

## STATISTICAL PLAN HOLDERS

SEPTEMBER 11, 2018

AGRICULTURAL CAPITAL ASSETS (OUTPUT POLICY)	SP-AG-2018-001
BUSINESSOWNERS	SP-BP-2018-003
COMMERCIAL PROPERTY	SP-CF-2018-006
COMMERCIAL INLAND MARINE	SP-CM-2018-001
DWELLING PROPERTY	SP-DP-2018-004
FARM	SP-FR-2018-003
HOMEOWNERS	SP-HO-2018-004
CAPITAL ASSETS PROGRAM (OUTPUT POLICY)	SP-OP-2018-001
PERSONAL INLAND MARINE	SP-PM-2018-003

## INTRODUCTION OF NEW SPLIT PUBLIC PROTECTION CODES FOR IDAHO

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### KEY MESSAGE

This circular announces new Public Protection Codes for split-rated communities applicable to various property lines of business.

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### BACKGROUND

ISO developed its widely used Public Protection Classification (PPC) through the application of the Fire Suppression Rating Schedule (FSRS). The FSRS evaluates the key elements of a community's fire suppression system and assigns a point value for these various elements which determines that community's PPC grade.

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### INTRODUCTION

Currently, the Idaho Surveying and Rating Bureau's (ISRB) Public Protection Classification (PPC) manual specifies that in order to use the public protection class associated with distances to a fire hydrant/pumper connection, the property must be "within 5 miles of a fire station and within the stated distance to the hydrant/pumper connection as measured over roadways assessable to fire apparatus." Buildings in communities that are between 5-10 miles from a fire station are rated with PPC 1 through 8. Buildings in communities that are between 5-10 miles from a fire station and within 1,000 feet of a recognized water source are rated with PPC 9.

The ISRB Board recently approved a change that now recognizes hydrants between 5-7 miles from a recognized fire station in a fire district or community. However, to differentiate properties within 5-7 miles of the responding fire station **and** within 1,000 feet of a hydrant, the ISRB will be assigning a "W" to the corresponding PPC of that fire district or community.

As a result of the ISRB's approval and to accurately reflect reduced loss potential compared to single Public Protection Classification 1 – 8 communities, modifications to identify the new split-rated PPC class designations 1W through 8W will be needed.

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## ISO ACTION

A split-rated Public Protection Classification (PPC) is one in which properties within a given community may vary in class based upon differences in distance from a fire station and/or from a recognized water source.

Accordingly, ISO will establish additional Public Protection Codes for Idaho to distinguish jurisdictions listed as split-rated communities, i.e. Public Protection Classifications 1W through 8W apart from jurisdictions listed as single protection communities, i.e. Public Protection Classifications 1 – 10 in Idaho.

To provide data support for ISRB's 2018 Filing which will introduce Public Protection Classifications for split-rated communities in Idaho, we are making the following changes to all property lines of business in the ISO commercial and personal statistical plans:

- Establishing new Public Protection Codes which correspond to the Public Protection Class 1W through 8W for Idaho jurisdictions.

In addition, to maintain consistency and standardization across all ISO statistical plans, we are amending several PLSP(OTA) and PLSAP(OTA) split-rated Public Protection Classifications and will separately distinguishing these Public Protection Classifications with corresponding Public Protection Codes.

**Note: While new Public Protection Codes are being added for split Public Protection Classifications in Idaho, the existing Public Protection Codes will remain unchanged for the non-split Idaho regions (i.e. regions listed with a single protection class).**

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## COMMENT(S)

All coding changes:

- Apply to CSP, CSP-I, PLSP(OTA) and PLSAP(OTA).
- Do not apply to CSAP.

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## STATISTICAL REPORTING EFFECTIVE DATE

For statistical reporting purposes, these changes are effective for all transactions with an inception date of August 1, 2018 and subsequent on an optional basis and as of April 1, 2019 and subsequent on a mandatory basis.

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## FUTURE ISO ACTION

We will include these changes in:

- Fourth Quarter 2018 release of the CSP/CSP-I (Intermediate level).
- Fourth Quarter 2018 release of the PLSP(OTA) and PLSAP(OTA).
- First Quarter 2019 release of the Commercial Lines Company Edit Package (CEP).
- First Quarter 2019 release of the Personal Lines Company Edit Package (CEP).

**NOTE:** To monitor the status of quarterly statistical plan and Company Edit Package (CEP) updates, view [Statistical Plans and Related Information](#) and [Statistical Web Services](#). These links will provide information on the most recent quarterly releases, anticipated release dates of forthcoming plan and edit package updates, as well as other pertinent statistical reporting information. You may also sign up for our Statistical Plan Alert feature, which will automatically inform you via email when any of our plans are updated. Please see the [ISO Statistical Reporting Guide](#) homepage for details.

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### **IMPORTANT NOTE(S)**

Companies implementing these changes before they are reflected in the Company Edit Package (CEP) and/or Receipt and Acceptance edits may:

- Use the "Accept Feature" of the CEP for records flagged in error after all other errors are corrected; and/or
- Request the "Accept Option" to reprocess records flagged in error by ISO due to the use of new codes.

Please retain the revised statistical plan pages attached to this circular and keep them readily accessible, as these pages will not be incorporated into the plan until the Fourth Quarter 2018 release of the updated CSP, CSP-I, PLSP(OTA) and PLSAP(OTA) pages.

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### **ATTACHMENT(S)**

Revised CSP, CSP-I, PLSP(OTA) and PLSAP(OTA) pages.

Note: Attached pages for all impacted plans reflect revisions to Protection Code reporting.

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### **STATISTICAL REPORTING E-TRAINING AVAILABLE**

ISO is excited to announce new eLearning courses, designed to provide you with an introduction and overview of statistical reporting and essential concepts for data quality.

The interactive 15-20-minute courses are now available via a link on the ISO<sup>net</sup>® homepage to ISO Education eLearning.

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### **CONTACT INFORMATION**

- If you have any questions concerning this circular, please contact:  
David Lemus  
Statistical Data Management  
201-469-2277  
[David.Lemus@verisk.com](mailto:David.Lemus@verisk.com).
- Other issues for this circular, please contact Customer Support:  
E-mail: [info@verisk.com](mailto:info@verisk.com)  
Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at [www.verisk.com/iso](http://www.verisk.com/iso). To keep abreast of the latest Data Collection Services updates, view [www.verisk.com/dcs](http://www.verisk.com/dcs).

**CODING SECTION**

**PUBLIC PROTECTION CODE (FIRE PROTECTION CLASS)  
PUERTO RICO ONLY**

**BUILDING AND CONTENTS RECORDS (COVERAGE CODES 01, 02, 21, 22, 48 and 62-73 only)**

Required on all premium records and on all Property Damage and Time Element Loss Records (Type of Loss Codes 1X, 2X, 3X, 6X, 7X and 8X series and Type of Loss Codes 51, 52, 93, 94, 97 and 98). (This field may be reported or left blank at the option of the company on all other records).

Protection Class*	Protection Code
Protected	08
Semi-Protected	09
"Unprotected"	10

**\*Puerto Rico Properties:**

- Protected – All properties located within five miles (approximately 8.3 km) of a Public Fire Station housing motorized apparatus and within 1,000 feet (approximately .3 km) from a standard public fire hydrant.
- Semi-Protected – All properties located within five miles (approximately 8.3 km) of a Public Fire Station housing motorized apparatus and more than 1,000 feet (approximately .3 km) from a standard public fire hydrant.
- Unprotected – All properties not meeting the above specifications.

**PUBLIC PROTECTION CODE (FIRE PROTECTION CLASS)  
IDAHO ONLY**

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**A. JURISDICTIONS LISTED WITH A MULTIPLE (SPLIT) PROTECTION CLASS**

Classification is assigned based upon location of the individual property reported.

<u>Protection Class</u>	<u>Protection Code</u>	<u>** Protection Class</u>	<u>Protection Code</u>
1	01	1W	1W
2	02	2W	2W
3	03	3W	3W
4	04	4W	4W
5	05	5W	5W
6	06	6W	6W
7	07	7W	7W
8	08	8W	8W
9	09		
10	10		

**\*\* Properties within five to seven miles of the responding fire station and within 1000 feet of a hydrant.**

Note: In a split class jurisdiction, the details and specific location of the property will determine what the Protection Class and Code are (e.g., in a 5/5W jurisdiction, it can be Class 5 (Code 05) or Class 5W (Code 5W)). The code should be assigned based upon the specific property within the jurisdiction.

**ALL OTHER RECORDS/COVERAGE CODES – Public Protection Code is not required.**

**PUBLIC PROTECTION CODE (FIRE PROTECTION CLASS)**

**IDAHO ONLY**

Applies to sublines 015-018, 035, 037, 045, 067, 081-086, 115, 116, 135, 155 and 156 only.

**A. JURISDICTIONS LISTED WITH A MULTIPLE (SPLIT) PROTECTION CLASS**

Classification is assigned based upon location of the individual property reported.

<u>Protection Class</u>	<u>Protection Code</u>	<u># Protection Class</u>	<u>Protection Code</u>
1	01	1W	1W
2	02	2W	2W
3	03	3W	3W
4	04	4W	4W
5	05	5W	5W
6	06	6W	6W
7	07	7W	7W
8	08	8W	8W
9	09		
10	10		

# Properties within five to seven miles of the responding fire station and within 1000 feet of a hydrant.

Note: In a split class jurisdiction, the details and specific location of the property will determine what the Protection Class and Code are (e.g., in a 5/5W jurisdiction, it can be Class 5 (Code 05) or Class 5W (Code 5W)). The code should be assigned based upon the specific property within the jurisdiction.

**PUBLIC PROTECTION CODE NOTES**

**ALLIED LINES NOTES**

Public Protection Code is not required for Allied Lines sublines or for sublines 087 or 088, with the exception of Massachusetts Remediation for Release of Heating Oil Coverage (Subline 055 with Coverage Codes K, L, M, N, P or Q). Public Protection Codes 11 and 15 do **not** apply to this Massachusetts coverage.

For Massachusetts: Public Protection is not applicable to Massachusetts Farm Remediation for Release of Heating Oil business reported under sublines 115, 116, 135, 136, 155 and 156.

**OTHER NOTES:** With the exception of Louisiana, protection factors do **not** apply to Livestock and Machinery; therefore, Public Protection Code is **not** required for these classifications. Please reference classification code pages for Livestock and Machinery classification codes.

- \* Classes 9E and 9S apply to North Carolina only.
- \*\* Code 19 applies only in states where Class 8B is applicable.
- \*\*\* Class 10 areas with water supply between 5 and 7 miles are eligible for the Class 10W (Water 10).
- \*\*\*\* For Puerto Rico Properties:
  - Protected – All properties located within five miles (approximately 8.3 km) of a Public Fire Station housing motorized apparatus and within 1,000 feet (approximately .3 km) from a standard public fire hydrant.
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  - Unprotected – All properties not meeting the above specifications.

CODING SECTION

**PUBLIC PROTECTION CODE – (FIRE PROTECTION CLASS)  
PUERTO RICO ONLY**

Protection Class	Protection Code
Protected*	08
Semi-Protected*	09
Unprotected*	10

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- Protected – All properties located within five miles (approximately 8.3 km) of a Public Fire Station housing motorized apparatus and within 1,000 feet (approximately .3 km) from a standard public fire hydrant.
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3	03	3W	3W
4	04	4W	4W
5	05	5W	5W
6	06	6W	6W
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8	08	8W	8W
9	09		
10	10		

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**PUBLIC PROTECTION CODE (FIRE PROTECTION CLASS)**

Applicable to Classification Codes 370-379 (Builders Risk) and 380 (Installation Floater – Long Term Projects) only.

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1	01	<u>1W</u>	<u>1W</u>
2	02	<u>2W</u>	<u>2W</u>
3	03	<u>3W</u>	<u>3W</u>
4	04	<u>4W</u>	<u>4W</u>
5	05	<u>5W</u>	<u>5W</u>
6	06	<u>6W</u>	<u>6W</u>
7	07	<u>7W</u>	<u>7W</u>
8	08	<u>8W</u>	<u>8W</u>
9	09		
10	10		
10W	20		
Unknown	99		

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- \*\*\*\* For Puerto Rico Properties:
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<u>2</u>	<u>02</u>	<u>2W</u>	<u>2W</u>
<u>3</u>	<u>03</u>	<u>3W</u>	<u>3W</u>
<u>4</u>	<u>04</u>	<u>4W</u>	<u>4W</u>
<u>5</u>	<u>05</u>	<u>5W</u>	<u>5W</u>
<u>6</u>	<u>06</u>	<u>6W</u>	<u>6W</u>
<u>7</u>	<u>07</u>	<u>7W</u>	<u>7W</u>
<u>8</u>	<u>08</u>	<u>8W</u>	<u>8W</u>
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<u>1</u>	<u>01</u>	<u>1W</u>	<u>1W</u>
<u>2</u>	<u>02</u>	<u>2W</u>	<u>2W</u>
<u>3</u>	<u>03</u>	<u>3W</u>	<u>3W</u>
<u>4</u>	<u>04</u>	<u>4W</u>	<u>4W</u>
<u>5</u>	<u>05</u>	<u>5W</u>	<u>5W</u>
<u>6</u>	<u>06</u>	<u>6W</u>	<u>6W</u>
<u>7</u>	<u>07</u>	<u>7W</u>	<u>7W</u>
<u>8</u>	<u>08</u>	<u>8W</u>	<u>8W</u>
<u>9</u>	<u>09</u>		
<u>10</u>	<u>10</u>		

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## CODING SECTION

**APPENDIX A  
STATE\* AND PROTECTION CODES  
INDEX**

STATE	HO, MH, & DF	IM
	Pages	Pages
ALABAMA	A-86	A-87
ALASKA	A-86	A-87
ARIZONA	A-86	A-87
ARKANSAS	A-86	A-87
CALIFORNIA	A-86	A-87
COLORADO	A-86	A-87
CONNECTICUT	A-86	A-87
DELAWARE	A-86	A-87
DISTRICT OF COLUMBIA	A-88	A-88
FLORIDA	A-86	A-87
GEORGIA	A-86	A-87
HAWAII	A-89	A-89
IDAHO	A-89-89.1	A-89.289
ILLINOIS	A-86	A-90
INDIANA	A-86	A-87
IOWA	A-86	A-87
KANSAS	A-86	A-87
KENTUCKY	A-86	A-87
LOUISIANA	A-89	A-89
MAINE	A-86	A-87
MARYLAND	A-86	A-91
MASSACHUSETTS	A-86	A-87
MICHIGAN	A-86	A-87
MINNESOTA	A-86	A-87
MISSISSIPPI	A-92	A-92
MISSOURI	A-86	A-87
MONTANA	A-86	A-87
NEBRASKA	A-86	A-87
NEVADA	A-86	A-87
NEW HAMPSHIRE	A-93	A-93
NEW JERSEY	A-86	A-87
NEW MEXICO	A-86	A-87
NEW YORK	A-94	A-95
NORTH CAROLINA	A-96	A-96
NORTH DAKOTA	A-86	A-87
OHIO	A-86	A-87
OKLAHOMA	A-86	A-87
OREGON	A-86	A-87
PENNSYLVANIA	A-86	A-87
PUERTO RICO	A-97	A-97
RHODE ISLAND	A-86	A-87

\* FOR STATE CODES ONLY REFER TO PAGE A-2.

**HAWAII (52), IDAHO (11) AND LOUISIANA (17)**

**PUBLIC PROTECTION CODE – (FIRE PROTECTION CLASS)  
HOMEOWNERS, MOBILEHOMES AND DWELLING POLICY PROGRAMS**

<b>Protection Class</b>	<b>Code</b>
1	01
2	02
3	03
4	04
5	05
6	06
7	07
8	08
9	09
10	10

**NOTE:** Code as rated.

**IDAHO (11)**

**PUBLIC PROTECTION CODE – (FIRE PROTECTION CLASS)  
HOMEOWNERS, MOBILEHOMES AND DWELLING POLICY PROGRAMS**

<b>Protection Class</b>	<b>Code</b>
<u>1</u>	<u>01</u>
<u>2</u>	<u>02</u>
<u>3</u>	<u>03</u>
<u>4</u>	<u>04</u>
<u>5</u>	<u>05</u>
<u>6</u>	<u>06</u>
<u>7</u>	<u>07</u>
<u>8</u>	<u>08</u>
<u>9</u>	<u>09</u>
<u>10</u>	<u>10</u>

**NOTE:** Code as rated

<b>*Protection Class</b>	<b>Code</b>
<u>1W</u>	<u>1W</u>
<u>2W</u>	<u>2W</u>
<u>3W</u>	<u>3W</u>
<u>4W</u>	<u>4W</u>
<u>5W</u>	<u>5W</u>
<u>6W</u>	<u>6W</u>
<u>7W</u>	<u>7W</u>
<u>8W</u>	<u>8W</u>

In a split class jurisdiction, the details and specific location of the property will determine what the Protection Class and Code are (e.g., in an 8/8W jurisdiction, it can be Class 8 (Code 08) or Class 8W (Code 8W)). The code should be assigned based upon the specific property within the jurisdiction.

\* Properties within five to seven miles of the responding fire station and within 1000 feet of a hydrant.

**PUBLIC PROTECTION CODE – (FIRE PROTECTION CLASS) (Cont'd)**

**II. INLAND MARINE**

Applies to all jurisdictions **EXCEPT:** District of Columbia, Hawaii, Idaho, Illinois, Louisiana, Maryland, Mississippi, New York, North Carolina, Puerto Rico, Washington

**A. JURISDICTIONS LISTED WITH A SINGLE PROTECTION CLASS:**

All properties within the jurisdiction receive the assigned Class and the corresponding code is to be reported:

<u>Protection Class</u>	<u>Code</u>
<u>1</u>	<u>01</u>
<u>2</u>	<u>02</u>
<u>3</u>	<u>03</u>
<u>4</u>	<u>04</u>
<u>5</u>	<u>05</u>
6 or 1 through <u>6</u>	<u>06</u>
<u>7</u>	<u>07</u>
<u>8</u> or 7 and 8	<u>08</u>
8B	19
<u>9</u>	<u>09</u>
<u>10</u>	<u>10</u>
10W	20

**NOTE:** Code as rated.

**B. JURISDICTIONS WITH MULTIPLE (SPLIT) PROTECTION CLASS@:**

Classification is assigned based upon location of the individual property reported.

<u>Protection Class</u>	<u>Protection Code</u>	<u>Protection Class</u>	<u>Protection Code</u>	<u>Protection Class</u>	<u>Protection Code</u>
<u>1</u>	<u>01</u>	<u>1X</u>	<u>12</u>	<u>1Y</u>	<u>13</u>
<u>2</u>	<u>02</u>	<u>2X</u>	<u>22</u>	<u>2Y</u>	<u>23</u>
<u>3</u>	<u>03</u>	<u>3X</u>	<u>32</u>	<u>3Y</u>	<u>33</u>
<u>4</u>	<u>04</u>	<u>4X</u>	<u>42</u>	<u>4Y</u>	<u>43</u>
<u>5</u>	<u>05</u>	<u>5X</u>	<u>52</u>	<u>5Y</u>	<u>53</u>
6 or 1 through <u>6</u>	<u>06</u>	<u>6X</u> or <u>1X</u> – <u>6X</u>	<u>62</u>	<u>6Y</u> or <u>1Y</u> – <u>6Y</u>	<u>63</u>
<u>7</u>	<u>07</u>	<u>7X</u>	<u>72</u>	<u>7Y</u>	<u>73</u>
<u>8</u> or 7 and 8	<u>08</u>	<u>8X</u> or <u>7X</u> – <u>8X</u>	<u>82</u>	<u>8Y</u> or <u>7Y</u> – <u>8Y</u>	<u>83</u>
8B	19				
<u>9</u>	<u>09</u>				
<u>10W</u> *	<u>20</u>				
<u>10</u>	<u>10</u>				

@ In a split class jurisdiction, the details and specific location of the property will determine what the Protection Class and Code are (e.g., in an 8/8X jurisdiction, it can be Class 8 (Code 08) or Class 8X (Code 82)). The code should be assigned based upon the specific property within the jurisdiction.

\* Class 10 areas with water supply between 5 and 7 miles are eligible for the Class 10W (Water 10).

CODING SECTION

IDAHO (11)

PUBLIC PROTECTION CODE – (FIRE PROTECTION CLASS)

I. HOMEOWNERS, MOBILEHOMES AND DWELLING POLICY PROGRAMS

Protection Class	Code
1	01
2	02
3	03
4	04
5	05
6	06
7	07
8	08
9	09
10	10

**Note:** Code as Rated

*Protection Class	Code
<u>1W</u>	<u>1W</u>
<u>2W</u>	<u>2W</u>
<u>3W</u>	<u>3W</u>
<u>4W</u>	<u>4W</u>
<u>5W</u>	<u>5W</u>
<u>6W</u>	<u>6W</u>
<u>7W</u>	<u>7W</u>
<u>8W</u>	<u>8W</u>

In a split class jurisdiction, the details and specific location of the property will determine what the Protection Class and Code are (e.g., in an 8/8W jurisdiction, it can be Class 8 (Code 08) or Class 8W (Code 8W)). The code should be assigned based upon the specific property within the jurisdiction.

\*Properties within five to seven miles of the responding fire station and within 1000 feet of a hydrant.

CODING SECTION

**IDAHO (11)**

**PUBLIC PROTECTION CODE – (FIRE PROTECTION CLASS)-** Applies to Fine Arts and Personal Property Form only.

**II. INLAND MARINE PROTECTION CODES**

<u>Protection Class</u>	<u>Code</u>
<u>1</u>	<u>01</u>
<u>2</u>	<u>02</u>
<u>3</u>	<u>03</u>
<u>4</u>	<u>04</u>
<u>5</u>	<u>05</u>
<u>6</u> or 1 through 6	<u>06</u>
<u>7</u>	<u>07</u>
<u>8</u> or 7 and 8	<u>08</u>
<u>9</u>	<u>09</u>
<u>10</u>	<u>10</u>

<u>*Protection Class</u>	<u>Code</u>
<u>1W</u>	<u>1W</u>
<u>2W</u>	<u>2W</u>
<u>3W</u>	<u>3W</u>
<u>4W</u>	<u>4W</u>
<u>5W</u>	<u>5W</u>
<u>6W</u>	<u>6W</u>
<u>7W</u>	<u>7W</u>
<u>8W</u>	<u>8W</u>

In a split class jurisdiction, the details and specific location of the property will determine what the Protection Class and Code are (e.g., in an 8/8W jurisdiction, it can be Class 8 (Code 08) or Class 8W (Code 8W)). The code should be assigned based upon the specific property within the jurisdiction.

\*Properties within five to seven miles of the responding fire station and within 1000 feet of a hydrant.

CODING SECTION

HAWAII (52), ~~IDAHO~~ AND LOUISIANA (17)

PUBLIC PROTECTION CODE – (FIRE PROTECTION CLASS)

I. HOMEOWNERS, MOBILEHOMES AND DWELLING POLICY PROGRAMS

Protection Class	Code
1	01
2	02
3	03
4	04
5	05
6	06
7	07
8	08
9	09
10	10

NOTE: Code as rated.

II. INLAND MARINE PROTECTION CODES

*Protection Class	Code
<u>1</u>	<u>01</u>
<u>2</u>	<u>02</u>
<u>3</u>	<u>03</u>
<u>4</u>	<u>04</u>
<u>5</u>	<u>05</u>
<u>6 or 1 through 6</u>	<u>06</u>
<u>7</u>	<u>07</u>
<u>8 or 7 and 8</u>	<u>08</u>
<u>9</u>	<u>09</u>
<u>10</u>	<u>10</u>

II. INLAND MARINE PROTECTION CODES

Protection Class	Code
1 through 6	06
7 and 8	08
9	09
10	10

CODING SECTION

ILLINOIS (12)

PUBLIC PROTECTION CODE – (FIRE PROTECTION CLASS)

INLAND MARINE

A. JURISDICTIONS LISTED WITH A SINGLE PROTECTION CLASS:

All properties within the jurisdiction receive the assigned Class and the corresponding code is to be reported:

<u>Protection Class</u>	<u>Protection Code</u>
<u>14 through 6</u>	<u>1060</u>
<u>27 and 8</u>	<u>2080</u>
<u>38B</u>	<u>3049</u>
<u>49</u>	<u>4090</u>
<u>540W*</u>	<u>5020</u>
<u>6 or 1 through 640</u>	<u>6040</u>
<u>7</u>	<u>70</u>
<u>8 or 7 and 8</u>	<u>80</u>
<u>8B</u>	<u>19</u>
<u>9</u>	<u>90</u>
<u>10W*</u>	<u>20</u>
<u>10</u>	<u>10</u>

NOTE: Code as rated.

B. JURISDICTIONS WITH MULTIPLE (SPLIT) PROTECTION CLASS@:

Classification is assigned based upon location of the individual property reported.

<u>Protection Class</u>	<u>Protection Code</u>	<u>Protection Class</u>	<u>Protection Code</u>	<u>Protection Class</u>	<u>Protection Code</u>
<u>1</u>	<u>10</u>	<u>1X</u>	<u>12</u>	<u>1Y</u>	<u>13</u>
<u>2</u>	<u>20</u>	<u>2X</u>	<u>22</u>	<u>2Y</u>	<u>23</u>
<u>3</u>	<u>30</u>	<u>3X</u>	<u>32</u>	<u>3Y</u>	<u>33</u>
<u>4</u>	<u>40</u>	<u>4X</u>	<u>42</u>	<u>4Y</u>	<u>43</u>
<u>5</u>	<u>50</u>	<u>5X</u>	<u>52</u>	<u>5Y</u>	<u>53</u>
<u>6 or 1 through 6</u>	<u>60</u>	<u>6X or 1X – 6X</u>	<u>62</u>	<u>6Y or 1Y – 6Y</u>	<u>63</u>
<u>7</u>	<u>70</u>	<u>7X</u>	<u>72</u>	<u>7Y</u>	<u>73</u>
<u>8 or 7 and 8</u>	<u>80</u>	<u>8X or 7X – 8X</u>	<u>82</u>	<u>8Y or 7Y – 8Y</u>	<u>83</u>
<u>8B</u>	<u>19</u>				
<u>9</u>	<u>90</u>				
<u>10W*</u>	<u>20</u>				
<u>10</u>	<u>10</u>				

@ In a split class jurisdiction, the details and specific location of the property will determine what the Protection Class and Code are (e.g., in an 8/8X jurisdiction, it can be Class 8 (Code 08) or Class 8X (Code 82)). The code should be assigned based upon the specific property within the jurisdiction.

\* Class 10 areas with water supply between 5 and 7 miles are eligible for the Class 10W (Water 10).

CODING SECTION

MARYLAND (19)

PUBLIC PROTECTION CODE – (FIRE PROTECTION CLASS)

INLAND MARINE

A. JURISDICTIONS LISTED WITH A SINGLE PROTECTION CLASS:

All properties within the jurisdiction receive the assigned Class and the corresponding code is to be reported:

<u>Protection Class</u>	<u>Code</u>
<u>1</u>	<u>01</u>
<u>2</u>	<u>02</u>
<u>3</u>	<u>03</u>
<u>4</u>	<u>04</u>
<u>5</u>	<u>05</u>
<u>6</u>	<u>06</u>
<u>7</u> or 1 through 7	<u>07</u>
<u>8</u>	<u>08</u>
8B	19
<u>9</u>	<u>09</u>
<u>10</u>	<u>10</u>
10W*	20

NOTE: Code as rated.

B. JURISDICTIONS WITH MULTIPLE (SPLIT) PROTECTION CLASS@:

Classification is assigned based upon location of the individual property reported.

<u>Protection Class</u>	<u>Protection Code</u>	<u>Protection Class</u>	<u>Protection Code</u>	<u>Protection Class</u>	<u>Protection Code</u>
<u>1</u>	<u>01</u>	<u>1X</u>	<u>12</u>	<u>1Y</u>	<u>13</u>
<u>2</u>	<u>02</u>	<u>2X</u>	<u>22</u>	<u>2Y</u>	<u>23</u>
<u>3</u>	<u>03</u>	<u>3X</u>	<u>32</u>	<u>3Y</u>	<u>33</u>
<u>4</u>	<u>04</u>	<u>4X</u>	<u>42</u>	<u>4Y</u>	<u>43</u>
<u>5</u>	<u>05</u>	<u>5X</u>	<u>52</u>	<u>5Y</u>	<u>53</u>
<u>6</u>	<u>06</u>	<u>6X</u>	<u>62</u>	<u>6Y</u>	<u>63</u>
<u>7</u> or 1 through 7	<u>07</u>	<u>7X</u> or 1X-7X	<u>72</u>	<u>7Y</u> or 1Y-7Y	<u>73</u>
<u>8</u>	<u>08</u>	<u>8X</u>	<u>82</u>	<u>8Y</u>	<u>83</u>
<u>8B</u>	<u>19</u>				
<u>9</u>	<u>09</u>				
<u>10W</u> *	<u>20</u>				
<u>10</u>	<u>10</u>				

@ In a split class jurisdiction, the details and specific location of the property will determine what the Protection Class and Code are (e.g., in an 8/8X jurisdiction, it can be Class 8 (Code 08) or Class 8X (Code 82)). The code should be assigned based upon the specific property within the jurisdiction.

\* Class 10 areas with water supply between 5 and 7 miles are eligible for the Class 10W (Water 10).

MISSISSIPPI (23)

PUBLIC PROTECTION CODE – (FIRE PROTECTION CLASS) (Cont'd)

II. INLAND MARINE PROTECTION CODES

A. JURISDICTIONS LISTED WITH A SINGLE PROTECTION CLASS:

Inland Marine; Code as follows:	
<u>Protection Class</u>	<u>Protection Code</u>
<u>1</u> through <u>6</u>	01 <del>60</del>
<u>2</u> <del>7</del> and <u>8</u>	02 <del>80</del>
<u>3</u> <del>8B</del>	03 <del>10</del>
<u>4</u> <del>9</del>	04 <del>90</del>
<u>5</u> <del>10W*</del>	05 <del>20</del>
<u>6</u> or <u>1</u> through <u>6</u> <del>10</del>	06 <del>10</del>
<u>7</u>	<u>07</u> <del>70</del>
<u>8</u> or <u>7</u> and <u>8</u>	08
<u>9</u>	09
<u>10</u> or <u>10C</u>	<u>10</u>

B. JURISDICTIONS WITH MULTIPLE (SPLIT) PROTECTION CLASS@:

Classification is assigned based upon location of the individual property reported.

<u>Protection Class</u>	<u>Protection Code</u>	<u>Protection Class</u>	<u>Protection Code</u>
<u>1</u>	01	<u>1X</u>	<u>12</u>
<u>2</u>	02	<u>2X</u>	<u>22</u>
<u>3</u>	<u>03</u>	<u>3X</u>	<u>32</u>
<u>4</u>	04	<u>4X</u>	<u>42</u>
<u>5</u>	05	<u>5X</u>	<u>52</u>
<u>6</u> or <u>1</u> through <u>6</u>	06	<u>6X</u> or <u>1X</u> – <u>6X</u>	<u>62</u>
<u>7</u>	07	<u>7X</u>	<u>72</u>
<u>8</u> or <u>7</u> and <u>8</u>	08	<u>8X</u> or <u>7X</u> – <u>8X</u>	<u>82</u>
<u>9</u>	09		
<u>10</u> or <u>10C</u>	<u>10</u>		

@ In a split class jurisdiction, the details and specific location of the property will determine what the Protection Class and Code are (e.g., in an 8/8X jurisdiction, it can be Class 8 (Code 08) or Class 8X (Code 82)). The code should be assigned based upon the specific property within the jurisdiction.

CODING SECTION

NEW YORK (31)

PUBLIC PROTECTION CODE – (FIRE PROTECTION CLASS) (Cont'd)

**INLAND MARINE**

**A. JURISDICTIONS LISTED WITH A SINGLE PROTECTION CLASS:**

All properties within the jurisdiction receive the assigned Class and the corresponding code is to be reported:

<u>Protection Class</u>	<u>Code</u>
NYC	99
1	01
2	02
3	03
4	04
5	05
6	06
7 or 1 through 7	07
8	08
8B	19
9	09
10	10
10W*	20

**NOTE:** Code as rated.

**B. JURISDICTIONS WITH MULTIPLE (SPLIT) PROTECTION CLASS@:**

Classification is assigned based upon location of the individual property reported.

<u>Protection Class</u>	<u>Protection Code</u>	<u>Protection Class</u>	<u>Protection Code</u>	<u>Protection Class</u>	<u>Protection Code</u>
1	01	1X	12	1Y	13
2	02	2X	22	2Y	23
3	03	3X	32	3Y	33
4	04	4X	42	4Y	43
5	05	5X	52	5Y	53
6	06	6X	62	6Y	63
7 or 1 through 7	07	7X or 1Y-7X	72	7Y or 1Y-7Y	73
8	08	8X	82	8Y	83
8B	19				
9	09				
10W*	20				
10	10				

@ In a split class jurisdiction, the details and specific location of the property will determine what the Protection Class and Code are (e.g., in an 8/8X jurisdiction, it can be Class 8 (Code 08) or Class 8X (Code 82)). The code should be assigned based upon the specific property within the jurisdiction.

\* Class 10 areas with water supply between 5 and 7 miles are eligible for the Class 10W (Water 10).

CODING SECTION

WASHINGTON (46)

PUBLIC PROTECTION CODE – (FIRE PROTECTION CLASS)

I. HOMEOWNERS, MOBILEHOMES AND DWELLING POLICY PROGRAMS

Protection Class	Code
1	01
2	02
3	03
4	04
5	05
6	06
7	07
8	08
8A	80
9	09
9A	65
10	10

NOTE: Code as rated.

II. INLAND MARINE PROTECTION CODES

<u>Protection Class</u>	<u>Protection Code</u>
<u>1</u>	01
<u>2</u>	02
<u>3</u>	03
<u>4</u>	04
<u>5</u>	05
<u>6 or 1 through 6</u>	06
<u>7</u>	07
7,8 and 8A	08
<u>9</u>	09
9A	65
10	10