VIRGINIA

COMMERCIAL PROPERTY INSURANCE

SECTION E - REVISED LOSS COST PAGES

Basic Group II Loss Costs............................................................................ E2

Special Causes of Loss Loss Costs............................................................... E3

Basic Group I Loss Costs.............................................................................. E4-14

**70. CAUSES OF LOSS – BASIC FORM**

**E. Rating Procedure**

**2. Property Damage – Group II Causes Of Loss**

**e. Loss Costs**

**(1)** Determine the Basic Group II symbol from the specific publication or from Rule **70.E.2.a.**

**(2)** Determine the territory in which the property is located. Refer to the Territory Section.

**(3)** For Symbols **AA, A, AB** and **B** use the applicable rate.

**(4)** For symbols with numerical prefixes, multiply the applicable rate by the prefix shown in Rule **70.E.2.a.**

|  |  |  |  |  |  |  |
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|  |  | | | **Symbol/Loss Cost** | | |
|  |  | | **AA** | **A** | **AB** | **B** |
|  | **Territory I** | | | | | |
|  |  | Building | .031 | .034 | .041 | .059 |
|  |  | Contents | .027 | .030 | .036 | .053 |

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|  | **Territory II** | | | | | |
|  |  | Building | .054 | .060 | .071 | .120 |
|  |  | Contents | .048 | .053 | .062 | .109 |

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|  | **Territory III** | | | | | |
|  |  | Building | .076 | .083 | .098 | .164 |
|  |  | Contents | .074 | .081 | .092 | .164 |

**72. CAUSES OF LOSS – SPECIAL FORM**

**E.2.** Rating Procedure – Property Damage – Other than Builders' Risk

**b.(1)** Building Coverage – Loss Cost: .034

**c.(2)** Personal Property Coverage – Loss Costs

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| --- | --- | --- | --- |
|  | **Occupancy Category** | **Loss Cost** | |
|  | Residential Apartments and Condominiums | .121 |  |
|  | Offices | .128 |  |
|  | Mercantile – High | .153 |  |
|  | Mercantile – Medium | .126 |  |
|  | Mercantile – Low | .095 |  |
|  | Motels and Hotels | .071 |  |
|  | Institutional – High | .069 |  |
|  | Institutional – Low | .037 |  |
|  | Industrial and Processing – High | .147 |  |
|  | Industrial and Processing – Low | .136 |  |
|  | Service – High | .126 |  |
|  | Service – Low | .101 |  |
|  | Contractors | .190 |  |
|  | **Territory (County)** | **Territorial Multiplier** | |
|  | Arlington, Fairfax, Alexandria (city), Falls Church (city) | 1.199 |  |
|  | Norfolk (city), Portsmouth (city) | 1.211 |  |
|  | Chesapeake (city) | 1.028 |  |
|  | Chesterfield, Henrico, Richmond (city) | 1.186 |  |
|  | Remainder of State | 1.000 |  |

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**85. BASIC GROUP I CLASS LOSS COSTS**

All rates are subject to protection class and territorial multipliers.

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| **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 | | | | | | | |
|  |  | | | | | | | |
|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0074** | | **Building (1)** | | 0.092 | 0.083 | 0.075 | 0.061 | 0.055 |
|  | | **Contents (2)** | | 0.093 | 0.084 | 0.080 | 0.068 | 0.065 |
| **0075** | | **Building (1)** | | 0.092 | 0.083 | 0.075 | 0.061 | 0.055 |
|  | | **Contents (2)** | | 0.093 | 0.084 | 0.080 | 0.068 | 0.065 |
| **0076** | | **Building (1)** | | 0.092 | 0.083 | 0.075 | 0.061 | 0.055 |
|  | | **Contents (2)** | | 0.093 | 0.084 | 0.080 | 0.068 | 0.065 |
| **0077** | | **Building (1)** | | 0.084 | 0.076 | 0.066 | 0.055 | 0.051 |
|  | | **Contents (2)** | | 0.087 | 0.080 | 0.075 | 0.065 | 0.062 |
| **0078** | | **Building (1)** | | 0.084 | 0.076 | 0.066 | 0.055 | 0.051 |
|  | | **Contents (2)** | | 0.087 | 0.080 | 0.075 | 0.065 | 0.062 |
| **0079** | | **Building (1)** | | 0.084 | 0.076 | 0.066 | 0.055 | 0.051 |
|  | | **Contents (2)** | | 0.087 | 0.080 | 0.075 | 0.065 | 0.062 |
| **0196** | | **Building (1)** | | 0.056 | 0.052 | 0.046 | 0.036 | 0.034 |
|  | | **Contents (2)** | | 0.063 | 0.056 | 0.054 | 0.047 | 0.045 |
| **0197** | | **Building (1)** | | 0.056 | 0.052 | 0.046 | 0.036 | 0.034 |
|  | | **Contents (2)** | | 0.063 | 0.056 | 0.054 | 0.047 | 0.045 |
| **0198** | | **Building (1)** | | 0.056 | 0.052 | 0.046 | 0.036 | 0.034 |
|  | | **Contents (2)** | | 0.063 | 0.056 | 0.054 | 0.047 | 0.045 |
| **0311** | | **Building (1)** | | 0.209 | 0.188 | 0.167 | 0.138 | 0.126 |
|  | | **Contents (2)** | | 0.238 | 0.214 | 0.200 | 0.179 | 0.165 |
| **0312** | | **Building (1)** | | 0.209 | 0.188 | 0.167 | 0.138 | 0.126 |
|  | | **Contents (2)** | | 0.238 | 0.214 | 0.200 | 0.179 | 0.165 |
| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.095 | |
|  | | | City of Richmond | | | | 1.421 | |
|  | | | Virginia Beach | | | | 0.787 | |
|  | | | Fairfax County | | | | 1.495 | |
|  | | | Balance of State (Virginia) | | | | 1.000 | |
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**85. BASIC GROUP I CLASS LOSS COSTS** (Cont'd)

All rates are subject to protection class and territorial multipliers.

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| **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 | | | | | | | |
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|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0313** | | **Building (1)** | | 0.209 | 0.188 | 0.167 | 0.138 | 0.126 |
|  | | **Contents (2)** | | 0.238 | 0.214 | 0.200 | 0.179 | 0.165 |
| **0321** | | **Building (1)** | | 0.322 | 0.293 | 0.257 | 0.209 | 0.194 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.480 | 0.431 | 0.409 | 0.360 | 0.335 |
|  | | **B&C** | | 0.561 | 0.505 | 0.479 | 0.421 | 0.394 |
| **0322** | | **Building (1)** | | 0.322 | 0.293 | 0.257 | 0.209 | 0.194 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.480 | 0.431 | 0.409 | 0.360 | 0.335 |
|  | | **B&C** | | 0.561 | 0.505 | 0.479 | 0.421 | 0.394 |
| **0323** | | **Building (1)** | | 0.322 | 0.293 | 0.257 | 0.209 | 0.194 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.480 | 0.431 | 0.409 | 0.360 | 0.335 |
|  | | **B&C** | | 0.561 | 0.505 | 0.479 | 0.421 | 0.394 |
| **0331** | | **Building (1)** | | 0.118 | 0.105 | 0.094 | 0.076 | 0.072 |
|  | | **Contents (2)** | | 0.104 | 0.092 | 0.086 | 0.079 | 0.072 |
| **0332** | | **Building (1)** | | 0.118 | 0.105 | 0.094 | 0.076 | 0.072 |
|  | | **Contents (2)** | | 0.104 | 0.092 | 0.086 | 0.079 | 0.072 |
| **0333** | | **Building (1)** | | 0.118 | 0.105 | 0.094 | 0.076 | 0.072 |
|  | | **Contents (2)** | | 0.104 | 0.092 | 0.086 | 0.079 | 0.072 |
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| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.095 | |
|  | | | City of Richmond | | | | 1.421 | |
|  | | | Virginia Beach | | | | 0.787 | |
|  | | | Fairfax County | | | | 1.495 | |
|  | | | Balance of State (Virginia) | | | | 1.000 | |
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**85. BASIC GROUP I CLASS LOSS COSTS** (Cont'd)

All rates are subject to protection class and territorial multipliers.

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| **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 | | | | | | | |
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|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0341** | | **Building (1)** | | 0.181 | 0.163 | 0.146 | 0.120 | 0.108 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.208 | 0.186 | 0.177 | 0.155 | 0.145 |
|  | | **B&C** | | 0.243 | 0.218 | 0.208 | 0.181 | 0.169 |
| **0342** | | **Building (1)** | | 0.181 | 0.163 | 0.146 | 0.120 | 0.108 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.208 | 0.186 | 0.177 | 0.155 | 0.145 |
|  | | **B&C** | | 0.243 | 0.218 | 0.208 | 0.181 | 0.169 |
| **0343** | | **Building (1)** | | 0.181 | 0.163 | 0.146 | 0.120 | 0.108 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.208 | 0.186 | 0.177 | 0.155 | 0.145 |
|  | | **B&C** | | 0.243 | 0.218 | 0.208 | 0.181 | 0.169 |
| **0511** | | **Building (1)** | | 0.079 | 0.071 | 0.063 | 0.050 | 0.047 |
|  | | **Contents (2)** | | 0.113 | 0.102 | 0.095 | 0.085 | 0.079 |
| **0512** | | **Building (1)** | | 0.075 | 0.068 | 0.061 | 0.049 | 0.045 |
|  | | **Contents (2)** | | 0.101 | 0.091 | 0.086 | 0.075 | 0.070 |
| **0520** | | **Building (1)** | | 0.094 | 0.085 | 0.075 | 0.062 | 0.056 |
|  | | **Contents (2)** | | 0.146 | 0.134 | 0.126 | 0.111 | 0.103 |
| **0531** | | **Building (1)** | | 0.079 | 0.071 | 0.063 | 0.051 | 0.047 |
|  | | **Contents (2)** | | 0.119 | 0.106 | 0.101 | 0.090 | 0.084 |
|  | |  | |  |  |  |  |  |
|  | |  | |  |  |  |  |  |
| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.095 | |
|  | | | City of Richmond | | | | 1.421 | |
|  | | | Virginia Beach | | | | 0.787 | |
|  | | | Fairfax County | | | | 1.495 | |
|  | | | Balance of State (Virginia) | | | | 1.000 | |
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**85. BASIC GROUP I CLASS LOSS COSTS** (Cont'd)

All rates are subject to protection class and territorial multipliers.

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| **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 – Motor Vehicles, No Repair | | | | | | | |
| **0561** | Mercantile – Sole Occupancy Only – Boat and Marine Supply Dealers | | | | | | | |
| **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 | | | | | | | |
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|  |  | | | | | | | |
|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0532** | | **Building (1)** | | 0.120 | 0.110 | 0.097 | 0.079 | 0.073 |
|  | | **Contents (2)** | | 0.146 | 0.134 | 0.126 | 0.111 | 0.103 |
| **0533** | | **Building (1)** | | 0.095 | 0.087 | 0.076 | 0.062 | 0.058 |
|  | | **Contents (2)** | | 0.118 | 0.106 | 0.099 | 0.088 | 0.082 |
| **0534** | | **Building (1)** | | 0.134 | 0.120 | 0.106 | 0.087 | 0.080 |
|  | | **Contents (2)** | | 0.122 | 0.111 | 0.105 | 0.092 | 0.087 |
| **0541** | | **Building (1)** | | 0.346 | 0.310 | 0.276 | 0.223 | 0.208 |
|  | | **Contents (2)** | | 0.369 | 0.333 | 0.314 | 0.276 | 0.258 |
| **0545** | | **Building (1)** | | 0.407 | 0.367 | 0.326 | 0.264 | 0.246 |
|  | | **Contents (2)** | | 0.461 | 0.413 | 0.393 | 0.346 | 0.321 |
| **0550** | | **Building (1)** | | 0.071 | 0.064 | 0.058 | 0.047 | 0.043 |
|  | | **Contents (2)** | | 0.121 | 0.111 | 0.104 | 0.092 | 0.086 |
| **0561** | | **Building (1)** | | 0.076 | 0.068 | 0.062 | 0.049 | 0.047 |
|  | | **Contents (2)** | | 0.121 | 0.111 | 0.104 | 0.092 | 0.086 |
| **0562** | | **Building (1)** | | 0.087 | 0.078 | 0.069 | 0.056 | 0.051 |
|  | | **Contents (2)** | | 0.137 | 0.121 | 0.115 | 0.102 | 0.095 |
| **0563** | | **Building (1)** | | 0.085 | 0.076 | 0.068 | 0.055 | 0.050 |
|  | | **Contents (2)** | | 0.101 | 0.091 | 0.086 | 0.075 | 0.070 |
| **0564** | | **Building (1)** | | 0.118 | 0.106 | 0.094 | 0.076 | 0.071 |
|  | | **Contents (2)** | | 0.177 | 0.162 | 0.150 | 0.134 | 0.125 |
|  | |  | |  |  |  |  |  |
|  | |  | |  |  |  |  |  |
| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.095 | |
|  | | | City of Richmond | | | | 1.421 | |
|  | | | Virginia Beach | | | | 0.787 | |
|  | | | Fairfax County | | | | 1.495 | |
|  | | | Balance of State (Virginia) | | | | 1.000 | |
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**85. BASIC GROUP I CLASS LOSS COSTS** (Cont'd)

All rates are subject to protection class and territorial multipliers.

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| **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 | | | | | | | |
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|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0565** | | **Building (1)** | | 0.078 | 0.071 | 0.063 | 0.050 | 0.047 |
|  | | **Contents (2)** | | 0.098 | 0.088 | 0.084 | 0.074 | 0.069 |
| **0566** | | **Building (1)** | | 0.088 | 0.079 | 0.071 | 0.058 | 0.054 |
|  | | **Contents (2)** | | 0.134 | 0.120 | 0.113 | 0.099 | 0.093 |
| **0567** | | **Building (1)** | | 0.079 | 0.071 | 0.063 | 0.050 | 0.047 |
|  | | **Contents (2)** | | 0.113 | 0.102 | 0.095 | 0.085 | 0.079 |
| **0570** | | **Building (1)** | | 0.079 | 0.071 | 0.063 | 0.050 | 0.047 |
|  | | **Contents (2)** | | 0.119 | 0.106 | 0.101 | 0.090 | 0.084 |
| **0580** | | **Building (1)** | | 0.079 | 0.071 | 0.063 | 0.050 | 0.047 |
|  | | **Contents (2)** | | 0.125 | 0.111 | 0.106 | 0.093 | 0.088 |
| **0581** | | **Building (1)** | | 0.084 | 0.075 | 0.068 | 0.054 | 0.050 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.119 | 0.106 | 0.101 | 0.090 | 0.084 |
|  | | **B** | | 0.144 | 0.131 | 0.122 | 0.109 | 0.102 |
|  | | **C** | | 0.133 | 0.118 | 0.111 | 0.098 | 0.092 |
| **0582** | | **Building (1)** | | 0.092 | 0.084 | 0.074 | 0.062 | 0.055 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.106 | 0.095 | 0.091 | 0.079 | 0.074 |
|  | | **B** | | 0.131 | 0.117 | 0.111 | 0.097 | 0.091 |
|  | | **C** | | 0.118 | 0.106 | 0.099 | 0.088 | 0.082 |
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| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.095 | |
|  | | | City of Richmond | | | | 1.421 | |
|  | | | Virginia Beach | | | | 0.787 | |
|  | | | Fairfax County | | | | 1.495 | |
|  | | | Balance of State (Virginia) | | | | 1.000 | |
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**85. BASIC GROUP I CLASS LOSS COSTS** (Cont'd)

All rates are subject to protection class and territorial multipliers.

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| **CSP Class Codes And Description** | | | | | | | | |
| **0701** | Government Offices | | | | | | | |
| **0702** | Banks and Offices other than Governmental | | | | | | | |
| **0742** | Motels and Hotels with Limited Cooking Restaurant – Up to 10 Units | | | | | | | |
| **0743** | Motels and Hotels with Limited Cooking Restaurant – 11 to 30 Units | | | | | | | |
| **0744** | Motels and Hotels with Limited Cooking Restaurant – Over 30 Units | | | | | | | |
| **0745** | Motels and Hotels without Restaurant – Up to 10 Units | | | | | | | |
| **0746** | Motels and Hotels without Restaurant – 11 to 30 Units | | | | | | | |
| **0747** | Motels and Hotels without Restaurant – Over 30 Units | | | | | | | |
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|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0701** | | **Building (1)** | | 0.062 | 0.056 | 0.051 | 0.040 | 0.037 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.069 | 0.062 | 0.059 | 0.051 | 0.049 |
|  | | **B** | | 0.101 | 0.092 | 0.086 | 0.075 | 0.070 |
|  | | **C** | | 0.079 | 0.071 | 0.066 | 0.060 | 0.056 |
| **0702** | | **Building (1)** | | 0.094 | 0.084 | 0.074 | 0.060 | 0.056 |
|  | | **Contents (2)** | |  |  |  |  |  |
|  | | **A** | | 0.110 | 0.100 | 0.095 | 0.083 | 0.077 |
|  | | **B** | | 0.154 | 0.138 | 0.131 | 0.115 | 0.107 |
|  | | **C** | | 0.135 | 0.124 | 0.117 | 0.103 | 0.097 |
| **0742** | | **Building (1)** | | 0.367 | 0.330 | 0.295 | 0.240 | 0.221 |
|  | | **Contents (2)** | | 0.402 | 0.364 | 0.344 | 0.303 | 0.283 |
| **0743** | | **Building (1)** | | 0.367 | 0.330 | 0.295 | 0.240 | 0.221 |
|  | | **Contents (2)** | | 0.402 | 0.364 | 0.344 | 0.303 | 0.283 |
| **0744** | | **Building (1)** | | 0.367 | 0.330 | 0.295 | 0.240 | 0.221 |
|  | | **Contents (2)** | | 0.402 | 0.364 | 0.344 | 0.303 | 0.283 |
| **0745** | | **Building (1)** | | 0.159 | 0.143 | 0.127 | 0.103 | 0.095 |
|  | | **Contents (2)** | | 0.173 | 0.156 | 0.147 | 0.130 | 0.121 |
| **0746** | | **Building (1)** | | 0.159 | 0.143 | 0.127 | 0.103 | 0.095 |
|  | | **Contents (2)** | | 0.173 | 0.156 | 0.147 | 0.130 | 0.121 |
| **0747** | | **Building (1)** | | 0.159 | 0.143 | 0.127 | 0.103 | 0.095 |
|  | | **Contents (2)** | | 0.173 | 0.156 | 0.147 | 0.130 | 0.121 |
| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.095 | |
|  | | | City of Richmond | | | | 1.421 | |
|  | | | Virginia Beach | | | | 0.787 | |
|  | | | Fairfax County | | | | 1.495 | |
|  | | | Balance of State (Virginia) | | | | 1.000 | |
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**85. BASIC GROUP I CLASS LOSS COSTS** (Cont'd)

All rates are subject to protection class and territorial multipliers.

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| **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 | | | | | | | |
|  |  | | | | | | | |
|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0755** | | **Building (1)** | | 0.238 | 0.213 | 0.190 | 0.155 | 0.142 |
|  | | **Contents (2)** | | 0.274 | 0.246 | 0.234 | 0.205 | 0.192 |
| **0756** | | **Building (1)** | | 0.096 | 0.087 | 0.078 | 0.063 | 0.057 |
|  | | **Contents (2)** | | 0.109 | 0.100 | 0.092 | 0.082 | 0.078 |
| **0757** | | **Building (1)** | | 0.104 | 0.092 | 0.082 | 0.068 | 0.063 |
|  | | **Contents (2)** | | 0.109 | 0.100 | 0.092 | 0.082 | 0.078 |
| **0831** | | **Building (1)** | | 0.082 | 0.073 | 0.064 | 0.054 | 0.049 |
|  | | **Contents (2)** | | 0.092 | 0.084 | 0.079 | 0.070 | 0.065 |
| **0832** | | **Building (1)** | | 0.102 | 0.092 | 0.082 | 0.068 | 0.063 |
|  | | **Contents (2)** | | 0.109 | 0.100 | 0.092 | 0.082 | 0.078 |
| **0833** | | **Building (1)** | | 0.087 | 0.079 | 0.070 | 0.056 | 0.054 |
|  | | **Contents (2)** | | 0.102 | 0.091 | 0.087 | 0.078 | 0.072 |
| **0834** | | **Building (1)** | | 0.140 | 0.126 | 0.113 | 0.091 | 0.085 |
|  | | **Contents (2)** | | 0.143 | 0.129 | 0.122 | 0.108 | 0.101 |
| **0841** | | **Building (1)** | | 0.143 | 0.129 | 0.115 | 0.092 | 0.086 |
|  | | **Contents (2)** | | 0.149 | 0.135 | 0.127 | 0.112 | 0.105 |
| **0843** | | **Building (1)** | | 0.072 | 0.064 | 0.056 | 0.046 | 0.042 |
|  | | **Contents (2)** | | 0.076 | 0.069 | 0.064 | 0.056 | 0.054 |
| **0844** | | **Building (1)** | | 0.096 | 0.087 | 0.078 | 0.063 | 0.057 |
|  | | **Contents (2)** | | 0.105 | 0.096 | 0.090 | 0.081 | 0.074 |
| **0845** | | **Building (1)** | | 0.063 | 0.056 | 0.051 | 0.041 | 0.037 |
|  | | **Contents (2)** | | 0.073 | 0.065 | 0.063 | 0.055 | 0.051 |
| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.095 | |
|  | | | City of Richmond | | | | 1.421 | |
|  | | | Virginia Beach | | | | 0.787 | |
|  | | | Fairfax County | | | | 1.495 | |
|  | | | Balance of State (Virginia) | | | | 1.000 | |
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**85. BASIC GROUP I CLASS LOSS COSTS** (Cont'd)

All rates are subject to protection class and territorial multipliers.

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| **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 | | | | | | | |
|  |  | | | | | | | |
|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0846** | | **Building (1)** | | 0.134 | 0.120 | 0.105 | 0.087 | 0.081 |
|  | | **Contents (2)** | | 0.131 | 0.117 | 0.112 | 0.099 | 0.091 |
| **0851** | | **Building (1)** | | 0.053 | 0.047 | 0.041 | 0.034 | 0.032 |
|  | | **Contents (2)** | | 0.059 | 0.055 | 0.052 | 0.047 | 0.042 |
| **0852** | | **Building (1)** | | 0.054 | 0.050 | 0.043 | 0.035 | 0.033 |
|  | | **Contents (2)** | | 0.061 | 0.056 | 0.054 | 0.047 | 0.044 |
| **0900** | | **Building (1)** | | 0.095 | 0.085 | 0.075 | 0.061 | 0.057 |
|  | | **Contents (2)** | | 0.099 | 0.089 | 0.085 | 0.074 | 0.070 |
| **0911** | | **Building (1)** | | 0.201 | 0.183 | 0.164 | 0.134 | 0.121 |
|  | | **Contents (2)** | | 0.239 | 0.214 | 0.202 | 0.179 | 0.168 |
| **0912** | | **Building (1)** | | 0.267 | 0.240 | 0.214 | 0.172 | 0.162 |
|  | | **Contents (2)** | | 0.330 | 0.296 | 0.280 | 0.247 | 0.230 |
| **0913** | | **Building (1)** | | 0.177 | 0.159 | 0.141 | 0.115 | 0.106 |
|  | | **Contents (2)** | | 0.206 | 0.186 | 0.176 | 0.155 | 0.144 |
| **0921** | | **Building (1)** | | 0.106 | 0.094 | 0.085 | 0.069 | 0.064 |
|  | | **Contents (2)** | | 0.125 | 0.114 | 0.106 | 0.093 | 0.088 |
| **0922** | | **Building (1)** | | 0.118 | 0.106 | 0.093 | 0.076 | 0.070 |
|  | | **Contents (2)** | | 0.142 | 0.129 | 0.121 | 0.107 | 0.100 |
| **0923** | | **Building (1)** | | 0.077 | 0.070 | 0.063 | 0.051 | 0.047 |
|  | | **Contents (2)** | | 0.084 | 0.075 | 0.071 | 0.063 | 0.057 |
| **0931** | | **Building (1)** | | 0.092 | 0.082 | 0.072 | 0.059 | 0.054 |
|  | | **Contents (2)** | | 0.107 | 0.095 | 0.092 | 0.079 | 0.074 |
| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.095 | |
|  | | | City of Richmond | | | | 1.421 | |
|  | | | Virginia Beach | | | | 0.787 | |
|  | | | Fairfax County | | | | 1.495 | |
|  | | | Balance of State (Virginia) | | | | 1.000 | |
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**85. BASIC GROUP I CLASS LOSS COSTS** (Cont'd)

All rates are subject to protection class and territorial multipliers.

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| **CSP Class Codes And Description** | | | | | | | | |
| **0932** | Gasoline Service Stations | | | | | | | |
| **0933** | Motor Vehicle and Aircraft Repair, with or without Sales | | | | | | | |
| **0934** | Tire Recapping and Vulcanizing, with or without Sales | | | | | | | |
| **0940** | Aircraft Hangars without Repair | | | | | | | |
| **0951** | Gambling Casinos with Limited Cooking Restaurants | | | | | | | |
| **0952** | Gambling Casinos without Restaurants | | | | | | | |
| **1000** | Penal Institutions | | | | | | | |
| **1051** | Museums, Libraries, Art Galleries (Non-Profit) | | | | | | | |
| **1052** | Schools, Academic | | | | | | | |
| **1070** | Fire Departments, Police, Sewage, Water Works and Other Public Buildings | | | | | | | |
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|  |  | | | | | | | |
|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **0932** | | **Building (1)** | | 0.131 | 0.117 | 0.105 | 0.085 | 0.079 |
|  | | **Contents (2)** | | 0.159 | 0.144 | 0.135 | 0.120 | 0.111 |
| **0933** | | **Building (1)** | | 0.111 | 0.100 | 0.090 | 0.072 | 0.067 |
|  | | **Contents (2)** | | 0.140 | 0.126 | 0.118 | 0.105 | 0.097 |
| **0934** | | **Building (1)** | | 0.144 | 0.129 | 0.117 | 0.094 | 0.087 |
|  | | **Contents (2)** | | 0.171 | 0.153 | 0.145 | 0.127 | 0.120 |
| **0940** | | **Building (1)** | | 0.069 | 0.062 | 0.056 | 0.047 | 0.042 |
|  | | **Contents (2)** | | 0.087 | 0.078 | 0.072 | 0.064 | 0.060 |
| **0951** | | **Building (1)** | | 0.278 | 0.250 | 0.222 | 0.182 | 0.166 |
|  | | **Contents (2)** | | 0.307 | 0.275 | 0.260 | 0.230 | 0.214 |
| **0952** | | **Building (1)** | | 0.092 | 0.084 | 0.075 | 0.062 | 0.056 |
|  | | **Contents (2)** | | 0.134 | 0.121 | 0.114 | 0.101 | 0.092 |
| **1000** | | **Building (1)** | | 0.060 | 0.055 | 0.049 | 0.038 | 0.036 |
|  | | **Contents (2)** | | 0.053 | 0.047 | 0.044 | 0.039 | 0.037 |
| **1051** | | **Building (1)** | | 0.037 | 0.033 | 0.030 | 0.023 | 0.022 |
|  | | **Contents (2)** | | 0.050 | 0.044 | 0.041 | 0.036 | 0.033 |
| **1052** | | **Building (1)** | | 0.067 | 0.059 | 0.054 | 0.043 | 0.039 |
|  | | **Contents (2)** | | 0.074 | 0.067 | 0.063 | 0.056 | 0.054 |
| **1070** | | **Building (1)** | | 0.059 | 0.052 | 0.046 | 0.037 | 0.035 |
|  | | **Contents (2)** | | 0.069 | 0.062 | 0.059 | 0.052 | 0.050 |
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| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.095 | |
|  | | | City of Richmond | | | | 1.421 | |
|  | | | Virginia Beach | | | | 0.787 | |
|  | | | Fairfax County | | | | 1.495 | |
|  | | | Balance of State (Virginia) | | | | 1.000 | |
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**85. BASIC GROUP I CLASS LOSS COSTS** (Cont'd)

All rates are subject to protection class and territorial multipliers.

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| **CSP Class Codes And Description** | | | | | | | | |
| **1150** | Builders' Risk | | | | | | | |
| **1180** | Vacant Buildings – See CSP Class Code of previous or intended occupancy. Add loss cost of .015 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 | | | | | | | |
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|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **1150** | | **Building (1)** | | 0.047 | 0.041 | 0.038 | 0.030 | 0.027 |
|  | |  | |  |  |  |  |  |
| **1211** | | **Building (1)** | | 0.170 | 0.152 | 0.137 | 0.111 | 0.102 |
|  | | **Contents (2)** | | 0.200 | 0.181 | 0.170 | 0.149 | 0.141 |
| **1212** | | **Building (1)** | | 0.137 | 0.122 | 0.109 | 0.087 | 0.082 |
|  | | **Contents (2)** | | 0.166 | 0.149 | 0.141 | 0.124 | 0.117 |
| **1213** | | **Building (1)** | | 0.119 | 0.107 | 0.096 | 0.079 | 0.073 |
|  | | **Contents (2)** | | 0.158 | 0.144 | 0.137 | 0.119 | 0.111 |
| **1220** | | **Building (1)** | | 0.144 | 0.128 | 0.114 | 0.093 | 0.084 |
|  | | **Contents (2)** | | 0.174 | 0.155 | 0.148 | 0.129 | 0.122 |
| **1230** | | **Building (1)** | | 0.123 | 0.111 | 0.099 | 0.081 | 0.075 |
|  | | **Contents (2)** | | 0.167 | 0.151 | 0.144 | 0.125 | 0.118 |
| **1400** | | **Building (1)** | | 0.369 | 0.332 | 0.295 | 0.239 | 0.221 |
|  | | **Contents (2)** | | 0.447 | 0.404 | 0.381 | 0.338 | 0.313 |
|  | | **Yard** | | 0.555 |  | 0.057 |  |  |
| **1650** | | **Building (1)** | | 0.221 | 0.198 | 0.175 | 0.144 | 0.132 |
|  | | **Contents (2)** | | 0.279 | 0.250 | 0.237 | 0.208 | 0.195 |
|  | | **Yard** | | 0.152 |  | 0.020 |  |  |
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| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.095 | |
|  | | | City of Richmond | | | | 1.421 | |
|  | | | Virginia Beach | | | | 0.787 | |
|  | | | Fairfax County | | | | 1.495 | |
|  | | | Balance of State (Virginia) | | | | 1.000 | |
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**85. BASIC GROUP I CLASS LOSS COSTS** (Cont'd)

All rates are subject to protection class and territorial multipliers.

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| **CSP Class Codes And Description** | | | | | | | | |
| **1700** | Mill Yards | | | | | | | |
| **1751** | Oil Distributing, Oil Terminals and LPG Tank Farms – Including Stock | | | | | | | |
| **1752** | Oil Distributing, Oil Terminals and LPG Tank Farms – Excluding Stock | | | | | | | |
| **2200** | Baking on Premises, Delivery to Outlets | | | | | | | |
| **2350** | Beverage Bottlers Excluding Alcoholic Beverages | | | | | | | |
| **2459** | Distilleries and Wineries | | | | | | | |
| **2800** | Textile Mill Products | | | | | | | |
| **3409** | Leather and Leather Products | | | | | | | |
| **4809** | Printing | | | | | | | |
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|  | |  | | **Construction (Code)** | | | | |
| **CSP Class Code** | | **Coverage** | | **Frame (1)** | **Joisted Masonry (2)** | **Non‑Comb. (3)** | **Mas. Non-Comb. (4)** | **Mod. F.R. (5)  Or Fire Res. (6)** |
| **1700** | | **Building (1)** | | 0.179 | 0.161 | 0.144 | 0.118 | 0.107 |
|  | | **Contents (2)** | | 0.273 | 0.245 | 0.231 | 0.205 | 0.191 |
|  | | **Yard** | | 0.149 |  | 0.018 |  |  |
| **1751** | | **Building (1)** | | 0.115 | 0.104 | 0.093 | 0.075 | 0.069 |
|  | | **Contents (2)** | | 0.149 | 0.137 | 0.128 | 0.114 | 0.104 |
| **1752** | | **Building (1)** | | 0.109 | 0.099 | 0.085 | 0.070 | 0.064 |
|  | | **Contents (2)** | | 0.107 | 0.097 | 0.091 | 0.081 | 0.075 |
| **2200** | | **Building (1)** | | 0.768 | 0.695 | 0.620 | 0.503 | 0.462 |
|  | | **Contents (2)** | | 0.916 | 0.826 | 0.777 | 0.686 | 0.645 |
| **2350** | | **Building (1)** | | 0.496 | 0.447 | 0.397 | 0.322 | 0.297 |
|  | | **Contents (2)** | | 0.586 | 0.528 | 0.496 | 0.437 | 0.412 |
| **2459** | | **Building (1)** | | 0.322 | 0.290 | 0.258 | 0.208 | 0.191 |
|  | | **Contents (2)** | | 0.412 | 0.372 | 0.356 | 0.314 | 0.290 |
| **2800** | | **Building (1)** | | 0.667 | 0.604 | 0.541 | 0.436 | 0.405 |
|  | | **Contents (2)** | | 0.882 | 0.795 | 0.746 | 0.660 | 0.619 |
| **3409** | | **Building (1)** | | 0.685 | 0.616 | 0.549 | 0.444 | 0.410 |
|  | | **Contents (2)** | | 0.795 | 0.715 | 0.674 | 0.594 | 0.553 |
| **4809** | | **Building (1)** | | 0.524 | 0.473 | 0.421 | 0.339 | 0.318 |
|  | | **Contents (2)** | | 0.640 | 0.577 | 0.543 | 0.479 | 0.451 |
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| **Territory** | | | | | | | **Territorial Multiplier** | |
|  | | | Norfolk | | | | 1.095 | |
|  | | | City of Richmond | | | | 1.421 | |
|  | | | Virginia Beach | | | | 0.787 | |
|  | | | Fairfax County | | | | 1.495 | |
|  | | | Balance of State (Virginia) | | | | 1.000 | |
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