

ISRB CIRCULAR

IDAHO COMMERCIAL FIRE & ALLIED LINES - FINALIZED IDAHO EXCEPTION LOSS COST CHANGE.

Loss Costs

June 19, 2017

2017-CF-5

SERFF# ISRB-131051763

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| | <hr/> This information is intended exclusively for Idaho Surveying and Rating Bureau, Inc. affiliated companies. <hr/> |
| BACKGROUND | <hr/> Bureau staff has received and reviewed the Idaho Exception Commercial Property Loss Costs. Based on staff's evaluation of this review, the Bureau will implement the following changes to Commercial Fire and Allied Lines in Idaho effective November 1, 2017. <hr/> |
| CHANGES | <hr/> The Idaho Department of Insurance has accepted this filing. <hr/> CF-2016-RLC16 (S) <hr/> Rule 85. Basic Group 1 Class Loss Costs <hr/> |
| EFFECTIVE DATE | <hr/> The effective date for these changes will be November 1, 2017. <hr/> |
| | <hr/> All correspondence with the Idaho Department of Insurance should refer to CF-2016-RLC16 (S) . If you have authorized us to file on your behalf and decide: <input type="checkbox"/> To use our revision and effective date, you are not required to file anything with the Idaho Department of Insurance. <input type="checkbox"/> To use our revision with a different effective date, to use our revision with modifications or to not use our revision, then you must make an appropriate submission with the Idaho Department of Insurance. <hr/> |
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Idaho Supplement To Commercial Property Unmanned Aircraft Loss Costs

About This Supplement

This supplement provides a state exception to multistate loss cost Rule 85.L.3.

Revised Loss Costs

We are revising:

- ◆ Rule 85. Basic Group I Class Loss Costs

We have used a format of ~~striking-through~~ deletions, underlining additions and inserting a revision bar in the left margin to indicate changes. For the purposes of this filing, asterisks (***) indicate undisplayed text that remains unchanged with this filing.

Background

In the multistate portion of this filing, we are revising the 7-14 edition of the Commercial Lines Manual – Division Five – Fire and Allied Lines multistate loss costs manual to introduce multistate Rule **29**. Unmanned Aircraft which provides loss costs for rating unmanned aircraft written under the ISO Commercial Property policy.

Adoption of the latest edition of the manual is based on the assumption that prior editions have been adopted in a particular state. The 7-14 edition of the multistate loss cost manual is **not** yet applicable in Idaho.

Explanation of Changes

In order to adopt the multistate loss cost revisions under filing CF-2016-RLC16, we are migrating the 2-14 edition of Rule 85.L.3. Special Class Loss Costs to the state loss cost section of the manual since the latest 7-14 edition does not apply in this state. No revisions are being made to the content of the Special Class Loss Costs table. These changes are unrelated to the loss cost changes made in CF-2016-RLC16.



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85. BASIC GROUP I CLASS LOSS COSTS

L.3. Special Class Loss Costs

| Item No. | SPECIAL CLASSES – LOSS COSTS | PROTECTION CLASSES (Codes) | | | Basic Group II Symbol |
|----------|--|-------------------------------|----------------|-----------------|-----------------------|
| | | 1-4 (01-04) | 5-8 (05-08) | 9-10 (09-10) | |
| | <ul style="list-style-type: none"> • CSP Class Code 1190 applies except for: • Billboards and Signs (Not on Buildings) (Item 7.) Class Code 1185 • Bridges and Aqueducts (Item 10.) Class Code 1200 • Drive-in Theaters (Item 14.) Class Code 0833 • Electrical Vehicle Charging Stations (Item 16.) Class Code 1160 • Solar Panel Arrays – Freestanding (Not on Buildings) (Item 29.) Class Code 1165 • Wind Towers (Not on Buildings) (Item 37.) Class Code 1170 • 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. | | | | |
| 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 37. | | | | |
| | (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 | .044 | .044 | .044 | A |
| | (b) Metal or other non-combustible materials with combustible wrappings, or on combustible pallets | .260 | .340 | .421 | B |
| | (c) Materials, stock or equipment which are combustible or part combustible | .502 | .664 | .826 | 4B |
| 2. | AIRCRAFT STORED IN THE OPEN | .286 | .368 | .448 | 8B |
| 3. | AIRCRAFT BEACONS, BLINKERS and Other Lighting Equipment: | | | | |
| | (a) Metal Supports | .055 | .055 | .055 | AB |
| | (b) Wood Supports | .556 | .556 | .556 | 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..... | .286 | .286 | .286 | B |
| | (b) Combustible Equipment | 1.636 | 2.176 | 2.716 | 4B |
| 5. | ARTIFICIAL TURF | .167 | .189 | .205 | B |
| 6. | AWNINGS OR CANOPIES (When Insured Separately): | | | | |
| | (a) Entirely Non-combustible, Including Supports | .055 | .055 | .055 | 8B |
| | (b) Other than Above | .502 | .664 | .826 | 8B |
| 7. | BILLBOARDS AND SIGNS (Not on Buildings): | | | | |
| | (a) Entirely Metal, Including Frame and Supports..... | .513 | .513 | .513 | 4B |
| | (b) Other than Above | 1.188 | 1.188 | 1.188 | 8B |
| 8. | BLEACHERS | .502 | .664 | .826 | B |
| 9. | BOATS, DREDGES OR VESSELS ON LAND OR PERMANENTLY ANCHORED | .502 | .664 | .826 | 2B |
| 10. | BRIDGES, AQUEDUCTS: | | | | |
| | (a) Concrete, Including Supports and Deck | .049 | .049 | .049 | 2A |
| | (b) Metal, Including Supports and Deck..... | .152 | .152 | .152 | 3AB |
| | (c) Wood or Part Wood | .448 | .502 | .556 | 4B |
| 11. | COOLING TOWERS: | | | | |
| | (a) Masonry | .124 | .124 | .124 | 2A |
| | (b) Metal | .286 | .286 | .286 | 3AB |
| | (c) Wood | .502 | .664 | .826 | 4B |

| | | | | | |
|------------|--|--------------|--------------|--------------|------------|
| 12. | CORDWOOD, FELLED TIMBER, STAKES AND RAILROAD TIES in the open, not on the premises of a lumber mill or builders supply yard | 1.096 | 1.232 | 1.367 | 4B |
| 13. | CRANES AND OTHER HEAVY MACHINERY in the open..... | .124 | .124 | .152 | 3AB |
| 14. | DRIVE-IN THEATERS (Speakers and Screens Only): | | | | |
| | (a) Speakers | .070 | .070 | .070 | 3AB |
| | (b) Screens: | | | | |
| | (1) Concrete..... | .044 | .044 | .044 | 2A |
| | (2) Metal | .152 | .152 | .152 | 3AB |
| | (3) Wood..... | .502 | .664 | .826 | 4B |
| 15. | ELECTRIC TRANSFORMERS in the open not owned by a public utility: | | | | |
| | (a) On Concrete Pads or Steel Supports | .070 | .070 | .070 | A |
| | (b) On Wood Supports..... | .152 | .152 | .152 | 4B |
| 16. | ELECTRIC VEHICLE CHARGING STATIONS (Pole Mount or Pedestal; Not Wall Mounted)..... | .055 | .055 | .055 | 3AB |
| 17. | EXHIBIT STANDS AND BOOTHS IN THE OPEN: | | | | |
| | (a) Entirely Metal..... | .340 | .448 | .556 | 3AB |
| | (b) Wood or Part Wood..... | .664 | .880 | 1.096 | 4B |
| 18. | EXPLOSIVES IN THE OPEN..... | 5.417 | 5.417 | 5.417 | 4B |
| 19. | FENCES AND ARBORS: | | | | |
| | (a) Metal or Masonry | .055 | .055 | .055 | 3AB |
| | (b) Wood..... | .556 | .556 | .556 | 4B |
| 20. | INCINERATORS OR REFUSE BURNERS which are not part of a building: | | | | |
| | (a) Masonry Construction..... | .044 | .044 | .044 | 2A |
| | (b) All Other Construction | .070 | .070 | .070 | 3AB |
| 21. | MACHINERY AND 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 only (such as rocks, sand, gravel or similar inert materials) | .178 | .232 | .286 | 3AB |
| | (b) Where processing combustible materials other than hay, straw or fibers..... | .502 | .664 | .826 | 3AB |
| | (c) Where processing hay, straw or other fibers | .988 | 1.312 | 1.636 | 3AB |
| | (d) Where processing chemicals, acids or gases, make application for specific rating. | | | | |
| 22. | MOTION PICTURE SETS IN THE OPEN | .502 | .664 | .826 | 8B |
| 23. | NURSERY STOCK IN THE OPEN (Trees, Shrubs, Plants, Flowers) | .421 | .421 | .421 | 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. | | | | |
| 24. | OIL DERRICKS..... | 1.636 | 2.176 | 2.716 | 8AB |
| 25. | RAFTS AND OTHER FLOATING EQUIPMENT, ALSO PORTABLE OR MOVABLE DOCKS (NOT BOATS OR DREDGES)..... | .556 | .556 | .556 | 8B |
| 26. | RESERVOIR ROOFS | 5.417 | 5.417 | 5.417 | 8AB |
| 27. | SAWMILLS, PORTABLE, IN THE OPEN | 3.256 | 3.662 | 4.067 | 8B |
| 28. | STOCK PENS, FEED PENS, FEED STORING PENS, CORRALS, where such equipment is not subject to Division Four – Farm | 1.096 | 1.232 | 1.367 | 8B |
| 29. | SOLAR PANEL ARRAYS – FREESTANDING (Not on Buildings), including strut support..... | .070 | .070 | .070 | 8AB |
| 30. | STREET LIGHTING POLES, PARKING METERS, STREET SIGNS, TRAFFIC SIGNALS, FLAGPOLES, FIRE ALARM BOXES, AND SIMILAR EQUIPMENT: | | | | |

| | | | | | |
|------------|--|-------|-------|-------|------|
| | (a) Metal | .055 | .055 | .055 | 3AB |
| | (b) Wood or Part Wood | .556 | .556 | .556 | 4B |
| 31. | SWIMMING POOLS IN THE OPEN: | | | | |
| | (a) In Ground: | | | | |
| | (1) Concrete or Metal | .044 | .044 | .044 | A |
| | (2) Other than (1) | .152 | .152 | .152 | A |
| | (b) Above Ground: | | | | |
| | (1) Concrete or Metal | .044 | .044 | .044 | A |
| | (2) Other than (1) | .556 | .556 | .556 | B |
| 32. | TANKS, BINS AND SILOS, used for the storage of non-combustible liquids such as water, non-combustible gases such as nitrogen, oxygen, or CO, and non-combustible solids such as sand or gravel: | | | | |
| | (a) Tanks Below Ground, Covered With Earth | .044 | .044 | .044 | 1/2A |
| | (b) Tanks Above Ground: | | | | |
| | (1) Masonry Tanks on the Ground, or Masonry Tanks With Masonry Supports | .044 | .044 | .044 | A |
| | (2) Steel Tanks on the Ground, or Masonry or Steel Tanks on Steel Supports | .070 | .070 | .070 | A |
| | (3) Wood Tanks, or Tanks With Wood Supports (Including Wood Reservoir Roofs) | .124 | .124 | .124 | 4B |
| 33. | TENTS AND FABRIC COVERED STRUCTURES: | | | | |
| | (a) Fabric Covered Structures Supported by Structural Metal Members | 1.636 | 1.852 | 2.041 | 8B |
| | (b) Air Supported Structures | 2.176 | 2.447 | 2.716 | 8B |
| | (c) All Other Fabric Covered Structures | 2.176 | 2.447 | 2.716 | 8B |
| 34. | TOWERS: | | | | |
| | (a) Broadcasting Antennas (Cell, Radio & TV) | .070 | .070 | .070 | 8AB |
| | (b) Receiving Antennas (Cell, Radio & TV) | .070 | .070 | .070 | 8B |
| | (c) Smokestacks or Chimneys (Free Standing): | | | | |
| | (1) Masonry | .044 | .044 | .044 | 8B |
| | (2) Metal | .070 | .070 | .070 | 8B |
| 35. | TUNNELS AND UNDERGROUND PASSAGEWAYS, including underground conduits or pipes (excluding mine passageways): | | | | |
| | (a) Masonry or Metal | .049 | .049 | .049 | 1/2A |
| | (b) Wood | .826 | .826 | .826 | 1/2A |
| 36. | WATER OR SEWAGE LIFT PUMPS, enclosed or open: | | | | |
| | (a) Metal or Masonry | .055 | .055 | .055 | A |
| | (b) Wood or Part Wood | .152 | .152 | .152 | B |
| 37. | WIND TOWERS: | | | | |
| | (a) Windmills and wind turbines – tower base of concrete, reinforced masonry and/or steel construction | .070 | .070 | .070 | 8AB |
| | (b) Windmills and wind turbines – other | .070 | .070 | .070 | 8B |