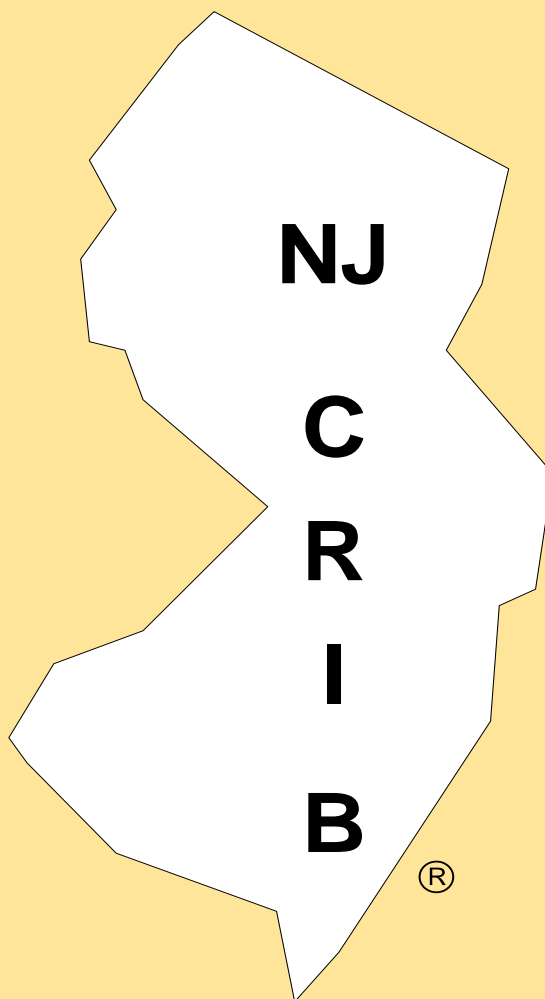


**NEW JERSEY**  
**RATE & CLASSIFICATION**  
**HANDBOOK**

*NUMERICAL ORDER*

*EFFECTIVE - JANUARY 1, 2023*

*NEW & RENEWAL BUSINESS ONLY*



**COMPENSATION RATING & INSPECTION BUREAU**  
**60 PARK PLACE**  
**NEWARK, N.J. 07102**  
**( 973 ) 622-6014**

## PREFACE

This Handbook is intended to serve as a work tool for the review of policy filings, unit statistical plan reports, the preparation of experience and as a general convenient reference.

The Handbook is a partial extract of the New Jersey Workers' Compensation and Employer's Liability Insurance Manual.

Therefore, it is a limited, secondary source of reference and is a supplement to, and not a substitute for the Manual.

The user should recognize this limitation and whenever necessary refer to the Manual.

## TABLE OF CONTENTS

	<u>PAGE NO.</u>
Quick Reference Table of Codes, Rates, Minimum Premiums & Table H.....	T1-T8
Legend.....	i
Procedures for "A" Rated Classifications .....	ii
Experience Rating Factors & Tables	
Regular Table A.....	iii
Longshore & Harbor Workers' Table A1.....	iv
Premium Discount Schedules .....	v
Premium Discount Table - Schedule Y .....	vi
Premium Discount Table - Schedule X .....	vii
Classifications in alphabetical order with the complete wordings, cross-references, rates, minimum premiums, excess elements, and Table H Groups. Include statistical codes and descriptions .....	1-65

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2023

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
0005	4.79	1000	0034	5.93	1000	0035	4.36	1000
0042	12.09	1000	0050	6.33	1000	0055	7.08	1000
0073	6.05	1000	0074	3.54	1000	0075	5.79	1000
0079	3.61	1000	0081	5.77	1000	0082	7.36	1000
0083	6.20	1000	0084	6.18	1000	0085	4.96	1000
0086	3.33	993	0089	7.28	1000	0106	17.08	1000
0700	3.66	1000	0910	1.00	161	0913	60.00	221
0917	9.05	1000	1320F	2.72	840	1438	7.46	1000
1452	9.90	1000	1463	8.60	1000	1624	3.97	1000
1699	3.89	1000	1701	4.26	1000	1710	11.03	1000
1741	2.68	830	1747	3.77	1000	1754	5.91	1000
1814	13.73	1000	1853	4.75	1000	1924	3.22	965
1925	5.67	1000	1937	7.48	1000	2002	7.40	1000
2003	6.18	1000	2014	4.94	1000	2039	9.60	1000
2041	4.36	1000	2070	8.00	1000	2081	6.74	1000
2089	6.68	1000	2095	6.82	1000	2110	5.85	1000
2111	6.06	1000	2112	7.26	1000	2114	5.21	1000
2121	1.79	608	2130	3.04	920	2131	3.22	965
2143	5.30	1000	2150	11.94	1000	2157	12.88	1000
2173	7.96	1000	2211	9.49	1000	2286	6.75	1000
2302	2.87	878	2303	3.26	975	2352	3.67	1000
2361	2.32	740	2362	3.39	1000	2380	2.61	813
2383	4.76	1000	2386	3.14	945	2388	2.03	668
2402	4.66	1000	2416	4.21	1000	2418	6.25	1000
2420	5.36	1000	2501	2.84	870	2503	2.39	758
2557	3.56	1000	2570	5.26	1000	2576	2.60	810
2582	3.68	1000	2585	6.68	1000	2586	3.72	1000
2587	5.68	1000	2588	2.15	698	2600	5.85	1000
2623	5.51	1000	2654	1.73	593	2660	3.07	928
2670	2.20	710	2683	3.44	1000	2688	4.38	1000
2702	29.51	1000	2710	9.20	1000	2759	10.94	1000
2790	4.06	1000	2802	6.90	1000	2835	4.34	1000
2836	4.26	1000	2841	4.61	1000	2852	5.79	1000
2881	6.54	1000	2883	4.66	1000	2913	6.65	1000
2916	6.62	1000	2923	2.28	730	2942	2.46	775
2960	6.44	1000	3004	4.01	1000	3018	3.56	1000
3022	7.81	1000	3027	3.44	1000	3028	5.58	1000
3030	9.93	1000	3040	10.84	1000	3041	3.82	1000
3042	5.80	1000	3045	9.36	1000	3060	5.62	1000
3061	4.47	1000	3062	4.93	1000	3066	5.63	1000

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2023

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
3075	5.62	1000	3076	5.05	1000	3081	9.39	1000
3085	6.40	1000	3110	3.98	1000	3111	2.61	813
3113	2.04	670	3114	3.79	1000	3118	1.90	635
3122	6.24	1000	3131	4.35	1000	3132	3.88	1000
3145	2.36	750	3146	4.69	1000	3169	3.55	1000
3179	2.47	778	3188	3.71	1000	3192	3.59	1000
3193	4.07	1000	3194	4.50	1000	3220	3.85	1000
3227	4.29	1000	3241	6.34	1000	3255	4.43	1000
3257	3.60	1000	3270	2.26	725	3307	6.17	1000
3315	4.55	1000	3336	3.38	1000	3339	2.57	803
3365	11.92	1000	3372	4.62	1000	3373	6.57	1000
3381	3.62	1000	3383	1.61	563	3384	0.81	363
3385	2.40	760	3400	5.15	1000	3507	3.69	1000
3548	2.36	750	3561	2.38	755	3571	1.68	580
3574	1.36	500	3581	1.26	475	3612	3.43	1000
3620	3.61	1000	3632	3.76	1000	3634	2.11	688
3635	2.49	783	3638	5.25	1000	3642	2.83	868
3643	3.19	958	3648	1.87	628	3649	4.09	1000
3656	3.63	1000	3681	1.23	468	3685	1.25	473
3686	2.09	683	3719	1.04	420	3724	6.32	1000
3726	5.57	1000	3807	2.64	820	3815	7.32	1000
3821	15.12	1000	3826	2.22	715	3830	2.06	675
3864	5.87	1000	3865	4.01	1000	3881	3.82	1000
4000	11.69	1000	4023	11.35	1000	4024	5.24	1000
4027	11.35	1000	4034	7.89	1000	4036	3.39	1000
4038	3.44	1000	4050	3.60	1000	4053	3.52	1000
4062	3.38	1000	4111	3.41	1000	4112	1.06	425
4113	5.18	1000	4114	4.85	1000	4115	1.82	615
4130	7.22	1000	4133	6.54	1000	4150	1.47	528
4239	4.58	1000	4240	3.83	1000	4243	3.96	1000
4244	3.94	1000	4245	2.67	828	4250	3.96	1000
4251	6.56	1000	4273	5.61	1000	4279	4.87	1000
4282	2.95	898	4283	2.48	780	4299	2.63	818
4301	4.57	1000	4307	2.03	668	4313	5.33	1000
4351	3.11	938	4352	3.28	980	4353	1.73	593
4360	0.87	378	4361	1.40	510	4410	3.72	1000
4431	3.90	1000	4432	1.81	613	4439	4.15	1000
4452	5.13	1000	4459	4.67	1000	4470	2.65	823
4479	3.14	945	4484	3.73	1000	4491	4.64	1000
4493	4.31	1000	4557	3.17	953	4558	2.57	803

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2023

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
4561	2.57	803	4571	A		4572	0.98	405
4583	4.46	1000	4597	3.86	1000	4598	4.56	1000
4611	1.54	545	4627	4.51	1000	4628	1.62	565
4635	4.59	1000	4653	2.92	890	4665	10.21	1000
4683	3.66	1000	4692	1.05	423	4693	1.42	515
4703	1.81	613	4707	2.62	815	4710	4.04	1000
4712	2.60	810	4720	1.82	615	4740	0.74	345
4741	5.24	1000	4771	3.98	1000	4824	2.96	900
4827	8.89	1000	4828	2.15	698	4829	1.80	610
4835	A		4836	0.52	290	4902	3.61	1000
4923	1.84	620	5000	14.79	1000	5022	15.92	1000
5038	12.28	1000	5040	10.11	1000	5057	10.15	1000
5059	14.41	1000	5069	27.11	1000	5103	7.64	1000
5146	7.02	1000	5160	3.35	998	5183	5.48	1000
5184	3.96	1000	5188	4.90	1000	5190	4.79	1000
5191	1.71	588	5192	5.22	1000	5200	8.83	1000
5213	11.41	1000	5215	11.00	1000	5222	13.73	1000
5223	10.53	1000	5348	7.95	1000	5402	10.24	1000
5403	16.75	1000	5409	7.27	1000	5437	10.70	1000
5443	12.90	1000	5445	8.14	1000	5458	8.09	1000
5459	8.09	1000	5462	7.24	1000	5466	11.13	1000
5473	26.20	1000	5474	10.83	1000	5475	8.09	1000
5479	12.56	1000	5480	14.84	1000	5491	3.27	978
5500	6.21	1000	5509	10.24	1000	5538	6.57	1000
5551	27.16	1000	5606	2.71	838	5610	12.01	1000
5645	16.75	1000	5701	13.35	1000	5703	30.84	1000
5951	0.43	268	5954	4.54	1000	6003	7.56	1000
6005	7.63	1000	6039	6.52	1000	6042	5.65	1000
6204	6.99	1000	6217	6.67	1000	6229	6.55	1000
6233	4.17	1000	6235F	6.55	1000	6251	6.14	1000
6252	4.79	1000	6306	8.33	1000	6319	4.45	1000
6325	5.26	1000	6400	8.21	1000	6504	4.97	1000
6702	A		6703	A		6801F	6.81	1000
6811	4.83	1000	6824F	8.06	1000	6826F	9.22	1000
6834	4.06	1000	6836	6.39	1000	6872F	10.61	1000
6874F	13.34	1000	7019	2.84	160	7027	5.59	160
7038	6.13	160	7046	3.31	160	7089	6.81	160
7098	4.40	160	7133	4.30	1000	7151	3.75	160
7152	4.17	160	7196	10.47	1000	7201	10.01	1000
7207	10.01	1000	7219	12.97	1000	7230	A	

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2023

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
7231	13.49	1000	7309F	8.48	1000	7327F	15.58	1000
7334	8.34	160	7335	9.26	160	7350F	7.07	1000
7360	6.75	1000	7369	3.12	940	7370	9.94	1000
7380	12.49	1000	7381	7.81	1000	7382	12.47	1000
7384	7.15	1000	7390	16.50	1000	7394	4.67	160
7395	5.66	160	7403	4.69	1000	7405	2.01	663
7424	0.67	328	7425	2.61	813	7426	6.97	1000
7427	6.97	1000	7428	3.58	1000	7431	1.23	468
7435	3.58	1000	7502	4.16	1000	7515	1.34	495
7520	4.36	1000	7536	9.56	1000	7538	4.27	1000
7539	1.36	500	7540	2.16	700	7580	5.24	1000
7590	9.68	1000	7600	7.03	1000	7601	6.46	1000
7605	2.84	870	7610	0.60	310	7710	6.30	1000
7711	44.23	*	7712	12.27	1000	7714	9.76	1000
7715	16.63	*	7720	4.65	1000	7723	2.88	880
7728	4.65	1000	7855	6.98	1000	8001	4.18	1000
8006	2.56	800	8008	2.55	798	8010	4.29	1000
8013	0.92	390	8017	3.05	923	8018	5.20	1000
8021	6.34	1000	8031	6.78	1000	8032	3.92	1000
8033	5.49	1000	8034	10.25	1000	8039	3.62	1000
8044	6.34	1000	8045	0.88	380	8046	4.29	1000
8047	2.70	835	8048	7.98	1000	8051	2.38	755
8053	6.34	1000	8054	6.34	1000	8055	4.60	1000
8090	3.78	1000	8102	3.05	923	8103	4.09	1000
8105	5.20	1000	8106	9.80	1000	8107	4.02	1000
8111	6.42	1000	8116	4.59	1000	8203	11.15	1000
8204	9.03	1000	8215	5.10	1000	8227	8.29	1000
8232	7.67	1000	8235	7.46	1000	8263	9.41	1000
8264	8.33	1000	8265	9.07	1000	8268	7.11	1000
8269	13.25	1000	8279	10.56	1000	8280	11.83	1000
8291	5.85	1000	8292	8.54	1000	8293	15.99	1000
8350	9.01	1000	8353	10.05	1000	8385	5.49	1000
8387	5.43	1000	8392	4.16	1000	8393	3.51	1000
8396	4.97	1000	8397	5.43	1000	8398	3.99	1000
8506	7.87	1000	8507	7.52	1000	8601	0.68	330
8606	4.55	1000	8607	5.29	1000	8709F	2.71	838
8711F	3.30	985	8720	2.09	683	8726F	1.82	615
8731	2.09	683	8737	0.60	160	8738	0.67	160
8742	0.40	260	8745	5.72	1000	8748	0.91	388
8753	2.56	800	8755	0.50	285	8800	2.93	893

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2023

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
8803	0.08	180	8810	0.16	200	8814	0.24	160
8815	0.27	160	8820	0.32	240	8828	4.29	1000
8829	4.37	1000	8831	2.16	700	8832	0.50	285
8835	4.29	1000	8836	3.78	1000	8838	0.53	293
8840	0.45	273	8860	0.09	183	8868	1.35	498
8871	0.16	200	8901	0.17	203	9014	4.92	1000
9015	5.63	1000	9016	5.45	1000	9033	5.12	1000
9044	5.17	1000	9045	1.17	453	9052	4.23	1000
9053	1.36	500	9060	2.93	893	9061	1.86	625
9063	1.49	533	9065	1.88	630	9078	4.25	1000
9079	2.66	825	9088	A		9089	1.90	635
9093	2.21	713	9102	5.13	1000	9106	11.60	1000
9107	4.41	1000	9109	5.13	1000	9154	3.06	925
9156	2.84	870	9170	21.81	1000	9178	8.37	1000
9179	17.64	1000	9180	6.39	1000	9182	4.34	1000
9186	29.70	1000	9220	6.79	1000	9402	6.67	1000
9403	16.36	1000	9410	5.41	1000	9421	1.21	463
9423	3.19	958	9501	4.85	1000	9519	6.95	1000
9521	6.33	1000	9522	2.79	858	9529	A	
9530	4.69	1000	9538	11.01	1000	9554	7.30	1000
9555	7.30	1000	9556	7.30	1000	9557	2.50	785
9586	0.66	325	9600	2.81	863	9610	0.92	390
9620	2.00	660	9720	0.71	338	9726	5.08	1000
9728	3.46	1000						

## SECTION 6. RETROSPECTIVE RATING VALUES

## 10. Retrospective Rating-Table of Classifications by Hazard Group (Table H)

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

The following Table is to be used in determining the individual classification Hazard Group assignment. Hazard Group assignments are necessary for use in Retrospective Rating calculations, specifically in the selection of Hazard Group Differentials and Excess Loss Premium Factors, when applicable. Hazard Group assignments are included for all classifications in this Manual.

The Hazard Group assignment for a non-"F" classification whose rate has been increased to provide coverage under the United States Longshore and Harbor Workers Compensation Act is the Hazard Group for the classification increased by two levels (if class Hazard Group is C in this Table, the appropriate Hazard Group is E). When the classification Hazard Group is already at the highest Hazard Group level, the highest Hazard Group level should be used.

Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)
0005	C	1924	C	2416	C	2960	D
0034	D	1925	D	2418	C	3004	F
0035	D	1937	F	2420	C	3018	F
0042	D	2002	C	2501	C	3022	C
0050	E	2003	D	2503	C	3027	E
0055	C	2014	E	2557	C	3028	E
0073	C	2039	C	2570	C	3030	E
0074	D	2041	C	2576	B	3040	D
0075	B	2070	D	2582	C	3041	D
0079	D	2081	B	2585	D	3042	D
0081	C	2089	C	2586	C	3045	D
0082	C	2095	D	2587	C	3060	C
0083	D	2110	C	2588	B	3061	C
0084	C	2111	C	2600	C	3062	C
0085	D	2112	C	2623	E	3066	C
0086	B	2114	B	2654	B	3075	B
0089	E	2121	B	2660	B	3076	C
0106	F	2130	D	2670	A	3081	D
0700	C	2131	C	2683	B	3085	D
0910	B	2143	B	2688	C	3110	D
0913	D	2150	C	2702	G	3111	C
0917	B	2157	C	2710	E	3113	D
1320	F	2173	B	2759	C	3114	D
1438	E	2211	E	2790	B	3118	B
1452	E	2286	B	2802	D	3122	B
1463	G	2302	D	2835	B	3131	D
1624	F	2303	C	2836	B	3132	C
1699	E	2352	B	2841	C	3145	D
1701	F	2361	D	2852	B	3146	D
1710	E	2362	C	2881	B	3169	C
1741	G	2380	C	2883	C	3179	C
1747	E	2383	C	2913	A	3188	D
1754	E	2386	B	2916	E	3192	B
1814	F	2388	B	2923	B	3193	B
1853	D	2402	E	2942	A	3194	B

## SECTION 6. RETROSPECTIVE RATING VALUES

## 10. Retrospective Rating-Table of Classifications by Hazard Group (Table H) continued

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)
3220	D	3724	G	4299	D	4712	B
3227	C	3726	G	4301	B	4720	D
		3807	C	4307	B	4740	G
3241	C	3815	D	4313	D	4741	D
3255	B	3821	E	4351	C	4771	F
3257	C	3826	D	4352	C	4824	B
3270	C	3830	D	4353	D	4827	E
3307	D	3864	D	4360	B	4828	F
3315	C	3865	B	4361	C	4829	F
3336	D	3881	D	4410	C	4835	E
3339	E	4000	F	4431	B	4836	E
3365	F	4023	E	4432	B	4902	C
3372	D	4024	E	4439	E	4923	D
3373	C	4027	E	4452	D	5000	F
3381	C	4034	E	4459	E	5022	G
3383	C	4036	E	4470	D	5038	G
3384	C	4038	B	4479	A	5040	G
3385	C	4050	B	4484	C	5057	G
3400	C	4053	C	4491	C	5059	G
3507	D			4493	D	5069	G
3548	C	4062	D	4557	E	5103	F
3561	B	4111	C	4558	D	5146	E
3571	B	4112	C	4561	C	5160	G
3574	C	4113	C	4571	D	5183	F
3581	C	4114	D	4572	D	5184	E
3612	D	4115	C	4583	F	5188	F
3620	E	4130	C	4597	B	5190	F
3632	D	4133	B	4598	E	5191	E
3634	D	4150	A	4611	C	5192	D
3635	D	4239	F	4627	E	5200	E
3638	C	4240	B	4628	E	5213	G
3642	C	4243	D	4635	F	5215	E
3643	E	4244	E	4653	C	5222	G
3648	B	4245	C	4665	E	5223	E
3649	C	4250	D	4683	D	5348	E
3656	D	4251	C	4692	C	5402	C
3681	C	4273	D	4693	C	5403	F
3685	C	4279	E	4703	D	5409	E
3686	B	4282	B	4707	C	5437	F
3719	G	4283	C	4710	B	5443	D

## SECTION 6. RETROSPECTIVE RATING VALUES

## 10. Retrospective Rating-Table of Classifications by Hazard Group (Table H) continued

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)
5445	G	6801	E	7424	G	8034	B
5458	F	6811	E	7425	F	8039	B
5459	F	6824	F	7426	G	8044	C
5462	E	6826	E	7427	G	8045	C
5466	F	6834	C	7428	E	8046	C
5473	G	6836	D	7431	F	8047	C
5474	G	6872	G	7435	E	8048	B
5475	G	6874	G	7502	E	8051	B
5479	E	7019	G	7515	G	8053	B
5480	F	7027	G	7520	D	8054	B
5491	F	7038	G	7536	G	8055	B
5500	G	7046	G	7538	G	8090	C
5509	F	7089	G	7539	F	8102	C
5538	E	7098	G	7540	G	8103	D
5551	G	7133	F	7580	E	8105	B
5606	G	7151	F	7590	E	8106	E
5610	E	7152	F	7600	E	8107	F
5645	G	7196	F	7601	F	8111	D
5701	F	7201	D	7605	F	8116	D
5703	E	7207	E	7610	E	8203	D
5951	C	7219	F	7710	F	8204	D
5954	B	7230	D	7711	F	8215	E
6003	F	7231	D	7712	G	8227	F
6005	E	7309	G	7714	C	8232	E
6039	F	7327	G	7715	G	8235	D
6042	E	7334	G	7720	E	8263	D
6204	F	7335	G	7723	F	8264	E
6217	G	7350	F	7728	G	8265	F
6229	E	7360	E	7855	E	8268	C
6233	G	7369	C	8001	C	8269	D
6235	G	7370	C	8006	B	8279	F
6251	F	7380	E	8008	B	8280	F
6252	G	7381	C	8010	C	8291	D
6306	F	7382	D	8013	D	8292	C
6319	G	7384	C	8017	B	8293	C
6325	G	7390	C	8018	C	8350	F
6400	E	7394	G	8021	C	8353	E
6504	C	7395	G	8031	C	8385	D
6702	E	7403	C	8032	C	8387	D
6703	E	7405	C	8033	B	8392	B

## EXHIBIT V (Cont'd)

## SECTION 6. RETROSPECTIVE RATING VALUES

## 10. Retrospective Rating-Table of Classifications by Hazard Group (Table H) continued

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)	Code No.	Hazard Group (A-G)
8393	E	9016	C	9554	F
8396	D	9033	D	9555	F
8397	D	9044	B	9556	F
8398	D	9045	C	9557	D
8506	E	9052	B	9586	B
8507	E	9053	C	9600	C
8601	F	9060	B	9610	E
8606	F	9061	B	9620	E
8607	E	9063	B	9720	C
8709	G	9065	B	9726	C
8711	G	9078	D	9728	C
8720	F	9079	A		
8726	E	9088	F		
8731	E	9089	B		
8737	E	9093	B		
8738	E	9102	D		
8742	E	9106	B		
8745	D	9107	B		
8748	F	9109	G		
8753	B	9154	C		
8755	E	9156	B		
8800	C	9170	F		
8803	E	9178	A		
8810	C	9179	A		
8814	C	9180	D		
8815	C	9182	C		
8820	E	9186	F		
8828	C	9220	D		
8829	B	9402	F		
8831	A	9403	F		
8832	C	9410	C		
8835	C	9421	E		
8836	C	9423	C		
8838	B	9501	E		
8840	C	9519	E		
8860	E	9521	E		
8868	B	9522	B		
8871	C	9529	G		
8901	E	9530	G		
9014	C	9538	F		
9015	D				

## LEGEND

- A The rate is not published in the Manual and must be obtained by the Home Office of the carrier from the Bureau. For an explanation of the procedure see Page ii.
- F Rate provides for coverage under the United States Longshoremen's and Harbor Workers' Compensation Act. Rates for these classifications may be adjusted to provide for coverage under the New Jersey Worker's 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 the Manual.
- H (Table) Excess Loss Premium Factors applicable in connection with retrospective rating in accordance with the provisions of 3:12-11 are set forth in 2:6-3 of the Manual. The group to which each classification is assigned is shown on the rate pages of the Manual and this handbook on Pages T-5 through T-7.
- \* Instructional Note

### NOTES:

Cross references are identified under column X REF and are numbered to facilitate their use in the preparation of Experience Ratings.

Unless otherwise identified, indented wording is the footnote and need not be included in the policy. In any case where there is question regarding the wording, etc., refer to the Manual.

Advisory or Instructional Notes (\*) are used where necessary. They are not part of the wording or footnote. Applies to entire classification unless otherwise indicated.

Special Statistical Plan code numbers are included and identified. In each case, the Manual rule(s) governing the use of the code number is shown.



2. LongshoreandHarborWorkers'TableA1.

Applicable January 1, 2023 as provided in the Experience Rating Plan 3:11 of the Manual.

Applicable to losses incurred under the Longshore and Harbor Workers' Compensation Act.

LOSS MODIFICATION FACTORS

<u>Policy Year</u>	<u>Death</u>	<u>Permanent Total</u>	<u>Other Indemnity</u>	<u>Medical</u>
2018	1.07	1.03	1.00	1.00
2018	1.06	1.03	1.00	1.00
2019	1.06	1.03	1.00	1.00
2019	1.05	1.03	1.00	1.00
2020	1.05	1.03	1.00	1.00
2020	1.04	1.02	1.00	1.00
2021	1.04	1.02	1.00	1.00
2021	1.02	1.01	1.00	1.00
2022	1.02	1.01	1.00	1.00
2022	1.00	1.00	1.00	1.00

Expected Loss Factor--(All Years).....0.395

Credibility Values	C = 0.889	K = 855,476
	e	e
	C = 0.994	K = 13,305
	n	n

LOSSVALUES-DISTRIBUTIONANDLIMITS

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

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Indemnity - All Policy Years	\$9,500	\$247,500	\$257,000

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

	<u>Normal</u>	<u>Excess</u>	<u>Total</u>
Medical - All Policy Years	\$9,500	\$233,000	\$243,000

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

**PART 2**  
**SECTION 3. PREMIUM DISCOUNTS**

**1. Premium Discount Schedules.**

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

Applicable Discounts on Policies Written

	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	12.2%	7.5%

**2. Premium Discount—Schedule Y.**

Total Standard Premium			Premium Discount	Total Standard Premium			Premium Discount	Total Standard Premium			Premium Discount
\$				\$				\$			
	0–	10055	0.0		17670–	18019	4.0		79131–	86666	8.0
	10056–	10167	0.1		18020–	18383	4.1		86667–	95789	8.1
	10168–	10282	0.2		18384–	18762	4.2		95790–	107058	8.2
	10283–	10399	0.3		18763–	19157	4.3		107059–	121333	8.3
	10400–	10520	0.4		19158–	19569	4.4		121334–	139999	8.4
	10521–	10643	0.5		19570–	19999	4.5		140000–	165454	8.5
	10644–	10769	0.6		20000–	20449	4.6		165455–	200377	8.6
	10770–	10898	0.7		20450–	20919	4.7		200378–	208235	8.7
	10899–	11030	0.8		20920–	21411	4.8		208236–	216734	8.8
	11031–	11165	0.9		21412–	21927	4.9		216735–	225957	8.9
	11166–	11304	1.0		21928–	22469	5.0		225958–	235999	9.0
	11305–	11446	1.1		22470–	23037	5.1		236000–	246976	9.1
	11447–	11592	1.2		23038–	23636	5.2		246977–	259024	9.2
	11593–	11741	1.3		23637–	24266	5.3		259025–	272307	9.3
	11742–	11895	1.4		24267–	24931	5.4		272308–	287027	9.4
	11896–	12052	1.5		24932–	25633	5.5		287028–	303428	9.5
	12053–	12214	1.6		25634–	26376	5.6		303429–	321818	9.6
	12215–	12380	1.7		26377–	27164	5.7		321819–	342580	9.7
	12381–	12551	1.8		27165–	27999	5.8		342581–	366206	9.8
	12552–	12727	1.9		28000–	28888	5.9		366207–	393333	9.9
	12728–	12907	2.0		28889–	29836	6.0		393334–	424799	10.0
	12908–	13093	2.1		29837–	30847	6.1		424800–	461739	10.1
	13094–	13284	2.2		30848–	31929	6.2		461740–	505714	10.2
	13285–	13481	2.3		31930–	33090	6.3		505715–	558947	10.3
	13482–	13684	2.4		33091–	34339	6.4		558948–	624705	10.4
	13685–	13893	2.5		34340–	35686	6.5		624706–	707999	10.5
	13894–	14108	2.6		35687–	37142	6.6		708000–	816923	10.6
	14109–	14330	2.7		37143–	38723	6.7		816924–	965454	10.7
	14331–	14559	2.8		38724–	40444	6.8		965455–	1179999	10.8
	14560–	14796	2.9		40445–	42325	6.9		1180000–	1517142	10.9
	14797–	15041	3.0		42326–	44390	7.0		1517143–	1824799	11.0
	15042–	15294	3.1		44391–	46666	7.1		1824800–	1983478	11.1
	15295–	15555	3.2		46667–	49189	7.2		1983479–	2172380	11.2
	15556–	15826	3.3		49190–	51999	7.3		2172381–	2401052	11.3
	15827–	16106	3.4		52000–	55151	7.4		2401053–	2683529	11.4
	16107–	16396	3.5		55152–	58709	7.5		2683530–	3041333	11.5
	16397–	16697	3.6		58710–	62758	7.6		3041334–	3509230	11.6
	16698–	17009	3.7		62759–	67407	7.7		3509231–	4147272	11.7
	17010–	17333	3.8		67408–	72799	7.8		4147273–	5068888	11.8
	17334–	17669	3.9		72800–	79130	7.9		5068889–	6517142	11.9

**PART 2**  
**SECTION 3. PREMIUM DISCOUNTS**

**2. Premium Discount—Schedule Y (cont'd)**

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

	Total Standard Premium	Premium Discount
\$ 6517143–	9123999	12.0
9124000–	15206666	12.1
15206667–	45619999	12.2
45620000–	& OVER	12.3

**3. Premium Discount—Schedule X.**

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

Total Standard Premium			Premium Discount	Total Standard Premium			Premium Discount	Total Standard Premium			Premium Discount
\$	0–	10099	0.0	\$	23721	24878	3.0	\$	601819–	735555	6.0
	10100–	10303	0.1		24879–	26153	3.1		735556–	945714	6.1
	10304–	10515	0.2		26154–	27567	3.2		945715–	1323999	6.2
	10516–	10736	0.3		27568–	29142	3.3		1324000–	1809565	6.3
	10737–	10967	0.4		29143–	30909	3.4		1809566–	1981904	6.4
	10968–	11208	0.5		30910–	32903	3.5		1981905–	2190526	6.5
	11209–	11460	0.6		32904–	35172	3.6		2190527–	2448235	6.6
	11461–	11724	0.7		35173–	37777	3.7		2448236–	2774666	6.7
	11725–	11999	0.8		37778–	40799	3.8		2774667–	3201538	6.8
	12000–	12289	0.9		40800–	44347	3.9		3201539–	3783636	6.9
	12290–	12592	1.0		44348–	48571	4.0		3783637–	4624444	7.0
	12593–	12911	1.1		48572–	53684	4.1		4624445–	5945714	7.1
	12912–	13246	1.2		53685–	59999	4.2		5945715–	8323999	7.2
	13247–	13599	1.3		60000–	67999	4.3		8324000–	13873333	7.3
	13600–	13972	1.4		68000–	78461	4.4		13873334–	41619999	7.4
	13973–	14366	1.5		78462–	92727	4.5		41620000–	& OVER	7.5
	14367–	14782	1.6		92728–	113333	4.6				
	14783–	15223	1.7		113334–	145714	4.7				
	15224–	15692	1.8		145715–	200606	4.8				
	15693–	16190	1.9		200607–	213548	4.9				
	16191–	16721	2.0		213549–	228275	5.0				
	16722–	17288	2.1		228276–	245185	5.1				
	17289–	17894	2.2		245186–	264799	5.2				
	17895–	18545	2.3		264800–	287826	5.3				
	18546–	19245	2.4		287827–	315238	5.4				
	19246–	19999	2.5		315239–	348421	5.5				
	20000–	20816	2.6		348422–	389411	5.6				
	20817–	21702	2.7		389412–	441333	5.7				
	21703–	22666	2.8		441334–	509230	5.8				
	22667–	23720	2.9		509231–	601818	5.9				

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
<b>0005</b>		<b>4.79</b>	<b>1000</b>	<b>3.14</b>
	<b>0</b>	<b>FARM-NURSERY EMPLOYEES &amp; DRIVERS</b>		
		Applies To All Facilities Devoted To The Propagation Of Trees, Shrubs, Plants Or Flowering Shrubs And Plants Not Included Under Code 0035. Operations Involve Planting, Fertilizing, Watering, Trimming, Potting And Repotting Plants, And Transplanting At The Nursery Location. Additionally, These Insureds May Deliver Their Products To Customers And Also Plant These Products At Their Customers' Location(S). Wholesale Or Retail Sales Conducted From The Nursery Location And Sod Dealers Are Also Assigned To Code 0005.		
<b>0012</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>	<b>STAY AT HOME EMERGENCY - EXCLUDED PAYROLL (MANUAL RULE 3:3-35(E))</b>		
<b>0034</b>		<b>5.93</b>	<b>1000</b>	<b>3.89</b>
	<b>0</b>	<b>EGG OR POULTRY PRODUCER—&amp; DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)</b>		
		Includes Grading, Sorting Or Packing.		
	<b>1</b>	<b>POULTRY OR EGG PRODUCER—&amp; DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)</b>		
		Includes Grading, Sorting Or Packing. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'		
<b>0035</b>		<b>4.36</b>	<b>1000</b>	<b>2.86</b>
	<b>0</b>	<b>FLOREST—CULTIVATION UNDER GLASS—&amp; DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)</b>		
		Includes Picking, Grading, Sorting Or Packing. A Farm Engaged Principally In The Raising Of Fieldgrown Flowers Or Bulbs Shall Be Assigned To 0086 Flower Or Bulb Farm. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'		
<b>0042</b>		<b>12.09</b>	<b>1000</b>	<b>9.19</b>
	<b>0</b>	<b>LANDSCAPE EROSION CONTROL &amp; DRIVERS</b>		
		Applies To Seeding, Sodding Or Planting Shrubs Or Trees Along Road Right-Of-Way And Incidental Fine Grading. Such Operations Performed In Connection With Street Or Road Construction Projects To Be Rated As 6042.		
	<b>1</b>	<b>LANDSCAPE GARDENING &amp; DRIVERS</b>		
		Includes Laying Out Of Grounds, Planting Trees, Shrubs, Flowers Or Lawns. Excavation, Filling Or Back Filling To Be Separately Rated As 6217,Excavation-Noc. Lawn Maintenance To Be Separately Rated As 9102.		
<b>0050</b>		<b>6.33</b>	<b>1000</b>	<b>4.81</b>
	<b>0</b>	<b>FARM MACHINERY OPERATION BY CONTRACTORS &amp; DRIVERS</b>		
		Sales Or Manufacturing Of Merchandise,Machinery Or Equipment To Be Separately Rated.		
	<b>1</b>	<b>HAY BALING &amp; DRIVERS</b>		
<b>0055</b>		<b>7.08</b>	<b>1000</b>	<b>4.64</b>
	<b>0</b>	<b>CHICK SQUAB OR FISH HATCHERY - &amp; DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)</b>		
		Includes Grading, Sorting Or Packing.		
	<b>1</b>	<b>FISH, CHICK OR SQUAB HATCHERY - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>		
		Includes Grading, Sorting Or Packing.		
	<b>2</b>	<b>SQUAB, CHICK OR FISH HATCHERY—&amp; DRIVERS (PREMIUM SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)</b>		
		Includes Grading, Sorting Or Packing. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'		
<b>0063</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			<b>SPECIAL STATISTICAL CODE NUMBER FOR SCHEDULE Y PREMIUM, DISCOUNT. SEE 3:13-30 OF THE MANUAL.</b>
0064	0	0.00	0	0.00
	0			<b>SPECIAL STATISTICAL CODE NUMBER FOR SCHEDULE X PREMIUM, DISCOUNT. SEE 3:13-30 OF THE MANUAL.</b>
0073	0	6.05	1000	3.97
	0			<b>PIGGERY - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> Includes The Collection Of Waste For Food. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
0074	0	3.54	1000	2.32
	0			<b>VEGETABLE FARM - NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> Includes Picking, Grading, Sorting Or Packing. A Farm Engaged Principally In The Raising Of Vegetables, But Which Also Conducts Dairying Operations Or Raises Livestock Or Grain, Shall Be Assigned To 0075 Vegetable, Berry, Flower Or Bulb Farm Or Vineyard - Including Incidental Dairying Or General Farming. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
0075	0	5.79	1000	3.80
	0			<b>VEGETABLE, BERRY, FLOWER OR BULB FARM OR VINEYARD—INCLUDING INCIDENTAL DAIRYING OR GENERAL FARMING, DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)</b> Includes Picking, Grading, Sorting Or Packing. It Is Not Applicable To A Farm Engaged Principally In Dairying Or General Farming. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
0079	0	3.61	1000	2.37
	0			<b>BERRY FARM OR VINEYARD - NO DAIRYING OR RAISING OF LIVESTOCK, OR GRAIN - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> Includes Picking, Grading, Sorting Or Packing. A Farm Engaged Principally In The Raising Of Berries Or Operating A Vineyard, But Which Also Conducts Dairying Operations Or Raises Livestock Or Grain, Shall Be Assigned To 0075 Vegetable, Berry, Flower Or Bulb Farm Or Vineyard - Including Incidental Dairying Or General Farming.
	1			<b>VINEYARD OR BERRY FARM - NO DAIRYING OR RAISING OF LIVESTOCK, OR GRAIN - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> Includes Picking, Grading, Sorting Or Packing. A Farm Engaged Principally In The Raising Of Berries Or Operating A Vineyard, But Which Also Conducts Dairying Operations Or Raises Livestock Or Grain, Shall Be Assigned To 0075 Vegetable, Berry, Flower Or Bulb Farm Or Vineyard - Including Incidental Dairying Or General Farming. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
0081	0	5.77	1000	3.79
	0			<b>CATTLE OR LIVESTOCK AUCTIONEER OR COMMISSION MERCHANT. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> Not Applicable To Risks Which Buy, Sell, Handle Or Transport Or Care For Animals. Such Risks Shall Be Assigned To 0082 Cattle Or Livestock Dealer.
	1			<b>LIVESTOCK OR CATTLE AUCTIONEER OR COMMISSION MERCHANT. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> Not Applicable To Risks Which Buy, Sell, Handle Or Transport Or Care For Animals. Such Risks Shall Be Assigned To 0082 Cattle Or Livestock Dealer. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
0082		7.36	1000	4.83

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>	<b>CATTLE OR LIVESTOCK DEALER - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>		
	<b>1</b>	<b>LIVESTOCK OR CATTLE DEALER - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE, BOARD, LODGING OR GRATUITIES.)</b>		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'		
<b>0083</b>		<b>6.20</b>	<b>1000</b>	<b>4.07</b>
	<b>0</b>	<b>ARTIFICIAL BREEDING OF CATTLE - NON-PROFESSIONAL EMPLOYEES, &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>		
		Professional Employees To Be Separately Rated As 8831 Hospital-Veterinary. * Not Subject To Agriculture Or Horticulture Provisions.		
	<b>1</b>	<b>CATTLE OR LIVESTOCK FARM - NO COLLECTION OF WASTE FOR FOOD - &amp; DRIVERS. (PREMIUM, BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>		
		Risks Which Raise Livestock And In Addition Collect Waste For Food Shall Be Assigned To 0073 Piggery. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'		
	<b>2</b>	<b>LIVESTOCK OR CATTLE FARM - NO COLLECTION OF WASTE FOR FOOD - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>		
		Risks Which Raise Livestock And In Addition Collect Waste For Food Shall Be Assigned To 0073 Piggery. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'		
<b>0084</b>		<b>6.18</b>	<b>1000</b>	<b>4.05</b>
	<b>0</b>	<b>DAIRY FARM - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>		
		Subject To The General Rules Of This Manual, Pasteurizing Plants Or The Retail Delivery Of Milk Shall Be Separately Rated As 2070 Milk Depot Or Milk Dealer. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'		
<b>0085</b>		<b>4.96</b>	<b>1000</b>	<b>3.25</b>
	<b>0</b>	<b>FARM NOC - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>		
		Includes Picking, Grading, Sorting Or Packing. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'		
<b>0086</b>		<b>3.33</b>	<b>993</b>	<b>2.18</b>
	<b>0</b>	<b>BULB OR FLOWER FARM NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>		
		Includes Picking, Grading, Sorting Or Packing. A Farm Engaged Principally In The Raising Of Flowers Or Bulbs, But Which Also Conducts Dairying Operations Or Raises Livestock Or Grain, Shall Be Assigned To 0075 Vegetable, Berry, Flower Or Bulb Farm Or Vineyard - Including Incidental Dairying Or General Farming.		
	<b>1</b>	<b>FLOWER OR BULB FARM NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>		
		Includes Picking, Grading, Sorting Or Packing. A Farm Engaged Principally In The Raising Of Flowers Or Bulbs, But Which Also Conducts Dairying Operations Or Raises Livestock Or Grain, Shall Be Assigned To 0075 Vegetable, Berry, Flower Or Bulb Farm Or Vineyard - Including Incidental Dairying Or General Farming. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'		
<b>0089</b>		<b>7.28</b>	<b>1000</b>	<b>4.78</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>FRUIT FARM OR ORCHARD - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>
				Includes Picking, Grading, Sorting Or Packing.
	<b>1</b>			<b>ORCHARD OR FRUIT FARM - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>
				Includes Picking, Grading, Sorting Or Packing. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
<b>0106</b>		<b>17.08</b>	<b>1000</b>	<b>12.38</b>
	<b>0</b>			<b>TREE PRUNING, SPRAYING, REPAIRING, TRIMMING OR FUMIGATING &amp; DRIVERS.</b>
<b>0700</b>		<b>3.66</b>	<b>1000</b>	<b>2.48</b>
	<b>0</b>			<b>TEXTILE PRINTING - HAND WORK ONLY</b>
<b>0900</b>		<b>160.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>EXPENSE CONSTANT. SEE 3:13-34 OF THE MANUAL.</b>
				* The Expense Element For The Private Residences Per Capita Classifications Is \$80. For All Other Classifications It Is \$160
<b>0910</b>		<b>1.00</b>	<b>161</b>	<b>0.00</b>
	<b>0</b>			<b>PRIVATE RESIDENCES OR ESTATES -OCCASIONAL SERVANTS INCL DRIVERS.</b>
				* Per Policy
<b>0913</b>		<b>60.00</b>	<b>221</b>	<b>0.00</b>
	<b>0</b>			<b>PRIVATE RESIDENCES OR ESTATES - SERVANTS - FULL TIME</b>
				* Per Person
<b>0917</b>		<b>9.05</b>	<b>1000</b>	<b>5.94</b>
	<b>0</b>			<b>PET SITTING SERVICES &amp; DRIVERS</b>
	<b>1</b>			<b>RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE</b>
				Applicable To Businesses Engaged In Providing Residential Services Performed Inside A Customer'S Residence. Refer To Code 9014 For Commercial Cleaning Services And Cleaning Service Contractors Who Provide Clean-Up Crews To Prepare Residential Properties For Future Occupants. Domestic Workers Employed By A Business, Other Than A Business Described By Code 0917, Are Classified To The Appropriate Domestic Code.
<b>0931</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>SPECIAL STATISTICAL CODE NUMBER FOR SHORT RATE PENALTY PREMIUM. SEE 3:13-33 OF THE MANUAL.</b>
<b>0935</b>		<b>5.61</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>SPECIAL STATISTICAL CODE FOR SECOND INJURY FUND SURCHARGE., SEE 3:13-34A OF THE MANUAL.</b>
				* Surcharge Rate Is 5.61%
<b>0936</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>SPECIAL STATISTICAL CODE FOR UNINSURED EMPLOYERS FUND SURCHARGE. SEE 3:13-34A OF THE MANUAL.</b>
				* Surcharge Rate Is 0.00%
<b>0942</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>SPECIAL STATISTICAL CODE FOR PREMIUM RESULTING FROM THE APPLICATION OF THE PLAN PREMIUM ADJUSTMENT PROGRAM. SEE 3:14-8 (13) OF MANUAL.</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
0945		0.00	0	0.00
	0	<b>SPECIAL STATISTICAL CODE FOR RETROSPECTIVE RATING PREMIUM FOR RISKS ELECTING NEW JERSEY RETROSPECTIVE RATING. SEE 3:12 OF MANUAL.</b>		
0990		0.00	0	0.00
	0	<b>SPECIAL STATISTICAL CODE NUMBER FOR ADDITIONAL PREMIUM TO EQUAL POLICY MINIMUM PREMIUM. SEE 3:13-29 OF THE MANUAL.</b>		
0998		0.00	0	0.00
	0	<b>SPECIAL STATISTICAL CODE NUMBER FOR REPORTING PREMIUM RESULTING FROM FLAT INCREASE FOR LAW AMENDMENT ON AGGREGATE PREMIUM EARNED ON OUTSTANDING POLICIES AFTER, EFFECTIVE DATE OF AMENDMENT. SEE 3:13-32 OF THE MANUAL.</b>		
1320		2.72	840	1.96
	0	<b>GAS OR OIL LEASE OPERATOR - NATURAL GAS &amp; DRIVERS</b> Separately Rate- Erecting Or Dismantling Of Derricks, Drilling, Installation Or Recovery Of Casing, Well Shooting, Cementing, Tank Building, Topping Operations Or Gasoline Recovery.		
	1	<b>OIL OR GAS LEASE OPERATOR - &amp; DRIVERS</b> Separately Rate: Erecting Or Dismantling Of Derricks, Drilling, Installation Or Recovery Of Casing, Well Shooting+ Cementing, Tank Building, Topping Operations Or Gasoline Recovery.		
1438		7.46	1000	5.06
	0	<b>CALCIUM CARBIDE MFG &amp; DRIVERS</b>		
	1	<b>SMELTING - ELECTRIC PROCESS - &amp; DRIVERS</b> Includes The Mfg. Of Artificial Abrasives, Carbon Or Graphite. Blast Furnace Operation Or Steel Mfg. To Be Separately Rated.		
	2	<b>SMELTING, SINTERING OR REFINING - METALS - NOT IRON OR LEAD - NOC &amp; DRIVERS</b>		
1452		9.90	1000	6.71
	0	<b>GRAPHITE MFG - NOT ARTIFICIAL - &amp; DRIVERS</b> Artificial Graphite Mfg. Rated As 1438.		
	1	<b>ORE MILLING &amp; DRIVERS</b> Includes Concentration Or Amalgamation. Npd With 1438 Smelting, Sintering Or Refining.		
1463		8.60	1000	5.83
	0	<b>ASPHALT WORKS &amp; DRIVERS</b> Includes Grinding, Pulverizing Or Mixing Asphalt. Digging, Mining Or Quarrying To Be Separately Rated.		
	1	<b>COAL BILLET OR BRIQUET MFG &amp; DRIVERS</b> Mfg. Of By-Products To Be Separately Rated.		
1624		3.97	1000	2.88
	0	<b>QUARRY NOC &amp; DRIVERS</b> Includes- Operation Of Crushers- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.		
	1	<b>ROOFING SLATE MFG OR SLATE SPLITTING &amp; DRIVERS</b> Includes- Quarrying- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.		
	2	<b>SLATE SPLITTING OR ROOFING SLATE MFG &amp; DRIVERS</b> Includes- Quarrying- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.		
1699		3.89	1000	2.64

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>ROCK WOOL MFG</b>
				Excavation Or Digging, Dredging, Mining Or Quarrying To Be Separately Rated.
<b>1701</b>		<b>4.26</b>	<b>1000</b>	<b>2.89</b>
	<b>0</b>			<b>CEMENT MFG</b>
				Excavation Or Digging, Dredging, Mining Or Quarrying To Be Separately Rated.
<b>1710</b>		<b>11.03</b>	<b>1000</b>	<b>8.00</b>
	<b>0</b>			<b>STONE CRUSHING &amp; DRIVERS NPD</b>
				No Quarrying. Includes- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment And The Installation Of Machinery.
<b>1741</b>		<b>2.68</b>	<b>830</b>	<b>1.82</b>
	<b>0</b>			<b>FLINT OR SPAR GRINDING &amp; DRIVERS</b>
				Digging, Mining Or Quarrying To Be Separately Rated.
	<b>1</b>			<b>SILICA GRINDING &amp; DRIVERS</b>
				Digging, Mining Or Quarrying To Be Separately Rated.
	<b>2</b>			<b>SPAR OR FLINT GRINDING &amp; DRIVERS</b>
				Digging, Mining Or Quarrying To Be Separately Rated.
<b>1747</b>		<b>3.77</b>	<b>1000</b>	<b>2.56</b>
	<b>0</b>			<b>EMERY WORKS &amp; DRIVERS</b>
				Applies To Crushing Or Grinding. Digging, Mining Or Quarrying To Be Separately Rated.
	<b>1</b>			<b>TALC MILL &amp; DRIVERS</b>
				Digging, Mining Or Quarrying To Be Separately Rated.
<b>1754</b>		<b>5.91</b>	<b>1000</b>	<b>4.01</b>
	<b>0</b>			<b>ABRASIVE WHEEL MFG - CERAMIC OR RESIN BONDED - &amp; DRIVERS</b>
				Ore Crushing Or The Mfg. Of Artificial Abrasives To Be Separately Rated.
<b>1814</b>		<b>13.73</b>	<b>1000</b>	<b>9.31</b>
	<b>0</b>			<b>STONE CUTTING OR POLISHING NOC &amp; DRIVERS</b>
				Quarrying Or Mining To Be Separately Rated. Stone Cutting In Quarries Shall Be Rated As 1624 Quarry.
<b>1853</b>		<b>4.75</b>	<b>1000</b>	<b>3.22</b>
	<b>0</b>			<b>MICA GOODS MFG &amp; MICA PREPARING</b>
				Mining To Be Separately Rated.
<b>1924</b>		<b>3.22</b>	<b>965</b>	<b>2.18</b>
	<b>0</b>			<b>CABLE MFG OR WIRE DRAWING- NOT IRON OR STEEL</b>
	<b>1</b>			<b>WIRE DRAWING OR CABLE MFG- NOT IRON OR STEEL</b>
<b>1925</b>		<b>5.67</b>	<b>1000</b>	<b>3.84</b>
	<b>0</b>			<b>DIE CASTING MFG NPD</b>
<b>1937</b>		<b>7.48</b>	<b>1000</b>	<b>5.07</b>
	<b>0</b>			<b>METAL OR METAL ALLOY POWDER MFG &amp; DRIVERS</b>
				(Note - The Rate For Risks Engaged Exclusively In Pulverizing Magnesium Shall Be Increased On A Catastrophe Basis In Accordance With The Operations.)
<b>2002</b>		<b>7.40</b>	<b>1000</b>	<b>5.02</b>
	<b>0</b>			<b>PASTA OR NOODLE MFG</b>
				Includes, But Is Not Limited To, Spaghetti, Macaroni, Noodles And Other Pasta Products Whose Main Ingredients Are Water And Flour. Other Ingredients, Coloring, Fillings, Flavorings May Be Added To The Mix To Make A Wide Range Of Pasta That Comes In Many Shapes And Sizes. Noodles Differ From Other Pasta Products In That Eggs Are Added To The Mixture In Their Production.
<b>2003</b>		<b>6.18</b>	<b>1000</b>	<b>4.19</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>BAKERY &amp; DRIVERS, ROUTE SUPERVISORS</b>
	<b>1</b>			<b>BREAD DEALER OR DELIVERY-&amp; ROUTE SUPERVISORS, DRIVERS</b>
	<b>2</b>			<b>CRACKER OR COOKIE MFG &amp; ROUTE SUPERVISORS, DRIVERS</b>
<b>2014</b>		<b>4.94</b>	<b>1000</b>	<b>3.35</b>
	<b>0</b>			<b>FEED MFG</b> Includes The Preparation Of Cereal Or Compound Feeds For Livestock.
	<b>1</b>			<b>GRAIN MILLING</b>
	<b>2</b>			<b>MILLING GRAIN</b>
<b>2039</b>		<b>9.60</b>	<b>1000</b>	<b>6.51</b>
	<b>0</b>			<b>ICE CREAM DEALER OR DELIVERY-&amp; ROUTE SUPERVISORS, DRIVERS</b>
	<b>1</b>			<b>ICE CREAM MFG &amp; DRIVERS</b>
<b>2041</b>		<b>4.36</b>	<b>1000</b>	<b>2.96</b>
	<b>0</b>			<b>CANDY, CHOCOLATE &amp; CONFECTION MFG</b> Products Within This Classification Are Defined As Sweet Confection Rich In Sugar, Artificial Sweeteners And/Or Other Sweeteners. The Finished Product May Be Sweet, Sour Or Tart. Includes Cocoa Mfg. From Beans. Products Include But Are Not Limited To Candy Bars, Chocolate Bars, Chewing Gum, Taffy, Jellybeans, Marzipan And Mochi.
<b>2070</b>		<b>8.00</b>	<b>1000</b>	<b>5.42</b>
	<b>0</b>			<b>BUTTER OR CHEESE MFG &amp; ROUTE SUPERVISORS, DRIVERS</b>
	<b>1</b>			<b>CHEESE OR BUTTER MFG &amp; ROUTE SUPERVISORS, DRIVERS</b>
	<b>2</b>			<b>CREAMERY &amp; ROUTE SUPERVISORS, DRIVERS</b> Includes The Mfg. Of Butter Or Cheese. Ice Cream Mfg. To Be Separately Rated As 2039.
	<b>3</b>			<b>MILK DEALER OR DELIVERY-&amp; ROUTE SUPERVISORS, DRIVERS</b>
	<b>4</b>			<b>MILK DEPOT OR MILK DEALER &amp; ROUTE SUPERVISORS, DRIVERS, INCLUDES PREPARATION OF PRODUCTS FOR DISTRIBUTION. ICE CREAM MFG TO BE SEPARATELY RATED AS 2039.</b>
<b>2081</b>		<b>6.74</b>	<b>1000</b>	<b>4.57</b>
	<b>0</b>			<b>BUTCHERING</b> Includes The Handling Of Livestock, Preparation Of Dressed Meat, Rendering, Washing Of Casings, Salting Of Hides Or Cooking Of Offal. Npd With 2089 Packing House.
	<b>1</b>			<b>SLAUGHTERING</b> Includes The Handling Of Livestock, Preparation Of Dressed Meat, Rendering, Washing Of Casings, Salting Of Hides Or Cooking Of Offal. Npd With 2089 Packing House.
	<b>2</b>			<b>STOCKYARD &amp; BUTCHERING</b> Includes Preparation Of Dressed Meat, Rendering, Washing Of Casings, Salting Of Hides Or Cooking Of Offal. Npd With 2089 Packing House.
<b>2089</b>		<b>6.68</b>	<b>1000</b>	<b>4.53</b>
	<b>0</b>			<b>PACKING HOUSE - MEAT NPD</b> Includes Butchering Or The Handling Of Livestock.
<b>2095</b>		<b>6.82</b>	<b>1000</b>	<b>4.62</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>MEAT PRODUCTS MFG NOC</b> Npd With 2089 Packing House. No Butchering Or Handling Of Livestock.
	<b>1</b>			<b>SAUSAGE OR SAUSAGE CASING MFG</b> Npd With 2089 Packing House. No Butchering Or Handling Of Livestock.
<b>2110</b>		<b>5.85</b>	<b>1000</b>	<b>3.97</b>
	<b>0</b>			<b>PICKLE MFG</b>
<b>2111</b>		<b>6.06</b>	<b>1000</b>	<b>4.11</b>
	<b>0</b>			<b>CANNERY NOC</b> Can Mfg. To Be Separately Rated As 3220.
<b>2112</b>		<b>7.26</b>	<b>1000</b>	<b>4.92</b>
	<b>0</b>			<b>FRUIT EVAPORATING OR PRESERVING</b> Includes Jam, Jelly Or Cooked Fruit Syrup Mfg. No Canneries. No Fruit Juice Mfg. Can Mfg. To Be Separately Rated As 3220.
<b>2114</b>		<b>5.21</b>	<b>1000</b>	<b>3.53</b>
	<b>0</b>			<b>OYSTERMEN</b> Applies To Shore Or Dock Work Only. Includes Sorting, Shucking, Washing Or Packing. Npd With 2111 Cannery.
<b>2121</b>		<b>1.79</b>	<b>608</b>	<b>1.21</b>
	<b>0</b>			<b>BREWERY &amp; DRIVERS</b>
	<b>1</b>			<b>MALT HOUSE &amp; DRIVERS</b>
<b>2130</b>		<b>3.04</b>	<b>920</b>	<b>2.06</b>
	<b>0</b>			<b>ALCOHOL MFG - GRAIN - ALL OPERATIONS</b>
	<b>1</b>			<b>DISTILLERY - SPIRITUOUS LIQUOR</b> Includes Grain Alcohol Mfg. Warehousing, Blending, Rectifying Or Bottling To Be Separately Rated As 2131 Spirituous Liquor Bottling.
	<b>2</b>			<b>SPIRITUOUS LIQUOR DISTILLERY</b> Includes Grain Alcohol Mfg. Warehousing, Blending, Rectifying Or Bottling To Be Separately Rated As 2131 Spirituous Liquor Bottling.
<b>2131</b>		<b>3.22</b>	<b>965</b>	<b>2.18</b>
	<b>0</b>			<b>SPIRITUOUS LIQUOR BOTTLING</b> Includes Warehousing, Rectifying Or Blending. Distilling Of Spirituous Liquor To Be Separately Rated As 2130 Spirituous Liquor Distillery.
<b>2143</b>		<b>5.30</b>	<b>1000</b>	<b>3.59</b>
	<b>0</b>			<b>FRUIT JUICE MFG</b> Includes Incidental Fruit Preserving Or Bottling. No Bottling Of Carbonated Liquids. Can Mfg. To Be Separately Rated As 3220.
	<b>1</b>			<b>WINERY</b> Applies To All Operations Including Bottling. Distilling To Be Separately Rated As 2130 Spirituous Liquor Distillery.
<b>2150</b>		<b>11.94</b>	<b>1000</b>	<b>8.10</b>
	<b>0</b>			<b>ICE MFG</b> Drivers To Be Separately Rated Under 8203 Ice Dealer.
<b>2157</b>		<b>12.88</b>	<b>1000</b>	<b>8.73</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>BEVERAGE MFG NOC - CARBONATED AND NON - CARBONATED - &amp; ROUTE, SUPERVISORS, DRIVERS - INCLUDES SIGN ERECTION OR REPAIR</b>
	<b>1</b>			<b>BOTTLING NOC - CARBONATED AND NON - CARBONATED BEVERAGES, &amp; ROUTE SUPERVISORS, DRIVERS - INCLUDES SIGN ERECTION OR REPAIR</b>
<b>2173</b>		<b>7.96</b>	<b>1000</b>	<b>5.40</b>
	<b>0</b>			<b>TOBACCO MFG NOC</b> Can Mfg. To Be Separately Rated As 3220.
<b>2211</b>		<b>9.49</b>	<b>1000</b>	<b>6.43</b>
	<b>0</b>			<b>COTTON BATTING, WADDING OR WASTE MFG</b>
<b>2286</b>		<b>6.75</b>	<b>1000</b>	<b>4.58</b>
	<b>0</b>			<b>WOOL SPINNING AND WEAVING</b>
<b>2302</b>		<b>2.87</b>	<b>878</b>	<b>1.95</b>
	<b>0</b>			<b>SILK THREAD OR YARN MFG</b>
	<b>1</b>			<b>THREAD OR YARN MFG—SILK</b>
	<b>2</b>			<b>YARN OR THREAD MFG—SILK</b>
<b>2303</b>		<b>3.26</b>	<b>975</b>	<b>2.21</b>
	<b>0</b>			<b>SILK THROWING AND WEAVING</b>
<b>2352</b>		<b>3.67</b>	<b>1000</b>	<b>2.49</b>
	<b>0</b>			<b>CORDAGE MFG NOC</b>
	<b>1</b>			<b>ROPE MFG NOC</b>
	<b>2</b>			<b>TWINE MFG NOC</b>
<b>2361</b>		<b>2.32</b>	<b>740</b>	<b>1.57</b>
	<b>0</b>			<b>HOSIERY DYEING</b>
	<b>1</b>			<b>HOSIERY MFG</b> Yarn Mfg. To Be Separately Rated.
<b>2362</b>		<b>3.39</b>	<b>1000</b>	<b>2.30</b>
	<b>0</b>			<b>KNIT GOODS MFG NOC</b> Yarn Mfg. To Be Separately Rated.
	<b>1</b>			<b>MITTEN OR GLOVE MFG KNIT</b> Yarn Mfg. To Be Separately Rated.
<b>2380</b>		<b>2.61</b>	<b>813</b>	<b>1.77</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>BRAID OR FRINGE MFG</b>
	<b>1</b>			<b>FRINGE OR BRAID MFG</b>
	<b>2</b>			<b>NET MFG</b> Not Applicable To Wire Nets. Cordage Or Twine Mfg. To Be Separately Rated.
	<b>3</b>			<b>WEBBING MFG</b> Hemp Spinning.
<b>2383</b>		<b>4.76</b>	<b>1000</b>	<b>3.23</b>
	<b>0</b>			<b>CARBON PAPER OR TYPEWRITER RIBBON MFG</b> Paper Mfg. To Be Separately Rated As 4239.
	<b>1</b>			<b>INKED RIBBON PREPARATION</b> Paper Mfg. To Be Separately Rated As 4239.
	<b>2</b>			<b>TYPEWRITER RIBBON OR CARBON PAPER MFG</b> Paper Mfg. To Be Separately Rated As 4239.
<b>2386</b>		<b>3.14</b>	<b>945</b>	<b>2.13</b>
	<b>0</b>			<b>LACE MFG</b>
<b>2388</b>		<b>2.03</b>	<b>668</b>	<b>1.38</b>
	<b>0</b>			<b>EMBROIDERY MFG</b>
<b>2402</b>		<b>4.66</b>	<b>1000</b>	<b>3.16</b>
	<b>0</b>			<b>CARPET OR RUG MFG NOC</b>
	<b>1</b>			<b>RUG OR CARPET MFG NOC</b>
<b>2416</b>		<b>4.21</b>	<b>1000</b>	<b>2.85</b>
	<b>0</b>			<b>THREAD OR YARN DYEING OR FINISHING NPD</b> No Thread Or Yarn Mfg.
	<b>1</b>			<b>YARN OR THREAD DYEING OR FINISHING NPD</b> No Yarn Or Thread Mfg.
<b>2418</b>		<b>6.25</b>	<b>1000</b>	<b>4.24</b>
	<b>0</b>			<b>TEXTILE PIECE GOODS FINISHING - COTTON BLEACHERY &amp; DRIVERS</b>
<b>2420</b>		<b>5.36</b>	<b>1000</b>	<b>3.63</b>
	<b>0</b>			<b>TEXTILE PIECE GOODS FINISHING NOC - &amp; DRIVERS</b>
<b>2501</b>		<b>2.84</b>	<b>870</b>	<b>1.93</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>BAG OR SACK MFG-CLOTH</b> Applies To The Mfr. Of Cotton, Burlap Or Gunny Bags Or Sacks
	<b>1</b>			<b>BAG RENOVATING</b> Applies To The Renovating Or Repairing Of Cotton, Burlap Or Gunny Bags Or Sacks And Includes Sewing.
	<b>2</b>			<b>CLOTHING MFG</b>
	<b>3</b>			<b>COLLAR MFG</b>
	<b>4</b>			<b>CORSET MFG</b>
	<b>5</b>			<b>CUSHION, PILLOW OR QUILT MFG</b> No Mattress Or Box Spring Mfg
	<b>6</b>			<b>DOLL CLOTHING OR CLOTH DOLLS OR CLOTH PARTS MFG.</b> Includes Dressing Of Dolls.
	<b>7</b>			<b>FEATHER OR FLOWER MFG-ARTIFICIAL</b>
	<b>8</b>			<b>FEATHER PILLOW MFG</b> No Mattress Or Box Spring Mfg.
	<b>9</b>			<b>FLOWER OR FEATHER MFG-ARTIFICIAL</b>
	<b>10</b>			<b>FURNISHING GOODS MFG NOC</b> Includes Wearing Apparel, Draperies Or Household Furnishings From Textile Fabrics.
	<b>11</b>			<b>HAIR GOODS MFG</b> Applies To Products Made From Human Hair.
	<b>12</b>			<b>HAT MFG-OTHER THAN STRAW O CLOTH-NO BLOWING, STARTING OR FORMAIING OR FELT HAT SHAPES</b> No Hatters Fur Mfg
	<b>13</b>			<b>HAT MFG-STRAW</b>
	<b>14</b>			<b>LINGERIE MFG</b>
	<b>15</b>			<b>PILLOW, QUILT OR CUSHION MFG</b> No Mattress Or Box Spring Mfg.
	<b>16</b>			<b>QUILT, CUSHION OR PILLOW MFG</b> No Mattress Or Box Spring Mfg.
	<b>17</b>			<b>SACK OR BAG MFG-CLOTH</b> Applies To The Mfg. Of Cotton, Burlap Or Gunny Bags Or Sacks.
	<b>18</b>			<b>SUSPENDER MFG</b> Buckle, Webbing Or Leather Parts Mfg. To Be Separately Rated.
	<b>19</b>			<b>UMBRELLA MFG, MFG. OF FRAMES, HANDLES OR HARDWARE TO BE SEPARATELY RATED.</b>
<b>2503</b>		<b>2.39</b>	<b>758</b>	<b>1.62</b>
	<b>0</b>			<b>DRESSMAKING OR TAILORING - CUSTOM EXCLUSIVELY NPD</b> Not Mfg.
	<b>1</b>			<b>TAILORING OR DRESSMAKING - CUSTOM EXCLUSIVELY NPD</b>
<b>2557</b>		<b>3.56</b>	<b>1000</b>	<b>2.41</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>LAMP SHADE MFG OR ASSEMBLY</b> Does Not Apply To Metal Or Glass Lamp Shades.
<b>2570</b>		<b>5.26</b>	<b>1000</b>	<b>3.57</b>
	<b>0</b>			<b>BOX SPRING OR MATTRESS MFG</b> Includes Pillow, Quilt Or Cushion Mfg. Separately Rate The Mfg. Of Wire Springs Or Excelsior.
	<b>1</b>			<b>MATTRESS OR BOX SPRING MFG</b> Includes Pillow, Quilt Or Cushion Mfg. Separately Rate The Mfg. Of Wire Springs Or Excelsior.
<b>2576</b>		<b>2.60</b>	<b>810</b>	<b>1.76</b>
	<b>0</b>			<b>AWNING OR TENT MFG - SHOP</b> No Erection.
	<b>1</b>			<b>CANVAS GOODS MFG NOC - SHOP</b> No Erection
	<b>2</b>			<b>SAIL MAKING</b> Applies To Shop Operations.
	<b>3</b>			<b>TENT OR AWNING MFG - SHOP</b> No Erection.
<b>2582</b>		<b>3.68</b>	<b>1000</b>	<b>2.50</b>
	<b>0</b>			<b>CLEANING OR DYEING COLLECTING OR DISTRIBUTING STATION</b> No Cleaning Or Dyeing At The Same Location. Drivers To Be Separately Rated As 2586 Cleaning Or Dyeing.
	<b>1</b>			<b>HAT CLEANING</b>
	<b>2</b>			<b>LAUNDRY - HAND WORK EXCLUSIVELY - NPD</b> Available Only To Laundries Having No Machinery Or Having Only Incidental Machinery Of The Portable And Household Type Exclusively.
	<b>3</b>			<b>LAUNDRY COLLECTING OR DISTRIBUTING STATION</b> No Laundering At The Same Location. Drivers To Be Separately Rated As 2585 Laundry Noc.
	<b>4</b>			<b>SHOE REPAIR ESTABLISHMENT</b> Includes Shoe Shining.
	<b>5</b>			<b>SHOE SHINING ESTABLISHMENT</b>
	<b>6</b>			<b>TAILOR OR VALET SHOP</b> Includes Pressing, Spot Cleaning, Repairing Or Altering Of Garments.
<b>2585</b>		<b>6.68</b>	<b>1000</b>	<b>4.53</b>
	<b>0</b>			<b>CARPET, RUG OR UPHOLSTERY CLEANING-SHOP &amp; DRIVERS</b> Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.
	<b>1</b>			<b>DIAPER SERVICE &amp; ROUTE SUPERVISORS, DRIVERS</b> Also Applies To Infant'S Apparel Laundry.
	<b>2</b>			<b>LAUNDRY NOC &amp; ROUTE SUPERVISORS, DRIVERS</b> Npd With 2586 Cleaning Or Dyeing.
	<b>3</b>			<b>RUG, CARPET OR UPHOLSTERY CLEANING-SHOP &amp; DRIVERS</b> Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.
	<b>4</b>			<b>UPHOLSTERY, CARPET OR RUG CLEANING-SHOP &amp; DRIVERS</b> Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.
<b>2586</b>		<b>3.72</b>	<b>1000</b>	<b>2.52</b>
	<b>0</b>			<b>CLEANING OR DYEING &amp; ROUTE SUPERVISORS, DRIVERS</b> Includes Repairing Or Pressing. Not Textile Piece Goods. Npd With 2585 Laundry Noc.
	<b>1</b>			<b>DYEING OR CLEANING &amp; ROUTE SUPERVISORS, DRIVERS</b> Includes Repairing Or Pressing. Not Textile Piece Goods. Npd With 2585 Laundry Noc.
<b>2587</b>		<b>5.68</b>	<b>1000</b>	<b>3.73</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>TOILET OR TOWEL SUPPLY CO &amp; ROUTE SUPERVISORS, DRIVERS</b> No Laundry Operations.
	<b>1</b>			<b>TOWEL OR TOILET SUPPLY CO &amp; ROUTE SUPERVISORS, DRIVERS</b> No Laundry Operations.
<b>2588</b>		<b>2.15</b>	<b>698</b>	<b>1.41</b>
	<b>0</b>			<b>LAUNDRY—SELF SERVICE &amp; CLERICAL, SALESMEN, DRIVERS</b> Applies Where Machinery Is Operated Principally By Customers. Includes Incidental Service.
<b>2600</b>		<b>5.85</b>	<b>1000</b>	<b>3.97</b>
	<b>0</b>			<b>FUR PROCESSING-PREPARING SKINS</b> Includes Pasting Fur On Paper Backing And Hatter'S Fur Mfg.
<b>2623</b>		<b>5.51</b>	<b>1000</b>	<b>3.74</b>
	<b>0</b>			<b>LEATHER MFG - PATENT OR ENAMEL</b>
	<b>1</b>			<b>TANNING</b>
	<b>2</b>			<b>WOOL PULLING</b>
<b>2654</b>		<b>1.73</b>	<b>593</b>	<b>1.17</b>
	<b>0</b>			<b>SHOE FINDINGS MFG NPD</b> Applies To The Mfg. Of Tongues, Linings Or Facings.
<b>2660</b>		<b>3.07</b>	<b>928</b>	<b>2.08</b>
	<b>0</b>			<b>BOOT OR SHOE MFG NOC</b>
	<b>1</b>			<b>SHOE OR BOOT MFG NOC</b>
<b>2670</b>		<b>2.20</b>	<b>710</b>	<b>1.49</b>
	<b>0</b>			<b>GLOVE MFG - LEATHER OR TEXTILE</b> Tanning Of Leather Or Mfg. Of Textile Fabric To Be Separately Rated.
<b>2683</b>		<b>3.44</b>	<b>1000</b>	<b>2.33</b>
	<b>0</b>			<b>LUGGAGE MFG</b> Applies To The Mfg. Of Traveling Bags And Hand Luggage.
<b>2688</b>		<b>4.38</b>	<b>1000</b>	<b>2.97</b>
	<b>0</b>			<b>LEATHER BELTING MFG</b>
	<b>1</b>			<b>LEATHER GOODS MFG NOC</b>
	<b>2</b>			<b>PARACHUTE MFG</b> Mfg. Of Cloth Canopies To Be Separately Rated As 2501 Furnishing Goods Mfg.
	<b>3</b>			<b>POCKETBOOK MFG</b> Applies To The Mfg. Of Leather Or Fabric Pocketbooks.
<b>2702</b>		<b>29.51</b>	<b>1000</b>	<b>21.39</b>
	<b>0</b>			<b>DAM OR LOCK CONSTRUCTION - TIMBER CUTTING AND REMOVAL &amp; DRIVERS</b> Includes Incidental Brush Cutting And Removal. Brush Cutting And Removal Only Shall Be Rated Under Code 6217 Applicable Only In Connection With Dam Or Lock Construction.
	<b>1</b>			<b>LOGGING OR LUMBERING &amp; DRIVERS</b> Includes Incidental Saw Mill, Transportation Of Logs To Mill, Construction, Operation, Maintenance Or Extension Of Logging Roads Or Logging Railroads.
	<b>2</b>			<b>TIMBER CUTTING AND REMOVAL - DRIVERS</b> Includes Incidental Brush Cutting And Removal. Brush Cutting And Removal Only Shall Be Rated Under Code 6217 Applicable Only In Connection With Dam Or Lock Construction.

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

**Effective- January 1, 2023**

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
<b>2710</b>		<b>9.20</b>	<b>1000</b>	<b>6.24</b>
	<b>0</b>	<b>SAW MILL</b>		
		Storage And Subsequent Handling Of Processed Lumber To Be Separately Rated.		
<b>2759</b>		<b>10.94</b>	<b>1000</b>	<b>7.42</b>
	<b>0</b>	<b>BOX OR BOX SHOOK MFG</b>		
<b>2790</b>		<b>4.06</b>	<b>1000</b>	<b>2.75</b>
	<b>0</b>	<b>LAST OR SHOE FORM MFG</b>		
	<b>1</b>	<b>PATTERN - MAKING NOC NPD</b>		
		Not Applicable To The Mfg. Of Metal Jigs, Fixtures Or Dies.		
	<b>2</b>	<b>SHOE FORM OR LAST MFG</b>		
<b>2802</b>		<b>6.90</b>	<b>1000</b>	<b>4.68</b>
	<b>0</b>	<b>CARPENTRY - SHOP ONLY - &amp; DRIVERS</b>		
		Includes Shop Fabrication Of Wood Roof And Building Trusses, Stairs, Stair Steps, Rails, Railings, Banisters, Sash, Door Or Assembled Millwork, Planing Or Molding Mills, Wood Fence Manufacturing, Pallet Manufacturing, Laminated Wood Building Beams And Columns Manufacturing. Installation To Be Separately Rated. Where A Risk Deals In Any Lumber Or Building Materials Or In Any Fuel And Materials In Addition To Performing Carpentry Shop Operations, All Yard Operations, Including All Drivers, Shall Be Rated In The Appropriate Yard Classification , 8232. Npd With Any Other Carpentry Shop Class.		
<b>2835</b>		<b>4.34</b>	<b>1000</b>	<b>2.94</b>
	<b>0</b>	<b>BRUSH OR BROOM ASSEMBLY</b>		
		Applies To Assembly Only With No Sawing, Molding Or Turning Of Backs Or Handles.		
<b>2836</b>		<b>4.26</b>	<b>1000</b>	<b>2.89</b>
	<b>0</b>	<b>BRUSH OR BROOM MFG NOC</b>		
		Includes Assembling And Sawing, Molding Or Turning Of Backs And Handles.		
<b>2841</b>		<b>4.61</b>	<b>1000</b>	<b>3.13</b>
	<b>0</b>	<b>BRUSH OR BROOM HANDLE MFG</b>		
		Applies Only To The Sawing, Molding Or Turning Of Backs Or Handles, With No Assembling.		
	<b>1</b>	<b>SHADE ROLLER MFG - WOOD</b>		
		Includes Mfg. Of Metal Parts.		
	<b>2</b>	<b>SHUTTLE MFG</b>		
	<b>3</b>	<b>WOOD TURNED PRODUCTS MFG NOC</b>		
	<b>4</b>	<b>WOODENWARE MFG NOC</b>		
<b>2852</b>		<b>5.79</b>	<b>1000</b>	<b>3.93</b>
	<b>0</b>	<b>WINDOW SHADE OR ROLLER MFG.</b>		
		Npd With 2841 Shade Roller Mfg. Wire Drawing Or Woodworking Operations To Be Separately Rated.		
<b>2881</b>		<b>6.54</b>	<b>1000</b>	<b>4.43</b>
	<b>0</b>	<b>FURNITURE MANUFACTURING &amp; CABINET SHOP - ASSEMBLY BY HAND - WOOD.</b>		
		Includes Hand Assembling Of Parts Manufactured By Others And Finishing. Npd With Any Other Carpentry Shop Class.		
	<b>1</b>	<b>VENETIAN BLIND ASSEMBLY NPD</b>		
<b>2883</b>		<b>4.66</b>	<b>1000</b>	<b>3.16</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	<b>0</b>			<b>FURNITURE MANUFACTURING &amp; CABINET SHOP - WOOD - NOC</b> Includes Assembling Or Finishing. Types Of Materials Used In The Manufacture Of Either Furniture Or Cabinets Include Wood, Laminates, Engineered Wood Products, Hardy Plank, Plywood, And Formica. Any Paint, Stain Or Lacquer That May Be Applied Is Also Included. Other Operations Assigned To This Code Include, But Are Not Limited To: Billiard Table Manufacturing And Installation; Cabinet Manufacturing For Audio Or Visual Devices And The Installation Of Components; Bathroom Or Kitchen Cabinet Or Vanity Manufacturing- Installation To Be Separately Rated Under Code 5437; And Piano Case Manufacturing. Npd With Any Other Carpentry Shop Class And Code 2923 - "Piano Mfg."
<b>2913</b>		<b>6.65</b>	<b>1000</b>	<b>4.51</b>
	<b>0</b>			<b>RATTAN, WILLOW, OR TWISTED FIBER PRODUCTS MFG</b> Includes Upholstering.
	<b>1</b>			<b>WILLOW, RATTAN, OR TWISTED FIBER PRODUCTS MFG</b> Includes Upholstering.
<b>2916</b>		<b>6.62</b>	<b>1000</b>	<b>4.49</b>
	<b>0</b>			<b>VENEER PRODUCTS MFG - NO VENEER MFG</b>
<b>2923</b>		<b>2.28</b>	<b>730</b>	<b>1.55</b>
	<b>0</b>			<b>MUSICAL INSTRUMENT MFG - WOOD - NOC</b>
	<b>1</b>			<b>ORGAN BUILDING &amp; INSTALLATION</b>
	<b>2</b>			<b>PIANO MFG</b> Includes Assembling Or Finishing Operations, And Mfg. Of The Piano Action. Also Applies To Player Pianos.
<b>2942</b>		<b>2.46</b>	<b>775</b>	<b>1.67</b>
	<b>0</b>			<b>CRAYON, PENCIL OR PENHOLDER MFG</b>
	<b>1</b>			<b>PENCIL, PENHOLDER OR CRAYON MFG</b>
	<b>2</b>			<b>PENHOLDER, CRAYON OR PENCIL MFG</b>
<b>2960</b>		<b>6.44</b>	<b>1000</b>	<b>4.37</b>
	<b>0</b>			<b>POLE, POST OR TIE YARD &amp; DRIVERS</b> Includes Preserving Operations. Npd With 8232 Lumber Yard Or With 2702 Logging Or Lumbering.
	<b>1</b>			<b>TIE,POST OR POLE YARD &amp; DRIVERS</b> Includes Preserving Operations. Npd With 8232 Lumber Yard Or With 2702 Logging Or Lumbering.
	<b>2</b>			<b>WOOD PRESERVING &amp; DRIVERS</b> Includes Yard Or Incidental Wood Working Operations.
<b>3004</b>		<b>4.01</b>	<b>1000</b>	<b>2.72</b>
	<b>0</b>			<b>IRON OR STEEL: STEEL MAKING &amp; DRIVERS</b> Applies To Electric Or Open Hearth Furnaces, Bessemer Or Crucible Processes. Includes Blooming Mills Or Forging Or Rolling Mills. Blast Furnace Operation Or Coke Mfg. To Be Separately Rated.
<b>3018</b>		<b>3.56</b>	<b>1000</b>	<b>2.41</b>
	<b>0</b>			<b>IRON OR STEEL: ROLLING MILL &amp; DRIVERS</b> Applies To All Iron Or Steel Rolling Mills With Or Without Puddling Furnaces. Not Applicable To Rolling Mills In Plants Operating Open Hearth, Bessemer, Electric Or Crucible Steel Furnaces. Steel Making, Blast Furnace Operation, Coke Mfg. To Be Separately Rated.
<b>3022</b>		<b>7.81</b>	<b>1000</b>	<b>5.30</b>
	<b>0</b>			<b>PIPE OR TUBE MFG NOC &amp; DRIVERS</b>
<b>3027</b>		<b>3.44</b>	<b>1000</b>	<b>2.33</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>ROLLING MILL NOC &amp; DRIVERS</b> Applicable To Brass, Copper Or Other Soft Metals. Not Copper Coated Steel Bars. Wire Drawing, Steel Making Or Iron Or Steel Rolling To Be Separately Rated.
<b>3028</b>		<b>5.58</b>	<b>1000</b>	<b>3.78</b>
	<b>0</b>			<b>PIPE OR TUBE MFG - IRON OR STEEL - NOT CAST IRON &amp; DRIVERS</b> Iron Or Steel Making To Be Separately Rated.
<b>3030</b>		<b>9.93</b>	<b>1000</b>	<b>6.73</b>
	<b>0</b>			<b>IRON OR STEEL: IRON OR STEEL WORKS - SHOP - STRUCTURAL - &amp; DRIVERS</b> Applies To Fabricating Or Assembling Structural Iron Or Steel. Blast Furnace Or Convertor Operation, Casting Of Steel, Or Rolling Mills To Be Separately Rated.
<b>3040</b>		<b>10.84</b>	<b>1000</b>	<b>7.35</b>
	<b>0</b>			<b>IRON OR STEEL: IRON WORKS - SHOP - ORNAMENTAL - &amp; DRIVERS</b> Not Fabricating Or Assembling Structural Iron Or Steel. Includes Fabricating, Assembling Or Mfg. Ornamental Brass, Bronze Or Iron Work, Railings, Balconies, Fire Escapes, Staircases, Iron Shutters Or Other Non-Structural Iron Or Steel Work. Blast Furnace Or Convertor Operation, Casting Of Steel, Rolling Mills To Be Separately Rated.
<b>3041</b>		<b>3.82</b>	<b>1000</b>	<b>2.59</b>
	<b>0</b>			<b>IRON OR STEEL: IRON WORKS - SHOP - DECORATIVE OR ARTISTIC, &amp; FOUNDRIES, DRIVERS</b> Applies To The Mfg., Fabricating Or Assembling Of Decorative Or Artistic Brass, Bronze Or Iron Work. Npd With 3040 Iron Works. May Be Used Only Upon Specific Approval Of The Rating Bureau.
<b>3042</b>		<b>5.80</b>	<b>1000</b>	<b>3.93</b>
	<b>0</b>			<b>ELEVATOR OR ESCALATOR MFG</b>
	<b>1</b>			<b>ESCALATOR OR ELEVATOR MFG</b>
<b>3045</b>		<b>9.36</b>	<b>1000</b>	<b>6.35</b>
	<b>0</b>			<b>STEEL BARREL OR DRUM MFG - &amp; D</b>
<b>3060</b>		<b>5.62</b>	<b>1000</b>	<b>3.81</b>
	<b>0</b>			<b>DOOR, DOOR FRAME OR SASH MFG - WOOD - METAL COVERED</b>
<b>3061</b>		<b>4.47</b>	<b>1000</b>	<b>3.03</b>
	<b>0</b>			<b>KITCHEN EQUIPMENT MFG - SHEET METAL - SHOP &amp; INSTALLATION</b>
<b>3062</b>		<b>4.93</b>	<b>1000</b>	<b>3.34</b>
	<b>0</b>			<b>STORM WINDOW, STORM DOOR MFG. - METAL</b> Installation To Be Separately Rated As Code 5645 "Storm Windows Or Storm Doors"
<b>3066</b>		<b>5.63</b>	<b>1000</b>	<b>3.82</b>
	<b>0</b>			<b>SHEET METAL WORK - SHOP</b> May Be Used Only Upon Specific Approval Of The Rating Bureau.
<b>3075</b>		<b>5.62</b>	<b>1000</b>	<b>3.81</b>
	<b>0</b>			<b>COPPERSMITH - SHOP</b>
<b>3076</b>		<b>5.05</b>	<b>1000</b>	<b>3.42</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>AWNING MFG - METAL - SHOP WORK ONLY</b>
	<b>1</b>			<b>BEDSTEAD MFG OR ASSEMBLY - METAL</b>
	<b>2</b>			<b>CASKET OR COFFIN MFG OR ASSEMBLY - METAL</b>
	<b>3</b>			<b>COFFIN OR CASKET MFG OR ASSEMBLY - METAL</b>
	<b>4</b>			<b>FIREPROOF EQUIP MFG</b> Includes Metal Furniture, Filing Equipment And Incidental Woodworking. Not Applicable To The Mfg. Of Fireproof Doors Or Shutters Which Are Wood, Covered With Metal, Or Structural Or Reinforcing Materials.
	<b>5</b>			<b>FURNITURE MFG - METAL</b>
<b>3081</b>		<b>9.39</b>	<b>1000</b>	<b>6.37</b>
	<b>0</b>			<b>FOUNDRY - FERROUS - NOC</b>
	<b>1</b>			<b>SHIP BUILDING: FOUNDRY - IRON - NOC</b>
<b>3085</b>		<b>6.40</b>	<b>1000</b>	<b>4.34</b>
	<b>0</b>			<b>FOUNDRY - NON-FERROUS - NOC</b>
	<b>1</b>			<b>SHIP BUILDING: FOUNDRY - NON FERROUS METALS - NOC</b>
<b>3110</b>		<b>3.98</b>	<b>1000</b>	<b>2.70</b>
	<b>0</b>			<b>CHAIN MFG - FORGED</b>
	<b>1</b>			<b>FORGING WORK - DROP OR MACHINE</b> Includes Trimming. The Machining Of Forgings Or Die Making Operations Shall Be Assigned To 3632 Machine Shop.
	<b>2</b>			<b>TOOL MFG - DROP OR MACHINE FORGED - NOC- FORGING</b> Includes Trimming. * Machining Or Finishing Of Tools Or Die Making Operations Assigned To 3114.
<b>3111</b>		<b>2.61</b>	<b>813</b>	<b>1.77</b>
	<b>0</b>			<b>BLACKSMITH NPD</b>
	<b>1</b>			<b>PIPE BENDING AND CUTTING</b> Shall Not Be Assigned To A Risk Engaged In Operations Described By Another Classification Unless The Operations Subject To Code 3111 Are Conducted As A Separate And Distinct Business.
<b>3113</b>		<b>2.04</b>	<b>670</b>	<b>1.38</b>
	<b>0</b>			<b>TOOL MFG - NOT DROP OR MACHINE FORGED - NOC</b>
<b>3114</b>		<b>3.79</b>	<b>1000</b>	<b>2.57</b>
	<b>0</b>			<b>TOOL MFG - DROP OR MACHINE FORGED - NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS</b>
<b>3118</b>		<b>1.90</b>	<b>635</b>	<b>1.29</b>
	<b>0</b>			<b>FILE MFG</b>
	<b>1</b>			<b>SAW MFG</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
3122		6.24	1000	4.23
	0			CUTLERY MFG NOC
	1			RAZOR MFG NOC
3131		4.35	1000	2.95
	0			BUTTON OR FASTENER MFG - METAL
	1			FASTENER OR BUTTON MFG - METAL
3132		3.88	1000	2.63
	0			BOLT OR NUT MFG Steel Making Or Rolling Mills To Be Separately Rated.
	1			NUT OR BOLT MFG Steel Making Or Rolling Mills To Be Separately Rated.
	2			SPIKE MFG Steel Making Or Rolling Mills To Be Separately Rated.
3145		2.36	750	1.60
	0			AUTOMATIC SCREW MACH PROD MFG NPD
	1			SCREW MFG
3146		4.69	1000	3.18
	0			HARDWARE MFG NOC
	1			HORSE SHOE MFG Steel Making Or Rolling Mills To Be Separately Rated.
	2			SKATE MFG
3169		3.55	1000	2.41
	0			STOVE MFG
3179		2.47	778	1.67
	0			ELECTRICAL APPARATUS MFG NOC Includes Electrical Fixtures Or Appliances. Npd With 3643 Electric Power Or Transmission Equipment Mfg.
3188		3.71	1000	2.52
	0			PLUMBERS' SUPPLIES MFG NOC Foundry Operations To Be Separately Rated.
3192		3.59	1000	2.43
	0			LAMP MFG OR ASSEMBLY - ELECTRIC - FLOOR OR TABLE
3193		4.07	1000	2.76
	0			ELECTRIC OR GAS LIGHTING FIXTURE MFG OR ASSEMBLY NOC
	1			GAS OR ELECTRIC LIGHTING FIXTURES MFG OR ASSEMBLY NOC
3194		4.50	1000	3.05

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>ELECTRIC LIGHTING FIXTURE MFG OR ASSEMBLY - FLUORESCENT</b>
<b>3220</b>		<b>3.85</b>	<b>1000</b>	<b>2.61</b>
	<b>0</b>			<b>CAN MFG</b>
<b>3227</b>		<b>4.29</b>	<b>1000</b>	<b>2.91</b>
	<b>0</b>			<b>ALUMINUM WARE MFG</b> Applies To Goods Manufactured From Sheet Aluminum. Rolling Mills Or Smelting To Be Separately Rated.
<b>3241</b>		<b>6.34</b>	<b>1000</b>	<b>4.30</b>
	<b>0</b>			<b>WIRE DRAWING - IRON OR STEEL</b> Includes Wire Rope Or Cable Mfg.
<b>3255</b>		<b>4.43</b>	<b>1000</b>	<b>3.00</b>
	<b>0</b>			<b>WIRE CLOTH MFG</b> Wire Drawing To Be Separately Rated As 1924 Or 3241.
<b>3257</b>		<b>3.60</b>	<b>1000</b>	<b>2.44</b>
	<b>0</b>			<b>WIRE GOODS MFG NOC</b> Wire Drawing To Be Separately Rated As 1924 Or 3241.
<b>3270</b>		<b>2.26</b>	<b>725</b>	<b>1.53</b>
	<b>0</b>			<b>EYELET MFG</b>
	<b>1</b>			<b>PIN MFG</b>
	<b>2</b>			<b>TACK MFG</b>
<b>3307</b>		<b>6.17</b>	<b>1000</b>	<b>4.18</b>
	<b>0</b>			<b>HEAT TREATING - METAL NPD</b>
<b>3315</b>		<b>4.55</b>	<b>1000</b>	<b>3.08</b>
	<b>0</b>			<b>BRASS OR COPPER GOODS MFG</b>
	<b>1</b>			<b>COPPER OR BRASS GOODS MFG</b>
<b>3336</b>		<b>3.38</b>	<b>1000</b>	<b>2.29</b>
	<b>0</b>			<b>TYPE FOUNDRY</b>
<b>3339</b>		<b>2.57</b>	<b>803</b>	<b>1.74</b>
	<b>0</b>			<b>FOUNDRY - INVESTMENT CASTING</b> Applies To The Manufacture Of Metal Castings By The Lost Wax Or Investment Process.
<b>3365</b>		<b>11.92</b>	<b>1000</b>	<b>9.06</b>
	<b>0</b>			<b>WELDING OR CUTTING NOC &amp; DRIVERS</b> Applies To Both Shop Or Outside Work And Includes Incidental Machining Operations Connected Therewith. Npd Except That Welding In Connection With The Following Work Shall Be Separately Rated- (A) Welding Or Cutting In Connection With Demolition Jobs - Rate As 5701 Wrecking. (B) Welding Or Cutting In Connection With Oil Or Gas Or Pipe Line Construction - Rate As 6233 Oil Or Gas Pipe Line Construction. (C) Welding In Connection With The Erection Of Iron Or Steel Frame Structures Or Bridges - Rate Under Proper Iron Or Steel Erection Classification.
<b>3372</b>		<b>4.62</b>	<b>1000</b>	<b>3.13</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>DETINNING - NPD</b>
	<b>1</b>			<b>ELECTROPLATING NPD</b>
<b>3373</b>		<b>6.57</b>	<b>1000</b>	<b>4.45</b>
	<b>0</b>			<b>GALVANIZING OR TINNING—NOT ELECTROLYTIC NPD</b>
	<b>1</b>			<b>TINNING OR GALVANIZING—NOT ELECTROLYTIC NPD</b>
<b>3381</b>		<b>3.62</b>	<b>1000</b>	<b>2.45</b>
	<b>0</b>			<b>SILVERWARE MFG</b>
	<b>1</b>			<b>WATCH CASE MFG</b>
<b>3383</b>		<b>1.61</b>	<b>563</b>	<b>1.09</b>
	<b>0</b>			<b>GOLD LEAF MFG</b>
	<b>1</b>			<b>JEWELRY MFG</b>
<b>3384</b>		<b>0.81</b>	<b>363</b>	<b>0.55</b>
	<b>0</b>			<b>DIAMOND CUTTING OR POLISHING NPD</b>
	<b>1</b>			<b>PRECIOUS STONE SETTING NPD</b>
<b>3385</b>		<b>2.40</b>	<b>760</b>	<b>1.63</b>
	<b>0</b>			<b>CLOCK MFG</b>
	<b>1</b>			<b>WATCH MFG</b>
				Watch Case Mfg. To Be Separately Rated As 3381.
<b>3400</b>		<b>5.15</b>	<b>1000</b>	<b>3.49</b>
	<b>0</b>			<b>METAL GOODS MFG NOC</b>
	<b>1</b>			<b>METAL STAMPING WORK-SHOP</b>
				Applies To Production Of Metal Parts By Semi- Automatic Or Automatic Presses. Includes Die Making And All Machining, Finishing, Assembling And Forming Operations In Connection Therewith.
<b>3507</b>		<b>3.69</b>	<b>1000</b>	<b>2.50</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>AGRICULTURAL MACHINERY MFG</b>
	<b>1</b>			<b>CONSTRUCTION MACHINERY MFG NOC</b>
	<b>2</b>			<b>COTTON GIN MACHINERY MFG</b>
	<b>3</b>			<b>DREDGE MFG NOC</b>
	<b>4</b>			<b>LOCOMOTIVE WORKS</b>
	<b>5</b>			<b>MINING MACHINERY MFG</b>
	<b>6</b>			<b>ORE MILLING MACHINERY MFG</b>
	<b>7</b>			<b>POWER PLOW MFG</b>
	<b>8</b>			<b>ROAD MAKING MACHINERY MFG</b>
	<b>9</b>			<b>SAFE MFG OR REPAIRING</b>
	<b>10</b>			<b>STEAM SHOVEL MFG NOC</b>
	<b>11</b>			<b>STREET MAKING MACHINERY MFG</b>
	<b>12</b>			<b>TRACTION ENGINE MFG</b>
<b>3548</b>		<b>2.36</b>	<b>750</b>	<b>1.60</b>
	<b>0</b>			<b>BOOKBINDING MACHINE MFG</b>
	<b>1</b>			<b>PRINTING MACHINE MFG</b>
<b>3561</b>		<b>2.38</b>	<b>755</b>	<b>1.61</b>
	<b>0</b>			<b>SEWING MACHINE MFG</b>
<b>3571</b>		<b>1.68</b>	<b>580</b>	<b>1.14</b>
	<b>0</b>			<b>AIR PRESSURE GAUGE MFG</b>
	<b>1</b>			<b>STEAM GAUGE MFG</b>
<b>3574</b>		<b>1.36</b>	<b>500</b>	<b>0.92</b>
	<b>0</b>			<b>CASH REGISTER MFG</b>
	<b>1</b>			<b>COMPUTER, RECORDING, OR OFFICE MACHINE MFG NOC</b>
	<b>2</b>			<b>GAS METER MFG</b>
<b>3581</b>		<b>1.26</b>	<b>475</b>	<b>0.85</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>FUEL INJECTION DEVICE MFG</b> Includes The Manufacture Or Rebuilding Of Devices Used In Vehicles Or Other Equipment To Monitor, Meter Or Distribute Fuel Such As But Not Limited To Carburetors, Fuel Pumps, Superchargers, Turbo Chargers And Throttle Bodies.
<b>3612</b>		<b>3.43</b>	<b>1000</b>	<b>2.33</b>
	<b>0</b>			<b>ENGINE MFG NOC</b> Foundry Operations To Be Separately Rated.
	<b>1</b>			<b>PUMP MFG</b> Foundry Operations To Be Separately Rated.
<b>3620</b>		<b>3.61</b>	<b>1000</b>	<b>2.45</b>
	<b>0</b>			<b>BOILERMAKING</b>
	<b>1</b>			<b>SHIP BUILDING: BOILER MAKING</b>
	<b>2</b>			<b>TANK BUILDING - METAL - SHOP</b>
<b>3632</b>		<b>3.76</b>	<b>1000</b>	<b>2.55</b>
	<b>0</b>			<b>AUTOMOTIVE REPLACEMENT PARTS DISTRIBUTOR - WHOLESALE - MACHINE SHOP - NO WORK ON MOTOR VEHICLES</b> Includes Cylinder Boring, Valve Grinding, Turning Down Brake Drums Or Rebabbing Connecting Rods. Store Employees Shall Be Assigned To 8010 Hardware Store.
	<b>1</b>			<b>MACHINE SHOP NOC</b> Foundry Operations To Be Separately Rated.
	<b>2</b>			<b>SHIP BUILDING: MACHINE SHOP (OTHER THAN MAINTENANCE MACHINE SHOP)</b>
<b>3634</b>		<b>2.11</b>	<b>688</b>	<b>1.43</b>
	<b>0</b>			<b>SPRINKLER HEAD MFG</b> Applies To Automatic Sprinklers.
	<b>1</b>			<b>VALVE MFG</b> Foundry Operations To Be Separately Rated.
	<b>2</b>			<b>WATER METER MFG</b>
<b>3635</b>		<b>2.49</b>	<b>783</b>	<b>1.69</b>
	<b>0</b>			<b>GEAR MFG OR GRINDING NPD</b>
<b>3638</b>		<b>5.25</b>	<b>1000</b>	<b>3.56</b>
	<b>0</b>			<b>BALL BEARING MFG NPD</b>
	<b>1</b>			<b>ROLLER BEARING MFG NPD</b>
<b>3642</b>		<b>2.83</b>	<b>868</b>	<b>1.92</b>
	<b>0</b>			<b>BATTERY MFG - DRY</b>
<b>3643</b>		<b>3.19</b>	<b>958</b>	<b>2.16</b>
	<b>0</b>			<b>ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG</b> Includes The Mfg. Or Repair Of Motors, Generators, Convertors, Transformers, Switchboards, Circuit Breakers, Switches Or Switchboard Apparatus Or Incidental Equipment.
<b>3648</b>		<b>1.87</b>	<b>628</b>	<b>1.27</b>
	<b>0</b>			<b>AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
<b>3649</b>		<b>4.09</b>	<b>1000</b>	<b>2.77</b>
	<b>0</b>	<b>COIN OPERATED MACHINE MFG NOC</b> Applies Only To Risks Engaged In The Mfg. Of Electrical Or Electronic Vending Or Coin Operated Machines.		
	<b>1</b>	<b>VENDING MACHINE MFG NOC</b> Applicable Only To Risks Engaged In The Mfg. Of Electrical Or Electronic Vending Or Coin Operated Machines.		
<b>3656</b>		<b>3.63</b>	<b>1000</b>	<b>2.46</b>
	<b>0</b>	<b>BATTERY MFG - STORAGE - NOC</b>		
<b>3681</b>		<b>1.23</b>	<b>468</b>	<b>0.83</b>
	<b>0</b>	<b>ELECTRICAL CORD SET, RADIO OR IGNITION HARNESS ASSEMBLY</b>		
	<b>1</b>	<b>RADIO APPARATUS MFG OR ASSEMBLY NOC</b>		
	<b>2</b>	<b>TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATIONS DEVICE, MFG NOC</b>		
<b>3685</b>		<b>1.25</b>	<b>473</b>	<b>0.85</b>
	<b>0</b>	<b>INSTRUMENT MFG NOC</b> Applies To Professional Or Scientific Instruments.		
	<b>1</b>	<b>THERMOMETER MFG</b>		
	<b>2</b>	<b>UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG, SERVICE OR REPAIR—</b> Aircraft weighing less than 55 pounds		
<b>3686</b>		<b>2.09</b>	<b>683</b>	<b>1.42</b>
	<b>0</b>	<b>MUSICAL INSTRUMENT MFG - METAL - NOC</b>		
<b>3719</b>		<b>1.04</b>	<b>420</b>	<b>0.79</b>
	<b>0</b>	<b>OIL OR GAS WELL- OIL STILL ERECTION OR REPAIR</b> Applies To The Erection Or Repair Of Oil Stills And Incidental Structures Or Connections Which Are Integral Parts Of The Distillation Units Such As Control, Pump And Compressor Houses. Separately Rate The Erection Or Repair Of Office Buildings, Warehouses, Storage Tanks, Power Plants, Or Other Structures Incidental To An Oil Refinery But Not Integral Parts Of The Distillation Units; Chimney Construction And Pile Driving.		
<b>3724</b>		<b>6.32</b>	<b>1000</b>	<b>4.80</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

**Effective- January 1, 2023**

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>AUTOMATIC STOKER - INSTALLATION OR SERVICE - COMMERCIAL - &amp; DRIVERS</b>
	<b>1</b>			<b>ELECTRICAL APPARATUS INSTALLATION OR REPAIR &amp; DRIVERS</b> Npd Of Employees Of Insured Engaged In The Installation Or Repair Of Electrical Apparatus On The Premises Of The Insured. Such Payroll Must Be Included In The Governing Classification. Erection Of Poles, Stringing Of Wires, Installation Of Service Transformers On Poles Or On The Outside Of Buildings Or The Making Of Service Connections To Be Separately Rated As 7538 Electric Light Or Power Line Construction.
	<b>2</b>			<b>GAS BURNER - INSTALLATION OR SERVICE - COMMERCIAL - &amp; DRIVERS</b>
	<b>3</b>			<b>GASOLINE PUMP INSTALLATION &amp; DRIVERS</b> Applies To Installation, Service And Maintenance Of Gasoline Pumps At Stations. Excavation To Be Separately Rated As 6217. Sign Erection To Be Separately Rated
	<b>4</b>			<b>HVAC INSTALLATION, SERVICE OR REPAIR &amp; DRIVERS - COMMERCIAL &amp;, RESIDENTIAL</b> Applies To The Installation, Service Or Repair Of Residential & Commercial Heating, Ventilating And/Or Air Conditioning Systems.
	<b>5</b>			<b>MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC &amp; DRIVERS</b> Code 3724 Shall Not Be Assigned To Employees Of Insured'S Engaged In Such Work On The Premises Of The Insured. Such Payroll Must Be Included In The Governing Classification.
	<b>6</b>			<b>MILLWRIGHT WORK NOC &amp; DRIVERS</b> Applies To The Erection Or Repair Of Machinery Or Equipment. Npd Of Insured'S Employees Engaged In Millwright Work On The Premises Of The Insured. Such Payroll Must Be Included In The Governing Classification. Sign Erection To Be Separately Rated.
	<b>7</b>			<b>OIL BURNER - INSTALL OR SERVICE - COMMERCIAL &amp; DRIVERS</b>
	<b>8</b>			<b>REFRIGERATOR - INSTALL OR SERVICE - COMMERCIAL &amp; DRIVERS</b>
<b>3726</b>		<b>5.57</b>	<b>1000</b>	<b>4.23</b>
	<b>0</b>			<b>BOILER INSTALLATION OR REPAIR - STEAM</b> Includes The Construction Or Repair Of Foundations.
	<b>1</b>			<b>BOILER SCALING NPD</b>
	<b>2</b>			<b>TANK ERECTION OR REPAIR - METAL - WITHIN BUILDINGS EXCLUSIVELY</b> Includes The Construction Or Repair Of Foundations.
<b>3807</b>		<b>2.64</b>	<b>820</b>	<b>1.79</b>
	<b>0</b>			<b>AUTOMOBILE RADIATOR MFG NPD</b>
	<b>1</b>			<b>RADIATOR MFG - AUTOMOBILE NPD</b>
<b>3815</b>		<b>7.32</b>	<b>1000</b>	<b>4.96</b>
	<b>0</b>			<b>TRUCK BODY MFG OR REPAIR NOC</b> Applies To The Manufacture Or Repair Of Truck, Trailer Or Bus Bodies. Class Includes Painting
<b>3821</b>		<b>15.12</b>	<b>1000</b>	<b>9.92</b>
	<b>0</b>			<b>AUTOMOBILE DISMANTLING &amp; DRIVERS</b> Includes The Salvage Or Junking Of Parts.Store Operations Which Are Physically Separated From Salvage And Parts Storage Areas, And Are Conducted With No Interchange Of Labor, To Be Separately Rated As 8046 - Store: Automobile Accessories - Retail - Noc.
<b>3826</b>		<b>2.22</b>	<b>715</b>	<b>1.51</b>
	<b>0</b>			<b>AIRCRAFT ENGINE MFG.</b>
	<b>1</b>			<b>ENGINE MFG - AIRCRAFT</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
3830		2.06	675	1.40
	0	<b>AIRPLANE MFG</b>		
	1	<b>UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG, SERVICE OR REPAIR—</b> Aircraft weighing less than 55 pounds		
3864		5.87	1000	3.98
	0	<b>CARRIAGE OR WAGON MFG OR ASSEMBLY</b> Baby Carriage Mfg. To Be Separately Rated As 3865.		
3865		4.01	1000	2.72
	0	<b>BABY CARRIAGE MFG</b>		
	1	<b>BICYCLE MFG OR ASSEMBLY</b>		
3881		3.82	1000	2.59
	0	<b>CAR MFG - RAILROAD - &amp; DRIVERS</b>		
4000		11.69	1000	8.48
	0	<b>CLAY OR SHALE DIGGING &amp; DRIVERS</b> No Canal, Sewer Or Cellar Excavation Or Underground Mining. Includes: Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment And The Installation Of Machinery.		
	1	<b>GRAVEL DIGGING &amp; DRIVERS</b> No Canal, Sewer Or Cellar Excavation Or Underground Mining. Includes Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment And The Installation Of Machinery.		
	2	<b>SAND DIGGING &amp; DRIVERS</b> No Canal, Sewer Or Cellar Excavation Or Underground Mining. Includes Construction Repair Or Maintenance Of All Buildings, Structures Or Equipment And The Installation Of Machinery.		
	3	<b>SHALE DIGGING &amp; DRIVERS</b> No Canal, Sewer Or Cellar Excavation Or Underground Mining. Includes Construction Repair Or Maintenance Of All Buildings, Structures Or Equipment And The Installation Of Machinery.		
4023		11.35	1000	7.70
	0	<b>EARTHENWARE MFG NOC - &amp; DRIVERS</b> Includes:The Mfg. Of Roof, Drainage Or Fireproofing Tile, Wall Copings, Flue Linings, Conduits, Retorts, Sewer Or Drain Pipe Or Similar Products. Mining, Quarrying Or Clay Digging To Be Separately Rated.		
	1	<b>TILE MFG NOC - &amp; DRIVERS</b> Includes The Mfg. Of Roof, Drainage Or Fireproofing Tile, Wall Copings, Flue Linings, Conduits, Retorts, Sewer Or Drain Pipe Or Similar Products. Mining, Quarrying Or Clay Digging To Be Separately Rated.		
4024		5.24	1000	3.55
	0	<b>BRICK MFG - FIRE OR ENAMELED - &amp; DRIVERS</b> Applies To Fire, Enamel, Repressed Or Hydraulic Pressed Brick Exclusively. Clay Digging, Mining Or Quarrying To Be Separately Rated.		
4027		11.35	1000	7.70
	0	<b>BRICK MFG NOC - &amp; DRIVERS</b> Includes The Construction Or Reconstruction Of Sheds Or Kilns. Mining, Quarrying Or Clay Digging To Be Separately Rated.		
4034		7.89	1000	5.35
	0	<b>CONCRETE PRODUCTS MFG &amp; DRIVERS</b> Applies To Shop Or Yard Work Only. Includes The Mfg. Of Concrete Blocks, Bricks, Poles, Piles, Beams, Sewer Pipes, Tile, Or Similar Products, And May Be Applied Only When The Operations Described Are Conducted As A Commercial Enterprise At A Permanent Location. Not Available At A Construction Site Or For Any Plant Established Or Operated In Connection With Construction Work.		

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
4036		3.39	1000	2.30
	0	<b>PLASTER BOARD OR PLASTER BLOCK MFG &amp; DRIVERS</b> Quarrying, Crushing Or Grinding To Be Separately Rated.		
	1	<b>PLASTER MIXING &amp; DRIVERS NPD</b> No Crushing Or Grinding Operations.		
	2	<b>STAFF MIXING &amp; DRIVERS NPD</b> No Crushing Or Grinding Operations.		
4038		3.44	1000	2.33
	0	<b>DRESS FORM MFG</b> Applies To Paper Mache Or Plaster Forms.		
	1	<b>ORNAMENT MFG</b>		
	2	<b>PLASTER STATUARY MFG</b>		
4050		3.60	1000	2.44
	0	<b>CHINA DECORATING NPD</b>		
4053		3.52	1000	2.39
	0	<b>POTTERY MFG: CHINA OR TABLEWARE</b> Mining, Quarrying Or Clay Digging To Be Separately Rated.		
4062		3.38	1000	2.29
	0	<b>POTTERY MFG- PORCELAIN WARE - MECHANICAL PRESS FORMING</b> Mining, Quarrying Or Clay Digging To Be Separately Rated.		
4111		3.41	1000	2.31
	0	<b>GLASSWARE MFG - NO AUTOMATIC BLOWING MACH</b> Digging Or Quarrying To Be Separately Rated.		
4112		1.06	425	0.72
	0	<b>INCANDESCENT LAMP MFG</b>		
	1	<b>RADIO TUBE MFG</b>		
4113		5.18	1000	3.51
	0	<b>GLASS MFG - CUT</b>		
4114		4.85	1000	3.29
	0	<b>GLASSWARE MFG NOC</b> Digging Or Quarrying To Be Separately Rated.		
4115		1.82	615	1.23
	0	<b>CATHODE RAY TUBE MFG</b>		
	1	<b>TELEVISION TUBE MFG</b>		
4130		7.22	1000	4.90
	0	<b>GLASS MERCHANT</b> Includes Bending, Grinding, Beveling Or Silvering Of Plate Glass.		
4133		6.54	1000	4.43

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>CATHEDRAL OR ART GLASS WINDOW MFG</b> Includes Glass Mfg.
	<b>1</b>			<b>GLASS WINDOW MFG- STAINED</b> Includes Glass Mfg.
<b>4150</b>		<b>1.47</b>	<b>528</b>	<b>1.00</b>
	<b>0</b>			<b>COMPUTER CHIP MFG</b>
	<b>1</b>			<b>DIAMOND DIE MFG</b>
	<b>2</b>			<b>LENS MFG - GROUND</b>
	<b>3</b>			<b>OPTICAL GOODS MFG NOC</b>
<b>4239</b>		<b>4.58</b>	<b>1000</b>	<b>3.11</b>
	<b>0</b>			<b>PAPER MFG</b> Includes Card, Bristol, Paper, Straw, Fiber Or Leather-Board. Wood Pulp Mfg. To Be Separately Rated.
<b>4240</b>		<b>3.83</b>	<b>1000</b>	<b>2.60</b>
	<b>0</b>			<b>BOX MFG - SET-UP PAPER</b> Paper Or Paper Board Mfg. To Be Separately Rated.
<b>4243</b>		<b>3.96</b>	<b>1000</b>	<b>2.68</b>
	<b>0</b>			<b>BOX MFG - FOLDING PAPER - NOC</b> Paper Or Paper Board Mfg. To Be Separately Rated.
<b>4244</b>		<b>3.94</b>	<b>1000</b>	<b>2.67</b>
	<b>0</b>			<b>CORRUGATED OR FIBER BOARD CONTAINER MFG</b> Includes Corrugating Or Laminating Of Paper. Paper Or Paper Board Mfg. To Be Separately Rated.
<b>4245</b>		<b>2.67</b>	<b>828</b>	<b>1.81</b>
	<b>0</b>			<b>CONTAINER MFG - CARDBOARD OR PAPER - SPIRAL OR CONVOLUTE WOUND</b> With Or Without Metal Or Cardboard Ends.
	<b>1</b>			<b>TUBE MFG - CARDBOARD OR PAPER - SPIRAL OR CONVOLUTE WOUND</b> With Or Without Metal Or Cardboard Ends.
<b>4250</b>		<b>3.96</b>	<b>1000</b>	<b>2.68</b>
	<b>0</b>			<b>PAPER COATING</b> Not Building, Roofing Paper Or Felt Preparation. Paper Mfg. To Be Separately Rated As 4239.
	<b>1</b>			<b>PAPER CORRUGATING OR LAMINATING</b> Npd With 4244 Corrugated Or Fiber Board Container Mfg. Paper Mfg. To Be Separately Rated As 4239.
	<b>2</b>			<b>PAPER CREPEING</b> Paper Mfg. To Be Separately Rated As 4239.
	<b>3</b>			<b>PAPER OILING PARAFFINING, PARCHMENTIZING OR WAXING</b> Paper Mfg. To Be Separately Rated As 4239.
<b>4251</b>		<b>6.56</b>	<b>1000</b>	<b>4.45</b>
	<b>0</b>			<b>LOOSE-LEAF LEDGER MFG</b> Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.
	<b>1</b>			<b>NOTE BOOK MFG</b> Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.
	<b>2</b>			<b>STATIONERY MFG NPD</b> Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.
<b>4273</b>		<b>5.61</b>	<b>1000</b>	<b>3.80</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	<b>0</b>	<b>BAG MFG - PAPER</b>		
		Paper Mfg. To Be Separately Rated As 4239.		
<b>4279</b>		<b>4.87</b>	<b>1000</b>	<b>3.30</b>
	<b>0</b>	<b>FOIL OR PAPER GOODS MFG-PRINTED</b>		
		Applies To The Mfg. Of Advertising Displays, Labels, Tags Or Cartons But Is Not Available To Risks Which Do Not Print The Paper Or Foil Goods Mfg. Corrugated Or Fiber Board Container Or Paper Or Foil Mfg. To Be Separately Rated.		
	<b>1</b>	<b>PAPER GOODS MFG NOC</b>		
		Paper Mfg. To Be Separately Rated As 4239.		
	<b>2</b>	<b>PAPER OR FOIL GOODS MFG-PRINTED</b>		
		Applies To The Mfg. Of Advertising Displays, Labels, Tags Or Cartons But Is Not Available To Risks Which Do Not Print The Paper Or Foil Goods Mfg. Corrugated Or Fiber Board Container Or Paper Or Foil Mfg. To Be Separately Rated.		
<b>4282</b>		<b>2.95</b>	<b>898</b>	<b>2.00</b>
	<b>0</b>	<b>BOOT PATTERN MFG NPD</b>		
	<b>1</b>	<b>DRESS PATTERN MFG-PAPER</b>		
		Includes Designers, Draftsmen, Cutters. Magazine Printing To Be Separately Rated As 4299 Printing.		
	<b>2</b>	<b>MUSIC ROLL MFG - PERFORATED PAPER</b>		
		Paper Mfg. To Be Separately Rated As 4239.		
	<b>3</b>	<b>SHOE PATTERN MFG NPD</b>		
<b>4283</b>		<b>2.48</b>	<b>780</b>	<b>1.68</b>
	<b>0</b>	<b>BUILDING OR ROOFING PAPER OR FELT PREPARATION - NO INSTALLATION</b>		
		Not Applicable To Asphalt Or Tar Distillation Or Refining Plants Which Include The Saturating Of Paper Or Felt As A Part Of Their Operations. Paper Or Felt Mfg. To Be Separately Rated.		
	<b>1</b>	<b>FELT OR BUILDING OR ROOFING PAPER PREPARATION - NO INSTALLATION</b>		
		Not Applicable To Asphalt Or Tar Distillation Or Refining Plants, Which Include The Saturating Of Paper Or Felt As A Part Of Their Operations. Paper Or Felt Mfg. To Be Separately Rated.		
	<b>2</b>	<b>ROOFING OR BUILDING PAPER OR FELT PREPARATION - NO INSTALLATION</b>		
		Not Applicable To Asphalt Or Tar Distillation Or Refining Plants, Which Include The Saturating Of Paper Or Felt As A Part Of Their Operations. Paper Or Felt Mfg. To Be Separately Rated.		
<b>4299</b>		<b>2.63</b>	<b>818</b>	<b>1.78</b>
	<b>0</b>	<b>LITHOGRAPHING</b>		
		Includes Incidental Assembling, Stapling Or Binding Of Circulars, Pamphlets Or Catalogues. Artists, Designers, Proofreaders, Editors Or Clerical Office Employees To Be Separately Rated As 8810 Clerical; Reporters, Advertising Or Circulation Solicitors To Be Separately Rated As 8742 Salesperson.		
	<b>1</b>	<b>PLAYING CARDS MFG</b>		
		Paper Or Cardboard Mfg. To Be Separately Rated As 4239.		
	<b>2</b>	<b>PRINTING</b>		
		Includes Incidental Assembling, Stapling Or Binding Of Circulars, Pamphlets Or Catalogues. Artists, Designers, Proof-Readers, Editors Or Clerical Office Employees To Be Separately Rated As 8810 Clerical; Reporters, Advertising Or Circulation Solicitors To Be Separately Rated As 8742 Salesperson.		
	<b>3</b>	<b>RUBBER STAMP MFG OR ASSEMBLY</b>		
		Mfg. Of Frames, Backs Or Handles To Be Separately Rated.		
<b>4301</b>		<b>4.57</b>	<b>1000</b>	<b>3.10</b>
	<b>0</b>	<b>WALLPAPER MFG</b>		
		Includes Designing, Printing Or Finishing. Paper Mfg. To Be Separately Rated As 4239.		
<b>4307</b>		<b>2.03</b>	<b>668</b>	<b>1.38</b>
	<b>0</b>	<b>BOOKBINDING</b>		

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4313		5.33	1000	3.61
	0	<b>NEWSPAPER PUBLISHING - &amp; CLERICAL, SALESMEN, DRIVERS</b>		
		The Actual Remuneration, Excluding Tips Of Employees Engaged As Newsboys Shall Be Included In The Payroll Subject To Audit And Premium Charge. If The Actual Remuneration Is Not Available, The Remuneration Shall Be Determined On The Basis Of \$1.50 Per Day Worked Per Newsboy.		
4351		3.11	938	2.11
	0	<b>PHOTOENGRAVING</b>		
4352		3.28	980	2.22
	0	<b>ENGRAVING</b>		
4353		1.73	593	1.17
	0	<b>SILK SCREEN MFG - &amp; CLERICAL, SALESMEN, DRIVERS NPD</b>		
4360		0.87	378	0.59
	0	<b>DUPLICATION &amp; REPLICATION SERVICE OF PRERECORDED AUDIO, VIDEO OR DATA</b>		
	1	<b>MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS</b>		
		Digital Media Processing And Editing, As Well As Marketing Through Film Exchanges, Are Included Under Code 4360, Whether Performed By A Contractor Or The Production Company.		
4361		1.40	510	0.94
	0	<b>PHOTOGRAPHER - ALL EMPLOYEES &amp; CLERICAL, SALESMEN, DRIVERS</b>		
		Includes Incidental Retail Store Employees And Photo Processing Employees. As Respects Aerial Photography, The Payroll Of All Members Of The Flying Crew And Aircraft Ground Employees Shall Be Assigned To The Appropriate Aircraft Flying And Ground Classification.		
4410		3.72	1000	2.52
	0	<b>RUBBER GOODS MFG NOC</b>		
4431		3.90	1000	2.64
	0	<b>MAGNETIC OR OPTICAL RECORDING MEDIA MFG</b>		
		Includes Audio Or Visual Recording Media Mfg. And Tape Or Disc Mfg.		
4432		1.81	613	1.23
	0	<b>PEN MFG</b>		
		Includes The Manufacture Of Handwriting Instruments. Pencil Mfg. - Wood To Be Separately Rated As Code 2942.		
	1	<b>PENCIL MFG - MECHANICAL</b>		
		Includes The Manufacture Of Handwriting Instruments. Pencil Mfg - Wood To Be Separately Rated As Code 2942.		
4439		4.15	1000	2.81
	0	<b>LACQUER MFG</b>		
		Includes Mixing Of Thinners Or Solvents But No Nitrocellulose Mfg. Refer Risks Engaged In The Mfg. Of Nitrocellulose, Thinners, Or Solvents To The Home Office For Individual Treatment		
	1	<b>SPIRIT VARNISH MFG</b>		
		Includes Mixing Of Thinners Or Solvents But No Nitrocellulose Mfg. Refer Risks Engaged In The Mfg. Of Nitrocellulose, Thinners, Or Solvents To The The Home Office For Individual Treatment.		
4452		5.13	1000	3.48

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>BONE GOODS MFG</b>
	<b>1</b>			<b>HORN GOODS MFG - FABRICATED PRODUCTS MFG</b> Applies To The Mfg. Of Horn Goods By Such Operations As Machining, Bending, Buffing Or Polishing.
	<b>2</b>			<b>IVORY GOODS MFG</b>
	<b>3</b>			<b>PLASTICS MFG- FABRICATED PRODUCTS NOC</b> Applicable To The Mfg. Of Plastic Goods By Such Operations As Machining, Bending, Buffing Or Polishing, Using Raw Materials In The Form Of Sheets, Rods Or Tubes. Also Applicable To The Mfg. Of Plastic Goods By A Dipping Process.
<b>4459</b>		<b>4.67</b>	<b>1000</b>	<b>3.17</b>
	<b>0</b>			<b>PLASTICS MFG- SHEETS, RODS, TUBES</b> Includes The Mixing Or Grinding Of Molding Materials. Not Applicable To The Nitration Of Cellulose.
<b>4470</b>		<b>2.65</b>	<b>823</b>	<b>1.80</b>
	<b>0</b>			<b>CABLE MFG - INSULATED ELECTRICAL</b> Wire Drawing To Be Separately Rated As 1924 Or 3241.
	<b>1</b>			<b>WIRE INSULATING OR COVERING</b> Includes Incidental Wire Stranding. Wire Drawing To Be Separately Rated As 1924 Or 3241.
<b>4479</b>		<b>3.14</b>	<b>945</b>	<b>2.13</b>
	<b>0</b>			<b>BUTTON MFG NOC</b>  * See Code 3131 For Metal Button Mfg.
<b>4484</b>		<b>3.73</b>	<b>1000</b>	<b>2.53</b>
	<b>0</b>			<b>PLASTICS MFG- MOLDED PRODUCTS NOC</b> Applicable To The Mfg. Of Plastic Goods By Injection Or Compression Molding. Includes Die Making And All The Machining, Finishing, Assembling And Forming Operations In Connection With The Molded Products.
<b>4491</b>		<b>4.64</b>	<b>1000</b>	<b>3.15</b>
	<b>0</b>			<b>LINOLEUM MFG- BURLAP OR FELT BASE</b>
<b>4493</b>		<b>4.31</b>	<b>1000</b>	<b>2.92</b>
	<b>0</b>			<b>FABRIC COATING OR IMPREGNATING NOC</b> Includes The Coating Or Impregnating Of Fabrics With Oils, Varnishes, Lacquers, Plastics Or Rubber.
	<b>1</b>			<b>LEATHER MFG - IMITATION</b>
	<b>2</b>			<b>LINOLEUM MFG</b>
<b>4557</b>		<b>3.17</b>	<b>953</b>	<b>2.15</b>
	<b>0</b>			<b>INK MFG - PRINTING</b> Manufacture Of Spirit Or Lacquer Type Inks To Be Separately Rated As 4439 Lacquer Mfg.
<b>4558</b>		<b>2.57</b>	<b>803</b>	<b>1.74</b>
	<b>0</b>			<b>PAINT MFG</b> Pigment Or Lead Compound Mfg. To Be Separately Rated.
<b>4561</b>		<b>2.57</b>	<b>803</b>	<b>1.74</b>
	<b>0</b>			<b>VARNISH MFG - OLEO-RESINOUS</b> Mfg. Of Solvents, Spirit Varnishes, Lacquers Or Dopes To Be Separately Rated.
<b>4571</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	<b>0</b>			<b>ANALYTICAL CHEMIST NPD</b> Includes Laboratory And Outside Employees. * Rated According To Operations Or As Previously Established.
	<b>1</b>			<b>ASSAYING - NPD</b> Includes Laboratory And Outside Employees. * Rated According To Operations Or As Previously Established.
<b>4572</b>		<b>0.98</b>	<b>405</b>	<b>0.64</b>
	<b>0</b>			<b>ANALYTICAL CHEMIST NPD</b> Includes Laboratory And Outside Employees.
	<b>1</b>			<b>ASSAYING - NPD</b> Includes Laboratory And Outside Employees.
<b>4583</b>		<b>4.46</b>	<b>1000</b>	<b>3.02</b>
	<b>0</b>			<b>FERTILIZER MFG &amp; DRIVERS</b> Not Rendering Or Garbage Works. Includes Manufacturing Plants Solely Engaged In The Wet Or Dry Mixing Of Fertilizers. Fertilizer Dealer To Be Separately Rated Under Codes 8215. Codes 4583 And 2089 - Packing House Shall Not Be Assigned To The Same Risk Unless The Operations Described By These Classifications Are Conducted As Separate And Distinct Businesses.
<b>4597</b>		<b>3.86</b>	<b>1000</b>	<b>2.62</b>
	<b>0</b>			<b>DRESSING MFG</b> Applies To Shoe, Stove, Harness, Furniture, Automobile Or Metal Polish Or Dressing Mfg. Can Mfg. To Be Separately Rated As 3220.
	<b>1</b>			<b>INK (WRITING) MFG</b>
	<b>2</b>			<b>MUCILAGE MFG</b>
	<b>3</b>			<b>PASTE MFG</b>
	<b>4</b>			<b>POLISH MFG</b> Applies To Shoe, Stove, Harness, Furniture, Automobile Or Metal Polish Or Dressing Mfg. Can Mfg. To Be Separately Rated As 3220.
<b>4598</b>		<b>4.56</b>	<b>1000</b>	<b>3.09</b>
	<b>0</b>			<b>SYNTHETIC RESIN MFG NOC - NPD</b> Applicable To The Mfg. Of Friable Synthetic Resins For Use In Coating And Printing Ink Mfg. It Is Not Applicable To The Mfg. Of Durable Substances Capable Of Conversion Into Sheets, Rods, Tubing And Molded Products Which Can Be Machined.
<b>4611</b>		<b>1.54</b>	<b>545</b>	<b>1.04</b>
	<b>0</b>			<b>DRUG PREP COMPOUNDING OR BLENDING - NO MFG OF INGREDIENTS</b> Npd With 4828 Chemical Blending And Mixing Noc Or 4835, 4836 Drug, Medicine Or Pharmaceutical Preparation Mfg. Metal Container Mfg. To Be Separately Rated As 3220 Can Mfg.
	<b>1</b>			<b>MEDICINE PREP COMPOUNDING OR BLENDING - NO MFG OF INGREDIENTS</b> Npd With 4828 Chemical Blending And Mixing Noc Or 4835, 4836 Drug, Medicine Or Pharmaceutical Preparation Mfg. Metal Container Mfg. To Be Separately Rated As 3220 Can Mfg.
	<b>2</b>			<b>PHARMACEUTICAL PREP COMPOUNDING OR BLENDING - NO MFG OF INGREDIENTS</b> Npd With 4828 Chemical Blending And Mixing Noc Or 4835, 4836 Drug, Medicine Or Pharmaceutical Preparation Mfg. Metal Container Mfg. To Be Separately Rated As 3220 Can Mfg.
<b>4627</b>		<b>4.51</b>	<b>1000</b>	<b>3.06</b>
	<b>0</b>			<b>EXTRACT MFG - DYEWOOD, LICORICE OR TANNING</b>
<b>4628</b>		<b>1.62</b>	<b>565</b>	<b>1.10</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>ESSENTIAL OILS MFG AND DISTILLATION</b>
	<b>1</b>			<b>EXTRACT MFG - PERFUMERY, MEDICINAL OR FLAVORING</b> Includes Distillation Of Essential Oils.
<b>4635</b>		<b>4.59</b>	<b>1000</b>	<b>3.11</b>
	<b>0</b>			<b>ACETYLENE GAS MFG &amp; DRIVERS</b> Includes Tank Charging.
	<b>1</b>			<b>BOTTLED GASES DEALER OR DELIVERY - COMMERCIAL &amp; DRIVERS</b>
	<b>2</b>			<b>CARBONIC ACID GAS MFG &amp; DRIVERS</b> Includes Tank Charging.
	<b>3</b>			<b>HYDROGEN MFG &amp; DRIVERS</b>
	<b>4</b>			<b>OXYGEN MFG &amp; DRIVERS</b> Includes Tank Charging.
<b>4653</b>		<b>2.92</b>	<b>890</b>	<b>1.98</b>
	<b>0</b>			<b>GLUE MFG &amp; DRIVERS NPD</b>
<b>4665</b>		<b>10.21</b>	<b>1000</b>	<b>6.92</b>
	<b>0</b>			<b>RENDERING WORKS NOC &amp; DRIVERS</b> No Garbage Reduction. Npd With 4583 Fertilizer Mfg. Or With 2089 Packing House.
<b>4683</b>		<b>3.66</b>	<b>1000</b>	<b>2.48</b>
	<b>0</b>			<b>COTTONSEED OIL REFINING</b> Cottonseed Oil Mfg. To Be Separately Rated.
	<b>1</b>			<b>OIL MFG - VEGETABLE - NOC</b>
<b>4692</b>		<b>1.05</b>	<b>423</b>	<b>0.71</b>
	<b>0</b>			<b>DENTAL LABORATORY</b>
<b>4693</b>		<b>1.42</b>	<b>515</b>	<b>0.96</b>
	<b>0</b>			<b>PHARMACEUTICAL GOODS MFG NOC</b>
	<b>1</b>			<b>SURGICAL GOODS MFG NOC</b>
<b>4703</b>		<b>1.81</b>	<b>613</b>	<b>1.23</b>
	<b>0</b>			<b>CORN PRODUCTS MFG</b>
	<b>1</b>			<b>DEXTRINE MFG</b>
	<b>2</b>			<b>STARCH MFG</b>
<b>4707</b>		<b>2.62</b>	<b>815</b>	<b>1.78</b>
	<b>0</b>			<b>LEATHER FINISHERS, SOFTENERS OR SIZES MFG - OIL BASE</b> Npd With 4720 Soap Or Soap Powder Mfg. And 4712 Grease Or Oil Mixing Or Blending.
	<b>1</b>			<b>TEXTILE FINISHERS, SOFTENERS OR SIZE MFG - OIL BASE</b> Npd With 4720 Soap Or Soap Powder Mfg. And 4712 Grease Or Oil Mixing Or Blending.
<b>4710</b>		<b>4.04</b>	<b>1000</b>	<b>2.74</b>
	<b>0</b>			<b>CANDLE MFG NPD</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
4712		2.60	810	1.76
	0	<b>GREASE OR OIL MIXING OR BLENDING</b>		
		Npd With 4740 Oil Refining Or 8350 Oil Or Gasoline Dealer. No Rendering Or Petroleum Refining. Can Mfg. To Be Separately Rated As 3220.		
	1	<b>OIL OR GREASE MIXING OR BLENDING</b>		
		Npd With 4740 Oil Refining Or 8350 Oil Or Gasoline Dealer. No Rendering Or Petroleum Refining To Be Separately Rated. Can Mfg. To Be Separately Rated As 3220.		
4720		1.82	615	1.23
	0	<b>SOAP OR SYNTHETIC DETERGENT MFG</b>		
		Contemplates The Mfg. Of Bar Soap, Granulated, Powdered And Sprayed Soaps, Soap Chips And Flakes, Liquid Soap And Synthetic Detergents Which Have Characteristics And End-Uses Similar To Soap.		
4740		0.74	345	0.50
	0	<b>OIL REFINING - PETROLEUM &amp; DRIVERS</b>		
		Oil Producing To Be Separately Rated.		
4741		5.24	1000	3.55
	0	<b>ASPHALT OR TAR DISTILLING OR REFINING &amp; DRIVERS</b>		
		Includes The Mfg. Of Products Obtained From The Distilling Or Refining Of Tar Or Asphalt And The Saturation Of Paper Or Felt With Tar Or Asphalt. Felt Or Paper Mfg. Or Coke Burning To Be Separately Rated. Chemical Works Or Manufacturers Of Dyes Or Products Used As Explosives To Be Separately Rated.		
4771		3.98	1000	2.70
	0	<b>EXPLOSIVES OR AMMUNITION MFG - NOC &amp; DRIVERS</b>		
		Includes The Following Operations Whether Conducted As A Single Or Multiple Enterprise: Bag Loading - Propellant Charges; Black Powder Mfg; Cap, Primer, Fuse, Booster, Or Detonator Assembly; Cartridge Charging Or Loading; Fireworks Mfg; High Explosives Mfg; Projectile, Bomb, Mine Or Grenade Loading; Projectile Or Shell Mfg; Shell Case Loading And Smokeless Powder Mfg - Single Base.		
4824		2.96	900	2.01
	0	<b>PIGMENT COLORS, LAKES OR TONERS MFG</b>		
4827		8.89	1000	6.03
	0	<b>DYE OR DYE INTERMEDIATE MFG NOC</b>		
		Includes Risks Engaged In The Grinding And Blending Of Dyes.		
4828		2.15	698	1.46
	0	<b>CHEMICAL BLENDING OR MIXING N.O.C. - ALL OPERATIONS &amp; DRIVERS</b>		
		Shall Not Be Assigned To A Risk Engaged In The Manufacture Of Chemicals.		
4829		1.80	610	1.22
	0	<b>CHEMICAL MANUFACTURING N.O.C. - ALL OPERATIONS &amp; DRIVERS</b>		
		Includes Blending Or Mixing. Shall Not Be Assigned To A Risk That Is Engaged Exclusively In Blending Or Mixing Of Chemicals. The Following Is A Partial List Of Chemical Manufacturing Processes Contemplated By Code 4829; Alcoholysis; Alkylation; Amination; Calcination; Carboxylation; Compression Of Gases; Distillation; Esterification; Halogenation; Nitration; Oxidation; Reduction; Sulphonation.		
4835		0.00	0	0.00
	0	<b>DRUG MFG</b>		
		Includes Mfg. Of Ingredients. Npd With 4829 Chemical Mfg. Noc Or 4611 Drug, Medicine Or Pharmaceutical Preparation. Mfg. Of Metal Containers To Be Separately Rated As 3220 Can Mfg.		
	1	<b>MEDICINE MFG</b>		
		Includes Mfg. Of Ingredients. Npd With 4829 Chemical Mfg. Noc Or 4611 Drug, Medicine Or Pharmaceutical Preparation. Mfg. Of Metal Containers To Be Separately Rated As 3220 Can Mfg.		
	2	<b>PHARMACEUTICAL, DRUG OR MEDICINE PREPARATION MFG</b>		
		Includes Mfg. Of Ingredients. Npd With 4829 Chemical Mfg. Noc Or 4611 Drug, Medicine Or Pharmaceutical Preparation. Mfg. Of Metal Containers To Be Separately Rated As 3220 Can Mfg.		

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
4836		<b>0.52</b>	<b>290</b>	<b>0.35</b>
	<b>0</b>	<b>DRUG MFG</b> Includes Mfg. Of Ingredients. Npd With 4829 Chemical Mfg. Noc Or 4611 Drug, Medicine Or Pharmaceutical Preparation. Mfg. Of Metal Containers To Be Separately Rated As 3220 Can Mfg.		
	<b>1</b>	<b>MEDICINE MFG</b> Includes Mfg. Of Ingredients. Npd With 4829 Chemical Mfg. Noc Or 4611 Drug, Medicine Or Pharmaceutical Preparation. Mfg. Of Metal Containers To Be Separately Rated As 3220 Can Mfg.		
4902	<b>2</b>	<b>PHARMACEUTICAL MFG</b> Includes Mfg. Of Ingredients. Npd With 4829 Chemical Mfg. Noc Or 4611 Drug, Medicine Or Pharmaceutical Preparation. Mfg. Of Metal Containers To Be Separately Rated As 3220 Can Mfg.		
		<b>3.61</b>	<b>1000</b>	<b>2.45</b>
	<b>0</b>	<b>FISHING ROD AND TACKLE MFG</b>		
4923	<b>1</b>	<b>SPORTING GOODS MFG NOC</b>		
	<b>2</b>	<b>WHIP MFG</b>		
		<b>1.84</b>	<b>620</b>	<b>1.25</b>
5000	<b>0</b>	<b>AUDIO OR VISUAL RECORDING MEDIA MFG</b> Includes tapes or disks. Phonograph Record Mfg. to be separately rated as 4431.		
	<b>1</b>	<b>PHOTOGRAPHIC SUPPLIES MFG</b> Chemical Manufacturing Plants Or Manufacturers Of Non Safety Film To Be Separately Rated. Mfg. Of Audio Or Visual Recording Media To Be Rated Under 4431 - "Magnetic & Optical Recording Media Mfg."		
	<b>2</b>	<b>RECORDING TAPE OR DISK MFG</b> Phonograph Record Mfg to be separately rated as Code 4431		
5022	<b>0</b>	<b>14.79</b>	<b>1000</b>	<b>11.24</b>
		<b>CHIMNEY CONSTR - NOT METAL</b> Includes Foundation And Applies To Stone, Brick Or Concrete Chimneys. Also Includes Guniting And Lining Operations.		
5038	<b>1</b>	<b>SMOKESTACK OR CHIMNEY LINING - NOT METAL</b>		
		<b>15.92</b>	<b>1000</b>	<b>12.10</b>
	<b>0</b>	<b>MASONRY NOC</b>		
5040	<b>1</b>	<b>PLASTERING WORK - OUTSIDE OF BUILDINGS</b>		
	<b>2</b>	<b>PRE-CAST FLOOR SLAB INSTALLATION</b>		
	<b>3</b>	<b>STUCCO WORK - ON OUTSIDE OF BUILDINGS</b>		
5038		<b>12.28</b>	<b>1000</b>	<b>9.33</b>
	<b>0</b>	<b>PAINTING: STEEL STRUCTURES OR BRIDGES</b> Painting Of Oil Or Gasoline Storage Tanks To Be Separately Rated As 5475.		
5040		<b>10.11</b>	<b>1000</b>	<b>7.68</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>IRON OR STEEL- ERECTION - BRIDGES</b>
	<b>1</b>			<b>IRON OR STEEL- ERECTION - RADIO, TELEVISION OR WATER TOWERS, SMOKESTACKS OR GAS HOLDERS</b>
	<b>2</b>			<b>IRON OR STEEL: ERECTION - FRAME STRUCTURES</b> Ornamental Iron Work To Be Separately Rated As 5057 Iron Or Steel Erection Noc.
<b>5057</b>		<b>10.15</b>	<b>1000</b>	<b>7.71</b>
	<b>0</b>			<b>IRON OR STEEL- ERECTION NOC</b>
<b>5059</b>		<b>14.41</b>	<b>1000</b>	<b>10.95</b>
	<b>0</b>			<b>IRON OR STEEL- ERECTION - FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT</b> Npd With 5040 Iron Or Steel Erection-Frame Structures.
<b>5069</b>		<b>27.11</b>	<b>1000</b>	<b>20.60</b>
	<b>0</b>			<b>IRON OR STEEL ERECTION - CONSTR OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT</b> Npd With Any Iron Or Steel Erection Classification. May Be Used Only Upon Specific Approval Of The Rating Bureau.
<b>5103</b>		<b>7.64</b>	<b>1000</b>	<b>5.81</b>
	<b>0</b>			<b>DOOR, DOOR FRAME OR SASH ERECTION OR REPAIR METAL OR METAL COVERED &amp; DRIVERS</b> Installation Of Storm Doors Or Storm Sashon Private Residences To Be Separately Rated As 5645 Carpentry. Overhead Door Installation To Be Separately Rated As 3724 Millwright Work.
	<b>1</b>			<b>IRON OR STEEL- DOOR, DOOR FRAME OR SASH ERECTION OR REPAIR METAL OR METAL COVERED &amp; DRIVERS</b> Installation Of Storm Doors Or Storm Sash On Private Residences To Be Separately Rated As 5645 Carpentry. Overhead Door Installation To Be Separately Rated As 3724 Millwright Work.
	<b>2</b>			<b>SHEET METAL EXTERIOR WALL INSTALL - COMMERCIAL BUILDINGS - &amp; SHOP, DRIVERS</b> Includes Floor Decking Or Roof Decking. Erection Of Framework, Roofing To Be Separately Rated.
<b>5146</b>		<b>7.02</b>	<b>1000</b>	<b>5.34</b>
	<b>0</b>			<b>FIXTURES INSTALLATION - PORTABLE - NOC</b> Applies To Installation In Offices Or Stores.
	<b>1</b>			<b>FURNITURE INSTALLATION - NOC</b> Applies To Installation In Offices Or Stores.
<b>5160</b>		<b>3.35</b>	<b>998</b>	<b>2.55</b>
	<b>0</b>			<b>ELEVATOR ERECTION OR REPAIR</b>
<b>5183</b>		<b>5.48</b>	<b>1000</b>	<b>4.16</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>BEER DISPENSING EQUIPMENT INSTALLATION SERVICE &amp; DRIVERS</b>
	<b>1</b>			<b>CARRIER SYSTEM-PNEUMATIC-INSTALLATION OR REPAIR &amp; DRIVERS</b> Applies To Work Inside Of Buildings. Installation Of Freight Carrier Systems Rated As 3724 Millwright Work.
	<b>2</b>			<b>FURNACE CLEANING - DOMESTIC &amp; DRIVERS</b>
	<b>3</b>			<b>PLUMBING NOC &amp; DRIVERS</b> Applicable To Gas, Steam, Hot Water Or Other Pipe Fitting. Includes House Connections And Shop Operation. Automatic Sprinkler Installation To Be Separately Rated As 5188.
	<b>4</b>			<b>STOVE HEATERS OR RANGES - NOT ELECTRIC - INSTALLATION OR SERVICE - DOMESTIC - &amp; DRIVERS</b>
	<b>5</b>			<b>WATER SOFTENER - NOT ELECTRIC - INSTALLATION OR SERVICE - DOMESTIC - &amp; DRIVERS</b>
<b>5184</b>		<b>3.96</b>	<b>1000</b>	<b>3.01</b>
	<b>0</b>			<b>BOILER INSULATING AND SHOP &amp; DRIVERS</b> Applies To The Use Of Cork, Asbestos Or Other Non-Conducting Materials.
	<b>1</b>			<b>INSULATION - STEAM PIPE OR BOILER &amp; DRIVERS</b> Includes Shop. Applies To The Use Of Cork, Asbestos Or Other Non-Conducting Materials.
	<b>2</b>			<b>STEAM PIPE INSULATING &amp; DRIVERS</b> Includes Shop. Applies To The Application Of Cork, Asbestos Or Other Non-Conducting Materials.
<b>5188</b>		<b>4.90</b>	<b>1000</b>	<b>3.72</b>
	<b>0</b>			<b>AUTOMATIC SPRINKLER INSTALLATION &amp; DRIVERS</b> Applies To Automatic Sprinklers Intended For Fire Extinguishing Purposes. Lawn Sprinkler Installation To Be Rated As Code 5183.
	<b>1</b>			<b>SPRINKLER INSTALLATION &amp; DRIVERS</b> Applies To Automatic Sprinklers Intended For Fire Extinguishing Purposes. Lawn Sprinkler Installation To Be Rated As Code 5183.
<b>5190</b>		<b>4.79</b>	<b>1000</b>	<b>3.64</b>
	<b>0</b>			<b>ELECTRICAL WIRING - WITHIN BUILDINGS &amp; DRIVERS</b> Includes Installation Or Repair Of Fixtures Or Appliances. Installation Of Electrical Machinery Or Auxiliary Apparatus To Be Separately Rated As 3724 Electrical Apparatus Installation.
<b>5191</b>		<b>1.71</b>	<b>588</b>	<b>1.12</b>
	<b>0</b>			<b>COMPUTER DEVICE INSTALLATION, INSPECTION SERVICE OR REPAIR</b> Includes Shop Operations. Computer Mfg To Be Separately Rated.
	<b>1</b>			<b>OFFICE MACH OR APPLIANCE, INSTALLATION, INSPECTION, ADJUSTMENT, OR REPAIR</b> Includes Shop. Mfg. Operations To Be Separately Rated.
	<b>2</b>			<b>PIANO TUNING - AWAY FROM SHOP</b>
<b>5192</b>		<b>5.22</b>	<b>1000</b>	<b>3.42</b>
	<b>0</b>			<b>COIN OPERATED MACHINE INSTALLATION, SERVICE, REPAIR &amp; SALESMEN, DRIVERS</b> Includes Storage, Shop And Outside Operations.
	<b>1</b>			<b>VENDING MACHINE - INSTALLATION, SERVICE OR REPAIR - &amp; SALESMEN, DRIVERS</b> Includes Storage, Shop And Outside Operations.
<b>5200</b>		<b>8.83</b>	<b>1000</b>	<b>6.71</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>CEMENT WORK - SIDEWALKS, CELLAR FLOORS, DRIVEWAYS &amp; DRIVERS</b> Includes Non-Reinforced Cement Or Granolithic Floors. Npd With Any Manual Classification For Concrete Construction Work.
	<b>1</b>			<b>DRIVEWAY CONSTRUCTION—RESIDENTIAL &amp; DRIVERS</b>
	<b>2</b>			<b>STONE OR BRICK PAVER INSTALLATION - OUTSIDE &amp; DRIVERS</b>
<b>5213</b>		<b>11.41</b>	<b>1000</b>	<b>8.67</b>
	<b>0</b>			<b>CONCRETE CONSTRUCTION NOC &amp; DRIVERS</b> Includes Foundations Or The Making, Setting Up Or Taking Down Forms, Scaffolds, False Work Or Concrete Distributing Apparatus. Excavation, Pile Driving, All Work In Sewers, Tunnels, Subways, Caissons Or Cofferdams To Be Separately Rated. Npd With 5222 Concrete Construction In Connection With Bridges Or Culverts, 5500 Street Or Road Paving Or 6042 Street Or Road Construction.
	<b>1</b>			<b>GUNITING - NOT CHIMNEYS &amp; DRIVERS</b> Guniting On Chimneys Or Bridges To Be Separately Rated As 5000 Chimney Construction.
<b>5215</b>		<b>11.00</b>	<b>1000</b>	<b>8.36</b>
	<b>0</b>			<b>CONCRETE WORK—INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE</b> Applies Only To Buildings Designed Primarily For Dwelling Occupancy By One Or Two Families And Includes Garages In Connection Therewith. No Monolithic Concrete Building Construction.
<b>5222</b>		<b>13.73</b>	<b>1000</b>	<b>10.43</b>
	<b>0</b>			<b>CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS</b> Applies Only When Clearance Is More Than 10 Feet At Any Point Or Entire Distance Between Terminal Abutments Exceeds 20 Feet. Includes- Making, Setting Up Or Taking Down Forms, Scaffolds, False Work Or Concrete Distributing Apparatus; The Mfg. Of Concrete Piles At The Job Location; And The Pouring Of Concrete Into Hollow Steel Piles. Excavation, Pile Driving, All Work In Tunnels, Subways, Caissons Or Cofferdams To Be Separately Rated.
<b>5223</b>		<b>10.53</b>	<b>1000</b>	<b>8.00</b>
	<b>0</b>			<b>SWIMMING POOL CONSTRUCTION - NOT IRON OR STEEL &amp; DRIVERS</b> Code 5213 Concrete Construction Noc Shall Not Be Assigned At The Same Job Or Location To Which Code 5223 Applies. Excavation To Be Separately Rated As Code 6217 Excavation Noc. Construction Of Iron Or Steel Pools To Be Separately Rated As 5069 Iron Or Steel Erection. Maintenance Work To Be Separately Rated As 9014 Buildings-Operation, Provided The Operations Described By Codes 5223 And 9014 Are Conducted By Separate Crews With No Interchange Of Labor And Separate Payroll Records Are Maintained.
<b>5348</b>		<b>7.95</b>	<b>1000</b>	<b>6.04</b>
	<b>0</b>			<b>CERAMIC TILE, INDOOR STONE, MARBLE OR MOSAIC WORK &amp; DRIVERS</b> Not Fireproof Tile Construction. The Installation Of Ceramic And Mosaic Tiles Outdoors For Decorative, Artistic, And Ornamental Purposes Is Included In Code 5348. Outdoor Paver Installation To Be Separately Rated Under Code 5200. Separately Rate Tile Work Performed In Connection With Construction. The Installation Of Tile, Granite, Marble Or Other Stone Countertops Is Also Included In Code 5348. Refer To Code 5437 For Countertops Made From Other Materials.
<b>5402</b>		<b>10.24</b>	<b>1000</b>	<b>7.78</b>
	<b>0</b>			<b>GREENHOUSE ERECTION</b>
	<b>1</b>			<b>HOT HOUSE ERECTION</b>
<b>5403</b>		<b>16.75</b>	<b>1000</b>	<b>12.73</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

**Effective- January 1, 2023**

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>BARRICADE CONSTRUCTION - PERMANENT &amp; DRIVERS</b> Such Operations Performed In Connection With Street Or Road Construction Projects To Be Rated As 6042.
	<b>1</b>			<b>CARPENTRY - CONSTRUCTION OF RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT OR COMMERCIAL BUILDINGS AND STRUCTURES &amp; DRIVERS</b> Applies To The Construction Of Multi-Unit Residential Buildings Exceeding Three Stories In Height And To The Construction Of Commercial Buildings Or Structures, Including Mixed-Use Buildings, With No Height Restriction. Includes All Carpentry Work When Performed By Employees Of The Same Carpentry Contractor Or General Contractor Responsible For The Entire Dwelling Construction Project. The Construction Of Residential Dwellings Not Exceeding Three Stories In Height To Be Separately Rated As Code 5645.
	<b>2</b>			<b>CARPENTRY NOC DRIVERS</b>
	<b>3</b>			<b>GUARD RAIL CONSTRUCTION - PERMANENT &amp; DRIVERS</b> Such Operations Performed In Connection With Street Or Road Construction Projects To Be Rated As 6042.
	<b>4</b>			<b>SIDING INSTALLATION - ALL TYPES-ALL OTHER BUILDINGS OR, STRUCTURES - INCLUDING RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT &amp; DRIVERS</b> Applies To Specialist Contractors Installing All Types Of Siding. Refer Of Code 5645 For The Installation Of Siding On Residential Dwellings Not Exceeding Three Stories In Height. Sheet Metal Siding Installed On The Exterior Of A Steel Frame Structure Is Assigned To Code 5103.
<b>5409</b>		<b>7.27</b>	<b>1000</b>	<b>5.53</b>
	<b>0</b>			<b>CEILINGS - SUSPENDED OR CEMENTED - INSTALLATION &amp; DRIVERS</b> Applies To Prefabricated Finished Tiles Or Panels.
<b>5437</b>		<b>10.70</b>	<b>1000</b>	<b>8.13</b>
	<b>0</b>			<b>CARPENTRY - INSTALLATION OF CABINET WORK OR INTERIOR TRIM</b> Not Applicable To Contractors Who Perform Any Other Carpentry Operations At The Same Job Or Location; Refer To Code 5645 Or Code 5403. Includes The Installation Of Countertops Made From Materials Such As, But Not Limited To, Laminated Plastic ,Veneer,Particleboard, Or Pressed Wood; Corian Or Similar Solid Surfaces Or High-Density Plastic Base Materials; And Non-Laminated Solid Wood Or Butcher Block. Refer To Code 5348 For The Installation Of Tile, Granite, Marble, And Other Stone Countertops."
	<b>1</b>			<b>CARPENTRY - INSTALLATION OF FINISHED WOODEN FLOORING</b> Includes Installation Of Parquet Flooring. Not Applicable To Risks Engaged In Any Other Carpentry Operations. May Be Used Only Upon Specific Approval Of The Rating Bureau.
	<b>2</b>			<b>FLOOR SCRAPING OR FINISHING</b>
	<b>3</b>			<b>WEATHER STRIPPING</b>
<b>5443</b>		<b>12.90</b>	<b>1000</b>	<b>9.80</b>
	<b>0</b>			<b>LATHING &amp; DRIVERS</b> Metal Lathing Used As Reinforcement For Concrete Shall Be Assigned To The Appropriate Concrete Construction Classification.
<b>5445</b>		<b>8.14</b>	<b>1000</b>	<b>6.19</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>DRY-WALL CONSTRUCTION WITHIN BUILDING - &amp; DRIVERS</b>
	<b>1</b>			<b>INTERIOR FRAMING INCIDENTAL TO WALLBOARD INSTALLATION &amp; DRIVERS</b> Applies Only To Employees Of The Contractor Also Installing The Wallboard.
	<b>2</b>			<b>IRON OR STEEL-ERECTION-STEEL FRAME-INTERIOR-LIGHT GAUGE STEEL, - BY CONTRACTORS ENGAGED IN WALLBOARD INSTALLATION &amp; DRIVERS</b> Applies Only To Employees Of The Contractor Also Installing The Wallboard.
	<b>3</b>			<b>SHEET ROCK INSTALLATION - WITHIN BUILDINGS &amp; DRIVERS</b>
	<b>4</b>			<b>WALLBOARD INSTALLATION WITHIN BUILDING - &amp; DRIVERS</b>
<b>5458</b>		<b>8.09</b>	<b>1000</b>	<b>6.15</b>
	<b>0</b>			<b>CLEANING BUILDING EXTERIORS - NO SANDBLASTING OR USE OF SILICEOUS MATERIAL &amp; DRIVERS</b>
	<b>1</b>			<b>RENOVATING BUILDING EXTERIORS - NO SANDBLASTING OR USE OF SILICEOUS MATERIAL &amp; DRIVERS</b>
<b>5459</b>		<b>8.09</b>	<b>1000</b>	<b>6.15</b>
	<b>0</b>			<b>CLEANING BUILDING EXTERIORS - NOC &amp; DRIVERS</b>
	<b>1</b>			<b>RENOVATING BUILDING EXTERIORS - NOC &amp; DRIVERS</b>
<b>5462</b>		<b>7.24</b>	<b>1000</b>	<b>5.50</b>
	<b>0</b>			<b>GLAZIER - AWAY FROM SHOP - &amp; DRIVERS</b>
<b>5466</b>		<b>11.13</b>	<b>1000</b>	<b>8.46</b>
	<b>0</b>			<b>WATERPROOFING - &amp; DRIVERS</b> Not Roofing Or Subaqueous Work. Concrete Work To Be Separately Rated.
<b>5473</b>		<b>26.20</b>	<b>1000</b>	<b>19.91</b>
	<b>0</b>			<b>ASBESTOS CONTRACTOR &amp; DRIVERS</b> Employees Engaged In Asbestos Removal, Replacement, Repair, Enclosure Or Encapsulation & Drivers
<b>5474</b>		<b>10.83</b>	<b>1000</b>	<b>8.23</b>
	<b>0</b>			<b>PAINTING OR DECORATING - INTERIOR OR EXTERIOR WORK NOC &amp; DRIVERS</b> Includes Shop Operations. Painting Steel Structures Or Bridges To Be Separately Rated As 5038; Oil Or Gasoline Storage Tanks As 5475.
<b>5475</b>		<b>8.09</b>	<b>1000</b>	<b>6.15</b>
	<b>0</b>			<b>PAINTING- OIL OR GASOLINE STORAGE TANKS &amp; SHOP, DRIVERS</b>
<b>5479</b>		<b>12.56</b>	<b>1000</b>	<b>9.55</b>
	<b>0</b>			<b>INSULATION WORK NOC &amp; DRIVERS</b> Includes The Installation Or Application Of Acoustical Or Thermal Insulating Materials In Buildings Or Within Building Walls. Applies Only When Insulation Or Acoustical Work Is Performed As A Separate Operation Not Part Of, Or Incidental To, Any Other Construction Operation Performed By The Same Contractor At The Same Job Or Location.
<b>5480</b>		<b>14.84</b>	<b>1000</b>	<b>11.28</b>
	<b>0</b>			<b>PLASTERING NOC &amp; DRIVERS</b>
<b>5491</b>		<b>3.27</b>	<b>978</b>	<b>2.49</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>PAPER HANGING &amp; DRIVERS</b>
<b>5500</b>		<b>6.21</b>	<b>1000</b>	<b>4.72</b>
	<b>0</b>			<b>STREET OR ROAD OILING OR MAINTENANCE, DRIVERS—NPD WITH 6042 STREET OR ROAD CONSTRUCTION</b>
	<b>1</b>			<b>STREET OR ROAD PAVING, SURFACING OR RESURFACING, DRIVERS—NPD WITH 6042 STREET OR ROAD CONSTRUCTION</b>
				Not Applicable To Jobs On Which The Contractor Also Constructs The Base Or Foundation Of The Roadway, Widens Or Relocates The Roadbed, Or Lays Concrete Roads Or Concrete Pavements. Jobs Which Involve The Foregoing Operations As Well As Paving Shall Be Classified As 6042 Street Or Road Construction.
<b>5509</b>		<b>10.24</b>	<b>1000</b>	<b>7.78</b>
	<b>0</b>			<b>STREET OR ROAD MAINTENANCE - MUNICIPAL - COUNTY OR STATE DEPARTMENTS &amp; DRIVERS</b>
				Includes Oiling, Patching Or Scraping Of Roads, Weed Cutting, Snow Removal, Center Stripe Or Marker Painting. Street Or Road Construction To Be Separately Rated As 6042.
<b>5538</b>		<b>6.57</b>	<b>1000</b>	<b>4.99</b>
	<b>0</b>			<b>HEATING OR AIR CONDITIONING DUCT WORK - SHOP AND OUTSIDE &amp; DRIVERS</b>
	<b>1</b>			<b>METAL CEILING INSTALLATION, SHOP &amp; DRIVERS</b>
	<b>2</b>			<b>SHEET METAL WORK - SHOP AND OUTSIDE - &amp; DRIVERS NOC</b>
				Applies To Erection, Installation Or Repair Operations. Roofing To Be Separately Rated As 5551.
	<b>3</b>			<b>WALL COVERING INSTALLATION, SHOP &amp; DRIVERS</b>
<b>5551</b>		<b>27.16</b>	<b>1000</b>	<b>20.64</b>
	<b>0</b>			<b>PRE-CAST ROOF SLAB INSTALLATION &amp; DRIVERS</b>
	<b>1</b>			<b>ROOFING - ALL KINDS &amp; DRIVERS</b>
<b>5606</b>		<b>2.71</b>	<b>838</b>	<b>2.06</b>
	<b>0</b>			<b>CONTRACTOR - EXECUTIVE SUPERVISOR</b>
				Applies To Supervision Of Construction Or Erection Exercised Through Superintendents Or Foremen, Not Directly. Superintendents Or Foremen In Charge Of Construction Or Erection Work, Watchmen, Timekeepers Or Cleaners Shall Be Assigned To The Governing Classification.
<b>5610</b>		<b>12.01</b>	<b>1000</b>	<b>9.13</b>
	<b>0</b>			<b>CLEANER - DEBRIS REMOVAL - CONSTRUCTION</b>
				Does Not Apply To The Payroll For Cleaners Except When The Payroll For Cleaners, Timekeepers, And Watchguards Is More Than All Other Payroll Of The Insured That Is Subject To Construction Classifications At The Same Job Or Location. Cleaners Included In Code 5610 Remove Debris Left By The Construction Crews After Construction Has Been Completed. Refer To Code 9014 For Cleaning Service Contractors Who Provide Clean-Up Crews To Wash Windows And Sweep And Mop Floors To Prepare A Location For Its Intended Use. Refer To The Appropriate Construction Code For Laborers Who Perform Work To Complete Tasks That Have Been Identified As Part Of A Post- Construction "Punch-Out" List.
	<b>1</b>			<b>WATCHGUARDS-CONSTRUCTION</b>
				Not Applicable To The Payroll For Watchguards Except When The Payroll For Watchguards, Timekeepers, And Cleaners Is More Than All Other Payroll Of The Insured That Is Subject To Construction Classifications At The Same Job Or Location.
<b>5645</b>		<b>16.75</b>	<b>1000</b>	<b>12.73</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
				<b>0 CARPENTRY - DETACHED ONE OR TWO FAMILY DWELLINGS &amp; DRIVERS</b> Includes Garages Constructed In Connection With The Dwellings.
				<b>1 CARPENTRY-CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING, THREE STORIES IN HEIGHT &amp; DRIVERS</b> Includes All Carpentry Work In Connection With The Construction Of Residential Dwellings When Performed By Employees Of The Same Carpentry Contractor Or General Contractor Responsible For The Entire Construction Project. Carpentry Work Includes The Construction Of The Sill, Rough Framework, Rough Floor, Wood Or Light Gauge Steel Studs, Wood Or Light Gauge Steel Joists, Rafters, Roof Deck, All Types Of Roofing Materials, Sidewall Sheathing, Siding, Doors, Wallboard Installation, Lathing, Windows, Stairs, Finished Flooring, Cabinet Installation, Fencing, Decking, Detached Structures, And All Interior Wood Trim. Residential Dwellings Include Detached, Semi-Detached, And Attached Multi-Unit Residential Buildings. The Construction Of Multi-Unit Residential Buildings Exceeding Three Stories In Height And The Construction Of Commercial Buildings Or Structures, Including Mixed-Use Buildings, With No Height Restriction Must Be Separately Rated To Code 5403.
				<b>2 PRIVATE RESIDENCE REPAIRING - MISCELLANEOUS CARPENTRY &amp; DRIVERS</b> Not Applicable To Siding Or Re-Siding Or To Roofing Or Re-Roofing Specialists.
				<b>3 SIDING INSTALLATION-ALL TYPES-RESIDENTIAL DWELLINGS NOT, EXCEEDING THREE STORIES IN HEIGHT &amp; DRIVERS</b> Applies To Specialist Contractors Installing All Types Of Siding On Residential Dwellings. Refer To Code 5403 For The Installation Of Siding On All Other Buildings Or Structures.
				<b>4 STORM WINDOWS OR STORM DOORS WOOD OR METAL - INSTALLATION, ON PRIVATE RESIDENCE &amp; DRIVERS</b>
<b>5701</b>		<b>13.35</b>	<b>1000</b>	<b>8.76</b>
				<b>0 SALVAGE OPERATION &amp; INCIDENTAL WRECKING, SHORING OR OTHER, STRUCTURAL WORK</b> Includes The Handling Of Machinery In Damaged Buildings. Drivers To Be Separately Rated As 8204 Building Material Yard.
				<b>1 WRECKING: BUILDINGS OR STRUCTURES - NOT MARINE</b> Includes Incidental Salvage Work At Site Or Wrecking. Drivers To Be Separately Rated As 8204 Building Material Yard.
<b>5703</b>		<b>30.84</b>	<b>1000</b>	<b>23.44</b>
				<b>0 BUILDING RAISING OR MOVING &amp; DRIVERS</b> Includes Incidental Shoring, And Removal Or Rebuilding Of Walls, Foundations, Columns Or Piers.
				<b>1 UNDERPINNING BUILDINGS OR STRUCTURES &amp; DRIVERS</b> Includes Incidental Shoring, Removal Or Rebuilding Of Walls, Foundations, Columns Or Piers.
<b>5951</b>		<b>0.43</b>	<b>268</b>	<b>0.29</b>
				<b>0 ANTI-TOXIN SERUM OR VIRUS MFG &amp; DRIVERS</b>
				<b>1 SERUM, ANTI-TOXIN OR VIRUS MFG &amp; DRIVERS</b>
				<b>2 VIRUS, ANTI-TOXIN OR SERUM MFG &amp; DRIVERS</b>
<b>5954</b>		<b>4.54</b>	<b>1000</b>	<b>3.08</b>
				<b>0 COLOR GRINDING, BLENDING OR TESTING NPD</b> Applies To Operations Involving Dry Materials With No Handling Of Flammable, Poisonous, Caustic, Corrosive Or Oxidizing Materials. Not Applicable To The Mfg. Of Ingredients.
				<b>1 WHITING MFG NPD</b>
<b>6003</b>		<b>7.56</b>	<b>1000</b>	<b>5.75</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	<b>0</b>			<b>PILE DRIVING &amp; DRIVERS</b> Includes Pile Driving Operations In Connection With Building Foundations And Timber Wharf Building. The Mfg. Of Concrete Piles At The Job Location Or The Pouring Of Concrete Into Hollow Steel Piles Shall Be Rated As Concrete Construction. Pile Driving Operations Performed In Connection With Caisson Work To Be Separately Rated As 6252.
<b>6005</b>		<b>7.63</b>	<b>1000</b>	<b>5.80</b>
	<b>0</b>			<b>BREAKWATER OR JETTY CONSTRUCTION- &amp; DRIVERS</b> Applies To All Operations To Completion. Caisson, Coffe-Dam Work Or Pile Driving To Be Separately Rated.
	<b>1</b>			<b>DIKE OR REVETMENT CONSTRUCTION &amp; DRIVERS</b> Applies To River Work Only And Includes All Operations To Completion. Pile Driving To Be Separately Rated As 6003.
	<b>2</b>			<b>JETTY OR BREAKWATER CONSTRUCTION - &amp; DRIVERS</b> Applies To All Operations To Completion. Caisson, Coffe-Dam Work Or Pile Driving To Be Separately Rated.
	<b>3</b>			<b>REVETMENT OR DIKE CONSTRUCTION &amp; DRIVERS</b> Applies To River Work Only And Includes All Operations To Completion. Pile Driving To Be Separately Rated As 6003.
<b>6039</b>		<b>6.52</b>	<b>1000</b>	<b>4.96</b>
	<b>0</b>			<b>GRADING OF LAND NOC &amp; DRIVERS</b> Includes Borrowing, Filling Or Back Filling. Mass Rock Excavation, Pile Driving To Be Separately Rated.
<b>6042</b>		<b>5.65</b>	<b>1000</b>	<b>4.29</b>
	<b>0</b>			<b>STREET OR ROAD CONSTRUCTION &amp; DRIVERS</b> Applies To Jobs Involving The Preparation Of The Right-Of-Way (Such As Clearing, Earth Moving, Placing Of Overload Or Grading) As Well As Jobs Involving The Construction Of The Actual Road. Also Applicable To The Installation Of Pipe Drainage Systems When Performed As An Incident To The Above Described Jobs. Wrecking, Tunneling, Pile Driving, Installation Of Sand Core Drains, Bridge Building Where Clearance Is More Than 10 Feet At Any Point Or The Entire Distance Between Terminal Abutments Exceeds 20 Feet, Quarrying Or Stone Crushing To Be Separately Rated.
<b>6197</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>SPECIAL STATISTICAL CODE FOR EMPLOYERS LIABILITY INCREASED LIMITS FOR DOMESTIC SERVANT CLASSIFICATIONS.SEE 3:13 OF THE MANUAL.</b>
<b>6198</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>SPECIAL STATISTICAL CODE NUMBER FOR ADDITIONAL PREMIUM FOR INCREASED LIMITS UNDER PART TWO COVERAGE - ADMIRALTY/FELA. SEE 3:13-31B OF THE MANUAL.</b>
<b>6199</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>SPECIAL STATISTICAL CODE NUMBER FOR ADDITIONAL PREMIUM FOR INCREASED LIMITS UNDER PART TWO COVERAGE - OTHER THAN ADMIRALTY/FELA. SEE 3:13-31A OF THE MANUAL.</b>
<b>6204</b>		<b>6.99</b>	<b>1000</b>	<b>5.31</b>
	<b>0</b>			<b>DRILLING NOC &amp; DRIVERS NPD</b>
<b>6217</b>		<b>6.67</b>	<b>1000</b>	<b>5.07</b>
	<b>0</b>			<b>EXCAVATION NOC &amp; DRIVERS</b> Includes Borrowing, Filling Or Back-Filling. Mass Rock Excavation, Grading Or Excavation In Connection With Street Or Road Construction, Pile Driving, Shaft Sinking, Caisson Or Coffe-Dam Work To Be Separately Rated.
	<b>1</b>			<b>EXCAVATION-ROCK &amp; DRIVERS</b> Not Tunneling Or Street Or Road Construction

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

**Effective- January 1, 2023**

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
<b>6229</b>		<b>6.55</b>	<b>1000</b>	<b>4.98</b>
	<b>0</b>	<b>DRAINAGE SYSTEM CONSTRUCTION &amp; DRIVERS</b> Pile Driving, Dredging, Tunneling Or Dam Or Sewer Construction To Be Separately Rated.		
	<b>1</b>	<b>IRRIGATION SYSTEM CONSTRUCTION &amp; DRIVERS</b> Pile Driving, Dredging, Tunnelling Or Dam Or Sewer Construction To Be Separately Rated.		
<b>6233</b>		<b>4.17</b>	<b>1000</b>	<b>3.17</b>
	<b>0</b>	<b>OIL OR GAS PIPELINE CONSTRUCTION &amp; DRIVERS</b> Pile Driving, Dredging Or Tunneling To Be Separately Rated.		
<b>6235</b>		<b>6.55</b>	<b>1000</b>	<b>4.72</b>
	<b>0</b>	<b>DRILLING OR REDRILLING OIL OR GAS WELLS &amp; INSTALLATION OF CASING &amp; DRIVERS</b>		
	<b>1</b>	<b>OIL OR GAS WELL- DRILLING OR REDRILLING &amp; DRIVERS</b> Includes Installation Of Casing.		
<b>6251</b>		<b>6.14</b>	<b>1000</b>	<b>4.67</b>
	<b>0</b>	<b>TUNNELING - NOT PNEUMATIC</b> Includes Lining. Subway Construction To Be Separately Rated.		
<b>6252</b>		<b>4.79</b>	<b>1000</b>	<b>3.64</b>
	<b>0</b>	<b>CAISSON WORK</b> Applies To All Operations To Completion. Includes Pile Driving, Excavation, Masonry Or Concrete Work. Applies To All Employees Working Under Air Pressure And All Others Engaged In Or Upon The Caisson Or The Apparatus Connected Therewith.		
	<b>1</b>	<b>COFFER-DAM WORK</b> Applicable Only Where The Cofferdam Or Other Protective Structure Is Located In Free Water Such As Bays, Rivers Or Ponds, Or Requires Internal Air Pressure. Applies To All Operations To Completion Within Or Upon The Cofferdam Or Associated With The Supervision, Operation Or Maintenance Of The Cofferdam Including Pile Driving, Excavation, Masonry Or Concrete Work.		
	<b>2</b>	<b>SHAFT SINKING</b> Applies To All Operations To Completion. Includes Pile Driving, Excavation, Concrete Work Or Lining.		
<b>6306</b>		<b>8.33</b>	<b>1000</b>	<b>6.33</b>
	<b>0</b>	<b>SEWER CONSTRUCTION &amp; DRIVERS</b> Applies To All Operations To Completion. Includes Tunneling At Street Crossings When Not Performed Under Air Pressure. All Other Tunneling To Be Separately Rated As 6251. Surface Restoration To Be Separately Rated.		
<b>6319</b>		<b>4.45</b>	<b>1000</b>	<b>3.38</b>
	<b>0</b>	<b>GAS MAIN OR CONNECTIONS CONSTRUCTION &amp; DRIVERS</b> Includes Tunneling At Street Crossings When Not Performed Under Air Pressure. All Other Tunneling To Be Separately Rated. Separately Rate: The Construction Of Pipelines Between Natural Gas Producing Fields And Points Of Connection With Local Distributing Systems. Such Cross-Country Pipeline Construction Shall Be Rated As 6233 Oil Gas Pipeline Construction Npd With 7502 Gas Co.		
	<b>1</b>	<b>STEAM MAINS OR CONNECTIONS CONSTRUCTION &amp; DRIVERS</b> Includes Tunneling At Street Crossings When Not Performed Under Air Pressure. All Other Tunneling To Be Separately Rated As 6251. Npd With 7570 Steam Heating Or Power Co.		
	<b>2</b>	<b>WATER MAIN OR CONNECTION CONSTRUCTION &amp; DRIVERS</b> Includes Tunneling At Street Crossings When Not Performed Under Air Pressure. Npd With 7520 Waterworks Operation. All Other Tunneling To Be Separately Rated.		
<b>6325</b>		<b>5.26</b>	<b>1000</b>	<b>4.00</b>
	<b>0</b>	<b>CONDUIT CONSTRUCTION - FOR CABLES OR WIRES - &amp; DRIVERS</b>		
<b>6400</b>		<b>8.21</b>	<b>1000</b>	<b>6.24</b>
	<b>0</b>	<b>FENCE ERECTION - METAL</b>		

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
<b>6504</b>		<b>4.97</b>	<b>1000</b>	<b>3.37</b>
<b>0</b>		<b>FOOD PRODUCTS MFG NOC, SUGARS, PASTRY FLOURS, SPICES OR NUTS; BAKING POWDER, MANUFACTURING; COCONUT SHREDDING OR DRYING; COFFEE CLEANING, ROASTING OR GRINDING; FLOUR MIXING AND BLENDING (NO MILLING);</b>		
		All Milling Must Be Separately Rated. Includes, But Is Not Limited To, Cleaning, Grinding, Sorting, Or Mixing Coffee, Malted Milk Mfg. (From Powdered Milk,Sugar,Malt,Cocoa); Mayonnaise Mfg;Nut Cleaning Or Shelling; Peanut Butter Mfg; Spice Mills, And Yeast Mfg. Miso & Poi Mfg. Are Also Included.		
<b>1</b>		<b>SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS</b>		
		Includes The Manufacturing Or Blending Of Molasses Or Syrup Refining And Honey Processing.		
<b>6702</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>0</b>		<b>RAILROAD CONSTRUCTION - INCLUDING CLERICAL OFFICE EMPLOYEES - SALESPERSON - DRIVERS, CHAUFFEURS AND THEIR HELPERS.</b>		
		* Classification Subject To 'Maritime Or Federal Employments,' 3:6 Of The Manual.		
<b>6703</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>0</b>		<b>RAILROAD CONSTRUCTION - INCLUDING CLERICAL OFFICE EMPLOYEES - SALESPERSON - DRIVERS, CHAUFFEURS AND THEIR HELPERS.</b>		
		* Classification Subject To 'Maritime Or Federal Employments,' 3:6 Of The Manual.		
<b>6801</b>		<b>6.81</b>	<b>1000</b>	<b>4.90</b>
<b>0</b>		<b>BOAT BUILDING-WOOD-NOC &amp; DRIVERS</b>		
		Includes Shop And Yard Work. Npd With 6872 Shipwright Work. The "F" Rate For This Classification Contemplates Operations Subject To The United States Longshoremen'S And Harbor Workers ' Compensation Act.		
<b>6811</b>		<b>4.83</b>	<b>1000</b>	<b>3.50</b>
<b>0</b>		<b>BOAT BUILDING-WOOD-NOC &amp; DRIVERS</b>		
		Includes Shop And Yard Work. Npd With 6872 Shipwright Work. Operations Subject To UsI&H Exposure Are Assigned To Code 6801F.		
<b>6824</b>		<b>8.06</b>	<b>1000</b>	<b>5.80</b>
<b>0</b>		<b>BOAT BUILDING OR REPAIR &amp; DRIVERS</b>		
		Includes Shop And Yard Work And Is Applicable To The Construction Or Repair Of Wood, Metal, Fiberglass Or Plastic Yachts, Motor Boats, Sailboats Or Rowboats Not Exceeding 65 Feet In Overall Length. The "F" Rate For This Classification Contemplates Operations Subject To The Longshore And Harbor Workers Compensation Act. Npd With 6801F Boat Building Or 6872F Shipwright Work.		
<b>6826</b>		<b>9.22</b>	<b>1000</b>	<b>6.64</b>
<b>0</b>		<b>MARINA OR BOAT BASIN &amp; DRIVERS</b>		
		Applicable To Water Front Operations Including Boat Docks, Mooring, Storage, Incidental Repair Of Boats And Engines, Sale Of Parts Or Accessories, Dockside Snack Bars. The "F" Rate For This Classification Contemplates Operations Subject To The United States Longshore And Harbor Workers Compensation Act.		
<b>6834</b>		<b>4.06</b>	<b>1000</b>	<b>2.94</b>
<b>0</b>		<b>BOAT BUILDING OR REPAIR &amp; DRIVERS</b>		
		Includes Shop And Yard Work And Is Applicable To The Construction Or Repair Of Wood, Metal, Fiberglass Or Plastic Yachts, Motor Boats, Sailboats Or Rowboats Not Exceeding 65 Feet In Overall Length. Operations Subject To UsI&H Expoure Are Assigned To Code 6824F.		
<b>6836</b>		<b>6.39</b>	<b>1000</b>	<b>4.63</b>
<b>0</b>		<b>MARINA OR BOAT BASIN &amp; DRIVERS</b>		
		Applicable To Water Front Operations Including Boat Docks, Mooring, Storage, Incidental Repair Of Boats And Engines, Sale Of Parts Or Accessories, Dockside Snack Bars. The Operation Of Showrooms, Motels, Restaurants, Swimming Pools, Bowling Lanes Or Other Recreational Facilities At A Separate Location Shall Be Separately Rated. Boat Building Shall Be Separately Rated As Code 6824F Or 6834. Operations Subject To UsI&H Expoure Are Assigned To Code 6826F.		
<b>6872</b>		<b>10.61</b>	<b>1000</b>	<b>7.64</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>MARINE RAILWAY OPERATION &amp; DRIVERS</b>
	<b>1</b>			<b>SHIPWRIGHT WORK &amp; DRIVERS</b> Includes Shop Or Yard Work, Operation Of Dry Docks Or Marine Railways. Not Applicable To Operation Performed On Board Ship By Independent Concerns Whose Operations Are Otherwise Specifically Classified In This Manual.
<b>6874</b>		<b>13.34</b>	<b>1000</b>	<b>9.60</b>
	<b>0</b>			<b>PAINTING- SHIP HULLS</b>
	<b>1</b>			<b>SHIP SCALING</b>
<b>7019</b>		<b>2.84</b>	<b>160</b>	<b>2.04</b>
	<b>0</b>			<b>FERRIES - INCLUDING DOCK EMPLOYEES</b>
	<b>1</b>			<b>FISHING VESSELS - NOT SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING</b>
	<b>2</b>			<b>FISHING VESSELS - PARTY OR CHARTER BOATS</b>
	<b>3</b>			<b>FISHING VESSELS - POUND FISHING - INCLUDING WORK ON FLOATS OR SHORE OR PACKING, CURING OR SHIPPING FISH OR REPAIRING NETS OR BOATS</b>
	<b>4</b>			<b>FISHING VESSELS - SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING</b>
	<b>5</b>			<b>OYSTERMEN - PLANTING; HARVESTING; OR OPERATION OF BOATS</b>  *Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage I.
	<b>6</b>			<b>STEAMERS - ALL KINDS</b>
	<b>7</b>			<b>SUPPLY BOATS - SUPPLYING WATER OR GAS FOR SHIPPING</b>
	<b>8</b>			<b>TUGBOATS - ALL KINDS</b>
<b>7027</b>		<b>5.59</b>	<b>160</b>	<b>4.02</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>FERRIES - INCLUDING DOCK EMPLOYEES</b>
	<b>1</b>			<b>FISHING VESSELS - NOT SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING</b>
	<b>2</b>			<b>FISHING VESSELS - PARTY OR CHARTER BOATS</b>
	<b>3</b>			<b>FISHING VESSELS - POUND FISHING - INCLUDING WORK ON FLOATS OR SHORE OR PACKING, CURING OR SHIPPING FISH OR REPAIRING NETS OR BOATS</b>
	<b>4</b>			<b>FISHING VESSELS - SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING</b>
	<b>5</b>			<b>OYSTERMEN - PLANTING; HARVESTING; OR OPERATION OF BOATS</b>
				*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage Ii.
	<b>6</b>			<b>STEAMERS - ALL KINDS</b>
	<b>7</b>			<b>SUPPLY BOATS - SUPPLYING WATER OR GAS FOR SHIPPING</b>
	<b>8</b>			<b>TUGBOATS - ALL KINDS</b>
<b>7038</b>		<b>6.13</b>	<b>160</b>	<b>4.41</b>
	<b>0</b>			<b>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</b>
				Vessels Of 15 Tons Or Over Shall Be Assigned To 7019 "Steamers -All Kinds" Or 7038 "Sailing Vessels Noc."
				*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage I.
	<b>1</b>			<b>SAILING VESSELS NOC.</b>
	<b>2</b>			<b>YACHTS - PRIVATE - SAIL OR POWER</b>
<b>7046</b>		<b>3.31</b>	<b>160</b>	<b>2.38</b>
	<b>0</b>			<b>VESSELS: BARGES, SCOWS, CANAL BOATS OR LIGHTERS - NOT SELF-PROPELLED</b>
				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 Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage I.
<b>7089</b>		<b>6.81</b>	<b>160</b>	<b>4.90</b>
	<b>0</b>			<b>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</b>
				Vessels Of 15 Tons Or Over Shall Be Assigned To 7019 "Steamers -All Kinds" Or 7038 "Sailing Vessels Noc."
				*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage Ii.
	<b>1</b>			<b>SAILING VESSELS NOC.</b>
	<b>2</b>			<b>YACHTS - PRIVATE - SAIL OR POWER</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
<b>7098</b>		<b>4.40</b>	<b>160</b>	<b>3.17</b>
	<b>0</b>	<b>VESSELS: BARGES, SCOWS, CANAL BOATS OR LIGHTERS - NOT SELF - PROPELLED</b>		
		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 Subject To 'Maritime Or Federal Employments,' 3:6 Of The Manual. Rate Is Coverage Ii		
<b>7133</b>		<b>4.30</b>	<b>1000</b>	<b>3.12</b>
	<b>0</b>	<b>RAILROAD OPERATION: NOC &amp; DRIVERS</b>		
		All Employees Connected With The Operation Or Maintenance Of Automobile Bus Lines Shall Be Separately Rated. * The Classifications For Railroad Construction And Railroad Operation Do Not Contemplate Insurance Under The Federal Employers' Liability Act Or Voluntary Compensation Coverage For Any Operations Subject To That Act. For Such Insurance See 3:6 Of This Manual.		
<b>7151</b>		<b>3.75</b>	<b>160</b>	<b>2.70</b>
	<b>0</b>	<b>RAILROADS - OPERATION - INCLUDING DRIVERS, CHAUFFEURS AND THEIR HELPERS</b>		
		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 Subject To 'Maritime Or Federal Employments,' 3:6 Of The Manual. Rate Is Coverage I		
<b>7152</b>		<b>4.17</b>	<b>160</b>	<b>3.00</b>
	<b>0</b>	<b>RAILROADS - OPERATION - INCLUDING DRIVERS, CHAUFFEURS AND THEIR HELPERS</b>		
		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 Subject To 'Maritime Or Federal Employments,' 3:6 Of The Manual. Rate Is Coverage Ii		
<b>7196</b>		<b>10.47</b>	<b>1000</b>	<b>7.59</b>
	<b>0</b>	<b>AUTO RENTAL OR LEASING CO- DRIVERS OF TANK TRUCKS</b>		
		* Used In Conjunction With Code 7369.		
	<b>1</b>	<b>TRUCKING- HAULING LIQUID OR LIQUIFIED PRODUCTS IN TANK TRUCKS &amp; DRIVERS</b>		
		Includes Miscellaneous Employees Such As Terminal Employees, Garagemen, Blacksmiths And Repairmen. * Classification Subject To The Provisions Set Forth In Part 4 Of The Manual Under 'Truckmen'		
<b>7201</b>		<b>10.01</b>	<b>1000</b>	<b>6.57</b>
	<b>0</b>	<b>LIVERY OR BOARDING STABLE - NOT SALES STABLE - &amp; DRIVERS</b>		
		Applies To Risks Engaged In Providing Accommodation For The Care Of Horses.		
<b>7207</b>		<b>10.01</b>	<b>1000</b>	<b>6.57</b>
	<b>0</b>	<b>CLUB - RIDING - &amp; DRIVERS</b>		
	<b>1</b>	<b>HORSE SHOW: STABLEPERSONS &amp; DRIVERS</b>		
	<b>2</b>	<b>RIDING ACADEMY OR CLUB &amp; DRIVERS</b>		
<b>7219</b>		<b>12.97</b>	<b>1000</b>	<b>9.40</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	<b>0</b>			<b>AUTOMOBILE OR TRUCK RENTAL OR LEASING OR LIVERY COMPANY - DRIVERS OF TRUCKS NOC OR OTHER COMMERCIAL VEHICLES.</b>
	<b>1</b>			<b>DRIVERS OF TRUCKS NOC OR OTHER COMMERCIAL VEHICLES</b>
				* Classification Subject To The Provisions Set Forth In Part 4 Of The Manual Under 'Trucking'
	<b>2</b>			<b>TRUCKING - AUTOMOBILE DELIVERY—HAUL AWAY &amp; DRIVERS</b>
				Includes Miscellaneous Employees Such As Terminal Employees, Garagemen, And Repairmen. Automobile Delivery - Driveaway To Be Separately Rated As 7380.
				* Classification Subject To The Provisions Set Forth In Part 4 Of The Manual Under 'Trucking'
	<b>3</b>			<b>TRUCKING - HAULING EXPLOSIVES OR AMMUNITION—&amp; DRIVERS</b>
	<b>4</b>			<b>TRUCKING NOC &amp; DRIVERS</b>
				Storage Warehouse Employees To Be Separately Rated.
				* Classification Subject To The Provisions Set Forth In Part 4 Of The Manual Under 'Trucking'
<b>7230</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>TRUCKING - PARCEL OR PACKAGE DELIVERY &amp; DRIVERS</b>
				Applies To Risks Engaged Exclusively In Delivery From Retail Stores Under Term Contracts. May Be Used Only Upon Specific Approval Of The Rating Bureau.
				* Classification Subject To The Provisions Set Forth In Part 4 Of The Manual Under 'Truckmen'
<b>7231</b>		<b>13.49</b>	<b>1000</b>	<b>9.78</b>
	<b>0</b>			<b>COURIER OR MESSENGER SERVICE COMPANIES &amp; DRIVERS</b>
				Applies To Pick Up And Local Delivery Of Envelopes And Small Packages Less Than 100 Lbs. In Vehicles Less Than 10,000 Lbs. Gross Vehicle Weight. Separately Rate Trucking As 7219 "Trucking Noc", Warehousing As 8292 "Storage Warehouse Noc".
	<b>1</b>			<b>MESSENGER OR COURIER SERVICES COMPANIES &amp; DRIVERS.</b>
				Applies To Pick Up And Local Delivery Of Envelopes And Small Packages Less Than 100 Lbs. In Vehicles Less Than 10,000 Lbs. Gross Vehicle Weight. Separately Rate Trucking As 7219 "Trucking Noc", Warehousing As 8292 "Storage Warehouse Noc".
<b>7309</b>		<b>8.48</b>	<b>1000</b>	<b>6.11</b>
	<b>0</b>			<b>STEVEDORING- NOC</b>
				Drivers To Be Separately Rated As 7219 Truckmen.
<b>7327</b>		<b>15.58</b>	<b>1000</b>	<b>11.22</b>
	<b>0</b>			<b>STEVEDORING- CONTAINERIZED FREIGHT &amp; DRIVERS</b>
				Loading And Unloading Ships Designed For Freight Carrying Containers. No Work In Holds. Npd In Connection With A Single Vessel. Over-The-Road Trucking Operations To Be Separately Rated As 7219. May Be Used Only Upon Specific Approval Of The Rating Bureau.
<b>7334</b>		<b>8.34</b>	<b>160</b>	<b>6.00</b>
	<b>0</b>			<b>DREDGING - EXCAVATION BY MEANS OF SUCTION DREDGES ONLY - INCLUDING LOADING OR UNLOADING</b>
				*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage I.
	<b>1</b>			<b>DREDGING NOC</b>
<b>7335</b>		<b>9.26</b>	<b>160</b>	<b>6.67</b>
	<b>0</b>			<b>DREDGING - EXCAVATION BY MEANS OF SUCTION DREDGES ONLY - INCLUDING LOADING AND UNLOADING</b>
				*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage II.
	<b>1</b>			<b>DREDGING NOC</b>
<b>7350</b>		<b>7.07</b>	<b>1000</b>	<b>5.09</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>	<b>FREIGHT HANDLER NOC, APPLIES TO PACKING, HANDLING OR SHIPPING MERCHANDISE ON DOCKS</b>		
		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.		
	<b>1</b>	<b>THE 'F' RATE FOR THIS CLASSIFICATION CONTEMPLATES OPERATIONS</b>		
		Subject To The United States Longshore And Harbor Workers Compensation Act.		
<b>7360</b>		<b>6.75</b>	<b>1000</b>	<b>4.89</b>
	<b>0</b>	<b>FREIGHT HANDLER NOC FOR STATE ACT</b>		
		Applies To Packing, Handling Or Shipping Merchandise On Docks Refrigerator Car Loading Or Unloading Or Railroad Platforms Including Freight Checkers. Stevedoring Stevedoring; Freight Handlers Noc 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 To USL&H Exposure Are Assigned To Code 7350F.		
<b>7369</b>		<b>3.12</b>	<b>940</b>	<b>2.26</b>
	<b>0</b>	<b>AUTOMOBILE OR TRUCK RENTAL OR LEASING OR LIVERY COMPANY</b>		
		* Chauffeurs Of Private Passenger Vehicles ...7380, Drivers Of Tank Trucks...7196, Drivers Of Trucks Noc Or Other Commercial Vehicles...7219.		
	<b>1</b>	<b>LIVERY RENTAL OR LEASING COMPANY</b>		
		* Chauffeurs Of Private Passenger Vehicles ...7380, Drivers Of Tank Trucks...7196, Drivers Of Trucks Noc Or Other Commercial Vehicles...7219.		
<b>7370</b>		<b>9.94</b>	<b>1000</b>	<b>7.21</b>
	<b>0</b>	<b>TAXICAB COMPANY - &amp; DRIVERS</b>		
		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 \$42,400 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. Garage Employees.....8385		
<b>7380</b>		<b>12.49</b>	<b>1000</b>	<b>9.06</b>
	<b>0</b>	<b>AUTOMOBILE DELIVERY - DRIVEAWAY - &amp; DRIVERS</b>		
	<b>1</b>	<b>CHARCOAL DEALER - &amp; DRIVERS</b>		
	<b>2</b>	<b>CHAUFFEURS AND THEIR HELPERS NOC - COMMERCIAL</b>		
		Subject To The Standard Exceptions Manual Rule.		
	<b>3</b>	<b>CHAUFFEURS OF PRIVATE PASSENGER VEHICLES</b>		
	<b>4</b>	<b>DRIVERS, CHAUFFEURS AND THEIR HELPERS NOC - COMMERCIAL</b>		
		Subject To The Standard Exceptions Manual Rule.		
	<b>5</b>	<b>SAWDUST DEALER - &amp; DRIVERS</b>		
<b>7381</b>		<b>7.81</b>	<b>1000</b>	<b>5.66</b>
	<b>0</b>	<b>BUS OPERATOR - SCHOOL- &amp; DRIVERS</b>		
		Garage Employees...8385		
	<b>1</b>	<b>SCHOOL BUS OPERATOR &amp; DRIVERS</b>		
		Garage Employees...8385		
<b>7382</b>		<b>12.47</b>	<b>1000</b>	<b>9.04</b>
	<b>0</b>	<b>LIMOUSINE OR CAR SERVICE CO - &amp; DRIVERS</b>		
		Premium Basis Shall Not Include Board, Lodging Or Gratuities. Garage Employees To Be Separately Rated Under Code 8385.		
<b>7384</b>		<b>7.15</b>	<b>1000</b>	<b>5.18</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	<b>0</b>	<b>BUS COMPANY—FRANCHISED OR CHARTERED &amp; DRIVERS</b>		
		Garage Employees...8385		
<b>7390</b>		<b>16.50</b>	<b>1000</b>	<b>10.82</b>
	<b>0</b>	<b>ALE OR BEER DEALER - WHOLESALE &amp; DRIVERS</b>		
		Npd With 2121 Brewery.		
	<b>1</b>	<b>BEER OR ALE DEALER - WHOLESALE &amp; DRIVERS</b>		
		Npd With 2121 Brewery.		
<b>7394</b>		<b>4.67</b>	<b>160</b>	<b>3.36</b>
	<b>0</b>	<b>DIVING - MARINE</b>		
	<b>1</b>	<b>WRECKING - MARINE - INCLUDING SALVAGE OPERATIONS</b>		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage I		
<b>7395</b>		<b>5.66</b>	<b>160</b>	<b>4.08</b>
	<b>0</b>	<b>DIVING- MARINE</b>		
	<b>1</b>	<b>WRECKING - MARINE - INCLUDING SALVAGE OPERATIONS</b>		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage II		
<b>7403</b>		<b>4.69</b>	<b>1000</b>	<b>3.40</b>
	<b>0</b>	<b>AVIATION-AIRLINE OPERATION - GROUND EMPLOYEES &amp; DRIVERS</b>		
		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 To Be Separately Rated As Code 8810-Clerical. Members Of Flying Crew To Be Separately Rated Under The Appropriate Aviation Classification.		
<b>7405</b>		<b>2.01</b>	<b>663</b>	<b>1.46</b>
	<b>0</b>	<b>AVIATION-AIR CARRIER-SCHEDULED, COMMUTER OR SUPPLEMENTAL- FLYING CREW</b>		
		Applies To Scheduled, Commuter, Or Commercial Air Carriers, Including Cargo Carriers,That Conduct Operations With Fixed- Wing Aircraft Under Part 121 Of The Federal Aviation Regulations. Separately Rate All Other Employees And D.		
<b>7424</b>		<b>0.67</b>	<b>328</b>	<b>0.49</b>
	<b>0</b>	<b>AVIATION-FLYING CREW NOC</b>		
		Separately Rate Helicopter Flying Crew To Code 7425.		
	<b>1</b>	<b>AVIATION-FLYING CREW-TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS</b>		
		Commercial Aviation Operation To Be Separately Rated. Separately Rate Helicopter Flying Crew To Code 7425.		
	<b>2</b>	<b>AVIATION-MAPPING, SURVEYING, SKYWRITING OR ADVERTISING -, FLIGHT CREW</b>		
	<b>3</b>	<b>AVIATION-SALES OR SERVICE AGENCY-FLYING CREW - STUDENT, INSTRUCTION</b>		
		Separately Rate Helicopter Flying Crew To Code 7425.		
<b>7425</b>		<b>2.61</b>	<b>813</b>	<b>1.89</b>
	<b>0</b>	<b>AVIATION-HELICOPTERS - FLYING CREW</b>		
		Code 7425 Applies To All Helicopter Operations, Including Those Normally Conducted By Fixed-Wing Aircraft. Separately Rate All Other Employees And D.		
<b>7426</b>		<b>6.97</b>	<b>1000</b>	<b>5.05</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>	<b>AVIATION-PATROL OR PHOTOGRAPHY - FLYING CREW - OTHER THAN MAPPING OR SURVEY WORK, SKYWRITING, ADVERTISING</b>		
		Separately Rate Helicopter Flying Crew To Code 7425.		
	<b>1</b>	<b>AVIATION-TESTING AIRCRAFT - FLYING CREW</b>		
		Mfd. Under An Approved Type Certificate. Separately Rate Helicopter Flying Crew To Code 7425.		
<b>7427</b>		<b>6.97</b>	<b>1000</b>	<b>5.05</b>
	<b>0</b>	<b>AVIATION-FLYING CREW - INVOLVING DUSTING, SPRAYING OR AERIAL FIREFIGHTING</b>		
		Separately Rate Helicopter Flying Crew To Code 7425.		
	<b>1</b>	<b>AVIATION-PUBLIC EXHIBITION-FLYING CREW - INVOLVING STUNT FLYING, RACING OR PARACHUTE JUMPING</b>		
		Separately Rate Helicopter Flying Crew To Code 7425. The Earned Premium For This Classification Shall Be Separately Determined And If Less Than The Minimum Premium For The Classification, The Minimum Premium Shall Be Substituted For The Earned Premium And Collected In Addition To Any Other Premium Developed By The Policy.		
<b>7428</b>		<b>3.58</b>	<b>1000</b>	<b>2.60</b>
	<b>0</b>	<b>AVIATION-GROUND OPERATIONS &amp; DRIVERS</b>		
		Applies To Operations Other Than Scheduled, Irregular Or Non-Scheduled Airlines And Includes Field Or Hangar Instructors. Classroom Instructors To Be Separately Rated As 8868, Colleges Or Schools. Ground Photographic Laboratory Employees To Be Separately Rated As 4361 - Photographers. Payroll For Flying Days Of Members Of Flying Crews To Be Separately Rated. In The Event That The Non-Flying Duties Of Pilots And Members Of Flying Crews Are Not Otherwise Specifically Described By A Manual Classification, This Classification Shall Be Applied To The Payroll For Each Day The Pilot And The Crew Do Not Fly. For Each Day Flown, The Payroll Of The Pilot And Members Of The Flying Crew Shall Be Classified And Rated In Accordance With The Actual Flying Operations As Described By The Following Schedule. The Daily Payroll For Each Such Day Shall Be Computed On The Basis Of 300 Days Per Year.		
	<b>1</b>	<b>AVIATION-TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - GROUND CREW &amp; DRIVERS</b>		
		Refer To Code 7424 For Flying Crew.		
<b>7431</b>		<b>1.23</b>	<b>468</b>	<b>0.89</b>
	<b>0</b>	<b>AVIATION-CHARTER OR AIR TAXI-FLYING CREW</b>		
		Applies To Air Charter, Air Taxi And Similar Operations Using Fixed-Wing Aircraft That Conduct Operations Outside Of Part 121 Of The Federal Aviation Regulations. Separately Rate All Other Employers And D.		
<b>7435</b>		<b>3.58</b>	<b>1000</b>	<b>2.60</b>
	<b>0</b>	<b>AIRPORT OR HELICOPTER OPERATOR- ALL EMPLOYEES &amp; DRIVERS</b>		
		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 To Be Separately Rated As Code 8810-Clerical. Members Of Flying Crew To Be Separately Rated Under The Appropriate Aviation Classification.		
<b>7502</b>		<b>4.16</b>	<b>1000</b>	<b>3.02</b>
	<b>0</b>	<b>GAS COMPANY—NATURAL GAS—LOCAL DISTRIBUTION &amp; DRIVERS</b>		
		Applies To All Operations Including Store Employees And Meter Readers. Separately Rate: Drilling Or Operations Of Wells, Construction Or Operation Of Cross-Country Pipelines Or Construction Of Buildings Or Gas-Holders.		
<b>7515</b>		<b>1.34</b>	<b>495</b>	<b>0.97</b>
	<b>0</b>	<b>OIL OR GAS PIPELINE OPERATION &amp; DRIVERS</b>		
		Construction, Operation Of Wells, Or Oil Refining To Be Separately Rated.		
<b>7520</b>		<b>4.36</b>	<b>1000</b>	<b>3.16</b>
	<b>0</b>	<b>WATERWORKS OPERATION &amp; DRIVERS</b>		
		Includes Store Employees, Meter Readers. Construction Of Aqueducts, Buildings, Dams Or Reservoirs To Be Separately Rated.		
<b>7536</b>		<b>9.56</b>	<b>1000</b>	<b>6.93</b>
	<b>0</b>	<b>CABLE INSTALLATION &amp; DRIVERS</b>		
		Applies To Cable Installation In Conduits Or Subways. Conduit Construction To Be Separately Rated As 6325.		

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
7538		4.27	1000	3.25
	0			<b>CLOTHES POLE ERECTION &amp; DRIVERS</b>
	1			<b>ELECTRIC LIGHT OR POWER LINE CONSTRUCTION &amp; DRIVERS</b> Npd With 7539 Electric Light Or Power Co. Or With 7540 Electric Light Or Power Cooperative.
7539		1.36	500	0.99
	0			<b>ELECTRIC LIGHT OR POWER CO NOC &amp; DRIVERS</b> Includes Store Employees, Meter Readers. Construction Of Buildings, Dams Or Reservoirs To Be Separately Rated.
7540		2.16	700	1.57
	0			<b>ELECTRIC LIGHT OR POWER COOPERATIVE REA PROJECT ONLY- &amp; DRIVERS</b> 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		5.24	1000	3.80
	0			<b>SEWERAGE DISPOSAL PLANT OPERATION &amp; DRIVERS</b>
7590		9.68	1000	7.02
	0			<b>GARBAGE WORKS</b> Applies To Reduction Or Incineration. Drivers To Be Separately Rated As 9403 Garbage Collection.
7600		7.03	1000	5.10
	0			<b>CABLE TV OR CABLEVISION INSTALLION &amp; DRIVERS</b> Applies To Customer Service Connections, Maintenance And Repair.
	1			<b>TELEPHONE OR TELEGRAPH CO &amp; DRIVERS</b> Includes Operation, Maintenance, Extension Of Lines And Making Of Service Connection. * Office Or Exchange Employees & Amp; C...8901
7601		6.46	1000	4.91
	0			<b>FIRE ALARM TELEPHONE OR TELEGRAPH LINE CONSTRUCTION &amp; DRIVERS</b> Npd With 7600 Telephone Or Telegraph Co.
	1			<b>LIGHTNING ROD INSTALLATION &amp; DRIVERS</b> Installation Of Lightning Rods On Industrial Smokestacks And Chimneys To Be Separately Rated.
	2			<b>TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION &amp; DRIVERS</b> Npd With 7600 Telephone Or Telegraph Co.
7605		2.84	870	2.16
	0			<b>BURGLAR ALARM INSTALLATION OR REPAIR &amp; DRIVERS</b>
	1			<b>FIRE ALARM INSTALLATION OR REPAIR &amp; DRIVERS</b>
	2			<b>INTERCOMMUNICATION SYSTEMS INSTALLATION OR REPAIR &amp; DRIVERS</b>
	3			<b>SOUND SYSTEMS INSTALLATION OR REPAIR &amp; DRIVERS</b>
7610		0.60	310	0.40

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

**Effective- January 1, 2023**

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
<b>0</b>				<b>RADIO OR TELEVISION BROADCASTING STATION - ALL EMPLOYEES &amp; DRIVERS</b>
				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 \$3,150 Per Week.
<b>1</b>				<b>TELEVISION OR RADIO BROADCASTING STATION - ALL EMPLOYEES &amp; DRIVERS</b>
				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 \$3,150 Per Week. * Eff. 1/1/77. Code 7609 Radio Or Television Broadcasting Station - Transmitter Or Field Employees & D Eliminated And Combined Into Code 7610.
<b>7710</b>		<b>6.30</b>	<b>1000</b>	<b>4.57</b>
<b>0</b>				<b>FIREMEN - PAID &amp; DRIVERS</b>
<b>7711</b>		<b>44.23</b>	<b>0</b>	<b>32.07</b>
<b>0</b>				<b>FIREMEN - VOLUNTEER &amp; DRIVERS</b>
				Includes authorized construction, installation, alteration, maintenance or repair work upon the premises, apparatus or other equipment owned or used by the fire company, participation in any authorized public drill, showing exhibition or parade and, when authorized, rendering of assistance in connection with events affecting the public health and safety. The payroll for volunteer firemen for each fire company shall be the amount determined by applying \$1,300 per annum to each active volunteer fireman (whether exempt or not) but to no others, subject to the maximums stated below. The Following Shows The No. Of Pieces Of Apparatus, The Maximum Payroll Per Company For Volunteers, And The (Maximum No. Of Volunteers) , 1-\$36,400 (28), 2-\$59,800 (46), 3-\$83,200 (64), 4-\$101,400 (78), 5-\$119,600 (92), 6-\$137,800 (106), 7-\$156,000 (120), 8-\$174,200 (134), 9-192,400 (148), 10-210,600 (162). *Maximum Payroll For squads With More Than Ten Pieces Of Apparatus May Be Secured From The Rating Bureau. Apparatus Shall Be Defined As, And Limited To, Self-Powered Equipment Specifically Designed For First Aid Or Rescue Purposes. This Classification Is Not Applicable To And No Separate Charge Shall Be Made For First Aid Or Rescue Operations Performed By A Regularly Constituted And Insured Volunteer Fire Company Or Department. The Information Page Shall Show For Each Squad (1) The Number Of Pieces Of Apparatus And (2) The Number Of Volunteers. 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 Premiums Plus The Expense Constant.
<b>7712</b>		<b>12.27</b>	<b>1000</b>	<b>8.05</b>
<b>0</b>				<b>EMERGENCY MANAGEMENT - VOLUNTEERS &amp; DRIVERS</b>
				Includes Operations Involved In Authorized Rendering Of Assistance In Connection With Events Affecting The Public Health And Safety. Also Includes Authorized Construction, Installation, Alteration, Maintenance Or Repair Work Upon Premises, Apparatus, Or Other Equipment Owned Or Used By The Emergency Management Unit, Participation In Any Authorized Public Drill, Showing Exhibition Or Parade. The Payroll For Volunteer Emergency Management Personnel Shall Be The Amount Determined By Applying \$1,300 Per Annum To Each Active Volunteer.
<b>7714</b>		<b>9.76</b>	<b>1000</b>	<b>7.08</b>
<b>0</b>				<b>FIRST AID OR RESCUE SQUAD - PAID &amp; PUBLIC &amp; DRIVERS</b>
<b>7715</b>		<b>16.63</b>	<b>0</b>	<b>12.06</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
<b>0</b>				<b>FIRST AID OR RESCUE SQUAD - VOLUNTEER &amp; DRIVERS</b>
				The Payroll For Each First Aid Or Rescue Squad Worker Shall Be The Amount Determined By Applying \$1300 Per Annum To Each Active Volunteer First Aid Or Rescue Squad Worker (Whether Exempt Or Not) But To No Others, Subject To The Maximums Stated Below. The Following Shows The No. Of Pieces Of Apparatus, The Maximum Payroll Per Squad For Volunteers, And The (Maximum No. Of Volunteers) , 1-\$36,400 (28), 2-\$59,800 (46), 3-\$83,200 (64), 4-\$101,400 (78), 5-\$119,600 (92), 6-\$137,800 (106), 7-\$156,000 (120), 8-\$174,200 (134), 9-192,400 (148), 10-210,600 (162). Maximum Payroll For Companies With More Than Ten Pieces Of Apparatus May Be Secured From The Rating Bureau. Apparatus Shall Be Defined As, And Limited To, Self-Powered Equipment Specifically Designed For First Aid Or Rescue Purposes. This Classification Is Not Applicable To And No Separate Charge Shall Be Made For First Aid Or Rescue Operations Performed By A Regularly Constituted And Insured Volunteer Fire Company Or Department. The Information Page Shall Show For Each Squad (1) The Number Of Pieces Of Apparatus And (2) The Number Of Volunteers. * 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 Premiums Plus The Expense Constant. (See 2:5-5 For Special Factor For Experience Rating.)
7720		4.65	1000	3.37
<b>0</b>				<b>BRIDGE OPERATION &amp; DRIVERS</b>
				Applies To Toll Or Free Bridges Or Tunnels. Includes Approaches Or Maintenance. Structural Alterations Or Repairs Or The Painting Of The Bridge Or Tunnel Structure To Be Separately Rated. Ticket Sellers Or Ticket Or Toll Collectors Having No Other Duties In Connection With The Operation Or Maintenance Of The Bridge Or Tunnel To Be Separately Rated As 9410 Municipal, Township, County Or State Employees Noc.
<b>1</b>				<b>CORRECTIONAL INSTITUTION GUARDS, POLICEMEN, SHERIFF'S OFFICERS - PUBLIC &amp; DRIVERS</b>
<b>2</b>				<b>POLICEMEN, SHERIFFS' OFFICERS OR CORRECTIONAL INSTITUTION GUARDS - PAID - PUBLIC &amp; DRIVERS</b>
<b>3</b>				<b>SHERIFF'S OFFICERS, POLICEMEN OR CORRECTIONAL INSTITUTION</b>
				Guards - Public, & Drivers
<b>4</b>				<b>VEHICULAR TUNNEL OPERATION &amp; DRIVERS</b>
				Applies To Toll Or Free Bridges Or Tunnels. Includes Approaches Or Maintenance. Structural Alterations Or Repairs Or The Painting Of The Bridge Or Tunnel Structure To Be Separately Rated. Ticket Sellers Or Ticket Or Toll Collectors Having No Other Duties In Connection With The Operation Or Maintenance Of The Bridge Or Tunnel To Be Separately Rated As 9410 Municipal, Township, County Or State Employees Noc.
7723		2.88	880	2.09
<b>0</b>				<b>DETECTIVE OR PATROL AGENCY &amp; DRIVERS</b>
				Includes The Operation Of Armored Car Services, Watchmen, Guards Or Patrolmen Engaged In Safeguarding Property Not Owned By The Risk.
<b>1</b>				<b>PATROL OR DETECTIVE AGENCY &amp; DRIVERS</b>
				Includes The Operation Of Armored Car Services, Watchmen, Guards Or Patrolmen Engaged In Safeguarding Property Not Owned By The Risk.
7728		4.65	1000	3.37
<b>0</b>				<b>POLICEMEN - SPECIAL, RESERVE OR AUXILIARY - VOLUNTEER - PUBLIC &amp; DRIVERS</b>
				Includes Authorized Construction, Installation, Alteration, Maintenance Or Repair Work Upon The Premises, Apparatus Or Other Equipment Owned Or Used By The Special, Reserve, Auxiliary Unit, Participating In Any Authorized Public Drill, Showing, Exhibition, Or Parade And When Authorized Rendering Of Assistance In Connection With Events Affecting The Public Health And Safety. The Payroll For Each Active Volunteer Policeman Shall Be Determined By Applying \$1,300 Per Annum To Each Active Volunteer Policeman.
7855		6.98	1000	5.30

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	<b>0</b>			<b>RAILROAD CONSTRUCTION BY CONTRACTOR-LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY &amp; DRIVERS</b>
				* The Classifications For Railroad Construction And Railroad Operation Do Not Contemplate Insurance Under The Federal Employers' Liability Act Or Voluntary Compensation Coverage For Any Operations Subject To That Act. For Such Insurance, See 3:6 Of This Manual.
<b>8001</b>		<b>4.18</b>	<b>1000</b>	<b>2.74</b>
	<b>0</b>			<b>STORE- FLORIST &amp; DRIVERS</b>
				Includes Service Away From Store Premises. Cultivating Or Gardening To Be Separately Rated. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
<b>8006</b>		<b>2.56</b>	<b>800</b>	<b>1.68</b>
	<b>0</b>			<b>STORE - COFFEE, TEA OR SPICE - RETAIL &amp; DRIVERS</b>
	<b>1</b>			<b>STORE - DAIRY PRODUCTS - RETAIL - &amp; DRIVERS</b>
	<b>2</b>			<b>STORE - DELICATESSEN - RETAIL - &amp; DRIVERS</b>
				No Selling Of Uncooked Fresh Meats.
	<b>3</b>			<b>STORE - FROZEN OR FROSTED FOOD - RETAIL - &amp; DRIVERS</b>
	<b>4</b>			<b>STORE - FRUIT OR VEGETABLE - RETAIL - &amp; DRIVERS</b>
				No Handling Of Fresh Meats.
	<b>5</b>			<b>STORE - GROCERY - RETAIL - &amp; DRIVERS</b>
				No Handling Of Fresh Meats.
	<b>6</b>			<b>STORE - VEGETABLE OR FRUIT - RETAIL - &amp; DRIVERS</b>
				No Handling Of Fresh Meats.
<b>8008</b>		<b>2.55</b>	<b>798</b>	<b>1.67</b>
	<b>0</b>			<b>STORE- APPAREL OR DRY GOODS - RETAIL</b>
	<b>1</b>			<b>STORE- CLOTHING WEARING APPAREL OR DRY GOODS - RETAIL</b>
	<b>2</b>			<b>STORE- SHOE - RETAIL</b>
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
<b>8010</b>		<b>4.29</b>	<b>1000</b>	<b>2.81</b>
	<b>0</b>			<b>AUTOMOBILE SALES OR SERVICE AGENCY: ACCESSORY OR SPARE PARTS STORE</b>
				Applicable Only If The Store Is At A Separate Location Which Is Conducted As A Separate Enterprise Without Interchange Of Labor.
	<b>1</b>			<b>STORE- HARDWARE</b>
				Applies To Wholesale Or Retail Stores.
	<b>2</b>			<b>STORE- RADIO OR TELEVISION PARTS AND ACCESSORIES</b>
				Applies To Wholesale Or Retail Stores.
	<b>3</b>			<b>STORE- SHIP CHANDLER</b>
				No Mfg. Operations.
	<b>4</b>			<b>STORE- TELEVISION OR RADIO PARTS AND ACCESSORIES</b>
				Applies To Wholesale Or Retail Store.
<b>8013</b>		<b>0.92</b>	<b>390</b>	<b>0.60</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

**Effective- January 1, 2023**

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>OPTICIAN</b> Lens Grinding To Be Separately Rated Under 4150 Lens Mfg. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
	<b>1</b>			<b>STORE- HEARING AID</b> Applies To Wholesale Or Retail Stores.
	<b>2</b>			<b>STORE- JEWELRY</b> Applies To Wholesale Or Retail Stores.
<b>8017</b>		<b>3.05</b>	<b>923</b>	<b>2.00</b>
	<b>0</b>			<b>PET SHOP - RETAIL</b> Includes Animal Grooming. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
	<b>1</b>			<b>STORE- BOARDWALK RUG AUCTIONEERS</b>
	<b>2</b>			<b>STORE- RETAIL NOC</b>
<b>8018</b>		<b>5.20</b>	<b>1000</b>	<b>3.41</b>
	<b>0</b>			<b>STORE- WHOLESALE NOC</b>  * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
<b>8021</b>		<b>6.34</b>	<b>1000</b>	<b>4.16</b>
	<b>0</b>			<b>STORE: FISH, MEAT OR POULTRY DEALER - WHOLESALE</b> Npd With 2089 Packing House.
	<b>1</b>			<b>STORE: MEAT,FISH OR POULTRY DEALER - WHOLESALE</b> Npd With 2089 Packing House. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
<b>8031</b>		<b>6.78</b>	<b>1000</b>	<b>4.45</b>
	<b>0</b>			<b>COLD STORAGE LOCKER - FROZEN FOODS &amp; SALESPERSONS, DRIVERS</b>  * Not Subject To The Provisions Of The Store Schedule. Includes Incidental Preparation Of Meats And Produce. Slaughtering To Be Separately Rated As 2081.
	<b>1</b>			<b>STORE - FISH,MEAT OR POULTRY-RETAIL- &amp; SALESPERSONS, DRIVERS</b>
	<b>2</b>			<b>STORE- MEAT, FISH OR POULTRY - RETAIL - &amp; SALESPERSONS, DRIVERS</b>  * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
<b>8032</b>		<b>3.92</b>	<b>1000</b>	<b>2.57</b>
	<b>0</b>			<b>STORE- CLOTHING, WEARING APPAREL OR DRY GOODS - WHOLESALE</b>
	<b>1</b>			<b>STORE- DRY GOODS - WHOLESALE</b>
	<b>2</b>			<b>STORE- SHOE - WHOLESALE</b>  * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
<b>8033</b>		<b>5.49</b>	<b>1000</b>	<b>3.60</b>
	<b>0</b>			<b>STORE- MEAT GROCERY AND PROVISION (COMBINED) - RETAIL - NOC &amp; SALESPERSONS, DRIVERS</b> Applies To A Store Where The Insured'S Books Of Accounts Show That The Cost Of Fresh And Cured Meats, Poultry Or Fish Did Not Exceed 65% Of The Total Cost Of All Merchandise Purchased During The Policy Period. Where The Insured Cannot Satisfactorily Establish That The Cost Of Fresh And Cured Meats, Poultry Or Fish Constituted Less Than 65% Of The Total Cost Of All Merchandise Purchased During The Policy Period The Store Shall Be Assigned To 8031 Meat, Fish Or Poultry - Retail. It Is To Be Emphasized That Cost And Not Sales Govern The Application Of This Classification. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
<b>8034</b>		<b>10.25</b>	<b>1000</b>	<b>6.72</b>
	<b>0</b>	<b>STORE- GROCERY - WHOLESALE</b>		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
<b>8039</b>		<b>3.62</b>	<b>1000</b>	<b>2.37</b>
	<b>0</b>	<b>STORE - DEPARTMENT - RETAIL</b>		
		Includes The Installation Of House Furnishings And Applies To Risks In Which The Following Conditions Obtain: 1.The Payroll Subject To This Classification Shall Be At Least \$400,000 Per Annum. 2A.The Merchandise Handled Shall Include In All Cases Wearing Apparel, Linens/Domestics, House Furnishings (Other Than Furniture) And Any Two Or More Of The Following: 2B.Cosmetics,Furniture,Giftware,Hardware,Jewelry, Luggage,Sporting Goods,Stationery/Greeting Cards,Toys. 3.The Combined Annual Sales Of Items Described In 2A Above Must Exceed 50% Of The Total Annual Sales. Stores Which Qualify Under Item No.2 (A) Above As Department Stores Because Of The Classes Of Goods Handled,But Which Do Not Qualify Under Items 1 And 3 Shall Be Rated As 8017 Store-Retail-Noc.		
<b>8044</b>		<b>6.34</b>	<b>1000</b>	<b>4.16</b>
	<b>0</b>	<b>STORE- FURNITURE &amp; DRIVERS</b>		
		Applies To Wholesale Or Retail Stores And Includes Installation Of House Furnishings * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
<b>8045</b>		<b>0.88</b>	<b>380</b>	<b>0.58</b>
	<b>0</b>	<b>STORE- DRUG - RETAIL - &amp; CLERICAL, SALESPERSONS, DRIVERS</b>		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
<b>8046</b>		<b>4.29</b>	<b>1000</b>	<b>2.81</b>
	<b>0</b>	<b>STORE - AUTOMOBILE ACCESSORIES-RETAIL-NOC</b>		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
<b>8047</b>		<b>2.70</b>	<b>835</b>	<b>1.77</b>
	<b>0</b>	<b>STORE- DRUG - WHOLESALE</b>		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
<b>8048</b>		<b>7.98</b>	<b>1000</b>	<b>5.23</b>
	<b>0</b>	<b>RECONDITIONING BASKETS OR CRATES - &amp; DRIVERS</b>		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
	<b>1</b>	<b>STORE- FRUIT OR VEGETABLE DEALER - WHOLESALE - &amp; BUYERS, SALESPERSONS, DRIVERS</b>		
	<b>2</b>	<b>STORE- VEGETABLE OR FRUIT DEALER - WHOLESALE - &amp; BUYERS, SALESPERSONS, DRIVERS</b>		
<b>8051</b>		<b>2.38</b>	<b>755</b>	<b>1.56</b>
	<b>0</b>	<b>STORE: HOME OUTFITTERS OF HOUSEHOLD FURNISHINGS SPECIALIST - RETAIL- &amp; CLERICAL, SALESPERSONS, DRIVERS</b>		
		Applies To House-To-House Collection Of Installment Payments And Sale Of Clothing, Bedding And Linens, Including Incidental Jewelry, Furniture And Appliances But Shall Not Apply If The Principal Business Is The Sale Of Furniture, Stoves, Ranges, Refrigerators, Radios And Television Sets. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
<b>8053</b>		<b>6.34</b>	<b>1000</b>	<b>4.16</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

**Effective- January 1, 2023**

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>STORE- PIANO, RADIO OR TELEVISION - &amp; DRIVERS</b> Applies To Wholesale Or Retail Store. Stores Which Also Handle Refrigerators, Stoves Or Washing Machines Shall Be Assigned To 8054 Refrigerator, Stove Or Washing Machine Store. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
	<b>1</b>			<b>STORE- RADIO, PIANO OR TELEVISION - &amp; DRIVERS</b> Applies To Wholesale Or Retail Store. Stores Which Also Handle Refrigerators, Stoves Or Washing Machines Shall Be Assigned To 8054 Refrigerator, Stove Or Washing Machine Store.
	<b>2</b>			<b>STORE- TELEVISION, PIANO OR RADIO - &amp; DRIVERS</b> Applies To Wholesale Or Retail Store. Stores Which Also Handle Refrigerators, Stoves Or Washing Machines Shall Be Assigned To 8054 Refrigerator, Stove Or Washing Machine Store.
<b>8054</b>		<b>6.34</b>	<b>1000</b>	<b>4.16</b>
	<b>0</b>			<b>STORE- REFRIGERATOR, STOVE OR WASHING MACHINE - &amp; DRIVERS</b> Applies To Wholesale Or Retail Store And Includes Pianos, Radios Or Televisions When Handled In Addition To Any Of The Items Listed.
	<b>1</b>			<b>STORE- STOVE, REFRIGERATOR OR WASHING MACHINE - &amp; DRIVERS</b> Applies To Wholesale Or Retail Store And Includes Pianos, Radios Or Televisions When Handled In Addition To Any Of The Items Listed.
	<b>2</b>			<b>STORE- WASHING MACHINE, STOVE OR REFRIGERATOR - &amp; DRIVERS</b> Applies To Wholesale Or Retail Store And Includes Pianos, Radios Or Televisions When Handled In Addition To Any Of The Items Listed. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
<b>8055</b>		<b>4.60</b>	<b>1000</b>	<b>3.02</b>
	<b>0</b>			<b>PACKAGING - CONTRACT - RETAIL SIZE PACKAGES</b> Applies To Risks Engaged In Packaging Cosmetics, Toiletries, Pharmaceuticals, Soaps, Cleaning Agents, Hardware, Advertising Materials And Similar Merchandise Owned By Others In Retail Size Packages As A Contract Service. Does Not Apply To The Packaging Or Crating Of Machinery, Furniture, Or Similar Heavy Items And Does Not Apply To The Packaging Or Repackaging Of Explosives.
<b>8090</b>		<b>3.78</b>	<b>1000</b>	<b>2.48</b>
	<b>0</b>			<b>AMUSEMENT PARK, PLACE OR BOARDWALK - GAMES NOT INVOLVING POWER DRIVEN OR MECHANICAL DEVICES</b> Includes Japanese Ballgame, Ringtoss, Wheels Of Chance, Penny Arcades And Similar Games.
	<b>1</b>			<b>AUCTIONEERS &amp; SALESPERSONS</b> Includes Solicitors And Appraisers. Not Livestock Sales Stables. Includes Inside Salespersons.
<b>8102</b>		<b>3.05</b>	<b>923</b>	<b>2.00</b>
	<b>0</b>			<b>BEAN SORTING OR HANDLING</b>
	<b>1</b>			<b>PEANUT HANDLING</b> Applies To Cleaning, Grading Or Shelling. Hull Grinding Or Mfg. Of Oil To Be Separately Rated.
	<b>2</b>			<b>SEED MERCHANT</b> Includes Operation Of Seed Sorting Machinery.
<b>8103</b>		<b>4.09</b>	<b>1000</b>	<b>2.68</b>
	<b>0</b>			<b>CLIPPINGS DEALER &amp; DRIVERS</b> Applies To A Dealer In New Textile Fabrics Only. Not Rag Or Paper Stock Dealers. Dealers In Used Fabrics Shall Be Assigned To 8264 Paper Stock Or Rag Dealer.
	<b>1</b>			<b>WOOL MERCHANT &amp; DRIVERS</b> Includes Warehouse.
<b>8105</b>		<b>5.20</b>	<b>1000</b>	<b>3.41</b>
	<b>0</b>			<b>STORE- HIDE OR LEATHER DEALER</b>
	<b>1</b>			<b>STORE- LEATHER OR HIDE DEALER</b>
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
<b>8106</b>		<b>9.80</b>	<b>1000</b>	<b>6.43</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>IRON OR STEEL MERCHANT &amp; DRIVERS</b> Not Applicable To Junk Dealers Or Steel Scrap Dealers.
	<b>1</b>			<b>STEEL OR IRON MERCHANT &amp; DRIVERS</b> Not Applicable To Junk Dealers Or Iron Or Steel Scrap Dealers.
<b>8107</b>		<b>4.02</b>	<b>1000</b>	<b>2.64</b>
	<b>0</b>			<b>MACHINERY DEALER NOC STORE OR YARD - &amp; DRIVERS</b> Operations Away From Premises Of Insured To Be Separately Rated.
	<b>1</b>			<b>OIL OR GAS WELL: SUPPLIES OR EQUIPMENT DEALER - NEW -STORE OR YARD ONLY - &amp; DRIVERS</b>
<b>8111</b>		<b>6.42</b>	<b>1000</b>	<b>4.21</b>
	<b>0</b>			<b>PLUMBERS' SUPPLIES DEALER &amp; DRIVERS NPD</b> No Mfg. Applies To Wholesale Or Retail Dealers Of Gas, Steam Or Hot Water Equipment.
<b>8116</b>		<b>4.59</b>	<b>1000</b>	<b>3.01</b>
	<b>0</b>			<b>FARM MACHINERY DEALER &amp; DRIVERS</b> Includes Demonstration.
<b>8203</b>		<b>11.15</b>	<b>1000</b>	<b>7.56</b>
	<b>0</b>			<b>ICE DEALER &amp; DRIVERS</b> Ice Harvesting To Be Separately Rated.
<b>8204</b>		<b>9.03</b>	<b>1000</b>	<b>5.92</b>
	<b>0</b>			<b>BUILDING MATERIAL YARD &amp; LOCAL MANAGERS, DRIVERS</b> Applies To A Dealer In Used Building Materials.Wrecking Or Salvage Operations To Be Separately Rated.
	<b>1</b>			<b>OIL OR GAS WELL: SUPPLIES OR EQUIPMENT DEALER - USED - &amp; LOCAL MANAGERS, DRIVERS</b> Includes Incidental Reconditioning Or Repairing. Installation, Erection, Dismantling Or Salvage Operations To Be Separately Rated.
<b>8215</b>		<b>5.10</b>	<b>1000</b>	<b>3.35</b>
	<b>0</b>			<b>FEED, FERTILIZER, HAY, OR GRAIN DEALER &amp; LOCAL MANAGERS, DRIVERS - NO MFG.</b> Includes Incidental Blending. Application Of Fertilizer By Use Of Farm Machinery Or Equipment To Be Separately Rated Under Code 0050. Fertilizer Mfg.To Be Separately Rated Under Code 4583.
	<b>1</b>			<b>FERTILIZER DEALER &amp; LOCAL MANAGERS, DRIVERS - NO MFG.</b> Includes Incidental Blending. Application Of Fertilizer By Use Of Farm Machinery Or Equipment To Be Separately Rated Under Code 0050. Fertilizer Mfg.To Be Separately Rated Under Code 4583.
	<b>2</b>			<b>GRAIN, FEED, FERTILIZER, OR HAY DEALER &amp; LOCAL MANAGERS, DRIVERS - NO MFG.</b> Includes Incidental Blending. Application Of Fertilizer By Use Of Farm Machinery Or Equipment To Be Separately Rated Under Code 0050. Fertilizer Mfg.To Be Separately Rated Under Code 4583.
	<b>3</b>			<b>HAY, GRAIN, FEED, OR FERTILIZER DEALER, &amp; LOCAL MANAGERS, DRIVERS- NO MFG.</b> Includes Incidental Blending. Application Of Fertilizer By Use Of Farm Machinery Or Equipment To Be Separately Rated Under Code 0050. Fertilizer Mfg.To Be Separately Rated Under Code 4583.
<b>8227</b>		<b>8.29</b>	<b>1000</b>	<b>6.30</b>
	<b>0</b>			<b>CONSTRUCTION OR ERECTION PERMANENT YARD</b> Applies Only To A Permanent Yard Maintained By A Construction Or Erection Risk For The Storage Of Material Or The Storage And Maintenance Of Equipment. Not Available At A Construction Site. Mill Operations Or Fabrication To Be Separately Rated. May Be Used Only Upon Specific Approval Of The Rating Bureau.
<b>8232</b>		<b>7.67</b>	<b>1000</b>	<b>5.03</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				<b>0 BUILDING MATERIALS DEALER - NO SECOND-HAND MATERIALS - &amp;, LOCAL MANAGERS, DRIVERS</b>
				<b>1 CINDER DEALER &amp; DRIVERS</b>
				<b>2 CONCRETE MIXING IN TRANSIT &amp; DRIVERS</b>
				<b>3 FUEL AND MATERIAL DEALER NOC - NO SECONDHAND BUILDING, MATERIALS OR LUMBER - &amp; LOCAL MANAGERS, DRIVERS</b>
				Applicable To Risks Dealing In At Least Three Of The Following Classifications Of Materials: 1. Coal, Fuel Oil, Wood Or Ice 2. New Building Materials Including Lumber 3. Hay, Grain, Feed Or Seed 4. Agricultural Implements
				<b>4 LUMBER YARD - NO SECOND-HAND MATERIALS - &amp; LOCAL MANAGERS, DRIVERS</b>
<b>8235</b>		<b>7.46</b>	<b>1000</b>	<b>4.89</b>
				<b>0 SASH, DOOR OR ASSEMBLED MILLWORK DEALER &amp; DRIVERS</b>
				Includes Incidental Assembling, Glazing Or Mfg. Of Special Sizes. Applicable Only To Concerns Which Buy And Sell Finished Millwork Exclusively (Including Incidental Assembling Or Glazing Or Incidental Mfg. Of Special Sizes), Such As Finished Flooring, Doors, Frames, Sash, Screens, Moldings, Base-Boards, Stair Trim, Columns, Paneling, Cupboards, Shelving Or Furniture Such As Kitchen Cabinets, Ironing Boards, Breakfast Sets, Window Seats, Mantels, Wall Cabinets Or Cases. Npd With 2802 Carpentry Or 8232 Building Material Dealer.
<b>8263</b>		<b>9.41</b>	<b>1000</b>	<b>6.17</b>
				<b>0 JUNK DEALER &amp; DRIVERS NPD</b>
				Applicable Only To Those Risks Engaged In Collecting Or Handling A Miscellaneous Line Of Second-Hand Materials, Such As Bottles, Rags, Paper, Bones, Rubber, Non-Ferrous Scrap Metals And, In Addition, Ferrous Scrap Metals. Risks Primarily Engaged In Collecting Or Handling Ferrous Scrap Metals Shall Be Assigned To 8265 Iron Or Steel Scrap Dealer. Wrecking Or Salvaging To Be Separately Rated.
<b>8264</b>		<b>8.33</b>	<b>1000</b>	<b>5.46</b>
				<b>0 BOTTLE DEALER - USED - &amp; DRIVERS NPD</b>
				Includes Beverage Bottle Or Can Recycling. No Collecting Or Handling Of Scrap Iron Or Steel.
				<b>1 DOCUMENT—SHREDDING OPERATIONS &amp; DRIVERS NPD</b>
				<b>2 PAPER STOCK OR RAG DEALER - USED - &amp; DRIVERS NPD</b>
				No Collecting Or Handling Of Scrap Iron Or Steel. Laundry Operations To Be Separately Rated As 2585 Laundry Noc.
				<b>3 RAG OR PAPER STOCK DEALER - USED - &amp; DRIVERS NPD</b>
				Risks Which Also Collect Or Handle Scrap Iron Or Steel To Be Rated As 8265 Iron Or Steel Scrap Dealer. Laundry Operations To Be Separately Rated As 2585 Laundry Noc.
				<b>4 RUBBER STOCK DEALER - USED - &amp; DRIVERS NPD</b>
				No Collecting Or Handling Scrap Iron Or Steel.
<b>8265</b>		<b>9.07</b>	<b>1000</b>	<b>5.95</b>
				<b>0 IRON OR STEEL SCRAP DEALER &amp; DRIVERS NPD</b>
				Wrecking Or Salvaging To Be Separately Rated.
				<b>1 PIPE COATING-CONTRACT-SHOP AND YARD &amp; DRIVERS</b>
				Applies To A Risk Engaged, At Its Fixed Plant Or Yard Location, In Applying Protective Coating To Pipe Owned By Others.
				<b>2 STEEL OR IRON SCRAP DEALER &amp; DRIVERS NPD</b>
				Wrecking Or Salvaging To Be Separately Rated.
<b>8268</b>		<b>7.11</b>	<b>1000</b>	<b>4.66</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>FILM OR PLASTIC DEALER OR RECLAIMER &amp; DRIVERS</b>
	<b>1</b>			<b>PLASTIC OR FILM DEALER OR RECLAIMER &amp; DRIVERS</b>
<b>8269</b>		<b>13.25</b>	<b>1000</b>	<b>8.69</b>
	<b>0</b>			<b>STEEL DRUM OR STEEL BARREL DEALER SECOND HAND - &amp; DRIVERS</b> Includes The Reconditioning Of Steel Drums Or Barrels.
<b>8279</b>		<b>10.56</b>	<b>1000</b>	<b>6.93</b>
	<b>0</b>			<b>BREEDING FARM - &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> 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.
<b>8280</b>		<b>11.83</b>	<b>1000</b>	<b>7.76</b>
	<b>0</b>			<b>RACING STABLE AND DRIVERS</b> 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 \$163,800 Annually. The Minimum Premium Shall Not Be Subject To Pro Rata Adjustment.
<b>8291</b>		<b>5.85</b>	<b>1000</b>	<b>3.84</b>
	<b>0</b>			<b>STORAGE WAREHOUSE - COLD</b>
	<b>1</b>			<b>WAREHOUSING - COLD STORAGE</b>
<b>8292</b>		<b>8.54</b>	<b>1000</b>	<b>5.60</b>
	<b>0</b>			<b>STORAGE WAREHOUSE NOC</b> Applies To General Merchandise. 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 Truckmen.
	<b>1</b>			<b>WAREHOUSING NOC</b> Applies To General Merchandise. 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 Truckmen.
<b>8293</b>		<b>15.99</b>	<b>1000</b>	<b>10.49</b>
	<b>0</b>			<b>FURNITURE MOVING &amp; STORAGE AND DRIVERS</b>
	<b>1</b>			<b>STORAGE WAREHOUSE - FURNITURE - &amp; DRIVERS</b> Includes Packing Or Handling Household Goods Away From Insured'S Premises.
	<b>2</b>			<b>WAREHOUSING - FURNITURE - &amp; DRIVERS</b> Includes Packing Or Handling Household Goods Away From Insured'S Premises.
<b>8350</b>		<b>9.01</b>	<b>1000</b>	<b>5.91</b>
	<b>0</b>			<b>GASOLINE OR OIL DEALER &amp; DRIVERS</b> Retail Gasoline Stations To Be Separately Rated As 8387 Gasoline Station.
	<b>1</b>			<b>OIL OR GASOLINE DEALER &amp; DRIVERS</b> Operation Of Retail Gasoline Stations To Be Separately Rated As 8387 Gasoline Station.
<b>8353</b>		<b>10.05</b>	<b>1000</b>	<b>6.59</b>
	<b>0</b>			<b>GAS COMPANY: GAS DEALER - L.P.G. - &amp; DRIVERS</b> Applies To All Operations Including Store Employees; Installation, Servicing Or Repair Of Customers' Equipment Or Appliances.
<b>8385</b>		<b>5.49</b>	<b>1000</b>	<b>3.60</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>BUS COMPANY: GARAGE EMPLOYEES</b>
	<b>1</b>			<b>LIMOUSINE OR CAR SERVICE COMPANY: GARAGE EMPLOYEES</b>
				* If Applicable, To Be Used In Conjunction With Codes 7370, 7381, 7382 And 7384.
	<b>2</b>			<b>SCHOOL BUS OPERATOR: GARAGE EMPLOYEES</b>
	<b>3</b>			<b>TAXI COMPANY: GARAGE EMPLOYEES</b>
<b>8387</b>		<b>5.43</b>	<b>1000</b>	<b>3.56</b>
	<b>0</b>			<b>AUTOMOBILE SERVICE STATION—&amp; DRIVERS</b> Applies To Automobile Accessories. Npd With 8392 Automobile Storage Garage 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, Storage Battery Service Agency & Drivers, And Brake Service Or Muffler Installation Or Repair Station & Drivers."
	<b>1</b>			<b>BRAKE SERVICE OR MUFFLER INSTALLATION OR REPAIR STATION &amp; DRIVERS</b>
	<b>2</b>			<b>GAS STATION - RETAIL - &amp; DRIVERS</b> 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 Separate Work Force That Does Not Interchange Between The Store And The Station. For A List Of Cross-References To Code 8387, See Automobile Service Station & Drivers.
	<b>3</b>			<b>RUBBER TIRE DEALER - RETAIL &amp; DRIVERS</b> Includes Repairing, Vulcanizing, The Adjustment Of Tires To Vehicles Away From The Premises Of Insured. Npd With 8392 Automobile Storage Garage Or Parking Station, 8396 Automobile Car Wash, 8397 Automobile Repair Shop Garage Or 8398 Automobile Sales Or Service Agency. For List Of Cross-References To Code 8387, See Automobile Service Station - & Drivers.
	<b>4</b>			<b>STORAGE BATTERY SERVICE STATION &amp; DRIVERS</b> 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. For List Of Cross-References To Code 8387, See Automobile Service Station - & Drivers.
<b>8392</b>		<b>4.16</b>	<b>1000</b>	<b>2.73</b>
	<b>0</b>			<b>AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL &amp; DRIVERS</b> Npd With 8397 Automobile Repair Shop Or Garage Or 8398 - Automobile Sales Or Service Agency. The Classification Is Intended To Cover Automobile Storage Garages Or Parking Lots Where The Operations Are Restricted To The Storing Or Parking Of Automobiles With Incidental Sale Of Gasoline Or Oil Or Servicing, Such As Washing, Waxing, Polishing Or Greasing But Is Not Applicable To A Risk Engaged In Repairing Automobiles.
<b>8393</b>		<b>3.51</b>	<b>1000</b>	<b>2.30</b>
	<b>0</b>			<b>AUTOMOBILE BODY REPAIR</b> Applies To The Repair Of Metal Automobile Bodies And Light Panel Truck Bodies. Includes Upholstering And Painting. Npd With 3815 Truck Body Mfg. Or Repair Noc. Or 8397 Automobile Garage Or Repair Shop.
<b>8396</b>		<b>4.97</b>	<b>1000</b>	<b>3.26</b>
	<b>0</b>			<b>AUTOMOBILE CAR WASH &amp; DRIVERS</b> Includes Incidental Greasing, Polishing And Servicing. Npd With 8387 Automobile Accessories Service Station Or Any Of Its Cross-References, 8392 Automobile Storage Garages Or Parking Stations, 8397 Automobile Garage Or Repair Shop Or 8398 Automobile Sales Or Service Agency.
<b>8397</b>		<b>5.43</b>	<b>1000</b>	<b>3.56</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>AUTOMOBILE GARAGE OR REPAIR SHOP &amp; PARTS DEPARTMENT EMPLOYEES, DRIVERS</b>
	<b>1</b>			<b>AUTOMOBILE REPAIR SHOP OR GARAGE &amp; PARTS DEPARTMENT EMPLOYEES, DRIVERS</b>
<b>8398</b>		<b>3.99</b>	<b>1000</b>	<b>2.62</b>
	<b>0</b>			<b>AUTO SALES OR SERVICE AGENCY - &amp; PARTS, SERVICE DEPARTMENT, EMPLOYEES, DRIVERS</b>
<b>8506</b>		<b>7.87</b>	<b>1000</b>	<b>5.16</b>
	<b>0</b>			<b>METAL SCRAP DEALER &amp; DRIVERS NPD</b> Applies To The Collection And Reduction Of Non-Ferrous Scrap Metals And Includes The Handling Or Processing Of Lead. No Collection Or Handling Of Scrap Iron Or Steel.
<b>8507</b>		<b>7.52</b>	<b>1000</b>	<b>4.93</b>
	<b>0</b>			<b>METAL SCRAP DEALER - NO LEAD &amp; DRIVERS NPD</b> Applies To The Collection And Reduction Of Non-Ferrous Scrap Metals. No Handling Or Processing Of Lead Or Collection Or Handling Of Scrap Iron Or Steel.
<b>8601</b>		<b>0.68</b>	<b>330</b>	<b>0.46</b>
	<b>0</b>			<b>ARCHITECT OR ENGINEER - CONSULTING NPD.</b> Not Engaged In Actual Construction. May Only Be Used Upon Specific Approval Of The Rating Bureau.
	<b>1</b>			<b>ENGINEER OR ARCHITECT - CONSULTING NPD</b> Not Engaged In Actual Construction. May Be Used Only Upon Specific Approval Of The Rating Bureau.
	<b>2</b>			<b>SURVEYOR NPD</b> Applies To Land Surveying. Not Engaged In Actual Construction. May Be Used Only Upon Specific Approval Of The Rating Bureau.
<b>8606</b>		<b>4.55</b>	<b>1000</b>	<b>2.98</b>
	<b>0</b>			<b>GEOPHYSICAL EXPLORATION - SEISMIC &amp; DRIVERS</b>
<b>8607</b>		<b>5.29</b>	<b>1000</b>	<b>3.47</b>
	<b>0</b>			<b>GEOPHYSICAL EXPLORATION NOC &amp; DRIVERS</b>
<b>8709</b>		<b>2.71</b>	<b>838</b>	<b>1.95</b>
	<b>0</b>			<b>CHECKERS, INSPECTORS, SAMPLERS OR WEIGHERS OF MERCHANDISE - NPD</b> Applicable Only To Employers Whose Entire Operation Is Described By The Classification. Weighers, Samplers, Checkers, Tallymen Or Inspectors Of Merchandise In Connection With Any Other Operation Shall Be Included With Such Operation. May Be Used Only Upon Specific Approval Of The Rating Bureau.
	<b>1</b>			<b>INSPECTORS, SAMPLERS, CHECKERS OR WEIGHERS OF MERCHANDISE - NPD</b> Applicable Only To Employers Whose Entire Operation Is Described By The Classification. Inspectors, Samplers, Checkers, Tallymen Or Weighers Of Merchandise In Connection With Any Other Operation Shall Be Included With Such Operation. May Be Used Only Upon Specific Approval Of The Rating Bureau.
	<b>2</b>			<b>SAMPLERS, CHECKERS, INSPECTORS OR WEIGHERS OF MERCHANDISE - NPD</b> Applicable Only To Employers Whose Entire Operation Is Described By The Classification. Weighers, Samplers, Checkers, Tallymen Or Inspectors Of Merchandise In Connection With Any Other Operation Shall Be Included With Such Operation. May Be Used Only Upon Specific Approval Of The Rating Bureau.
	<b>3</b>			<b>WEIGHERS, SAMPLERS, CHECKERS OR INSPECTORS OF MERCHANDISE - NPD</b> Applicable Only To Employers Whose Entire Operation Is Described By The Classification. Weighers, Samplers, Checkers, Tallymen Or Inspectors Of Merchandise In Connection With Any Other Operation Shall Be Included With Such Operation. May Be Used Only Upon Specific Approval Of The Rating Bureau.

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
<b>8711</b>		<b>3.30</b>	<b>985</b>	<b>2.38</b>
	<b>0</b>	<b>STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES- TALLYMEN, CHECKING CLERKS OR EMPLOYEES ENGAGED IN MENDING OR REPACKING OF DAMAGED, CONTAINERS</b>		
		To Be Used Only In Conjunction With Code 8726 F 'Steamship Line Or Agency, Etc.'		
<b>8720</b>		<b>2.09</b>	<b>683</b>	<b>1.37</b>
	<b>0</b>	<b>INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC</b>		
		Applies To Mercantile, Manufacturing Or Marine Risks.		
	<b>1</b>	<b>MARINE APPRAISER OR SURVEYOR</b>		
	<b>2</b>	<b>RACE TRACK - HORSE - JUDGES, TIMEKEEPERS, HANDICAPPERS OR THEIR ASSISTANTS</b>		
		Employees Engaged In Maintenance Work Or Other Manual Labor Including Employees Having Direct Exposure To The Horses In Their Maintenance, Management Or Handling, Including Drivers To Be Separately Rated As 9016 Amusement Park. Parimutuel Employees To Be Separately Rated As 8810 Clerical.		
	<b>3</b>	<b>UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT OPERATIONS—Aircraft weighing less than 55 pounds.</b>		
		The piloting of aircraft weighing 55 pounds or more is to be assigned to the appropriate aviation		
<b>8726</b>		<b>1.82</b>	<b>615</b>	<b>1.31</b>
	<b>0</b>	<b>STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES- SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS</b>		
		* Code 8711 Applies To Talleyman, Checking Clerks Etc.		
<b>8731</b>		<b>2.09</b>	<b>683</b>	<b>1.37</b>
	<b>0</b>	<b>BOILER INSPECTION</b>		
	<b>1</b>	<b>ELEVATOR INSPECTING</b>		
<b>8737</b>		<b>0.60</b>	<b>160</b>	<b>0.40</b>
	<b>0</b>	<b>RAILROADS - SALESPERSON - OUTSIDE</b>		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage I		
<b>8738</b>		<b>0.67</b>	<b>160</b>	<b>0.45</b>
	<b>0</b>	<b>RAILROADS - SALESPERSON - OUTSIDE</b>		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:-6 Of The Manual. Rate Is Coverage Ii		
<b>8742</b>		<b>0.40</b>	<b>260</b>	<b>0.27</b>
	<b>0</b>	<b>BUILDING AND LOAN APPRAISERS</b>		
	<b>1</b>	<b>CLAIM ADJUSTERS OR SPECIAL AGENTS - INSURANCE COMPANY</b>		
	<b>2</b>	<b>INVESTIGATING COMPANY</b>		
		Includes Theater Investigating, Shopping Service, Credit Reporting Or Similar Activities And Is Not Applicable To Detective Or Patrol Agencies.		
	<b>3</b>	<b>REAL ESTATE AGENCY - OUTSIDE EMPLOYEES &amp; COLLECTORS</b>		
		Care, Custody And Maintenance Or Construction Work To Be Separately Rated.		
	<b>4</b>	<b>SALESPERSONS-OUTSIDE</b>		
		Subject To The Standard Exceptions Manual Rule.		
<b>8745</b>		<b>5.72</b>	<b>1000</b>	<b>3.75</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS - NOT RETAIL DEALER - &amp; SALESMEN, DRIVERS</b>
<b>8748</b>		<b>0.91</b>	<b>388</b>	<b>0.61</b>
	<b>0</b>			<b>AUTOMOBILE SALESPERSONS</b>
<b>8753</b>		<b>2.56</b>	<b>800</b>	<b>1.68</b>
	<b>0</b>			<b>COFFEE, TEA OR GROCERY DEALER - RETAIL - &amp; DRIVERS</b> Applies To House-To-House Sales Of Coffee, Tea Or Groceries And Includes Incidental Stores Or Warehouses.
<b>8755</b>		<b>0.50</b>	<b>285</b>	<b>0.33</b>
	<b>0</b>			<b>LABOR UNION</b> Includes Business Agents And Organizers.
<b>8800</b>		<b>2.93</b>	<b>893</b>	<b>1.96</b>
	<b>0</b>			<b>ADDRESSING OR MAILING CO - NPDP</b>
	<b>1</b>			<b>LETTER SERVICE SHOP - NPDP</b>
	<b>2</b>			<b>MAILING OR ADDRESSING CO - NPDP</b>
<b>8803</b>		<b>0.08</b>	<b>180</b>	<b>0.05</b>
	<b>0</b>			<b>AUDITOR, OR FACTORY COST OR OFFICE SYSTEMATIZER - TRAVELING</b> Includes Insurance Company Premium Auditors.
	<b>1</b>			<b>FACTORY COST, OR OFFICE SYSTEMATIZER OR AUDITOR - TRAVELING</b> Includes Insurance Company Premium Auditors.
	<b>2</b>			<b>OFFICE OR FACTORY COST SYSTEMATIZER, OR AUDITOR - TRAVELING</b>
<b>8810</b>		<b>0.16</b>	<b>200</b>	<b>0.11</b>
	<b>0</b>			<b>BANK OR TRUST COMPANY - CLERICAL</b> Special Officers, Uniformed Attendants, Ushers, Doormen Or Employees Engaged In Care, Custody And Maintenance To Be Separately Rated As 9015 Building Noc. Runners Or Messengers To Be Separately Rated As 8742 Salesperson. Armored Car Crews Or Chauffeurs To Be Separately Rated As 7380 Drivers, Chauffeurs And Their Helpers.
	<b>1</b>			<b>CLERICAL OFFICE EMPLOYEES NOC</b> Subject To The Standard Exceptions Manual Rule.
	<b>2</b>			<b>COMPUTER SYSTEM DESIGNERS OR PROGRAMMERS</b>
	<b>3</b>			<b>DRAFTSMEN</b> Subject To The Standard Exceptions Manual Rule.
	<b>4</b>			<b>STORE- STAMP DEALER - &amp; CLERICAL</b>
<b>8814</b>		<b>0.24</b>	<b>160</b>	<b>0.16</b>
	<b>0</b>			<b>RAILROADS - CLERICAL OFFICE EMPLOYEES NOC.</b>  * Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage I
<b>8815</b>		<b>0.27</b>	<b>160</b>	<b>0.18</b>
	<b>0</b>			<b>RAILROADS - CLERICAL OFFICE EMPLOYEES NOC.</b>  * Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage II
<b>8820</b>		<b>0.32</b>	<b>240</b>	<b>0.21</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			<b>ATTORNEY - ALL EMPLOYEES &amp; CLERICAL, MESSENGERS, DRIVERS - NPD</b>
	1			<b>LAW OFFICE -ALL EMPLOYEES &amp; CLERICAL,MESSENGERS, DRIVERS - NPD</b>
8828		4.29	1000	2.81
	0			<b>HOMEMAKER SERVICE</b> Applies To Non-Profit Organizations Providing Home Help Services To Families With Children, Convalescent, Aged, Acutely Or Chronically Ill Or Disabled Persons. Employees Engaged Solely In Clerical Or Promotional Work Shall Be Separately Rated As 8810; Outside Social Case Workers As 8742 Salesperson.
8829		4.37	1000	2.87
	0			<b>ASSISTED LIVING FACILITY &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.) APPLIES TO THOSE RISKS PROVIDING ON-SITE INTERMEDIATE AND/OR SKILLED HEALTH CARE FOR RESIDENTS. INDEPENDENT LIVING, FACILITIES OPERATED IN CONJUNCTION WITH, BUT SEPARATE FROM, THE ASSISTED LIVING FACILITY TO BE SEPARATELY RATED AS 9015 - BUILDING NOC - OPERATION BY OWNER OR LESSEE.</b>
	1			<b>CONVALESCENT HOME &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)</b>
	2			<b>NURSING HOME &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)</b>
8831		2.16	700	1.42
	0			<b>HOSPITAL - VETERINARY - &amp; DRIVERS</b>
8832		0.50	285	0.33
	0			<b>DENTIST &amp; CLERICAL</b> Includes Maintenance Of The Professional Office.
	1			<b>OPTOMETRIST - &amp; CLERICAL</b> Includes The Incidental Sale Of Optical Goods. Lens Grinding To Be Separately Rated Under 4150 Lens Mfg. Includes Maintenance Of Professional Office.
	2			<b>PHYSICIAN &amp; CLERICAL</b> Includes Maintenance Of The Professional Office.
8835		4.29	1000	2.81
	0			<b>NURSING - HOME HEALTH, PUBLIC AND TRAVELING</b> See Health Care Service Agencies Schedule. Health Care Service Agencies: Registered Nurses & Nurse Practitioners ..... 9045 Employees Other Than Rn'S And Np'S Licensed Or Certified By N.J. Department Of Health & Sr. Services Or N.J. Board Of Nursing ..... 8835 Homemaker Service ..... 8828 Clerical Only ..... 8810
8836		3.78	1000	2.48
	0			<b>CHARITABLE OR WELFARE ORGANIZATIONS - ALL OPERATIONS &amp; DRIVERS</b>
	1			<b>RESCUE MISSION - ALL OPERATIONS AND DRIVERS.</b>
8838		0.53	293	0.36
	0			<b>LIBRARY - PUBLIC - PROFESSIONAL EMPLOYEES &amp; CLERICAL</b>
	1			<b>MUSEUMS - PUBLIC - PROFESSIONAL EMPLOYEES - &amp; CLERICAL</b> Includes Curators And Professional Assistants.
8840		0.45	273	0.30

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	<b>0</b>			<b>RELIGIOUS ORGANIZATION &amp; CLERICAL</b> Includes Clergy, Professional Assistants, Organist And Choir Members.
<b>8860</b>		<b>0.09</b>	<b>183</b>	<b>0.06</b>
	<b>0</b>			<b>ACCOUNTING FIRM - ALL EMPLOYEES &amp; CLERICAL, MESSENGERS, DRIVERS - NP</b>
<b>8868</b>		<b>1.35</b>	<b>498</b>	<b>0.90</b>
	<b>0</b>			<b>COLLEGE- PROFESSIONAL EMPLOYEES &amp; CLERICAL</b>
	<b>1</b>			<b>SCHOOL- PROFESSIONAL EMPLOYEES &amp; CLERICAL</b>
	<b>2</b>			<b>SCOUTING COUNCIL - EXECUTIVE SECRETARIES OR CLERICAL</b> Camp Operation To Be Separately Rated As 9015 Camp Operation.
<b>8871</b>		<b>0.16</b>	<b>200</b>	<b>0.11</b>
	<b>0</b>			<b>CLERICAL TELECOMMUTER EMPLOYEES</b> Subject to Standard Exceptions Manual Rule.
<b>8901</b>		<b>0.17</b>	<b>203</b>	<b>0.11</b>
	<b>0</b>			<b>TELEPHONE OR TELEGRAPH CO - OFFICE OR EXCHANGE EMPLOYEES &amp; CLERICAL</b>
<b>9014</b>		<b>4.92</b>	<b>1000</b>	<b>3.23</b>
	<b>0</b>			<b>BUILDINGS - OPERATION BY CONTRACTOR &amp; DRIVERS</b> At Any Location Where The Contractor Does Not Perform Janitorial Services, Operations Such As Window Cleaning, Painting, Maintenance Or Repair Work Are To Be Separately Rated.
	<b>1</b>			<b>EXTERMINATOR &amp; DRIVERS</b> Includes Termite Control. Carpentry Repair Or Use Of Poisonous Gases To Be Separately Rated.
	<b>2</b>			<b>FIRE EXTINGUISHER REFILLING SERVICE OR REPAIR</b>
	<b>3</b>			<b>FUMIGATION - GAS - 9014 PLUS 50 PERCENT &amp; DRIVERS</b> Division Of Payroll With 9014 Exterminator Shall Be In Accordance With The Classification Procedure Applicable To Construction Or Erection Work.
	<b>4</b>			<b>POWER WASHING OF BUILDINGS</b> Applies To Power Washing From Ground Level Only.
	<b>5</b>			<b>WINDOW WASHING</b> Applies To Window Washing Or Cleaning Less Than Two Stories Or Less In Height, With No Use Of Protective Devices Such As Harness, Baskets, Scaffolds, Etc. Separately Rate Window Cleaning Over Two Stories, Or Involving Any Protective Devices, Under Code 9170.
<b>9015</b>		<b>5.63</b>	<b>1000</b>	<b>3.69</b>
	<b>0</b>			<b>BATH HOUSE - BEACH</b>
	<b>1</b>			<b>BEACH CHAIRS - RENTAL</b>
	<b>2</b>			<b>BUILDINGS NOC - OPERATION BY OWNER OR LESSEE</b> Not Applicable To An Owner Or Lessee Of A Building Who Occupies The Entire Or Major Portion Of The Premises For Mfg. Or Mercantile Purposes. At Any Location Where The Owner Or Lessee Does Not Perform Janitorial Services, Operations Such As Window Cleaning, Painting, Maintenance Or Repair Work Are To Be Separately Rated. This Classification Is Not Applicable To The Operation Or Maintenance Of Amusement Devices.
	<b>3</b>			<b>CAMP OPERATION - RECREATIONAL OR EDUCATIONAL</b>
	<b>4</b>			<b>CAMP OPERATION NOC</b>
<b>9016</b>		<b>5.45</b>	<b>1000</b>	<b>3.58</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>AMUSEMENT PARK OR EXHIBITION OPERATION &amp; DRIVERS</b> Applies To The Operation By Owners Or Lessees And Includes Musicians And Box Office Employees. Operation Or Maintenance Of Amusement Devices To Be Separately Rated. The Two Foregoing Classifications Do Not Apply To Amusements, Exhibitions Or Other Operations Separately Classified In This Manual (Such As Bath Houses, Billiard Halls, Boat Livery, Bowling Lanes, Dance Halls, Garages, Restaurants, Retail Stores, Theaters) Whether Operated By The Owner Or Lessee Of The Exhibition Or Amusement Park Or Through Independent Concession.
	<b>1</b>			<b>DOG SHOW: OPERATION BY OWNER OR LESSEE &amp; DRIVERS</b> Includes Musicians And Box Office Employees. Operation Or Maintenance Of Amusement Devices To Be Separately Rated As 9180 Amusement Device Operation Noc.
	<b>2</b>			<b>HORSE SHOW: OPERATION BY OWNER OR LESSEE &amp; DRIVERS</b> Includes Musicians And Box Office Employees. Operation Or Maintenance Of Amusement Devices To Be Separately Rated As 9180 Amusement Device Operation Noc.
<b>9033</b>		<b>5.12</b>	<b>1000</b>	<b>3.36</b>
	<b>0</b>			<b>HOUSING AUTHORITY &amp; CLERICAL, SALESMEN, DRIVERS</b> Applies To All Employees Of Housing Authorities Operating Completed Public Housing Projects. New Construction And Major Alteration Work To Be Separately Rated.
<b>9044</b>		<b>5.17</b>	<b>1000</b>	<b>3.39</b>
	<b>0</b>			<b>CASINO-HOTEL - ALL EMPLOYEES &amp; CLERICAL, SALESMEN, DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> Musicians, Players Or Entertainers To Be Separately Rated As 9156
<b>9045</b>		<b>1.17</b>	<b>453</b>	<b>0.77</b>
	<b>0</b>			<b>HOSPITAL - &amp; CLERICAL, DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)</b> The Actual Remuneration Of Students, Enrolled In A Course Of Study Approved By The New Jersey Board Of Nursing For The Training Of Professional Nurses, Shall Be Included In The Payroll Subject To Audit And Premium Charge. In No Case, However, Shall The Remuneration Of Any Such Student Nurse Be Taken At An Amount Less Than \$10 Per Week.
<b>9046</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>PREMIUM CREDIT AMOUNT RESULTING FROM THE APPLICATION OF THE N.J. CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM (3:8).</b>
<b>9052</b>		<b>4.23</b>	<b>1000</b>	<b>2.77</b>
	<b>0</b>			<b>HOTEL - &amp; CLERICAL, SALESMEN, DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> Musicians, Players Or Entertainers To Be Separately Rated As 9156 Musicians. Restaurant Operations To Be Separately Rated Under Code 9079 Restaurants.
	<b>1</b>			<b>MOTEL, MOTOR COURT, TOURIST COURT OR CABIN - &amp; CLERICAL, SALESMEN, DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)</b> Musicians, Players Or Entertainers To Be Separately Rated As 9156 Musicians. Restaurant Operations To Be Separately Rated Under Code 9079 Restaurants.
<b>9053</b>		<b>1.36</b>	<b>500</b>	<b>0.89</b>
	<b>0</b>			<b>BATHS NOC &amp; CLERICAL</b>
	<b>1</b>			<b>EXERCISE OR HEALTH INSTITUTE &amp; CLERICAL</b>
	<b>2</b>			<b>HEALTH OR EXERCISE INSTITUTE &amp; CLERICAL</b>
	<b>3</b>			<b>HEALTH SPA OR STEAM BATHS NOC &amp; CLERICAL</b>
<b>9060</b>		<b>2.93</b>	<b>893</b>	<b>1.92</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>CLUB-COUNTRY, GOLF, FISHING OR YACHT &amp; CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> The Actual Remuneration Of All Caddies Shall Be Included With The Payroll Of The Regular Club Employees In Computing The Premium For The Risk. In Case The Actual Remuneration Is Not Available, The Payroll For Caddies Shall Be Taken At \$50 Per Club Member Per Season Subject To A Maximum Of Four Hundred Fifty Members Per Course Of Eighteen Holes Or Less, Which Limit Shall Be Adjusted Pro Rata For Larger Courses, Provided However, That If The Club Is Open To The Public, Four Hundred Fifty Members Per Course Of Eighteen Holes Shall Constitute The Minimum Number Of Club Members For The Purpose Of Applying This Rule.
<b>9061</b>		<b>1.86</b>	<b>625</b>	<b>1.22</b>
	<b>0</b>			<b>CLUB NOC &amp; CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>
<b>9063</b>		<b>1.49</b>	<b>533</b>	<b>0.98</b>
	<b>0</b>			<b>YMCA, YWCA, YMHA, YWHA, INSTITUTION &amp; CLERICAL</b> Includes Teachers And Instructors. Camp Operation To Be Separately Rated As 9015 Buildings Noc. 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
<b>9065</b>		<b>1.88</b>	<b>630</b>	<b>1.23</b>
	<b>0</b>			<b>CLUB-TENNIS &amp; CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>
<b>9078</b>		<b>4.25</b>	<b>1000</b>	<b>2.79</b>
	<b>0</b>			<b>COMMISSARY WORK</b> Applies Only In Connection With Construction, Erection, Lumbering Or Mining Operations And Includes Cooks, Waiters And Other Employees Engaged In Furnishing Board Or Lodging.
<b>9079</b>		<b>2.66</b>	<b>825</b>	<b>1.74</b>
	<b>0</b>			<b>AMUSEMENT PARK, PLACE OR BOARDWALK - PURVEYORS OF FOOD OR DRINK. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> Includes "Hot Dogs", Orangeade, Ice Cream, Peanuts, Popcorn, Candy, Waffles, Custards And Similar Articles Of Food And Drink.
	<b>1</b>			<b>BAR, LOUNGE OR TAVERN. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> Musicians, Players Or Entertainers To Be Separately Rated As 9156 Musicians Etc.
	<b>2</b>			<b>CATERER. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> Musicians, Players Or Entertainers To Be Separately Rated As 9156.
	<b>3</b>			<b>RESTAURANT. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> Musicians, Players Or Entertainers To Be Separately Rated As 9156 Musicians. Hotel Or Motel Operations To Be Separately Rated Under Code 9052.
<b>9088</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>FIREWORKS EXHIBITION &amp; DRIVERS</b>  * Risk Engaged In Fireworks Exhibitions Rate As 150% Of Code 4829.
<b>9089</b>		<b>1.90</b>	<b>635</b>	<b>1.25</b>
	<b>0</b>			<b>BILLIARD HALL NPD</b> No Bowling Lanes.
<b>9093</b>		<b>2.21</b>	<b>713</b>	<b>1.45</b>
	<b>0</b>			<b>BOWLING LANE &amp; DRIVERS</b> Includes Bowling Lanes With Billiard Halls.
	<b>1</b>			<b>SKATING RINK OPERATION &amp; DRIVERS</b> 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.

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
<b>9102</b>		<b>5.13</b>	<b>1000</b>	<b>3.72</b>
	<b>0</b>	<b>LAWN MAINTENANCE - COMMERCIAL OR DOMESTIC &amp; DRIVERS</b>		
		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 Separately Rated As 0042.		
	<b>1</b>	<b>PARK NOC &amp; DRIVERS</b>		
		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.		
<b>9106</b>		<b>11.60</b>	<b>1000</b>	<b>7.61</b>
	<b>0</b>	<b>COLLEGE- NON-PROFESSIONAL EMPLOYEES &amp; DRIVERS</b>		
	<b>1</b>	<b>LIBRARY - PUBLIC - NON-PROFESSIONAL EMPLOYEES &amp; DRIVERS</b>		
	<b>2</b>	<b>MUSEUMS - PUBLIC - NON-PROFESSIONAL EMPLOYEES - &amp; DRIVERS</b>		
	<b>3</b>	<b>SCHOOL- NON-PROFESSIONAL EMPLOYEES &amp; DRIVERS</b>		
<b>9107</b>		<b>4.41</b>	<b>1000</b>	<b>2.89</b>
	<b>0</b>	<b>RELIGIOUS ORGANIZATION - NON-PROFESSIONAL EMPLOYEES &amp; DRIVERS</b>		
<b>9109</b>		<b>5.13</b>	<b>1000</b>	<b>3.72</b>
	<b>0</b>	<b>PARK WORKERS - VOLUNTEER - &amp; DRIVERS</b>		
		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 Wild Life, 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.		
<b>9154</b>		<b>3.06</b>	<b>925</b>	<b>2.22</b>
	<b>0</b>	<b>THEATER NOC</b>		
		Includes Managers, Stage Hands, Box Office Employees, Ushers Or Motion Picture Operators.		
<b>9156</b>		<b>2.84</b>	<b>870</b>	<b>1.90</b>
	<b>0</b>	<b>MUSICIANS, PLAYERS OR ENTERTAINERS</b>		
		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 \$3,150 Per Week.		
	<b>1</b>	<b>THEATER NOC- PLAYERS, ENTERTAINERS OR MUSICIANS</b>		
		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 \$3,150. Per Week. * All Other Employees...9154		
<b>9170</b>		<b>21.81</b>	<b>1000</b>	<b>14.31</b>
	<b>0</b>	<b>WINDOW CLEANING &amp; DRIVERS</b>		
		Operations 2 Stories Or Less From Ground Level, Involving No Mechanical Or Protective Devices, To Be Separately Rated Under Code 9014.		
<b>9178</b>		<b>8.37</b>	<b>1000</b>	<b>6.07</b>
	<b>0</b>	<b>ATHLETIC SPORTS OR PARK: NON-CONTACT SPORTS</b>		
		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 Are 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 \$3,150 Per Player And A Maximum Annual Salary Of \$163,800. 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.		

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

**Effective- January 1, 2023**

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
<b>9179</b>		<b>17.64</b>	<b>1000</b>	<b>12.79</b>
	<b>0</b>	<b>ATHLETIC SPORTS OR PARK: CONTACT SPORTS</b>		
		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 Are 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 \$3,150 Per Player And A Maximum Annual Salary Of \$163,800. 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.		
<b>9180</b>		<b>6.39</b>	<b>1000</b>	<b>4.63</b>
	<b>0</b>	<b>AMUSEMENT DEVICE OPERATION NOC - NOT TRAVELING &amp; DRIVERS</b>		
		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.		
	<b>1</b>	<b>CLUB - SHOOTING &amp; DRIVERS</b>		
	<b>2</b>	<b>SHOOTING GALLERY &amp; DRIVERS</b>		
<b>9182</b>		<b>4.34</b>	<b>1000</b>	<b>3.15</b>
	<b>0</b>	<b>ATHLETIC SPORTS OR PARK - OPERATION &amp; DRIVERS</b>		
		Applies To All Employees Other Than Players, Coaches, Managers, Trainers, Equipment Managers, Or Sports Officials.		
	<b>1</b>	<b>GOLF COURSE - PUBLIC &amp; DRIVERS</b>		
		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.		
	<b>2</b>	<b>GOLF DRIVING RANGE &amp; DRIVERS</b>		
<b>9186</b>		<b>29.70</b>	<b>1000</b>	<b>21.53</b>
	<b>0</b>	<b>AMUSEMENT DEVICE OPERATOR, CARNIVAL OR CIRCUS - TRAVELING - &amp; DRIVERS</b>		
		The Actual Remuneration Of Directors, Players, Entertainers, Or Musicians Shall Be Included In The Basis Of Premium, Subject, However, To A Maximum Of \$3,150 Per Week Per Person.		
	<b>1</b>	<b>CARNIVAL, CIRCUS, OR AMUSEMENT DEVICE OPERATOR - TRAVELING - &amp; DRIVERS</b>		
		The Actual Remuneration Of Directors, Players, Entertainers, Or Musicians Shall Be Included In The Basis Of Premium, Subject, However, To A Maximum Of \$3,150 Per Week Per Person.		
	<b>2</b>	<b>CIRCUS, CARNIVAL, OR AMUSEMENT DEVICE OPERATOR - TRAVELING - &amp; DRIVERS</b>		
		The Actual Remuneration Of Directors, Players, Entertainers, Or Musicians Shall Be Included In The Basis Of Premium, Subject, However, To A Maximum Of \$3,150 Per Week Per Person.		
<b>9220</b>		<b>6.79</b>	<b>1000</b>	<b>4.45</b>
	<b>0</b>	<b>CEMETERY OPERATION &amp; DRIVERS</b>		
<b>9402</b>		<b>6.67</b>	<b>1000</b>	<b>4.84</b>
	<b>0</b>	<b>SEWER CLEANING &amp; DRIVERS</b>		
	<b>1</b>	<b>SNOW REMOVAL - &amp; DRIVERS - NPD WITH 5509 STREET OR ROAD MAINTENANCE</b>		
	<b>2</b>	<b>STREET CLEANING &amp; DRIVERS</b>		
<b>9403</b>		<b>16.36</b>	<b>1000</b>	<b>11.86</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>ASHES, GARBAGE OR REFUSE COLLECTION &amp; DRIVERS</b> Reduction, Rendering Or Fertilizer Plants To Be Separately Rated.
	<b>1</b>			<b>GARBAGE, ASHES OR REFUSE COLLECTION &amp; DRIVERS</b> Reduction, Rendering Or Fertilizer Plants To Be Separately Rated.
	<b>2</b>			<b>MANURE DEALER - &amp; DRIVERS</b>
	<b>3</b>			<b>REFUSE, ASHES OR GARBAGE, COLLECTION &amp; DRIVERS</b> Reduction, Rendering Or Fertilizer Plants To Be Separately Rated.
<b>9410</b>		<b>5.41</b>	<b>1000</b>	<b>3.55</b>
	<b>0</b>			<b>MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEES NOC</b> 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.
<b>9421</b>		<b>1.21</b>	<b>463</b>	<b>0.92</b>
	<b>0</b>			<b>WELFARE BOARD - COUNTY - &amp; CLERICAL, SALESMEN, DRIVERS</b> Operation Of A Hospital To Be Separately Rated As 9045; Nursing Home As 8829
<b>9423</b>		<b>3.19</b>	<b>958</b>	<b>2.09</b>
	<b>0</b>			<b>MOSQUITO EXTERMINATION COMMISSION - &amp; CLERICAL, DRIVERS</b>
<b>9501</b>		<b>4.85</b>	<b>1000</b>	<b>3.29</b>
	<b>0</b>			<b>PAINTING- SHOP ONLY - &amp; DRIVERS NPD</b> Not Available For Division Of Payroll In Mfg. Plants Or With 5474 Painting Or Decorating.
<b>9519</b>		<b>6.95</b>	<b>1000</b>	<b>4.56</b>
	<b>0</b>			<b>HOUSEHOLD APPLIANCES - ELECTRICAL - SERVICE OR REPAIR - &amp; DRIVERS</b> Applies To The Service Or Repair Of Toasters, Fans, Vacuum Cleaners, Fixtures, Electric Toys, Electric Hand Tools, Electric Lawn Mowers, Radios, And Similar Home Tools And Appliances. Includes Shop, Outside Or Incidental Parts Department Employees. Electrical Wiring Or Plumbing To Be Separately Rated.
	<b>1</b>			<b>RADIO OR TELEVISION SET INSTALLATION SERVICE OR REPAIR &amp; DRIVERS</b> Includes Shop Or Outside Employees, Incidental Parts Department Employees, Erection Of Antennae. Electrical Wiring Or Tower Erection To Be Separately Rated.
	<b>2</b>			<b>TELEVISION OR RADIO SET INSTALLATION SERVICE OR REPAIR &amp; DRIVERS</b> Includes Shop Or Outside Employees, Incidental Parts Department Employees, Erection Of Antennae. Electrical Wiring Or Tower Erection To Be Separately Rated.
<b>9521</b>		<b>6.33</b>	<b>1000</b>	<b>4.29</b>
	<b>0</b>			<b>HOUSE FURNISHINGS INSTALLATION NOC &amp; UPHOLSTERING</b>
	<b>1</b>			<b>WINDOW DRESSING</b>
<b>9522</b>		<b>2.79</b>	<b>858</b>	<b>1.89</b>
	<b>0</b>			<b>BURIAL GARMENT MFG AND COFFIN OR CASKET UPHOLSTERING</b>
	<b>1</b>			<b>CASKET UPHOLSTERING AND BURIAL GARMENT MFG</b>
	<b>2</b>			<b>COFFIN UPHOLSTERING AND BURIAL GARMENT MFG</b>
	<b>3</b>			<b>FURNITURE UPHOLSTERING</b>
	<b>4</b>			<b>UPHOLSTERING NPD</b> Npd Restriction Does Not Apply In Connection With Coffin Or Casket Mfg., Automobile Body Mfg. Or Furniture Mfg.

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
<b>9529</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>	<b>CONCRETE OR CEMENT DISTRIBUTING TOWERS - INSTALLATION, REPAIR OR REMOVAL - &amp; DRIVERS</b>		
		Erection, Repair Or Removal Of Concrete Or Cement Distributing Towers By Contractors As An Incidental Part Of Their Construction Work Shall Be Included In The Classification With Which The Work Is Associated. * Rated According To Operations. Sidewalk Bridges Not Over One Story In Height - Rate As Code 5403 - Carpentry N.O.C. Table H Factor Is Iii Delivery Of Materials Only - No Installation, Repair Or Removal - Rate As Code 7219 - Plus Njccpap % - Truckmen N.O.C. Table H Factor Is Iii All Other Operations - Rate As Code 5057 - Iron Or Steel Erection N.O.C. Table H Factor Is Iv. * Rated According To Operations. Removal - Rate As Code 7219 - Plus Njccpap % - Truckmen N.O.C. Table H Factor Is Iii All Other Operations - Rate As Code 5057 - Iron Or Steel Erection N.O.C. Table H Factor Is Iv.		
	<b>1</b>	<b>CONSTRUCTION ELEVATOR OR HOD HOIST INSTALLATION, REPAIR OR REMOVAL - &amp; DRIVERS</b>		
		Such Operations Performed By Contractors Who Erect, Repair Or Remove Hod Hoists Or Construction Elevators As An Incidental Part Of Their Construction Work Are To Be Included In The Classification With Which The Work Is Associated.		
	<b>2</b>	<b>HOD HOIST OR CONSTRUCTION ELEVATOR INSTALLATION, REPAIR OR REMOVAL - &amp; DRIVERS</b>		
		Such Operations Performed By Contractors Who Erect, Repair Or Remove Hod Hoists Or Construction Elevators As An Incidental Part Of Their Construction Work Are To Be Included In The Classification With Which The Work Is Associated.		
	<b>3</b>	<b>SCAFFOLDS OR SIDEWALK BRIDGES - INSTALLATION, REPAIR OR REMOVAL - &amp; DRIVERS</b>		
		Not Applicable To Contractors Who Erect, Repair Or Remove Scaffolds, Concrete Or Cement Distributing Towers, Sidewalk Bridges Or Hod Hoists Or Construction Elevators As An Incidental Part Of Their Construction Work. Such Operations, When So Performed, To Be Included In The Classification With Which The Work Is Associated.		
<b>9530</b>		<b>4.69</b>	<b>1000</b>	<b>3.56</b>
	<b>0</b>	<b>BELL INSTALLATION - TOWER - &amp; DRIVERS</b>		
	<b>1</b>	<b>MOBILE CRANE AND HOISTING SERVICE CONTRACTORS - NOC &amp; DRIVERS</b>		
		Applicable To Specialists Engaged In Leasing Cranes To Raise Or Lower Objects Or Materials For Construction And Erection Projects.		
	<b>2</b>	<b>RIGGING NOC &amp; DRIVERS</b>		
<b>9538</b>		<b>11.01</b>	<b>1000</b>	<b>8.37</b>
	<b>0</b>	<b>AWNING OR TENT ERECTION - &amp; SHOP OPERATION, DRIVERS</b>		
	<b>1</b>	<b>DECORATING - INTERIOR OR EXTERIOR - HANGING FLAGS OR BUNTING FOR CONVENTIONS OR CELEBRATIONS - &amp; SHOP OPERATIONS, &amp; DRIVERS</b>		
	<b>2</b>	<b>TENT OR AWNING ERECTION - &amp; SHOP OPERATION, DRIVERS</b>		
<b>9554</b>		<b>7.30</b>	<b>1000</b>	<b>5.55</b>
	<b>0</b>	<b>ADVERTISING CO &amp; DRIVERS APPLICABLE TO OUTDOOR ADVERTISING COMPANIES AND INCLUDES SHOP OPERATIONS</b>		
		The Erection, Painting, Repair, Maintenance Or Removal Of Signs; Sign Painting Or Lettering In Or Upon Buildings Or Structures; And Bill Posting.		
	<b>1</b>	<b>SIGN ERECTION OR REMOVAL - &amp; DRIVERS NPD</b>		
<b>9555</b>		<b>7.30</b>	<b>1000</b>	<b>5.55</b>
	<b>0</b>	<b>SIGN MFG ERECTION OR REPAIR - NEON OR ELECTRIC - &amp; DRIVERS - NPD</b>		
<b>9556</b>		<b>7.30</b>	<b>1000</b>	<b>5.55</b>

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			<b>SIGN MFG ERECTION OR REPAIR - NOC - &amp; DRIVERS</b> Includes Sign Painting On Outside Of Buildings.
9557		2.50	785	1.90
	0			<b>SIGN PAINTING OR LETTERING - HAND WORK OR SILK SCREEN PROCESS &amp; DRIVERS NPD</b> Includes Sign Painting Or Lettering Inside Buildings Away From Shop. May Be Used Only Upon Specific Approval Of The Rating Bureau.
9586		0.66	325	0.43
	0			<b>BARBER SHOP OR BEAUTY PARLOR (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>
	1			<b>BEAUTY PARLOR OR BARBER SHOP (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b>
9600		2.81	863	1.91
	0			<b>TAXIDERMIST</b>
9610		0.92	390	0.60
	0			<b>MOTION PICTURE - PRODUCTION - IN STUDIOS OR OUTSIDE &amp; DRIVERS</b> 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 \$3,150 per week.
9620		2.00	660	1.31
	0			<b>CREMATORY OPERATION &amp; DRIVERS</b>
	1			<b>FUNERAL DIRECTOR &amp; DRIVERS</b>
	2			<b>UNDERTAKER &amp; DRIVERS</b>
9663		0.00	0	0.00
	0			<b>PREMIUM CREDIT AMOUNT FOR LARGE DEDUCTIBLE COVERAGE (3:10A) WHICH IS TO BE APPLIED AFTER MOD.</b>
9720		0.71	338	0.51
	0			<b>ROLLING CHAIR OPERATION</b>
9726		5.08	1000	3.33
	0			<b>ANIMAL SHELTER &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> Includes Dog Wardens And Animal Control, Humane Societies, Local Or County Units, The Society For The Prevention Of Ty
9728		3.46	1000	2.27
	0			<b>DOG KENNEL OR DOG BREEDING &amp; DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)</b> Includes Grooming, Obedience Training, Boarding Of Cats And Incidental Sale Of Pet Supplies.
	1			<b>DOG SHOW - KENNELMEN &amp; DRIVERS</b>
9740		0.03	0	0.00
	0			<b>TERRORISM PREMIUM CHARGE (2:1-3A)</b>
9741		0.01	0	0.00

**NEW JERSEY RATE & CLASSIFICATION HANDBOOK**

Effective- January 1, 2023

<b>CODE</b>	<b>XREF</b>	<b>RATE</b>	<b>MINIMUM PREMIUM</b>	<b>EXCESS ELEMENT</b>
	<b>0</b>			<b>CATASTROPHE(OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM CHARGE(3:9-9)</b>
<b>9757</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>AUDIT NONCOMPLIANCE CHARGE, SEE (3:3-85) OF THE MANUAL</b>
<b>9848</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>SPECIAL STATISTICAL CODE FOR ADDITIONAL PREMIUM TO EQUAL MINIMUM CHARGE FOR INCREASED LIMITS PART II - OTHER THAN ADMIRALTY/FELA. SEE 3:13-31A OF THE MANUAL.</b>
<b>9849</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>SPECIAL STATISTICAL CODE FOR ADDITIONAL PREMIUM TO EQUAL MINIMUM CHARGE FOR ADMIRALTY/FELA COVERAGE. SEE 3:13-31B OF THE MANUAL.</b>
<b>9874</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>PREMIUM REDUCTION RESULTING FROM THE APPLICATION OF AN APPROVED MANAGED CARE PROGRAM-STAT.CODE. SEE 3:10B-5 OF THE MANUAL.</b>
<b>9887</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>PREMIUM CREDIT RESULTING FROM THE SCHEDULE RATING PLAN (3:13-33K)</b>
<b>9889</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>0</b>			<b>PREMIUM DEBIT RESULTING FROM THE SCHEDULE RATING PLAN (3:13-33L)</b>