

RATE PAGES

North Carolina Joint Underwriting Association (FAIR Plan)

Includes a Loss Cost Expense Factor of 1.927 for Group I

Includes a Loss Cost Expense Factor of 1.880 for Group II and Optional Perils

These are final rates. The Associations' expense modifiers have been applied to the NC Advisory Prospective Loss Costs approved by ISO Circular LI-CF-2009-028, North Carolina Commercial Fire and Allied Lines (CLM Division Five) Advisory Prospective Loss Costs Revision

Effective Date: September 1, 2009

(Applicable to all New, Continued and Anniversary Adjustments of Eligible Three Year Commercial Class Rated Policies written on or after September 1, 2009)

COMMERCIAL GROUP II RATES FOR NCJUA

**DIVISION FIVE - FIRE & ALLIED LINE
GROUP II NCJUA RATES
(FAIR)**

Rates per \$100 of insurance

Territory I

	<u>Bldg.</u>	<u>Cont.</u>
AA	0.026	0.017
A	0.026	0.019
AB	0.056	0.032
B	0.111	0.062

Territory II

	<u>Bldg.</u>	<u>Cont.</u>
AA	0.085	0.028
A	0.094	0.030
AB	0.133	0.055
B	0.340	0.133

NCJUA RATES 10/01/2008

1.927

CSP Class Codes and Description						
0074	Boarding and Lodging houses, Rooming Houses, Fraternities and Sororities, Dormitories - Up to 10 Units					
0075	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories - 11 to 30 Units					
0076	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories - Over 30 Units.					
0077	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes - Up to 10 Units					
0078	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes - 11 to 30 Units					
0079	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes - Over 30 Units					
0196	1 Family Dwellings (Lessor's Risk)					
0197	2 Family Dwellings (Lessor's Risk)					
0198	3 or 4 Family Dwellings (lessor's Risk)					
0311	Apartments without Mercantile Occupancies - Up to 10 Units					
0312	Apartments without Mercantile Occupancies - 11 to 30 Units					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0074	Building (1)	0.164	0.133	0.116	0.092	0.073
	Contents (2)	0.193	0.154	0.135	0.110	0.085
0075	Building (1)	0.164	0.133	0.116	0.092	0.073
	Contents (2)	0.193	0.154	0.135	0.110	0.085
0076	Building (1)	0.164	0.133	0.116	0.092	0.073
	Contents (2)	0.193	0.154	0.135	0.110	0.085
0077	Building (1)	0.148	0.119	0.102	0.083	0.066
	Contents (2)	0.170	0.139	0.119	0.096	0.077
0078	Building (1)	0.148	0.119	0.102	0.083	0.066
	Contents (2)	0.170	0.139	0.119	0.096	0.077
0079	Building (1)	0.148	0.119	0.102	0.083	0.066
	Contents (2)	0.170	0.139	0.119	0.096	0.077
0196	Building (1)	0.125	0.096	0.087	0.069	0.056
	Contents (2)	0.143	0.116	0.102	0.081	0.066
0197	Building (1)	0.125	0.102	0.087	0.069	0.056
	Contents (2)	0.145	0.118	0.102	0.081	0.066
0198	Building (1)	0.143	0.116	0.096	0.079	0.066
	Contents (2)	0.164	0.133	0.116	0.091	0.073
0311	Building (1)	0.397	0.341	0.283	0.229	0.187
	Contents (2)	0.491	0.422	0.349	0.283	0.229
0312	Building (1)	0.397	0.341	0.283	0.229	0.187
	Contents (2)	0.491	0.422	0.349	0.283	0.229
Territory		Territorial Multiplier				
Charlotte		1.030				
Balance of State (North Carolina)		1.000				

NCJUA RATES 10/01/2008

CSP Class Codes and Description						
0313	Apartments without Mercantile Occupancies - Over 30 Units					
0321	Apartments with Mercantile Occupancies - Up to 10 Units					
0322	Apartments with Mercantile Occupancies - 11 to 30 Units					
0323	Apartments with Mercantile Occupancies - Over 30 Units					
0331	Residential Condominiums without Mercantile Occupancies - Up to 10 Units					
0332	Residential Condominiums without Mercantile Occupancies - 11 to 30 Units					
0333	Residential Condominiums without Mercantile Occupancies - Over 30 Units					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0313	Building (1)	0.397	0.341	0.283	0.229	0.187
	Contents (2)	0.491	0.422	0.349	0.283	0.229
0321	Building (1)	0.671	0.574	0.482	0.385	0.312
	Contents (2)					
	A	0.761	0.655	0.540	0.439	0.358
	B&C	0.892	0.763	0.630	0.513	0.418
0322	Building (1)	0.671	0.574	0.482	0.385	0.312
	Contents (2)					
	A	0.761	0.655	0.540	0.439	0.358
	B&C	0.892	0.763	0.630	0.513	0.418
0323	Building (1)	0.478	0.409	0.341	0.274	0.224
	Contents (2)					
	A	0.540	0.462	0.385	0.312	0.256
	B&C	0.630	0.541	0.449	0.364	0.297
0331	Building (1)	0.198	0.172	0.141	0.116	0.094
	Contents (2)	0.245	0.212	0.173	0.141	0.116
0332	Building (1)	0.198	0.172	0.141	0.116	0.094
	Contents (2)	0.245	0.212	0.173	0.141	0.116
0333	Building (1)	0.198	0.172	0.141	0.116	0.094
	Contents (2)	0.245	0.212	0.173	0.141	0.116
Territory		Territorial Multiplier				
Charlotte		1.030				
Balance of State (North Carolina)		1.000				

NCJUA RATES 10/01/2008

CSP Class Codes and Description						
0532	Merc - Sole Occy Only - Food Products Inc. Retail Bakeries; Non-Alcoholic Beverages (Sales Only - No Baking or Cooking)					
0533	Mercantile - Sole Occupancy Only - Baking on Premises, No Delivery to Outlets					
0534	Mercantile - Sole Occupancy Only - Food Products with Limited Cooking, Excluding Bakeries					
0541	Mercantile - Sole Occupancy Only - Bars and Taverns					
0545	Mercantile - Sole Occupancy Only - Restaurants with Limited Cooking					
0550	Mercantile - Sole Occupancy Only - Boat and Marine Supply Dealers					
0561	Mercantile - Sole Occupancy Only - Motor Vehicles, No Repair					
0562	Mercantile - Sole Occupancy Only - Drugs					
0563	Mercantile - Sole Occupancy Only - Electrical Goods, Hardware and Machinery					
0564	Mercantile - Sole Occupancy Only - Furniture and Home Furnishings other than Appliances					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0532	Building (1)	0.393	0.293	0.231	0.195	0.154
	Contents (2)	0.356	0.264	0.216	0.170	0.152
0533	Building (1)	0.378	0.285	0.225	0.187	0.150
	Contents (2)	0.378	0.279	0.229	0.181	0.160
0534	Building (1)	0.420	0.314	0.251	0.206	0.166
	Contents (2)	0.451	0.331	0.274	0.216	0.193
0541	Building (1)	0.753	0.638	0.549	0.395	0.337
	Contents (2)	0.763	0.651	0.557	0.403	0.343
0545	Building (1)	0.721	0.609	0.522	0.380	0.324
	Contents (2)	0.730	0.620	0.532	0.385	0.328
0550	Building (1)	0.247	0.185	0.148	0.123	0.096
	Contents (2)	0.310	0.229	0.189	0.150	0.133
0561	Building (1)	0.260	0.197	0.158	0.127	0.102
	Contents (2)	0.322	0.241	0.197	0.154	0.141
0562	Building (1)	0.252	0.189	0.150	0.123	0.098
	Contents (2)	0.322	0.241	0.195	0.154	0.137
0563	Building (1)	0.289	0.216	0.172	0.143	0.116
	Contents (2)	0.251	0.185	0.150	0.121	0.104
0564	Building (1)	0.374	0.283	0.222	0.185	0.148
	Contents (2)	0.461	0.341	0.281	0.222	0.197
Territory		Territorial Multiplier				
Charlotte		1.030				
Balance of State (North Carolina)		1.000				

NCJUA RATES 10/01/2008

CSP Class Codes and Description						
0565	Mercantile - Sole Occupancy Only - Jewelry					
0566	Mercantile - Sole Occupancy Only - Sporting Goods					
0567	Mercantile - Sole Occupancy Only - Not Otherwise Classified - Moderate Susceptibility					
0570	Mercantile - Sole Occupancy Only - Not Otherwise Classified - High Susceptibility					
0580	Greenhouses - Sole Occupancy Only					
0581	Mercantile - Multiple Occupancy without 0564 Occupant					
0582	Mercantile - Multiple Occupancy with 0564 Occupant					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0565	Building (1)	0.260	0.197	0.158	0.127	0.102
	Contents (2)	0.251	0.185	0.150	0.121	0.104
0566	Building (1)	0.287	0.216	0.168	0.141	0.114
	Contents (2)	0.314	0.231	0.191	0.150	0.135
0567	Building (1)	0.262	0.198	0.158	0.129	0.102
	Contents (2)	0.299	0.222	0.181	0.146	0.127
0570	Building (1)	0.262	0.198	0.158	0.127	0.102
	Contents (2)	0.306	0.225	0.187	0.148	0.129
0580	Building (1)	0.254	0.191	0.150	0.123	0.102
	Contents (2)	0.314	0.231	0.191	0.150	0.133
0581	Building (1)	0.252	0.189	0.150	0.123	0.098
	Contents (2)					
	A	0.289	0.214	0.177	0.137	0.123
	B	0.351	0.260	0.214	0.168	0.150
0582	Building (1)	0.279	0.208	0.166	0.139	0.112
	Contents (2)					
	A	0.291	0.216	0.177	0.141	0.125
	B	0.356	0.264	0.216	0.170	0.152
	C	0.322	0.241	0.195	0.154	0.141
Territory		Territorial Multiplier				
Charlotte		1.030				
Balance of State (North Carolina)		1.000				

NCJUA RATES 10/01/2008

CSP Class Codes and Description						
0701	Government Offices					
0702	Banks and Offices other than Governmental					
0742	Motels and Hotels with limited Cooking Restaurant - Up to 10 Units					
0743	Motels and Hotels with Limited Cooking Restaurant - 11 to 30 Units					
0744	Motels and Hotels with limited Cooking Restaurant - Over 30 Units					
0745	Motels and Hotels without Restaurant - Up to 10 Units					
0746	Motels and Hotels without Restaurant - 11 to 30 Units					
0747	Motels and Hotels without Restaurant - Over 30 Units					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0701	Building (1)	0.108	0.092	0.071	0.062	0.052
	Contents (2)					
	A	0.112	0.096	0.071	0.064	0.056
	B	0.164	0.139	0.108	0.096	0.079
0702	Building (1)	0.202	0.152	0.118	0.100	0.079
	Contents (2)					
	A	0.235	0.175	0.137	0.114	0.091
	B	0.328	0.245	0.193	0.158	0.127
0742	Building (1)	1.179	0.956	0.871	0.678	0.580
	Contents (2)	1.378	1.116	1.019	0.784	0.678
	Building (1)	1.179	0.956	0.871	0.678	0.580
	Contents (2)	1.378	1.116	1.019	0.784	0.678
0744	Building (1)	0.771	0.622	0.570	0.441	0.376
	Contents (2)	0.902	0.730	0.661	0.518	0.447
0745	Building (1)	0.541	0.439	0.399	0.310	0.264
	Contents (2)	0.632	0.513	0.462	0.358	0.310
0746	Building (1)	0.541	0.439	0.399	0.310	0.264
	Contents (2)	0.632	0.513	0.462	0.358	0.310
0747	Building (1)	0.353	0.287	0.262	0.202	0.173
	Contents (2)	0.412	0.335	0.303	0.235	0.206
Territory		Territorial Multiplier				
Charlotte		1.030				
Balance of State (North Carolina)		1.000				

NCJUA RATES 10/01/2008

CSP Class Codes and Description						
0755	Golf, Tennis and Similar Sport Facilities with Limited Cooking					
0756	Golf, Tennis and Similar Sport Facilities without Cooking					
0757	Clubs, Not Otherwise Classified, Including Fraternal and Union Halls					
0831	Motion Picture Studios					
0832	Theaters Excluding Drive-in Theaters					
0833	Drive-in Theaters					
0834	Skating Rinks - Roller Rinks					
0841	Bowling Alleys without Cooking					
0843	Halls and Auditoriums					
0844	Recreational Facilities, not Otherwise Classified					
0845	Boys' and Girls' Camps					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0755	Building (1)	0.595	0.484	0.366	0.283	0.249
	Contents (2)	0.665	0.538	0.409	0.318	0.277
0756	Building (1)	0.272	0.222	0.168	0.131	0.116
	Contents (2)	0.303	0.245	0.187	0.146	0.127
0757	Building (1)	0.299	0.243	0.185	0.143	0.127
	Contents (2)	0.333	0.272	0.204	0.162	0.139
0831	Building (1)	0.210	0.172	0.131	0.102	0.089
	Contents (2)	0.235	0.191	0.146	0.116	0.098
0832	Building (1)	0.254	0.204	0.156	0.121	0.106
	Contents (2)	0.281	0.227	0.173	0.137	0.118
0833	Building (1)	0.264	0.216	0.164	0.127	0.112
	Contents (2)	0.297	0.241	0.179	0.143	0.127
0834	Building (1)	0.387	0.312	0.235	0.185	0.162
	Contents (2)	0.432	0.351	0.264	0.208	0.179
0841	Building (1)	0.343	0.279	0.210	0.164	0.143
	Contents (2)	0.385	0.312	0.235	0.185	0.158
0843	Building (1)	0.187	0.154	0.116	0.092	0.079
	Contents (2)	0.210	0.172	0.127	0.102	0.089
0844	Building (1)	0.262	0.210	0.158	0.127	0.110
	Contents (2)	0.291	0.233	0.179	0.143	0.119
0845	Building (1)	0.164	0.135	0.102	0.079	0.066
	Contents (2)	0.179	0.148	0.112	0.089	0.077
Territory		Territorial Multiplier				
Charlotte		1.030				
Balance of State (North Carolina)		1.000				

NCJUA RATES 10/01/2008

CSP Class Codes and Description						
0846	Dance Halls, Ballrooms and Discotheques					
0851	Hospitals					
0852	Nursing and Convalescent Homes					
0900	churches and Synagogues					
0911	Dry cleaners and Dyeing Plants, other than Self-Service					
0912	Laundries, other than Self-Service					
0913	Self-Service Laundries and Dry Cleaners					
0921	Light Hazard Service Occupancies					
0922	Service Occupancies, other than Light Hazard					
0923	Funeral Homes					
0931	Auto Parking Garages, Car Washes					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0846	Building (1)	0.387	0.312	0.235	0.185	0.162
	Contents (2)	0.432	0.351	0.264	0.208	0.179
0851	Building (1)	0.108	0.094	0.075	0.075	0.058
	Contents (2)	0.139	0.118	0.100	0.100	0.073
0852	Building (1)	0.133	0.114	0.094	0.094	0.071
	Contents (2)	0.168	0.145	0.121	0.121	0.092
0900	Building (1)	0.127	0.094	0.091	0.069	0.050
	Contents (2)	0.146	0.108	0.104	0.077	0.060
0911	Building (1)	0.557	0.443	0.378	0.276	0.247
	Contents (2)	0.599	0.474	0.407	0.295	0.266
0912	Building (1)	0.688	0.545	0.462	0.339	0.306
	Contents (2)	0.738	0.584	0.499	0.364	0.328
0913	Building (1)	0.507	0.403	0.343	0.251	0.225
	Contents (2)	0.545	0.432	0.368	0.268	0.239
0921	Building (1)	0.272	0.218	0.183	0.133	0.123
	Contents (2)	0.295	0.233	0.197	0.145	0.131
0922	Building (1)	0.324	0.254	0.218	0.158	0.141
	Contents (2)	0.345	0.276	0.235	0.172	0.152
0923	Building (1)	0.197	0.156	0.133	0.096	0.087
	Contents (2)	0.212	0.168	0.141	0.104	0.094
0931	Building (1)	0.152	0.118	0.096	0.073	0.060
	Contents (2)	0.175	0.139	0.106	0.087	0.066
Territory		Territorial Multiplier				
Charlotte		1.030				
Balance of State (North Carolina)		1.000				

NCJUA RATES 10/01/2008

CSP Class Codes and Description						
1150	Builders' Risk					
1180	Vacant Buildings - See CSP Class Code of previous or intended occupancy. Add loss cost of .011 unless Class Code of previous or intended occupancy is 0580, 0742-0747, 0833, 0834, 0841, 0843, 0844, 0846, 0900, 0951, 0952, 1051, or 1052.					
1211	Freight Terminals					
1212	General Storage Warehouses - Bailee					
1213	Miscellaneous Products Storage - (Other Than Retail Or Wholesale Or Cold Storage)					
1220	Household Goods Storage					
1230	Cold Storage Warehouses					
1400	Waste and Reclaimed Materials Including Yards					
1650	Building Supply Yards, Including Retail Lumberyards, Coal and Coke Yards.					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
1150	Building (1) Contents (2)	0.116	0.092	0.071	0.056	0.052
1211	Building (1) Contents (2)	0.430 0.468	0.322 0.353	0.277 0.306	0.227 0.249	0.181 0.197
1212	Building (1) Contents (2)	0.347 0.380	0.262 0.283	0.227 0.249	0.185 0.202	0.146 0.158
1213	Building (1) Contents (2)	0.347 0.383	0.262 0.283	0.227 0.249	0.185 0.202	0.146 0.158
1220	Building (1) Contents (2)	0.391 0.430	0.297 0.322	0.258 0.277	0.210 0.227	0.166 0.181
1230	Building (1) Contents (2)	0.312 0.339	0.233 0.258	0.202 0.222	0.166 0.181	0.131 0.141
1400	Building (1) Contents (2) Yard	0.940 0.917 1.135	0.707 0.775	0.613 1.164 0.175	0.499 0.545	0.391 0.430
1650	Building (1) Contents (2) Yard	0.534 0.748 0.412	0.399 0.437	0.347 0.703 0.056	0.281 0.308	0.222 0.243 0.000
Territory		Territorial Multiplier				
Charlotte		1.030				
Balance of State (North Carolina)		1.000				

**COMMERCIAL LINES MANUAL
DIVISION FIVE - FIRE & ALLIED LINES**

SECTION V BASIC GROUP I CLASS RATES (FAIR)

85. BASIC GROUP I CLASS RATES

L.3. SPECIAL CLASS LOSS COSTS

ITEM No.	SPECIAL CLASSES - LOSS COSTS ~CSP Class Code 1190 applies, except for: Billboards & Signs (Not on Buildings) (Item 7) Class Code 1185 Bridges & Aqueducts (Item 10) Class Code 1200 Drive-in Theatres (Item 14) Class Code 0833 Use Coverage Code 1 Use Construction Code 0 Refer to Rules 30.C.2., 30.C.3 and 31.C.4. for information about endorsements which may apply	PROTECTION CLASSES (CODES)			BASIC GROUP II SYMBOL
		O1-O4 (O1-O4)	O5-O8 (O5-O8)	O9-10 (O9-10)	
1	Apply the loss costs under (a), (b) and (c) to all property in the open, except for specific properties which have been provided for under Items 2 through 34. (a) Masonry or metal or other non-combustible materials, stock or equipment such as storage of machinery (with no combustible attachments or parts), metal bars or ingots, monuments, statuary, tombstones, stone and similar non-combustible materials, with no combustible wrapping or pallets. (b) Metal or other non-combustible materials with combustible wrappings or combustible pallets. (c) Materials, stock or equipment which are combustible or part combustible.	0.085	0.085	0.085	A
2	AIRCRAFT STORED IN THE OPEN	0.551	0.709	0.863	8B
3	AIRCRAFT BEACONS, BLINKERS and other lighting equipment (a) Metal Supports (b) Wood Supports	0.106 1.071	0.106 1.071	0.106 1.071	AB 4B
4	AMUSEMENT EQUIPMENT IN THE OPEN (Commercial Enterprises), including rides, games, aerial trams, ski lifts, amusement piers, golf driving range equipment, miniature golf equipment and similar equipment. (a) Metal or other non-combustible equipment (b) Combustible Equipment	0.551 3.153	0.551 4.193	0.551 5.234	B 4B
5	ARTIFICIAL TURF	0.322	0.364	0.395	B
6	AWNINGS & CANOPIES (when insured separately): (a) Entirely non-combustible, including supports (b) Other than above	0.106 0.967	0.106 1.280	0.106 1.592	8B 8B
7	BILLBOARDS & SIGNS (Not on Buildings) (a) Entirely metal, including frame and supports (b) Other than above	0.989 2.289	0.989 2.289	0.989 2.289	4B 8B
8	BLEACHERS	0.967	1.280	1.592	B
9	BOATS, DREDGES OR VESSELS ON LAND OR PERMANENTLY ANCHORED	0.967	1.280	1.592	2B
10	BRIDGES, AQUEDUCTS: (a) Concrete, including supports & deck (b) Metal, including supports & deck (c) Wood or part wood	0.094 0.293 0.863	0.094 0.293 0.967	0.094 0.293 1.071	2A 3AB 4B
11	COOLING TOWERS (a) Masonry (b) Metal (c) Wood	0.239 0.551 0.967	0.239 0.551 1.280	0.239 0.551 1.592	2A 3AB 4B
12	CORDWOOD, FELLED TIMBER, STAKES & RAILROAD TIES in the open, not on the premises of a lumber mill or builders supply yard.	2.112	2.374	2.634	4B

**COMMERCIAL LINES MANUAL
DIVISION FIVE - FIRE & ALLIED LINES**

**NCJUA
RATES**

1.927

85. BASIC GROUP I CLASS RATES

ITEM No.	SPECIAL CLASSES - LOSS COSTS ~CSP Class Code 1190 applies, except for: Billboards & Signs (Not on Buildings) (Item 7) Class Code 1185 Bridges & Aqueducts (Item 10) Class Code 1200 Drive-in Theatres (Item 14) Class Code 0833 Use Coverage Code 1 Use Construction Code 0 Refer to Rules 30.C.2.,30.C.3 and 31.C.4 for information about endorsements which may apply	PROTECTION CLASSES (CODES)			BASIC GROUP II SYMBOL
		O1-O4 (O1-O4)	O5-O8 (O5-O8)	O9-10 (O9-10)	
13	CRANES & OTHER HEAVY MACHINERY in the open	0.239	0.239	0.293	3AB
14	DRIVE-IN THEATRES (speaker & screens only):				
	(a) Speakers	0.135	0.135	0.135	3AB
	(b) Screens:				
	(1) Concrete	0.085	0.085	0.085	2A
	(2) Metal	0.293	0.293	0.293	3AB
	(3) Wood	0.967	1.280	1.592	4B
15	ELECTRICAL TRANSFORMERS in the open, not owned by a public utility:				
	(a) On Concrete Pads or Steel Supports	0.135	0.135	0.135	A
	(b) On Wood Supports	0.293	0.293	0.293	4B
16	EXHIBIT STANDS AND BOOTHS IN THE OPEN				
	(a) Entirely Metal	0.655	0.863	1.071	3AB
	(b) Wood or Part Wood	1.280	1.696	2.112	4B
17	EXPLOSIVES IN THE OPEN	10.439	10.439	10.439	4B
18	FENCES & ARBORS:				
	(a) Metal or masonry	0.106	0.106	0.106	3AB
	(b) Wood	1.071	1.071	1.071	4B
19	INCINERATORS OR REFUSE BURNERS which are not part of a building:				
	(a) Masonry Construction	0.085	0.085	0.085	2A
	(b) All other construction	0.135	0.135	0.135	3AB
20	MACHINERY & EQUIPMENT IN THE OPEN in use for processing, manufacturing or mining operations, which is not part of a building or other structure:				
	(a) Where processing non-combustible materials (such as rocks, sand, gravel or similar inert material)	0.343	0.447	0.551	3AB
	(b) Where processing combustible materials other than hay, straw or fibers	0.967	1.280	1.592	3AB
	(c) Where processing hay, straw or other fibers	1.904	2.528	3.153	3AB
	(d) Where processing chemicals, acids or gases, make application for specific rating				
21	MOTION PICTURE SETS IN THE OPEN	0.967	1.280	1.592	8B
22	NURSERY STOCK IN THE OPEN (trees, shrubs, plants, flowers) NOTE: The above classification does not apply to growing crops, or to standing timber, but may apply to landscaping trees, shrubs, plants or flowers not provided for in Dwelling Policy Program or Farm Coverage Part.	0.811	0.811	0.811	8B
23	OIL DERRICKS	3.153	4.193	5.234	8AB
24	RAFTS & OTHER FLOATING EQUIPMENT, ALSO PORTABLE OR MOVABLE DOCKS (NOT BOATS OR DREDGES)	1.071	1.071	1.071	8B
25	RESERVOIR ROOFS	10.439	10.439	10.439	8AB
26	SAWMILLS, PORTABLE, IN THE OPEN	6.274	7.057	7.837	8B



**COMMERCIAL LINES MANUAL
DIVISION FIVE - FIRE & ALLIED LINES**

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RATES**

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85. BASIC GROUP I CLASS RATES CONTINUED

ITEM No.	SPECIAL CLASSES - LOSS COSTS ~CSP Class Code 1190 applies, except for: Billboards & Signs (Not on Buildings) (Item 7) Class Code 1185 Bridges & Aqueducts (Item 10) Class Code 1200 Drive-in Theatres (Item 14) Class Code 0833 Use Coverage Code 1 Use Construction Code 0 Refer to Rules 30.C.2., 30.C.3 and 31.C.4. for information about endorsements which may apply	PROTECTION CLASSES (CODES)			BASIC GROUP II SYMBOL
		O1-O4 (O1-O4)	O5-O8 (O5-O8)	O9-10 (O9-10)	
27	STOCK PENS, FEED PENS, FEED STORING PENS, CORRALS, where such equipment is not subject to Division Four - Farm.	2.112	2.374	2.634	8B
28	STREET LIGHTING POLES, PARKING METERS, STREET SIGNS, TRAFFIC SIGNALS, FLAGPOLES, FIRE ALARM BOXES AND SIMILAR EQUIPMENT:				
	(a) Metal	0.106	0.106	0.106	3AB
	(b) Wood or part wood	1.071	1.071	1.071	4B
29	SWIMMING POOLS IN THE OPEN:				
	(a) In Ground:				
	(1) Concrete or Metal	0.085	0.085	0.085	A
	(2) Wood or part wood	0.293	0.293	0.293	A
	(b) Above Ground:				
	(1) Concrete or Metal	0.085	0.085	0.085	A
	(2) Other than (1)	1.071	1.071	1.071	B
30	TANKS, BINS AND SILOS, used for the storage of non-combustible liquids, such as water, non-combustible gases, such as nitrogen, oxygen or CO & non-combustible solids, such as sand or gravel:				
	(a) Tanks below ground, covered with earth	0.085	0.085	0.085	1/2A
	(b) Tanks above ground:				
	(1) Masonry tanks on the ground or with masonry supports	0.085	0.085	0.085	A
	(2) Steel tanks on the ground, or masonry or steel tanks on steel supports	0.135	0.135	0.135	A
	(3) Wood tanks, or tanks with wood supports (including wood reservoir roofs	0.239	0.239	0.239	4B
31	TENTS AND FABRIC COVERED STRUCTURES:				
	(a) Fabric covered structures supported by structural metal members	3.153	3.569	3.933	8B
	(b) Air supported structures	4.193	4.715	5.234	8B
	(c) All other fabric structures	4.193	4.715	5.234	8B
32	TOWERS:				
	(a) Broadcasting Antennas (Radio & TV)	0.135	0.135	0.135	8AB
	(b) Receiving Antennas (Radio & TV)	0.135	0.135	0.135	8B
	(c) Smokestacks or chimneys (Free Standing):				
	(1) Masonry	0.085	0.085	0.085	8B
	(2) Metal	0.135	0.135	0.135	8B
	(d) Windmills	0.135	0.135	0.135	8B
33	TUNNELS & UNDERGROUND PASSAGEWAYS, including underground conduits or pipes (excluding mine passageways):				
	(a) Masonry or Wood	0.094	0.094	0.094	1/2A
	(b) Wood	1.592	1.592	1.592	1/2A
34	WATER OR SEWAGE LIFT PUMPS, enclosed or open:				
	(a) Metal or Masonry	0.106	0.106	0.106	A
	(b) Wood or part wood	0.293	0.293	0.293	B