NEW JERSEY

BUSINESSOWNERS

SECTION E - REVISED STATE LOSS COSTS

|  |  |
| --- | --- |
| Revised State Loss Costs …………………………………………………………………….. | E-2-3 |

**LOSS COSTS**

|  | **BASE LOSS COSTS** | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | **PROPERTY** | | **LIABILITY** | | | |
| **Territory** | **Building Per $100 Of Limit Of Ins.** | **Business Personal Property Per $100 Of Limit Of Ins.** | **Occupant Liability Per $100 Of Limit Of Ins.** | **Occupant Liability Per $1,000 Of Annual Gross Sales** | **Occupant Liability Per $1,000 Of Annual Payroll** | **Lessors Liability Per $100 Of Limit Of Ins.** |
| 001 | 0.218 | 0.229 | 0.062 | 2.151 | 8.904 | 0.037 |
| 002 | 0.181 | 0.279 | 0.052 | 3.197 | 8.975 | 0.037 |
| 003 | 0.306 | 0.470 | 0.084 | 3.403 | 9.824 | 0.054 |
| 005 | 0.299 | 0.425 | 0.077 | 3.075 | 9.604 | 0.052 |
| 008 | 0.291 | 0.584 | 0.110 | 3.996 | 8.859 | 0.077 |
| 009 | 0.318 | 0.499 | 0.052 | 3.050 | 9.994 | 0.028 |
| 011 | 0.414 | 0.398 | 0.062 | 2.792 | 9.693 | 0.038 |
| 012 | 0.219 | 0.350 | 0.076 | 2.792 | 8.859 | 0.040 |
| 013 | 0.194 | 0.360 | 0.083 | 2.611 | 9.161 | 0.046 |
| 014 | 0.207 | 0.292 | 0.076 | 3.771 | 8.452 | 0.060 |
| 015 | 0.249 | 0.324 | 0.063 | 2.792 | 9.293 | 0.038 |
| 016 | 0.235 | 0.320 | 0.052 | 2.792 | 8.878 | 0.032 |
| 017 | 0.249 | 0.335 | 0.059 | 2.746 | 9.463 | 0.040 |
| 018 | 0.268 | 0.416 | 0.051 | 2.390 | 8.859 | 0.042 |
| 019 | 0.281 | 0.398 | 0.048 | 3.607 | 9.364 | 0.029 |
| 021 | 0.330 | 0.462 | 0.081 | 2.638 | 10.126 | 0.051 |
| 022 | 0.462 | 0.621 | 0.053 | 1.332 | 9.409 | 0.043 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

**Table #1(LC) Base Loss Costs – Property And Liability**

**SECTION iii  
Rating and eligibility rules**

**RULE 23.  
PREMIUM DEVELOPMENT – MANDATORY COVERAGES**

**C. Premium Determination**

**6. Premium Determination**

**c. Additional Rating Considerations**

**(3) Permanent Yards – Maintenance Or Storage**

|  | **Loss Cost Per $100** | | |
| --- | --- | --- | --- |
|  | **Public Protection (Fire) Classification** | | |
| **Territory** | **01–04** | **05–08** | **09–10** |
| 001-003, 005, 008, 009, 011-019, 021, 022 | 0.314 | 0.362 | 0.412 |

**Table 23.C.6.c.(3)(LC) Permanent Yards – Maintenance Or Storage Premium Determination**

**RULE 29.  
ENDORSEMENTS**

**A. Property Endorsements**

**39. Windstorm Or Hail Exclusion**

**d. Rate Modification**

|  |  |  |
| --- | --- | --- |
| **Territory** | **Coverage (Code)** | **Credit** |
| 001 | Buildings (1)   Business Personal Property (2) | 0.174 0.103 |
| 002 | Buildings (1)   Business Personal Property (2) | 0.041 0.025 |
| 003 | Buildings (1)   Business Personal Property (2) | 0.054 0.034 |
| 005 | Buildings (1)   Business Personal Property (2) | 0.052 0.033 |
| 008 | Buildings (1)   Business Personal Property (2) | 0.062 0.052 |
| 009 | Buildings (1)   Business Personal Property (2) | 0.076 0.047 |
| 011 | Buildings (1)   Business Personal Property (2) | 0.229 0.098 |
| 012 | Buildings (1)   Business Personal Property (2) | 0.044 0.028 |
| 013 | Buildings (1)   Business Personal Property (2) | 0.036 0.029 |
| 014 | Buildings (1)   Business Personal Property (2) | 0.043 0.025 |
| 015 | Buildings (1)   Business Personal Property (2) | 0.056 0.029 |
| 016 | Buildings (1)   Business Personal Property (2) | 0.051 0.028 |
| 017 | Buildings (1)   Business Personal Property (2) | 0.066 0.037 |
| 018 | Buildings (1)   Business Personal Property (2) | 0.058 0.033 |
| 019 | Buildings (1)   Business Personal Property (2) | 0.067 0.031 |
| 021 | Buildings (1)   Business Personal Property (2) | 0.084 0.035 |
| 022 | Buildings (1)   Business Personal Property (2) | 0.097 0.042 |

**Table 29.A.39.d.(LC) Windstorm Or Hail Exclusion Credits**

**B. Liability Endorsements**

**7. Employment-Related Practices Liability**

**b. Employment-Related Practices Liability Coverage Endorsement**

**(5) Premium Determination**

|  | **Loss Cost Per Employee** | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
| **Number Of Employees** | **Mercantile  Restaurant** | | **Wholesale** | | **All Other** | |
| 1-25 | $ | 9.780 | $ | 14.550 | $ | 11.640 |
| Each Additional Employee |  | 6.850 |  | 10.190 |  | 8.150 |

**Table 29.B.7.b.(5)(LC) Employment-Related Practices Liability Premium Determination**