

LOSS COSTS – INFORMATION

JULY 21, 2021

COMMERCIAL PROPERTY

LI-CF-2021-034

## ILLINOIS COMMERCIAL FIRE AND ALLIED LINES ADVISORY PROSPECTIVE LOSS COST REVISION UPDATED

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### KEY MESSAGE

Illinois Loss Costs Filing CF-2020-RLA1 is being updated.

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### UPGRADE TO WORD AND EXCEL DOCUMENTS

As previously noted, ISO is implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format to be phased in by product/service. In addition to **form** documents, we are pleased to announce that during the third quarter 2021, you will be receiving **circular cover letter** and **Notice To Manualholders (NTM)** documents in .docx format delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library, PRM and Suite +. Changes continue for other document types to be phased in by product/service. Products impacted include, but are not limited to, documents delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library (including PolicyWriting Support Forms Instructional Supplement), PRM, Statistical Plans and Suite +.

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### BACKGROUND

In circular [LI-CF-2021-021](#), we implemented and provided you with Commercial Property loss cost filing CF-2020-RLA1. After announcing implementation, it has come to our attention that the Rule **72.E.2.(c).2** Causes of Loss – Special Form loss cost provided for Institutional – High was not as intended. Consequently, Section E, page E3 of loss cost filing CF-2020-RLA1, has been revised to display the intended loss cost.

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### ISO ACTION

We are providing updated loss costs pages for CF-2020-RLA1 contained in [LI-CF-2021-021](#).

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### UPDATE

Note that the revised loss cost for Institutional – High is the only item from filing CF-2020-RLA1 that is being revised. If this particular loss cost was utilized, please evaluate for potential impact, if any, that usage may have on policies previously issued, including determining any necessary remedial action you may need to take with respect to those policies issued utilizing the advisory loss cost information provided via [LI-CF-2021-021](#).

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## CONSIDERATION OF COVID-19

ISO has considered whether any adjustments need to be made to prospective loss costs, which are based on historical experience (pre-COVID-19), to reflect the conditions in which these loss costs will be effective (post-COVID-19). While there will almost certainly be long-term behavioral, social and economic changes as a result of COVID-19, we expect, based on the information currently available, that those changes will have negligible and/or offsetting effects on prospective loss costs.

While an economic recession may be a likely outcome of the COVID-19 pandemic, ISO would not expect it to have a quantifiable impact on Commercial Property loss costs. In examining data from the Great Recession, which impacted the United States in 2008-2010, ISO found that long-term trends in claim frequency and severity for Basic Group I, Basic Group II, and Special Cause of Loss generally continued through that recession. Occasional cases of possible deviation from long-term trends are difficult to separate from inherent volatility in Commercial Property losses due to the low-frequency, high-severity nature of BGI, and the weather-driven perils in BGII and SCL.

Therefore, ISO is not making any explicit adjustment to our Commercial Property prospective loss costs due to COVID-19.

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## EFFECTIVE DATE

We do not establish an effective date for Commercial Fire and Allied Lines loss cost revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

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## IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of November 1, 2021, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular and circular [LI-CF-2021-021](#).

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## COMPANY ACTION

You must independently determine the final rates you will use and the effective date of any rate change. If you decide to use our prospective loss costs to revise your rates, you are NOT required to file anything with the Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Filing Number [CF-2020-RLA1](#), NOT this circular number.

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## RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

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## POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2021-004](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

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**REVISION DISTRIBUTION INFORMATION**

- **Manual And ISO Suite**

We will issue a Notice to Manualholders with an edition date of 11-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

- **ProMetrix**

Revised loss costs for specifically rated and class-rated properties contained in ProMetrix will be displayed as "Pending" beginning on June 7, 2021. On November 1, 2021, these loss costs will move to "Current" status. The previous "Current" becomes the most recent "Prior" and joins all previously displayed "Priors". With each subsequent loss cost revision, we will make an additional "Prior" available. Information in ProMetrix will distinguish between loss costs which reflect the effect of limit of insurance (LOI) relativities and pre-LOI loss costs.

- **Toll-free Telephone Service**

Revised loss costs for specifically rated and class-rated properties will be available by calling toll-free 1-800-444-4554 and requesting "Pending" from June 7, 2021 to November 1, 2021. On November 1, 2021, these loss costs will move to "Current" status. The previous "Current" becomes the most recent "Prior" and joins all previously displayed "Priors". With each subsequent loss cost revision, we will make an additional "Prior" available. Information available via toll-free telephone service will distinguish between loss costs which reflect the effect of limit of insurance (LOI) relativities and pre-LOI loss costs.

**NOTE:** Specific property information is provided for Basic Group I and Basic Group II in this state. However, the eligibility criteria for Basic Group I and Basic Group II are independent and, therefore, an individual property may be eligible for Basic Group I and/or Basic Group II specific rating.

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**REFERENCE(S)**

- [LI-CF-2021-021](#) (05/07/2021) Illinois Commercial Fire And Allied Lines Advisory Prospective Loss Cost Revision To Be Implemented; Exhibits Newly Presented In Excel
- [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing

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**ATTACHMENT(S)**

Filing Exhibits of filing CF-2020-RLA1

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**FILES AVAILABLE FOR DOWNLOAD**

To download all files associated with this circular, including attachments in the full circular PDF and/or any additional files not included in the PDF, search for the circular number on [ISOnet Circulars](#). Then click the Word/Excel link under the Full Circular column on the Search Results screen.

Please note that in some instances, not all files listed in the Attachment(s) block (if applicable) are included in the PDF.

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## DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data involving an even more customized data review for this line were performed by staff. During these processes, various data records were excluded from the review. The ISO staff responsible for this circular also reviewed the data for reasonableness.

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## ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualifications Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgment with the opinion that he/she has met the qualification standards of the AAA. ISO considers the loss cost level indications shown in this document a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Rimma Maasbach, am an Actuarial Consultant in Actuarial Operations for ISO, and I, Brian Klaif, am an Actuarial Associate for Commercial Property for ISO. We are jointly responsible for the content of this Statement of Actuarial Opinion. We are both members of the American Academy of Actuaries and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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## XACTWARE SOLUTIONS, INC.

This filing incorporates the use of pricing data from Xactware Solutions, Inc., to estimate trends in building costs for commercial properties. Xactware provides computer software solutions for professionals involved in estimating all phases of building construction and repair. The company has been providing building cost data, estimate tracking and data trending to the insurance repair market since 1986. Insurance carriers using Xactware data are responsible for settlement of the majority of property claims in the USA and Canada.

For more information concerning Xactware Solutions, Inc., please see the Contact Information block.

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## CONTACT INFORMATION

If you have any questions concerning

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- Other issues for this circular, please contact Customer Support:  
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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 Insurance Lines Services updates, view [www.verisk.com/ils](http://www.verisk.com/ils).

ILLINOIS  
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

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**70. CAUSES OF LOSS – BASIC FORM**

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**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) For Symbols **AA, A, AB** and **B** use the applicable rate.
- (3) For symbols with numerical prefixes, multiply the applicable rate by the prefix shown in Rule **70.E.2.a**.

**Symbol/Loss Cost**

	<b>AA</b>	<b>A</b>	<b>AB</b>	<b>B</b>
Cook County				
Buildings	<u>.043-.041</u>	<u>.049-.046</u>	<u>.065-.061</u>	<u>.074-.070</u>
Contents	<u>.059-.056</u>	<u>.066-.062</u>	<u>.078-.074</u>	<u>.086-.084</u>
Balance of State				
Buildings	<u>.056-.053</u>	<u>.064-.060</u>	<u>.082-.077</u>	<u>.096-.091</u>
Contents	<u>.074-.070</u>	<u>.084-.079</u>	<u>.101-.095</u>	<u>.113-.107</u>

**72. CAUSES OF LOSS – SPECIAL FORM**

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

**b.(1) Building Coverage – Loss Cost: .032**

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

<b>Occupancy Category</b>	<b>Loss Cost</b>
Residential Apartments and Condominiums	.082
Offices	<del>.077</del> .084
Mercantile – High	<del>.112</del> .109
Mercantile – Medium	<del>.096</del> .093
Mercantile – Low	<del>.086</del> .083
Motels and Hotels	<del>.060</del> .058
Institutional – High	<del>.042</del> .034
Institutional – Low	<del>.023</del> .022
Industrial and Processing – High	<del>.150</del> .143
Industrial and Processing – Low	<del>.143</del> .138
Service – High	<del>.151</del> .149
Service – Low	<del>.072</del> .069
Contractors	<del>.154</del> .148
<b>Territory (County)</b>	<b>Territorial Multiplier</b>
Cook	1.480
St. Clair	1.216
Remainder of State	1.000

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**LOSS COST PAGES**

ILLINOIS (12)

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

All rates are subject to protection class and territorial multipliers.

<b>CSP Class Codes And Description</b>						
<b>0074</b>	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories – Up to 10 Units					
<b>0075</b>	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories – 11 to 30 Units					
<b>0076</b>	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories – Over 30 Units					
<b>0077</b>	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes – Up to 10 Units					
<b>0078</b>	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes – 11 to 30 Units					
<b>0079</b>	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes – Over 30 Units					
<b>0196</b>	1 Family Dwellings (Lessor's Risk)					
<b>0197</b>	2 Family Dwellings (Lessor's Risk)					
<b>0198</b>	3 or 4 Family Dwellings (Lessor's Risk)					
<b>0311</b>	Apartments without Mercantile Occupancies – Up to 10 Units					
<b>0312</b>	Apartments without Mercantile Occupancies – 11 to 30 Units					
<b>CSP Class Code</b>	<b>Coverage</b>	<b>Construction (Code)</b>				
		<b>Frame (1)</b>	<b>Joisted Masonry (2)</b>	<b>Non-Comb. (3)</b>	<b>Mas. Non-Comb. (4)</b>	<b>Mod. F.R. (5) Or Fire Res. (6)</b>
<b>0074</b>	<b>Building (1)</b>	0.114	0.104	0.092	0.074	0.070
	<b>Contents (2)</b>	0.115	0.104	0.097	0.087	0.080
<b>0075</b>	<b>Building (1)</b>	0.114	0.104	0.092	0.074	0.070
	<b>Contents (2)</b>	0.115	0.104	0.097	0.087	0.080
<b>0076</b>	<b>Building (1)</b>	0.114	0.104	0.092	0.074	0.070
	<b>Contents (2)</b>	0.115	0.104	0.097	0.087	0.080
<b>0077</b>	<b>Building (1)</b>	0.105	0.094	0.085	0.068	0.063
	<b>Contents (2)</b>	0.110	0.097	0.093	0.084	0.077
<b>0078</b>	<b>Building (1)</b>	0.105	0.094	0.085	0.068	0.063
	<b>Contents (2)</b>	0.110	0.097	0.093	0.084	0.077
<b>0079</b>	<b>Building (1)</b>	0.105	0.094	0.085	0.068	0.063
	<b>Contents (2)</b>	0.110	0.097	0.093	0.084	0.077
<b>0196</b>	<b>Building (1)</b>	0.071	0.065	0.057	0.045	0.043
	<b>Contents (2)</b>	0.079	0.071	0.067	0.058	0.056
<b>0197</b>	<b>Building (1)</b>	0.071	0.065	0.057	0.045	0.043
	<b>Contents (2)</b>	0.079	0.071	0.067	0.058	0.056
<b>0198</b>	<b>Building (1)</b>	0.071	0.065	0.057	0.045	0.043
	<b>Contents (2)</b>	0.079	0.071	0.067	0.058	0.056
<b>0311</b>	<b>Building (1)</b>	0.120	0.109	0.097	0.078	0.072
	<b>Contents (2)</b>	0.133	0.122	0.117	0.102	0.095
<b>0312</b>	<b>Building (1)</b>	0.120	0.109	0.097	0.078	0.072
	<b>Contents (2)</b>	0.133	0.122	0.117	0.102	0.095
<b>Territory</b>					<b>Territorial Multiplier</b>	
Chicago					1.360	
Balance of State (Illinois)					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.

<b>CSP Class Codes And Description</b>						
<b>0313</b>	Apartments without Mercantile Occupancies – Over 30 Units					
<b>0321</b>	Apartments with Mercantile Occupancies – Up to 10 Units					
<b>0322</b>	Apartments with Mercantile Occupancies – 11 to 30 Units					
<b>0323</b>	Apartments with Mercantile Occupancies – Over 30 Units					
<b>0331</b>	Residential Condominiums without Mercantile Occupancies – Up to 10 Units					
<b>0332</b>	Residential Condominiums without Mercantile Occupancies – 11 to 30 Units					
<b>0333</b>	Residential Condominiums without Mercantile Occupancies – Over 30 Units					
<b>CSP Class Code</b>	<b>Coverage</b>	<b>Construction (Code)</b>				
		<b>Frame (1)</b>	<b>Joisted Masonry (2)</b>	<b>Non-Comb. (3)</b>	<b>Mas. Non-Comb. (4)</b>	<b>Mod. F.R. (5) Or Fire Res. (6)</b>
<b>0313</b>	<b>Building (1)</b>	0.120	0.109	0.097	0.078	0.072
	<b>Contents (2)</b>	0.133	0.122	0.117	0.102	0.095
<b>0321</b>	<b>Building (1)</b>	0.183	0.167	0.148	0.120	0.110
	<b>Contents (2)</b>					
	<b>A</b>	0.273	0.247	0.233	0.205	0.191
	<b>B&amp;C</b>	0.321	0.289	0.272	0.241	0.226
<b>0322</b>	<b>Building (1)</b>	0.183	0.167	0.148	0.120	0.110
	<b>Contents (2)</b>					
	<b>A</b>	0.273	0.247	0.233	0.205	0.191
	<b>B&amp;C</b>	0.321	0.289	0.272	0.241	0.226
<b>0323</b>	<b>Building (1)</b>	0.183	0.167	0.148	0.120	0.110
	<b>Contents (2)</b>					
	<b>A</b>	0.273	0.247	0.233	0.205	0.191
	<b>B&amp;C</b>	0.321	0.289	0.272	0.241	0.226
<b>0331</b>	<b>Building (1)</b>	0.066	0.060	0.053	0.043	0.041
	<b>Contents (2)</b>	0.059	0.051	0.051	0.046	0.041
<b>0332</b>	<b>Building (1)</b>	0.066	0.060	0.053	0.043	0.041
	<b>Contents (2)</b>	0.059	0.051	0.051	0.046	0.041
<b>0333</b>	<b>Building (1)</b>	0.066	0.060	0.053	0.043	0.041
	<b>Contents (2)</b>	0.059	0.051	0.051	0.046	0.041
<b>Territory</b>					<b>Territorial Multiplier</b>	
Chicago					1.360	
Balance of State (Illinois)					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.

<b>CSP Class Codes And Description</b>						
<b>0341</b>	Residential Condominiums with Mercantile Occupancies – Up to 10 Units					
<b>0342</b>	Residential Condominiums with Mercantile Occupancies – 11 to 30 Units					
<b>0343</b>	Residential Condominiums with Mercantile Occupancies – Over 30 Units					
<b>0511</b>	Mercantile – Sole Occupancy Only – Not Otherwise Classified – Low Susceptibility					
<b>0512</b>	Mercantile – Sole Occupancy Only – Tire, Battery and Accessory Dealers without Tire Recapping and Vulcanizing					
<b>0520</b>	Mercantile – Sole Occupancy Only – Wearing Apparel, Textiles, Shoes					
<b>0531</b>	Mercantile – Sole Occupancy Only – Alcoholic Beverages other than Bars					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
<b>0341</b>	<b>Building (1)</b>	0.105	0.093	0.085	0.067	0.064
	<b>Contents (2)</b>					
	<b>A</b>	0.120	0.107	0.101	0.089	0.082
	<b>B&amp;C</b>	0.140	0.124	0.120	0.105	0.099
<b>0342</b>	<b>Building (1)</b>	0.105	0.093	0.085	0.067	0.064
	<b>Contents (2)</b>					
	<b>A</b>	0.120	0.107	0.101	0.089	0.082
	<b>B&amp;C</b>	0.140	0.124	0.120	0.105	0.099
<b>0343</b>	<b>Building (1)</b>	0.105	0.093	0.085	0.067	0.064
	<b>Contents (2)</b>					
	<b>A</b>	0.120	0.107	0.101	0.089	0.082
	<b>B&amp;C</b>	0.140	0.124	0.120	0.105	0.099
<b>0511</b>	<b>Building (1)</b>	0.101	0.090	0.082	0.066	0.061
	<b>Contents (2)</b>	0.168	0.152	0.142	0.127	0.120
<b>0512</b>	<b>Building (1)</b>	0.098	0.085	0.077	0.062	0.059
	<b>Contents (2)</b>	0.150	0.135	0.127	0.114	0.106
<b>0520</b>	<b>Building (1)</b>	0.121	0.108	0.098	0.078	0.074
	<b>Contents (2)</b>	0.219	0.199	0.186	0.163	0.153
<b>0531</b>	<b>Building (1)</b>	0.103	0.092	0.082	0.067	0.061
	<b>Contents (2)</b>	0.178	0.159	0.150	0.135	0.126
<b>Territory</b>					<b>Territorial Multiplier</b>	
Chicago					1.360	
Balance of State (Illinois)					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.

<b>CSP Class Codes And Description</b>						
<b>0532</b>	Merc – Sole Occy Only – Food Products Inc. Retail Bakeries; Non-Alcoholic Beverages (Sales Only – No Baking or Cooking)					
<b>0533</b>	Mercantile – Sole Occupancy Only – Baking on Premises, No Delivery to Outlets					
<b>0534</b>	Mercantile – Sole Occupancy Only – Food Products with Limited Cooking, Excluding Bakeries					
<b>0541</b>	Mercantile – Sole Occupancy Only – Bars and Taverns					
<b>0545</b>	Mercantile – Sole Occupancy Only – Restaurants with Limited Cooking					
<b>0550</b>	Mercantile – Sole Occupancy Only – Motor Vehicles, No Repair					
<b>0561</b>	Mercantile – Sole Occupancy Only – Boat and Marine Supply Dealers					
<b>0562</b>	Mercantile – Sole Occupancy Only – Drugs					
<b>0563</b>	Mercantile – Sole Occupancy Only – Electrical Goods, Hardware and Machinery					
<b>0564</b>	Mercantile – Sole Occupancy Only – Furniture and Home Furnishings other than Appliances					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
<b>0532</b>	<b>Building (1)</b>	0.157	0.138	0.124	0.101	0.093
	<b>Contents (2)</b>	0.219	0.199	0.186	0.163	0.153
<b>0533</b>	<b>Building (1)</b>	0.121	0.110	0.099	0.078	0.074
	<b>Contents (2)</b>	0.176	0.158	0.149	0.134	0.123
<b>0534</b>	<b>Building (1)</b>	0.169	0.153	0.136	0.112	0.103
	<b>Contents (2)</b>	0.183	0.166	0.158	0.137	0.129
<b>0541</b>	<b>Building (1)</b>	0.199	0.179	0.160	0.129	0.119
	<b>Contents (2)</b>	0.213	0.190	0.181	0.160	0.148
<b>0545</b>	<b>Building (1)</b>	0.235	0.209	0.188	0.150	0.142
	<b>Contents (2)</b>	0.265	0.240	0.225	0.199	0.183
<b>0550</b>	<b>Building (1)</b>	0.092	0.083	0.074	0.060	0.056
	<b>Contents (2)</b>	0.182	0.163	0.157	0.136	0.127
<b>0561</b>	<b>Building (1)</b>	0.098	0.087	0.077	0.062	0.059
	<b>Contents (2)</b>	0.182	0.163	0.157	0.136	0.127
<b>0562</b>	<b>Building (1)</b>	0.110	0.100	0.089	0.074	0.067
	<b>Contents (2)</b>	0.203	0.182	0.173	0.152	0.141
<b>0563</b>	<b>Building (1)</b>	0.108	0.099	0.087	0.073	0.066
	<b>Contents (2)</b>	0.150	0.135	0.127	0.114	0.106
<b>0564</b>	<b>Building (1)</b>	0.150	0.135	0.121	0.099	0.090
	<b>Contents (2)</b>	0.264	0.239	0.225	0.199	0.184
<b>Territory</b>					<b>Territorial Multiplier</b>	
Chicago					1.360	
Balance of State (Illinois)					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.

<b>CSP Class Codes And Description</b>						
<b>0565</b>	Mercantile – Sole Occupancy Only – Jewelry					
<b>0566</b>	Mercantile – Sole Occupancy Only – Sporting Goods					
<b>0567</b>	Mercantile – Sole Occupancy Only – Not Otherwise Classified – Moderate Susceptibility					
<b>0570</b>	Mercantile – Sole Occupancy Only – Not Otherwise Classified – High Susceptibility					
<b>0580</b>	Greenhouses – Sole Occupancy Only					
<b>0581</b>	Mercantile – Multiple Occupancy without 0564 Occupant					
<b>0582</b>	Mercantile – Multiple Occupancy with 0564 Occupant					
<b>CSP Class Code</b>	<b>Coverage</b>	<b>Construction (Code)</b>				
		<b>Frame (1)</b>	<b>Joisted Masonry (2)</b>	<b>Non-Comb. (3)</b>	<b>Mas. Non-Comb. (4)</b>	<b>Mod. F.R. (5) Or Fire Res. (6)</b>
<b>0565</b>	<b>Building (1)</b>	0.101	0.090	0.081	0.066	0.060
	<b>Contents (2)</b>	0.146	0.134	0.126	0.112	0.104
<b>0566</b>	<b>Building (1)</b>	0.114	0.103	0.090	0.074	0.068
	<b>Contents (2)</b>	0.199	0.179	0.168	0.149	0.138
<b>0567</b>	<b>Building (1)</b>	0.101	0.090	0.082	0.066	0.061
	<b>Contents (2)</b>	0.168	0.152	0.142	0.127	0.120
<b>0570</b>	<b>Building (1)</b>	0.101	0.090	0.082	0.066	0.061
	<b>Contents (2)</b>	0.178	0.159	0.150	0.135	0.126
<b>0580</b>	<b>Building (1)</b>	0.101	0.090	0.082	0.066	0.061
	<b>Contents (2)</b>	0.184	0.167	0.158	0.138	0.133
<b>0581</b>	<b>Building (1)</b>	0.108	0.098	0.084	0.069	0.066
	<b>Contents (2)</b>					
	<b>A</b>	0.178	0.159	0.150	0.135	0.126
	<b>B</b>	0.217	0.195	0.183	0.161	0.152
<b>0582</b>	<b>Building (1)</b>	0.119	0.107	0.095	0.077	0.073
	<b>Contents (2)</b>					
	<b>A</b>	0.158	0.142	0.135	0.120	0.112
	<b>B</b>	0.195	0.174	0.166	0.145	0.135
	<b>C</b>	0.176	0.158	0.149	0.134	0.123
<b>Territory</b>					<b>Territorial Multiplier</b>	
Chicago					1.360	
Balance of State (Illinois)					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.

<b>CSP Class Codes And Description</b>						
<b>0701</b>	Government Offices					
<b>0702</b>	Banks and Offices other than Governmental					
<b>0742</b>	Motels and Hotels with Limited Cooking Restaurant – Up to 10 Units					
<b>0743</b>	Motels and Hotels with Limited Cooking Restaurant – 11 to 30 Units					
<b>0744</b>	Motels and Hotels with Limited Cooking Restaurant – Over 30 Units					
<b>0745</b>	Motels and Hotels without Restaurant – Up to 10 Units					
<b>0746</b>	Motels and Hotels without Restaurant – 11 to 30 Units					
<b>0747</b>	Motels and Hotels without Restaurant – Over 30 Units					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
<b>0701</b>	<b>Building (1)</b>	0.058	0.053	0.045	0.035	0.033
	<b>Contents (2)</b>					
	<b>A</b>	0.062	0.058	0.054	0.046	0.044
	<b>B</b>	0.090	0.081	0.078	0.068	0.064
<b>0702</b>	<b>Building (1)</b>	0.063	0.057	0.052	0.041	0.039
	<b>Contents (2)</b>					
	<b>A</b>	0.075	0.068	0.063	0.056	0.053
	<b>B</b>	0.103	0.093	0.089	0.078	0.073
<b>0742</b>	<b>Building (1)</b>	0.522	0.472	0.419	0.339	0.315
	<b>Contents (2)</b>	0.575	0.518	0.489	0.432	0.403
	<b>A</b>	0.522	0.472	0.419	0.339	0.315
	<b>B</b>	0.575	0.518	0.489	0.432	0.403
<b>0743</b>	<b>Building (1)</b>	0.522	0.472	0.419	0.339	0.315
	<b>Contents (2)</b>	0.575	0.518	0.489	0.432	0.403
	<b>A</b>	0.522	0.472	0.419	0.339	0.315
	<b>B</b>	0.575	0.518	0.489	0.432	0.403
<b>0744</b>	<b>Building (1)</b>	0.226	0.202	0.182	0.145	0.137
	<b>Contents (2)</b>	0.247	0.222	0.210	0.186	0.173
	<b>A</b>	0.226	0.202	0.182	0.145	0.137
	<b>B</b>	0.247	0.222	0.210	0.186	0.173
<b>0745</b>	<b>Building (1)</b>	0.226	0.202	0.182	0.145	0.137
	<b>Contents (2)</b>	0.247	0.222	0.210	0.186	0.173
	<b>A</b>	0.226	0.202	0.182	0.145	0.137
	<b>B</b>	0.247	0.222	0.210	0.186	0.173
<b>0746</b>	<b>Building (1)</b>	0.226	0.202	0.182	0.145	0.137
	<b>Contents (2)</b>	0.247	0.222	0.210	0.186	0.173
	<b>A</b>	0.226	0.202	0.182	0.145	0.137
	<b>B</b>	0.247	0.222	0.210	0.186	0.173
<b>0747</b>	<b>Building (1)</b>	0.226	0.202	0.182	0.145	0.137
	<b>Contents (2)</b>	0.247	0.222	0.210	0.186	0.173
	<b>A</b>	0.226	0.202	0.182	0.145	0.137
	<b>B</b>	0.247	0.222	0.210	0.186	0.173
Territory					Territorial Multiplier	
Chicago					1.360	
Balance of State (Illinois)					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.

<b>CSP Class Codes And Description</b>						
<b>0755</b>	Golf, Tennis and Similar Sport Facilities with Limited Cooking					
<b>0756</b>	Golf, Tennis and Similar Sport Facilities without Cooking					
<b>0757</b>	Clubs, Not Otherwise Classified, Including Fraternal and Union Halls					
<b>0831</b>	Motion Picture Studios					
<b>0832</b>	Theaters Excluding Drive-in Theaters					
<b>0833</b>	Drive-in Theaters					
<b>0834</b>	Skating Rinks – Roller Rinks					
<b>0841</b>	Bowling Alleys without Cooking					
<b>0843</b>	Halls and Auditoriums					
<b>0844</b>	Recreational Facilities, Not Otherwise Classified					
<b>0845</b>	Boys' and Girls' Camps					
<b>CSP Class Code</b>	<b>Coverage</b>	<b>Construction (Code)</b>				
		<b>Frame (1)</b>	<b>Joisted Masonry (2)</b>	<b>Non-Comb. (3)</b>	<b>Mas. Non-Comb. (4)</b>	<b>Mod. F.R. (5) Or Fire Res. (6)</b>
<b>0755</b>	<b>Building (1)</b>	0.326	0.293	0.261	0.213	0.196
	<b>Contents (2)</b>	0.376	0.338	0.319	0.281	0.262
<b>0756</b>	<b>Building (1)</b>	0.134	0.119	0.105	0.087	0.079
	<b>Contents (2)</b>	0.152	0.136	0.128	0.114	0.105
<b>0757</b>	<b>Building (1)</b>	0.141	0.128	0.114	0.093	0.087
	<b>Contents (2)</b>	0.152	0.136	0.128	0.114	0.105
<b>0831</b>	<b>Building (1)</b>	0.112	0.100	0.090	0.074	0.067
	<b>Contents (2)</b>	0.128	0.114	0.107	0.097	0.091
<b>0832</b>	<b>Building (1)</b>	0.141	0.127	0.114	0.093	0.086
	<b>Contents (2)</b>	0.152	0.136	0.128	0.114	0.105
<b>0833</b>	<b>Building (1)</b>	0.120	0.107	0.097	0.078	0.074
	<b>Contents (2)</b>	0.140	0.126	0.119	0.105	0.099
<b>0834</b>	<b>Building (1)</b>	0.195	0.175	0.155	0.126	0.115
	<b>Contents (2)</b>	0.197	0.177	0.168	0.150	0.137
<b>0841</b>	<b>Building (1)</b>	0.197	0.177	0.158	0.128	0.118
	<b>Contents (2)</b>	0.205	0.187	0.175	0.154	0.144
<b>0843</b>	<b>Building (1)</b>	0.099	0.090	0.078	0.064	0.057
	<b>Contents (2)</b>	0.105	0.094	0.090	0.078	0.074
<b>0844</b>	<b>Building (1)</b>	0.134	0.119	0.105	0.087	0.079
	<b>Contents (2)</b>	0.146	0.133	0.125	0.110	0.103
<b>0845</b>	<b>Building (1)</b>	0.088	0.078	0.073	0.056	0.052
	<b>Contents (2)</b>	0.100	0.091	0.087	0.076	0.073
<b>Territory</b>						<b>Territorial Multiplier</b>
Chicago						1.360
Balance of State (Illinois)						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.

<b>CSP Class Codes And Description</b>						
<b>0846</b>	Dance Halls, Ballrooms and Discotheques					
<b>0851</b>	Hospitals					
<b>0852</b>	Nursing and Convalescent Homes					
<b>0900</b>	Churches and Synagogues					
<b>0911</b>	Dry Cleaners and Dyeing Plants, other than Self-Service					
<b>0912</b>	Laundries, other than Self-Service					
<b>0913</b>	Self-Service Laundries and Dry Cleaners					
<b>0921</b>	Light Hazard Service Occupancies					
<b>0922</b>	Service Occupancies, other than Light Hazard					
<b>0923</b>	Funeral Homes					
<b>0931</b>	Auto Parking Garages, Car Washes					
<b>CSP Class Code</b>	<b>Coverage</b>	<b>Construction (Code)</b>				
		<b>Frame (1)</b>	<b>Joisted Masonry (2)</b>	<b>Non-Comb. (3)</b>	<b>Mas. Non-Comb. (4)</b>	<b>Mod. F.R. (5) Or Fire Res. (6)</b>
<b>0846</b>	<b>Building (1)</b>	0.184	0.166	0.146	0.119	0.110
	<b>Contents (2)</b>	0.180	0.162	0.154	0.136	0.126
<b>0851</b>	<b>Building (1)</b>	0.038	0.035	0.031	0.026	0.024
	<b>Contents (2)</b>	0.045	0.040	0.037	0.035	0.032
<b>0852</b>	<b>Building (1)</b>	0.040	0.035	0.034	0.027	0.026
	<b>Contents (2)</b>	0.048	0.042	0.038	0.035	0.034
<b>0900</b>	<b>Building (1)</b>	0.122	0.109	0.096	0.078	0.074
	<b>Contents (2)</b>	0.129	0.115	0.109	0.095	0.090
<b>0911</b>	<b>Building (1)</b>	0.196	0.176	0.160	0.128	0.117
	<b>Contents (2)</b>	0.232	0.208	0.197	0.175	0.164
<b>0912</b>	<b>Building (1)</b>	0.259	0.235	0.207	0.168	0.155
	<b>Contents (2)</b>	0.318	0.288	0.272	0.239	0.224
<b>0913</b>	<b>Building (1)</b>	0.171	0.153	0.137	0.111	0.102
	<b>Contents (2)</b>	0.199	0.179	0.170	0.149	0.139
<b>0921</b>	<b>Building (1)</b>	0.102	0.091	0.080	0.065	0.062
	<b>Contents (2)</b>	0.122	0.110	0.103	0.090	0.086
<b>0922</b>	<b>Building (1)</b>	0.114	0.102	0.090	0.074	0.068
	<b>Contents (2)</b>	0.137	0.124	0.117	0.104	0.097
<b>0923</b>	<b>Building (1)</b>	0.075	0.068	0.060	0.049	0.046
	<b>Contents (2)</b>	0.079	0.073	0.070	0.060	0.055
<b>0931</b>	<b>Building (1)</b>	0.062	0.057	0.049	0.040	0.037
	<b>Contents (2)</b>	0.072	0.064	0.062	0.055	0.049
<b>Territory</b>					<b>Territorial Multiplier</b>	
Chicago					1.360	
Balance of State (Illinois)					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.

<b>CSP Class Codes And Description</b>						
<b>0932</b>	Gasoline Service Stations					
<b>0933</b>	Motor Vehicle and Aircraft Repair, with or without Sales					
<b>0934</b>	Tire Recapping and Vulcanizing, with or without Sales					
<b>0940</b>	Aircraft Hangars without Repair					
<b>0951</b>	Gambling Casinos with Limited Cooking Restaurants					
<b>0952</b>	Gambling Casinos without Restaurants					
<b>1000</b>	Penal Institutions					
<b>1051</b>	Museums, Libraries, Art Galleries (Non-Profit)					
<b>1052</b>	Schools, Academic					
<b>1070</b>	Fire Departments, Police, Sewage, Water Works and Other Public Buildings					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
<b>0932</b>	<b>Building (1)</b>	0.092	0.080	0.071	0.058	0.054
	<b>Contents (2)</b>	0.111	0.099	0.095	0.081	0.078
<b>0933</b>	<b>Building (1)</b>	0.075	0.069	0.060	0.046	0.044
	<b>Contents (2)</b>	0.097	0.087	0.081	0.071	0.067
<b>0934</b>	<b>Building (1)</b>	0.099	0.092	0.080	0.063	0.058
	<b>Contents (2)</b>	0.118	0.106	0.099	0.090	0.081
<b>0940</b>	<b>Building (1)</b>	0.045	0.042	0.037	0.033	0.027
	<b>Contents (2)</b>	0.058	0.053	0.049	0.043	0.040
<b>0951</b>	<b>Building (1)</b>	0.382	0.342	0.306	0.247	0.228
	<b>Contents (2)</b>	0.420	0.377	0.358	0.316	0.294
<b>0952</b>	<b>Building (1)</b>	0.128	0.114	0.104	0.082	0.076
	<b>Contents (2)</b>	0.185	0.167	0.157	0.137	0.128
<b>1000</b>	<b>Building (1)</b>	0.055	0.048	0.044	0.034	0.032
	<b>Contents (2)</b>	0.047	0.042	0.041	0.035	0.033
<b>1051</b>	<b>Building (1)</b>	0.033	0.031	0.027	0.023	0.020
	<b>Contents (2)</b>	0.044	0.041	0.036	0.032	0.031
<b>1052</b>	<b>Building (1)</b>	0.051	0.048	0.041	0.032	0.031
	<b>Contents (2)</b>	0.059	0.052	0.051	0.045	0.041
<b>1070</b>	<b>Building (1)</b>	0.054	0.047	0.041	0.033	0.032
	<b>Contents (2)</b>	0.063	0.058	0.054	0.047	0.044
Territory					Territorial Multiplier	
Chicago					1.360	
Balance of State (Illinois)					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.

<b>CSP Class Codes And Description</b>						
<b>1150</b>	Builders' Risk					
<b>1180</b>	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.					
<b>1211</b>	Freight Terminals					
<b>1212</b>	General Storage Warehouses – Bailee					
<b>1213</b>	Miscellaneous Products Storage – (Other Than Retail Or Wholesale Or Cold Storage)					
<b>1220</b>	Household Goods Storage					
<b>1230</b>	Cold Storage Warehouses					
<b>1400</b>	Waste and Reclaimed Materials Including Yards					
<b>1650</b>	Building Supply Yards, Including Retail Lumberyards, Coal and Coke Yards					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
<b>1150</b>	<b>Building (1)</b>	0.051	0.046	0.042	0.034	0.029
<b>1211</b>	<b>Building (1)</b>	0.152	0.137	0.123	0.098	0.091
	<b>Contents (2)</b>	0.178	0.160	0.152	0.134	0.127
<b>1212</b>	<b>Building (1)</b>	0.123	0.108	0.096	0.077	0.074
	<b>Contents (2)</b>	0.148	0.134	0.127	0.110	0.104
<b>1213</b>	<b>Building (1)</b>	0.107	0.094	0.084	0.068	0.064
	<b>Contents (2)</b>	0.139	0.128	0.123	0.107	0.098
<b>1220</b>	<b>Building (1)</b>	0.128	0.113	0.100	0.081	0.077
	<b>Contents (2)</b>	0.154	0.138	0.132	0.115	0.108
<b>1230</b>	<b>Building (1)</b>	0.109	0.098	0.086	0.071	0.067
	<b>Contents (2)</b>	0.150	0.135	0.128	0.113	0.105
<b>1400</b>	<b>Building (1)</b>	0.328	0.295	0.262	0.214	0.198
	<b>Contents (2)</b>	0.399	0.359	0.338	0.300	0.281
	<b>Yard</b>	0.494		0.049		
<b>1650</b>	<b>Building (1)</b>	0.196	0.176	0.158	0.128	0.120
	<b>Contents (2)</b>	0.246	0.222	0.213	0.185	0.175
	<b>Yard</b>	0.137		0.017		
<b>Territory</b>					<b>Territorial Multiplier</b>	
Chicago					1.360	
Balance of State (Illinois)					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.

<b>CSP Class Codes And Description</b>						
<b>1700</b>	Mill Yards					
<b>1751</b>	Oil Distributing, Oil Terminals and LPG Tank Farms – Including Stock					
<b>1752</b>	Oil Distributing, Oil Terminals and LPG Tank Farms – Excluding Stock					
<b>2200</b>	Baking on Premises, Delivery to Outlets					
<b>2350</b>	Beverage Bottlers Excluding Alcoholic Beverages					
<b>2459</b>	Distilleries and Wineries					
<b>2800</b>	Textile Mill Products					
<b>3409</b>	Leather and Leather Products					
<b>4809</b>	Printing					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
<b>1700</b>	<b>Building (1)</b>	0.159	0.143	0.128	0.105	0.094
	<b>Contents (2)</b>	0.243	0.220	0.206	0.183	0.173
	<b>Yard</b>	0.134		0.016		
<b>1751</b>	<b>Building (1)</b>	0.104	0.093	0.081	0.067	0.060
	<b>Contents (2)</b>	0.134	0.123	0.113	0.100	0.094
<b>1752</b>	<b>Building (1)</b>	0.096	0.085	0.077	0.062	0.058
	<b>Contents (2)</b>	0.094	0.085	0.079	0.071	0.067
<b>2200</b>	<b>Building (1)</b>	0.290	0.263	0.234	0.192	0.175
	<b>Contents (2)</b>	0.346	0.314	0.296	0.262	0.244
<b>2350</b>	<b>Building (1)</b>	0.189	0.170	0.150	0.120	0.112
	<b>Contents (2)</b>	0.221	0.202	0.189	0.166	0.157
<b>2459</b>	<b>Building (1)</b>	0.120	0.109	0.096	0.077	0.071
	<b>Contents (2)</b>	0.157	0.141	0.135	0.118	0.109
<b>2800</b>	<b>Building (1)</b>	0.147	0.133	0.119	0.096	0.090
	<b>Contents (2)</b>	0.194	0.174	0.166	0.146	0.137
<b>3409</b>	<b>Building (1)</b>	0.156	0.141	0.127	0.103	0.093
	<b>Contents (2)</b>	0.182	0.164	0.153	0.136	0.127
<b>4809</b>	<b>Building (1)</b>	0.120	0.108	0.095	0.078	0.073
	<b>Contents (2)</b>	0.146	0.131	0.126	0.109	0.105
Territory					Territorial Multiplier	
Chicago					1.360	
Balance of State (Illinois)					1.000	