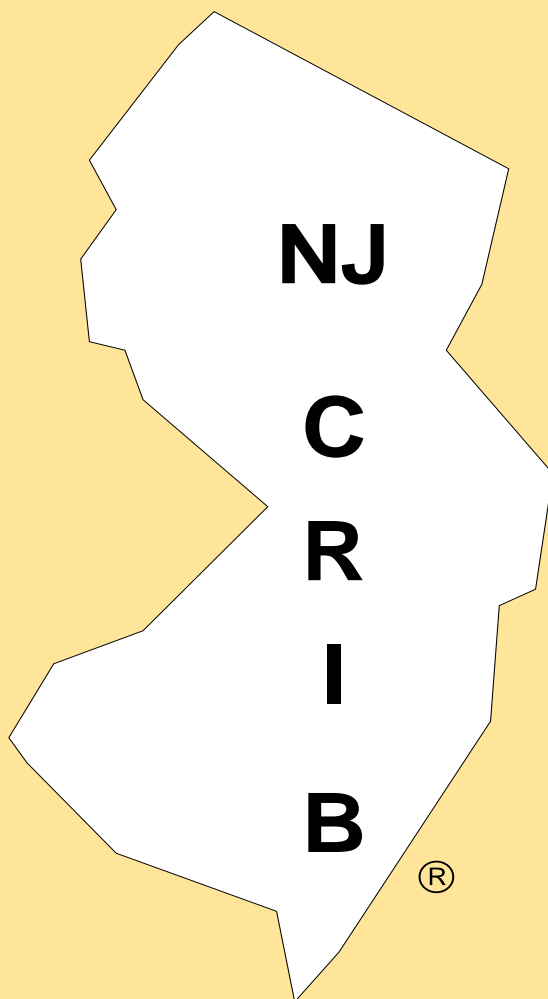


NEW JERSEY
RATE & CLASSIFICATION
HANDBOOK

NUMERICAL ORDER

EFFECTIVE - JANUARY 1, 2025

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	1-75

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2025

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
0005	3.22	1062	0034	4.78	1150	0035	3.28	1078
0042	9.96	1150	0050	5.81	1150	0055	5.45	1150
0073	5.05	1150	0074	2.77	936	0075	4.65	1150
0079	2.80	944	0081	7.45	1150	0082	7.27	1150
0083	5.64	1150	0084	5.16	1150	0085	3.54	1150
0086	2.63	896	0089	4.72	1150	0106	14.99	1150
0700	3.13	1036	0910	1.00	161	0913	60.00	221
0917	7.60	1150	1320F	3.58	1150	1438	4.73	1150
1452	8.45	1150	1463	7.43	1150	1624	3.89	1150
1699	3.40	1112	1701	3.94	1150	1710	10.18	1150
1741	2.32	810	1747	3.40	1112	1754	4.63	1150
1814	10.57	1150	1853	3.78	1150	1924	3.09	1025
1925	4.27	1150	1937	4.86	1150	2002	6.16	1150
2003	4.79	1150	2014	4.94	1150	2039	8.51	1150
2041	3.89	1150	2070	9.07	1150	2081	6.40	1150
2089	6.38	1150	2095	6.43	1150	2110	6.13	1150
2111	7.51	1150	2112	6.32	1150	2114	4.80	1150
2121	2.00	720	2130	2.60	888	2131	2.67	908
2143	5.21	1150	2150	12.00	1150	2157	10.10	1150
2173	5.66	1150	2211	11.87	1150	2286	8.86	1150
2302	2.75	930	2303	2.99	997	2352	3.30	1084
2361	2.82	950	2362	3.14	1039	2380	2.74	927
2383	4.22	1150	2386	2.82	950	2388	2.06	737
2402	5.77	1150	2416	3.67	1150	2418	3.55	1150
2420	4.25	1150	2501	2.84	955	2503	2.48	854
2557	2.93	980	2570	6.22	1150	2576	2.75	930
2582	2.63	896	2585	6.96	1150	2586	3.74	1150
2587	5.16	1150	2588	2.33	812	2600	4.12	1150
2623	4.54	1150	2654	1.59	605	2660	2.34	815
2670	2.63	896	2683	3.46	1129	2688	4.21	1150
2702	24.28	1150	2710	7.44	1150	2759	9.62	1150
2790	4.58	1150	2802	5.99	1150	2835	2.99	997
2836	3.35	1098	2841	3.90	1150	2852	3.29	1081
2881	6.42	1150	2883	4.13	1150	2913	6.52	1150
2916	5.78	1150	2923	2.47	852	2942	2.13	756
2960	5.73	1150	3004	5.12	1150	3018	3.57	1150
3022	6.09	1150	3027	3.38	1106	3028	5.04	1150
3030	8.92	1150	3040	7.35	1150	3041	3.03	1008
3042	3.75	1150	3045	8.18	1150	3060	4.53	1150
3061	3.72	1150	3062	3.42	1118	3066	4.53	1150

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2025

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
3075	4.53	1150	3076	5.26	1150	3081	6.63	1150
3085	5.27	1150	3110	3.96	1150	3111	2.80	944
3113	2.11	751	3114	3.51	1143	3118	2.18	770
3122	5.71	1150	3131	3.85	1150	3132	2.98	994
3145	1.99	717	3146	4.04	1150	3169	3.32	1090
3179	2.62	894	3188	2.91	975	3192	3.07	1020
3193	2.99	997	3194	3.72	1150	3220	3.40	1112
3227	4.00	1150	3241	5.22	1150	3255	3.17	1048
3257	3.59	1150	3270	2.04	731	3307	4.55	1150
3315	4.52	1150	3336	3.49	1137	3339	2.71	919
3365	7.70	1150	3372	3.40	1112	3373	7.04	1150
3381	2.63	896	3383	1.64	619	3384	1.06	457
3385	1.91	695	3400	4.53	1150	3507	3.17	1048
3548	1.96	709	3561	1.45	566	3571	1.60	608
3574	1.31	527	3581	1.32	530	3612	2.38	826
3620	3.27	1076	3632	2.93	980	3634	2.03	728
3635	1.94	703	3638	4.32	1150	3642	2.43	840
3643	3.15	1042	3648	1.37	544	3649	3.13	1036
3656	3.49	1137	3681	1.12	474	3685	1.29	521
3686	1.95	706	3719	1.19	493	3724	5.87	1150
3726	5.57	1150	3807	3.11	1031	3815	6.33	1150
3821	17.10	1150	3826	1.33	532	3830	2.08	742
3864	5.95	1150	3865	4.49	1150	3881	3.83	1150
4000	10.96	1150	4023	6.85	1150	4024	4.05	1150
4027	6.85	1150	4034	7.42	1150	4036	3.34	1095
4038	4.06	1150	4050	2.43	840	4053	2.88	966
4062	2.87	964	4111	3.87	1150	4112	0.95	426
4113	3.46	1129	4114	4.48	1150	4115	1.69	633
4130	6.00	1150	4133	4.66	1150	4150	1.24	507
4239	3.56	1150	4240	3.34	1095	4243	3.98	1150
4244	5.17	1150	4245	3.11	1031	4250	4.25	1150
4251	4.55	1150	4273	5.47	1150	4279	5.25	1150
4282	3.07	1020	4283	2.36	821	4299	2.40	832
4301	3.99	1150	4307	1.95	706	4313	4.77	1150
4351	1.97	712	4352	1.99	717	4353	1.36	541
4360	0.59	325	4361	1.13	476	4410	3.86	1150
4431	2.22	782	4432	2.30	804	4439	4.22	1150
4452	4.95	1150	4459	4.59	1150	4470	2.22	782
4479	2.55	874	4484	3.26	1073	4491	4.60	1150
4493	3.00	1000	4557	2.57	880	4558	2.43	840

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2025

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
4561	2.43	840	4571	A		4572	0.73	364
4583	4.78	1150	4597	5.06	1150	4598	3.70	1150
4611	1.40	552	4627	4.29	1150	4628	1.57	600
4635	4.79	1150	4653	3.30	1084	4665	11.52	1150
4683	4.02	1150	4692	0.96	429	4693	1.08	462
4703	2.26	793	4707	2.04	731	4710	5.05	1150
4712	2.61	891	4720	1.81	667	4740	0.71	359
4741	6.85	1150	4771	4.56	1150	4824	2.63	896
4827	5.04	1150	4828	2.45	846	4829	1.66	625
4835	A		4836	0.62	334	4902	2.95	986
4923	1.66	625	5000	9.69	1150	5022	13.13	1150
5038	9.21	1150	5040	9.66	1150	5057	7.05	1150
5059	13.70	1150	5069	17.43	1150	5103	6.28	1150
5146	7.37	1150	5160	3.91	1150	5183	5.00	1150
5184	3.82	1150	5188	4.85	1150	5190	4.01	1150
5191	1.53	588	5192	3.92	1150	5200	7.56	1150
5213	9.55	1150	5215	8.91	1150	5222	9.91	1150
5223	10.24	1150	5348	7.30	1150	5402	9.16	1150
5403	16.11	1150	5409	4.71	1150	5437	9.61	1150
5443	9.12	1150	5445	7.59	1150	5458	6.65	1150
5459	6.65	1150	5462	7.29	1150	5466	11.55	1150
5473	22.25	1150	5474	9.93	1150	5475	6.65	1150
5479	8.17	1150	5480	11.77	1150	5491	4.05	1150
5500	6.49	1150	5509	7.46	1150	5538	5.49	1150
5551	26.97	1150	5606	2.19	773	5610	9.04	1150
5645	16.11	1150	5701	11.98	1150	5703	31.99	1150
5951	0.44	283	5954	2.87	964	6003	8.18	1150
6005	7.36	1150	6039	5.29	1150	6042	7.06	1150
6204	7.02	1150	6217	6.02	1150	6229	5.23	1150
6233	3.39	1109	6235F	6.71	1150	6251	5.33	1150
6252	5.22	1150	6306	7.88	1150	6319	3.96	1150
6325	5.53	1150	6400	6.95	1150	6504	4.55	1150
6702	A		6703	A		6801F	6.38	1150
6811	4.43	1150	6824F	7.74	1150	6826F	8.85	1150
6834	3.60	1150	6836	5.42	1150	6872F	8.52	1150
6874F	8.56	1150	7019	3.46	160	7027	5.64	160
7038	6.74	160	7046	3.30	160	7089	7.49	160
7098	5.73	160	7133	3.44	1123	7151	3.85	160
7152	4.28	160	7196	8.39	1150	7201	8.77	1150
7207	8.77	1150	7219	11.37	1150	7230	A	

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2025

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
7231	12.79	1150	7309F	8.52	1150	7327F	13.27	1150
7334	4.75	160	7335	5.27	160	7350F	7.31	1150
7360	7.00	1150	7369	2.99	997	7370	11.19	1150
7380	11.49	1150	7381	6.61	1150	7382	9.45	1150
7384	5.99	1150	7390	15.67	1150	7394	4.37	160
7395	6.24	160	7403	3.82	1150	7405	1.52	586
7424	0.71	359	7425	2.74	927	7426	7.35	1150
7427	7.35	1150	7428	2.90	972	7431	0.97	432
7435	2.90	972	7502	4.15	1150	7515	1.45	566
7520	3.87	1150	7536	7.62	1150	7538	3.32	1090
7539	1.32	530	7540	2.12	754	7580	4.63	1150
7590	12.75	1150	7600	6.34	1150	7601	6.38	1150
7605	2.65	902	7610	0.65	342	7710	7.09	1150
7711	44.32	*	7712	6.72	1150	7714	10.51	1150
7715	13.00	*	7720	4.95	1150	7723	2.59	885
7728	4.95	1150	7855	7.42	1150	8001	3.84	1150
8006	2.27	796	8008	2.06	737	8010	4.10	1150
8013	0.59	325	8017	2.54	871	8018	4.21	1150
8021	6.48	1150	8031	7.25	1150	8032	3.53	1148
8033	4.73	1150	8034	7.03	1150	8039	3.15	1042
8044	5.91	1150	8045	0.99	437	8046	4.10	1150
8047	1.64	619	8048	7.03	1150	8051	2.01	723
8053	5.91	1150	8054	5.91	1150	8055	3.67	1150
8090	3.94	1150	8102	2.54	871	8103	5.28	1150
8105	4.21	1150	8106	6.92	1150	8107	4.12	1150
8111	6.62	1150	8116	4.71	1150	8203	10.66	1150
8204	6.70	1150	8215	4.93	1150	8227	7.36	1150
8232	8.21	1150	8235	7.83	1150	8263	7.98	1150
8264	7.30	1150	8265	6.99	1150	8268	6.87	1150
8269	9.70	1150	8279	9.41	1150	8280	10.30	1150
8291	5.20	1150	8292	6.61	1150	8293	13.43	1150
8350	8.64	1150	8353	9.58	1150	8385	4.81	1150
8387	4.73	1150	8392	3.90	1150	8393	2.83	952
8396	3.94	1150	8397	4.73	1150	8398	3.70	1150
8506	6.30	1150	8507	6.96	1150	8601	0.51	303
8606	2.50	860	8607	2.90	972	8709F	2.33	812
8711F	4.36	1150	8720	1.83	672	8726F	1.40	552
8731	1.83	672	8737	0.50	160	8738	0.55	160
8742	0.33	252	8745	6.09	1150	8748	0.66	345
8753	2.27	796	8755	0.47	292	8800	3.18	1050

NEW JERSEY COMPENSATION RATES-EFFECTIVE JANUARY 1, 2025

CODE	RATE	MP	CODE	RATE	MP	CODE	RATE	MP
8803	0.05	174	8810	0.14	199	8814	0.21	160
8815	0.23	160	8820	0.25	230	8828	4.03	1150
8829	4.28	1150	8831	1.94	703	8832	0.48	294
8835	4.03	1150	8836	3.48	1134	8838	0.42	278
8840	0.38	266	8860	0.07	180	8868	1.19	493
8871	0.14	199	8901	0.17	208	9014	4.42	1150
9015	5.45	1150	9016	4.24	1150	9033	3.68	1150
9044	4.71	1150	9045	1.13	476	9052	3.68	1150
9053	1.26	513	9060	2.66	905	9061	1.71	639
9063	1.29	521	9065	1.68	630	9078	3.69	1150
9079	2.18	770	9088	A		9089	2.23	784
9093	2.22	782	9102	4.81	1150	9106	9.41	1150
9107	3.17	1048	9109	4.81	1150	9154	2.72	922
9156	2.45	846	9170	14.45	1150	9178	5.50	1150
9179	16.84	1150	9180	4.81	1150	9182	3.59	1150
9186	18.97	1150	9220	5.47	1150	9402	5.15	1150
9403	15.40	1150	9410	6.67	1150	9421	1.58	602
9423	3.36	1101	9501	4.03	1150	9519	6.58	1150
9521	4.20	1150	9522	2.70	916	9529	A	
9530	4.71	1150	9538	9.05	1150	9554	6.99	1150
9555	6.99	1150	9556	6.99	1150	9557	1.82	670
9586	0.53	308	9600	2.57	880	9610	1.18	490
9620	2.15	762	9720	0.92	418	9726	5.61	1150
9728	3.04	1011						

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 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

★ 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	3726	G	4307	B	4740	G
3227	C	3807	C	4313	D	4741	D
3241	C	3815	D	4351	C	4771	F
3255	B	3821	E	4352	C	4824	B
3257	C	3826	D	4353	D	4827	E
3270	C	3830	D	4360	B	4828	F
3307	D	3864	D	4361	C	4829	F
3315	C	3865	B	4410	C	4835	E
3336	D	3881	D	4431	B	4836	E
3339	E	4000	F	4432	B	4902	C
3365	F	4023	E	4439	E	4923	D
3372	D	4024	E	4452	D	5000	F
3373	C	4027	E	4459	E	5022	G
3381	C	4034	E	4470	D	5038	G
3383	C	4036	E	4479	A	5040	G
3384	C	4038	B	4484	C	5057	G
3385	C	4050	B	4491	C	5059	G
3400	C	4053	C	4493	D	5069	G
3507	D	4062	D	4557	E	5103	F
3548	C	4111	C	4558	D	5146	E
3561	B	4112	C	4561	C	5160	G
3571	B	4113	C	4571	D	5183	F
3574	C	4114	D	4572	D	5184	E
3581	C	4115	C	4583	F	5188	F
3612	D	4130	C	4597	B	5190	F
3620	E	4133	B	4598	E	5191	E
3632	D	4150	A	4611	C	5192	D
3634	D	4239	F	4627	E	5200	E
3635	D	4240	B	4628	E	5213	G
3638	C	4243	D	4635	F	5215	E
3642	C	4244	E	4653	C	5222	G
3643	E	4245	C	4665	E	5223	E
3648	B	4250	D	4683	D	5348	E
3649	C	4251	C	4692	C	5402	C
3656	D	4273	D	4693	C	5403	F
3681	C	4279	E	4703	D	5409	E
3685	C	4282	B	4707	C	5437	F
3686	B	4283	C	4710	B	5443	D
3719	G	4299	D	4712	B	5445	G
3724	G	4301	B	4720	D	5458	F

★ 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)
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
6801	E	7424	G	8034	B	8393	E
6811	E	7425	F	8039	B	8396	D

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)
8397	D	9033	D	9555	F
8398	D	9044	B	9556	F
8506	E	9045	C	9557	D
8507	E	9052	B	9586	B
8601	F	9053	C	9600	C
8606	F	9060	B	9610	E
8607	E	9061	B	9620	E
8709	G	9063	B	9720	C
8711	G	9065	B	9726	C
8720	F	9078	D	9728	C
8726	E	9079	A		
8731	E	9088	F		
8737	E	9089	B		
8738	E	9093	B		
8742	E	9102	D		
8745	D	9106	B		
8748	F	9107	B		
8753	B	9109	G		
8755	E	9154	C		
8800	C	9156	B		
8803	E	9170	F		
8810	C	9178	A		
8814	C	9179	A		
8815	C	9180	D		
8820	E	9182	C		
8828	C	9186	F		
8829	B	9220	D		
8831	A	9402	F		
8832	C	9403	F		
8835	C	9410	C		
8836	C	9421	E		
8838	B	9423	C		
8840	C	9501	E		
8860	E	9519	E		
8868	B	9521	E		
8871	C	9522	B		
8901	E	9529	G		
9014	C	9530	G		
9015	D	9538	F		
9016	C	9554	F		

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.

**PART 2: SECTION 5
EXPERIENCE RATING FACTORS AND TABLES**

1. Regular Table A.

For Longshore and Harbor Workers Table A1, see 2:5-2 of this Manual.

★ For treatment of Maritime or Federal Employments—Vessel, Dredging, Marine Wrecking or Railroad Operations, see 3:11-32 of this Manual.

LOSS MODIFICATION FACTORS

POLICY YEAR	DEATH	PERMANENT TOTAL	OTHER INDEMNITY	MEDICAL
2020	1.11	1.11	1.21	1.00
2020	1.09	1.09	1.18	(For Losses Occurring 1-1-20 and Thereafter)
2021	1.09	1.09	1.18	1.00
2021	1.04	1.04	1.11	(For Losses Occurring 1-1-21 and Thereafter)
2022	1.04	1.04	1.11	1.00
2022	1.02	1.02	1.04	(For Losses Occurring 1-1-22 and Thereafter)
2023	1.02	1.02	1.04	1.00
2023	1.01	1.01	1.02	(For Losses Occurring 1-1-23 and Thereafter)
2024	1.01	1.01	1.02	1.00
2024	1.00	1.00	1.00	(For Losses Occurring 1-1-24 and Thereafter)

Expected Loss Factor—(All Years)..... 0.384
 Employers’ Liability Cases—Indemnity Modification Factor—(All Years) 1.12
 Credibility Values $C_e = 0.898$ $K_e = 841985$
 $C_n = 0.994$ $K_n = 14,077$

LOSS VALUES—DISTRIBUTION AND LIMITS

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

	Normal	Excess	Total
Indemnity—All Policy Years	\$10,500	\$172,500	\$183,000

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

	Normal	Excess	Total
Medical—All Policy Years	\$10,500	\$252,500	\$263,000

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

★ **2. Longshore and Harbor Workers Table A1.**

Applicable to Losses Incurred under the Longshore and Harbor Workers Compensation Act.

LOSS MODIFICATION FACTORS

POLICY YEAR	DEATH	PERMANENT TOTAL	OTHER INDEMNITY	MEDICAL
2020	1.09	1.04	1.00	1.00
2020	1.08	1.05	1.00	(For Losses Occurring 10-1-19 and Thereafter)
2021	1.08	1.04	1.00	1.00
2021	1.06	1.03	1.00	(For Losses Occurring 10-1-20 and Thereafter)
2022	1.06	1.03	1.00	1.00
2022	1.04	1.02	1.00	(For Losses Occurring 10-1-21 and Thereafter)
2023	1.04	1.02	1.00	1.00
2023	1.02	1.01	1.00	(For Losses Occurring 10-1-22 and Thereafter)
2024	1.02	1.01	1.00	1.00
2024	1.00	1.00	1.00	(For Losses Occurring 10-1-23 and Thereafter)

Expected Loss Factor—(All Years) 0.384

Credibility Values $C_e = 0.898$ $K_e = 841,985$
 $C_n = 0.994$ $K_n = 14,077$

LOSS VALUES—DISTRIBUTION AND LIMITS

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	\$10,500	\$264,500	\$275,000

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	\$10,500	\$252,500	\$263,000

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

3. Excess Elements Table B.

The Table B Excess Elements are set forth in the New Jersey rate pages in 2:1-2 of this Manual.

4. Catastrophe Elements Table C

Applicable as provided in the Experience Rating Plan 3:11 and the Retrospective Rating Plan 3:12 of this Manual.

<u>CODE NO.</u>	<u>CATASTROPHE ELEMENT</u>	<u>EXCESS ELEMENT</u>
9088	A	A

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

**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	12.3%	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

Effective January 1, 2018

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, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
0005		3.22	1062	2.15
	0	FARM-NURSERY EMPLOYEES & DRIVERS		
		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.		
0012		0.00	0	0.00
	0	STAY AT HOME EMERGENCY - EXCLUDED PAYROLL (MANUAL RULE 3:3-35(E))		
0034		4.78	1150	3.19
	0	EGG OR POULTRY PRODUCER—& DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)		
		Includes Grading, Sorting Or Packing.		
	1	POULTRY OR EGG PRODUCER—& DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)		
		Includes Grading, Sorting Or Packing. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'		
0035		3.28	1078	2.19
	0	FLORIST—CULTIVATION UNDER GLASS—& DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)		
		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'		
0042		9.96	1150	7.60
	0	LANDSCAPE EROSION CONTROL & DRIVERS		
		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.		
	1	LANDSCAPE GARDENING & DRIVERS		
		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.		
0050		5.81	1150	4.43
	0	FARM MACHINERY OPERATION BY CONTRACTORS & DRIVERS		
		Sales Or Manufacturing Of Merchandise,Machinery Or Equipment To Be Separately Rated.		
	1	HAY BALING & DRIVERS		
0055		5.45	1150	3.64
	0	CHICK SQUAB OR FISH HATCHERY - & DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)		
		Includes Grading, Sorting Or Packing.		
	1	FISH, CHICK OR SQUAB HATCHERY - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Includes Grading, Sorting Or Packing.		
	2	SQUAB, CHICK OR FISH HATCHERY—& DRIVERS (PREMIUM SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)		
		Includes Grading, Sorting Or Packing. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'		
0063		0.00	0	0.00

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			SPECIAL STATISTICAL CODE NUMBER FOR SCHEDULE Y PREMIUM, DISCOUNT. SEE 3:13-30 OF THE MANUAL.
0064	0	0.00	0	0.00 SPECIAL STATISTICAL CODE NUMBER FOR SCHEDULE X PREMIUM, DISCOUNT. SEE 3:13-30 OF THE MANUAL.
0073	0	5.05	1150	3.37 PIGGERY - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) 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	2.77	936	1.85 VEGETABLE FARM - NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) 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	4.65	1150	3.11 VEGETABLE, BERRY, FLOWER OR BULB FARM OR VINEYARD—INCLUDING INCIDENTAL DAIRYING OR GENERAL FARMING, DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES) 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	2.80	944	1.87 BERRY FARM OR VINEYARD - NO DAIRYING OR RAISING OF LIVESTOCK, OR GRAIN - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) 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			VINEYARD OR BERRY FARM - NO DAIRYING OR RAISING OF LIVESTOCK, OR GRAIN - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) 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	7.45	1150	4.98 CATTLE OR LIVESTOCK AUCTIONEER OR COMMISSION MERCHANT. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) 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			LIVESTOCK OR CATTLE AUCTIONEER OR COMMISSION MERCHANT. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) 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		7.27	1150	4.86

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	CATTLE OR LIVESTOCK DEALER - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
	1	LIVESTOCK OR CATTLE DEALER - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE, BOARD, LODGING OR GRATUITIES.)		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'		
0083		5.64	1150	3.77
	0	ARTIFICIAL BREEDING OF CATTLE - NON-PROFESSIONAL EMPLOYEES, & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Professional Employees To Be Separately Rated As 8831 Hospital-Veterinary. * Not Subject To Agriculture Or Horticulture Provisions.		
	1	CATTLE OR LIVESTOCK FARM - NO COLLECTION OF WASTE FOR FOOD - & DRIVERS. (PREMIUM, BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		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'		
	2	LIVESTOCK OR CATTLE FARM - NO COLLECTION OF WASTE FOR FOOD - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		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'		
0084		5.16	1150	3.45
	0	DAIRY FARM - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		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'		
0085		3.54	1150	2.36
	0	FARM NOC - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Includes Picking, Grading, Sorting Or Packing. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'		
0086		2.63	896	1.76
	0	BULB OR FLOWER FARM NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		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.		
	1	FLOWER OR BULB FARM NO DAIRYING OR RAISING OF LIVESTOCK OR GRAIN - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		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'		
0089		4.72	1150	3.15

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			FRUIT FARM OR ORCHARD - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Includes Picking, Grading, Sorting Or Packing.
	1			ORCHARD OR FRUIT FARM - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Includes Picking, Grading, Sorting Or Packing. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Agriculture Or Horticulture'
0106		14.99	1150	10.75
	0			TREE PRUNING, SPRAYING, REPAIRING, TRIMMING OR FUMIGATING & DRIVERS.
0700		3.13	1036	2.13
	0			TEXTILE PRINTING - HAND WORK ONLY
0900		160.00	0	0.00
	0			EXPENSE CONSTANT. SEE 3:13-34 OF THE MANUAL. * The Expense Element For The Private Residences Per Capita Classifications Is \$80. For All Other Classifications It Is \$160
0910		1.00	161	0.00
	0			PRIVATE RESIDENCES OR ESTATES -OCCASIONAL SERVANTS INCL DRIVERS. * Per Policy
0913		60.00	221	0.00
	0			PRIVATE RESIDENCES OR ESTATES - SERVANTS - FULL TIME * Per Person
0917		7.60	1150	5.08
	0			PET SITTING SERVICES & DRIVERS
	1			RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE 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.
0931		0.00	0	0.00
	0			SPECIAL STATISTICAL CODE NUMBER FOR SHORT RATE PENALTY PREMIUM. SEE 3:13-33 OF THE MANUAL.
0935		3.58	0	0.00
	0			SPECIAL STATISTICAL CODE FOR SECOND INJURY FUND SURCHARGE., SEE 3:13-34A OF THE MANUAL. * Surcharge Rate Is 3.58%
0936		0.00	0	0.00
	0			SPECIAL STATISTICAL CODE FOR UNINSURED EMPLOYERS FUND SURCHARGE. SEE 3:13-34A OF THE MANUAL. * Surcharge Rate Is 0.00%
0942		0.00	0	0.00
	0			SPECIAL STATISTICAL CODE FOR PREMIUM RESULTING FROM THE APPLICATION OF THE PLAN PREMIUM ADJUSTMENT PROGRAM. SEE 3:14-8 (13) OF MANUAL.

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
0945		0.00	0	0.00
	0	SPECIAL STATISTICAL CODE FOR RETROSPECTIVE RATING PREMIUM FOR RISKS ELECTING NEW JERSEY RETROSPECTIVE RATING. SEE 3:12 OF MANUAL.		
0990		0.00	0	0.00
	0	SPECIAL STATISTICAL CODE NUMBER FOR ADDITIONAL PREMIUM TO EQUAL POLICY MINIMUM PREMIUM. SEE 3:13-29 OF THE MANUAL.		
0998		0.00	0	0.00
	0	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.		
1320		3.58	1150	2.52
	0	GAS OR OIL LEASE OPERATOR - NATURAL GAS & DRIVERS Separately Rate- Erecting Or Dismantling Of Derricks, Drilling, Installation Or Recovery Of Casing, Well Shooting, Cementing, Tank Building, Topping Operations Or Gasoline Recovery.		
	1	OIL OR GAS LEASE OPERATOR - & DRIVERS Separately Rate: Erecting Or Dismantling Of Derricks, Drilling, Installation Or Recovery Of Casing, Well Shooting+ Cementing, Tank Building, Topping Operations Or Gasoline Recovery.		
1438		4.73	1150	3.21
	0	CALCIUM CARBIDE MFG & DRIVERS		
	1	SMELTING - ELECTRIC PROCESS - & DRIVERS Includes The Mfg. Of Artificial Abrasives, Carbon Or Graphite. Blast Furnace Operation Or Steel Mfg. To Be Separately Rated.		
	2	SMELTING, SINTERING OR REFINING - METALS - NOT IRON OR LEAD - NOC & DRIVERS		
1452		8.45	1150	5.74
	0	GRAPHITE MFG - NOT ARTIFICIAL - & DRIVERS Artificial Graphite Mfg. Rated As 1438.		
	1	ORE MILLING & DRIVERS Includes Concentration Or Amalgamation. Npd With 1438 Smelting, Sintering Or Refining.		
1463		7.43	1150	5.04
	0	ASPHALT WORKS & DRIVERS Includes Grinding, Pulverizing Or Mixing Asphalt. Digging, Mining Or Quarrying To Be Separately Rated.		
	1	COAL BILLET OR BRIQUET MFG & DRIVERS Mfg. Of By-Products To Be Separately Rated.		
1624		3.89	1150	2.79
	0	QUARRY NOC & DRIVERS Includes- Operation Of Crushers- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.		
	1	ROOFING SLATE MFG OR SLATE SPLITTING & DRIVERS Includes- Quarrying- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.		
	2	SLATE SPLITTING OR ROOFING SLATE MFG & DRIVERS Includes- Quarrying- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment- Installation Of Machinery.		
1699		3.40	1112	2.31

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	ROCK WOOL MFG		
		Excavation Or Digging, Dredging, Mining Or Quarrying To Be Separately Rated.		
1701		3.94	1150	2.68
	0	CEMENT MFG		
		Excavation Or Digging, Dredging, Mining Or Quarrying To Be Separately Rated.		
1710		10.18	1150	7.30
	0	STONE CRUSHING & DRIVERS NPD		
		No Quarrying. Includes- Construction, Repair Or Maintenance Of All Buildings, Structures Or Equipment And The Installation Of Machinery.		
1741		2.32	810	1.58
	0	FLINT OR SPAR GRINDING & DRIVERS		
		Digging, Mining Or Quarrying To Be Separately Rated.		
	1	SILICA GRINDING & DRIVERS		
		Digging, Mining Or Quarrying To Be Separately Rated.		
	2	SPAR OR FLINT GRINDING & DRIVERS		
		Digging, Mining Or Quarrying To Be Separately Rated.		
1747		3.40	1112	2.31
	0	EMERY WORKS & DRIVERS		
		Applies To Crushing Or Grinding. Digging, Mining Or Quarrying To Be Separately Rated.		
	1	TALC MILL & DRIVERS		
		Digging, Mining Or Quarrying To Be Separately Rated.		
1754		4.63	1150	3.14
	0	ABRASIVE WHEEL MFG - CERAMIC OR RESIN BONDED - & DRIVERS		
		Ore Crushing Or The Mfg. Of Artificial Abrasives To Be Separately Rated.		
1814		10.57	1150	7.18
	0	STONE CUTTING OR POLISHING NOC & DRIVERS		
		Quarrying Or Mining To Be Separately Rated. Stone Cutting In Quarries Shall Be Rated As 1624 Quarry.		
1853		3.78	1150	2.57
	0	MICA GOODS MFG & MICA PREPARING		
		Mining To Be Separately Rated.		
1924		3.09	1025	2.10
	0	CABLE MFG OR WIRE DRAWING- NOT IRON OR STEEL		
	1	WIRE DRAWING OR CABLE MFG- NOT IRON OR STEEL		
1925		4.27	1150	2.90
	0	DIE CASTING MFG NPD		
1937		4.86	1150	3.30
	0	METAL OR METAL ALLOY POWDER MFG & DRIVERS		
		(Note - The Rate For Risks Engaged Exclusively In Pulverizing Magnesium Shall Be Increased On A Catastrophe Basis In Accordance With The Operations.)		
2002		6.16	1150	4.18
	0	PASTA OR NOODLE MFG		
		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.		
2003		4.79	1150	3.25

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			BAKERY & DRIVERS, ROUTE SUPERVISORS
	1			BREAD DEALER OR DELIVERY-& ROUTE SUPERVISORS, DRIVERS
	2			CRACKER OR COOKIE MFG & ROUTE SUPERVISORS, DRIVERS
2014		4.94	1150	3.35
	0			FEED MFG Includes The Preparation Of Cereal Or Compound Feeds For Livestock.
	1			GRAIN MILLING
	2			MILLING GRAIN
2039		8.51	1150	5.78
	0			ICE CREAM DEALER OR DELIVERY-& ROUTE SUPERVISORS, DRIVERS
	1			ICE CREAM MFG & DRIVERS
2041		3.89	1150	2.64
	0			CANDY, CHOCOLATE & CONFECTION MFG 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.
2070		9.07	1150	6.16
	0			BUTTER OR CHEESE MFG & ROUTE SUPERVISORS, DRIVERS
	1			CHEESE OR BUTTER MFG & ROUTE SUPERVISORS, DRIVERS
	2			CREAMERY & ROUTE SUPERVISORS, DRIVERS Includes The Mfg. Of Butter Or Cheese. Ice Cream Mfg. To Be Separately Rated As 2039.
	3			MILK DEALER OR DELIVERY-& ROUTE SUPERVISORS, DRIVERS
	4			MILK DEPOT OR MILK DEALER & ROUTE SUPERVISORS, DRIVERS, INCLUDES PREPARATION OF PRODUCTS FOR DISTRIBUTION. ICE CREAM MFG TO BE SEPARATELY RATED AS 2039.
2081		6.40	1150	4.35
	0			BUTCHERING 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.
	1			SLAUGHTERING 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.
	2			STOCKYARD & BUTCHERING Includes Preparation Of Dressed Meat, Rendering, Washing Of Casings, Salting Of Hides Or Cooking Of Offal. Npd With 2089 Packing House.
2089		6.38	1150	4.33
	0			PACKING HOUSE - MEAT NPD Includes Butchering Or The Handling Of Livestock.
2095		6.43	1150	4.37

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			MEAT PRODUCTS MFG NOC Npd With 2089 Packing House. No Butchering Or Handling Of Livestock.
	1			SAUSAGE OR SAUSAGE CASING MFG Npd With 2089 Packing House. No Butchering Or Handling Of Livestock.
2110		6.13	1150	4.16
	0			PICKLE MFG
2111		7.51	1150	5.10
	0			CANNERY NOC Can Mfg. To Be Separately Rated As 3220.
2112		6.32	1150	4.29
	0			FRUIT EVAPORATING OR PRESERVING Includes Jam, Jelly Or Cooked Fruit Syrup Mfg. No Canneries. No Fruit Juice Mfg. Can Mfg. To Be Separately Rated As 3220.
2114		4.80	1150	3.26
	0			OYSTERMEN Applies To Shore Or Dock Work Only. Includes Sorting, Shucking, Washing Or Packing. Npd With 2111 Cannery.
2121		2.00	720	1.36
	0			BREWERY & DRIVERS
	1			MALT HOUSE & DRIVERS
2130		2.60	888	1.77
	0			ALCOHOL MFG - GRAIN - ALL OPERATIONS
	1			DISTILLERY - SPIRITUOUS LIQUOR Includes Grain Alcohol Mfg. Warehousing, Blending, Rectifying Or Bottling To Be Separately Rated As 2131 Spirituous Liquor Bottling.
	2			SPIRITUOUS LIQUOR DISTILLERY Includes Grain Alcohol Mfg. Warehousing, Blending, Rectifying Or Bottling To Be Separately Rated As 2131 Spirituous Liquor Bottling.
2131		2.67	908	1.81
	0			SPIRITUOUS LIQUOR BOTTLING Includes Warehousing, Rectifying Or Blending. Distilling Of Spirituous Liquor To Be Separately Rated As 2130 Spirituous Liquor Distillery.
2143		5.21	1150	3.54
	0			FRUIT JUICE MFG Includes Incidental Fruit Preserving Or Bottling. No Bottling Of Carbonated Liquids. Can Mfg. To Be Separately Rated As 3220.
	1			WINERY Applies To All Operations Including Bottling. Distilling To Be Separately Rated As 2130 Spirituous Liquor Distillery.
2150		12.00	1150	8.15
	0			ICE MFG Drivers To Be Separately Rated Under 8203 Ice Dealer.
2157		10.10	1150	6.86

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			BEVERAGE MFG NOC - CARBONATED AND NON - CARBONATED - & ROUTE, SUPERVISORS, DRIVERS - INCLUDES SIGN ERECTION OR REPAIR
	1			BOTTLING NOC - CARBONATED AND NON - CARBONATED BEVERAGES, & ROUTE SUPERVISORS, DRIVERS - INCLUDES SIGN ERECTION OR REPAIR
2173		5.66	1150	3.84
	0			TOBACCO MFG NOC Can Mfg. To Be Separately Rated As 3220.
2211		11.87	1150	8.06
	0			COTTON BATTING, WADDING OR WASTE MFG
2286		8.86	1150	6.02
	0			WOOL SPINNING AND WEAVING
2302		2.75	930	1.87
	0			SILK THREAD OR YARN MFG
	1			THREAD OR YARN MFG—SILK
	2			YARN OR THREAD MFG—SILK
2303		2.99	997	2.03
	0			SILK THROWING AND WEAVING
2352		3.30	1084	2.24
	0			CORDAGE MFG NOC
	1			ROPE MFG NOC
	2			TWINE MFG NOC
2361		2.82	950	1.91
	0			HOSIERY DYEING
	1			HOSIERY MFG Yarn Mfg. To Be Separately Rated.
2362		3.14	1039	2.13
	0			KNIT GOODS MFG NOC Yarn Mfg. To Be Separately Rated.
	1			MITTEN OR GLOVE MFG KNIT Yarn Mfg. To Be Separately Rated.
2380		2.74	927	1.86

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			BRAID OR FRINGE MFG
	1			FRINGE OR BRAID MFG
	2			NET MFG Not Applicable To Wire Nets. Cordage Or Twine Mfg. To Be Separately Rated.
	3			WEBBING MFG Hemp Spinning.
2383		4.22	1150	2.87
	0			CARBON PAPER OR TYPEWRITER RIBBON MFG Paper Mfg. To Be Separately Rated As 4239.
	1			INKED RIBBON PREPARATION Paper Mfg. To Be Separately Rated As 4239.
	2			TYPEWRITER RIBBON OR CARBON PAPER MFG Paper Mfg. To Be Separately Rated As 4239.
2386		2.82	950	1.91
	0			LACE MFG
2388		2.06	737	1.40
	0			EMBROIDERY MFG
2402		5.77	1150	3.92
	0			CARPET OR RUG MFG NOC
	1			RUG OR CARPET MFG NOC
2416		3.67	1150	2.49
	0			THREAD OR YARN DYEING OR FINISHING NPD No Thread Or Yarn Mfg.
	1			YARN OR THREAD DYEING OR FINISHING NPD No Yarn Or Thread Mfg.
2418		3.55	1150	2.41
	0			TEXTILE PIECE GOODS FINISHING - COTTON BLEACHERY & DRIVERS
2420		4.25	1150	2.89
	0			TEXTILE PIECE GOODS FINISHING NOC - & DRIVERS
2501		2.84	955	1.93

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
0				BAG OR SACK MFG-CLOTH Applies To The Mfr. Of Cotton, Burlap Or Gunny Bags Or Sacks
1				BAG RENOVATING Applies To The Renovating Or Repairing Of Cotton, Burlap Or Gunny Bags Or Sacks And Includes Sewing.
2				CLOTHING MFG
3				COLLAR MFG
4				CORSET MFG
5				CUSHION, PILLOW OR QUILT MFG No Mattress Or Box Spring Mfg
6				DOLL CLOTHING OR CLOTH DOLLS OR CLOTH PARTS MFG. Includes Dressing Of Dolls.
7				FEATHER OR FLOWER MFG-ARTIFICIAL
8				FEATHER PILLOW MFG No Mattress Or Box Spring Mfg.
9				FLOWER OR FEATHER MFG-ARTIFICIAL
10				FURNISHING GOODS MFG NOC Includes Wearing Apparel, Draperies Or Household Furnishings From Textile Fabrics.
11				HAIR GOODS MFG Applies To Products Made From Human Hair.
12				HAT MFG-OTHER THAN STRAW O CLOTH-NO BLOWING, STARTING OR FORMAIING OR FELT HAT SHAPES No Hatters Fur Mfg
13				HAT MFG-STRAW
14				LINGERIE MFG
15				PILLOW, QUILT OR CUSHION MFG No Mattress Or Box Spring Mfg.
16				QUILT, CUSHION OR PILLOW MFG No Mattress Or Box Spring Mfg.
17				SACK OR BAG MFG-CLOTH Applies To The Mfg. Of Cotton, Burlap Or Gunny Bags Or Sacks.
18				SUSPENDER MFG Buckle, Webbing Or Leather Parts Mfg. To Be Separately Rated.
19				UMBRELLA MFG, MFG. OF FRAMES, HANDLES OR HARDWARE TO BE SEPARATELY RATED.
2503		2.48	854	1.68
0				DRESSMAKING OR TAILORING - CUSTOM EXCLUSIVELY NPD Not Mfg.
1				TAILORING OR DRESSMAKING - CUSTOM EXCLUSIVELY NPD
2557		2.93	980	1.99

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			LAMP SHADE MFG OR ASSEMBLY Does Not Apply To Metal Or Glass Lamp Shades.
2570		6.22	1150	4.22
	0			BOX SPRING OR MATTRESS MFG Includes Pillow, Quilt Or Cushion Mfg. Separately Rate The Mfg. Of Wire Springs Or Excelsior.
	1			MATTRESS OR BOX SPRING MFG Includes Pillow, Quilt Or Cushion Mfg. Separately Rate The Mfg. Of Wire Springs Or Excelsior.
2576		2.75	930	1.87
	0			AWNING OR TENT MFG - SHOP No Erection.
	1			CANVAS GOODS MFG NOC - SHOP No Erection
	2			SAIL MAKING Applies To Shop Operations.
	3			TENT OR AWNING MFG - SHOP No Erection.
2582		2.63	896	1.79
	0			CLEANING OR DYEING COLLECTING OR DISTRIBUTING STATION No Cleaning Or Dyeing At The Same Location. Drivers To Be Separately Rated As 2586 Cleaning Or Dyeing.
	1			HAT CLEANING
	2			LAUNDRY - HAND WORK EXCLUSIVELY - NPD Available Only To Laundries Having No Machinery Or Having Only Incidental Machinery Of The Portable And Household Type Exclusively.
	3			LAUNDRY COLLECTING OR DISTRIBUTING STATION No Laundering At The Same Location. Drivers To Be Separately Rated As 2585 Laundry Noc.
	4			SHOE REPAIR ESTABLISHMENT Includes Shoe Shining.
	5			SHOE SHINING ESTABLISHMENT
	6			TAILOR OR VALET SHOP Includes Pressing, Spot Cleaning, Repairing Or Altering Of Garments.
2585		6.96	1150	4.73
	0			CARPET, RUG OR UPHOLSTERY CLEANING-SHOP & DRIVERS Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.
	1			DIAPER SERVICE & ROUTE SUPERVISORS, DRIVERS Also Applies To Infant'S Apparel Laundry.
	2			LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS Npd With 2586 Cleaning Or Dyeing.
	3			RUG, CARPET OR UPHOLSTERY CLEANING-SHOP & DRIVERS Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.
	4			UPHOLSTERY, CARPET OR RUG CLEANING-SHOP & DRIVERS Outside Work To Be Separately Rated As 9014 Building-Operations By Contractors.
2586		3.74	1150	2.54
	0			CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS Includes Repairing Or Pressing. Not Textile Piece Goods. Npd With 2585 Laundry Noc.
	1			DYEING OR CLEANING & ROUTE SUPERVISORS, DRIVERS Includes Repairing Or Pressing. Not Textile Piece Goods. Npd With 2585 Laundry Noc.
2587		5.16	1150	3.45

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			TOILET OR TOWEL SUPPLY CO & ROUTE SUPERVISORS, DRIVERS No Laundry Operations.
	1			TOWEL OR TOILET SUPPLY CO & ROUTE SUPERVISORS, DRIVERS No Laundry Operations.
2588		2.33	812	1.56
	0			LAUNDRY—SELF SERVICE & CLERICAL, SALESMEN, DRIVERS Applies Where Machinery Is Operated Principally By Customers. Includes Incidental Service.
2600		4.12	1150	2.80
	0			FUR PROCESSING-PREPARING SKINS Includes Pasting Fur On Paper Backing And Hatter'S Fur Mfg.
2623		4.54	1150	3.08
	0			LEATHER MFG - PATENT OR ENAMEL
	1			TANNING
	2			WOOL PULLING
2654		1.59	605	1.08
	0			SHOE FINDINGS MFG NPD Applies To The Mfg. Of Tongues, Linings Or Facings.
2660		2.34	815	1.59
	0			BOOT OR SHOE MFG NOC
	1			SHOE OR BOOT MFG NOC
2670		2.63	896	1.79
	0			GLOVE MFG - LEATHER OR TEXTILE Tanning Of Leather Or Mfg. Of Textile Fabric To Be Separately Rated.
2683		3.46	1129	2.35
	0			LUGGAGE MFG Applies To The Mfg. Of Traveling Bags And Hand Luggage.
2688		4.21	1150	2.86
	0			LEATHER BELTING MFG
	1			LEATHER GOODS MFG NOC
	2			PARACHUTE MFG Mfg. Of Cloth Canopies To Be Separately Rated As 2501 Furnishing Goods Mfg.
	3			POCKETBOOK MFG Applies To The Mfg. Of Leather Or Fabric Pocketbooks.
2702		24.28	1150	17.41
	0			DAM OR LOCK CONSTRUCTION - TIMBER CUTTING AND REMOVAL & DRIVERS 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.
	1			LOGGING OR LUMBERING & DRIVERS Includes Incidental Saw Mill, Transportation Of Logs To Mill, Construction, Operation, Maintenance Or Extension Of Logging Roads Or Logging Railroads.
	2			TIMBER CUTTING AND REMOVAL - DRIVERS 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, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
2710		7.44	1150	5.05
	0	SAW MILL		
		Storage And Subsequent Handling Of Processed Lumber To Be Separately Rated.		
2759		9.62	1150	6.53
	0	BOX OR BOX SHOOK MFG		
2790		4.58	1150	3.11
	0	LAST OR SHOE FORM MFG		
	1	PATTERN - MAKING NOC NPD		
		Not Applicable To The Mfg. Of Metal Jigs, Fixtures Or Dies.		
	2	SHOE FORM OR LAST MFG		
2802		5.99	1150	4.07
	0	CARPENTRY - SHOP ONLY - & DRIVERS		
		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.		
2835		2.99	997	2.03
	0	BRUSH OR BROOM ASSEMBLY		
		Applies To Assembly Only With No Sawing, Molding Or Turning Of Backs Or Handles.		
2836		3.35	1098	2.27
	0	BRUSH OR BROOM MFG NOC		
		Includes Assembling And Sawing, Molding Or Turning Of Backs And Handles.		
2841		3.90	1150	2.65
	0	BRUSH OR BROOM HANDLE MFG		
		Applies Only To The Sawing, Molding Or Turning Of Backs Or Handles, With No Assembling.		
	1	SHADE ROLLER MFG - WOOD		
		Includes Mfg. Of Metal Parts.		
	2	SHUTTLE MFG		
	3	WOOD TURNED PRODUCTS MFG NOC		
	4	WOODENWARE MFG NOC		
2852		3.29	1081	2.23
	0	WINDOW SHADE OR ROLLER MFG.		
		Npd With 2841 Shade Roller Mfg. Wire Drawing Or Woodworking Operations To Be Separately Rated.		
2881		6.42	1150	4.36
	0	FURNITURE MANUFACTURING & CABINET SHOP - ASSEMBLY BY HAND - WOOD.		
		Includes Hand Assembling Of Parts Manufactured By Others And Finishing. Npd With Any Other Carpentry Shop Class.		
	1	VENETIAN BLIND ASSEMBLY NPD		
2883		4.13	1150	2.80

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			FURNITURE MANUFACTURING & CABINET SHOP - WOOD - NOC 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."
2913		6.52	1150	4.43
	0			RATTAN, WILLOW, OR TWISTED FIBER PRODUCTS MFG Includes Upholstering.
	1			WILLOW, RATTAN, OR TWISTED FIBER PRODUCTS MFG Includes Upholstering.
2916		5.78	1150	3.92
	0			VENEER PRODUCTS MFG - NO VENEER MFG
2923		2.47	852	1.68
	0			MUSICAL INSTRUMENT MFG - WOOD - NOC
	1			ORGAN BUILDING & INSTALLATION
	2			PIANO MFG Includes Assembling Or Finishing Operations, And Mfg. Of The Piano Action. Also Applies To Player Pianos.
2942		2.13	756	1.45
	0			CRAYON, PENCIL OR PENHOLDER MFG
	1			PENCIL, PENHOLDER OR CRAYON MFG
	2			PENHOLDER, CRAYON OR PENCIL MFG
2960		5.73	1150	3.89
	0			POLE, POST OR TIE YARD & DRIVERS Includes Preserving Operations. Npd With 8232 Lumber Yard Or With 2702 Logging Or Lumbering.
	1			TIE,POST OR POLE YARD & DRIVERS Includes Preserving Operations. Npd With 8232 Lumber Yard Or With 2702 Logging Or Lumbering.
	2			WOOD PRESERVING & DRIVERS Includes Yard Or Incidental Wood Working Operations.
3004		5.12	1150	3.48
	0			IRON OR STEEL: STEEL MAKING & DRIVERS 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.
3018		3.57	1150	2.42
	0			IRON OR STEEL: ROLLING MILL & DRIVERS 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.
3022		6.09	1150	4.14
	0			PIPE OR TUBE MFG NOC & DRIVERS
3027		3.38	1106	2.30

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			ROLLING MILL NOC & DRIVERS
				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.
3028		5.04	1150	3.42
	0			PIPE OR TUBE MFG - IRON OR STEEL - NOT CAST IRON & DRIVERS
				Iron Or Steel Making To Be Separately Rated.
3030		8.92	1150	6.06
	0			IRON OR STEEL: IRON OR STEEL WORKS - SHOP - STRUCTURAL - & DRIVERS
				Applies To Fabricating Or Assembling Structural Iron Or Steel. Blast Furnace Or Convertor Operation, Casting Of Steel, Or Rolling Mills To Be Separately Rated.
3040		7.35	1150	4.99
	0			IRON OR STEEL: IRON WORKS - SHOP - ORNAMENTAL - & DRIVERS
				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.
3041		3.03	1008	2.06
	0			IRON OR STEEL: IRON WORKS - SHOP - DECORATIVE OR ARTISTIC, & FOUNDRIES, DRIVERS
				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.
3042		3.75	1150	2.55
	0			ELEVATOR OR ESCALATOR MFG
	1			ESCALATOR OR ELEVATOR MFG
3045		8.18	1150	5.55
	0			STEEL BARREL OR DRUM MFG - & D
3060		4.53	1150	3.08
	0			DOOR, DOOR FRAME OR SASH MFG - WOOD - METAL COVERED
3061		3.72	1150	2.53
	0			KITCHEN EQUIPMENT MFG - SHEET METAL - SHOP & INSTALLATION
3062		3.42	1118	2.32
	0			STORM WINDOW, STORM DOOR MFG. - METAL
				Installation To Be Separately Rated As Code 5645 "Storm Windows Or Storm Doors"
3066		4.53	1150	3.08
	0			SHEET METAL WORK - SHOP
				May Be Used Only Upon Specific Approval Of The Rating Bureau.
3075		4.53	1150	3.08
	0			COPPERSMITH - SHOP
3076		5.26	1150	3.57

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			AWNING MFG - METAL - SHOP WORK ONLY
	1			BEDSTEAD MFG OR ASSEMBLY - METAL
	2			CASKET OR COFFIN MFG OR ASSEMBLY - METAL
	3			COFFIN OR CASKET MFG OR ASSEMBLY - METAL
	4			FIREPROOF EQUIP MFG 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.
	5			FURNITURE MFG - METAL
3081		6.63	1150	4.50
	0			FOUNDRY - FERROUS - NOC
	1			SHIP BUILDING: FOUNDRY - IRON - NOC
3085		5.27	1150	3.58
	0			FOUNDRY - NON-FERROUS - NOC
	1			SHIP BUILDING: FOUNDRY - NON FERROUS METALS - NOC
3110		3.96	1150	2.69
	0			CHAIN MFG - FORGED
	1			FORGING WORK - DROP OR MACHINE Includes Trimming. The Machining Of Forgings Or Die Making Operations Shall Be Assigned To 3632 Machine Shop.
	2			TOOL MFG - DROP OR MACHINE FORGED - NOC- FORGING Includes Trimming. * Machining Or Finishing Of Tools Or Die Making Operations Assigned To 3114.
3111		2.80	944	1.90
	0			BLACKSMITH NPD
	1			PIPE BENDING AND CUTTING 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.
3113		2.11	751	1.43
	0			TOOL MFG - NOT DROP OR MACHINE FORGED - NOC
3114		3.51	1143	2.38
	0			TOOL MFG - DROP OR MACHINE FORGED - NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS
3118		2.18	770	1.48
	0			FILE MFG
	1			SAW MFG

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3122		5.71	1150	3.88
	0			CUTLERY MFG NOC
	1			RAZOR MFG NOC
3131		3.85	1150	2.61
	0			BUTTON OR FASTENER MFG - METAL
	1			FASTENER OR BUTTON MFG - METAL
3132		2.98	994	2.02
	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		1.99	717	1.35
	0			AUTOMATIC SCREW MACH PROD MFG NPD
	1			SCREW MFG
3146		4.04	1150	2.74
	0			HARDWARE MFG NOC
	1			HORSE SHOE MFG Steel Making Or Rolling Mills To Be Separately Rated.
	2			SKATE MFG
3169		3.32	1090	2.25
	0			STOVE MFG
3179		2.62	894	1.78
	0			ELECTRICAL APPARATUS MFG NOC Includes Electrical Fixtures Or Appliances. Npd With 3643 Electric Power Or Transmission Equipment Mfg.
3188		2.91	975	1.98
	0			PLUMBERS' SUPPLIES MFG NOC Foundry Operations To Be Separately Rated.
3192		3.07	1020	2.08
	0			LAMP MFG OR ASSEMBLY - ELECTRIC - FLOOR OR TABLE
3193		2.99	997	2.03
	0			ELECTRIC OR GAS LIGHTING FIXTURE MFG OR ASSEMBLY NOC
	1			GAS OR ELECTRIC LIGHTING FIXTURES MFG OR ASSEMBLY NOC
3194		3.72	1150	2.53

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			ELECTRIC LIGHTING FIXTURE MFG OR ASSEMBLY - FLUORESCENT
3220		3.40	1112	2.31
	0			CAN MFG
3227		4.00	1150	2.72
	0			ALUMINUM WARE MFG Applies To Goods Manufactured From Sheet Aluminum. Rolling Mills Or Smelting To Be Separately Rated.
3241		5.22	1150	3.54
	0			WIRE DRAWING - IRON OR STEEL Includes Wire Rope Or Cable Mfg.
3255		3.17	1048	2.15
	0			WIRE CLOTH MFG Wire Drawing To Be Separately Rated As 1924 Or 3241.
3257		3.59	1150	2.44
	0			WIRE GOODS MFG NOC Wire Drawing To Be Separately Rated As 1924 Or 3241.
3270		2.04	731	1.39
	0			EYELET MFG
	1			PIN MFG
	2			TACK MFG
3307		4.55	1150	3.09
	0			HEAT TREATING - METAL NPD
3315		4.52	1150	3.07
	0			BRASS OR COPPER GOODS MFG
	1			COPPER OR BRASS GOODS MFG
3336		3.49	1137	2.37
	0			TYPE FOUNDRY
3339		2.71	919	1.84
	0			FOUNDRY - INVESTMENT CASTING Applies To The Manufacture Of Metal Castings By The Lost Wax Or Investment Process.
3365		7.70	1150	5.88
	0			WELDING OR CUTTING NOC & DRIVERS 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.
3372		3.40	1112	2.31

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			DETINNING - NPD
	1			ELECTROPLATING NPD
3373		7.04	1150	4.78
	0			GALVANIZING OR TINNING—NOT ELECTROLYTIC NPD
	1			TINNING OR GALVANIZING—NOT ELECTROLYTIC NPD
3381		2.63	896	1.79
	0			SILVERWARE MFG
	1			WATCH CASE MFG
3383		1.64	619	1.11
	0			GOLD LEAF MFG
	1			JEWELRY MFG
3384		1.06	457	0.72
	0			DIAMOND CUTTING OR POLISHING NPD
	1			PRECIOUS STONE SETTING NPD
3385		1.91	695	1.30
	0			CLOCK MFG
	1			WATCH MFG
				Watch Case Mfg. To Be Separately Rated As 3381.
3400		4.53	1150	3.08
	0			METAL GOODS MFG NOC
	1			METAL STAMPING WORK-SHOP
				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.
3507		3.17	1048	2.15

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			AGRICULTURAL MACHINERY MFG
	1			CONSTRUCTION MACHINERY MFG NOC
	2			COTTON GIN MACHINERY MFG
	3			DREDGE MFG NOC
	4			LOCOMOTIVE WORKS
	5			MINING MACHINERY MFG
	6			ORE MILLING MACHINERY MFG
	7			POWER PLOW MFG
	8			ROAD MAKING MACHINERY MFG
	9			SAFE MFG OR REPAIRING
	10			STEAM SHOVEL MFG NOC
	11			STREET MAKING MACHINERY MFG
	12			TRACTION ENGINE MFG
3548		1.96	709	1.33
	0			BOOKBINDING MACHINE MFG
	1			PRINTING MACHINE MFG
3561		1.45	566	0.98
	0			SEWING MACHINE MFG
3571		1.60	608	1.09
	0			AIR PRESSURE GAUGE MFG
	1			STEAM GAUGE MFG
3574		1.31	527	0.89
	0			CASH REGISTER MFG
	1			COMPUTER, RECORDING, OR OFFICE MACHINE MFG NOC
	2			GAS METER MFG
3581		1.32	530	0.90

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			FUEL INJECTION DEVICE MFG 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.
3612		2.38	826	1.62
	0			ENGINE MFG NOC Foundry Operations To Be Separately Rated.
	1			PUMP MFG Foundry Operations To Be Separately Rated.
3620		3.27	1076	2.22
	0			BOILERMAKING
	1			SHIP BUILDING: BOILER MAKING
	2			TANK BUILDING - METAL - SHOP
3632		2.93	980	1.99
	0			AUTOMOTIVE REPLACEMENT PARTS DISTRIBUTOR - WHOLESALE - MACHINE SHOP - NO WORK ON MOTOR VEHICLES Includes Cylinder Boring, Valve Grinding, Turning Down Brake Drums Or Rebabbing Connecting Rods. Store Employees Shall Be Assigned To 8010 Hardware Store.
	1			MACHINE SHOP NOC Foundry Operations To Be Separately Rated.
	2			SHIP BUILDING: MACHINE SHOP (OTHER THAN MAINTENANCE MACHINE SHOP)
3634		2.03	728	1.38
	0			SPRINKLER HEAD MFG Applies To Automatic Sprinklers.
	1			VALVE MFG Foundry Operations To Be Separately Rated.
	2			WATER METER MFG
3635		1.94	703	1.32
	0			GEAR MFG OR GRINDING NPD
3638		4.32	1150	2.93
	0			BALL BEARING MFG NPD
	1			ROLLER BEARING MFG NPD
3642		2.43	840	1.65
	0			BATTERY MFG - DRY
3643		3.15	1042	2.14
	0			ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG Includes The Mfg. Or Repair Of Motors, Generators, Convertors, Transformers, Switchboards, Circuit Breakers, Switches Or Switchboard Apparatus Or Incidental Equipment.
3648		1.37	544	0.93
	0			AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3649		3.13	1036	2.13
	0			COIN OPERATED MACHINE MFG NOC Applies Only To Risks Engaged In The Mfg. Of Electrical Or Electronic Vending Or Coin Operated Machines.
	1			VENDING MACHINE MFG NOC Applicable Only To Risks Engaged In The Mfg. Of Electrical Or Electronic Vending Or Coin Operated Machines.
3656		3.49	1137	2.37
	0			BATTERY MFG - STORAGE - NOC
3681		1.12	474	0.76
	0			ELECTRICAL CORD SET, RADIO OR IGNITION HARNESS ASSEMBLY
	1			RADIO APPARATUS MFG OR ASSEMBLY NOC
	2			TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATIONS DEVICE, MFG NOC
3685		1.29	521	0.88
	0			INSTRUMENT MFG NOC Applies To Professional Or Scientific Instruments.
	1			THERMOMETER MFG
	2			UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG, SERVICE OR REPAIR— Aircraft weighing less than 55 pounds
3686		1.95	706	1.32
	0			MUSICAL INSTRUMENT MFG - METAL - NOC
3719		1.19	493	0.91
	0			OIL OR GAS WELL- OIL STILL ERECTION OR REPAIR 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.
3724		5.87	1150	4.48

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			AUTOMATIC STOKER - INSTALLATION OR SERVICE - COMMERCIAL - & DRIVERS
	1			ELECTRICAL APPARATUS INSTALLATION OR REPAIR & DRIVERS 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.
	2			GAS BURNER - INSTALLATION OR SERVICE - COMMERCIAL - & DRIVERS
	3			GASOLINE PUMP INSTALLATION & DRIVERS Applies To Installation, Service And Maintenance Of Gasoline Pumps At Stations. Excavation To Be Separately Rated As 6217. Sign Erection To Be Separately Rated
	4			HVAC INSTALLATION, SERVICE OR REPAIR & DRIVERS - COMMERCIAL &, RESIDENTIAL Applies To The Installation, Service Or Repair Of Residential & Commercial Heating, Ventilating And/Or Air Conditioning Systems.
	5			MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS 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.
	6			MILLWRIGHT WORK NOC & DRIVERS 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.
	7			OIL BURNER - INSTALL OR SERVICE - COMMERCIAL & DRIVERS
	8			REFRIGERATOR - INSTALL OR SERVICE - COMMERCIAL & DRIVERS
3726		5.57	1150	4.25
	0			BOILER INSTALLATION OR REPAIR - STEAM Includes The Construction Or Repair Of Foundations.
	1			BOILER SCALING NPD
	2			TANK ERECTION OR REPAIR - METAL - WITHIN BUILDINGS EXCLUSIVELY Includes The Construction Or Repair Of Foundations.
3807		3.11	1031	2.11
	0			AUTOMOBILE RADIATOR MFG NPD
	1			RADIATOR MFG - AUTOMOBILE NPD
3815		6.33	1150	4.30
	0			TRUCK BODY MFG OR REPAIR NOC Applies To The Manufacture Or Repair Of Truck, Trailer Or Bus Bodies. Class Includes Painting
3821		17.10	1150	11.42
	0			AUTOMOBILE DISMANTLING & DRIVERS 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.
3826		1.33	532	0.90
	0			AIRCRAFT ENGINE MFG.
	1			ENGINE MFG - AIRCRAFT

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
3830		2.08	742	1.41
	0	AIRPLANE MFG		
	1	UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT MFG, SERVICE OR REPAIR— Aircraft weighing less than 55 pounds		
3864		5.95	1150	4.04
	0	CARRIAGE OR WAGON MFG OR ASSEMBLY Baby Carriage Mfg. To Be Separately Rated As 3865.		
3865		4.49	1150	3.05
	0	BABY CARRIAGE MFG		
	1	BICYCLE MFG OR ASSEMBLY		
3881		3.83	1150	2.60
	0	CAR MFG - RAILROAD - & DRIVERS		
4000		10.96	1150	7.86
	0	CLAY OR SHALE DIGGING & DRIVERS 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	GRAVEL DIGGING & DRIVERS 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	SAND DIGGING & DRIVERS 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	SHALE DIGGING & DRIVERS 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		6.85	1150	4.65
	0	EARTHENWARE MFG NOC - & DRIVERS 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	TILE MFG NOC - & DRIVERS 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		4.05	1150	2.75
	0	BRICK MFG - FIRE OR ENAMELED - & DRIVERS Applies To Fire, Enamel, Repressed Or Hydraulic Pressed Brick Exclusively. Clay Digging, Mining Or Quarrying To Be Separately Rated.		
4027		6.85	1150	4.65
	0	BRICK MFG NOC - & DRIVERS Includes The Construction Or Reconstruction Of Sheds Or Kilns. Mining, Quarrying Or Clay Digging To Be Separately Rated.		
4034		7.42	1150	5.04
	0	CONCRETE PRODUCTS MFG & DRIVERS 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, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4036		3.34	1095	2.27
	0			PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS Quarrying, Crushing Or Grinding To Be Separately Rated.
	1			PLASTER MIXING & DRIVERS NPD No Crushing Or Grinding Operations.
	2			STAFF MIXING & DRIVERS NPD No Crushing Or Grinding Operations.
4038		4.06	1150	2.76
	0			DRESS FORM MFG Applies To Paper Mache Or Plaster Forms.
	1			ORNAMENT MFG
	2			PLASTER STATUARY MFG
4050		2.43	840	1.65
	0			CHINA DECORATING NPD
4053		2.88	966	1.96
	0			POTTERY MFG: CHINA OR TABLEWARE Mining, Quarrying Or Clay Digging To Be Separately Rated.
4062		2.87	964	1.95
	0			POTTERY MFG- PORCELAIN WARE - MECHANICAL PRESS FORMING Mining, Quarrying Or Clay Digging To Be Separately Rated.
4111		3.87	1150	2.63
	0			GLASSWARE MFG - NO AUTOMATIC BLOWING MACH Digging Or Quarrying To Be Separately Rated.
4112		0.95	426	0.65
	0			INCANDESCENT LAMP MFG
	1			RADIO TUBE MFG
4113		3.46	1129	2.35
	0			GLASS MFG - CUT
4114		4.48	1150	3.04
	0			GLASSWARE MFG NOC Digging Or Quarrying To Be Separately Rated.
4115		1.69	633	1.15
	0			CATHODE RAY TUBE MFG
	1			TELEVISION TUBE MFG
4130		6.00	1150	4.07
	0			GLASS MERCHANT Includes Bending, Grinding, Beveling Or Silvering Of Plate Glass.
4133		4.66	1150	3.16

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			CATHEDRAL OR ART GLASS WINDOW MFG Includes Glass Mfg.
	1			GLASS WINDOW MFG- STAINED Includes Glass Mfg.
4150		1.24	507	0.84
	0			COMPUTER CHIP MFG
	1			DIAMOND DIE MFG
	2			LENS MFG - GROUND
	3			OPTICAL GOODS MFG NOC
4239		3.56	1150	2.42
	0			PAPER MFG Includes Card, Bristol, Paper, Straw, Fiber Or Leather-Board. Wood Pulp Mfg. To Be Separately Rated.
4240		3.34	1095	2.27
	0			BOX MFG - SET-UP PAPER Paper Or Paper Board Mfg. To Be Separately Rated.
4243		3.98	1150	2.70
	0			BOX MFG - FOLDING PAPER - NOC Paper Or Paper Board Mfg. To Be Separately Rated.
4244		5.17	1150	3.51
	0			CORRUGATED OR FIBER BOARD CONTAINER MFG Includes Corrugating Or Laminating Of Paper. Paper Or Paper Board Mfg. To Be Separately Rated.
4245		3.11	1031	2.11
	0			CONTAINER MFG - CARDBOARD OR PAPER - SPIRAL OR CONVOLUTE WOUND With Or Without Metal Or Cardboard Ends.
	1			TUBE MFG - CARDBOARD OR PAPER - SPIRAL OR CONVOLUTE WOUND With Or Without Metal Or Cardboard Ends.
4250		4.25	1150	2.89
	0			PAPER COATING Not Building, Roofing Paper Or Felt Preparation. Paper Mfg. To Be Separately Rated As 4239.
	1			PAPER CORRUGATING OR LAMINATING Npd With 4244 Corrugated Or Fiber Board Container Mfg. Paper Mfg. To Be Separately Rated As 4239.
	2			PAPER CREPEING Paper Mfg. To Be Separately Rated As 4239.
	3			PAPER OILING PARAFFINING, PARCHMENTIZING OR WAXING Paper Mfg. To Be Separately Rated As 4239.
4251		4.55	1150	3.09
	0			LOOSE-LEAF LEDGER MFG Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.
	1			NOTE BOOK MFG Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.
	2			STATIONERY MFG NPD Mfg. Of Metal Rings, Posts, Screws, Separators Or Fittings To Be Separately Rated.
4273		5.47	1150	3.71

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	BAG MFG - PAPER		
		Paper Mfg. To Be Separately Rated As 4239.		
4279		5.25	1150	3.56
	0	FOIL OR PAPER GOODS MFG-PRINTED		
		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.		
	1	PAPER GOODS MFG NOC		
		Paper Mfg. To Be Separately Rated As 4239.		
	2	PAPER OR FOIL GOODS MFG-PRINTED		
		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.		
4282		3.07	1020	2.08
	0	BOOT PATTERN MFG NPD		
	1	DRESS PATTERN MFG-PAPER		
		Includes Designers, Draftsmen, Cutters. Magazine Printing To Be Separately Rated As 4299 Printing.		
	2	MUSIC ROLL MFG - PERFORATED PAPER		
		Paper Mfg. To Be Separately Rated As 4239.		
	3	SHOE PATTERN MFG NPD		
4283		2.36	821	1.60
	0	BUILDING OR ROOFING PAPER OR FELT PREPARATION - NO INSTALLATION		
		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.		
	1	FELT OR BUILDING OR ROOFING PAPER PREPARATION - NO INSTALLATION		
		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.		
	2	ROOFING OR BUILDING PAPER OR FELT PREPARATION - NO INSTALLATION		
		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.		
4299		2.40	832	1.63
	0	LITHOGRAPHING		
		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.		
	1	PLAYING CARDS MFG		
		Paper Or Cardboard Mfg. To Be Separately Rated As 4239.		
	2	PRINTING		
		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.		
	3	RUBBER STAMP MFG OR ASSEMBLY		
		Mfg. Of Frames, Backs Or Handles To Be Separately Rated.		
4301		3.99	1150	2.71
	0	WALLPAPER MFG		
		Includes Designing, Printing Or Finishing. Paper Mfg. To Be Separately Rated As 4239.		
4307		1.95	706	1.32
	0	BOOKBINDING		

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4313	0	4.77	1150	3.24
				NEWSPAPER PUBLISHING - & CLERICAL, SALESMEN, DRIVERS
				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	0	1.97	712	1.34
				PHOTOENGRAVING
4352	0	1.99	717	1.35
				ENGRAVING
4353	0	1.36	541	0.92
				SILK SCREEN MFG - & CLERICAL, SALESMEN, DRIVERS NPD
4360	0	0.59	325	0.40
				DUPLICATION & REPLICATION SERVICE OF PRERECORDED AUDIO, VIDEO OR DATA
	1			MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS
				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	0	1.13	476	0.77
				PHOTOGRAPHER - ALL EMPLOYEES & CLERICAL, SALESMEN, DRIVERS
				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	0	3.86	1150	2.62
				RUBBER GOODS MFG NOC
4431	0	2.22	782	1.51
				MAGNETIC OR OPTICAL RECORDING MEDIA MFG
				Includes Audio Or Visual Recording Media Mfg. And Tape Or Disc Mfg.
4432	0	2.30	804	1.56
				PEN MFG
				Includes The Manufacture Of Handwriting Instruments. Pencil Mfg. - Wood To Be Separately Rated As Code 2942.
	1			PENCIL MFG - MECHANICAL
				Includes The Manufacture Of Handwriting Instruments. Pencil Mfg - Wood To Be Separately Rated As Code 2942.
4439	0	4.22	1150	2.87
				LACQUER MFG
				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			SPIRIT VARNISH MFG
				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		4.95	1150	3.36

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			BONE GOODS MFG
	1			HORN GOODS MFG - FABRICATED PRODUCTS MFG Applies To The Mfg. Of Horn Goods By Such Operations As Machining, Bending, Buffing Or Polishing.
	2			IVORY GOODS MFG
	3			PLASTICS MFG- FABRICATED PRODUCTS NOC 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.
4459		4.59	1150	3.12
	0			PLASTICS MFG- SHEETS, RODS, TUBES Includes The Mixing Or Grinding Of Molding Materials. Not Applicable To The Nitration Of Cellulose.
4470		2.22	782	1.51
	0			CABLE MFG - INSULATED ELECTRICAL Wire Drawing To Be Separately Rated As 1924 Or 3241.
	1			WIRE INSULATING OR COVERING Includes Incidental Wire Stranding. Wire Drawing To Be Separately Rated As 1924 Or 3241.
4479		2.55	874	1.73
	0			BUTTON MFG NOC * See Code 3131 For Metal Button Mfg.
4484		3.26	1073	2.21
	0			PLASTICS MFG- MOLDED PRODUCTS NOC 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.
4491		4.60	1150	3.12
	0			LINOLEUM MFG- BURLAP OR FELT BASE
4493		3.00	1000	2.04
	0			FABRIC COATING OR IMPREGNATING NOC Includes The Coating Or Impregnating Of Fabrics With Oils, Varnishes, Lacquers, Plastics Or Rubber.
	1			LEATHER MFG - IMITATION
	2			LINOLEUM MFG
4557		2.57	880	1.75
	0			INK MFG - PRINTING Manufacture Of Spirit Or Lacquer Type Inks To Be Separately Rated As 4439 Lacquer Mfg.
4558		2.43	840	1.65
	0			PAINT MFG Pigment Or Lead Compound Mfg. To Be Separately Rated.
4561		2.43	840	1.65
	0			VARNISH MFG - OLEO-RESINOUS Mfg. Of Solvents, Spirit Varnishes, Lacquers Or Dopes To Be Separately Rated.
4571		0.00	0	0.00

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	ANALYTICAL CHEMIST NPD		
		Includes Laboratory And Outside Employees. * Rated According To Operations Or As Previously Established.		
	1	ASSAYING - NPD		
		Includes Laboratory And Outside Employees. * Rated According To Operations Or As Previously Established.		
4572		0.73	364	0.49
	0	ANALYTICAL CHEMIST NPD		
		Includes Laboratory And Outside Employees.		
	1	ASSAYING - NPD		
		Includes Laboratory And Outside Employees.		
4583		4.78	1150	3.25
	0	FERTILIZER MFG & DRIVERS		
		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.		
4597		5.06	1150	3.44
	0	DRESSING MFG		
		Applies To Shoe, Stove, Harness, Furniture, Automobile Or Metal Polish Or Dressing Mfg. Can Mfg. To Be Separately Rated As 3220.		
	1	INK (WRITING) MFG		
	2	MUCILAGE MFG		
	3	PASTE MFG		
	4	POLISH MFG		
		Applies To Shoe, Stove, Harness, Furniture, Automobile Or Metal Polish Or Dressing Mfg. Can Mfg. To Be Separately Rated As 3220.		
4598		3.70	1150	2.51
	0	SYNTHETIC RESIN MFG NOC - NPD		
		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.		
4611		1.40	552	0.95
	0	DRUG PREP COMPOUNDING OR BLENDING - NO MFG OF INGREDIENTS		
		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.		
	1	MEDICINE PREP COMPOUNDING OR BLENDING - NO MFG OF INGREDIENTS		
		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.		
	2	PHARMACEUTICAL PREP COMPOUNDING OR BLENDING - NO MFG OF INGREDIENTS		
		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.		
4627		4.29	1150	2.91
	0	EXTRACT MFG - DYEWOOD, LICORICE OR TANNING		
4628		1.57	600	1.07

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			ESSENTIAL OILS MFG AND DISTILLATION
	1			EXTRACT MFG - PERFUMERY, MEDICINAL OR FLAVORING Includes Distillation Of Essential Oils.
4635		4.79	1150	3.25
	0			ACETYLENE GAS MFG & DRIVERS Includes Tank Charging.
	1			BOTTLED GASES DEALER OR DELIVERY - COMMERCIAL & DRIVERS
	2			CARBONIC ACID GAS MFG & DRIVERS Includes Tank Charging.
	3			HYDROGEN MFG & DRIVERS
	4			OXYGEN MFG & DRIVERS Includes Tank Charging.
4653		3.30	1084	2.24
	0			GLUE MFG & DRIVERS NPD
4665		11.52	1150	7.82
	0			RENDERING WORKS NOC & DRIVERS No Garbage Reduction. Npd With 4583 Fertilizer Mfg. Or With 2089 Packing House.
4683		4.02	1150	2.73
	0			COTTONSEED OIL REFINING Cottonseed Oil Mfg. To Be Separately Rated.
	1			OIL MFG - VEGETABLE - NOC
4692		0.96	429	0.65
	0			DENTAL LABORATORY
4693		1.08	462	0.73
	0			PHARMACEUTICAL GOODS MFG NOC
	1			SURGICAL GOODS MFG NOC
4703		2.26	793	1.53
	0			CORN PRODUCTS MFG
	1			DEXTRINE MFG
	2			STARCH MFG
4707		2.04	731	1.39
	0			LEATHER FINISHERS, SOFTENERS OR SIZES MFG - OIL BASE Npd With 4720 Soap Or Soap Powder Mfg. And 4712 Grease Or Oil Mixing Or Blending.
	1			TEXTILE FINISHERS, SOFTENERS OR SIZE MFG - OIL BASE Npd With 4720 Soap Or Soap Powder Mfg. And 4712 Grease Or Oil Mixing Or Blending.
4710		5.05	1150	3.43
	0			CANDLE MFG NPD

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4712		2.61	891	1.77
	0	GREASE OR OIL MIXING OR BLENDING		
		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	OIL OR GREASE MIXING OR BLENDING		
		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		1.81	667	1.23
	0	SOAP OR SYNTHETIC DETERGENT MFG		
		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		0.71	359	0.48
	0	OIL REFINING - PETROLEUM & DRIVERS		
		Oil Producing To Be Separately Rated.		
4741		6.85	1150	4.65
	0	ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS		
		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		4.56	1150	3.10
	0	EXPLOSIVES OR AMMUNITION MFG - NOC & DRIVERS		
		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		2.63	896	1.79
	0	PIGMENT COLORS, LAKES OR TONERS MFG		
4827		5.04	1150	3.42
	0	DYE OR DYE INTERMEDIATE MFG NOC		
		Includes Risks Engaged In The Grinding And Blending Of Dyes.		
4828		2.45	846	1.66
	0	CHEMICAL BLENDING OR MIXING N.O.C. - ALL OPERATIONS & DRIVERS		
		Shall Not Be Assigned To A Risk Engaged In The Manufacture Of Chemicals.		
4829		1.66	625	1.13
	0	CHEMICAL MANUFACTURING N.O.C. - ALL OPERATIONS & DRIVERS		
		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	DRUG MFG		
		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	MEDICINE MFG		
		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	PHARMACEUTICAL, DRUG OR MEDICINE PREPARATION MFG		
		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, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
4836		0.62	334	0.42
	0	DRUG MFG 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	MEDICINE MFG 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	PHARMACEUTICAL MFG 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		2.95	986	2.00
	0	FISHING ROD AND TACKLE MFG		
	1	SPORTING GOODS MFG NOC		
	2	WHIP MFG		
4923		1.66	625	1.13
	0	AUDIO OR VISUAL RECORDING MEDIA MFG Includes tapes or disks. Phonograph Record Mfg. to be separately rated as 4431.		
	1	PHOTOGRAPHIC SUPPLIES MFG 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."		
	2	RECORDING TAPE OR DISK MFG Phonograph Record Mfg to be separately rated as Code 4431		
5000		9.69	1150	7.39
	0	CHIMNEY CONSTR - NOT METAL Includes Foundation And Applies To Stone, Brick Or Concrete Chimneys. Also Includes Guniting And Lining Operations.		
	1	SMOKESTACK OR CHIMNEY LINING - NOT METAL		
5022		13.13	1150	10.02
	0	MASONRY NOC		
	1	PLASTERING WORK - OUTSIDE OF BUILDINGS		
	2	PRE-CAST FLOOR SLAB INSTALLATION		
	3	STUCCO WORK - ON OUTSIDE OF BUILDINGS		
5038		9.21	1150	7.03
	0	PAINTING: STEEL STRUCTURES OR BRIDGES Painting Of Oil Or Gasoline Storage Tanks To Be Separately Rated As 5475.		
5040		9.66	1150	7.37

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			IRON OR STEEL- ERECTION - BRIDGES
	1			IRON OR STEEL- ERECTION - RADIO, TELEVISION OR WATER TOWERS, SMOKESTACKS OR GAS HOLDERS
	2			IRON OR STEEL: ERECTION - FRAME STRUCTURES Ornamental Iron Work To Be Separately Rated As 5057 Iron Or Steel Erection Noc.
5057		7.05	1150	5.38
	0			IRON OR STEEL- ERECTION NOC
5059		13.70	1150	10.45
	0			IRON OR STEEL- ERECTION - FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT Npd With 5040 Iron Or Steel Erection-Frame Structures.
5069		17.43	1150	13.30
	0			IRON OR STEEL ERECTION - CONSTR OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT Npd With Any Iron Or Steel Erection Classification. May Be Used Only Upon Specific Approval Of The Rating Bureau.
5103		6.28	1150	4.79
	0			DOOR, DOOR FRAME OR SASH ERECTION OR REPAIR METAL OR METAL COVERED & DRIVERS 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.
	1			IRON OR STEEL- DOOR, DOOR FRAME OR SASH ERECTION OR REPAIR METAL OR METAL COVERED & DRIVERS 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.
	2			SHEET METAL EXTERIOR WALL INSTALL - COMMERCIAL BUILDINGS - & SHOP, DRIVERS Includes Floor Decking Or Roof Decking. Erection Of Framework, Roofing To Be Separately Rated.
5146		7.37	1150	5.62
	0			FIXTURES INSTALLATION - PORTABLE - NOC Applies To Installation In Offices Or Stores.
	1			FURNITURE INSTALLATION - NOC Applies To Installation In Offices Or Stores.
5160		3.91	1150	2.98
	0			ELEVATOR ERECTION OR REPAIR
5183		5.00	1150	3.82

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			BEER DISPENSING EQUIPMENT INSTALLATION SERVICE & DRIVERS
	1			CARRIER SYSTEM-PNEUMATIC-INSTALLATION OR REPAIR & DRIVERS Applies To Work Inside Of Buildings. Installation Of Freight Carrier Systems Rated As 3724 Millwright Work.
	2			FURNACE CLEANING - DOMESTIC & DRIVERS
	3			PLUMBING NOC & DRIVERS 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.
	4			STOVE HEATERS OR RANGES - NOT ELECTRIC - INSTALLATION OR SERVICE - DOMESTIC - & DRIVERS
	5			WATER SOFTENER - NOT ELECTRIC - INSTALLATION OR SERVICE - DOMESTIC - & DRIVERS
5184		3.82	1150	2.91
	0			BOILER INSULATING AND SHOP & DRIVERS Applies To The Use Of Cork, Asbestos Or Other Non-Conducting Materials.
	1			INSULATION - STEAM PIPE OR BOILER & DRIVERS Includes Shop. Applies To The Use Of Cork, Asbestos Or Other Non-Conducting Materials.
	2			STEAM PIPE INSULATING & DRIVERS Includes Shop. Applies To The Application Of Cork, Asbestos Or Other Non-Conducting Materials.
5188		4.85	1150	3.70
	0			AUTOMATIC SPRINKLER INSTALLATION & DRIVERS Applies To Automatic Sprinklers Intended For Fire Extinguishing Purposes. Lawn Sprinkler Installation To Be Rated As Code 5183.
	1			SPRINKLER INSTALLATION & DRIVERS Applies To Automatic Sprinklers Intended For Fire Extinguishing Purposes. Lawn Sprinkler Installation To Be Rated As Code 5183.
5190		4.01	1150	3.06
	0			ELECTRICAL WIRING - WITHIN BUILDINGS & DRIVERS Includes Installation Or Repair Of Fixtures Or Appliances. Installation Of Electrical Machinery Or Auxiliary Apparatus To Be Separately Rated As 3724 Electrical Apparatus Installation.
5191		1.53	588	1.02
	0			COMPUTER DEVICE INSTALLATION, INSPECTION SERVICE OR REPAIR Includes Shop Operations. Computer Mfg To Be Separately Rated.
	1			OFFICE MACH OR APPLIANCE, INSTALLATION, INSPECTION, ADJUSTMENT, OR REPAIR Includes Shop. Mfg. Operations To Be Separately Rated.
	2			PIANO TUNING - AWAY FROM SHOP
5192		3.92	1150	2.62
	0			COIN OPERATED MACHINE INSTALLATION, SERVICE, REPAIR & SALESMEN, DRIVERS Includes Storage, Shop And Outside Operations.
	1			VENDING MACHINE - INSTALLATION, SERVICE OR REPAIR - & SALESMEN, DRIVERS Includes Storage, Shop And Outside Operations.
5200		7.56	1150	5.77

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			CEMENT WORK - SIDEWALKS, CELLAR FLOORS, DRIVEWAYS & DRIVERS Includes Non-Reinforced Cement Or Granolithic Floors. Npd With Any Manual Classification For Concrete Construction Work.
	1			DRIVEWAY CONSTRUCTION—RESIDENTIAL & DRIVERS
	2			STONE OR BRICK PAVER INSTALLATION - OUTSIDE & DRIVERS
5213		9.55	1150	7.29
	0			CONCRETE CONSTRUCTION NOC & DRIVERS 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.
	1			GUNITING - NOT CHIMNEYS & DRIVERS Guniting On Chimneys Or Bridges To Be Separately Rated As 5000 Chimney Construction.
5215		8.91	1150	6.80
	0			CONCRETE WORK—INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE 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.
5222		9.91	1150	7.56
	0			CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS 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.
5223		10.24	1150	7.81
	0			SWIMMING POOL CONSTRUCTION - NOT IRON OR STEEL & DRIVERS 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.
5348		7.30	1150	5.57
	0			CERAMIC TILE, INDOOR STONE, MARBLE OR MOSAIC WORK & DRIVERS 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.
5402		9.16	1150	6.99
	0			GREENHOUSE ERECTION
	1			HOT HOUSE ERECTION
5403		16.11	1150	12.29

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			BARRICADE CONSTRUCTION - PERMANENT & DRIVERS Such Operations Performed In Connection With Street Or Road Construction Projects To Be Rated As 6042.
	1			CARPENTRY - CONSTRUCTION OF RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT OR COMMERCIAL BUILDINGS AND STRUCTURES & DRIVERS 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.
	2			CARPENTRY NOC DRIVERS
	3			GUARD RAIL CONSTRUCTION - PERMANENT & DRIVERS Such Operations Performed In Connection With Street Or Road Construction Projects To Be Rated As 6042.
	4			SIDING INSTALLATION - ALL TYPES-ALL OTHER BUILDINGS OR, STRUCTURES - INCLUDING RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT & DRIVERS 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.
5409		4.71	1150	3.59
	0			CEILING - SUSPENDED OR CEMENTED - INSTALLATION & DRIVERS Applies To Prefabricated Finished Tiles Or Panels.
5437		9.61	1150	7.33
	0			CARPENTRY - INSTALLATION OF CABINET WORK OR INTERIOR TRIM 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."
	1			CARPENTRY - INSTALLATION OF FINISHED WOODEN FLOORING 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.
	2			FLOOR SCRAPING OR FINISHING
	3			WEATHER STRIPPING
5443		9.12	1150	6.96
	0			LATHING & DRIVERS Metal Lathing Used As Reinforcement For Concrete Shall Be Assigned To The Appropriate Concrete Construction Classification.
5445		7.59	1150	5.79

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			DRY-WALL CONSTRUCTION WITHIN BUILDING - & DRIVERS
	1			INTERIOR FRAMING INCIDENTAL TO WALLBOARD INSTALLATION & DRIVERS Applies Only To Employees Of The Contractor Also Installing The Wallboard.
	2			IRON OR STEEL-ERECTION-STEEL FRAME-INTERIOR-LIGHT GAUGE STEEL, - BY CONTRACTORS ENGAGED IN WALLBOARD INSTALLATION & DRIVERS Applies Only To Employees Of The Contractor Also Installing The Wallboard.
	3			SHEET ROCK INSTALLATION - WITHIN BUILDINGS & DRIVERS
	4			WALLBOARD INSTALLATION WITHIN BUILDING - & DRIVERS
5458		6.65	1150	5.07
	0			CLEANING BUILDING EXTERIORS - NO SANDBLASTING OR USE OF SILICEOUS MATERIAL & DRIVERS
	1			RENOVATING BUILDING EXTERIORS - NO SANDBLASTING OR USE OF SILICEOUS MATERIAL & DRIVERS
5459		6.65	1150	5.07
	0			CLEANING BUILDING EXTERIORS - NOC & DRIVERS
	1			RENOVATING BUILDING EXTERIORS - NOC & DRIVERS
5462		7.29	1150	5.56
	0			GLAZIER - AWAY FROM SHOP - & DRIVERS
5466		11.55	1150	8.81
	0			WATERPROOFING - & DRIVERS Not Roofing Or Subaqueous Work. Concrete Work To Be Separately Rated.
5473		22.25	1150	16.98
	0			ASBESTOS CONTRACTOR & DRIVERS Employees Engaged In Asbestos Removal, Replacement, Repair, Enclosure Or Encapsulation & Drivers
5474		9.93	1150	7.58
	0			PAINTING OR DECORATING - INTERIOR OR EXTERIOR WORK NOC & DRIVERS Includes Shop Operations. Painting Steel Structures Or Bridges To Be Separately Rated As 5038; Oil Or Gasoline Storage Tanks As 5475.
5475		6.65	1150	5.07
	0			PAINTING- OIL OR GASOLINE STORAGE TANKS & SHOP, DRIVERS
5479		8.17	1150	6.23
	0			INSULATION WORK NOC & DRIVERS 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.
5480		11.77	1150	8.98
	0			PLASTERING NOC & DRIVERS
5491		4.05	1150	3.09

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			PAPER HANGING & DRIVERS
5500		6.49	1150	4.95
	0			STREET OR ROAD OILING OR MAINTENANCE, DRIVERS—NPD WITH 6042 STREET OR ROAD CONSTRUCTION
	1			STREET OR ROAD PAVING, SURFACING OR RESURFACING, DRIVERS—NPD WITH 6042 STREET OR ROAD CONSTRUCTION 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.
5509		7.46	1150	5.69
	0			STREET OR ROAD MAINTENANCE - MUNICIPAL - COUNTY OR STATE DEPARTMENTS & DRIVERS 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.
5538		5.49	1150	4.19
	0			HEATING OR AIR CONDITIONING DUCT WORK - SHOP AND OUTSIDE & DRIVERS
	1			METAL CEILING INSTALLATION, SHOP & DRIVERS
	2			SHEET METAL WORK - SHOP AND OUTSIDE - & DRIVERS NOC Applies To Erection, Installation Or Repair Operations. Roofing To Be Separately Rated As 5551.
	3			WALL COVERING INSTALLATION, SHOP & DRIVERS
5551		26.97	1150	20.58
	0			PRE-CAST ROOF SLAB INSTALLATION & DRIVERS
	1			ROOFING - ALL KINDS & DRIVERS
5606		2.19	773	1.67
	0			CONTRACTOR - EXECUTIVE SUPERVISOR 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.
5610		9.04	1150	6.90
	0			CLEANER - DEBRIS REMOVAL - CONSTRUCTION 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.
	1			WATCHGUARDS-CONSTRUCTION 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.
5645		16.11	1150	12.29

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			CARPENTRY - DETACHED ONE OR TWO FAMILY DWELLINGS & DRIVERS Includes Garages Constructed In Connection With The Dwellings.
	1			CARPENTRY-CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING, THREE STORIES IN HEIGHT & DRIVERS 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.
	2			PRIVATE RESIDENCE REPAIRING - MISCELLANEOUS CARPENTRY & DRIVERS Not Applicable To Siding Or Re-Siding Or To Roofing Or Re-Roofing Specialists.
	3			SIDING INSTALLATION-ALL TYPES-RESIDENTIAL DWELLINGS NOT, EXCEEDING THREE STORIES IN HEIGHT & DRIVERS 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.
	4			STORM WINDOWS OR STORM DOORS WOOD OR METAL - INSTALLATION, ON PRIVATE RESIDENCE & DRIVERS
5701		11.98	1150	8.00
	0			SALVAGE OPERATION & INCIDENTAL WRECKING, SHORING OR OTHER, STRUCTURAL WORK Includes The Handling Of Machinery In Damaged Buildings. Drivers To Be Separately Rated As 8204 Building Material Yard.
	1			WRECKING: BUILDINGS OR STRUCTURES - NOT MARINE Includes Incidental Salvage Work At Site Or Wrecking. Drivers To Be Separately Rated As 8204 Building Material Yard.
5703		31.99	1150	24.41
	0			BUILDING RAISING OR MOVING & DRIVERS Includes Incidental Shoring, And Removal Or Rebuilding Of Walls, Foundations, Columns Or Piers.
	1			UNDERPINNING BUILDINGS OR STRUCTURES & DRIVERS Includes Incidental Shoring, Removal Or Rebuilding Of Walls, Foundations, Columns Or Piers.
5951		0.44	283	0.30
	0			ANTI-TOXIN SERUM OR VIRUS MFG & DRIVERS
	1			SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS
	2			VIRUS, ANTI-TOXIN OR SERUM MFG & DRIVERS
5954		2.87	964	1.95
	0			COLOR GRINDING, BLENDING OR TESTING NPD Applies To Operations Involving Dry Materials With No Handling Of Flammable, Poisonous, Caustic, Corrosive Or Oxidizing Materials. Not Applicable To The Mfg. Of Ingredients.
	1			WHITING MFG NPD
6003		8.18	1150	6.24

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			PILE DRIVING & DRIVERS 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.
6005		7.36	1150	5.62
	0			BREAKWATER OR JETTY CONSTRUCTION- & DRIVERS Applies To All Operations To Completion. Caisson, Coffe-Dam Work Or Pile Driving To Be Separately Rated.
	1			DIKE OR REVETMENT CONSTRUCTION & DRIVERS Applies To River Work Only And Includes All Operations To Completion. Pile Driving To Be Separately Rated As 6003.
	2			JETTY OR BREAKWATER CONSTRUCTION - & DRIVERS Applies To All Operations To Completion. Caisson, Coffe-Dam Work Or Pile Driving To Be Separately Rated.
	3			REVETMENT OR DIKE CONSTRUCTION & DRIVERS Applies To River Work Only And Includes All Operations To Completion. Pile Driving To Be Separately Rated As 6003.
6039		5.29	1150	4.04
	0			GRADING OF LAND NOC & DRIVERS Includes Borrowing, Filling Or Back Filling. Mass Rock Excavation, Pile Driving To Be Separately Rated.
6042		7.06	1150	5.39
	0			STREET OR ROAD CONSTRUCTION & DRIVERS 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.
6197		0.00	0	0.00
	0			SPECIAL STATISTICAL CODE FOR EMPLOYERS LIABILITY INCREASED LIMITS FOR DOMESTIC SERVANT CLASSIFICATIONS.SEE 3:13 OF THE MANUAL.
6198		0.00	0	0.00
	0			SPECIAL STATISTICAL CODE NUMBER FOR ADDITIONAL PREMIUM FOR INCREASED LIMITS UNDER PART TWO COVERAGE - ADMIRALTY/FELA. SEE 3:13-31B OF THE MANUAL.
6199		0.00	0	0.00
	0			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.
6204		7.02	1150	5.36
	0			DRILLING NOC & DRIVERS NPD
6217		6.02	1150	4.59
	0			EXCAVATION NOC & DRIVERS 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.
	1			EXCAVATION-ROCK & DRIVERS Not Tunneling Or Street Or Road Construction

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
6229		5.23	1150	3.99
	0	DRAINAGE SYSTEM CONSTRUCTION & DRIVERS Pile Driving, Dredging, Tunneling Or Dam Or Sewer Construction To Be Separately Rated.		
	1	IRRIGATION SYSTEM CONSTRUCTION & DRIVERS Pile Driving, Dredging, Tunnelling Or Dam Or Sewer Construction To Be Separately Rated.		
6233		3.39	1109	2.59
	0	OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS Pile Driving, Dredging Or Tunneling To Be Separately Rated.		
6235		6.71	1150	4.73
	0	DRILLING OR REDRILLING OIL OR GAS WELLS & INSTALLATION OF CASING & DRIVERS		
	1	OIL OR GAS WELL- DRILLING OR REDRILLING & DRIVERS Includes Installation Of Casing.		
6251		5.33	1150	4.07
	0	TUNNELING - NOT PNEUMATIC Includes Lining. Subway Construction To Be Separately Rated.		
6252		5.22	1150	3.98
	0	CAISSON WORK 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.		
	1	COFFER-DAM WORK 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.		
	2	SHAFT SINKING Applies To All Operations To Completion. Includes Pile Driving, Excavation, Concrete Work Or Lining.		
6306		7.88	1150	6.01
	0	SEWER CONSTRUCTION & DRIVERS 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.		
6319		3.96	1150	3.02
	0	GAS MAIN OR CONNECTIONS CONSTRUCTION & DRIVERS 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.		
	1	STEAM MAINS OR CONNECTIONS CONSTRUCTION & DRIVERS 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.		
	2	WATER MAIN OR CONNECTION CONSTRUCTION & DRIVERS Includes Tunneling At Street Crossings When Not Performed Under Air Pressure. Npd With 7520 Waterworks Operation. All Other Tunneling To Be Separately Rated.		
6325		5.53	1150	4.22
	0	CONDUIT CONSTRUCTION - FOR CABLES OR WIRES - & DRIVERS		
6400		6.95	1150	5.30
	0	FENCE ERECTION - METAL		

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
6504		4.55	1150	3.09
0		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);		
		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.		
1		SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS		
		Includes The Manufacturing Or Blending Of Molasses Or Syrup Refining And Honey Processing.		
6702		0.00	0	0.00
0		RAILROAD CONSTRUCTION - INCLUDING CLERICAL OFFICE EMPLOYEES - SALESPERSON - DRIVERS, CHAUFFEURS AND THEIR HELPERS.		
		* Classification Subject To 'Maritime Or Federal Employments,' 3:6 Of The Manual.		
6703		0.00	0	0.00
0		RAILROAD CONSTRUCTION - INCLUDING CLERICAL OFFICE EMPLOYEES - SALESPERSON - DRIVERS, CHAUFFEURS AND THEIR HELPERS.		
		* Classification Subject To 'Maritime Or Federal Employments,' 3:6 Of The Manual.		
6801		6.38	1150	4.50
0		BOAT BUILDING-WOOD-NOC & DRIVERS		
		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.		
6811		4.43	1150	3.18
0		BOAT BUILDING-WOOD-NOC & DRIVERS		
		Includes Shop And Yard Work. Npd With 6872 Shipwright Work. Operations Subject To UsI&H Exposure Are Assigned To Code 6801F.		
6824		7.74	1150	5.46
0		BOAT BUILDING OR REPAIR & DRIVERS		
		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.		
6826		8.85	1150	6.24
0		MARINA OR BOAT BASIN & DRIVERS		
		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.		
6834		3.60	1150	2.58
0		BOAT BUILDING OR REPAIR & DRIVERS		
		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.		
6836		5.42	1150	3.89
0		MARINA OR BOAT BASIN & DRIVERS		
		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.		
6872		8.52	1150	6.01

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			MARINE RAILWAY OPERATION & DRIVERS
	1			SHIPWRIGHT WORK & DRIVERS 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.
6874		8.56	1150	6.03
	0			PAINTING- SHIP HULLS
	1			SHIP SCALING
7019		3.46	160	2.44
	0			FERRIES - INCLUDING DOCK EMPLOYEES
	1			FISHING VESSELS - NOT SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING
	2			FISHING VESSELS - PARTY OR CHARTER BOATS
	3			FISHING VESSELS - POUND FISHING - INCLUDING WORK ON FLOATS OR SHORE OR PACKING, CURING OR SHIPPING FISH OR REPAIRING NETS OR BOATS
	4			FISHING VESSELS - SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING
	5			OYSTERMEN - PLANTING; HARVESTING; OR OPERATION OF BOATS
				*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage I.
	6			STEAMERS - ALL KINDS
	7			SUPPLY BOATS - SUPPLYING WATER OR GAS FOR SHIPPING
	8			TUGBOATS - ALL KINDS
7027		5.64	160	3.98

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				0 FERRIES - INCLUDING DOCK EMPLOYEES
				1 FISHING VESSELS - NOT SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING
				2 FISHING VESSELS - PARTY OR CHARTER BOATS
				3 FISHING VESSELS - POUND FISHING - INCLUDING WORK ON FLOATS OR SHORE OR PACKING, CURING OR SHIPPING FISH OR REPAIRING NETS OR BOATS
				4 FISHING VESSELS - SEAGOING - MOTOR BOATS OR TUGS - INCLUDING NET FISHING OR LOBSTER HAULING
				5 OYSTERMEN - PLANTING; HARVESTING; OR OPERATION OF BOATS
				*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage Ii.
				6 STEAMERS - ALL KINDS
				7 SUPPLY BOATS - SUPPLYING WATER OR GAS FOR SHIPPING
				8 TUGBOATS - ALL KINDS
7038		6.74	160	4.75
				0 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
				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.
				1 SAILING VESSELS NOC.
				2 YACHTS - PRIVATE - SAIL OR POWER
7046		3.30	160	2.33
				0 VESSELS: BARGES, SCOWS, CANAL BOATS OR LIGHTERS - NOT SELF-PROPELLED
				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.
7089		7.49	160	5.28
				0 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
				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.
				1 SAILING VESSELS NOC.
				2 YACHTS - PRIVATE - SAIL OR POWER

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7098		5.73	160	4.04
0		VESSELS: BARGES, SCOWS, CANAL BOATS OR LIGHTERS - NOT SELF - PROPELLED		
		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		
7133		3.44	1123	2.47
0		RAILROAD OPERATION: NOC & DRIVERS		
		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.		
7151		3.85	160	2.71
0		RAILROADS - OPERATION - INCLUDING DRIVERS, CHAUFFEURS AND THEIR HELPERS		
		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		
7152		4.28	160	3.02
0		RAILROADS - OPERATION - INCLUDING DRIVERS, CHAUFFEURS AND THEIR HELPERS		
		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		
7196		8.39	1150	6.02
0		AUTO RENTAL OR LEASING CO- DRIVERS OF TANK TRUCKS		
		* Used In Conjunction With Code 7369.		
1		TRUCKING- HAULING LIQUID OR LIQUIFIED PRODUCTS IN TANK TRUCKS & DRIVERS		
		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'		
7201		8.77	1150	5.86
0		LIVERY OR BOARDING STABLE - NOT SALES STABLE - & DRIVERS		
		Applies To Risks Engaged In Providing Accommodation For The Care Of Horses.		
7207		8.77	1150	5.86
0		CLUB - RIDING - & DRIVERS		
1		HORSE SHOW: STABLEPERSONS & DRIVERS		
2		RIDING ACADEMY OR CLUB & DRIVERS		
7219		11.37	1150	8.15

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			AUTOMOBILE OR TRUCK RENTAL OR LEASING OR LIVERY COMPANY - DRIVERS OF TRUCKS NOC OR OTHER COMMERCIAL VEHICLES.
	1			DRIVERS OF TRUCKS NOC OR OTHER COMMERCIAL VEHICLES
				* Classification Subject To The Provisions Set Forth In Part 4 Of The Manual Under 'Trucking'
	2			TRUCKING - AUTOMOBILE DELIVERY—HAUL AWAY & DRIVERS
				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'
	3			TRUCKING - HAULING EXPLOSIVES OR AMMUNITION—& DRIVERS
	4			TRUCKING NOC & DRIVERS
				Storage Warehouse Employees To Be Separately Rated.
				* Classification Subject To The Provisions Set Forth In Part 4 Of The Manual Under 'Trucking'
7230		0.00	0	0.00
	0			TRUCKING - PARCEL OR PACKAGE DELIVERY & DRIVERS
				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'
7231		12.79	1150	9.17
	0			COURIER OR MESSENGER SERVICE COMPANIES & DRIVERS
				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".
	1			MESSENGER OR COURIER SERVICES COMPANIES & DRIVERS.
				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".
7309		8.52	1150	6.01
	0			STEVEDORING- NOC
				Drivers To Be Separately Rated As 7219 Truckmen.
7327		13.27	1150	9.36
	0			STEVEDORING- CONTAINERIZED FREIGHT & DRIVERS
				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.
7334		4.75	160	3.35
	0			DREDGING - EXCAVATION BY MEANS OF SUCTION DREDGES ONLY - INCLUDING LOADING OR UNLOADING
				*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage I.
	1			DREDGING NOC
7335		5.27	160	3.72
	0			DREDGING - EXCAVATION BY MEANS OF SUCTION DREDGES ONLY - INCLUDING LOADING AND UNLOADING
				*Classification Subject To Maritime Or Federal Employments, 3:6 Of The Manual. Rate Is Coverage II.
	1			DREDGING NOC
7350		7.31	1150	5.15

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			FREIGHT HANDLER NOC, APPLIES TO PACKING, HANDLING OR SHIPPING MERCHANDISE ON DOCKS 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.
	1			THE 'F' RATE FOR THIS CLASSIFICATION CONTEMPLATES OPERATIONS Subject To The United States Longshore And Harbor Workers Compensation Act.
7360		7.00	1150	5.02
	0			FREIGHT HANDLER NOC FOR STATE ACT 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.
7369		2.99	997	2.14
	0			AUTOMOBILE OR TRUCK RENTAL OR LEASING OR LIVERY COMPANY * Chauffeurs Of Private Passenger Vehicles ...7380, Drivers Of Tank Trucks...7196, Drivers Of Trucks Noc Or Other Commercial Vehicles...7219.
	1			LIVERY RENTAL OR LEASING COMPANY * Chauffeurs Of Private Passenger Vehicles ...7380, Drivers Of Tank Trucks...7196, Drivers Of Trucks Noc Or Other Commercial Vehicles...7219.
7370		11.19	1150	8.02
	0			TAXICAB COMPANY - & DRIVERS The Actual Remuneration Of All Taxicab Drivers Shall Be Included In Computing The Premium For The Risk. Where, However, The Owner Of Taxicabs Leases Or Rents Such Vehicles The Premium Charged The Owner Shall Be Determined On The Basis Of \$46,200 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
7380		11.49	1150	8.24
	0			AUTOMOBILE DELIVERY - DRIVEAWAY - & DRIVERS
	1			CHARCOAL DEALER - & DRIVERS
	2			CHAUFFEURS AND THEIR HELPERS NOC - COMMERCIAL Subject To The Standard Exceptions Manual Rule.
	3			CHAUFFEURS OF PRIVATE PASSENGER VEHICLES
	4			DRIVERS, CHAUFFEURS AND THEIR HELPERS NOC - COMMERCIAL Subject To The Standard Exceptions Manual Rule.
	5			SAWDUST DEALER - & DRIVERS
7381		6.61	1150	4.74
	0			BUS OPERATOR - SCHOOL- & DRIVERS Garage Employees...8385
	1			SCHOOL BUS OPERATOR & DRIVERS Garage Employees...8385
7382		9.45	1150	6.78
	0			LIMOUSINE OR CAR SERVICE CO - & DRIVERS Premium Basis Shall Not Include Board, Lodging Or Gratuities. Garage Employees To Be Separately Rated Under Code 8385.
7384		5.99	1150	4.29

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	BUS COMPANY—FRANCHISED OR CHARTERED & DRIVERS		
		Garage Employees...8385		
7390		15.67	1150	10.47
	0	ALE OR BEER DEALER - WHOLESALE & DRIVERS		
		Npd With 2121 Brewery.		
	1	BEER OR ALE DEALER - WHOLESALE & DRIVERS		
		Npd With 2121 Brewery.		
7394		4.37	160	3.08
	0	DIVING - MARINE		
	1	WRECKING - MARINE - INCLUDING SALVAGE OPERATIONS		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage I		
7395		6.24	160	4.40
	0	DIVING- MARINE		
	1	WRECKING - MARINE - INCLUDING SALVAGE OPERATIONS		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage II		
7403		3.82	1150	2.74
	0	AVIATION-AIRLINE OPERATION - GROUND EMPLOYEES & DRIVERS		
		Applies To Ground Personnel Such As, But Not Limited To, Maintenance And Service Personnel, Information Clerks, Air Traffic Controllers And Security Personnel. Ticket Sellers Or Information Clerks To Be Separately Rated As Code 8810-Clerical. Members Of Flying Crew To Be Separately Rated Under The Appropriate Aviation Classification.		
7405		1.52	586	1.09
	0	AVIATION-AIR CARRIER-SCHEDULED, COMMUTER OR SUPPLEMENTAL- FLYING CREW		
		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.		
7424		0.71	359	0.51
	0	AVIATION-FLYING CREW NOC		
		Separately Rate Helicopter Flying Crew To Code 7425.		
	1	AVIATION-FLYING CREW-TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS		
		Commercial Aviation Operation To Be Separately Rated. Separately Rate Helicopter Flying Crew To Code 7425.		
	2	AVIATION-MAPPING, SURVEYING, SKYWRITING OR ADVERTISING -, FLIGHT CREW		
	3	AVIATION-SALES OR SERVICE AGENCY-FLYING CREW - STUDENT, INSTRUCTION		
		Separately Rate Helicopter Flying Crew To Code 7425.		
7425		2.74	927	1.96
	0	AVIATION-HELICOPTERS - FLYING CREW		
		Code 7425 Applies To All Helicopter Operations, Including Those Normally Conducted By Fixed-Wing Aircraft. Separately Rate All Other Employees And D.		
7426		7.35	1150	5.27

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			AVIATION-PATROL OR PHOTOGRAPHY - FLYING CREW - OTHER THAN MAPPING OR SURVEY WORK, SKYWRITING, ADVERTISING Sepately Rate Helicopter Flying Crew To Code 7425.
	1			AVIATION-TESTING AIRCRAFT - FLYING CREW Mfd. Under An Approved Type Certificate. Separately Rate Helicopter Flying Crew To Code 7425.
7427		7.35	1150	5.27
	0			AVIATION-FLYING CREW - INVOLVING DUSTING, SPRAYING OR AERIAL FIREFIGHTING Separately Rate Helicopter Flying Crew To Code 7425.
	1			AVIATION-PUBLIC EXHIBITION-FLYING CREW - INVOLVING STUNT FLYING, RACING OR PARACHUTE JUMPING 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.
7428		2.90	972	2.08
	0			AVIATION-GROUND OPERATIONS & DRIVERS 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.
	1			AVIATION-TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - GROUND CREW & DRIVERS Refer To Code 7424 For Flying Crew.
7431		0.97	432	0.70
	0			AVIATION-CHARTER OR AIR TAXI-FLYING CREW 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.
7435		2.90	972	2.08
	0			AIRPORT OR HELICOPTER OPERATOR- ALL EMPLOYEES & DRIVERS Applies To Ground Personnel Such As, But Not Limited To, Maintenance And Service Personnel, Information Clerks, Air Traffic Controllers And Security Personnel. Ticket Sellers Or Information To Be Separately Rated As Code 8810-Clerical. Members Of Flying Crew To Be Separately Rated Under The Appropriate Aviation Classification.
7502		4.15	1150	2.98
	0			GAS COMPANY—NATURAL GAS—LOCAL DISTRIBUTION & DRIVERS 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.
7515		1.45	566	1.04
	0			OIL OR GAS PIPELINE OPERATION & DRIVERS Construction, Operation Of Wells, Or Oil Refining To Be Separately Rated.
7520		3.87	1150	2.77
	0			WATERWORKS OPERATION & DRIVERS Includes Store Employees, Meter Readers. Construction Of Aqueducts, Buildings, Dams Or Reservoirs To Be Separately Rated.
7536		7.62	1150	5.46
	0			CABLE INSTALLATION & DRIVERS Applies To Cable Installation In Conduits Or Subways. Conduit Construction To Be Separately Rated As 6325.

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
7538		3.32	1090	2.53
	0			CLOTHES POLE ERECTION & DRIVERS
	1			ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS Npd With 7539 Electric Light Or Power Co. Or With 7540 Electric Light Or Power Cooperative.
7539		1.32	530	0.95
	0			ELECTRIC LIGHT OR POWER CO NOC & DRIVERS Includes Store Employees, Meter Readers. Construction Of Buildings, Dams Or Reservoirs To Be Separately Rated.
7540		2.12	754	1.52
	0			ELECTRIC LIGHT OR POWER COOPERATIVE REA PROJECT ONLY- & DRIVERS Includes Store Employees, Meter Readers. Construction Of Buildings, Dams Or Reservoirs To Be Separately Rated. Superintendents, Easement Solicitors And Project Coordinators From The Time Of Project Initiation To The Energizing Of Any Portion Of The System Shall Be Assigned To 8742 Real Estate Agency.
7580		4.63	1150	3.32
	0			SEWERAGE DISPOSAL PLANT OPERATION & DRIVERS
7590		12.75	1150	9.14
	0			GARBAGE WORKS Applies To Reduction Or Incineration. Drivers To Be Separately Rated As 9403 Garbage Collection.
7600		6.34	1150	4.55
	0			CABLE TV OR CABLEVISION INSTALLION & DRIVERS Applies To Customer Service Connections, Maintenance And Repair.
	1			TELEPHONE OR TELEGRAPH CO & DRIVERS Includes Operation, Maintenance, Extension Of Lines And Making Of Service Connection. * Office Or Exchange Employees & C...8901
7601		6.38	1150	4.87
	0			FIRE ALARM TELEPHONE OR TELEGRAPH LINE CONSTRUCTION & DRIVERS Npd With 7600 Telephone Or Telegraph Co.
	1			LIGHTNING ROD INSTALLATION & DRIVERS Installation Of Lightning Rods On Industrial Smokestacks And Chimneys To Be Separately Rated.
	2			TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS Npd With 7600 Telephone Or Telegraph Co.
7605		2.65	902	2.02
	0			BURGLAR ALARM INSTALLATION OR REPAIR & DRIVERS
	1			FIRE ALARM INSTALLATION OR REPAIR & DRIVERS
	2			INTERCOMMUNICATION SYSTEMS INSTALLATION OR REPAIR & DRIVERS
	3			SOUND SYSTEMS INSTALLATION OR REPAIR & DRIVERS
7610		0.65	342	0.44

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
0				RADIO OR TELEVISION BROADCASTING STATION - ALL EMPLOYEES & DRIVERS
				Includes Entertainers And Musicians. The Actual Remuneration Of Players, Entertainers Or Musicians Shall Be Included In Basis Of Premium, Subject, However, To A Maximum Average Individual Payroll Of \$3,320 Per Week.
1				TELEVISION OR RADIO BROADCASTING STATION - ALL EMPLOYEES & DRIVERS
				Includes Entertainers And Musicians. The Actual Remuneration Of Players, Entertainers Or Musicians Shall Be Included In Basis Of Premium, Subject, However, To A Maximum Average Individual Payroll Of \$3,320 Per Week. * Eff. 1/1/77. Code 7609 Radio Or Television Broadcasting Station - Transmitter Or Field Employees & D Eliminated And Combined Into Code 7610.
7710		7.09	1150	5.08
0				FIREMEN - PAID & DRIVERS
7711		44.32	0	31.78
0				FIREMEN - VOLUNTEER & DRIVERS
				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.
7712		6.72	1150	4.49
0				EMERGENCY MANAGEMENT - VOLUNTEERS & DRIVERS
				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.
7714		10.51	1150	7.54
0				FIRST AID OR RESCUE SQUAD - PAID & PUBLIC & DRIVERS
7715		13.00	0	9.32

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
0				FIRST AID OR RESCUE SQUAD - VOLUNTEER & DRIVERS
				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		4.95	1150	3.55
0				BRIDGE OPERATION & DRIVERS
				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.
1				CORRECTIONAL INSTITUTION GUARDS, POLICEMEN, SHERIFF'S OFFICERS - PUBLIC & DRIVERS
2				POLICEMEN, SHERIFFS' OFFICERS OR CORRECTIONAL INSTITUTION GUARDS - PAID - PUBLIC & DRIVERS
3				SHERIFF'S OFFICERS, POLICEMEN OR CORRECTIONAL INSTITUTION
				Guards - Public, & Drivers
4				VEHICULAR TUNNEL OPERATION & DRIVERS
				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		2.59	885	1.86
0				DETECTIVE OR PATROL AGENCY & DRIVERS
				Includes The Operation Of Armored Car Services, Watchmen, Guards Or Patrolmen Engaged In Safeguarding Property Not Owned By The Risk.
1				PATROL OR DETECTIVE AGENCY & DRIVERS
				Includes The Operation Of Armored Car Services, Watchmen, Guards Or Patrolmen Engaged In Safeguarding Property Not Owned By The Risk.
7728		4.95	1150	3.55
0				POLICEMEN - SPECIAL, RESERVE OR AUXILIARY - VOLUNTEER - PUBLIC & DRIVERS
				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		7.42	1150	5.66

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			RAILROAD CONSTRUCTION BY CONTRACTOR-LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY & DRIVERS
				* 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.
8001		3.84	1150	2.57
	0			STORE- FLORIST & DRIVERS
				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'
8006		2.27	796	1.52
	0			STORE - COFFEE, TEA OR SPICE - RETAIL & DRIVERS
	1			STORE - DAIRY PRODUCTS - RETAIL - & DRIVERS
	2			STORE - DELICATESSEN - RETAIL - & DRIVERS No Selling Of Uncooked Fresh Meats.
	3			STORE - FROZEN OR FROSTED FOOD - RETAIL - & DRIVERS
	4			STORE - FRUIT OR VEGETABLE - RETAIL - & DRIVERS No Handling Of Fresh Meats.
	5			STORE - GROCERY - RETAIL - & DRIVERS No Handling Of Fresh Meats.
	6			STORE - VEGETABLE OR FRUIT - RETAIL - & DRIVERS No Handling Of Fresh Meats.
8008		2.06	737	1.38
	0			STORE- APPAREL OR DRY GOODS - RETAIL
	1			STORE- CLOTHING WEARING APPAREL OR DRY GOODS - RETAIL
	2			STORE- SHOE - RETAIL
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8010		4.10	1150	2.74
	0			AUTOMOBILE SALES OR SERVICE AGENCY: ACCESSORY OR SPARE PARTS STORE Applicable Only If The Store Is At A Separate Location Which Is Conducted As A Separate Enterprise Without Interchange Of Labor.
	1			STORE- HARDWARE Applies To Wholesale Or Retail Stores.
	2			STORE- RADIO OR TELEVISION PARTS AND ACCESSORIES Applies To Wholesale Or Retail Stores.
	3			STORE- SHIP CHANDLER No Mfg. Operations.
	4			STORE- TELEVISION OR RADIO PARTS AND ACCESSORIES Applies To Wholesale Or Retail Store.
8013		0.59	325	0.39

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			OPTICIAN 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'
	1			STORE- HEARING AID Applies To Wholesale Or Retail Stores.
	2			STORE- JEWELRY Applies To Wholesale Or Retail Stores.
8017		2.54	871	1.70
	0			PET SHOP - RETAIL Includes Animal Grooming. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
	1			STORE- BOARDWALK RUG AUCTIONEERS
	2			STORE- RETAIL NOC
8018		4.21	1150	2.81
	0			STORE- WHOLESALE NOC * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8021		6.48	1150	4.33
	0			STORE: FISH, MEAT OR POULTRY DEALER - WHOLESALE Npd With 2089 Packing House.
	1			STORE: MEAT,FISH OR POULTRY DEALER - WHOLESALE Npd With 2089 Packing House. * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8031		7.25	1150	4.84
	0			COLD STORAGE LOCKER - FROZEN FOODS & SALESPERSONS, DRIVERS * Not Subject To The Provisions Of The Store Schedule. Includes Incidental Preparation Of Meats And Produce. Slaughtering To Be Separately Rated As 2081.
	1			STORE - FISH,MEAT OR POULTRY-RETAIL- & SALESPERSONS, DRIVERS
	2			STORE- MEAT, FISH OR POULTRY - RETAIL - & SALESPERSONS, DRIVERS * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8032		3.53	1148	2.36
	0			STORE- CLOTHING, WEARING APPAREL OR DRY GOODS - WHOLESALE
	1			STORE- DRY GOODS - WHOLESALE
	2			STORE- SHOE - WHOLESALE * Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8033		4.73	1150	3.16
	0			STORE- MEAT GROCERY AND PROVISION (COMBINED) - RETAIL - NOC & SALESPERSONS, DRIVERS 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, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8034		7.03	1150	4.70
	0	STORE- GROCERY - WHOLESALE		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8039		3.15	1042	2.10
	0	STORE - DEPARTMENT - RETAIL		
		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.		
8044		5.91	1150	3.95
	0	STORE- FURNITURE & DRIVERS		
		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'		
8045		0.99	437	0.66
	0	STORE- DRUG - RETAIL - & CLERICAL, SALESPERSONS, DRIVERS		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8046		4.10	1150	2.74
	0	STORE - AUTOMOBILE ACCESSORIES-RETAIL-NOC		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8047		1.64	619	1.10
	0	STORE- DRUG - WHOLESALE		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
8048		7.03	1150	4.70
	0	RECONDITIONING BASKETS OR CRATES - & DRIVERS		
		* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'		
	1	STORE- FRUIT OR VEGETABLE DEALER - WHOLESALE - & BUYERS, SALESPERSONS, DRIVERS		
	2	STORE- VEGETABLE OR FRUIT DEALER - WHOLESALE - & BUYERS, SALESPERSONS, DRIVERS		
8051		2.01	723	1.34
	0	STORE: HOME OUTFITTERS OF HOUSEHOLD FURNISHINGS SPECIALIST - RETAIL- & CLERICAL, SALESPERSONS, DRIVERS		
		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'		
8053		5.91	1150	3.95

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			STORE- PIANO, RADIO OR TELEVISION - & DRIVERS 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'
	1			STORE- RADIO, PIANO OR TELEVISION - & DRIVERS 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.
	2			STORE- TELEVISION, PIANO OR RADIO - & DRIVERS 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.
8054		5.91	1150	3.95
	0			STORE- REFRIGERATOR, STOVE OR WASHING MACHINE - & DRIVERS Applies To Wholesale Or Retail Store And Includes Pianos, Radios Or Televisions When Handled In Addition To Any Of The Items Listed.
	1			STORE- STOVE, REFRIGERATOR OR WASHING MACHINE - & DRIVERS Applies To Wholesale Or Retail Store And Includes Pianos, Radios Or Televisions When Handled In Addition To Any Of The Items Listed.
	2			STORE- WASHING MACHINE, STOVE OR REFRIGERATOR - & DRIVERS 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'
8055		3.67	1150	2.45
	0			PACKAGING - CONTRACT - RETAIL SIZE PACKAGES 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.
8090		3.94	1150	2.63
	0			AMUSEMENT PARK, PLACE OR BOARDWALK - GAMES NOT INVOLVING POWER DRIVEN OR MECHANICAL DEVICES Includes Japanese Ballgame, Ringtoss, Wheels Of Chance, Penny Arcades And Similar Games.
	1			AUCTIONEERS & SALESPERSONS Includes Solicitors And Appraisers. Not Livestock Sales Stables. Includes Inside Salespersons.
8102		2.54	871	1.70
	0			BEAN SORTING OR HANDLING
	1			PEANUT HANDLING Applies To Cleaning, Grading Or Shelling. Hull Grinding Or Mfg. Of Oil To Be Separately Rated.
	2			SEED MERCHANT Includes Operation Of Seed Sorting Machinery.
8103		5.28	1150	3.53
	0			CLIPPINGS DEALER & DRIVERS 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.
	1			WOOL MERCHANT & DRIVERS Includes Warehouse.
8105		4.21	1150	2.81
	0			STORE- HIDE OR LEATHER DEALER
	1			STORE- LEATHER OR HIDE DEALER
				* Classification Subject To The Provisions Set Forth In 4-1 Of The Manual Under 'Store'
8106		6.92	1150	4.62

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			IRON OR STEEL MERCHANT & DRIVERS Not Applicable To Junk Dealers Or Steel Scrap Dealers.
	1			STEEL OR IRON MERCHANT & DRIVERS Not Applicable To Junk Dealers Or Iron Or Steel Scrap Dealers.
8107		4.12	1150	2.75
	0			MACHINERY DEALER NOC STORE OR YARD - & DRIVERS Operations Away From Premises Of Insured To Be Separately Rated.
	1			OIL OR GAS WELL: SUPPLIES OR EQUIPMENT DEALER - NEW -STORE OR YARD ONLY - & DRIVERS
8111		6.62	1150	4.42
	0			PLUMBERS' SUPPLIES DEALER & DRIVERS NPD No Mfg. Applies To Wholesale Or Retail Dealers Of Gas, Steam Or Hot Water Equipment.
8116		4.71	1150	3.15
	0			FARM MACHINERY DEALER & DRIVERS Includes Demonstration.
8203		10.66	1150	7.24
	0			ICE DEALER & DRIVERS Ice Harvesting To Be Separately Rated.
8204		6.70	1150	4.48
	0			BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS Applies To A Dealer In Used Building Materials.Wrecking Or Salvage Operations To Be Separately Rated.
	1			OIL OR GAS WELL: SUPPLIES OR EQUIPMENT DEALER - USED - & LOCAL MANAGERS, DRIVERS Includes Incidental Reconditioning Or Repairing. Installation, Erection, Dismantling Or Salvage Operations To Be Separately Rated.
8215		4.93	1150	3.29
	0			FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS - NO MFG. 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.
	1			FERTILIZER DEALER & LOCAL MANAGERS, DRIVERS - NO MFG. 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.
	2			GRAIN, FEED, FERTILIZER, OR HAY DEALER & LOCAL MANAGERS, DRIVERS - NO MFG. 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.
	3			HAY, GRAIN, FEED, OR FERTILIZER DEALER, & LOCAL MANAGERS, DRIVERS- NO MFG. 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.
8227		7.36	1150	5.62
	0			CONSTRUCTION OR ERECTION PERMANENT YARD 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.
8232		8.21	1150	5.48

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
				0 BUILDING MATERIALS DEALER - NO SECOND-HAND MATERIALS - &, LOCAL MANAGERS, DRIVERS
				1 CINDER DEALER & DRIVERS
				2 CONCRETE MIXING IN TRANSIT & DRIVERS
				3 FUEL AND MATERIAL DEALER NOC - NO SECONDHAND BUILDING, MATERIALS OR LUMBER - & LOCAL MANAGERS, DRIVERS
				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
				4 LUMBER YARD - NO SECOND-HAND MATERIALS - & LOCAL MANAGERS, DRIVERS
8235		7.83	1150	5.23
				0 SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS
				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.
8263		7.98	1150	5.33
				0 JUNK DEALER & DRIVERS NPD
				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.
8264		7.30	1150	4.88
				0 BOTTLE DEALER - USED - & DRIVERS NPD
				Includes Beverage Bottle Or Can Recycling. No Collecting Or Handling Of Scrap Iron Or Steel.
				1 DOCUMENT—SHREDDING OPERATIONS & DRIVERS NPD
				2 PAPER STOCK OR RAG DEALER - USED - & DRIVERS NPD
				No Collecting Or Handling Of Scrap Iron Or Steel. Laundry Operations To Be Separately Rated As 2585 Laundry Noc.
				3 RAG OR PAPER STOCK DEALER - USED - & DRIVERS NPD
				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.
				4 RUBBER STOCK DEALER - USED - & DRIVERS NPD
				No Collecting Or Handling Scrap Iron Or Steel.
8265		6.99	1150	4.67
				0 IRON OR STEEL SCRAP DEALER & DRIVERS NPD
				Wrecking Or Salvaging To Be Separately Rated.
				1 PIPE COATING-CONTRACT-SHOP AND YARD & DRIVERS
				Applies To A Risk Engaged, At Its Fixed Plant Or Yard Location, In Applying Protective Coating To Pipe Owned By Others.
				2 STEEL OR IRON SCRAP DEALER & DRIVERS NPD
				Wrecking Or Salvaging To Be Separately Rated.
8268		6.87	1150	4.59

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			FILM OR PLASTIC DEALER OR RECLAIMER & DRIVERS
	1			PLASTIC OR FILM DEALER OR RECLAIMER & DRIVERS
8269		9.70	1150	6.48
	0			STEEL DRUM OR STEEL BARREL DEALER SECOND HAND - & DRIVERS Includes The Reconditioning Of Steel Drums Or Barrels.
8279		9.41	1150	6.29
	0			BREEDING FARM - & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) This Classification Is Applicable To Employees Engaged In The Breeding And Raising Of Horses. Employees Engaged In Operations Related To The Racing Of Horses Are To Be Separately Classified Under Classification Code 8280.
8280		10.30	1150	6.88
	0			RACING STABLE AND DRIVERS 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 \$3,320. Per Week. * All Other Employees...9154
8291		5.20	1150	3.47
	0			STORAGE WAREHOUSE - COLD
	1			WAREHOUSING - COLD STORAGE
8292		6.61	1150	4.42
	0			STORAGE WAREHOUSE NOC 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.
	1			WAREHOUSING NOC 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.
8293		13.43	1150	8.97
	0			FURNITURE MOVING & STORAGE AND DRIVERS
	1			STORAGE WAREHOUSE - FURNITURE - & DRIVERS Includes Packing Or Handling Household Goods Away From Insured'S Premises.
	2			WAREHOUSING - FURNITURE - & DRIVERS Includes Packing Or Handling Household Goods Away From Insured'S Premises.
8350		8.64	1150	5.77
	0			GASOLINE OR OIL DEALER & DRIVERS Retail Gasoline Stations To Be Separately Rated As 8387 Gasoline Station.
	1			OIL OR GASOLINE DEALER & DRIVERS Operation Of Retail Gasoline Stations To Be Separately Rated As 8387 Gasoline Station.
8353		9.58	1150	6.40
	0			GAS COMPANY: GAS DEALER - L.P.G. - & DRIVERS Applies To All Operations Including Store Employees; Installation, Servicing Or Repair Of Customers' Equipment Or Appliances.
8385		4.81	1150	3.21

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			BUS COMPANY: GARAGE EMPLOYEES
	1			LIMOUSINE OR CAR SERVICE COMPANY: GARAGE EMPLOYEES
				* If Applicable, To Be Used In Conjunction With Codes 7370, 7381, 7382 And 7384.
	2			SCHOOL BUS OPERATOR: GARAGE EMPLOYEES
	3			TAXI COMPANY: GARAGE EMPLOYEES
8387		4.73	1150	3.16
	0			AUTOMOBILE SERVICE STATION—& DRIVERS 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."
	1			BRAKE SERVICE OR MUFFLER INSTALLATION OR REPAIR STATION & DRIVERS
	2			GAS STATION - RETAIL - & DRIVERS Applies To Retail Gasoline Or Diesel Station. Npd With 8392 Automobile Storage Garage Or Parking Station, 8396 Automobile Car Wash, 8397 Automobile Repair Shop Or Garage, Or 8398 Automobile Sales Or Service Agency. Separately Rate Under Code 8006 Grocery Store-Retail, A Convenience Store That Is Physically Separate From The Station And With 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.
	3			RUBBER TIRE DEALER - RETAIL & DRIVERS 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.
	4			STORAGE BATTERY SERVICE STATION & DRIVERS 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.
8392		3.90	1150	2.61
	0			AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS 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.
8393		2.83	952	1.89
	0			AUTOMOBILE BODY REPAIR 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.
8396		3.94	1150	2.63
	0			AUTOMOBILE CAR WASH & DRIVERS 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.
8397		4.73	1150	3.16

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			AUTOMOBILE GARAGE OR REPAIR SHOP & PARTS DEPARTMENT EMPLOYEES, DRIVERS
	1			AUTOMOBILE REPAIR SHOP OR GARAGE & PARTS DEPARTMENT EMPLOYEES, DRIVERS
8398		3.70	1150	2.47
	0			AUTO SALES OR SERVICE AGENCY - & PARTS, SERVICE DEPARTMENT, EMPLOYEES, DRIVERS
8506		6.30	1150	4.21
	0			METAL SCRAP DEALER & DRIVERS NPD 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.
8507		6.96	1150	4.65
	0			METAL SCRAP DEALER - NO LEAD & DRIVERS NPD 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.
8601		0.51	303	0.35
	0			ARCHITECT OR ENGINEER - CONSULTING NPD. Not Engaged In Actual Construction. May Only Be Used Upon Specific Approval Of The Rating Bureau.
	1			ENGINEER OR ARCHITECT - CONSULTING NPD Not Engaged In Actual Construction. May Be Used Only Upon Specific Approval Of The Rating Bureau.
	2			SURVEYOR NPD Applies To Land Surveying. Not Engaged In Actual Construction. May Be Used Only Upon Specific Approval Of The Rating Bureau.
8606		2.50	860	1.67
	0			GEOPHYSICAL EXPLORATION - SEISMIC & DRIVERS
8607		2.90	972	1.94
	0			GEOPHYSICAL EXPLORATION NOC & DRIVERS
8709		2.33	812	1.64
	0			CHECKERS, INSPECTORS, SAMPLERS OR WEIGHERS OF MERCHANDISE - NPD 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.
	1			INSPECTORS, SAMPLERS, CHECKERS OR WEIGHERS OF MERCHANDISE - NPD 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.
	2			SAMPLERS, CHECKERS, INSPECTORS OR WEIGHERS OF MERCHANDISE - NPD 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.
	3			WEIGHERS, SAMPLERS, CHECKERS OR INSPECTORS OF MERCHANDISE - NPD 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, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
8711		4.36	1150	3.07
	0	STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES- TALLYMEN, CHECKING CLERKS OR EMPLOYEES ENGAGED IN MENDING OR REPACKING OF DAMAGED, CONTAINERS		
		To Be Used Only In Conjunction With Code 8726 F 'Steamship Line Or Agency, Etc.'		
8720		1.83	672	1.22
	0	INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC		
		Applies To Mercantile, Manufacturing Or Marine Risks.		
	1	MARINE APPRAISER OR SURVEYOR		
	2	RACE TRACK - HORSE - JUDGES, TIMEKEEPERS, HANDICAPPERS OR THEIR ASSISTANTS		
		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.		
	3	UNMANNED AIRCRAFT SYSTEM OR DRONE AIRCRAFT OPERATIONS—Aircraft weighing less than 55 pounds.		
		The piloting of aircraft weighing 55 pounds or more is to be assigned to the appropriate aviation		
8726		1.40	552	0.99
	0	STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES- SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS		
		* Code 8711 Applies To Talleyman, Checking Clerks Etc.		
8731		1.83	672	1.22
	0	BOILER INSPECTION		
	1	ELEVATOR INSPECTING		
8737		0.50	160	0.34
	0	RAILROADS - SALESPERSON - OUTSIDE		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage I		
8738		0.55	160	0.37
	0	RAILROADS - SALESPERSON - OUTSIDE		
		* Classification Subject To 'Maritime Or Federal Employments, ' 3:-6 Of The Manual. Rate Is Coverage Ii		
8742		0.33	252	0.22
	0	BUILDING AND LOAN APPRAISERS		
	1	CLAIM ADJUSTERS OR SPECIAL AGENTS - INSURANCE COMPANY		
	2	INVESTIGATING COMPANY		
		Includes Theater Investigating, Shopping Service, Credit Reporting Or Similar Activities And Is Not Applicable To Detective Or Patrol Agencies.		
	3	REAL ESTATE AGENCY - OUTSIDE EMPLOYEES & COLLECTORS		
		Care, Custody And Maintenance Or Construction Work To Be Separately Rated.		
	4	SALESPERSONS-OUTSIDE		
		Subject To The Standard Exceptions Manual Rule.		
8745		6.09	1150	4.07

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS - NOT RETAIL DEALER - & SALESMEN, DRIVERS
8748		0.66	345	0.45
	0			AUTOMOBILE SALESPERSONS
8753		2.27	796	1.52
	0			COFFEE, TEA OR GROCERY DEALER - RETAIL - & DRIVERS Applies To House-To-House Sales Of Coffee, Tea Or Groceries And Includes Incidental Stores Or Warehouses.
8755		0.47	292	0.32
	0			LABOR UNION Includes Business Agents And Organizers.
8800		3.18	1050	2.15
	0			ADDRESSING OR MAILING CO - NPDP
	1			LETTER SERVICE SHOP - NPDP
	2			MAILING OR ADDRESSING CO - NPDP
8803		0.05	174	0.03
	0			AUDITOR, OR FACTORY COST OR OFFICE SYSTEMATIZER - TRAVELING Includes Insurance Company Premium Auditors.
	1			FACTORY COST, OR OFFICE SYSTEMATIZER OR AUDITOR - TRAVELING Includes Insurance Company Premium Auditors.
	2			OFFICE OR FACTORY COST SYSTEMATIZER, OR AUDITOR - TRAVELING
8810		0.14	199	0.09
	0			BANK OR TRUST COMPANY - CLERICAL 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.
	1			CLERICAL OFFICE EMPLOYEES NOC Subject To The Standard Exceptions Manual Rule.
	2			COMPUTER SYSTEM DESIGNERS OR PROGRAMMERS
	3			DRAFTSMEN Subject To The Standard Exceptions Manual Rule.
	4			STORE- STAMP DEALER - & CLERICAL
8814		0.21	160	0.14
	0			RAILROADS - CLERICAL OFFICE EMPLOYEES NOC. * Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage I
8815		0.23	160	0.16
	0			RAILROADS - CLERICAL OFFICE EMPLOYEES NOC. * Classification Subject To 'Maritime Or Federal Employments, ' 3:6 Of The Manual. Rate Is Coverage II
8820		0.25	230	0.17

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			ATTORNEY - ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS - NPD
	1			LAW OFFICE -ALL EMPLOYEES & CLERICAL,MESSENGERS, DRIVERS - NPD
8828		4.03	1150	2.69
	0			HOMEMAKER SERVICE 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		4.28	1150	2.86
	0			ASSISTED LIVING FACILITY & 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.
	1			CONVALESCENT HOME & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)
	2			NURSING HOME & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)
8831		1.94	703	1.30
	0			HOSPITAL - VETERINARY - & DRIVERS
8832		0.48	294	0.32
	0			DENTIST & CLERICAL Includes Maintenance Of The Professional Office.
	1			OPTOMETRIST - & CLERICAL Includes The Incidental Sale Of Optical Goods. Lens Grinding To Be Separately Rated Under 4150 Lens Mfg. Includes Maintenance Of Professional Office.
	2			PHYSICIAN & CLERICAL Includes Maintenance Of The Professional Office.
8835		4.03	1150	2.69
	0			NURSING - HOME HEALTH, PUBLIC AND TRAVELING 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		3.48	1134	2.32
	0			CHARITABLE OR WELFARE ORGANIZATIONS - ALL OPERATIONS & DRIVERS
	1			RESCUE MISSION - ALL OPERATIONS AND DRIVERS.
8838		0.42	278	0.28
	0			LIBRARY - PUBLIC - PROFESSIONAL EMPLOYEES & CLERICAL
	1			MUSEUMS - PUBLIC - PROFESSIONAL EMPLOYEES - & CLERICAL Includes Curators And Professional Assistants.
8840		0.38	266	0.26

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			RELIGIOUS ORGANIZATION & CLERICAL Includes Clergy, Professional Assistants, Organist And Choir Members.
8860		0.07	180	0.05
	0			ACCOUNTING FIRM - ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS - NP
8868		1.19	493	0.81
	0			COLLEGE- PROFESSIONAL EMPLOYEES & CLERICAL
	1			SCHOOL- PROFESSIONAL EMPLOYEES & CLERICAL
	2			SCOUTING COUNCIL - EXECUTIVE SECRETARIES OR CLERICAL Camp Operation To Be Separately Rated As 9015 Camp Operation.
8871		0.14	199	0.09
	0			CLERICAL TELECOMMUTER EMPLOYEES Subject to Standard Exceptions Manual Rule.
8901		0.17	208	0.12
	0			TELEPHONE OR TELEGRAPH CO - OFFICE OR EXCHANGE EMPLOYEES & CLERICAL
9014		4.42	1150	2.95
	0			BUILDINGS - OPERATION BY CONTRACTOR & DRIVERS 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.
	1			EXTERMINATOR & DRIVERS Includes Termite Control. Carpentry Repair Or Use Of Poisonous Gases To Be Separately Rated.
	2			FIRE EXTINGUISHER REFILLING SERVICE OR REPAIR
	3			FUMIGATION - GAS - 9014 PLUS 50 PERCENT & DRIVERS Division Of Payroll With 9014 Exterminator Shall Be In Accordance With The Classification Procedure Applicable To Construction Or Erection Work.
	4			POWER WASHING OF BUILDINGS Applies To Power Washing From Ground Level Only.
	5			WINDOW WASHING 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.
9015		5.45	1150	3.64
	0			BATH HOUSE - BEACH
	1			BEACH CHAIRS - RENTAL
	2			BUILDINGS NOC - OPERATION BY OWNER OR LESSEE 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.
	3			CAMP OPERATION - RECREATIONAL OR EDUCATIONAL
	4			CAMP OPERATION NOC
9016		4.24	1150	2.83

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0	AMUSEMENT PARK OR EXHIBITION OPERATION & DRIVERS		
		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.		
	1	DOG SHOW: OPERATION BY OWNER OR LESSEE & DRIVERS		
		Includes Musicians And Box Office Employees. Operation Or Maintenance Of Amusement Devices To Be Separately Rated As 9180 Amusement Device Operation Noc.		
	2	HORSE SHOW: OPERATION BY OWNER OR LESSEE & DRIVERS		
		Includes Musicians And Box Office Employees. Operation Or Maintenance Of Amusement Devices To Be Separately Rated As 9180 Amusement Device Operation Noc.		
9033		3.68	1150	2.46
	0	HOUSING AUTHORITY & CLERICAL, SALESMEN, DRIVERS		
		Applies To All Employees Of Housing Authorities Operating Completed Public Housing Projects. New Construction And Major Alteration Work To Be Separately Rated.		
9044		4.71	1150	3.15
	0	CASINO-HOTEL - ALL EMPLOYEES & CLERICAL, SALESMEN, DRIVERS (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Musicians, Players Or Entertainers To Be Separately Rated As 9156		
9045		1.13	476	0.75
	0	HOSPITAL - & CLERICAL, DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD OR LODGING.)		
		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.		
9046		0.00	0	0.00
	0	PREMIUM CREDIT AMOUNT RESULTING FROM THE APPLICATION OF THE N.J. CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM (3:8).		
9052		3.68	1150	2.46
	0	HOTEL - & CLERICAL, SALESMEN, DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)		
		Musicians, Players Or Entertainers To Be Separately Rated As 9156 Musicians. Restaurant Operations To Be Separately Rated Under Code 9079 Restaurants.		
	1	MOTEL, MOTOR COURT, TOURIST COURT OR CABIN - & CLERICAL, SALESMEN, DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES)		
		Musicians, Players Or Entertainers To Be Separately Rated As 9156 Musicians. Restaurant Operations To Be Separately Rated Under Code 9079 Restaurants.		
9053		1.26	513	0.84
	0	BATHS NOC & CLERICAL		
	1	EXERCISE OR HEALTH INSTITUTE & CLERICAL		
	2	HEALTH OR EXERCISE INSTITUTE & CLERICAL		
	3	HEALTH SPA OR STEAM BATHS NOC & CLERICAL		
9060		2.66	905	1.78

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			CLUB-COUNTRY, GOLF, FISHING OR YACHT & CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) 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.
9061		1.71	639	1.14
	0			CLUB NOC & CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)
9063		1.29	521	0.86
	0			YMCA, YWCA, YMHA, YWHA, INSTITUTION & CLERICAL 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
9065		1.68	630	1.12
	0			CLUB-TENNIS & CLERICAL (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)
9078		3.69	1150	2.46
	0			COMMISSARY WORK Applies Only In Connection With Construction, Erection, Lumbering Or Mining Operations And Includes Cooks, Waiters And Other Employees Engaged In Furnishing Board Or Lodging.
9079		2.18	770	1.46
	0			AMUSEMENT PARK, PLACE OR BOARDWALK - PURVEYORS OF FOOD OR DRINK. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Includes "Hot Dogs", Orangeade, Ice Cream, Peanuts, Popcorn, Candy, Waffles, Custards And Similar Articles Of Food And Drink.
	1			BAR, LOUNGE OR TAVERN. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Musicians, Players Or Entertainers To Be Separately Rated As 9156 Musicians Etc.
	2			CATERER. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Musicians, Players Or Entertainers To Be Separately Rated As 9156.
	3			RESTAURANT. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Musicians, Players Or Entertainers To Be Separately Rated As 9156 Musicians. Hotel Or Motel Operations To Be Separately Rated Under Code 9052.
9088		0.00	0	0.00
	0			FIREWORKS EXHIBITION & DRIVERS * Risk Engaged In Fireworks Exhibitions Rate As 150% Of Code 4829.
9089		2.23	784	1.49
	0			BILLIARD HALL NPD No Bowling Lanes.
9093		2.22	782	1.48
	0			BOWLING LANE & DRIVERS Includes Bowling Lanes With Billiard Halls.
	1			SKATING RINK OPERATION & DRIVERS Applies To The Operation Of Ice Or Roller Skating Rinks By Owners Or Lessees And Includes Musicians And Box Office Employees. Operation Or Maintenance Of Amusement Devices To Be Separately Rated As 9180 Amusement Device Operation Noc.

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9102		4.81	1150	3.45
	0	LAWN MAINTENANCE - COMMERCIAL OR DOMESTIC & DRIVERS		
		Includes Grass Cutting, Weed Control And Lawn Spraying. This Classification Does Not Apply To A Risk Whose Principal Business Is Tree Pruning, Tree Spraying Or Exterminating. Landscaping To Be Separately Rated As 0042.		
	1	PARK NOC & DRIVERS		
		Separately Rate Operation, Care And Maintenance Of Amusement Devices. This Classification Does Not Apply To A Risk Whose Principal Business Is Tree Pruning, Tree Spraying Or Exterminating. Landscaping To Be Separately Rated As 0042.		
9106		9.41	1150	6.29
	0	COLLEGE- NON-PROFESSIONAL EMPLOYEES & DRIVERS		
	1	LIBRARY - PUBLIC - NON-PROFESSIONAL EMPLOYEES & DRIVERS		
	2	MUSEUMS - PUBLIC - NON-PROFESSIONAL EMPLOYEES - & DRIVERS		
	3	SCHOOL- NON-PROFESSIONAL EMPLOYEES & DRIVERS		
9107		3.17	1048	2.12
	0	RELIGIOUS ORGANIZATION - NON-PROFESSIONAL EMPLOYEES & DRIVERS		
9109		4.81	1150	3.45
	0	PARK WORKERS - VOLUNTEER - & DRIVERS		
		Applicable To Persons Under The General Supervision Of The Palisades Interstate Park Commission In Volunteer Programs In That Part Of The Palisades Interstate Park Located In New Jersey. Applicable To Persons Doing Volunteer Work For The Division Of Parks And Forestry, The Division Of Fish, Game And 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.		
9154		2.72	922	1.95
	0	THEATER NOC		
		Includes Managers, Stage Hands, Box Office Employees, Ushers Or Motion Picture Operators.		
9156		2.45	846	1.66
	0	MUSICIANS, PLAYERS OR ENTERTAINERS		
		The Actual Remuneration Of Directors, Players, Entertainers Or Musicians Shall Be Included In The Basis Of Premium, Subject, However, To A Maximum Average Individual Payroll Of \$3,320 Per Week.		
	1	THEATER NOC- PLAYERS, ENTERTAINERS OR MUSICIANS		
		The Actual Remuneration Of Directors, Players, Entertainers Or Musicians Shall Be Included In The Basis Of Premium, Subject, However, To A Maximum Average Individual Payroll Of \$3,320. Per Week. * All Other Employees...9154		
9170		14.45	1150	9.65
	0	WINDOW CLEANING & DRIVERS		
		Operations 2 Stories Or Less From Ground Level, Involving No Mechanical Or Protective Devices, To Be Separately Rated Under Code 9014.		
9178		5.50	1150	3.94
	0	ATHLETIC SPORTS OR PARK: NON-CONTACT SPORTS		
		Applies To Players, Coaches, Managers, Trainers, Equipment Managers, Or Sports Officials And Includes All Players On Salary List Of Insured, Whether Regularly Played Or Not. Non-Contact Sports Include, But 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 \$3,320 Per Player And A Maximum Annual Salary Of \$172,640. 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, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9179		16.84	1150	12.07
	0			ATHLETIC SPORTS OR PARK: CONTACT SPORTS Applies To Players, Coaches, Managers, Trainers, Equipment Managers, Or Sports Officials And Includes All Players On Salary List Of Insured, Whether Regularly Played Or Not. Contact Sports Include, But Are Not Limited To, Football, Hockey, And Roller Derbies. The Actual Remuneration Of Players Shall Be Included In The Basis Of Premium, Subject, However, To Minimum Annual Salary Of \$3,320 Per Player And A Maximum Annual Salary Of \$172,640. This Classification Is Not Applicable For Amateur, Youth, Or Recreational Sports, In Which The Athletes Are Generally Not Paid. Refer To Code 9063 For These Risks.
9180		4.81	1150	3.45
	0			AMUSEMENT DEVICE OPERATION NOC - NOT TRAVELING & DRIVERS Includes Ticket Sellers Or Collectors And Applies To The Operation And Maintenance Of Merry-Go-Rounds, Swings, Roller Coasters And Similar Amusement Devices Not Otherwise Classified.
	1			CLUB - SHOOTING & DRIVERS
	2			SHOOTING GALLERY & DRIVERS
9182		3.59	1150	2.57
	0			ATHLETIC SPORTS OR PARK - OPERATION & DRIVERS Applies To All Employees Other Than Players, Coaches, Managers, Trainers, Equipment Managers, Or Sports Officials.
	1			GOLF COURSE - PUBLIC & DRIVERS The Actual Remuneration Of All Caddies Shall Be Included With The Payroll Of The Regular Employees In Computing The Premium For This Risk. In Case The Actual Remuneration Is Not Available, The Payroll For Caddies Shall Be Taken At \$22,500.
	2			GOLF DRIVING RANGE & DRIVERS
9186		18.97	1150	13.60
	0			AMUSEMENT DEVICE OPERATOR, CARNIVAL OR CIRCUS - TRAVELING - & DRIVERS The Actual Remuneration Of Directors, Players, Entertainers, Or Musicians Shall Be Included In The Basis Of Premium, Subject, However, To A Maximum Of \$3,320 Per Week Per Person.
	1			CARNIVAL, CIRCUS, OR AMUSEMENT DEVICE OPERATOR - TRAVELING - & DRIVERS The Actual Remuneration Of Directors, Players, Entertainers, Or Musicians Shall Be Included In The Basis Of Premium, Subject, However, To A Maximum Of \$3,320 Per Week Per Person.
	2			CIRCUS, CARNIVAL, OR AMUSEMENT DEVICE OPERATOR - TRAVELING - & DRIVERS The Actual Remuneration Of Directors, Players, Entertainers, Or Musicians Shall Be Included In The Basis Of Premium, Subject, However, To A Maximum Of \$3,320 Per Week Per Person.
9220		5.47	1150	3.65
	0			CEMETERY OPERATION & DRIVERS
9402		5.15	1150	3.69
	0			SEWER CLEANING & DRIVERS
	1			SNOW REMOVAL - & DRIVERS - NPD WITH 5509 STREET OR ROAD MAINTENANCE
	2			STREET CLEANING & DRIVERS
9403		15.40	1150	11.04

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			ASHES, GARBAGE OR REFUSE COLLECTION & DRIVERS Reduction, Rendering Or Fertilizer Plants To Be Separately Rated.
	1			GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS Reduction, Rendering Or Fertilizer Plants To Be Separately Rated.
	2			MANURE DEALER - & DRIVERS
	3			REFUSE, ASHES OR GARBAGE, COLLECTION & DRIVERS Reduction, Rendering Or Fertilizer Plants To Be Separately Rated.
9410		6.67	1150	4.46
	0			MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEES NOC Includes Employees Engaged In Laboratory Work, Inspectors Of The Board Of Health, Electrical Inspectors, Building Inspectors And Similar Operations. Workers, Mechanics Or Others Engaged In Manual Labor Or Supervisors Of Construction Work To Be Separately Rated.
9421		1.58	602	1.21
	0			WELFARE BOARD - COUNTY - & CLERICAL, SALESMEN, DRIVERS Operation Of A Hospital To Be Separately Rated As 9045; Nursing Home As 8829
9423		3.36	1101	2.24
	0			MOSQUITO EXTERMINATION COMMISSION - & CLERICAL, DRIVERS
9501		4.03	1150	2.74
	0			PAINTING- SHOP ONLY - & DRIVERS NPD Not Available For Division Of Payroll In Mfg. Plants Or With 5474 Painting Or Decorating.
9519		6.58	1150	4.40
	0			HOUSEHOLD APPLIANCES - ELECTRICAL - SERVICE OR REPAIR - & DRIVERS 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.
	1			RADIO OR TELEVISION SET INSTALLATION SERVICE OR REPAIR & DRIVERS Includes Shop Or Outside Employees, Incidental Parts Department Employees, Erection Of Antennae. Electrical Wiring Or Tower Erection To Be Separately Rated.
	2			TELEVISION OR RADIO SET INSTALLATION SERVICE OR REPAIR & DRIVERS Includes Shop Or Outside Employees, Incidental Parts Department Employees, Erection Of Antennae. Electrical Wiring Or Tower Erection To Be Separately Rated.
9521		4.20	1150	2.85
	0			HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING
	1			WINDOW DRESSING
9522		2.70	916	1.83
	0			BURIAL GARMENT MFG AND COFFIN OR CASKET UPHOLSTERING
	1			CASKET UPHOLSTERING AND BURIAL GARMENT MFG
	2			COFFIN UPHOLSTERING AND BURIAL GARMENT MFG
	3			FURNITURE UPHOLSTERING
	4			UPHOLSTERING NPD 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, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
9529		0.00	0	0.00
	0	CONCRETE OR CEMENT DISTRIBUTING TOWERS - INSTALLATION, REPAIR OR REMOVAL - & DRIVERS		
		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.		
	1	CONSTRUCTION ELEVATOR OR HOD HOIST INSTALLATION, REPAIR OR REMOVAL - & DRIVERS		
		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.		
	2	HOD HOIST OR CONSTRUCTION ELEVATOR INSTALLATION, REPAIR OR REMOVAL - & DRIVERS		
		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.		
	3	SCAFFOLDS OR SIDEWALK BRIDGES - INSTALLATION, REPAIR OR REMOVAL - & DRIVERS		
		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.		
9530		4.71	1150	3.59
	0	BELL INSTALLATION - TOWER - & DRIVERS		
	1	MOBILE CRANE AND HOISTING SERVICE CONTRACTORS - NOC & DRIVERS		
		Applicable To Specialists Engaged In Leasing Cranes To Raise Or Lower Objects Or Materials For Construction And Erection Projects.		
	2	RIGGING NOC & DRIVERS		
9538		9.05	1150	6.91
	0	AWNING OR TENT ERECTION - & SHOP OPERATION, DRIVERS		
	1	DECORATING - INTERIOR OR EXTERIOR - HANGING FLAGS OR BUNTING FOR CONVENTIONS OR CELEBRATIONS - & SHOP OPERATIONS, & DRIVERS		
	2	TENT OR AWNING ERECTION - & SHOP OPERATION, DRIVERS		
9554		6.99	1150	5.33
	0	ADVERTISING CO & DRIVERS APPLICABLE TO OUTDOOR ADVERTISING COMPANIES AND INCLUDES SHOP OPERATIONS		
		The Erection, Painting, Repair, Maintenance Or Removal Of Signs; Sign Painting Or Lettering In Or Upon Buildings Or Structures; And Bill Posting.		
	1	SIGN ERECTION OR REMOVAL - & DRIVERS NPD		
9555		6.99	1150	5.33
	0	SIGN MFG ERECTION OR REPAIR - NEON OR ELECTRIC - & DRIVERS - NPD		
9556		6.99	1150	5.33

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

CODE	XREF	RATE	MINIMUM PREMIUM	EXCESS ELEMENT
	0			SIGN MFG ERECTION OR REPAIR - NOC - & DRIVERS Includes Sign Painting On Outside Of Buildings.
9557		1.82	670	1.39
	0			SIGN PAINTING OR LETTERING - HAND WORK OR SILK SCREEN PROCESS & DRIVERS NPD Includes Sign Painting Or Lettering Inside Buildings Away From Shop. May Be Used Only Upon Specific Approval Of The Rating Bureau.
9586		0.53	308	0.35
	0			BARBER SHOP OR BEAUTY PARLOR (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)
	1			BEAUTY PARLOR OR BARBER SHOP (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.)
9600		2.57	880	1.75
	0			TAXIDERMIST
9610		1.18	490	0.79
	0			MOTION PICTURE - PRODUCTION - IN STUDIOS OR OUTSIDE & DRIVERS Applies to all operations up to the development of negatives. The actual remuneration of directors, players, entertainers, or musicians shall be included in the basis of premium, subject, however, to a maximum average individual payroll of \$3,320 per week.
9620		2.15	762	1.44
	0			CREMATORY OPERATION & DRIVERS
	1			FUNERAL DIRECTOR & DRIVERS
	2			UNDERTAKER & DRIVERS
9663		0.00	0	0.00
	0			PREMIUM CREDIT AMOUNT FOR LARGE DEDUCTIBLE COVERAGE (3:10A) WHICH IS TO BE APPLIED AFTER MOD.
9720		0.92	418	0.66
	0			ROLLING CHAIR OPERATION
9726		5.61	1150	3.75
	0			ANIMAL SHELTER & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Includes Dog Wardens And Animal Control, Humane Societies, Local Or County Units, The Society For The Prevention Of Ty
9728		3.04	1011	2.03
	0			DOG KENNEL OR DOG BREEDING & DRIVERS. (PREMIUM BASIS SHALL NOT INCLUDE BOARD, LODGING OR GRATUITIES.) Includes Grooming, Obedience Training, Boarding Of Cats And Incidental Sale Of Pet Supplies.
	1			DOG SHOW - KENNELMEN & DRIVERS
9740		0.03	0	0.00
	0			TERRORISM PREMIUM CHARGE (2:1-3A)
9741		0.01	0	0.00

NEW JERSEY RATE & CLASSIFICATION HANDBOOK

Effective- January 1, 2025

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