COMPENSATION RATING AND INSPECTION BUREAU

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Executive Director

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November 13, 2015

CIRCULAR LETTER #1899

To: **All Bureau Members and Subscribers:**

Re: **Revision of Rates and Rating Values – Effective January 1, 2016**

The Commissioner of Banking and Insurance ("Commissioner") has approved a filing providing for **no change** in the overall level of workers compensation and employers liability rates and rating values currently in effect. The filing is effective January 1, 2016 on a new and renewal basis. Although the overall premium level remains the same as last year, most individual classification rates will change based on the latest data reported in accordance with the Statistical Plan. The rating components are summarized below.

EXPERIENCE AND TREND

Analysis of data for the latest two complete policy years and the latest calendar-accident year, following adjustment to present premium and benefit levels, using paid and incurred losses separately, indicates a premium level adjustment factor of **0.949 (-5.1%)** due to **experience.**

A **trend** factor of **1.048 (+4.8%)** is included to recognize changing exposures and losses.

BENEFIT CHANGES

Effective January 1, 2016, the maximum weekly benefit with respect to all types of injuries, except permanent partial disabilities, will be changed from $855 to $871. The minimum weekly benefit will be changed from $228 to $232. In cases involving permanent partial disabilities, the present maximum weekly benefits ranging from $228 to $855, varying on the basis of duration of disability, will be changed to $232 and $871, 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 **1.006 (+0.6%)** due to **benefits**.

EXPENSES

There is need for a change in the provisions for Loss Adjustment Expense, General Expense and the Security Fund. The changes to the **expense** provisions result in a premium level adjustment factor of **0.999 (-0.1%).**

OVERALL RATE AND RATING VALUE CHANGE

The combined effect of the above premium level adjustment factors results in **no change (0.0%)** to the overall level of rates and rating values.

PLAN PREMIUM ADJUSTMENT PROGRAM

The surcharge applicable to policies administered by the New Jersey Workers Compensation Insurance Plan is increased from a minimum of 17% to a minimum of 20%. The Maximum Adjustment Factors for rated risks subject to the PPAP formula have also been revised. Changes to PPAP surcharges are not intended to increase the overall collectible premium. The premium level will be adjusted by a factor of 0.998 (-0.2%) in the determination of individual class rates.

CATASTROPHE PROVISIONS

A **Terrorism Premium Charge** of $0.03 per unit of exposure applies to all policies except for the exclusions in 3:9-2 and 3:9-5 of the Manual. Upward deviation from the $0.03 rate is permissible as provided in 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 3:9-9 and 3:9-12 of the Manual.

CLASSIFICATION RATES

The adjustment of classification **rate relativity** is based on the policy experience for 2008 through 2012, 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 565 classifications in the Manual effective January 1, 2016 including the codes to accommodate Federal employments. Eight classifications carry no rate assignment. Of the remainder, 285 will experience increased rates, the rates for 259 classes will decrease, and 13 are unchanged.

There are no changes to the annual policy charges for **private estate or residence employees** as set forth in 3:5-12 of the Manual.

In order to comply with the decision of the Commissioner, the manual rate for any classification is **limited** to a 12.5% increase from the current rate.

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%.

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 2016 Fund requirements, the policyholder surcharge percentages effective January 1, 2016, on a new and renewal basis to be applied to the modified premium are:

Second Injury Fund	5.81%
Uninsured Employers' Fund	0.00%

RATES AND VALUES

The complete Table of Rates and Other Values, 2:1-1 through 2:1-7, 3:5-12 and 3:6-8, applicable to new and renewal business effective January 1, 2016 are attached.

CONCURRENT BULLETINS

Concurrent with this Circular, the following also are being promulgated:

Manual Amendment Bulletin #469	- Includes revised Experience Rating Factors, Values and Manual rules.
Manual Amendment Bulletin #470	- Includes revised Premium Discounts and Retrospective Rating Values

Frederick A. Huber

Frederick A. Huber
Executive Director

FAH:nl
Att.

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	Min. Prem.	Excess Element	Code No.	Rate	Min. Prem.	Excess Element
0005	7.71	900.	5.57	1747	3.01	692.	2.17
0034	17.68	900.	12.67	1754	5.49	900.	3.95
0035	5.63	900.	4.06	1814	13.22	900.	9.90
0042	16.55	900.	13.39	1815	13.22	900.	9.90
0050	9.90	900.	7.28	1853	11.09	900.	8.76
0055	4.52	900.	3.29	1924	4.98	900.	3.69
0073	10.22	900.	7.37	1925	8.36	900.	6.06
0074	3.15	713.	2.30	1937	12.47	900.	9.48
0075	5.01	900.	3.67	2002	8.15	900.	5.82
0079	3.15	713.	2.30	2003	11.09	900.	8.15
0081	3.72	798.	2.72	2014	10.26	900.	7.46
0082	9.90	900.	7.28	2039	9.92	900.	7.19
0083	9.90	900.	7.28	2041	4.06	849.	2.95
0084	9.90	900.	7.28	2070	11.02	900.	8.10
0085	9.90	900.	7.28	2081	8.61	900.	6.26
0086	3.15	713.	2.30	2089	8.61	900.	6.26
0089	5.69	900.	4.20	2095	8.61	900.	6.26
0106	21.51	900.	15.78	2110	7.19	900.	5.11
0700	3.93	830.	2.75	2111	8.89	900.	6.28
0917	13.06	900.	9.37	2112	7.19	900.	5.11
1320F	3.86	819.	3.16	2114	7.19	900.	5.11
1438	8.54	900.	6.38	2121	2.46	609.	1.82
1452	11.04	900.	8.69	2130	9.94	900.	7.53
1463	18.51	900.	14.31	2131	5.81	900.	4.16
1605	9.14	900.	6.96	2143	3.93	830.	2.82
1624	11.30	900.	9.17	2150	10.77	900.	7.74
1699	4.27	881.	3.26	2157	A		
1701	6.34	900.	4.55	2173	8.86	900.	6.14
1710	12.31	900.	10.05	2211	7.88	900.	6.11
1741	4.75	900.	3.52	2286	6.27	900.	4.43

Code No.	Rate	Min. Prem.	Excess Element	Code No.	Rate	Min. Prem.	Excess Element
2302	4.27	881.	3.16	2916	9.57	900.	7.00
2303	6.80	900.	4.92	2923	3.63	785.	2.55
2352	7.58	900.	5.44	2942	7.37	900.	5.10
2361	1.58	477.	1.13	2960	4.73	900.	3.39
2362	5.12	900.	3.61	3004	6.11	900.	4.61
2380	5.12	900.	3.61	3018	7.28	900.	5.30
2383	6.27	900.	4.37	3022	5.63	900.	4.04
2386	5.12	900.	3.61	3027	8.66	900.	6.54
2388	5.12	900.	3.61	3028	5.35	900.	4.06
2402	9.99	900.	7.14	3030	16.46	900.	12.43
2416	8.20	900.	6.19	3040	14.90	900.	11.03
2418	15.06	900.	11.62	3041	5.12	900.	3.73
2420	14.30	900.	10.40	3042	9.53	900.	6.93
2501	3.42	753.	2.45	3045	14.79	900.	10.52
2503	3.42	753.	2.45	3060	8.93	900.	6.52
2531	3.42	753.	2.45	3061	6.04	900.	4.34
2534	3.42	753.	2.45	3062	9.80	900.	6.86
2537	3.42	753.	2.45	3066	8.93	900.	6.52
2557	4.43	900.	3.25	3075	8.93	900.	6.52
2560	3.42	753.	2.45	3076	7.83	900.	5.62
2570	9.92	900.	7.13	3081	37.45	900.	31.48
2571	3.42	753.	2.45	3085	9.64	900.	7.11
2575	3.42	753.	2.45	3110	6.27	900.	4.63
2576	3.42	753.	2.45	3111	6.27	900.	4.66
2578	3.42	753.	2.45	3113	2.66	639.	1.96
2582	2.92	678.	2.13	3114	5.17	900.	3.83
2585	11.16	900.	7.95	3117	2.66	639.	1.96
2586	4.36	894.	3.18	3118	2.66	639.	1.96
2587	11.16	900.	7.95	3122	7.69	900.	5.54
2588	2.16	564.	1.60	3131	11.46	900.	8.29
2600	13.27	900.	9.29	3132	5.69	900.	4.00
2623	13.27	900.	9.29	3145	2.85	668.	2.05
2654	1.52	468.	1.09	3146	6.11	900.	4.46
2660	4.43	900.	3.19	3169	6.82	900.	5.08
2670	3.42	753.	2.45	3179	4.91	900.	3.57
2683	3.31	737.	2.33	3188	8.84	900.	6.35
2686	6.02	900.	4.24	3192	3.10	705.	2.22
2688	6.02	900.	4.24	3193	4.91	900.	3.57
2702	30.08	900.	24.09	3194	9.60	900.	6.84
2710	25.21	900.	18.35	3220	4.64	900.	3.40
2759	24.48	900.	17.69	3227	6.52	900.	4.71
2790	5.28	900.	3.74	3228	13.11	900.	9.28
2802	9.57	900.	7.00	3241	12.97	900.	9.73
2835	7.07	900.	5.09	3255	5.05	900.	3.64
2836	4.66	900.	3.48	3257	8.13	900.	5.96
2841	8.15	900.	5.87	3270	1.95	533.	1.42
2852	16.81	900.	11.51	3307	15.80	900.	12.06
2881	7.51	900.	5.39	3315	6.43	900.	4.68
2883	7.94	900.	5.74	3336	2.94	681.	2.08
2913	7.51	900.	5.39	3339	3.56	774.	2.66

Code No.	Rate	Min. Prem.	Excess Element	Code No.	Rate	Min. Prem.	Excess Element
3365	13.83	900.	10.65	4062	5.21	900.	3.76
3372	5.21	900.	3.87	4111	3.05	698.	2.15
3373	6.38	900.	4.73	4112	1.74	501.	1.29
3381	7.46	900.	5.39	4113	7.58	900.	5.52
3382	2.50	615.	1.79	4114	6.59	900.	4.73
3383	1.35	443.	.98	4115	1.72	498.	1.24
3384	.60	330.	.44	4130	11.50	900.	8.41
3385	2.50	615.	1.79	4133	7.58	900.	5.52
3400	6.61	900.	4.79	4150	2.23	575.	1.62
3507	7.28	900.	5.35	4239	5.58	900.	4.17
3548	5.88	900.	4.32	4240	5.60	900.	4.00
3561	4.84	900.	3.49	4243	5.97	900.	4.27
3571	2.50	615.	1.79	4244	7.42	900.	5.35
3574	2.18	567.	1.59	4245	5.35	900.	3.84
3581	2.18	567.	1.59	4249	4.94	900.	3.56
3612	7.44	900.	5.48	4250	7.48	900.	5.41
3620	9.60	900.	7.17	4251	8.66	900.	6.10
3632	5.12	900.	3.73	4273	8.59	900.	6.30
3634	2.69	644.	1.96	4279	4.71	900.	3.36
3635	4.61	900.	3.32	4282	3.42	753.	2.45
3638	5.67	900.	4.14	4283	4.41	900.	3.20
3642	5.23	900.	3.81	4299	3.83	815.	2.74
3643	4.20	870.	3.07	4301	13.00	900.	9.35
3648	3.40	750.	2.44	4307	3.17	716.	2.28
3649	6.47	900.	4.49	4313	5.35	900.	3.80
3656	9.60	900.	6.78	4351	3.44	756.	2.52
3681	1.49	464.	1.09	4352	3.44	756.	2.52
3685	2.50	615.	1.79	4353	1.56	474.	1.15
3686	2.50	615.	1.79	4360	1.56	474.	1.15
3719	2.97	686.	2.37	4361	1.56	474.	1.15
3724	8.19	900.	6.31	4410	7.35	900.	5.44
3726	3.82	813.	2.93	4431	14.10	900.	9.80
3807	3.51	767.	2.53	4432	3.08	702.	2.16
3815	14.40	900.	10.63	4439	7.60	900.	5.60
3821	21.33	900.	15.47	4452	6.84	900.	5.00
3826	9.51	900.	6.79	4459	7.03	900.	5.09
3830	1.91	527.	1.35	4470	4.43	900.	3.29
3864	10.93	900.	8.53	4479	7.92	900.	6.03
3865	4.64	900.	3.41	4484	4.32	888.	3.10
3881	7.16	900.	5.49	4491	5.17	900.	3.77
4000	12.31	900.	10.05	4493	15.04	900.	10.94
4023	10.03	900.	7.51	4557	3.38	747.	2.47
4024	7.26	900.	5.50	4558	5.17	900.	3.82
4027	10.03	900.	7.51	4561	5.17	900.	3.82
4034	12.49	900.	9.26	4571	A		
4036	6.22	900.	4.53	4572	1.03	395.	.76
4038	3.51	767.	2.55	4583	6.04	900.	4.41
4050	4.36	894.	3.18	4597	4.16	864.	3.03
4053	5.12	900.	3.61	4598	10.84	900.	8.16
4061	10.70	900.	7.57	4611	1.63	485.	1.15

Code No.	Rate	Min. Prem.	Excess Element	Code No.	Rate	Min. Prem.	Excess Element
4627	4.22	873.	3.06	5437	12.79	900.	9.85
4628	2.39	599.	1.73	5443	17.55	900.	13.50
4635	7.99	900.	5.89	5445	9.72	900.	7.50
4653	3.70	795.	2.72	5458	27.01	900.	21.89
4665	15.22	900.	10.78	5459	27.01	900.	21.89
4683	6.87	900.	5.12	5462	14.19	900.	11.05
4692	1.35	443.	.98	5466	9.89	900.	7.82
4693	1.40	450.	1.02	5473	28.26	900.	22.28
4703	2.64	636.	1.91	5474	16.36	900.	12.74
4707	4.84	900.	3.68	5475	27.01	900.	21.89
4710	4.16	864.	3.03	5479	16.25	900.	12.49
4712	4.06	849.	2.92	5480	17.55	900.	13.50
4720	3.38	747.	2.41	5491	4.59	900.	3.55
4740	1.65	488.	1.27	5500	13.00	900.	10.20
4741	4.22	873.	3.13	5509	15.70	900.	12.50
4771	5.01	900.	3.75	5538	9.55	900.	7.40
4824	3.35	743.	2.48	5551	34.86	900.	27.57
4827	11.85	900.	8.43	5606	2.83	665.	2.19
4828	2.64	636.	1.91	5610	12.55	900.	9.60
4829	2.32	588.	1.72	5645	19.51	900.	15.23
4835	A			5701	23.21	900.	18.02
4836	.44	306.	.31	5703	31.10	900.	24.60
4902	5.99	900.	4.28	5951	.44	306.	.31
4923	5.60	900.	4.15	5954	5.92	900.	4.31
5000	20.28	900.	16.18	6003	18.73	900.	14.79
5022	17.57	900.	13.65	6005	18.73	900.	14.79
5038	24.12	900.	18.98	6039	11.32	900.	8.74
5040	22.07	900.	17.31	6042	8.82	900.	6.81
5057	12.98	900.	10.07	6204	14.85	900.	11.58
5059	28.89	900.	22.73	6217	9.14	900.	6.96
5069	31.62	900.	23.92	6229	11.32	900.	8.74
5099	A			6233	7.30	900.	5.66
5103	12.76	900.	9.98	6235F	8.28	900.	6.56
5146	9.55	900.	7.26	6251	13.00	900.	10.02
5160	6.27	900.	4.78	6252	13.00	900.	10.02
5183	7.30	900.	5.60	6306	8.17	900.	6.39
5184	4.18	867.	3.22	6319	6.02	900.	4.66
5188	6.38	900.	4.86	6325	8.75	900.	6.88
5190	6.23	900.	4.86	6400	17.05	900.	13.12
5191	2.18	567.	1.59	6504	5.46	900.	3.94
5192	9.05	900.	6.61	*6801F	3.49	764.	2.62
5200	11.63	900.	8.91	6824	8.54	900.	6.44
5213	18.47	900.	14.52	6826	8.40	900.	6.35
5215	13.39	900.	10.42	6872F	30.63	900.	24.70
5222	27.25	900.	21.27	6874F	21.53	900.	17.21
5223	15.54	900.	11.86	7133	3.31	737.	2.37
5348	12.07	900.	9.34	7196	14.58	900.	11.06
5402	19.90	900.	15.69	7201	7.35	900.	5.23
5403	19.51	900.	15.23	7207	7.35	900.	5.23
5409	5.85	900.	4.58	7219	18.12	900.	13.41

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

Code No.	Rate	Min. Prem.	Excess Element	Code No.	Rate	Min. Prem.	Excess Element
7230	A			8018	7.05	900.	5.13
7231	17.31	900.	12.43	8021	9.09	900.	6.75
7250	20.39	900.	15.09	8031	5.53	900.	3.99
7309F	13.52	900.	11.07	8032	4.80	900.	3.46
7327F	24.36	900.	20.97	8033	6.27	900.	4.58
*7360F	8.76	900.	7.16	8034	16.71	900.	12.39
7369	6.02	900.	4.32	8039	4.43	900.	3.20
7370	22.48	900.	16.46	8044	6.91	900.	5.07
7380	14.19	900.	10.52	8045	1.97	536.	1.46
7381	10.61	900.	7.67	8046	5.72	900.	4.15
7382	17.70	900.	13.00	8047	2.73	650.	1.98
7384	9.09	900.	6.53	8048	9.21	900.	6.72
7390	26.50	900.	20.17	8051	2.92	678.	2.19
7403	7.94	900.	5.65	8053	6.91	900.	5.07
7405	2.43	605.	1.75	8054	6.91	900.	5.07
7424	1.13	410.	.85	8055	4.66	900.	3.31
7425	2.09	554.	1.58	8090	3.72	798.	2.72
7426	11.09	900.	9.08	8102	4.06	849.	2.91
7427	11.09	900.	9.08	8103	3.60	780.	2.67
7428	5.83	900.	4.21	8105	7.05	900.	5.13
7431	1.26	429.	.96	8106	9.55	900.	7.13
7435	5.83	900.	4.21	8107	5.74	900.	4.37
7502	7.42	900.	5.53	8111	7.60	900.	5.59
7515	1.86	519.	1.41	8116	2.92	678.	2.12
7520	9.09	900.	6.74	8203	11.92	900.	8.83
7536	12.16	900.	9.42	8204	18.64	900.	14.45
7538	5.24	900.	4.06	8215	11.02	900.	7.93
7539	2.43	605.	1.75	8227	9.07	900.	6.97
7540	2.43	605.	1.75	8232	11.25	900.	8.46
7580	7.32	900.	5.56	8235	9.90	900.	7.30
7590	12.83	900.	9.28	8263	18.05	900.	13.41
7600	10.42	900.	7.62	8264	11.43	900.	8.38
7601	9.38	900.	7.14	8265	15.87	900.	12.06
7605	5.17	900.	4.24	8268	9.87	900.	7.31
7610	.78	357.	.58	8269	14.56	900.	10.65
7710	6.89	900.	5.01	8279	10.56	900.	7.60
7711	47.41	**	34.61	8280	20.60	900.	15.48
7712	47.41	900.	34.61	8291	9.99	900.	7.33
7714	8.68	900.	6.26	8292	12.58	900.	9.16
7715	46.15	**	33.57	8293	19.72	900.	14.17
7720	3.24	726.	2.34	8350	12.51	900.	9.37
7723	4.04	846.	2.94	8353	11.94	900.	8.80
7728	3.24	726.	2.34	8385	7.83	900.	5.64
7855	15.43	900.	11.86	8387	7.76	900.	5.70
8001	6.36	900.	4.61	8392	8.33	900.	6.10
8006	3.26	729.	2.32	8393	4.48	900.	3.28
8008	3.56	774.	2.60	8396	6.38	900.	4.67
8010	5.72	900.	4.15	8397	7.76	900.	5.70
8013	1.33	440.	.97	8398	6.02	900.	4.43
8017	4.06	849.	2.91	8506	14.10	900.	10.84

*7360F - See directional footnote under classification phraseology in 4:1 of the Manual.

**7711 & 7715 - The "Minimum Earned Premium" for each separate fire 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.

Code No.	Rate	Min. Prem.	Excess Element
8507	10.29	900.	7.57
8601	.99	389.	.76
8606	14.19	900.	10.52
8607	14.19	900.	10.52
8709F	5.81	900.	4.67
8711F	2.65	638.	2.04
8720	2.18	567.	1.64
8726F	3.52	768.	2.75
8731	2.18	567.	1.64
8742	.51	317.	.37
8745	8.82	900.	6.38
8748	1.38	447.	1.00
8753	3.26	729.	2.32
8755	.71	347.	.53
8800	4.45	900.	3.24
8803	.28	282.	.21
8810	.28	282.	.21
8820	.41	302.	.29
8828	6.15	900.	4.43
8829	5.76	900.	4.20
8831	2.98	687.	2.12
8832	.64	336.	.47
8835	6.15	900.	4.43
8836	8.45	900.	6.05
8838	.83	365.	.60
8840	.62	333.	.44
8860	.28	282.	.21
8868	1.70	495.	1.23
8901	.28	282.	.21
9014	6.73	900.	4.89
9015	8.70	900.	6.35
9016	7.44	900.	5.46
9033	4.80	900.	3.52
9044	5.53	900.	3.97
9045	1.52	468.	1.13
9052	4.84	900.	3.47
9053	2.23	575.	1.59
9060	3.08	702.	2.23
9061	1.84	516.	1.33
9063	1.91	527.	1.38
9065	1.61	482.	1.17
9078	7.00	900.	5.01
9079	3.90	825.	2.80
9088	A		
9089	3.17	716.	2.26
9093	3.17	716.	2.26
9102	7.05	900.	5.17
9106	11.69	900.	8.43
9107	4.55	900.	3.25
9109	6.91	900.	5.07
9154	3.15	713.	2.24
9156	3.15	713.	2.24
9170	69.71	900.	51.90
9178	14.42	900.	10.25
9179	11.73	900.	8.49
9180	9.55	900.	7.16
9182	4.06	849.	2.92
9186	26.56	900.	18.99
9220	7.53	900.	5.47
9402	8.40	900.	6.15
9403	14.28	900.	10.53
9410	11.55	900.	8.44
9421	.87	371.	.65
9423	5.35	900.	3.87
9501	4.32	888.	3.11
9519	8.31	900.	6.05
9521	8.75	900.	6.29
9522	3.42	753.	2.50
9529	A		
9530	9.09	900.	7.38
9538	11.02	900.	8.92
9549	10.42	900.	8.65
9554	9.48	900.	7.67
9555	9.48	900.	7.67
9556	9.48	900.	7.67
9557	4.20	870.	3.31
9586	1.08	402.	.76
9600	4.06	849.	2.91
9610	.78	357.	.58
9620	1.38	447.	1.04
9720	.51	317.	.37
9726	9.37	900.	6.71
9728	8.24	900.	5.90

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 Codes 6801F or 7360F are conducted at premises not under the jurisdiction of the United States Longshore and Harbor Workers Compensation Act, the following rates and rating values shall apply thereto:

Code No.	Rate	Min. Prem.	Excess Element
6801	3.12	708.	2.30
7360	8.56	900.	6.97

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
Private Residence Per Capita Classifications	0900	$ 50.
All Other Classifications	0900	$240.

6. Minimum Premium Formula. Standard Minimum Premiums are derived on the basis of the following formula:

Minimum Premium = Expense Constant + 150 times the manual rate (rounded to the nearest dollar) subject to a maximum of $900.

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: 5.81%
Uninsured Employers Fund Surcharge percentage: 0.00%

PART 3

SECTION 5. PRIVATE RESIDENCES, ESTATES AND FARMS

12. Special Classifications and Charges.

Classification	Code	Annual Charge
Private Residences:		
Inservants—full-time	0913	$60/person
Outservants—full-time	0912	$60/person
Private Estates:		
Inservants—full-time	0913	$60/person
Outservants—full-time	0915	$60/person
Occasional Servants	0910	$1/policy

The annual policy charge of $1 is applicable in every instance.

The above premium charges shall be applicable with a standard provisions Homeowners Policy or other policy however designated containing the standard provisions of the Comprehensive Personal Liability policy with respect to the insured premises of the insured.

When coverage for residence employees must be written upon a Standard Provision Workers Compensation and Employers Liability Insurance Policy, the above charges shall be applicable in addition to an annual expense constant charge of $50 which shall constitute the minimum premium for the code.

Servants need not be named. If during the period additional full-time servants are employed or previously employed full-time servants released and not replaced, a statement shall be made to the company and pro rata premium adjustment made for such full-time servants.

PART 3

SECTION 6. MARITIME OR FEDERAL EMPLOYMENTS

8. Table of Rates.

CLASSIFICATION	Coverage I Code	Coverage I Rate	Coverage I Excess Element	Coverage II Code	Coverage II Rate	Coverage II Excess Element
ADMIRALTY						
Diving—marine	7394	8.38	6.17	7395	9.32	6.88
Dredging—excavation by means of suction dredges only—including loading or unloading	7334	8.70	6.26	7335	9.67	6.96
Dredging N.O.C	7334	8.70	6.26	7335	9.67	6.96
Vessels: Barges, Scows, Canal Boats or Lighters—not self-propelled	7046	6.18	4.46	7098	6.87	4.96

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.”

CLASSIFICATION	Coverage I Code	Coverage I Rate	Coverage I Excess Element	Coverage II Code	Coverage II Rate	Coverage II Excess Element
Sailing Vessels N.O.C	7038	5.81	4.16	7089	6.45	4.61
Boat Livery—power, sail or rowboats used for fishing or pleasure purposes, limited to boats under 15 tons— including laying up of boats and putting into commission	7038	5.81	4.16	7089	6.45	4.61

Vessels of 15 tons or over shall be assigned to 7019 “Steamers—all kinds” or 7038 “Sailing Vessels N.O.C.”.

CLASSIFICATION	Coverage I Code	Coverage I Rate	Coverage I Excess Element	Coverage II Code	Coverage II Rate	Coverage II Excess Element
Ferries—including dock employees	7019	6.15	4.42	7027	6.84	4.91
Fishing Vessels—seagoing—motor boats or tugs—including net fishing or lobster hauling	7019	6.15	4.42	7027	6.84	4.91
Fishing Vessels—pound fishing—including work on floats or shore or packing, curing or shipping fish or repairing nets or boats	7019	6.15	4.42	7027	6.84	4.91
Fishing Vessels—not seagoing—motor boats or tugs—including net fishing or lobster hauling	7019	6.15	4.42	7027	6.84	4.91
Fishing Vessels—Party or Charter Boats	7019	6.15	4.42	7027	6.84	4.91

CLASSIFICATION	Coverage I Code	Coverage I Rate	Coverage I Excess Element	Coverage II Code	Coverage II Rate	Coverage II Excess Element
ADMIRALTY-Continued						
Oystermen—Planting; Harvesting; or Operations of Boats	7019	6.15	4.42	7027	6.84	4.91
Steamers—all kinds	7019	6.15	4.42	7027	6.84	4.91
Supply Boats—Supplying Water or Gasoline for Shipping	7019	6.15	4.42	7027	6.84	4.91
Tugboats—all kinds	7019	6.15	4.42	7027	6.84	4.91
Yachts—Private—Sail or Power	7038	5.81	4.16	7089	6.45	4.61
Wrecking—Marine—including Salvage Operations	7394	8.38	6.17	7395	9.32	6.88

CLASSIFICATION	Coverage I Code	Coverage I Rate	Coverage I Excess Element	Coverage II Code	Coverage II Rate	Coverage II Excess Element
FEDERAL EMPLOYERS LIABILITY ACT						
Railroads—Operation—Including Drivers, Chauffeurs and their Helpers	7151	8.38	6.17	7152	9.32	6.88

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.

CLASSIFICATION	Coverage I Code	Coverage I Rate	Coverage I Excess Element	Coverage II Code	Coverage II Rate	Coverage II Excess Element
Railroads—Clerical Office Employees N.O.C.	8814	.42	.32	8815	.46	.34
Railroad—Salespersons, Collectors or Messengers—Outside	8737	.74	.54	8738	.81	.59
Railroad Construction—including Clerical Office Employees; Salespersons; Drivers, Chauffeurs and their Helpers	6702	A		6703	A	