COMPENSATION RATING AND INSPECTION BUREAU

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November 22, 2017

CIRCULAR LETTER #1931

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

Re: **Revision of Rates and Rating Values – Effective January 1, 2018**

The Commissioner of Banking and Insurance ("Commissioner") has approved a **5.1**% decrease in rates and rating values applicable to New Jersey workers compensation and employers liability insurance effective January 1, 2018 on a new and renewal basis. The rating components of the decrease 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 **0.909 (-9.1%)** due to **experience.**

A **trend** factor of **1.000 (0.0%)** is included to recognize changing exposures and losses.

BENEFIT CHANGES

Effective January 1, 2018, the maximum weekly benefit with respect to all types of injuries, except permanent partial disabilities, will be changed from $896 to $903. The minimum weekly benefit will be changed from $239 to $241. In cases involving permanent partial disabilities, the present maximum weekly benefits ranging from $239 to $896, varying on the basis of duration of disability, will be changed to $241 and $903, 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 **1.003 (+0.3%)** due to **benefits**.

EXPENSES

There is need for a change in the provisions for Loss Adjustment Expense, General Expense, Production Expense and the Security Fund. The combined effect of the changes to the **expense** provisions results in a premium level adjustment factor of **1.036 (+3.6%).**

ADJUSTMENT TO EXPENSES

An **adjustment to expenses** is necessary because certain elements of the expense provisions will not be decreased in 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 the above adjustment factors results in an overall premium/rate level adjustment factor of **0.949**, or a decrease of **5.1%**.

EXPENSE CONSTANT

The **Expense Constant** applicable to commercial workers compensation policies remains at $160. The Expense Constant for policies providing exclusive domestic servant coverage is increased from $80 to $160. There is no premium level impact for this change.

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 2010 through 2014, 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 564 classifications in the Manual effective January 1, 2018 including the codes to accommodate Admiralty and Federal employments. Eight classifications carry no rate assignment. Of the remainder, 119 will experience increased rates, the rates for 429 classes will decrease, and 8 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.

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%.

MAXIMUM MINIMUM PREMIUM

The **maximum minimum premium** is increased from $900 to $950. The change to premium resulting from the application of the new maximum minimum premium is minimal and does not impact the overall rate level. Special maximum minimum premium amounts applicable to private residence classifications and to classifications subject to Maritime or Federal Employers Liability Act coverage are not affected.

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 2017 Fund requirements, the policyholder surcharge percentages effective January 1, 2018, on a new and renewal basis to be applied to the modified premium are:

Second Injury Fund	5.15%
Uninsured Employers' Fund	0.12%

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, 2018 are attached.

CONCURRENT BULLETINS

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

Manual Amendment Bulletin #479	- Includes revised Experience Rating Factors, Values and Manual rules.
Manual Amendment Bulletin #480	- Includes revised Premium Discounts and Retrospective Rating Plan Values

Frederick A. Huber

Frederick A. Huber
Executive Director

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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	Minimum Premium	Excess Element
0005	6.69	950.	4.79
0034	15.35	950.	10.88
0035	5.29	950.	3.78
0042	16.75	950.	13.38
0050	10.53	950.	8.53
0055	4.46	918.	3.18
0073	8.40	950.	5.97
0074	3.15	696.	2.26
0075	5.33	950.	3.80
0079	3.15	696.	2.26
0081	3.33	726.	2.39
0082	10.53	950.	7.70
0083	10.53	950.	7.70
0084	10.53	950.	7.70
0085	10.53	950.	7.70
0086	3.15	696.	2.26
0089	5.11	950.	3.71
0106	20.41	950.	15.86
0700	3.43	743.	2.44
0917	11.96	950.	8.48
1320F	3.36	731.	2.60
1438	9.44	950.	7.04
1452	9.25	950.	7.30
1463	12.71	950.	9.33
1605	8.67	950.	6.55

Code No.	Rate	Minimum Premium	Excess Element
1624	8.81	950.	6.99
1699	3.60	772.	2.77
1701	6.69	950.	4.96
1710	9.72	950.	7.73
1741	4.20	874.	3.12
1747	2.71	621.	2.27
1754	5.01	950.	3.62
1814	15.44	950.	11.35
1815	15.44	950.	11.35
1853	10.04	950.	7.87
1924	4.47	920.	3.34
1925	8.83	950.	6.45
1937	9.37	950.	7.14
2002	8.42	950.	6.09
2003	8.55	950.	6.18
2014	9.15	950.	6.74
2039	8.45	950.	6.17
2041	4.81	950.	3.46
2070	10.79	950.	7.87
2081	7.70	950.	5.73
2089	7.70	950.	5.73
2095	7.70	950.	5.73
2110	5.80	950.	4.19
2111	6.83	950.	4.92
2112	5.80	950.	4.19

Code No.	Rate	Minimum Premium	Excess Element
2114	5.80	950.	4.19
2121	1.98	497.	1.47
2130	8.57	950.	6.50
2131	5.27	950.	3.84
2143	4.26	884.	3.05
2150	9.41	950.	6.80
2157	A		
2173	7.44	950.	5.25
2211	6.83	950.	5.31
2286	6.16	950.	4.50
2302	3.78	803.	2.81
2303	6.83	950.	4.95
2352	6.36	950.	4.61
2361	1.41	400.	1.01
2362	4.61	944.	3.30
2380	4.61	944.	3.30
2383	5.54	950.	3.92
2386	4.61	944.	3.30
2388	4.61	944.	3.30
2402	8.20	950.	5.89
2416	6.89	950.	5.25
2418	13.80	950.	10.74
2420	13.66	950.	10.18
2501	3.23	709.	2.32
2503	3.23	709.	2.32
2531	3.23	709.	2.32
2534	3.23	709.	2.32
2537	3.23	709.	2.32
2557	5.09	950.	3.99
2560	3.23	709.	2.32
2570	8.34	950.	6.08
2571	3.23	709.	2.32
2575	3.23	709.	2.32
2576	3.23	709.	2.32
2578	3.23	709.	2.32

Code No.	Rate	Minimum Premium	Excess Element
2582	2.38	565.	1.74
2585	10.95	950.	7.82
2586	3.70	789.	2.70
2587	10.95	950.	7.76
2588	1.86	476.	1.37
2600	11.15	950.	8.02
2623	11.15	950.	8.02
2654	1.27	376.	0.93
2660	3.74	796.	2.72
2670	3.23	709.	2.32
2683	3.29	719.	2.34
2686	5.46	950.	3.89
2688	5.46	950.	3.89
2702	25.74	950.	20.00
2710	20.08	950.	14.66
2759	21.96	950.	16.10
2790	5.13	950.	3.65
2802	9.96	950.	7.30
2835	6.42	950.	4.69
2836	3.96	833.	2.97
2841	8.89	950.	6.44
2852	19.27	950.	13.55
2881	7.50	950.	5.39
2883	7.29	950.	5.31
2913	7.50	950.	5.39
2916	9.96	950.	7.30
2923	3.56	765.	2.51
2942	6.32	950.	4.50
2960	3.90	823.	2.83
3004	4.69	950.	3.53
3018	6.16	950.	4.53
3022	6.18	950.	4.43
3027	7.27	950.	5.57
3028	4.02	843.	3.06
3030	14.83	950.	11.18

Code No.	Rate	Minimum Premium	Excess Element
3040	15.44	950.	11.41
3041	4.75	950.	3.47
3042	7.60	950.	5.62
3045	16.02	950.	11.48
3060	7.62	950.	5.61
3061	5.90	950.	4.28
3062	6.83	950.	4.87
3066	7.62	950.	5.61
3075	7.62	950.	5.61
3076	7.58	950.	5.45
3081	31.30	950.	26.41
3085	7.74	950.	5.80
3110	5.60	950.	4.17
3111	5.19	950.	3.89
3113	2.24	541.	1.68
3114	4.22	877.	3.15
3117	2.24	541.	1.68
3118	2.24	541.	1.68
3122	7.48	950.	5.39
3131	10.40	950.	7.58
3132	5.33	950.	3.80
3145	2.20	534.	1.61
3146	5.72	950.	4.21
3169	6.55	950.	4.92
3179	4.42	911.	3.23
3188	8.06	950.	5.86
3192	2.67	614.	1.94
3193	4.26	884.	3.12
3194	8.61	950.	6.19
3220	4.44	915.	3.25
3227	6.57	950.	4.77
3228	10.89	950.	7.82
3241	11.07	950.	8.42
3255	4.30	891.	3.13
3257	5.84	950.	4.33

Code No.	Rate	Minimum Premium	Excess Element
3270	1.92	486.	1.42
3307	12.20	950.	9.29
3315	5.25	950.	3.85
3336	2.42	571.	1.73
3339	2.91	655.	2.15
3365	13.26	950.	9.97
3372	4.63	947.	3.43
3373	5.50	950.	4.11
3381	7.25	950.	5.24
3382	2.28	548.	1.64
3383	1.17	359.	0.87
3384	0.50	245.	0.37
3385	2.28	548.	1.64
3400	6.51	950.	4.76
3507	5.74	950.	4.24
3548	4.69	950.	3.49
3561	4.75	950.	3.44
3571	2.28	548.	1.64
3574	1.88	480.	1.36
3581	1.88	480.	1.36
3612	6.18	950.	4.63
3620	7.64	950.	5.72
3632	4.75	950.	3.47
3634	2.51	587.	1.84
3635	3.98	837.	2.86
3638	5.37	950.	3.92
3642	4.61	944.	3.38
3643	3.90	823.	2.88
3648	3.39	736.	2.47
3649	5.76	950.	4.07
3656	8.75	950.	6.25
3681	1.23	369.	0.90
3685	2.28	548.	1.64
3686	2.28	548.	1.64
3719	2.44	575.	1.92

Code No.	Rate	Minimum Premium	Excess Element
3724	7.62	950.	5.74
3726	3.93	828.	2.96
3807	3.33	726.	2.40
3815	11.82	950.	8.71
3821	18.99	950.	13.53
3826	7.37	950.	5.37
3830	1.49	413.	1.07
3864	9.05	950.	7.10
3865	3.98	837.	2.95
3881	5.70	950.	4.41
4000	9.72	950.	7.73
4023	8.83	950.	6.61
4024	6.02	950.	4.62
4027	8.83	950.	6.61
4034	12.08	950.	8.75
4036	5.76	950.	4.24
4038	3.11	689.	2.27
4050	3.90	823.	2.85
4053	4.26	884.	3.03
4061	8.87	950.	6.39
4062	4.87	950.	3.54
4111	2.81	638.	2.00
4112	1.47	410.	1.09
4113	7.37	950.	5.40
4114	5.50	950.	4.04
4115	1.43	403.	1.04
4130	10.89	950.	8.03
4133	7.37	950.	5.40
4150	2.04	507.	1.49
4239	4.65	950.	3.49
4240	5.98	950.	4.29
4243	5.48	950.	3.97
4244	5.66	950.	4.14
4245	4.61	944.	3.35
4249	4.57	937.	3.34

Code No.	Rate	Minimum Premium	Excess Element
4250	7.25	950.	5.31
4251	7.58	950.	5.41
4273	9.11	950.	6.67
4279	5.45	950.	3.89
4282	3.23	709.	2.32
4283	4.46	918.	3.22
4299	3.72	792.	2.69
4301	10.40	950.	7.59
4307	2.63	607.	1.92
4313	5.90	950.	4.26
4351	3.54	762.	2.62
4352	3.54	762.	2.62
4353	1.54	422.	1.12
4360	1.54	422.	1.12
4361	1.54	422.	1.13
4410	5.74	950.	4.25
4431	12.99	950.	9.10
4432	2.63	607.	1.89
4439	7.15	950.	5.27
4452	5.98	950.	4.37
4459	6.59	950.	4.81
4470	3.54	762.	2.67
4479	6.73	950.	5.14
4484	3.98	837.	2.87
4491	4.71	950.	3.42
4493	14.32	950.	10.58
4557	2.99	668.	2.19
4558	4.30	891.	3.19
4561	4.30	891.	3.19
4571	A		
4572	1.11	349.	0.78
4583	5.15	950.	3.79
4597	3.74	796.	2.74
4598	11.29	950.	8.63
4611	1.64	439.	1.18

Code No.	Rate	Minimum Premium	Excess Element
4627	4.04	847.	2.95
4628	2.26	544.	1.65
4635	8.22	950.	5.97
4653	3.21	706.	2.36
4665	13.37	950.	9.62
4683	6.26	950.	4.63
4692	1.21	366.	0.89
4693	1.19	362.	0.86
4703	2.16	527.	1.58
4707	4.08	854.	3.11
4710	3.74	796.	2.74
4712	3.35	730.	2.44
4720	2.34	558.	1.60
4740	1.35	390.	0.99
4741	4.08	854.	3.03
4771	4.24	881.	3.18
4824	3.05	679.	2.27
4827	12.34	950.	9.18
4828	2.16	527.	1.57
4829	2.00	500.	1.47
4835	A		
4836	0.46	238.	0.33
4902	6.02	950.	4.42
4923	4.73	950.	3.54
5000	23.34	950.	18.24
5022	16.77	950.	12.73
5038	20.54	950.	16.12
5040	21.43	950.	16.43
5057	10.59	950.	8.14
5059	26.96	950.	20.67
5069	31.57	950.	23.54
5099	A		
5103	9.71	950.	7.41
5146	10.65	950.	8.01
5160	5.43	950.	4.08

Code No.	Rate	Minimum Premium	Excess Element
5183	6.86	950.	5.18
5184	3.50	755.	2.64
5188	5.75	950.	4.31
5190	5.89	950.	4.47
5191	1.88	480.	1.35
5192	8.24	950.	5.90
5200	12.80	950.	9.64
5213	13.28	950.	9.97
5215	11.41	950.	8.74
5222	26.18	950.	19.96
5223	15.42	950.	11.57
5348	11.83	950.	8.94
5402	17.72	950.	13.72
5403	19.76	950.	15.04
5409	5.30	950.	4.04
5437	12.90	950.	9.71
5443	18.90	950.	14.18
5445	11.62	950.	8.81
5458	19.55	950.	15.59
5459	19.55	950.	15.59
5462	12.31	950.	9.34
5466	8.96	950.	6.90
5473	21.24	950.	16.24
5474	15.79	950.	11.95
5475	19.55	950.	15.59
5479	18.92	950.	14.24
5480	18.90	950.	14.18
5491	4.17	869.	3.19
5500	12.59	950.	9.68
5509	14.93	950.	11.90
5538	9.41	950.	7.10
5551	33.07	950.	25.45
5606	2.80	636.	2.12
5610	13.57	950.	10.19
5645	19.76	950.	15.04

Code No.	Rate	Minimum Premium	Excess Element
5701	23.78	950.	16.40
5703	32.11	950.	24.88
5951	0.46	238.	0.33
5954	5.11	950.	3.77
6003	12.99	950.	9.45
6005	12.99	950.	9.45
6039	10.18	950.	7.69
6042	9.13	950.	6.93
6204	12.97	950.	9.90
6217	8.67	950.	6.55
6229	10.18	950.	7.69
6233	5.11	950.	3.91
6235F	6.81	950.	5.21
6251	11.34	950.	8.63
6252	11.34	950.	8.63
6306	9.49	950.	7.34
6319	6.14	950.	4.65
6325	8.08	950.	6.25
6400	14.46	950.	11.00
6504	4.77	950.	3.43
*6801F	3.77	801.	2.89
6824	6.24	950.	4.91
6826	8.34	950.	6.56
6872F	24.17	950.	18.62
6874F	17.99	950.	13.58
7133	2.85	645.	2.18
7196	13.01	950.	10.37
7201	7.15	950.	5.45
7207	7.15	950.	5.45
7219	18.71	950.	14.57
7230	A		
7231	16.97	950.	13.02
7309F	10.89	950.	8.22
7327F	20.21	950.	16.40
*7360F	6.90	950.	5.46

Code No.	Rate	Minimum Premium	Excess Element
7369	6.95	950.	5.36
7370	17.13	950.	13.33
7380	14.49	950.	11.20
7381	10.22	950.	7.92
7382	15.48	950.	11.94
7384	8.75	950.	6.70
7390	22.02	950.	16.40
7403	8.45	950.	6.42
7405	2.20	534.	1.67
7424	0.91	315.	0.73
7425	2.06	510.	1.65
7426	10.43	950.	8.70
7427	10.43	950.	8.70
7428	5.15	950.	3.94
7431	1.35	390.	1.06
7435	5.15	950.	3.94
7502	7.43	950.	5.78
7515	1.47	410.	1.16
7520	8.26	950.	6.49
7536	11.51	950.	8.77
7538	4.77	950.	3.65
7539	2.28	548.	1.75
7540	2.28	548.	1.75
7580	7.07	950.	5.55
7590	12.91	950.	9.96
7600	12.39	950.	9.49
7601	8.25	950.	6.22
7605	4.14	864.	3.35
7610	0.54	252.	0.40
7710	6.73	950.	5.18
7711	48.27	**	37.39
7712	39.14	950.	30.41
7714	8.08	950.	6.19
7715	43.78	**	34.30
7720	3.84	813.	2.92

*6801F & 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	Minimum Premium	Excess Element
7723	3.66	782.	2.82
7728	3.84	813.	2.92
7855	12.35	950.	9.37
8001	5.27	950.	3.78
8006	3.27	716.	2.30
8008	3.01	672.	2.13
8010	5.45	950.	3.87
8013	1.05	339.	0.74
8017	3.88	820.	2.73
8018	6.85	950.	4.87
8021	7.52	950.	5.48
8031	4.83	950.	3.44
8032	4.73	950.	3.36
8033	5.58	950.	4.00
8034	17.36	950.	12.53
8039	4.00	840.	2.80
8044	6.10	950.	4.36
8045	1.54	422.	1.11
8046	5.45	950.	3.87
8047	2.61	604.	1.86
8048	9.05	950.	6.53
8051	2.77	631.	2.07
8053	6.10	950.	4.36
8054	6.10	950.	4.36
8055	4.42	911.	3.15
8090	3.33	726.	2.39
8102	3.88	820.	2.73
8103	2.95	662.	2.15
8105	6.85	950.	4.87
8106	9.29	950.	6.70
8107	5.76	950.	4.20
8111	7.39	950.	5.40
8116	2.67	614.	1.94
8203	10.45	950.	7.70
8204	16.02	950.	11.90
8215	11.35	950.	8.01
8227	10.08	950.	7.54
8232	10.12	950.	7.39
8235	8.53	950.	6.16
8263	15.01	950.	10.93
8264	10.93	950.	7.82
8265	17.03	950.	12.40
8268	8.55	950.	6.25
8269	14.20	950.	10.45
8279	11.76	950.	8.23
8280	23.17	950.	18.21
8291	8.10	950.	5.80
8292	11.52	950.	8.22
8293	19.78	950.	14.03
8350	10.40	950.	7.51
8353	12.02	950.	8.69
8385	7.70	950.	5.46
8387	7.11	950.	5.10
8392	7.21	950.	5.17
8393	4.26	884.	3.09
8396	6.02	950.	4.32
8397	7.11	950.	5.10
8398	5.43	950.	3.92
8506	11.35	950.	8.66
8507	10.04	950.	7.23
8601	0.83	301.	0.62
8606	14.49	950.	10.40
8607	14.49	950.	10.40
8709F	5.29	950.	4.18
8711F	2.54	592.	1.85
8720	1.86	476.	1.35
8726F	2.93	658.	2.31
8731	1.86	476.	1.35
8742	0.44	235.	0.32
8745	8.36	950.	5.94

Code No.	Rate	Minimum Premium	Excess Element
8748	1.33	386.	0.97
8753	3.27	716.	2.30
8755	0.63	267.	0.48
8800	3.76	799.	2.75
8803	0.22	197.	0.16
8810	0.22	197.	0.16
8820	0.38	225.	0.27
8828	5.54	950.	3.92
8829	5.13	950.	3.65
8831	2.89	651.	2.03
8832	0.51	247.	0.38
8835	5.54	950.	3.92
8836	7.96	950.	5.64
8838	0.83	301.	0.61
8840	0.63	267.	0.45
8860	0.22	197.	0.16
8868	1.54	422.	1.11
8901	0.22	197.	0.16
9014	6.02	950.	4.29
9015	7.13	950.	5.10
9016	7.46	950.	5.35
9033	4.38	905.	3.17
9044	6.38	950.	4.54
9045	1.37	393.	0.99
9052	4.55	934.	3.21
9053	1.84	473.	1.31
9060	3.15	696.	2.24
9061	1.74	456.	1.25
9063	1.98	497.	1.40
9065	1.41	400.	1.02
9078	5.78	950.	4.09
9079	3.54	762.	2.50
9088	A		
9089	3.25	713.	2.27
9093	3.25	713.	2.27
9102	5.94	950.	4.60

Code No.	Rate	Minimum Premium	Excess Element
9106	10.61	950.	7.52
9107	4.40	908.	3.09
9109	5.94	950.	4.60
9154	3.15	696.	2.40
9156	3.25	713.	2.30
9170	63.32	950.	46.56
9178	11.98	950.	9.12
9179	13.86	950.	10.57
9180	6.89	950.	5.41
9182	4.20	874.	3.23
9186	28.65	950.	21.79
9220	6.44	950.	4.60
9402	7.23	950.	5.57
9403	16.55	950.	12.80
9410	10.06	950.	7.37
9421	0.73	284.	0.59
9423	4.79	950.	3.42
9501	4.59	940.	3.30
9519	8.26	950.	5.90
9521	9.11	950.	6.61
9522	3.37	733.	2.47
9529	A		
9530	6.55	950.	5.32
9538	9.94	950.	8.01
9549	9.23	950.	7.60
9554	10.93	950.	8.81
9555	10.93	950.	8.81
9556	10.93	950.	8.81
9557	3.70	789.	2.92
9586	0.89	311.	0.63
9600	3.88	820.	2.77
9610	0.54	252.	0.39
9620	1.43	403.	1.02
9720	0.44	235.	0.34
9726	9.17	950.	6.44
9728	7.23	950.	5.12

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	Minimum Premium	Excess Element
6801	3.48	752.	2.64
7360	6.67	950.	5.30

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 + 170 times the manual rate (rounded to the nearest dollar) subject to a maximum of $950.

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: 5.15%
Uninsured Employers Fund Surcharge percentage: 0.12%

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 $160 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	6.75	5.30	7395	7.48	5.88
Dredging—excavation by means of suction dredges only—including loading or unloading	7334	7.76	5.95	7335	8.61	6.60
Dredging N.O.C.	7334	7.76	5.95	7335	8.61	6.60
Vessels: Barges, Scows, Canal Boats or Lighters—not self propelled	7046	5.09	3.92	7098	5.64	4.34

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	4.83	3.69	7089	5.37	4.10
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	4.83	3.69	7089	5.37	4.10

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	5.25	4.03	7027	5.82	4.46
Fishing Vessels—seagoing—motor boats or tugs—including net fishing or lobster hauling	7019	5.25	4.03	7027	5.82	4.46
Fishing Vessels—pound fishing—including work on floats or shore or packing, curing or shipping fish or repairing nets or boats	7019	5.25	4.03	7027	5.82	4.46
Fishing Vessels—not seagoing—motor boats or tugs—including net fishing or lobster hauling	7019	5.25	4.03	7027	5.82	4.46
Fishing Vessels—Party or Charter Boats	7019	5.25	4.03	7027	5.82	4.46
Oystermen—Planting; Harvesting; or Operations of Boats	7019	5.25	4.03	7027	5.82	4.46
Steamers—all kinds	7019	5.25	4.03	7027	5.82	4.46
Supply Boats—Supplying Water or Gasoline for Shipping	7019	5.25	4.03	7027	5.82	4.46
Tugboats—all kinds	7019	5.25	4.03	7027	5.82	4.46
Yachts—Private—Sail or Power	7038	4.83	3.69	7089	5.37	4.10
Wrecking—Marine—including Salvage Operations	7394	6.75	5.30	7395	7.48	5.88

CLASSIFICATION	COVERAGE I			COVERAGE II		
	CODE	RATE	EXCESS ELEMENT	CODE	RATE	EXCESS ELEMENT
FEDERAL EMPLOYERS LIABILITY ACT						
Railroads—Operation—Including Drivers, Chauffeurs and their Helpers	7151	6.75	5.30	7152	7.48	5.88

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	0.32	0.24	8815	0.38	0.29
Railroad—Salespersons, Collectors or Messengers—Outside	8737	0.65	0.50	8738	0.73	0.56
Railroad Construction—including Clerical Office Employees; Salespersons; Drivers, Chauffeurs and their Helpers	6702	A		6703	A	