

RATE PAGES

**North Carolina Insurance Underwriting Association
(Beach Plan)**

Includes a Loss Cost Expense Factor of 1.537 for Group I

**Includes a Loss Cost Expense Factor of 2.422 for Group II (Excluding Frame) AND Optional Perils
(Beach Area)**

Includes a Loss Cost Expense Factor of 3.057 (BG II "B") Group II and Optional Perils (Beach Area)

Includes a Loss Cost Expense Factor of 1.473 for Group II (Coastal Area Windstorm and Hail Only)

**These are final rates. The Associations' expense modifiers have been applied
to the NC Advisory Prospective Loss Costs approved by ISO Circular LI-CF-2010-028
North Carolina Commercial Fire and Allied Lines (CLM Division Five)
Advisory Prospective Loss Costs Revision**

Effective Date: September 1, 2010

**(Applicable to all New, Continued and Anniversary Adjustments of Eligible
Three Year Commercial) Class Rated Policies written on or after September 1, 2010.**

COMMERCIAL GROUP II RATES FOR NCIUA

**DIVISION FIVE - FIRE & ALLIED LINE
GROUP II NCIUA RATES
(BEACH)**

Rates per \$100 of insurance

	Beach	
	Bldg.	Cont.
AA	0.206	0.058
A	0.230	0.065
AB	0.392	0.131
B	1.360	0.624

NCIUA RATES 10/01/2008

1.537

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)				
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) or Fire Res. (6)
0074	Building (1)	0.105	0.085	0.074	0.058	0.046
	Contents (2)	0.123	0.098	0.086	0.071	0.054
0075	Building (1)	0.105	0.085	0.074	0.058	0.046
	Contents (2)	0.123	0.098	0.086	0.071	0.054
0076	Building (1)	0.105	0.085	0.074	0.058	0.046
	Contents (2)	0.123	0.098	0.086	0.071	0.054
0077	Building (1)	0.095	0.077	0.066	0.052	0.041
	Contents (2)	0.109	0.089	0.077	0.061	0.049
0078	Building (1)	0.095	0.077	0.066	0.052	0.041
	Contents (2)	0.109	0.089	0.077	0.061	0.049
0079	Building (1)	0.095	0.077	0.066	0.052	0.041
	Contents (2)	0.109	0.089	0.077	0.061	0.049
0196	Building (1)	0.080	0.061	0.055	0.045	0.035
	Contents (2)	0.091	0.074	0.066	0.052	0.041
0197	Building (1)	0.080	0.066	0.055	0.045	0.035
	Contents (2)	0.092	0.075	0.066	0.052	0.041
0198	Building (1)	0.091	0.074	0.061	0.051	0.041
	Contents (2)	0.105	0.085	0.074	0.058	0.046
0311	Building (1)	0.255	0.218	0.181	0.148	0.120
	Contents (2)	0.315	0.271	0.224	0.181	0.148
0312	Building (1)	0.255	0.218	0.181	0.148	0.120
	Contents (2)	0.315	0.271	0.224	0.181	0.148
Territory		Territorial Multiplier				
Charlotte		1.083				
Balance of State (North Carolina)		1.000				

NCIUA 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)	0.255	0.218	0.181	0.148	0.120
	Contents (2)	0.315	0.271	0.224	0.181	0.148
0321	Building (1)	0.430	0.369	0.309	0.247	0.200
	Contents (2)					
	A	0.489	0.420	0.346	0.281	0.231
	B&C	0.572	0.489	0.404	0.329	0.267
0322	Building (1)	0.430	0.369	0.309	0.247	0.200
	Contents (2)					
	A	0.489	0.420	0.346	0.281	0.231
	B&C	0.572	0.489	0.404	0.329	0.267
0323	Building (1)	0.306	0.261	0.218	0.175	0.143
	Contents (2)					
	A	0.346	0.297	0.247	0.200	0.164
	B&C	0.404	0.347	0.287	0.234	0.191
0331	Building (1)	0.128	0.111	0.091	0.074	0.060
	Contents (2)	0.157	0.135	0.111	0.091	0.074
0332	Building (1)	0.128	0.111	0.091	0.074	0.060
	Contents (2)	0.157	0.135	0.111	0.091	0.074
0333	Building (1)	0.128	0.111	0.091	0.074	0.060
	Contents (2)	0.157	0.135	0.111	0.091	0.074
Territory		Territorial Multiplier				
Charlotte		1.083				
Balance of State (North Carolina)		1.000				

NCIUA RATES 10/01/2008

CSP Class Codes and Description						
0341	Residential Condominiums with Mercantile Occupancies - Up to 10 Units					
0342	Residential Condominiums with Mercantile Occupancies - 11 to 30 Units					
0343	Residential Condominiums with Mercantile Occupancies - Over 30 Units					
0511	Mercantile - Sole Occupancy Only - Not Otherwise Classified - Low Susceptibility					
0512	Mercantile - Sole Occupancy Only, Tire, Battery and Accessory Dealers without Tire Recapping and Vulcanizing					
0520	Mercantile - Sole Occupancy Only - Wearing apparel, Textiles, Shoes					
0531	Mercantile - Sole Occupancy Only - Alcoholic Beverages other than Bars					
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)	
0341	Building (1)	0.217	0.186	0.154	0.123	0.100
	Contents (2)					
	A	0.243	0.211	0.174	0.141	0.114
	B&C	0.286	0.244	0.201	0.164	0.135
0342	Building (1)	0.217	0.186	0.154	0.123	0.100
	Contents (2)					
	A	0.243	0.211	0.174	0.141	0.114
	B&C	0.286	0.244	0.201	0.164	0.135
0343	Building (1)	0.151	0.131	0.111	0.088	0.072
	Contents (2)					
	A	0.174	0.148	0.123	0.100	0.081
	B&C	0.201	0.175	0.144	0.118	0.095
0511	Building (1)	0.154	0.117	0.092	0.077	0.060
	Contents (2)	0.175	0.129	0.108	0.085	0.074
0512	Building (1)	0.148	0.111	0.088	0.072	0.057
	Contents (2)	0.141	0.105	0.088	0.069	0.060
0520	Building (1)	0.178	0.134	0.105	0.089	0.072
	Contents (2)	0.214	0.158	0.129	0.103	0.092
0531	Building (1)	0.143	0.108	0.085	0.072	0.055
	Contents (2)	0.151	0.114	0.092	0.072	0.066
Territory		Territorial Multiplier				
Charlotte		1.083				
Balance of State (North Carolina)		1.000				

NCIUA 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)	0.229	0.171	0.134	0.114	0.089
	Contents (2)	0.207	0.154	0.126	0.098	0.089
0533	Building (1)	0.220	0.166	0.131	0.109	0.088
	Contents (2)	0.220	0.163	0.134	0.105	0.092
0534	Building (1)	0.244	0.183	0.146	0.120	0.097
	Contents (2)	0.261	0.192	0.158	0.126	0.112
0541	Building (1)	0.504	0.426	0.367	0.264	0.226
	Contents (2)	0.510	0.435	0.372	0.269	0.229
0545	Building (1)	0.481	0.407	0.349	0.254	0.217
	Contents (2)	0.489	0.415	0.355	0.258	0.218
0550	Building (1)	0.143	0.108	0.086	0.072	0.055
	Contents (2)	0.180	0.134	0.109	0.088	0.077
0561	Building (1)	0.151	0.114	0.092	0.074	0.060
	Contents (2)	0.188	0.140	0.114	0.089	0.081
0562	Building (1)	0.146	0.109	0.088	0.072	0.057
	Contents (2)	0.188	0.140	0.114	0.089	0.080
0563	Building (1)	0.168	0.126	0.100	0.083	0.068
	Contents (2)	0.146	0.108	0.088	0.071	0.060
0564	Building (1)	0.217	0.164	0.129	0.108	0.086
	Contents (2)	0.267	0.198	0.163	0.129	0.114
Territory		Territorial Multiplier				
Charlotte		1.083				
Balance of State (North Carolina)		1.000				

NCIUA 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)	0.151	0.114	0.092	0.074	0.060
	Contents (2)	0.146	0.108	0.088	0.071	0.060
0566	Building (1)	0.166	0.126	0.097	0.081	0.066
	Contents (2)	0.183	0.134	0.111	0.088	0.078
0567	Building (1)	0.152	0.115	0.092	0.075	0.060
	Contents (2)	0.174	0.129	0.105	0.085	0.074
0570	Building (1)	0.152	0.115	0.092	0.074	0.060
	Contents (2)	0.178	0.131	0.109	0.086	0.075
0580	Building (1)	0.148	0.111	0.088	0.072	0.060
	Contents (2)	0.183	0.134	0.111	0.088	0.077
0581	Building (1)	0.146	0.109	0.088	0.072	0.057
	Contents (2)					
	A	0.168	0.124	0.103	0.080	0.072
	B	0.203	0.151	0.124	0.097	0.088
0582	C	0.186	0.138	0.112	0.089	0.080
	Building (1)	0.163	0.121	0.097	0.080	0.065
	Contents (2)					
	A	0.169	0.126	0.103	0.081	0.072
	B	0.207	0.154	0.126	0.098	0.089
	C	0.188	0.140	0.114	0.089	0.081
Territory		Territorial Multiplier				
Charlotte		1.083				
Balance of State (North Carolina)		1.000				

NCIUA 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)	0.068	0.058	0.045	0.038	0.032
	Contents (2)					
	A	0.071	0.061	0.045	0.040	0.035
	B	0.103	0.088	0.068	0.061	0.049
0702	Building (1)	0.124	0.094	0.072	0.061	0.049
	Contents (2)					
	A	0.144	0.108	0.085	0.069	0.055
	B	0.201	0.151	0.118	0.097	0.078
0742	Building (1)	0.744	0.603	0.550	0.427	0.366
	Contents (2)	0.870	0.704	0.642	0.495	0.427
	Building (1)	0.744	0.603	0.550	0.427	0.366
	Contents (2)	0.870	0.704	0.642	0.495	0.427
0744	Building (1)	0.486	0.392	0.360	0.278	0.237
	Contents (2)	0.569	0.461	0.417	0.327	0.283
0745	Building (1)	0.341	0.277	0.252	0.195	0.166
	Contents (2)	0.398	0.323	0.292	0.226	0.195
0746	Building (1)	0.341	0.277	0.252	0.195	0.166
	Contents (2)	0.398	0.323	0.292	0.226	0.195
0747	Building (1)	0.223	0.181	0.166	0.128	0.109
	Contents (2)	0.260	0.212	0.191	0.149	0.131
Territory		Territorial Multiplier				
Charlotte		1.083				
Balance of State (North Carolina)		1.000				

NCIUA 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)	0.383	0.310	0.235	0.181	0.160
	Contents (2)	0.427	0.346	0.263	0.204	0.178
0756	Building (1)	0.175	0.143	0.108	0.085	0.074
	Contents (2)	0.195	0.157	0.120	0.094	0.081
0757	Building (1)	0.192	0.157	0.118	0.092	0.081
	Contents (2)	0.214	0.175	0.131	0.105	0.089
0831	Building (1)	0.135	0.111	0.085	0.066	0.057
	Contents (2)	0.151	0.123	0.094	0.074	0.063
0832	Building (1)	0.163	0.131	0.100	0.078	0.068
	Contents (2)	0.181	0.146	0.112	0.088	0.075
0833	Building (1)	0.169	0.138	0.106	0.081	0.072
	Contents (2)	0.191	0.155	0.115	0.092	0.081
0834	Building (1)	0.249	0.201	0.151	0.118	0.105
	Contents (2)	0.278	0.226	0.169	0.134	0.115
0841	Building (1)	0.220	0.180	0.135	0.106	0.092
	Contents (2)	0.247	0.201	0.151	0.118	0.101
0843	Building (1)	0.120	0.098	0.074	0.060	0.051
	Contents (2)	0.135	0.111	0.081	0.066	0.057
0844	Building (1)	0.169	0.135	0.101	0.081	0.071
	Contents (2)	0.188	0.151	0.115	0.092	0.077
0845	Building (1)	0.106	0.086	0.066	0.051	0.041
	Contents (2)	0.115	0.095	0.072	0.057	0.049
Territory		Territorial Multiplier				
Charlotte		1.083				
Balance of State (North Carolina)		1.000				

NCIUA 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)	0.249	0.201	0.151	0.118	0.105
	Contents (2)	0.278	0.226	0.169	0.134	0.115
0851	Building (1)	0.068	0.060	0.048	0.048	0.037
	Contents (2)	0.088	0.074	0.063	0.063	0.046
0852	Building (1)	0.085	0.072	0.060	0.060	0.045
	Contents (2)	0.106	0.091	0.077	0.077	0.058
0900	Building (1)	0.085	0.063	0.060	0.046	0.034
	Contents (2)	0.097	0.072	0.069	0.051	0.040
0911	Building (1)	0.352	0.280	0.238	0.174	0.155
	Contents (2)	0.378	0.300	0.257	0.186	0.168
0912	Building (1)	0.433	0.344	0.292	0.214	0.194
	Contents (2)	0.466	0.369	0.315	0.229	0.206
0913	Building (1)	0.320	0.254	0.217	0.158	0.143
	Contents (2)	0.344	0.272	0.232	0.169	0.151
0921	Building (1)	0.172	0.137	0.115	0.085	0.078
	Contents (2)	0.186	0.148	0.124	0.091	0.083
0922	Building (1)	0.204	0.160	0.137	0.100	0.089
	Contents (2)	0.218	0.174	0.149	0.108	0.095
0923	Building (1)	0.124	0.098	0.085	0.061	0.055
	Contents (2)	0.134	0.106	0.089	0.066	0.060
0931	Building (1)	0.098	0.075	0.061	0.048	0.038
	Contents (2)	0.112	0.089	0.068	0.055	0.041
Territory		Territorial Multiplier				
Charlotte		1.083				
Balance of State (North Carolina)		1.000				

NCIUA RATES 10/01/2008

CSP Class Codes and Description						
0932	Gasoline Service Stations					
0933	Motor Vehicle and Aircraft Repair, with or without Sales					
0934	Tire Recapping and Vulcanizing, with or without Sales					
0940	Aircraft Hangars without Repair					
0951	Gambling Casinos with Limited Cooking Restaurants					
0952	Gambling Casinos without Restaurants					
1000	Penal Institutions					
1051	Museums, Libraries, Art Galleries (Non-Profit)					
1052	Schools, Academic					
1070	Fire Departments, Police, Sewage, Water Works and Other Public Buildings					
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)	
0932	Building (1)	0.148	0.115	0.091	0.072	0.057
	Contents (2)	0.171	0.134	0.105	0.083	0.065
0933	Building (1)	0.117	0.092	0.071	0.058	0.045
	Contents (2)	0.134	0.105	0.080	0.066	0.051
0934	Building (1)	0.163	0.128	0.098	0.080	0.061
	Contents (2)	0.188	0.146	0.112	0.091	0.071
0940	Building (1)	0.080	0.065	0.048	0.040	0.031
	Contents (2)	0.092	0.072	0.057	0.045	0.035
0951	Building (1)	0.366	0.297	0.221	0.175	0.155
	Contents (2)	0.410	0.329	0.252	0.197	0.169
0952	Building (1)	0.169	0.135	0.101	0.081	0.071
	Contents (2)	0.188	0.151	0.115	0.092	0.077
1000	Building (1)	0.055	0.045	0.037	0.031	0.026
	Contents (2)	0.063	0.054	0.041	0.037	0.031
1051	Building (1)	0.040	0.034	0.026	0.023	0.020
	Contents (2)	0.046	0.040	0.031	0.028	0.023
1052	Building (1)	0.100	0.083	0.066	0.052	0.049
	Contents (2)	0.126	0.105	0.083	0.068	0.061
1070	Building (1)	0.068	0.058	0.045	0.038	0.032
	Contents (2)	0.080	0.068	0.052	0.045	0.038
Territory		Territorial Multiplier				
Charlotte		1.083				
Balance of State (North Carolina)		1.000				

NCIUA 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)	0.072	0.058	0.045	0.035	0.032
1211	Building (1) Contents (2)	0.271 0.295	0.203 0.223	0.175 0.194	0.143 0.157	0.114 0.124
1212	Building (1) Contents (2)	0.218 0.240	0.166 0.178	0.143 0.157	0.117 0.128	0.092 0.100
1213	Building (1) Contents (2)	0.218 0.241	0.166 0.178	0.143 0.157	0.117 0.128	0.092 0.100
1220	Building (1) Contents (2)	0.247 0.271	0.188 0.203	0.163 0.175	0.132 0.143	0.105 0.114
1230	Building (1) Contents (2)	0.197 0.214	0.148 0.163	0.128 0.140	0.105 0.114	0.083 0.089
1400	Building (1) Contents (2) Yard	0.593 0.579 0.716	0.446 0.489	0.387 0.735 0.111	0.315 0.344	0.247 0.271
1650	Building (1) Contents (2) Yard	0.337 0.472 0.260	0.252 0.277	0.218 0.444 0.035	0.177 0.195	0.140 0.154
Territory		Territorial Multiplier				
Charlotte		1.083				
Balance of State (North Carolina)		1.000				

**COMMERCIAL LINES MANUAL
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**NCIUA
RATES**

BASIC GROUP I CLASS RATES

GROUP I CLASS RATES

- CLASS LOSS COSTS

SPECIAL CLASSES - LOSS COSTS	PROTECTION CLASSES (CODES)			BASIC GROUP II SYMBOL
	O1-O4 (O1-O4)	O5-O8 (O5-O8)	O9-10 (O9-10)	
~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				
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.	0.068	0.068	0.068	A
(b) Metal or other non-combustible materials with combustible wrappings or combustible pallets.	0.400	0.523	0.647	B
(c) Materials, stock or equipment which are combustible or part combustible.	0.772	1.021	1.270	4B
AIRCRAFT STORED IN THE OPEN	0.440	0.566	0.689	8B
AIRCRAFT BEACONS, BLINKERS and other lighting equipment				
(a) Metal Supports	0.085	0.085	0.085	AB
(b) Wood Supports	0.855	0.855	0.855	4B
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	0.440	0.440	0.440	B
(b) Combustible Equipment	2.515	3.345	4.174	4B
ARTIFICIAL TURF	0.257	0.290	0.315	B
AWNINGS & CANOPIES (when insured separately):				
(a) Entirely non-combustible, including supports	0.085	0.085	0.085	8B
(b) Other than above	0.772	1.021	1.270	8B
BILLBOARDS & SIGNS (Not on Buildings)				
(a) Entirely metal, including frame and supports	0.788	0.788	0.788	4B
(b) Other than above	1.826	1.826	1.826	8B
BLEACHERS	0.772	1.021	1.270	B
BOATS, DREDGES OR VESSELS ON LAND OR PERMANENTLY ANCHORED	0.772	1.021	1.270	2B
BRIDGES, AQUEDUCTS:				
(a) Concrete, including supports & deck	0.075	0.075	0.075	2A
(b) Metal, including supports & deck	0.234	0.234	0.234	3AB
(c) Wood or part wood	0.689	0.772	0.855	4B
COOLING TOWERS				
(a) Masonry	0.191	0.191	0.191	2A
(b) Metal	0.440	0.440	0.440	3AB
(c) Wood	0.772	1.021	1.270	4B
CORDWOOD, FELLED TIMBER, STAKES & RAILROAD TIES in the open, not on the premises of a lumber mill or builders supply yard.	1.685	1.894	2.101	4B

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	0.191	0.191	0.293	3AB
14	DRIVE-IN THEATRES (speaker & screens only):				
	(a) Speakers	0.108	0.108	0.108	3AB
	(b) Screens:				
	(1) Concrete	0.068	0.068	0.068	2A
	(2) Metal	0.234	0.234	0.234	3AB
	(3) Wood	0.772	1.021	1.270	4B
15	ELECTRICAL TRANSFORMERS in the open, not owned by a public utility:				
	(a) On Concrete Pads or Steel Supports	0.108	0.108	0.108	A
	(b) On Wood Supports	0.234	0.234	0.234	4B
16	EXHIBIT STANDS AND BOOTHS IN THE OPEN				
	(a) Entirely Metal	0.523	0.689	0.855	3AB
	(b) Wood or Part Wood	1.021	1.353	1.685	4B
17	EXPLOSIVES IN THE OPEN	8.326	8.326	8.326	4B
18	FENCES & ARBORS:				
	(a) Metal or masonry	0.085	0.085	0.085	3AB
	(b) Wood	0.855	0.855	0.855	4B
19	INCINERATORS OR REFUSE BURNERS which are not part of a building:				
	(a) Masonry Construction	0.068	0.068	0.068	2A
	(b) All other construction	0.108	0.108	0.108	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)	0.274	0.357	0.440	3AB
	(b) Where processing combustible materials other than hay, straw or fibers	0.772	1.021	1.270	3AB
	(c) Where processing hay, straw or other fibers	1.519	2.017	2.515	3AB
	(d) Where processing chemicals, acids or gases, make application for specific rating				
21	MOTION PICTURE SETS IN THE OPEN	0.772	1.021	1.270	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.	0.647	0.647	0.647	8B
23	OIL DERRICKS	2.515	3.345	4.174	8AB
24	RAFTS & OTHER FLOATING EQUIPMENT, ALSO PORTABLE OR MOVABLE DOCKS (NOT BOATS OR DREDGES)	0.855	0.855	0.855	8B
25	RESERVOIR ROOFS	8.326	8.326	8.326	8AB
26	SAWMILLS, PORTABLE, IN THE OPEN	5.004	5.628	6.251	8B

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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.	1.685	1.894	2.101	8B
28	STREET LIGHTING POLES, PARKING METERS, STREET SIGNS, TRAFFIC SIGNALS, FLAGPOLES, FIRE ALARM BOXES AND SIMILAR EQUIPMENT: (a) Metal (b) Wood or part wood	0.085 0.855	0.085 0.855	0.085 0.855	3AB 4B
29	SWIMMING POOLS IN THE OPEN: (a) In Ground: (1) Concrete or Metal (2) Wood or part wood (b) Above Ground: (1) Concrete or Metal (2) Other than (1)	0.068 0.234 0.068 0.855	0.068 0.234 0.068 0.855	0.068 0.234 0.068 0.855	A A A 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 (b) Tanks above ground: (1) Masonry tanks on the ground or with masonry supports (2) Steel tanks on the ground, or masonry or steel tanks on steel supports (3) Wood tanks, or tanks with wood supports (including wood reservoir roofs	0.068 0.068 0.108 0.191	0.068 0.068 0.108 0.191	0.068 0.068 0.108 0.191	1/2A A A 4B
31	TENTS AND FABRIC COVERED STRUCTURES: (a) Fabric covered structures supported by structural metal members (b) Air supported structures (c) All other fabric structures	2.515 3.345 3.345	2.847 3.761 3.761	3.137 4.174 4.174	8B 8B 8B
32	TOWERS: (a) Broadcasting Antennas (Radio & TV) (b) Receiving Antennas (Radio & TV) (c) Smokestacks or chimneys (Free Standing): (1) Masonry (2) Metal (d) Windmills	0.108 0.108 0.068 0.108 0.108	0.108 0.108 0.068 0.108 0.108	0.108 0.108 0.068 0.108 0.108	8AB 8B 8B 8B 8B
33	TUNNELS & UNDERGROUND PASSAGEWAYS, including underground conduits or pipes (excluding mine passageways): (a) Masonry or Wood (b) Wood	0.075 1.270	0.075 1.270	0.075 1.270	1/2A 1/2A
34	WATER OR SEWAGE LIFT PUMPS, enclosed or open: (a) Metal or Masonry (b) Wood or part wood	0.085 0.234	0.085 0.234	0.085 0.234	A B