

COMPENSATION RATING AND INSPECTION BUREAU
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BONNIE PIACENTINO
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Chief Actuary



October 8, 2026

CIRCULAR NO. 2528

Re: **NEW JERSEY WORKERS COMPENSATION INSURANCE PLAN UPDATE AND PLAN POLICY
EXPIRATIONS (January 2027)**

Detailed data for Residual Market policies can be accessed on our website at www.njcrib.com. This information is published monthly to facilitate the depopulation of the Plan. The data identifies the employer, nature of the business and current estimated annual premium. Such premium includes the expense constant and the Plan Premium Adjustment Program, but excludes the Second Injury Fund and Uninsured Employers Fund surcharges. Experience rating data will be furnished upon written request in accordance with "Special Service Charges," Section 1:7 of the Manual.

The distribution of the January 2027 expirations by premium size is as follows:

Size	Number of Policies	Premium
Less than - \$999	231	\$113,205
\$1,000 - \$4,999	869	\$1,687,350
\$5,000 - \$9,999	179	\$1,281,555
\$10,000 & OVER	175	\$5,863,752
TOTAL	1,454	\$8,945,862

The number of risks in the Plan on September 30, 2026 totaled 18,833. This constitutes a decrease of 136 or 0.7% from the 18,969 risks in the Plan on August 31, 2026. There were 374 new policies and 510 withdrawals.

As of September 30, 2026, the estimated premium in the Plan totaled \$105,475,965. This constitutes a decrease of 0.2% from the premium in effect on August 31, 2026.

Bonnie Piacentino
Executive Director

PLAN RISKS, CREDITS, TOTALS AND QUOTAS - September 30, 2026

<u>Company*</u>	Co	Plan Risks		Credits		Totals		<u>Quota</u> †	<u>Factor</u> ††
	<u>No</u>	<u>Number</u>	<u>Premium</u>	<u>Number</u>	<u>Premium</u>	<u>Number</u>	<u>Premium</u>		
P - Amguard Insurance Company	663	2,318	13,354,210	**	**	2,318	13,354,210	13,437,412	0.994
N - Continental Insurance Company of New Jersey	559	1,008	4,720,039	103	1,464,276	1,111	6,184,315	6,153,661	1.005
N - Hartford Underwriters Insurance Company	273	2,874	16,307,529	1,838	11,839,472	4,712	28,147,001	27,936,907	1.008
P - LM Insurance Corporation	650	3,574	20,113,429	**	**	3,574	20,113,429	20,156,119	0.998
N - New Jersey Casualty Insurance Company	437	3,727	17,261,335	567	15,878,994	4,294	33,140,329	33,583,452	0.987
P - Pennsylvania Manufacturers Association Ins Co	266	855	6,695,024	**	**	855	6,695,024	6,718,706	0.996
P - St Paul Protective Insurance Company	542	2,809	16,755,761	**	**	2,809	16,755,761	16,796,766	0.998
P - Technology Insurance Company Inc	330	1,668	10,268,638	**	**	1,668	10,268,638	10,078,059	1.019
All Other Companies		<u>0</u>	<u>0</u>	<u>45,699</u>	<u>190,415,850</u>	<u>45,699</u>	<u>190,415,850</u>		
Total		18,833	105,475,965	48,207	219,598,592	67,040	325,074,557		

* Including Companies under the same management

N Servicing Direct Writer

P Servicing National Pool Writer

** Included with All Pool Companies

† For all Servicing Pool Companies (Companies designated as "P")
Company Bid Percentage x Plan Premium for all Servicing Pool Companies

For all Non-Pool Companies (Companies designated as "N")
Company Premium Writing % x Total Plan & Credit Premium

†† For all Servicing Pool Companies (Companies designated as "P")
Company Quota ÷ Company Plan Premium

For all Non-Pool Companies (Companies designated as "N")
Company Quota ÷ Company Plan & Credit Premium