.365
Vessels of 15 tons or over shall be assigned to 7019 "Steamers—all kinds" or 7038 "Sailing Vessels N.O.C.".						
	7019	3.108	2.182	7027	6.380	4.479
Fishing Vessels—seagoing—motorboats or tugs—including net fishing or lobster hauling	7019	3.108	2.182	7027	6.380	4.479
Fishing Vessels—pound fishing—including work on floats or shore or packing, curing, or shipping fish or repairing nets or boats	7019	3.108	2.182	7027	6.380	4.479
Fishing Vessels—not seagoing— motorboats or tugs—including net fishing or lobster hauling	7019	3.108	2.182	7027	6.380	4.479
Fishing Vessels—Party or Charter Boats	7019	3.108	2.182	7027	6.380	4.479
Oystermen—Planting; Harvesting; or Operations of Boats	7019	3.108	2.182	7027	6.380	4.479
Steamers—all kinds	7019	3.108	2.182	7027	6.380	4.479
Supply Boats—supplying water or gasoline for shipping	7019	3.108	2.182	7027	6.380	4.479
Tugboats—all kinds	7019	3.108	2.182	7027	6.380	4.479
Yachts—Private—sail or power	7038	5.596	3.928	7089	6.218	4.365
Wrecking—Marine—including salvage operations	7394	4.674	3.281	7395	6.843	4.804

POLICY PREPARATION & AUDITING

Effective January 1, 2026

	FEDERAL EMPLOYERS' LIABILITY ACT					
Railroads—Operation—including drivers, chauffeurs, and their helpers	7151	3.665	2.573	7152	4.072	2.859

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	0.204	0.136	8815	0.227	0.151
Railroad—Salespersons, Collectors or Messengers—Outside	8737	0.440	0.293	8738	0.488	0.326
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.

EXPERIENCE RATING PLAN

Effective January 1, 2026

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:

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

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 1.2%.

★ (ii) The maximum charge on a risk, which develops subject premium of $6,000 and incurs a single claim of $10,750 indemnity and $10,750 medical shall be 36.9%.

★ (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 $271,000 medical shall be 74.0%.

★ (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 $2,166,795 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:

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

as defined in paragraph 45 immediately above.

Effective January 1, 2026

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 $47,800 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.

Effective January 1, 2026

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 $3,430 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 $3,430 per week.

7710 FIREMEN—PAID & DRIVERS

Effective January 1, 2026

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 $178,360 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** Incudes 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 $3,430 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 $3,430 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.

Effective January 1, 2026

★ **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 $3,430 per player and a maximum annual salary of $178,360. 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 $3,430 per player and a maximum annual salary of $178,360. 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 $3,430 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 $3,430 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 $3,430 per week per person.

9220 **CEMETERY OPERATION & DRIVERS**

9402 **STREET CLEANING & DRIVERS**

9402 **SEWER CLEANING & DRIVERS**

9402 **SNOW REMOVAL—& DRIVERS NPD WITH 5509 STREET OR ROAD MAINTENANCE**

9403 **GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS** Reduction, rendering or fertilizer plants to be separately rated.

9403 **ASHES, GARBAGE OR REFUSE COLLECTION & DRIVERS** Reduction, rendering or fertilizer plants to be separately rated.

9403 **MANURE DEALER & DRIVERS**

9403 **REFUSE, ASHES OR GARBAGE COLLECTION & DRIVERS** Reduction, rendering or fertilizer plants to be separately rated.

9410 **MUNICIPAL, TOWNSHIP, COUNTY STATE EMPLOYEES NOC** Includes employees engaged in laboratory work, inspectors of the Board of Health, electrical inspectors, building inspectors and similar operations. Workers, mechanics or others engaged in manual labor or supervisors of construction work to be separately rated.

9421 **WELFARE BOARD—COUNTY & CLERICAL, SALESMEN, DRIVERS** Operation of a hospital to be separately rated as 9045; nursing home as 8829.

9423 **MOSQUITO EXTERMINATION COMMISSION & CLERICAL, DRIVERS**

Effective January 1, 2026

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 $3,430 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**