

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 CF-NC-2008-LC-002 North Carolina Commercial Fire and Allied Lines (CLM Division Five) Advisory Prospective Loss Costs Revision

Effective Date: November 1, 2008

(Applicable to all New, Continued and Anniversary Adjustments of Eligible Three Year Commercial Class Rated Policies written on or after November 1, 2008)

COMMERCIAL GROUP II RATES FOR NCJUA

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

Rates per \$100 of insurance

Territory I

	<u>Bldg.</u>	<u>Cont.</u>
AA	0.026	0.017
A	0.026	0.019
AB	0.055	0.032
B	0.107	0.060

Territory II

	<u>Bldg.</u>	<u>Cont.</u>
AA	0.085	0.028
A	0.094	0.030
AB	0.130	0.055
B	0.335	0.132

CSP Class Codes and Description						
0313	Apartments without Mercantile Occupancies - Over 30 Units					
0321	Apartments with Mercantile Occupancies - Up to 10 Units					
0322	Apartments with Mercantile Occupancies - 11 to 30 Units					
0323	Apartments with Mercantile Occupancies - Over 30 Units					
0331	Residential Condominiums without Mercantile Occupancies - Up to 10 Units					
0332	Residential Condominiums without Mercantile Occupancies - 11 to 30 Units					
0333	Residential Condominiums without Mercantile Occupancies - Over 30 Units					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0313	Building (1)	0.449	0.385	0.320	0.260	0.212
	Contents (2)	0.555	0.476	0.395	0.320	0.260
0321	Building (1)	0.757	0.649	0.543	0.436	0.353
	Contents (2)					
	A	0.859	0.740	0.609	0.497	0.405
	B&C	1.008	0.861	0.713	0.580	0.472
0322	Building (1)	0.757	0.649	0.543	0.436	0.353
	Contents (2)					
	A	0.859	0.740	0.609	0.497	0.405
	B&C	1.008	0.861	0.713	0.580	0.472
0323	Building (1)	0.540	0.462	0.385	0.310	0.252
	Contents (2)					
	A	0.609	0.522	0.436	0.353	0.289
	B&C	0.713	0.611	0.507	0.412	0.335
0331	Building (1)	0.224	0.193	0.160	0.131	0.106
	Contents (2)	0.277	0.239	0.197	0.160	0.131
0332	Building (1)	0.224	0.193	0.160	0.131	0.106
	Contents (2)	0.277	0.239	0.197	0.160	0.131
0333	Building (1)	0.224	0.193	0.160	0.131	0.106
	Contents (2)	0.277	0.239	0.197	0.160	0.131
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

CSP Class Codes and Description						
0341	Residential Condominiums with Mercantile Occupancies - Up to 10 Units					
0342	Residential Condominiums with Mercantile Occupancies - 11 to 30 Units					
0343	Residential Condominiums with Mercantile Occupancies - Over 30 Units					
0511	Mercantile - Sole Occupancy Only - Not Otherwise Classified - Low Susceptibility					
0512	Mercantile - Sole Occupancy Only, Tire, Battery and Accessory Dealers without Tire Recapping and Vulcanizing					
0520	Mercantile - Sole Occupancy Only - Wearing Apparel, Textiles, Shoes					
0531	Mercantile - Sole Occupancy Only - Alcoholic Beverages other than Bars					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0341	Building (1)	0.382	0.326	0.270	0.216	0.177
	Contents (2)					
	A	0.430	0.372	0.304	0.249	0.200
	B&C	0.503	0.432	0.355	0.289	0.237
0342	Building (1)	0.382	0.326	0.270	0.216	0.177
	Contents (2)					
	A	0.430	0.372	0.304	0.249	0.200
	B&C	0.503	0.432	0.355	0.289	0.237
0343	Building (1)	0.266	0.231	0.193	0.154	0.125
	Contents (2)					
	A	0.304	0.262	0.216	0.177	0.145
	B&C	0.355	0.308	0.254	0.208	0.168
0511	Building (1)	0.322	0.245	0.195	0.162	0.127
	Contents (2)	0.364	0.272	0.224	0.177	0.154
0512	Building (1)	0.308	0.231	0.183	0.150	0.119
	Contents (2)	0.297	0.220	0.183	0.145	0.125
0520	Building (1)	0.372	0.279	0.220	0.185	0.148
	Contents (2)	0.447	0.331	0.272	0.214	0.191
0531	Building (1)	0.299	0.224	0.177	0.148	0.118
	Contents (2)	0.316	0.237	0.193	0.152	0.139
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

CSP Class Codes and Description						
0532	Merc - Sole Occy Only - Food Products Inc. Retail Bakeries; Non-Alcoholic Beverages (Sales Only - No Baking or Cooking)					
0533	Mercantile - Sole Occupancy Only - Baking on Premises, No Delivery to Outlets					
0534	Mercantile - Sole Occupancy Only - Food Products with Limited Cooking, Excluding Bakeries					
0541	Mercantile - Sole Occupancy Only - Bars and Taverns					
0545	Mercantile - Sole Occupancy Only - Restaurants with Limited Cooking					
0550	Mercantile - Sole Occupancy Only - Boat and Marine Supply Dealers					
0561	Mercantile - Sole Occupancy Only - Motor Vehicles, No Repair					
0562	Mercantile - Sole Occupancy Only - Drugs					
0563	Mercantile - Sole Occupancy Only - Electrical Goods, Hardware and Machinery					
0564	Mercantile - Sole Occupancy Only - Furniture and Home Furnishings other than Appliances					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0532	Building (1)	0.476	0.355	0.281	0.235	0.187
	Contents (2)	0.432	0.320	0.262	0.206	0.185
0533	Building (1)	0.457	0.345	0.274	0.225	0.183
	Contents (2)	0.459	0.339	0.277	0.220	0.195
0534	Building (1)	0.509	0.382	0.303	0.251	0.200
	Contents (2)	0.547	0.403	0.331	0.262	0.233
0541	Building (1)	0.840	0.711	0.613	0.441	0.376
	Contents (2)	0.852	0.726	0.620	0.449	0.382
0545	Building (1)	0.804	0.678	0.582	0.424	0.360
	Contents (2)	0.815	0.692	0.594	0.430	0.366
0550	Building (1)	0.299	0.224	0.179	0.148	0.118
	Contents (2)	0.376	0.277	0.229	0.183	0.162
0561	Building (1)	0.316	0.239	0.191	0.154	0.123
	Contents (2)	0.391	0.291	0.239	0.187	0.170
0562	Building (1)	0.306	0.229	0.183	0.150	0.119
	Contents (2)	0.391	0.291	0.237	0.187	0.166
0563	Building (1)	0.351	0.262	0.208	0.173	0.141
	Contents (2)	0.303	0.224	0.183	0.146	0.127
0564	Building (1)	0.453	0.343	0.268	0.224	0.179
	Contents (2)	0.559	0.414	0.341	0.268	0.239
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

CSP Class Codes and Description						
0565	Mercantile - Sole Occupancy Only - Jewelry					
0566	Mercantile - Sole Occupancy Only - Sporting Goods					
0567	Mercantile - Sole Occupancy Only - Not Otherwise Classified - Moderate Susceptibility					
0570	Mercantile - Sole Occupancy Only - Not Otherwise Classified - High Susceptibility					
0580	Greenhouses - Sole Occupancy Only					
0581	Mercantile - Multiple Occupancy without 0564 Occupant					
0582	Mercantile - Multiple Occupancy with 0564 Occupant					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0565	Building (1)	0.316	0.239	0.191	0.154	0.123
	Contents (2)	0.303	0.224	0.183	0.146	0.127
0566	Building (1)	0.347	0.262	0.204	0.172	0.139
	Contents (2)	0.382	0.281	0.231	0.183	0.164
0567	Building (1)	0.318	0.241	0.191	0.156	0.123
	Contents (2)	0.362	0.268	0.220	0.177	0.154
0570	Building (1)	0.318	0.241	0.191	0.154	0.123
	Contents (2)	0.372	0.274	0.225	0.179	0.156
0580	Building (1)	0.308	0.231	0.183	0.150	0.123
	Contents (2)	0.382	0.279	0.231	0.183	0.162
0581	Building (1)	0.306	0.229	0.183	0.150	0.119
	Contents (2)					
	A	0.351	0.258	0.214	0.166	0.150
	B	0.424	0.316	0.258	0.202	0.183
0582	C	0.387	0.287	0.233	0.185	0.166
	Building (1)	0.339	0.252	0.200	0.168	0.135
	Contents (2)					
	A	0.353	0.262	0.214	0.170	0.152
	B	0.432	0.320	0.262	0.206	0.185
	C	0.389	0.291	0.237	0.187	0.170
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

CSP Class Codes and Description						
0701	Government Offices					
0702	Banks and Offices other than Governmental					
0742	Motels and Hotels with limited Cooking Restaurant - Up to 10 Units					
0743	Motels and Hotels with Limited Cooking Restaurant - 11 to 30 Units					
0744	Motels and Hotels with limited Cooking Restaurant - Over 30 Units					
0745	Motels and Hotels without Restaurant - Up to 10 Units					
0746	Motels and Hotels without Restaurant - 11 to 30 Units					
0747	Motels and Hotels without Restaurant - Over 30 Units					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0701	Building (1)	0.123	0.106	0.081	0.071	0.060
	Contents (2)					
	A	0.129	0.110	0.083	0.073	0.064
	B	0.189	0.160	0.123	0.110	0.091
0702	Building (1)	0.243	0.183	0.143	0.119	0.094
	Contents (2)					
	A	0.283	0.212	0.166	0.137	0.108
	B	0.393	0.295	0.231	0.191	0.154
0742	Building (1)	1.349	1.093	0.996	0.777	0.663
	Contents (2)	1.576	1.278	1.166	0.898	0.777
	Building (1)	1.349	1.093	0.996	0.777	0.663
	Contents (2)	1.576	1.278	1.166	0.898	0.777
0744	Building (1)	0.883	0.713	0.653	0.505	0.430
	Contents (2)	1.033	0.836	0.757	0.594	0.513
0745	Building (1)	0.619	0.503	0.457	0.355	0.303
	Contents (2)	0.723	0.586	0.530	0.410	0.355
0746	Building (1)	0.619	0.503	0.457	0.355	0.303
	Contents (2)	0.723	0.586	0.530	0.410	0.355
0747	Building (1)	0.403	0.328	0.301	0.231	0.198
	Contents (2)	0.472	0.383	0.347	0.270	0.235
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

CSP Class Codes and Description						
0755	Golf, Tennis and Similar Sport Facilities with Limited Cooking					
0756	Golf, Tennis and Similar Sport Facilities without Cooking					
0757	Clubs, Not Otherwise Classified, Including Fraternal and Union Halls					
0831	Motion Picture Studios					
0832	Theaters Excluding Drive-in Theaters					
0833	Drive-in Theaters					
0834	Skating Rinks - Roller Rinks					
0841	Bowling Alleys without Cooking					
0843	Halls and Auditoriums					
0844	Recreational Facilities, not Otherwise Classified					
0845	Boys' and Girls' Camps					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0755	Building (1)	0.659	0.536	0.405	0.314	0.276
	Contents (2)	0.736	0.595	0.453	0.353	0.306
0756	Building (1)	0.301	0.245	0.185	0.145	0.127
	Contents (2)	0.335	0.272	0.206	0.162	0.141
0757	Building (1)	0.330	0.268	0.204	0.158	0.141
	Contents (2)	0.368	0.301	0.225	0.179	0.154
0831	Building (1)	0.233	0.191	0.145	0.114	0.098
	Contents (2)	0.260	0.212	0.162	0.127	0.108
0832	Building (1)	0.281	0.225	0.173	0.135	0.118
	Contents (2)	0.312	0.252	0.193	0.150	0.129
0833	Building (1)	0.293	0.239	0.181	0.141	0.123
	Contents (2)	0.328	0.266	0.198	0.158	0.141
0834	Building (1)	0.428	0.345	0.260	0.204	0.179
	Contents (2)	0.478	0.387	0.293	0.229	0.198
0841	Building (1)	0.380	0.308	0.233	0.181	0.158
	Contents (2)	0.426	0.345	0.260	0.204	0.175
0843	Building (1)	0.206	0.170	0.127	0.102	0.087
	Contents (2)	0.233	0.189	0.141	0.114	0.098
0844	Building (1)	0.289	0.233	0.175	0.141	0.121
	Contents (2)	0.322	0.258	0.198	0.158	0.133
0845	Building (1)	0.181	0.148	0.114	0.087	0.073
	Contents (2)	0.198	0.164	0.123	0.098	0.085
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

CSP Class Codes and Description						
0846	Dance Halls, Ballrooms and Discotheques					
0851	Hospitals					
0852	Nursing and Convalescent Homes					
0900	churches and Synagogues					
0911	Dry cleaners and Dyeing Plants, other than Self-Service					
0912	Laundries, other than Self-Service					
0913	Self-Service Laundries and Dry Cleaners					
0921	Light Hazard Service Occupancies					
0922	Service Occupancies, other than Light Hazard					
0923	Funeral Homes					
0931	Auto Parking Garages, Car Washes					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0846	Building (1)	0.428	0.345	0.260	0.204	0.179
	Contents (2)	0.478	0.387	0.293	0.229	0.198
0851	Building (1)	0.123	0.108	0.087	0.087	0.066
	Contents (2)	0.160	0.135	0.114	0.114	0.085
0852	Building (1)	0.152	0.131	0.108	0.108	0.081
	Contents (2)	0.193	0.166	0.139	0.139	0.106
0900	Building (1)	0.141	0.106	0.100	0.077	0.056
	Contents (2)	0.162	0.119	0.116	0.087	0.067
0911	Building (1)	0.632	0.503	0.428	0.312	0.279
	Contents (2)	0.680	0.538	0.461	0.335	0.303
0912	Building (1)	0.780	0.619	0.524	0.385	0.347
	Contents (2)	0.836	0.663	0.567	0.412	0.372
0913	Building (1)	0.574	0.457	0.389	0.283	0.256
	Contents (2)	0.619	0.489	0.418	0.304	0.272
0921	Building (1)	0.308	0.247	0.208	0.150	0.139
	Contents (2)	0.333	0.264	0.224	0.164	0.148
0922	Building (1)	0.366	0.289	0.247	0.179	0.160
	Contents (2)	0.391	0.312	0.266	0.195	0.173
0923	Building (1)	0.224	0.177	0.150	0.110	0.098
	Contents (2)	0.241	0.191	0.160	0.118	0.106
0931	Building (1)	0.179	0.139	0.112	0.087	0.069
	Contents (2)	0.206	0.162	0.123	0.102	0.077
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

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)	0.272	0.210	0.164	0.133	0.104
	Contents (2)	0.312	0.243	0.189	0.152	0.118
0933	Building (1)	0.214	0.170	0.129	0.106	0.081
	Contents (2)	0.243	0.193	0.146	0.119	0.092
0934	Building (1)	0.297	0.233	0.179	0.146	0.114
	Contents (2)	0.343	0.266	0.206	0.166	0.129
0940	Building (1)	0.146	0.118	0.089	0.073	0.056
	Contents (2)	0.170	0.133	0.104	0.081	0.064
0951	Building (1)	0.628	0.509	0.382	0.301	0.266
	Contents (2)	0.705	0.567	0.436	0.339	0.289
0952	Building (1)	0.289	0.233	0.175	0.141	0.121
	Contents (2)	0.322	0.258	0.198	0.158	0.133
1000	Building (1)	0.100	0.083	0.066	0.056	0.048
	Contents (2)	0.116	0.096	0.075	0.066	0.056
1051	Building (1)	0.073	0.062	0.048	0.042	0.037
	Contents (2)	0.085	0.073	0.056	0.050	0.042
1052	Building (1)	0.177	0.148	0.118	0.094	0.087
	Contents (2)	0.224	0.187	0.148	0.121	0.108
1070	Building (1)	0.123	0.106	0.081	0.071	0.060
	Contents (2)	0.146	0.123	0.094	0.083	0.071
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

CSP Class Codes and Description						
1150	Builders' Risk					
1180	Vacant Buildings - See CSP Class Code of previous or intended occupancy. Add loss cost of .011 unless Class Code of previous or intended occupancy is 0580, 0742-0747, 0833, 0834, 0841, 0843, 0844, 0846, 0900, 0951, 0952, 1051, or 1052.					
1211	Freight Terminals					
1212	General Storage Warehouses - Bailee					
1213	Miscellaneous Products Storage - (Other Than Retail Or Wholesale Or Cold Storage)					
1220	Household Goods Storage					
1230	Cold Storage Warehouses					
1400	Waste and Reclaimed Materials Including Yards					
1650	Building Supply Yards, Including Retail Lumberyards, Coal and Coke Yards.					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
1150	Building (1) Contents (2)	0.133	0.108	0.083	0.064	0.060
1211	Building (1) Contents (2)	0.497 0.541	0.372 0.409	0.322 0.355	0.264 0.287	0.210 0.227
1212	Building (1) Contents (2)	0.401 0.439	0.303 0.328	0.264 0.287	0.214 0.235	0.170 0.183
1213	Building (1) Contents (2)	0.401 0.443	0.303 0.328	0.264 0.287	0.214 0.235	0.170 0.183
1220	Building (1) Contents (2)	0.453 0.497	0.343 0.372	0.299 0.322	0.243 0.264	0.191 0.210
1230	Building (1) Contents (2)	0.360 0.393	0.270 0.299	0.235 0.256	0.191 0.210	0.152 0.164
1400	Building (1) Contents (2) Yard	1.089 1.062 1.314	0.819 0.896	0.709 1.347 0.202	0.578 0.632	0.453 0.497
1650	Building (1) Contents (2) Yard	0.619 0.865 0.478	0.462 0.507	0.401 0.813 0.064	0.326 0.356	0.256 0.281 0.000
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

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)	0.524	0.393	0.343	0.277	0.220
	Contents (2)	0.738	0.430	0.690	0.303	0.239
	Yard	0.405		0.054		
1751	Building (1)	0.416	0.312	0.272	0.220	0.173
	Contents (2)	0.453	0.343	0.299	0.243	0.191
1752	Building (1)	0.320	0.239	0.210	0.170	0.131
	Contents (2)	0.349	0.264	0.227	0.183	0.146
2200	Building (1)	0.777	0.649	0.534	0.451	0.358
	Contents (2)	0.809	0.674	0.561	0.472	0.378
2350	Building (1)	0.540	0.451	0.370	0.312	0.251
	Contents (2)	0.567	0.472	0.391	0.324	0.264
2459	Building (1)	0.324	0.270	0.222	0.189	0.150
	Contents (2)	0.337	0.283	0.237	0.197	0.156
2800	Building (1)	1.249	1.006	0.773	0.688	0.624
	Contents (2)	1.532	1.226	0.944	0.844	0.759
3409	Building (1)	1.104	0.873	0.757	0.576	0.520
	Contents (2)	1.127	0.888	0.779	0.588	0.532
4809	Building (1)	0.779	0.613	0.532	0.407	0.370
	Contents (2)	0.796	0.626	0.545	0.420	0.376
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

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

SECTION V BASIC GROUP I CLASS RATES (FAIR)

85. BASIC GROUP I CLASS RATES

L.3. SPECIAL CLASS LOSS COSTS

ITEM No.	SPECIAL CLASSES - LOSS COSTS ~CSP Class Code 1190 applies, except for: Billboards & Signs (Not on Buildings) (Item 7) Class Code 1185 Bridges & Aqueducts (Item 10) Class Code 1200 Drive-in Theatres (Item 14) Class Code 0833 Use Coverage Code 1 Use Construction Code 0 Refer to Rules 30.C.2., 30.C.3 and 31.C.4. for information about endorsements which may apply	PROTECTION CLASSES (CODES)			BASIC GROUP II SYMBOL
		O1-O4 (O1-O4)	O5-O8 (O5-O8)	O9-10 (O9-10)	
1	Apply the loss costs under (a), (b) and (c) to all property in the open, except for specific properties which have been provided for under Items 2 through 34.				
	(a) Masonry or metal or other non-combustible materials, stock or equipment such as storage of machinery (with no combustible attachments or parts), metal bars or ingots, monuments, statuary, tombstones, stone and similar non-combustible materials, with no combustible wrapping or pallets.	0.085	0.085	0.085	A
	(b) Metal or other non-combustible materials with combustible wrappings or combustible pallets.	0.501	0.655	0.811	B
	(c) Materials, stock or equipment which are combustible or part combustible.	0.967	1.280	1.592	4B
2	AIRCRAFT STORED IN THE OPEN	0.551	0.709	0.863	8B
3	AIRCRAFT BEACONS, BLINKERS and other lighting equipment				
	(a) Metal Supports	0.106	0.106	0.106	AB
	(b) Wood Supports	1.071	1.071	1.071	4B
4	AMUSEMENT EQUIPMENT IN THE OPEN (Commercial Enterprises), including rides, games, aerial trams, ski lifts, amusement piers, golf driving range equipment, miniature golf equipment and similar equipment.				
	(a) Metal or other non-combustible equipment	0.551	0.551	0.551	B
	(b) Combustible Equipment	3.153	4.193	5.234	4B
5	ARTIFICIAL TURF	0.322	0.364	0.395	B
6	AWNINGS & CANOPIES (when insured separately):				
	(a) Entirely non-combustible, including supports	0.106	0.106	0.106	8B
	(b) Other than above	0.967	1.280	1.592	8B
7	BILLBOARDS & SIGNS (Not on Buildings)				
	(a) Entirely metal, including frame and supports	0.989	0.989	0.989	4B
	(b) Other than above	2.289	2.289	2.289	8B
8	BLEACHERS	0.967	1.280	1.592	B
9	BOATS, DREDGES OR VESSELS ON LAND OR PERMANENTLY ANCHORED	0.967	1.280	1.592	2B
10	BRIDGES, AQUEDUCTS:				
	(a) Concrete, including supports & deck	0.094	0.094	0.094	2A
	(b) Metal, including supports & deck	0.293	0.293	0.293	3AB
	(c) Wood or part wood	0.863	0.967	1.071	4B
11	COOLING TOWERS				
	(a) Masonry	0.239	0.239	0.239	2A
	(b) Metal	0.551	0.551	0.551	3AB
	(c) Wood	0.967	1.280	1.592	4B
12	CORDWOOD, FELLED TIMBER, STAKES & RAILROAD TIES in the open, not on the premises of a lumber mill or builders supply yard.	2.112	2.374	2.634	4B

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

**NCJUA
RATES**

1.927

85. BASIC GROUP I CLASS RATES

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

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

**NCJUA
RATES**

1.927

85. BASIC GROUP I CLASS RATES CONTINUED

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

RATE PAGES

North Carolina Insurance Underwriting Association (Beach Plan)

Includes a Loss Cost Expense Factor of 1.537 for Group I

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

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

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

**These are final rates. The Associations' expense modifiers have been applied
to the NC Advisory Prospective Loss Costs approved by ISO Circular CF-NC-2008-LC-002
North Carolina Commercial Fire and Allied Lines (CLM Division Five)
Advisory Prospective Loss Costs Revision**

Effective Date: November 1, 2008

**(Applicable to all New, Continued and Anniversary Adjustments of Eligible
Three Year Commercial) Class Rated Policies written on or after November 1, 2008.**

COMMERCIAL GROUP II RATES FOR NCIUA

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

Rates per \$100 of insurance

	Beach	
	Bldg.	Cont.
AA	0.201	0.058
A	0.225	0.068
AB	0.383	0.131
B	1.336	0.618

NCIUA RATES 10/01/2008

1.537

CSP Class Codes and Description						
0074	Boarding and Lodging houses, Rooming Houses, Fraternities and Sororities, Dormitories - Up to 10 Units					
0075	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories - 11 to 30 Units					
0076	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories - Over 30 Units.					
0077	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes - Up to 10 Units					
0078	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes - 11 to 30 Units					
0079	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes - Over 30 Units					
0196	1 Family Dwellings (Lessor's Risk)					
0197	2 Family Dwellings (Lessor's Risk)					
0198	3 or 4 Family Dwellings (lessor's Risk)					
0311	Apartments without Mercantile Occupancies - Up to 10 Units					
0312	Apartments without Mercantile Occupancies - 11 to 30 Units					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0074	Building (1)	0.148	0.120	0.105	0.083	0.066
	Contents (2)	0.174	0.138	0.121	0.098	0.077
0075	Building (1)	0.148	0.120	0.105	0.083	0.066
	Contents (2)	0.174	0.138	0.121	0.098	0.077
0076	Building (1)	0.148	0.120	0.105	0.083	0.066
	Contents (2)	0.174	0.138	0.121	0.098	0.077
0077	Building (1)	0.134	0.108	0.092	0.075	0.060
	Contents (2)	0.154	0.126	0.108	0.086	0.069
0078	Building (1)	0.134	0.108	0.092	0.075	0.060
	Contents (2)	0.154	0.126	0.108	0.086	0.069
0079	Building (1)	0.134	0.108	0.092	0.075	0.060
	Contents (2)	0.154	0.126	0.108	0.086	0.069
0196	Building (1)	0.112	0.088	0.078	0.063	0.051
	Contents (2)	0.129	0.105	0.092	0.072	0.060
0197	Building (1)	0.112	0.092	0.078	0.063	0.051
	Contents (2)	0.131	0.106	0.092	0.072	0.060
0198	Building (1)	0.129	0.105	0.088	0.071	0.058
	Contents (2)	0.148	0.120	0.105	0.081	0.066
0311	Building (1)	0.358	0.307	0.255	0.207	0.169
	Contents (2)	0.443	0.380	0.315	0.255	0.207
0312	Building (1)	0.358	0.307	0.255	0.207	0.169
	Contents (2)	0.443	0.380	0.315	0.255	0.207
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

NCIUA RATES 10/01/2008

CSP Class Codes and Description						
0313	Apartments without Mercantile Occupancies - Over 30 Units					
0321	Apartments with Mercantile Occupancies - Up to 10 Units					
0322	Apartments with Mercantile Occupancies - 11 to 30 Units					
0323	Apartments with Mercantile Occupancies - Over 30 Units					
0331	Residential Condominiums without Mercantile Occupancies - Up to 10 Units					
0332	Residential Condominiums without Mercantile Occupancies - 11 to 30 Units					
0333	Residential Condominiums without Mercantile Occupancies - Over 30 Units					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0313	Building (1)	0.358	0.307	0.255	0.207	0.169
	Contents (2)	0.443	0.380	0.315	0.255	0.207
0321	Building (1)	0.604	0.518	0.433	0.347	0.281
	Contents (2)					
	A	0.686	0.590	0.486	0.397	0.323
	B&C	0.804	0.687	0.569	0.463	0.377
0322	Building (1)	0.604	0.518	0.433	0.347	0.281
	Contents (2)					
	A	0.686	0.590	0.486	0.397	0.323
	B&C	0.804	0.687	0.569	0.463	0.377
0323	Building (1)	0.430	0.369	0.307	0.247	0.201
	Contents (2)					
	A	0.486	0.417	0.347	0.281	0.231
	B&C	0.569	0.487	0.404	0.329	0.267
0331	Building (1)	0.178	0.154	0.128	0.105	0.085
	Contents (2)	0.221	0.191	0.157	0.128	0.105
0332	Building (1)	0.178	0.154	0.128	0.105	0.085
	Contents (2)	0.221	0.191	0.157	0.128	0.105
0333	Building (1)	0.178	0.154	0.128	0.105	0.085
	Contents (2)	0.221	0.191	0.157	0.128	0.105
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

NCIUA RATES 10/01/2008

CSP Class Codes and Description						
0341	Residential Condominiums with Mercantile Occupancies - Up to 10 Units					
0342	Residential Condominiums with Mercantile Occupancies - 11 to 30 Units					
0343	Residential Condominiums with Mercantile Occupancies - Over 30 Units					
0511	Mercantile - Sole Occupancy Only - Not Otherwise Classified - Low Susceptibility					
0512	Mercantile - Sole Occupancy Only, Tire, Battery and Accessory Dealers without Tire Recapping and Vulcanizing					
0520	Mercantile - Sole Occupancy Only - Wearing apparel, Textiles, Shoes					
0531	Mercantile - Sole Occupancy Only - Alcoholic Beverages other than Bars					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0341	Building (1)	0.304	0.260	0.215	0.172	0.141
	Contents (2)					
	A	0.343	0.297	0.243	0.198	0.160
	B&C	0.401	0.344	0.283	0.231	0.189
0342	Building (1)	0.304	0.260	0.215	0.172	0.141
	Contents (2)					
	A	0.343	0.297	0.243	0.198	0.160
	B&C	0.401	0.344	0.283	0.231	0.189
0343	Building (1)	0.212	0.184	0.154	0.123	0.100
	Contents (2)					
	A	0.243	0.209	0.172	0.141	0.115
	B&C	0.283	0.246	0.203	0.166	0.134
0511	Building (1)	0.257	0.195	0.155	0.129	0.101
	Contents (2)	0.290	0.217	0.178	0.141	0.123
0512	Building (1)	0.246	0.184	0.146	0.120	0.095
	Contents (2)	0.237	0.175	0.146	0.115	0.100
0520	Building (1)	0.297	0.223	0.175	0.148	0.118
	Contents (2)	0.357	0.264	0.217	0.171	0.152
0531	Building (1)	0.238	0.178	0.141	0.118	0.094
	Contents (2)	0.252	0.189	0.154	0.121	0.111
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

NCIUA RATES 10/01/2008

CSP Class Codes and Description						
0532	Merc - Sole Occy Only - Food Products Inc. Retail Bakeries; Non-Alcoholic Beverages (Sales Only - No Baking or Cooking)					
0533	Mercantile - Sole Occupancy Only - Baking on Premises, No Delivery to Outlets					
0534	Mercantile - Sole Occupancy Only - Food Products with Limited Cooking, Excluding Bakeries					
0541	Mercantile - Sole Occupancy Only - Bars and Taverns					
0545	Mercantile - Sole Occupancy Only - Restaurants with Limited Cooking					
0550	Mercantile - Sole Occupancy Only - Boat and Marine Supply Dealers					
0561	Mercantile - Sole Occupancy Only - Motor Vehicles, No Repair					
0562	Mercantile - Sole Occupancy Only - Drugs					
0563	Mercantile - Sole Occupancy Only - Electrical Goods, Hardware and Machinery					
0564	Mercantile - Sole Occupancy Only - Furniture and Home Furnishings other than Appliances					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0532	Building (1)	0.380	0.283	0.224	0.188	0.149
	Contents (2)	0.344	0.255	0.209	0.164	0.148
0533	Building (1)	0.364	0.275	0.218	0.180	0.146
	Contents (2)	0.366	0.271	0.221	0.175	0.155
0534	Building (1)	0.406	0.304	0.241	0.200	0.160
	Contents (2)	0.437	0.321	0.264	0.209	0.186
0541	Building (1)	0.670	0.567	0.489	0.352	0.300
	Contents (2)	0.679	0.579	0.495	0.358	0.304
0545	Building (1)	0.641	0.541	0.464	0.338	0.287
	Contents (2)	0.650	0.552	0.473	0.343	0.292
0550	Building (1)	0.238	0.178	0.143	0.118	0.094
	Contents (2)	0.300	0.221	0.183	0.146	0.129
0561	Building (1)	0.252	0.191	0.152	0.123	0.098
	Contents (2)	0.312	0.232	0.191	0.149	0.135
0562	Building (1)	0.244	0.183	0.146	0.120	0.095
	Contents (2)	0.312	0.232	0.189	0.149	0.132
0563	Building (1)	0.280	0.209	0.166	0.138	0.112
	Contents (2)	0.241	0.178	0.146	0.117	0.101
0564	Building (1)	0.361	0.274	0.214	0.178	0.143
	Contents (2)	0.446	0.330	0.272	0.214	0.191
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

NCIUA RATES 10/01/2008

CSP Class Codes and Description						
0565	Mercantile - Sole Occupancy Only - Jewelry					
0566	Mercantile - Sole Occupancy Only - Sporting Goods					
0567	Mercantile - Sole Occupancy Only - Not Otherwise Classified - Moderate Susceptibility					
0570	Mercantile - Sole Occupancy Only - Not Otherwise Classified - High Susceptibility					
0580	Greenhouses - Sole Occupancy Only					
0581	Mercantile - Multiple Occupancy without 0564 Occupant					
0582	Mercantile - Multiple Occupancy with 0564 Occupant					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0565	Building (1)	0.252	0.191	0.152	0.123	0.098
	Contents (2)	0.241	0.178	0.146	0.117	0.101
0566	Building (1)	0.277	0.209	0.163	0.137	0.111
	Contents (2)	0.304	0.224	0.184	0.146	0.131
0567	Building (1)	0.254	0.192	0.152	0.124	0.098
	Contents (2)	0.289	0.214	0.175	0.141	0.123
0570	Building (1)	0.254	0.192	0.152	0.123	0.098
	Contents (2)	0.297	0.218	0.180	0.143	0.124
0580	Building (1)	0.246	0.184	0.146	0.120	0.098
	Contents (2)	0.304	0.223	0.184	0.146	0.129
0581	Building (1)	0.244	0.183	0.146	0.120	0.095
	Contents (2)					
	A	0.280	0.206	0.171	0.132	0.120
	B	0.338	0.252	0.206	0.161	0.146
0582	Building (1)	0.271	0.201	0.160	0.134	0.108
	Contents (2)					
	A	0.281	0.209	0.171	0.135	0.121
	B	0.344	0.255	0.209	0.164	0.148
	C	0.310	0.232	0.189	0.149	0.135
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

NCIUA RATES 10/01/2008

CSP Class Codes and Description						
0701	Government Offices					
0702	Banks and Offices other than Governmental					
0742	Motels and Hotels with limited Cooking Restaurant - Up to 10 Units					
0743	Motels and Hotels with Limited Cooking Restaurant - 11 to 30 Units					
0744	Motels and Hotels with limited Cooking Restaurant - Over 30 Units					
0745	Motels and Hotels without Restaurant - Up to 10 Units					
0746	Motels and Hotels without Restaurant - 11 to 30 Units					
0747	Motels and Hotels without Restaurant - Over 30 Units					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0701	Building (1)	0.098	0.085	0.065	0.057	0.048
	Contents (2)					
	A	0.103	0.088	0.066	0.058	0.051
	B	0.151	0.128	0.098	0.088	0.072
0702	Building (1)	0.194	0.146	0.114	0.095	0.075
	Contents (2)					
	A	0.226	0.169	0.132	0.109	0.086
	B	0.314	0.235	0.184	0.152	0.123
0742	Building (1)	1.076	0.871	0.795	0.619	0.529
	Contents (2)	1.257	1.019	0.930	0.716	0.619
	Building (1)	1.076	0.871	0.795	0.619	0.529
	Contents (2)	1.257	1.019	0.930	0.716	0.619
0744	Building (1)	0.704	0.569	0.521	0.403	0.343
	Contents (2)	0.824	0.667	0.604	0.473	0.409
0745	Building (1)	0.493	0.401	0.364	0.283	0.241
	Contents (2)	0.576	0.467	0.423	0.327	0.283
0746	Building (1)	0.493	0.401	0.364	0.283	0.241
	Contents (2)	0.576	0.467	0.423	0.327	0.283
0747	Building (1)	0.321	0.261	0.240	0.184	0.158
	Contents (2)	0.377	0.306	0.277	0.215	0.188
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

NCIUA RATES 10/01/2008

CSP Class Codes and Description						
0755	Golf, Tennis and Similar Sport Facilities with Limited Cooking					
0756	Golf, Tennis and Similar Sport Facilities without Cooking					
0757	Clubs, Not Otherwise Classified, Including Fraternal and Union Halls					
0831	Motion Picture Studios					
0832	Theaters Excluding Drive-in Theaters					
0833	Drive-in Theaters					
0834	Skating Rinks - Roller Rinks					
0841	Bowling Alleys without Cooking					
0843	Halls and Auditoriums					
0844	Recreational Facilities, not Otherwise Classified					
0845	Boys' and Girls' Camps					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0755	Building (1)	0.526	0.427	0.323	0.251	0.220
	Contents (2)	0.587	0.475	0.361	0.281	0.244
0756	Building (1)	0.240	0.195	0.148	0.115	0.101
	Contents (2)	0.267	0.217	0.164	0.129	0.112
0757	Building (1)	0.263	0.214	0.163	0.126	0.112
	Contents (2)	0.294	0.240	0.180	0.143	0.123
0831	Building (1)	0.186	0.152	0.115	0.091	0.078
	Contents (2)	0.207	0.169	0.129	0.101	0.086
0832	Building (1)	0.224	0.180	0.138	0.108	0.094
	Contents (2)	0.249	0.201	0.154	0.120	0.103
0833	Building (1)	0.234	0.191	0.144	0.112	0.098
	Contents (2)	0.261	0.212	0.158	0.126	0.112
0834	Building (1)	0.341	0.275	0.207	0.163	0.143
	Contents (2)	0.381	0.309	0.234	0.183	0.158
0841	Building (1)	0.303	0.246	0.186	0.144	0.126
	Contents (2)	0.340	0.275	0.207	0.163	0.140
0843	Building (1)	0.164	0.135	0.101	0.081	0.069
	Contents (2)	0.186	0.151	0.112	0.091	0.078
0844	Building (1)	0.231	0.186	0.140	0.112	0.097
	Contents (2)	0.257	0.206	0.158	0.126	0.106
0845	Building (1)	0.144	0.118	0.091	0.069	0.058
	Contents (2)	0.158	0.131	0.098	0.078	0.068
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

NCIUA RATES 10/01/2008

CSP Class Codes and Description						
0846	Dance Halls, Ballrooms and Discotheques					
0851	Hospitals					
0852	Nursing and Convalescent Homes					
0900	churches and Synagogues					
0911	Dry cleaners and Dyeing Plants, other than Self-Service					
0912	Laundries, other than Self-Service					
0913	Self-Service Laundries and Dry Cleaners					
0921	Light Hazard Service Occupancies					
0922	Service Occupancies, other than Light Hazard					
0923	Funeral Homes					
0931	Auto Parking Garages, Car Washes					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0846	Building (1)	0.341	0.275	0.207	0.163	0.143
	Contents (2)	0.381	0.309	0.234	0.183	0.158
0851	Building (1)	0.098	0.086	0.069	0.069	0.052
	Contents (2)	0.128	0.108	0.091	0.091	0.068
0852	Building (1)	0.121	0.105	0.086	0.086	0.065
	Contents (2)	0.154	0.132	0.111	0.111	0.085
0900	Building (1)	0.112	0.085	0.080	0.061	0.045
	Contents (2)	0.129	0.095	0.092	0.069	0.054
0911	Building (1)	0.504	0.401	0.341	0.249	0.223
	Contents (2)	0.543	0.429	0.367	0.267	0.241
0912	Building (1)	0.622	0.493	0.418	0.307	0.277
	Contents (2)	0.667	0.529	0.452	0.329	0.297
0913	Building (1)	0.458	0.364	0.310	0.226	0.204
	Contents (2)	0.493	0.390	0.334	0.243	0.217
0921	Building (1)	0.246	0.197	0.166	0.120	0.111
	Contents (2)	0.266	0.211	0.178	0.131	0.118
0922	Building (1)	0.292	0.231	0.197	0.143	0.128
	Contents (2)	0.312	0.249	0.212	0.155	0.138
0923	Building (1)	0.178	0.141	0.120	0.088	0.078
	Contents (2)	0.192	0.152	0.128	0.094	0.085
0931	Building (1)	0.143	0.111	0.089	0.069	0.055
	Contents (2)	0.164	0.129	0.098	0.081	0.061
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

NCIUA RATES 10/01/2008

CSP Class Codes and Description						
0932	Gasoline Service Stations					
0933	Motor Vehicle and Aircraft Repair, with or without Sales					
0934	Tire Recapping and Vulcanizing, with or without Sales					
0940	Aircraft Hangars without Repair					
0951	Gambling Casinos with Limited Cooking Restaurants					
0952	Gambling Casinos without Restaurants					
1000	Penal Institutions					
1051	Museums, Libraries, Art Galleries (Non-Profit)					
1052	Schools, Academic					
1070	Fire Departments, Police, Sewage, Water Works and Other Public Buildings					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
0932	Building (1)	0.217	0.168	0.131	0.106	0.083
	Contents (2)	0.249	0.194	0.151	0.121	0.094
0933	Building (1)	0.171	0.135	0.103	0.085	0.065
	Contents (2)	0.194	0.154	0.117	0.095	0.074
0934	Building (1)	0.237	0.186	0.143	0.117	0.091
	Contents (2)	0.274	0.212	0.164	0.132	0.103
0940	Building (1)	0.117	0.094	0.071	0.058	0.045
	Contents (2)	0.135	0.106	0.083	0.065	0.051
0951	Building (1)	0.501	0.406	0.304	0.240	0.212
	Contents (2)	0.563	0.452	0.347	0.271	0.231
0952	Building (1)	0.231	0.186	0.140	0.112	0.097
	Contents (2)	0.257	0.206	0.158	0.126	0.106
1000	Building (1)	0.080	0.066	0.052	0.045	0.038
	Contents (2)	0.092	0.077	0.060	0.052	0.045
1051	Building (1)	0.058	0.049	0.038	0.034	0.029
	Contents (2)	0.068	0.058	0.045	0.040	0.034
1052	Building (1)	0.141	0.118	0.094	0.075	0.069
	Contents (2)	0.178	0.149	0.118	0.097	0.086
1070	Building (1)	0.098	0.085	0.065	0.057	0.048
	Contents (2)	0.117	0.098	0.075	0.066	0.057
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

NCIUA RATES 10/01/2008

CSP Class Codes and Description						
1150	Builders' Risk					
1180	Vacant Buildings - See CSP Class Code of previous or intended occupancy. Add loss cost of .011 unless Class Code of previous or intended occupancy is 0580, 0742-0747, 0833, 0834, 0841, 0843, 0844, 0846, 0900, 0951, 0952, 1051, or 1052.					
1211	Freight Terminals					
1212	General Storage Warehouses - Bailee					
1213	Miscellaneous Products Storage - (Other Than Retail Or Wholesale Or Cold Storage)					
1220	Household Goods Storage					
1230	Cold Storage Warehouses					
1400	Waste and Reclaimed Materials Including Yards					
1650	Building Supply Yards, Including Retail Lumberyards, Coal and Coke Yards.					
CSP Class Code	Coverage	Construction (Code)				Mod. F.R. (5) or Fire Res. (6)
		Frame (1)	Joisted Masonry (2)	Non-Comb (3)	Mas. Non-Comb. (4)	
1150	Building (1) Contents (2)	0.106	0.086	0.066	0.051	0.048
1211	Building (1) Contents (2)	0.397 0.432	0.297 0.326	0.257 0.283	0.211 0.229	0.168 0.181
1212	Building (1) Contents (2)	0.320 0.350	0.241 0.261	0.211 0.229	0.171 0.188	0.135 0.146
1213	Building (1) Contents (2)	0.320 0.354	0.241 0.261	0.211 0.229	0.171 0.188	0.135 0.146
1220	Building (1) Contents (2)	0.361 0.397	0.274 0.297	0.238 0.257	0.194 0.211	0.152 0.168
1230	Building (1) Contents (2)	0.287 0.314	0.215 0.238	0.188 0.204	0.152 0.168	0.121 0.131
1400	Building (1) Contents (2) Yard	0.868 0.847 1.048	0.653 0.715	0.566 1.074 0.161	0.461 0.504	0.361 0.397
1650	Building (1) Contents (2) Yard	0.493 0.690 0.381	0.369 0.404	0.320 0.649 0.051	0.260 0.284	0.204 0.224
Territory		Territorial Multiplier				
Charlotte		0.961				
Balance of State (North Carolina)		1.000				

SECTION V BASIC GROUP I CLASS RATES

85. BASIC GROUP I CLASS RATES

L.3. SPECIAL CLASS LOSS COSTS

ITEM No.	SPECIAL CLASSES - LOSS COSTS ~CSP Class Code 1190 applies, except for: Billboards & Signs (Not on Buildings) (Item 7) Class Code 1185 Bridges & Aqueducts (Item 10) Class Code 1200 Drive-in Theatres (Item 14) Class Code 0833 Use Coverage Code 1 Use Construction Code 0 Refer to Rules 30.C.2., 30.C.3 and 31.C.4. for information about endorsements which may apply	PROTECTION CLASSES (CODES)			BASIC GROUP II SYMBOL
		O1-O4 (O1-O4)	O5-O8 (O5-O8)	O9-10 (O9-10)	
1	Apply the loss costs under (a), (b) and (c) to all property in the open, except for specific properties which have been provided for under Items 2 through 34. (a) Masonry or metal or other non-combustible materials, stock or equipment such as storage of machinery (with no combustible attachments or parts), metal bars or ingots, monuments, statuary, tombstones, stone and similar non-combustible materials, with no combustible wrapping or pallets. (b) Metal or other non-combustible materials with combustible wrappings or combustible pallets. (c) Materials, stock or equipment which are combustible or part combustible.	0.068	0.068	0.068	A
2	AIRCRAFT STORED IN THE OPEN	0.440	0.566	0.689	8B
3	AIRCRAFT BEACONS, BLINKERS and other lighting equipment (a) Metal Supports (b) Wood Supports	0.085 0.855	0.085 0.855	0.085 0.855	AB 4B
4	AMUSEMENT EQUIPMENT IN THE OPEN (Commercial Enterprises), including rides, games, aerial trams, ski lifts, amusement piers, golf driving range equipment, miniature golf equipment and similar equipment. (a) Metal or other non-combustible equipment (b) Combustible Equipment	0.440 2.515	0.440 3.345	0.440 4.174	B 4B
5	ARTIFICIAL TURF	0.257	0.290	0.315	B
6	AWNINGS & CANOPIES (when insured separately): (a) Entirely non-combustible, including supports (b) Other than above	0.085 0.772	0.085 1.021	0.085 1.270	8B 8B
7	BILLBOARDS & SIGNS (Not on Buildings) (a) Entirely metal, including frame and supports (b) Other than above	0.788 1.826	0.788 1.826	0.788 1.826	4B 8B
8	BLEACHERS	0.772	1.021	1.270	B
9	BOATS, DREDGES OR VESSELS ON LAND OR PERMANENTLY ANCHORED	0.772	1.021	1.270	2B
10	BRIDGES, AQUEDUCTS: (a) Concrete, including supports & deck (b) Metal, including supports & deck (c) Wood or part wood	0.075 0.234 0.689	0.075 0.234 0.772	0.075 0.234 0.855	2A 3AB 4B
11	COOLING TOWERS (a) Masonry (b) Metal (c) Wood	0.191 0.440 0.772	0.191 0.440 1.021	0.191 0.440 1.270	2A 3AB 4B
12	CORDWOOD, FELLED TIMBER, STAKES & RAILROAD TIES in the open, not on the premises of a lumber mill or builders supply yard.	1.685	1.894	2.101	4B

85. BASIC GROUP I CLASS RATES

ITEM No.	SPECIAL CLASSES - LOSS COSTS ~CSP Class Code 1190 applies, except for: Billboards & Signs (Not on Buildings) (Item 7) Class Code 1185 Bridges & Aqueducts (Item 10) Class Code 1200 Drive-in Theatres (Item 14) Class Code 0833 Use Coverage Code 1 Use Construction Code 0 Refer to Rules 30.C.2., 30.C.3 and 31.C.4 for information about endorsements which may apply	PROTECTION CLASSES (CODES)			BASIC GROUP II SYMBOL
		O1-O4 (O1-O4)	O5-O8 (O5-O8)	O9-10 (O9-10)	
13	CRANES & OTHER HEAVY MACHINERY in the open	0.191	0.191	0.293	3AB
14	DRIVE-IN THEATRES (speaker & screens only):				
	(a) Speakers	0.108	0.108	0.108	3AB
	(b) Screens:				
	(1) Concrete	0.068	0.068	0.068	2A
	(2) Metal	0.234	0.234	0.234	3AB
	(3) Wood	0.772	1.021	1.270	4B
15	ELECTRICAL TRANSFORMERS in the open, not owned by a public utility:				
	(a) On Concrete Pads or Steel Supports	0.108	0.108	0.108	A
	(b) On Wood Supports	0.234	0.234	0.234	4B
16	EXHIBIT STANDS AND BOOTHS IN THE OPEN				
	(a) Entirely Metal	0.523	0.689	0.855	3AB
	(b) Wood or Part Wood	1.021	1.353	1.685	4B
17	EXPLOSIVES IN THE OPEN	8.326	8.326	8.326	4B
18	FENCES & ARBORS:				
	(a) Metal or masonry	0.085	0.085	0.085	3AB
	(b) Wood	0.855	0.855	0.855	4B
19	INCINERATORS OR REFUSE BURNERS which are not part of a building:				
	(a) Masonry Construction	0.068	0.068	0.068	2A
	(b) All other construction	0.108	0.108	0.108	3AB
20	MACHINERY & EQUIPMENT IN THE OPEN in use for processing, manufacturing or mining operations, which is not part of a building or other structure:				
	(a) Where processing non-combustible materials (such as rocks, sand, gravel or similar inert material)	0.274	0.357	0.440	3AB
	(b) Where processing combustible materials other than hay, straw or fibers	0.772	1.021	1.270	3AB
	(c) Where processing hay, straw or other fibers	1.519	2.017	2.515	3AB
	(d) Where processing chemicals, acids or gases, make application for specific rating				
21	MOTION PICTURE SETS IN THE OPEN	0.772	1.021	1.270	8B
22	NURSERY STOCK IN THE OPEN (trees, shrubs, plants, flowers) NOTE: The above classification does not apply to growing crops, or to standing timber, but may apply to landscaping trees, shrubs, plants or flowers not provided for in Dwelling Policy Program or Farm Coverage Part.	0.647	0.647	0.647	8B
23	OIL DERRICKS	2.515	3.345	4.174	8AB
24	RAFTS & OTHER FLOATING EQUIPMENT, ALSO PORTABLE OR MOVABLE DOCKS (NOT BOATS OR DREDGES)	0.855	0.855	0.855	8B
25	RESERVOIR ROOFS	8.326	8.326	8.326	8AB
26	SAWMILLS, PORTABLE, IN THE OPEN	5.004	5.628	6.251	8B

COMMERCIAL LINES MANUAL
DIVISION FIVE - FIRE & ALLIED LINES

NCIUA
RATES

1.537

85. BASIC GROUP I CLASS RATES CONTINUED

ITEM No.	SPECIAL CLASSES - LOSS COSTS ~CSP Class Code 1190 applies, except for: Billboards & Signs (Not on Buildings) (Item 7) Class Code 1185 Bridges & Aqueducts (Item 10) Class Code 1200 Drive-in Theatres (Item 14) Class Code 0833 Use Coverage Code 1 Use Construction Code 0 Refer to Rules 30.C.2., 30.C.3 and 31.C.4. for information about endorsements which may apply	PROTECTION CLASSES (CODES)			BASIC GROUP II SYMBOL
		O1-O4 (O1-O4)	O5-O8 (O5-O8)	O9-10 (O9-10)	
27	STOCK PENS, FEED PENS, FEED STORING PENS, CORRALS, where such equipment is not subject to Division Four - Farm.	1.685	1.894	2.101	8B
28	STREET LIGHTING POLES, PARKING METERS, STREET SIGNS, TRAFFIC SIGNALS, FLAGPOLES, FIRE ALARM BOXES AND SIMILAR EQUIPMENT: (a) Metal (b) Wood or part wood	0.085 0.855	0.085 0.855	0.085 0.855	3AB 4B
29	SWIMMING POOLS IN THE OPEN: (a) In Ground: (1) Concrete or Metal (2) Wood or part wood (b) Above Ground: (1) Concrete or Metal (2) Other than (1)	0.068 0.234 0.068 0.855	0.068 0.234 0.068 0.855	0.068 0.234 0.068 0.855	A A A B
30	TANKS, BINS AND SILOS, used for the storage of non-combustible liquids, such as water, non-combustible gases, such as nitrogen, oxygen or CO & non-combustible solids, such as sand or gravel: (a) Tanks below ground, covered with earth (b) Tanks above ground: (1) Masonry tanks on the ground or with masonry supports (2) Steel tanks on the ground, or masonry or steel tanks on steel supports (3) Wood tanks, or tanks with wood supports (including wood reservoir roofs	0.068 0.068 0.108 0.191	0.068 0.068 0.108 0.191	0.068 0.068 0.108 0.191	1/2A A A 4B
31	TENTS AND FABRIC COVERED STRUCTURES: (a) Fabric covered structures supported by structural metal members (b) Air supported structures (c) All other fabric structures	2.515 3.345 3.345	2.847 3.761 3.761	3.137 4.174 4.174	8B 8B 8B
32	TOWERS: (a) Broadcasting Antennas (Radio & TV) (b) Receiving Antennas (Radio & TV) (c) Smokestacks or chimneys (Free Standing): (1) Masonry (2) Metal (d) Windmills	0.108 0.108 0.068 0.108 0.108	0.108 0.108 0.068 0.108 0.108	0.108 0.108 0.068 0.108 0.108	8AB 8B 8B 8B 8B
33	TUNNELS & UNDERGROUND PASSAGEWAYS, including underground conduits or pipes (excluding mine passageways): (a) Masonry or Wood (b) Wood	0.075 1.270	0.075 1.270	0.075 1.270	1/2A 1/2A
34	WATER OR SEWAGE LIFT PUMPS, enclosed or open: (a) Metal or Masonry (b) Wood or part wood	0.085 0.234	0.085 0.234	0.085 0.234	A B