

July and August 2020



Metropolitan Builders & Contractors Association of New Jersey

As a result of the Pandemic and Stay-At-Home Order issued by the Governor, the Commissioner of Banking and Insurance has approved amendments to the New Jersey Workers Compensation guidelines.

As we know, Workers Compensation coverage can get costly for us, so any relief would be helpful. The changes are effective immediately and will apply to policies in that are currently in effect on/after March 21, 2020, which is the day the Stay-At-Home Order was issued. The changes will remain in effect until 45 after the Stay-At-Home Order is lifted.

The 3 changes are:

1. **The payroll for those employees whose duties were previously assigned to a higher-rated governing classification to be reassigned to code 8810 (clerical office – lower rate)**
2. **The payroll for those employees who are not rendering services for the employer, will be reassigned to code 0012. Another way of looking at this is a “hold” class code, where the employee is temporarily not performing duties, but will be once the environment turns around.**
3. **Any COVID-19 claims will be excluded from the Experience Rate Modification calculation, therefore will not impact your overall Workers Compensation premium.**

I welcome your questions about these changes. Feel free to call me at office 908-526-4600 x207, or cell 973-224-0395, email Karen@insuranceagent.com.

Additionally, I have a youtube channel (search Karen Adamsbaum, over 100 videos) and Podcast called Risk Intelligence on iTunes, Spotify, Google and AnchorFM.

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