

## **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-2010-086, North Carolina Commercial Fire and Allied Lines (CLM Division Five) Advisory Prospective Loss Costs Revision**

**Effective Date: February 1, 2011**

**(Applicable to all New, Continued and Anniversary Adjustments of Eligible Three Year Commercial Class Rated Policies written on or after February 1, 2011)**

**COMMERCIAL GROUP II RATES FOR NCJUA**

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

Rates per \$100 of insurance

**Territory I**

|           | <u><b>Bldg.</b></u> | <u><b>Cont.</b></u> |
|-----------|---------------------|---------------------|
| <b>AA</b> | <b>0.071</b>        | <b>0.049</b>        |
| <b>A</b>  | <b>0.079</b>        | <b>0.545</b>        |
| <b>AB</b> | <b>0.105</b>        | <b>0.066</b>        |
| <b>B</b>  | <b>0.130</b>        | <b>0.075</b>        |

**Territory II**

|           | <u><b>Bldg.</b></u> | <u><b>Cont.</b></u> |
|-----------|---------------------|---------------------|
| <b>AA</b> | <b>0.205</b>        | <b>0.100</b>        |
| <b>A</b>  | <b>0.227</b>        | <b>0.111</b>        |
| <b>AB</b> | <b>0.308</b>        | <b>0.133</b>        |
| <b>B</b>  | <b>0.400</b>        | <b>0.160</b>        |

NCJUA RATES 02/01/2011

1.927

| <b>CSP Class Codes and Description</b> |  |                        |                     |              |                    |                                      |
|--|--|------------------------|---------------------|--------------|--------------------|--------------------------------------|
| 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)<br>or<br>Fire Res. (6) |
|  |  | Frame (1)              | Joisted Masonry (2) | Non-Comb (3) | Mas. Non-Comb. (4) |                                      |
| 0074                                   | Building (1)   | 0.150                  | 0.137               | 0.121        | 0.098              | 0.091                                |
|  | Contents (2)   | 0.152                  | 0.137               | 0.129        | 0.114              | 0.106                                |
| 0075                                   | Building (1)   | 0.150                  | 0.137               | 0.121        | 0.098              | 0.091                                |
|  | Contents (2)   | 0.152                  | 0.137               | 0.129        | 0.114              | 0.106                                |
| 0076                                   | Building (1)   | 0.150                  | 0.137               | 0.121        | 0.098              | 0.091                                |
|  | Contents (2)   | 0.152                  | 0.137               | 0.129        | 0.114              | 0.106                                |
| 0077                                   | Building (1)   | 0.137                  | 0.123               | 0.110        | 0.091              | 0.083                                |
|  | Contents (2)   | 0.143                  | 0.129               | 0.121        | 0.108              | 0.100                                |
| 0078                                   | Building (1)   | 0.137                  | 0.123               | 0.110        | 0.091              | 0.083                                |
|  | Contents (2)   | 0.143                  | 0.129               | 0.121        | 0.108              | 0.100                                |
| 0079                                   | Building (1)   | 0.137                  | 0.123               | 0.110        | 0.091              | 0.083                                |
|  | Contents (2)   | 0.143                  | 0.129               | 0.121        | 0.108              | 0.100                                |
| 0196                                   | Building (1)   | 0.092                  | 0.083               | 0.073        | 0.060              | 0.056                                |
|  | Contents (2)   | 0.104                  | 0.092               | 0.087        | 0.077              | 0.073                                |
| 0197                                   | Building (1)   | 0.092                  | 0.083               | 0.073        | 0.060              | 0.056                                |
|  | Contents (2)   | 0.104                  | 0.092               | 0.087        | 0.077              | 0.073                                |
| 0198                                   | Building (1)   | 0.092                  | 0.083               | 0.073        | 0.060              | 0.056                                |
|  | Contents (2)   | 0.104                  | 0.092               | 0.087        | 0.077              | 0.073                                |
| 0311                                   | Building (1)   | 0.356                  | 0.320               | 0.285        | 0.233              | 0.214                                |
|  | Contents (2)   | 0.403                  | 0.364               | 0.343        | 0.304              | 0.281                                |
| 0312                                   | Building (1)   | 0.356                  | 0.320               | 0.285        | 0.233              | 0.214                                |
|  | Contents (2)   | 0.403                  | 0.364               | 0.343        | 0.304              | 0.281                                |
|  |  |                        |                     |              |                    |                                      |
| Territory                              |  | Territorial Multiplier |                     |              |                    |                                      |
| Charlotte                              |  | 1.204                  |                     |              |                    |                                      |
| Balance of State (North Carolina)      |  | 1.000                  |                     |              |                    |                                      |

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| <b>CSP Class Codes and Description</b> |  |                               |                            |                     |                           |                                       |
|--|--|-------------------------------|----------------------------|---------------------|---------------------------|---------------------------------------|
| 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  |                               |                            |                     |                           |                                       |
| <b>CSP Class Code</b>                  | <b>Coverage</b>  | <b>Construction (Code)</b>    |                            |                     |                           | <b>Mod. F.R. (5) or Fire Res. (6)</b> |
|  |  | <b>Frame (1)</b>              | <b>Joisted Masonry (2)</b> | <b>Non-Comb (3)</b> | <b>Mas. Non-Comb. (4)</b> |                                       |
| 0313                                   | Building (1)   | 0.356                         | 0.320                      | 0.285               | 0.233                     | 0.214                                 |
|  | Contents (2)   | 0.403                         | 0.364                      | 0.343               | 0.304                     | 0.281                                 |
| 0321                                   | Building (1)   | 0.549                         | 0.495                      | 0.439               | 0.356                     | 0.328                                 |
|  | Contents (2)   |                               |                            |                     |                           |                                       |
|  | A  | 0.817                         | 0.734                      | 0.696               | 0.613                     | 0.570                                 |
|  | B&C  | 0.954                         | 0.858                      | 0.811               | 0.715                     | 0.669                                 |
| 0322                                   | Building (1)   | 0.549                         | 0.495                      | 0.439               | 0.356                     | 0.328                                 |
|  | Contents (2)   |                               |                            |                     |                           |                                       |
|  | A  | 0.817                         | 0.734                      | 0.696               | 0.613                     | 0.570                                 |
|  | B&C  | 0.954                         | 0.858                      | 0.811               | 0.715                     | 0.669                                 |
| 0323                                   | Building (1)   | 0.549                         | 0.495                      | 0.439               | 0.356                     | 0.328                                 |
|  | Contents (2)   |                               |                            |                     |                           |                                       |
|  | A  | 0.817                         | 0.734                      | 0.696               | 0.613                     | 0.570                                 |
|  | B&C  | 0.954                         | 0.858                      | 0.811               | 0.715                     | 0.669                                 |
| 0331                                   | Building (1)   | 0.200                         | 0.177                      | 0.162               | 0.129                     | 0.121                                 |
|  | Contents (2)   | 0.175                         | 0.156                      | 0.150               | 0.131                     | 0.121                                 |
| 0332                                   | Building (1)   | 0.200                         | 0.177                      | 0.162               | 0.129                     | 0.121                                 |
|  | Contents (2)   | 0.175                         | 0.156                      | 0.150               | 0.131                     | 0.121                                 |
| 0333                                   | Building (1)   | 0.200                         | 0.177                      | 0.162               | 0.129                     | 0.121                                 |
|  | Contents (2)   | 0.175                         | 0.156                      | 0.150               | 0.131                     | 0.121                                 |
| <b>Territory</b>                       |  | <b>Territorial Multiplier</b> |                            |                     |                           |                                       |
| Charlotte                              |  | 1.204                         |                            |                     |                           |                                       |
| Balance of State (North Carolina)      |  | 1.000                         |                            |                     |                           |                                       |

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| <b>CSP Class Codes and Description</b> |  |                        |                     |              |                    |                                |
|--|--|------------------------|---------------------|--------------|--------------------|--------------------------------|
| 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)   | 0.310                  | 0.277               | 0.249        | 0.202              | 0.185                          |
|  | Contents (2)   |                        |                     |              |                    |                                |
|  | A  | 0.353                  | 0.318               | 0.299        | 0.264              | 0.247                          |
|  | B&C  | 0.414                  | 0.370               | 0.353        | 0.310              | 0.289                          |
| 0342                                   | Building (1)   | 0.310                  | 0.277               | 0.249        | 0.202              | 0.185                          |
|  | Contents (2)   |                        |                     |              |                    |                                |
|  | A  | 0.353                  | 0.318               | 0.299        | 0.264              | 0.247                          |
|  | B&C  | 0.414                  | 0.370               | 0.353        | 0.310              | 0.289                          |
| 0343                                   | Building (1)   | 0.310                  | 0.277               | 0.249        | 0.202              | 0.185                          |
|  | Contents (2)   |                        |                     |              |                    |                                |
|  | A  | 0.353                  | 0.318               | 0.299        | 0.264              | 0.247                          |
|  | B&C  | 0.414                  | 0.370               | 0.353        | 0.310              | 0.289                          |
| 0511                                   | Building (1)   | 0.173                  | 0.156               | 0.139        | 0.112              | 0.104                          |
|  | Contents (2)   | 0.212                  | 0.191               | 0.179        | 0.158              | 0.148                          |
| 0512                                   | Building (1)   | 0.166                  | 0.146               | 0.131        | 0.108              | 0.098                          |
|  | Contents (2)   | 0.189                  | 0.170               | 0.160        | 0.143              | 0.131                          |
| 0520                                   | Building (1)   | 0.206                  | 0.185               | 0.166        | 0.133              | 0.123                          |
|  | Contents (2)   | 0.276                  | 0.249               | 0.235        | 0.206              | 0.193                          |
| 0531                                   | Building (1)   | 0.173                  | 0.158               | 0.141        | 0.114              | 0.104                          |
|  | Contents (2)   | 0.224                  | 0.200               | 0.189        | 0.168              | 0.158                          |
| Territory                              |  | Territorial Multiplier |                     |              |                    |                                |
| Charlotte                              |  | 1.204                  |                     |              |                    |                                |
| Balance of State (North Carolina)      |  | 1.000                  |                     |              |                    |                                |

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| <b>CSP Class Codes and Description</b> |   |                        |                     |              |                    |                                      |
|--|---|------------------------|---------------------|--------------|--------------------|--------------------------------------|
| 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)<br>or<br>Fire Res. (6) |
|  |   | Frame (1)              | Joisted Masonry (2) | Non-Comb (3) | Mas. Non-Comb. (4) |                                      |
| 0532                                   | Building (1)  | 0.266                  | 0.239               | 0.214        | 0.173              | 0.160                                |
|  | Contents (2)  | 0.276                  | 0.249               | 0.235        | 0.206              | 0.193                                |
| 0533                                   | Building (1)  | 0.208                  | 0.189               | 0.168        | 0.137              | 0.127                                |
|  | Contents (2)  | 0.222                  | 0.198               | 0.187        | 0.166              | 0.154                                |
| 0534                                   | Building (1)  | 0.293                  | 0.264               | 0.235        | 0.189              | 0.175                                |
|  | Contents (2)  | 0.231                  | 0.208               | 0.197        | 0.173              | 0.162                                |
| 0541                                   | Building (1)  | 0.576                  | 0.520               | 0.464        | 0.374              | 0.349                                |
|  | Contents (2)  | 0.619                  | 0.557               | 0.524        | 0.464              | 0.432                                |
| 0545                                   | Building (1)  | 0.682                  | 0.613               | 0.545        | 0.443              | 0.410                                |
|  | Contents (2)  | 0.771                  | 0.692               | 0.655        | 0.576              | 0.536                                |
| 0550                                   | Building (1)  | 0.158                  | 0.143               | 0.127        | 0.102              | 0.096                                |
|  | Contents (2)  | 0.229                  | 0.206               | 0.195        | 0.172              | 0.160                                |
| 0561                                   | Building (1)  | 0.168                  | 0.150               | 0.131        | 0.108              | 0.100                                |
|  | Contents (2)  | 0.229                  | 0.206               | 0.195        | 0.172              | 0.160                                |
| 0562                                   | Building (1)  | 0.189                  | 0.170               | 0.152        | 0.123              | 0.114                                |
|  | Contents (2)  | 0.254                  | 0.229               | 0.216        | 0.191              | 0.177                                |
| 0563                                   | Building (1)  | 0.187                  | 0.168               | 0.150        | 0.121              | 0.112                                |
|  | Contents (2)  | 0.189                  | 0.170               | 0.160        | 0.143              | 0.131                                |
| 0564                                   | Building (1)  | 0.258                  | 0.231               | 0.206        | 0.168              | 0.154                                |
|  | Contents (2)  | 0.333                  | 0.301               | 0.281        | 0.251              | 0.233                                |
| Territory                              |   | Territorial Multiplier |                     |              |                    |                                      |
| Charlotte                              |   | 1.204                  |                     |              |                    |                                      |
| Balance of State (North Carolina)      |   | 1.000                  |                     |              |                    |                                      |

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| <b>CSP Class Codes and Description</b> |   |                               |                            |                     |                           |                                       |
|--|---|-------------------------------|----------------------------|---------------------|---------------------------|---------------------------------------|
| 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                                    |                               |                            |                     |                           |                                       |
| <b>CSP Class Code</b>                  | <b>Coverage</b>   | <b>Construction (Code)</b>    |                            |                     |                           | <b>Mod. F.R. (5) or Fire Res. (6)</b> |
|  |   | <b>Frame (1)</b>              | <b>Joisted Masonry (2)</b> | <b>Non-Comb (3)</b> | <b>Mas. Non-Comb. (4)</b> |                                       |
| 0565                                   | Building (1)  | 0.172                         | 0.154                      | 0.137               | 0.112                     | 0.102                                 |
|  | Contents (2)  | 0.185                         | 0.166                      | 0.158               | 0.139                     | 0.129                                 |
| 0566                                   | Building (1)  | 0.193                         | 0.173                      | 0.156               | 0.127                     | 0.116                                 |
|  | Contents (2)  | 0.251                         | 0.224                      | 0.212               | 0.187                     | 0.175                                 |
| 0567                                   | Building (1)  | 0.173                         | 0.156                      | 0.139               | 0.112                     | 0.104                                 |
|  | Contents (2)  | 0.212                         | 0.191                      | 0.179               | 0.158                     | 0.148                                 |
| 0570                                   | Building (1)  | 0.173                         | 0.156                      | 0.139               | 0.112                     | 0.104                                 |
|  | Contents (2)  | 0.224                         | 0.200                      | 0.189               | 0.168                     | 0.158                                 |
| 0580                                   | Building (1)  | 0.173                         | 0.156                      | 0.139               | 0.112                     | 0.104                                 |
|  | Contents (2)  | 0.233                         | 0.210                      | 0.198               | 0.175                     | 0.164                                 |
| 0581                                   | Building (1)  | 0.183                         | 0.166                      | 0.146               | 0.119                     | 0.112                                 |
|  | Contents (2)  |                               |                            |                     |                           |                                       |
|  | A   | 0.224                         | 0.200                      | 0.189               | 0.168                     | 0.158                                 |
|  | B   | 0.272                         | 0.245                      | 0.231               | 0.204                     | 0.191                                 |
| 0582                                   | C   | 0.245                         | 0.222                      | 0.210               | 0.185                     | 0.172                                 |
|  | Building (1)  | 0.202                         | 0.183                      | 0.162               | 0.131                     | 0.121                                 |
|  | Contents (2)  |                               |                            |                     |                           |                                       |
|  | A   | 0.198                         | 0.179                      | 0.170               | 0.148                     | 0.139                                 |
|  | B   | 0.245                         | 0.220                      | 0.208               | 0.183                     | 0.170                                 |
|  | C   | 0.222                         | 0.198                      | 0.187               | 0.166                     | 0.154                                 |
| <b>Territory</b>                       |   | <b>Territorial Multiplier</b> |                            |                     |                           |                                       |
| Charlotte                              |   | 1.204                         |                            |                     |                           |                                       |
| Balance of State (North Carolina)      |   | 1.000                         |                            |                     |                           |                                       |

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| 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)<br>or<br>Fire Res. (6) |
|                                   |  | Frame (1)              | Joisted Masonry (2) | Non-Comb (3) | Mas. Non-Comb. (4) |                                      |
| 0701                              | Building (1)   | 0.094                  | 0.085               | 0.075        | 0.062              | 0.056                                |
|                                   | Contents (2)   |                        |                     |              |                    |                                      |
|                                   | A  | 0.104                  | 0.092               | 0.089        | 0.077              | 0.073                                |
|                                   | B  | 0.152                  | 0.137               | 0.129        | 0.114              | 0.106                                |
| 0702                              | Building (1)   | 0.150                  | 0.135               | 0.119        | 0.098              | 0.091                                |
|                                   | Contents (2)   |                        |                     |              |                    |                                      |
|                                   | A  | 0.177                  | 0.160               | 0.152        | 0.133              | 0.125                                |
|                                   | B  | 0.249                  | 0.224               | 0.210        | 0.185              | 0.172                                |
| 0742                              | Building (1)   | 1.021                  | 0.919               | 0.819        | 0.663              | 0.615                                |
|                                   | Contents (2)   | 1.123                  | 1.012               | 0.954        | 0.844              | 0.786                                |
|                                   | Building (1)   | 1.021                  | 0.919               | 0.819        | 0.663              | 0.615                                |
|                                   | Contents (2)   | 1.123                  | 1.012               | 0.954        | 0.844              | 0.786                                |
| 0744                              | Building (1)   | 1.021                  | 0.919               | 0.819        | 0.663              | 0.615                                |
|                                   | Contents (2)   | 1.123                  | 1.012               | 0.954        | 0.844              | 0.786                                |
|                                   | Building (1)   | 0.441                  | 0.397               | 0.355        | 0.287              | 0.266                                |
|                                   | Contents (2)   | 0.482                  | 0.434               | 0.412        | 0.362              | 0.335                                |
| 0746                              | Building (1)   | 0.441                  | 0.397               | 0.355        | 0.287              | 0.266                                |
|                                   | Contents (2)   | 0.482                  | 0.434               | 0.412        | 0.362              | 0.335                                |
|                                   | Building (1)   | 0.441                  | 0.397               | 0.355        | 0.287              | 0.266                                |
|                                   | Contents (2)   | 0.482                  | 0.434               | 0.412        | 0.362              | 0.335                                |
| 0747                              | Building (1)   | 0.441                  | 0.397               | 0.355        | 0.287              | 0.266                                |
|                                   | Contents (2)   | 0.482                  | 0.434               | 0.412        | 0.362              | 0.335                                |
|                                   |  |                        |                     |              |                    |                                      |
|                                   |  |                        |                     |              |                    |                                      |
| Territory                         |  | Territorial Multiplier |                     |              |                    |                                      |
| Charlotte                         |  | 1.204                  |                     |              |                    |                                      |
| Balance of State (North Carolina) |  | 1.000                  |                     |              |                    |                                      |

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| <b>CSP Class Codes and Description</b> |  |                            |                            |                               |                           |                                       |
|--|--|----------------------------|----------------------------|-------------------------------|---------------------------|---------------------------------------|
| 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   |                            |                            |                               |                           |                                       |
| <b>CSP Class Code</b>                  | <b>Coverage</b>  | <b>Construction (Code)</b> |                            |                               |                           | <b>Mod. F.R. (5) or Fire Res. (6)</b> |
|  |  | <b>Frame (1)</b>           | <b>Joisted Masonry (2)</b> | <b>Non-Comb (3)</b>           | <b>Mas. Non-Comb. (4)</b> |                                       |
| 0755                                   | Building (1)   | 0.534                      | 0.480                      | 0.428                         | 0.349                     | 0.322                                 |
|  | Contents (2)   | 0.615                      | 0.555                      | 0.524                         | 0.461                     | 0.430                                 |
| 0756                                   | Building (1)   | 0.218                      | 0.197                      | 0.173                         | 0.141                     | 0.131                                 |
|  | Contents (2)   | 0.249                      | 0.224                      | 0.212                         | 0.187                     | 0.173                                 |
| 0757                                   | Building (1)   | 0.235                      | 0.212                      | 0.187                         | 0.152                     | 0.141                                 |
|  | Contents (2)   | 0.249                      | 0.224                      | 0.212                         | 0.187                     | 0.173                                 |
| 0831                                   | Building (1)   | 0.183                      | 0.164                      | 0.146                         | 0.119                     | 0.108                                 |
|  | Contents (2)   | 0.212                      | 0.189                      | 0.179                         | 0.158                     | 0.148                                 |
| 0832                                   | Building (1)   | 0.233                      | 0.208                      | 0.187                         | 0.152                     | 0.141                                 |
|  | Contents (2)   | 0.249                      | 0.224                      | 0.212                         | 0.187                     | 0.173                                 |
| 0833                                   | Building (1)   | 0.197                      | 0.179                      | 0.158                         | 0.129                     | 0.119                                 |
|  | Contents (2)   | 0.229                      | 0.206                      | 0.197                         | 0.173                     | 0.162                                 |
| 0834                                   | Building (1)   | 0.316                      | 0.283                      | 0.254                         | 0.206                     | 0.191                                 |
|  | Contents (2)   | 0.324                      | 0.293                      | 0.276                         | 0.245                     | 0.227                                 |
| 0841                                   | Building (1)   | 0.324                      | 0.293                      | 0.260                         | 0.212                     | 0.195                                 |
|  | Contents (2)   | 0.337                      | 0.304                      | 0.287                         | 0.252                     | 0.237                                 |
| 0843                                   | Building (1)   | 0.162                      | 0.146                      | 0.129                         | 0.104                     | 0.096                                 |
|  | Contents (2)   | 0.172                      | 0.154                      | 0.146                         | 0.129                     | 0.119                                 |
| 0844                                   | Building (1)   | 0.218                      | 0.197                      | 0.173                         | 0.141                     | 0.131                                 |
|  | Contents (2)   | 0.239                      | 0.216                      | 0.204                         | 0.179                     | 0.168                                 |
| 0845                                   | Building (1)   | 0.143                      | 0.129                      | 0.116                         | 0.092                     | 0.087                                 |
|  | Contents (2)   | 0.164                      | 0.148                      | 0.141                         | 0.123                     | 0.116                                 |
|  |  |                            |                            |                               |                           |                                       |
| <b>Territory</b>                       |  |                            |                            | <b>Territorial Multiplier</b> |                           |                                       |
| Charlotte                              |  |                            |                            | 1.204                         |                           |                                       |
| Balance of State (North Carolina)      |  |                            |                            | 1.000                         |                           |                                       |

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| <b>CSP Class Codes and Description</b> |   |                               |                            |                     |                           |                                       |
|--|---|-------------------------------|----------------------------|---------------------|---------------------------|---------------------------------------|
| 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                        |                               |                            |                     |                           |                                       |
| <b>CSP Class Code</b>                  | <b>Coverage</b>   | <b>Construction (Code)</b>    |                            |                     |                           | <b>Mod. F.R. (5) or Fire Res. (6)</b> |
|  |   | <b>Frame (1)</b>              | <b>Joisted Masonry (2)</b> | <b>Non-Comb (3)</b> | <b>Mas. Non-Comb. (4)</b> |                                       |
| 0846                                   | Building (1)  | 0.301                         | 0.270                      | 0.239               | 0.197                     | 0.179                                 |
|  | Contents (2)  | 0.295                         | 0.266                      | 0.252               | 0.222                     | 0.206                                 |
| 0851                                   | Building (1)  | 0.135                         | 0.121                      | 0.110               | 0.089                     | 0.083                                 |
|  | Contents (2)  | 0.158                         | 0.143                      | 0.135               | 0.119                     | 0.112                                 |
| 0852                                   | Building (1)  | 0.143                         | 0.127                      | 0.114               | 0.091                     | 0.085                                 |
|  | Contents (2)  | 0.164                         | 0.148                      | 0.139               | 0.121                     | 0.114                                 |
| 0900                                   | Building (1)  | 0.108                         | 0.096                      | 0.085               | 0.069                     | 0.064                                 |
|  | Contents (2)  | 0.114                         | 0.102                      | 0.096               | 0.085                     | 0.079                                 |
| 0911                                   | Building (1)  | 0.389                         | 0.351                      | 0.312               | 0.254                     | 0.235                                 |
|  | Contents (2)  | 0.461                         | 0.414                      | 0.391               | 0.347                     | 0.324                                 |
| 0912                                   | Building (1)  | 0.515                         | 0.464                      | 0.412               | 0.335                     | 0.310                                 |
|  | Contents (2)  | 0.638                         | 0.572                      | 0.541               | 0.478                     | 0.445                                 |
| 0913                                   | Building (1)  | 0.339                         | 0.304                      | 0.272               | 0.222                     | 0.202                                 |
|  | Contents (2)  | 0.399                         | 0.358                      | 0.339               | 0.299                     | 0.277                                 |
| 0921                                   | Building (1)  | 0.202                         | 0.183                      | 0.164               | 0.131                     | 0.121                                 |
|  | Contents (2)  | 0.241                         | 0.218                      | 0.204               | 0.181                     | 0.172                                 |
| 0922                                   | Building (1)  | 0.225                         | 0.202                      | 0.181               | 0.146                     | 0.135                                 |
|  | Contents (2)  | 0.274                         | 0.247                      | 0.235               | 0.208                     | 0.193                                 |
| 0923                                   | Building (1)  | 0.150                         | 0.135                      | 0.119               | 0.098                     | 0.091                                 |
|  | Contents (2)  | 0.162                         | 0.145                      | 0.137               | 0.119                     | 0.112                                 |
| 0931                                   | Building (1)  | 0.106                         | 0.094                      | 0.085               | 0.067                     | 0.064                                 |
|  | Contents (2)  | 0.123                         | 0.112                      | 0.106               | 0.092                     | 0.087                                 |
| <b>Territory</b>                       |   | <b>Territorial Multiplier</b> |                            |                     |                           |                                       |
| Charlotte                              |   | 1.204                         |                            |                     |                           |                                       |
| Balance of State (North Carolina)      |   | 1.000                         |                            |                     |                           |                                       |

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| 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)   | 0.150                  | 0.135               | 0.121        | 0.098              | 0.091                          |
|                                   | Contents (2)   | 0.183                  | 0.166               | 0.156        | 0.139              | 0.129                          |
| 0933                              | Building (1)   | 0.127                  | 0.114               | 0.102        | 0.083              | 0.077                          |
|                                   | Contents (2)   | 0.162                  | 0.145               | 0.137        | 0.121              | 0.114                          |
| 0934                              | Building (1)   | 0.166                  | 0.148               | 0.133        | 0.108              | 0.098                          |
|                                   | Contents (2)   | 0.197                  | 0.177               | 0.166        | 0.146              | 0.139                          |
| 0940                              | Building (1)   | 0.081                  | 0.073               | 0.064        | 0.052              | 0.048                          |
|                                   | Contents (2)   | 0.098                  | 0.091               | 0.085        | 0.075              | 0.069                          |
| 0951                              | Building (1)   | 0.624                  | 0.561               | 0.501        | 0.407              | 0.374                          |
|                                   | Contents (2)   | 0.690                  | 0.620               | 0.586        | 0.516              | 0.484                          |
| 0952                              | Building (1)   | 0.212                  | 0.189               | 0.170        | 0.137              | 0.125                          |
|                                   | Contents (2)   | 0.303                  | 0.272               | 0.256        | 0.227              | 0.212                          |
| 1000                              | Building (1)   | 0.091                  | 0.083               | 0.073        | 0.058              | 0.054                          |
|                                   | Contents (2)   | 0.081                  | 0.071               | 0.069        | 0.062              | 0.056                          |
| 1051                              | Building (1)   | 0.056                  | 0.052               | 0.046        | 0.037              | 0.033                          |
|                                   | Contents (2)   | 0.073                  | 0.067               | 0.062        | 0.054              | 0.052                          |
| 1052                              | Building (1)   | 0.139                  | 0.125               | 0.112        | 0.091              | 0.085                          |
|                                   | Contents (2)   | 0.158                  | 0.143               | 0.137        | 0.119              | 0.112                          |
| 1070                              | Building (1)   | 0.089                  | 0.079               | 0.069        | 0.056              | 0.054                          |
|                                   | Contents (2)   | 0.106                  | 0.094               | 0.089        | 0.077              | 0.073                          |
| Territory                         |  | Territorial Multiplier |                     |              |                    |                                |
| Charlotte                         |  | 1.204                  |                     |              |                    |                                |
| Balance of State (North Carolina) |  | 1.000                  |                     |              |                    |                                |

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| 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)<br>Contents (2)  | 0.096                   | 0.089               | 0.077                   | 0.064              | 0.058                          |
| 1211                              | Building (1)<br>Contents (2)  | 0.360<br>0.422          | 0.324<br>0.382      | 0.287<br>0.360          | 0.235<br>0.318     | 0.216<br>0.295                 |
| 1212                              | Building (1)<br>Contents (2)  | 0.287<br>0.351          | 0.258<br>0.314      | 0.229<br>0.295          | 0.187<br>0.262     | 0.172<br>0.245                 |
| 1213                              | Building (1)<br>Contents (2)  | 0.252<br>0.335          | 0.227<br>0.303      | 0.200<br>0.287          | 0.164<br>0.252     | 0.152<br>0.235                 |
| 1220                              | Building (1)<br>Contents (2)  | 0.303<br>0.366          | 0.270<br>0.330      | 0.239<br>0.310          | 0.195<br>0.276     | 0.179<br>0.258                 |
| 1230                              | Building (1)<br>Contents (2)  | 0.260<br>0.355          | 0.235<br>0.320      | 0.208<br>0.303          | 0.172<br>0.266     | 0.156<br>0.247                 |
| 1400                              | Building (1)<br>Contents (2)<br>Yard  | 0.777<br>0.944<br>1.175 | 0.701<br>0.852      | 0.624<br>0.804<br>0.119 | 0.505<br>0.711     | 0.466<br>0.661                 |
| 1650                              | Building (1)<br>Contents (2)<br>Yard  | 0.462<br>0.588<br>0.324 | 0.418<br>0.528      | 0.370<br>0.499<br>0.040 | 0.303<br>0.441     | 0.279<br>0.412<br>0.000        |
| Territory                         |   | Territorial Multiplier  |                     |                         |                    |                                |
| Charlotte                         |   | 1.204                   |                     |                         |                    |                                |
| Balance of State (North Carolina) |   | 1.000                   |                     |                         |                    |                                |

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| CSP Class Codes and Description   |  |                        |                     |              |                    |                                |
|-----------------------------------|--|------------------------|---------------------|--------------|--------------------|--------------------------------|
| 1700                              | Mill Yards   |                        |                     |              |                    |                                |
| 1751                              | Oil distributing, Oil Terminals and LPG Tank Farms - Including Stock |                        |                     |              |                    |                                |
| 1752                              | Oil Distributing, Oil Terminals and LPG Tank Farms - Excluding Stock |                        |                     |              |                    |                                |
| 2200                              | Baking on Premises, Delivery to Outlets                              |                        |                     |              |                    |                                |
| 2350                              | Beverage Bottlers Excluding Alcoholic Beverages                      |                        |                     |              |                    |                                |
| 2459                              | Distilleries and Wineries  |                        |                     |              |                    |                                |
| 2800                              | Textile Mill Products  |                        |                     |              |                    |                                |
| 3409                              | Leather and Leather Products   |                        |                     |              |                    |                                |
| 4809                              | Printing   |                        |                     |              |                    |                                |
| 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) |                                |
| 1700                              | Building (1)   | 0.378                  | 0.339               | 0.303        | 0.247              | 0.227                          |
|                                   | Contents (2)   | 0.578                  | 0.518               | 0.489        | 0.434              | 0.405                          |
|                                   | Yard   | 0.318                  |                     | 0.039        |                    |                                |
| 1751                              | Building (1)   | 0.243                  | 0.220               | 0.195        | 0.156              | 0.146                          |
|                                   | Contents (2)   | 0.318                  | 0.287               | 0.270        | 0.239              | 0.222                          |
| 1752                              | Building (1)   | 0.229                  | 0.206               | 0.183        | 0.150              | 0.137                          |
|                                   | Contents (2)   | 0.227                  | 0.204               | 0.193        | 0.172              | 0.156                          |
| 2200                              | Building (1)   | 0.580                  | 0.524               | 0.468        | 0.380              | 0.349                          |
|                                   | Contents (2)   | 0.692                  | 0.624               | 0.586        | 0.518              | 0.486                          |
| 2350                              | Building (1)   | 0.374                  | 0.337               | 0.301        | 0.243              | 0.224                          |
|                                   | Contents (2)   | 0.443                  | 0.399               | 0.374        | 0.331              | 0.312                          |
| 2459                              | Building (1)   | 0.243                  | 0.218               | 0.195        | 0.156              | 0.143                          |
|                                   | Contents (2)   | 0.312                  | 0.281               | 0.268        | 0.237              | 0.218                          |
| 2800                              | Building (1)   | 0.927                  | 0.838               | 0.752        | 0.607              | 0.563                          |
|                                   | Contents (2)   | 1.226                  | 1.104               | 1.037        | 0.915              | 0.859                          |
| 3409                              | Building (1)   | 0.682                  | 0.615               | 0.545        | 0.443              | 0.409                          |
|                                   | Contents (2)   | 0.792                  | 0.711               | 0.671        | 0.592              | 0.551                          |
| 4809                              | Building (1)   | 0.522                  | 0.472               | 0.420        | 0.339              | 0.316                          |
|                                   | Contents (2)   | 0.638                  | 0.574               | 0.540        | 0.478              | 0.449                          |
|                                   |  |                        |                     |              |                    |                                |
| Territory                         |  | Territorial Multiplier |                     |              |                    |                                |
| Charlotte                         |  | 1.204                  |                     |              |                    |                                |
| 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<br>~CSP Class Code 1190 applies, except for:<br>Billboards & Signs (Not on Buildings) (Item 7) Class Code 1185<br>Bridges & Aqueducts (Item 10) Class Code 1200<br>Drive-in Theatres (Item 14) Class Code 0833<br>Use Coverage Code 1<br>Use Construction Code 0<br>Refer to Rules 30.C.2., 30.C.3 and 31.C.4. for information about endorsements which may apply   | PROTECTION CLASSES<br>(CODES) |                         |                         | BASIC GROUP II SYMBOL |
|----------|--|-------------------------------|-------------------------|-------------------------|-----------------------|
|          |  | O1-O4<br>(O1-O4)              | O5-O8<br>(O5-O8)        | O9-10<br>(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.<br>(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.<br>(b) Metal or other non-combustible materials with combustible wrappings or combustible pallets.<br>(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<br>(a) Metal Supports<br>(b) Wood Supports   | 0.106<br>1.071                | 0.106<br>1.071          | 0.106<br>1.071          | AB<br>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.<br>(a) Metal or other non-combustible equipment<br>(b) Combustible Equipment   | 0.551<br>3.153                | 0.551<br>4.193          | 0.551<br>5.234          | B<br>4B               |
| 5        | ARTIFICIAL TURF  | 0.322                         | 0.364                   | 0.395                   | B                     |
| 6        | AWNINGS & CANOPIES (when insured separately):<br>(a) Entirely non-combustible, including supports<br>(b) Other than above  | 0.106<br>0.967                | 0.106<br>1.280          | 0.106<br>1.592          | 8B<br>8B              |
| 7        | BILLBOARDS & SIGNS (Not on Buildings)<br>(a) Entirely metal, including frame and supports<br>(b) Other than above  | 0.989<br>2.289                | 0.989<br>2.289          | 0.989<br>2.289          | 4B<br>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:<br>(a) Concrete, including supports & deck<br>(b) Metal, including supports & deck<br>(c) Wood or part wood  | 0.094<br>0.293<br>0.863       | 0.094<br>0.293<br>0.967 | 0.094<br>0.293<br>1.071 | 2A<br>3AB<br>4B       |
| 11       | COOLING TOWERS<br>(a) Masonry<br>(b) Metal<br>(c) Wood   | 0.239<br>0.551<br>0.967       | 0.239<br>0.551<br>1.280 | 0.239<br>0.551<br>1.592 | 2A<br>3AB<br>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<br>~CSP Class Code 1190 applies, except for:<br>Billboards & Signs (Not on Buildings) (Item 7) Class Code 1185<br>Bridges & Aqueducts (Item 10) Class Code 1200<br>Drive-in Theatres (Item 14) Class Code 0833<br>Use Coverage Code 1<br>Use Construction Code 0<br>Refer to Rules 30.C.2.,30.C.3 and 31.C.4 for information about endorsements which may apply | PROTECTION CLASSES<br>(CODES) |                  |                  | BASIC GROUP II SYMBOL |
|----------|--|-------------------------------|------------------|------------------|-----------------------|
|          |  | O1-O4<br>(O1-O4)              | O5-O8<br>(O5-O8) | O9-10<br>(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)<br>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                    |

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85. BASIC GROUP I CLASS RATES CONTINUED

| ITEM<br>No. | SPECIAL CLASSES - LOSS COSTS<br>~CSP Class Code 1190 applies, except for:<br>Billboards & Signs (Not on Buildings) (Item 7) Class Code 1185<br>Bridges & Aqueducts (Item 10) Class Code 1200<br>Drive-in Theatres (Item 14) Class Code 0833<br>Use Coverage Code 1<br>Use Construction Code 0<br>Refer to Rules 30.C.2., 30.C.3 and 31.C.4. for information about<br>endorsements which may apply | PROTECTION CLASSES<br>(CODES) |                  |                  | BASIC<br>GROUP II<br>SYMBOL |
|-------------|---|-------------------------------|------------------|------------------|-----------------------------|
|             |   | O1-O4<br>(O1-O4)              | O5-O8<br>(O5-O8) | O9-10<br>(O9-10) |                             |
| 27          | STOCK PENS, FEED PENS, FEED STORING PENS, CORRALS,<br>where such equipment is not subject to Division Four - Farm.  | 2.112                         | 2.374            | 2.634            | 8B                          |
| 28          | STREET LIGHTING POLES, PARKING METERS, STREET<br>SIGNS, TRAFFIC SIGNALS, FLAGPOLES, FIRE ALARM BOXES<br>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<br>non-combustible liquids, such as water, non-combustible<br>gases, such as nitrogen, oxygen or CO & non-combustible solids,<br>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<br>on steel supports   | 0.135                         | 0.135            | 0.135            | A                           |
|             | (3) Wood tanks, or tanks with wood supports (including<br>wood reservoir roofs  | 0.239                         | 0.239            | 0.239            | 4B                          |
| 31          | TENTS AND FABRIC COVERED STRUCTURES:  |                               |                  |                  |                             |
|             | (a) Fabric covered structures supported by structural metal<br>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<br>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                           |