

# ISRB CIRCULAR

**IDAHO COMMERCIAL FIRE & ALLIED LINES – IDAHO EXCEPTION  
RULE 85.B.3.c. CSP CLASS CODES - FILED AND APPROVED BY  
THE IDAHO DEPARTMENT OF INSURANCE (DOI) ON SEPTEMBER  
4, 2019.**

Rule

September 4, 2019  
ISO CF-2019-ORU1  
ISRB 2019 CF-3

**SERFF# ISRB-132059136**

---

<b>RULES IMPLEMENTATION</b>	This information is intended exclusively for Idaho Surveying and Rating Bureau, Inc. affiliated companies.
<b>CHANGES</b>	<p><b>Idaho Exception Rule 85.B.3.c. CSP Class Codes</b></p> <p>We are revising the Idaho state exception to Rule 85.B.3.c. to add CSP Class Code 0846 to the list of CSP Class Codes that are eligible for class rating as provided in the Basic Group I Class Loss Costs.</p>
<b>EFFECTIVE DATE</b>	<p><b>The effective date for this change is February 1, 2020.</b></p>
<b>COMPANY ACTIONS</b>	<p>All correspondence with the Idaho Department of Insurance should refer to CF-2019-ORU1.</p> <p>If you have authorized us to file on your behalf and decide:</p> <ul style="list-style-type: none"><li>• To use our revision and effective date, you are not required to file anything with the Idaho Department of Insurance.</li><li>• 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.</li></ul>
<b>ATTACHMENT</b>	<p>Final copies of the manual pages are attached for your information.</p>
<b>PERSON TO CONTACT</b>	<p>Joseph C. Harbacheck, CIC 208-343-5483 x25 <a href="mailto:jharbacheck@isrb.com">jharbacheck@isrb.com</a></p>

---

# Idaho Rule 85 Related to CSP Class Code Revised

## About This Filing

---

This filing revises the Idaho rating instruction for CSP Class Code 0846 (Dance Halls, Ballrooms and Discotheques).

## Revised Rule

We are revising the following state exception:

- ◆ Rule 85.B. Eligibility

We have used a format of ~~striking-through~~ deletions, underlining additions and inserting a revision bar in the left margin to indicate changes.

## Background

---

Idaho Rule 85. Basic Group I Class Loss Costs table currently provides loss costs for CSP Class Code 0846 (Dance Halls, Ballrooms and Discotheques).

## Explanation of Changes

---

We are revising the Idaho state exception to Rule 85.B.3.c. to add CSP Class Code 0846 to the list of CSP Class Codes that are eligible for class rating as provided in the Basic Group I Class Loss Costs.

---

**85. BASIC GROUP I CLASS RATES**

---

Paragraph **A.2.** is replaced by the following:

**A. General**

2. The Idaho Surveying and Rating Bureau, Inc. (ISRB) does not specifically rate properties eligible for class rates.

Paragraph **B.1.c.** is replaced by the following:

**B. Eligibility**

**1. Habitational**

**c. CSP Class Codes**

0074	0196*	0321	0341
0075	0197*	0322	0342
0076	0198*	0323	0343
0077	0311	0331	
0078	0312	0332	
0079	0313	0333	

\*These classifications refer to dwellings (and appurtenant structures such as garages) written in conjunction with a commercial risk or written under a Commercial Package Policy; and include dwellings, apartments or condominium units owned by corporations and similar insureds who allow employees or others to occupy the dwellings without leasing or renting. The classifications also include time-sharing apartment or condominium units owned by corporations for use exclusively by their executives or other employees.

Paragraphs **B.2.**, **B.3.** and **B.4.** are replaced by the following:

**2. Hotels And Motels Without Restaurants**

**a. Construction**

Frame, Joisted Masonry and Non-Combustible.

**b. Total Floor Area**

15,000 square feet or less.

**c. CSP Class Codes**

0745  
0746  
0747

**3. Mercantile, Non-Manufacturing And Warehouse**

**a. Construction**

Frame, Joisted Masonry and Non-Combustible.

**b. Total Floor Area**

15,000 square feet or less.

**c. CSP Class Codes**

0511	0563	0701	0843	0913	0952	1213
0512	0564	0702	0844	0921	1000	1220
0520	0565	0756	0845*	0922	1051	1230
0531	0566	0757	0846	0923	1052	1400*
0532	0567	0831	0851	0931	1070	1650*
0541	0570	0832	0852	0932*	1150*	1700*
0550	0580*	0833	0900	0933	1180*	1751*
0561	0581	0834	0911	0934	1211	1752*
0562	0582	0841	0912	0940	1212	

When determining total floor area:

- (1) Disregard basements, sub-basements and mezzanines.
- (2) Disregard areas occupied by apartments, including vacant apartments.

\* See Paragraph **G.** – Special Rules for exceptions.

**4. Manufacturing**

**a. Construction**

Frame, Joisted Masonry and Non-Combustible.

**b. Total Floor Area**

15,000 square feet or less.

**c. CSP Class Codes**

0533      2800  
 2200      3409  
 2350      4809  
 2459

Paragraph **B.5.** does not apply.

Paragraph **C.3.** is replaced by the following:

**C. Ineligibility**

- 3. Properties protected by automatic sprinklers, automatic fire detection systems or watchman service. Apply to ISRB for specific rating. However, if ISRB determines that the property does not meet minimum eligibility requirements for specific rating, class rates may apply. Class rated properties may qualify for a Basic Group I rate credit. ISRB will advise accordingly.

Paragraph **C.4.b.** is replaced by the following:

- b. Restaurants (CSP Class Code 0542) and other occupancies with commercial cooking open to the general public, except such occupancies are permitted in Apartments/Condominiums with Mercantile (CSP Class Codes 0321, 0322, 0323, 0341, 0342, 0343) of Modified Fire Resistive and Fire Resistive construction. Do not consider use of snack warmers or other warming devices as cooking.

Paragraphs **D.4.** and **D.5.** are replaced by the following:

- 4. If none of the preceding items describe the building, apply to ISRB for Construction Type giving construction details.
- 5. If more than 1/3 of a building is of Masonry Non-Combustible, Modified Fire Resistive or Fire Resistive Construction Type and the Building CSP Class Code is not:
  - a. 0074 through 0343 (Habitational);
  - b. 0745 through 0747 (Motels and Hotels without cooking); or
  - c. 1150 (Builders' Risks)
 apply to ISRB for specific rating.

Paragraph **F.2.b.** is replaced by the following:

**F. Class Rate Selection**

**2. Contents Rates**

- b. For buildings with CSP Class Codes 0321, 0322, 0323, 0341, 0342, 0343, 0581, 0582, 0701 and 0702, contents rates appear in three groupings: A, B and C. The appropriate group is determined from the CSP Class Code in the Classification Table applicable to the tenant being rated as described in Table **85.F.2.b.** CSP Class Codes:

Group	CSP Class Codes
<b>A</b>	0074, through 0343, 0511, 0701, 0702, 0745, 0746, 0747, 0851, 0852, 0900, 0921, 0923, 0931, 1000, 1052, 1070
<b>B</b>	0520, 0541, 0562, 0564, 0570, 0580, 0832, 0940, 1051, 1211 through 1752
<b>C</b>	All other

**Table 85.F.2.b. CSP Class Codes**

Paragraph **G.3.** is replaced by the following:

**G. Special Rules**

**3. CSP Class Code 0932 (Auto Service Stations)**

Contents rates may apply to underground fuel storage tanks, contents of such tanks, pumps, piping and connections to the tanks, and also to awnings, signs and metal smokestacks which are necessary and usual to the

operation of an automobile service station. This Class Code is also applicable to Tire Shops. A Tire Shop is one where motorized vehicles enter the building. Otherwise use Class Code 0512.

Paragraph **G.5.** is replaced by the following:

**5. CSP Class Code 1180 (Vacant Buildings)**

Use rates for the CSP Class Code associated with the intended or previous occupancy. Add the increment shown in the Basic Group I table in the state rates, unless the Class Code of the previous or intended occupancy is 0580, 0745-0747, 0833, 0834, 0841, 0843, 0844, 0846, 0900, 0952, 1051 or 1052.

Paragraph **G.10.** is replaced by the following:

**10. CSP Class Codes 0511, 0512, 0520, 0531, 0532, 0541, 0561, 0562, 0563, 0564, 0565, 0566, 0567, 0570, 0581, 0582**

For buildings used entirely for wholesale and for storage of merchandise and/or business equipment storage, multiply rates by the following:

Protection Class		1 – 8	1W – 8W, 9 – 10
Frame (1)	Bldg	.534	.408
	Contents	.772	.590
Joisted Masonry (2)	Bldg	.433	.433
	Contents	.590	.590
Non- Comb (3)	Bldg	.534	.408
	Contents	.772	.590

**Table 85.G.10. Wholesale And Storage Factors**

The following is added to Paragraph **G.:**

**11. CSP Class Code 1070**

CSP Class Code 1070 includes public property repair shops, maintenance shops and motorized vehicle storage. Sewer Treatment Tanks – See Special Class Rates.

**12. Public Property**

Public Property shall consist of properties which are owned and entirely occupied by Federal, State, County and/or Municipal Governments or Reclamation or Irrigation Districts, separately or in combination. The Basic Group I rates for such risks shall be multiplied by .7.

Hospitals, Infirmaries, Nursing Homes, Rest Homes, Sanatoriums, Offices, Court Houses, Educational Property, Farm Property, Dwellings and other Habitational Risks which are ratable under either the Dwelling Policy Program or Division Four – Farm of the Commercial Lines Manual, and other properties which do not meet both the ownership and occupancy requirements set forth in the preceding paragraph for Public Property, are ineligible. Buildings in the course of construction shall be eligible for the .7 factor only when the intended occupancy is such that the risk meets all other requirements of this rule and the coverage is written under a completed and occupied rate.

Paragraph **L.** is replaced by the following:

**L. Special Class Rates**

1. Apply this item to all property in the open (CSP Class Code 1190) and to special property as defined except:
  - a. Property described in Paragraph **B.**
  - b. Piers, Wharves, Bridges (CSP Class Code 1200) except as specifically described.
  - c. Agriculture product storage including material in yards and tanks. (CSP Class Codes 1251, 1252, 1300, 1501, 1502, 1550, 1610).
2. The Basic Group II Symbol Column is used as provided in Rule **70.**
3. See state rates.
4. The loss costs for Protection Classes 9 – 10, in Table **85.L.3.** of the Idaho rates, also apply to split Protection Classes designated by W.

Paragraph **M.** is replaced by the following:

**M. Protection Class And Territorial Multipliers**

The protection class multipliers in Table **85.M.1.b.** and the territorial multipliers listed in the state rates are to be applied to Basic Group I rates for commercial properties eligible for class rating.

**1. Rating Procedures**

- a. Select the appropriate building and contents loss cost from the Basic Group I loss costs in the state rates based upon the following items:
  - (1) CSP Class Code
  - (2) Construction
- b. Select the appropriate Protection Class and apply the protection class multiplier from Table 85.M.1.b. to the class rate prior to any coinsurance or flat rate adjustment.

Protection Class	Frame	Joisted Masonry, Masonry Non-Combustible	Non-Combustible	Modified Fire Resistive, Fire Resistive
1	.728	.735	.743	.697
2	.758	.775	.771	.727
3	.807	.804	.807	.758
4	.868	.873	.853	.869
5	1.000	1.000	1.000	1.000
6	1.044	1.088	1.055	1.061
7	1.184	1.235	1.202	1.293
8	1.263	1.412	1.321	1.455
9	1.474	1.647	1.541	1.697
10	1.754	1.961	1.835	2.020
1W – 5W	1.179	1.318	1.233	1.358
6W – 8W	1.400	1.565	1.464	1.612

**Table 85.M.1.b. Protection Class Multipliers**

- c. For CSP Class Codes 1751 and 1752 and for non-combustible yard property in CSP Class Codes 1400, 1650 and 1700, use a protection class multiplier of 1.000 for all protection classes.
- d. Apply the territorial multiplier from the state rates to the class rate prior to any coinsurance or flat rate adjustment and after the application of the protection class multiplier.
- e. Apply city territorial multipliers only to the properties located within the city's corporate limits.

**2. Rating Examples**

Refer to the Rating Examples Appendix in the state exceptions for an example illustrating the application of the protection class and territorial multiplier.

---

**85. BASIC GROUP I CLASS RATES**

---

Paragraph **A.2.** is replaced by the following:

**A. General**

2. The Idaho Surveying and Rating Bureau, Inc. (ISRB) does not specifically rate properties eligible for class rates.

Paragraph **B.1.c.** is replaced by the following:

**B. Eligibility**

**1. Habitational**

**c. CSP Class Codes**

0074	0196*	0321	0341
0075	0197*	0322	0342
0076	0198*	0323	0343
0077	0311	0331	
0078	0312	0332	
0079	0313	0333	

\*These classifications refer to dwellings (and appurtenant structures such as garages) written in conjunction with a commercial risk or written under a Commercial Package Policy; and include dwellings, apartments or condominium units owned by corporations and similar insureds who allow employees or others to occupy the dwellings without leasing or renting. The classifications also include time-sharing apartment or condominium units owned by corporations for use exclusively by their executives or other employees.

Paragraphs **B.2.**, **B.3.** and **B.4.** are replaced by the following:

**2. Hotels And Motels Without Restaurants**

**a. Construction**

Frame, Joisted Masonry and Non-Combustible.

**b. Total Floor Area**

15,000 square feet or less.

**c. CSP Class Codes**

0745  
0746  
0747

**3. Mercantile, Non-Manufacturing And Warehouse**

**a. Construction**

Frame, Joisted Masonry and Non-Combustible.

**b. Total Floor Area**

15,000 square feet or less.

**c. CSP Class Codes**

0511	0563	0701	0843	0913	0952	1213
0512	0564	0702	0844	0921	1000	1220
0520	0565	0756	0845*	0922	1051	1230
0531	0566	0757	0846	0923	1052	1400*
0532	0567	0831	0851	0931	1070	1650*
0541	0570	0832	0852	0932*	1150*	1700*
0550	0580*	0833	0900	0933	1180*	1751*
0561	0581	0834	0911	0934	1211	1752*
0562	0582	0841	0912	0940	1212	

When determining total floor area:

- (1) Disregard basements, sub-basements and mezzanines.
- (2) Disregard areas occupied by apartments, including vacant apartments.

\* See Paragraph **G.** – Special Rules for exceptions.

**4. Manufacturing**

**a. Construction**

Frame, Joisted Masonry and Non-Combustible.

**b. Total Floor Area**

15,000 square feet or less.

**c. CSP Class Codes**

0533      2800  
 2200      3409  
 2350      4809  
 2459

Paragraph **B.5.** does not apply.

Paragraph **C.3.** is replaced by the following:

**C. Ineligibility**

- 3. Properties protected by automatic sprinklers, automatic fire detection systems or watchman service. Apply to ISRB for specific rating. However, if ISRB determines that the property does not meet minimum eligibility requirements for specific rating, class rates may apply. Class rated properties may qualify for a Basic Group I rate credit. ISRB will advise accordingly.

Paragraph **C.4.b.** is replaced by the following:

- b. Restaurants (CSP Class Code 0542) and other occupancies with commercial cooking open to the general public, except such occupancies are permitted in Apartments/Condominiums with Mercantile (CSP Class Codes 0321, 0322, 0323, 0341, 0342, 0343) of Modified Fire Resistive and Fire Resistive construction. Do not consider use of snack warmers or other warming devices as cooking.

Paragraphs **D.4.** and **D.5.** are replaced by the following:

- 4. If none of the preceding items describe the building, apply to ISRB for Construction Type giving construction details.
- 5. If more than 1/3 of a building is of Masonry Non-Combustible, Modified Fire Resistive or Fire Resistive Construction Type and the Building CSP Class Code is not:
  - a. 0074 through 0343 (Habitational);
  - b. 0745 through 0747 (Motels and Hotels without cooking); or
  - c. 1150 (Builders' Risks)
 apply to ISRB for specific rating.

Paragraph **F.2.b.** is replaced by the following:

**F. Class Rate Selection**

**2. Contents Rates**

- b. For buildings with CSP Class Codes 0321, 0322, 0323, 0341, 0342, 0343, 0581, 0582, 0701 and 0702, contents rates appear in three groupings: A, B and C. The appropriate group is determined from the CSP Class Code in the Classification Table applicable to the tenant being rated as described in Table **85.F.2.b.** CSP Class Codes:

Group	CSP Class Codes
<b>A</b>	0074, through 0343, 0511, 0701, 0702, 0745, 0746, 0747, 0851, 0852, 0900, 0921, 0923, 0931, 1000, 1052, 1070
<b>B</b>	0520, 0541, 0562, 0564, 0570, 0580, 0832, 0940, 1051, 1211 through 1752
<b>C</b>	All other

**Table 85.F.2.b. CSP Class Codes**

Paragraph **G.3.** is replaced by the following:

**G. Special Rules**

**3. CSP Class Code 0932 (Auto Service Stations)**

Contents rates may apply to underground fuel storage tanks, contents of such tanks, pumps, piping and connections to the tanks, and also to awnings, signs and metal smokestacks which are necessary and usual to the

operation of an automobile service station. This Class Code is also applicable to Tire Shops. A Tire Shop is one where motorized vehicles enter the building. Otherwise use Class Code 0512.

Paragraph **G.5.** is replaced by the following:

**5. CSP Class Code 1180 (Vacant Buildings)**

Use rates for the CSP Class Code associated with the intended or previous occupancy. Add the increment shown in the Basic Group I table in the state rates, unless the Class Code of the previous or intended occupancy is 0580, 0745-0747, 0833, 0834, 0841, 0843, 0844, 0846, 0900, 0952, 1051 or 1052.

Paragraph **G.10.** is replaced by the following:

**10. CSP Class Codes 0511, 0512, 0520, 0531, 0532, 0541, 0561, 0562, 0563, 0564, 0565, 0566, 0567, 0570, 0581, 0582**

For buildings used entirely for wholesale and for storage of merchandise and/or business equipment storage, multiply rates by the following:

Protection Class		1 – 8	1W – 8W, 9 – 10
Frame (1)	Bldg	.534	.408
	Contents	.772	.590
Joisted Masonry (2)	Bldg	.433	.433
	Contents	.590	.590
Non- Comb (3)	Bldg	.534	.408
	Contents	.772	.590

**Table 85.G.10. Wholesale And Storage Factors**

The following is added to Paragraph **G.:**

**11. CSP Class Code 1070**

CSP Class Code 1070 includes public property repair shops, maintenance shops and motorized vehicle storage. Sewer Treatment Tanks – See Special Class Rates.

**12. Public Property**

Public Property shall consist of properties which are owned and entirely occupied by Federal, State, County and/or Municipal Governments or Reclamation or Irrigation Districts, separately or in combination. The Basic Group I rates for such risks shall be multiplied by .7.

Hospitals, Infirmaries, Nursing Homes, Rest Homes, Sanatoriums, Offices, Court Houses, Educational Property, Farm Property, Dwellings and other Habitational Risks which are ratable under either the Dwelling Policy Program or Division Four – Farm of the Commercial Lines Manual, and other properties which do not meet both the ownership and occupancy requirements set forth in the preceding paragraph for Public Property, are ineligible. Buildings in the course of construction shall be eligible for the .7 factor only when the intended occupancy is such that the risk meets all other requirements of this rule and the coverage is written under a completed and occupied rate.

Paragraph **L.** is replaced by the following:

**L. Special Class Rates**

1. Apply this item to all property in the open (CSP Class Code 1190) and to special property as defined except:
  - a. Property described in Paragraph **B.**
  - b. Piers, Wharves, Bridges (CSP Class Code 1200) except as specifically described.
  - c. Agriculture product storage including material in yards and tanks. (CSP Class Codes 1251, 1252, 1300, 1501, 1502, 1550, 1610).
2. The Basic Group II Symbol Column is used as provided in Rule **70.**
3. See state rates.
4. The loss costs for Protection Classes 9 – 10, in Table **85.L.3.** of the Idaho rates, also apply to split Protection Classes designated by W.

Paragraph **M.** is replaced by the following:

**M. Protection Class And Territorial Multipliers**

The protection class multipliers in Table **85.M.1.b.** and the territorial multipliers listed in the state rates are to be applied to Basic Group I rates for commercial properties eligible for class rating.

**1. Rating Procedures**

- a. Select the appropriate building and contents loss cost from the Basic Group I loss costs in the state rates based upon the following items:
  - (1) CSP Class Code
  - (2) Construction
- b. Select the appropriate Protection Class and apply the protection class multiplier from Table 85.M.1.b. to the class rate prior to any coinsurance or flat rate adjustment.

Protection Class	Frame	Joisted Masonry, Masonry Non-Combustible	Non-Combustible	Modified Fire Resistive, Fire Resistive
1	.728	.735	.743	.697
2	.758	.775	.771	.727
3	.807	.804	.807	.758
4	.868	.873	.853	.869
5	1.000	1.000	1.000	1.000
6	1.044	1.088	1.055	1.061
7	1.184	1.235	1.202	1.293
8	1.263	1.412	1.321	1.455
9	1.474	1.647	1.541	1.697
10	1.754	1.961	1.835	2.020
1W – 5W	1.179	1.318	1.233	1.358
6W – 8W	1.400	1.565	1.464	1.612

**Table 85.M.1.b. Protection Class Multipliers**

- c. For CSP Class Codes 1751 and 1752 and for non-combustible yard property in CSP Class Codes 1400, 1650 and 1700, use a protection class multiplier of 1.000 for all protection classes.
- d. Apply the territorial multiplier from the state rates to the class rate prior to any coinsurance or flat rate adjustment and after the application of the protection class multiplier.
- e. Apply city territorial multipliers only to the properties located within the city's corporate limits.

**2. Rating Examples**

Refer to the Rating Examples Appendix in the state exceptions for an example illustrating the application of the protection class and territorial multiplier.